

TRANSLATION

Banvivienda

Avenida La Rotonda y Boulevard Costa del Este.
Teléfonos: (507) 360-2000 / 2100
Apartado 0816-03366, Panamá, Rep. de Panamá
www.banvivienda.com

Panama, June 12, 2013
2013 (0084-02)0009

Mr. Alberto Diamond R.
Superintendent of Banks
Superintendency of Banks of Panama
Panama

Mr. Diamond:

We wish to notify you hereby of the circulation of checks drafted on a closed checking account of a former client of the bank.

We have received several checks that were drawn and that have been returned. Please find enclosed copies those checks.

Account information:

Account Name: Emma Lopez/Serv. TEC. y Especializados
Signer: Emma Lopez
ID Card No.: 8-226-2500
Account closed on October 26, 2010

Sincerely yours,

(signed)

María Avila A.
Manager for Liability Operations

María de los Ángeles Pérez
Executive Vice President – Liability and Support