TRANSLATION

Edificio P.H. St. Georges Bank

Calle 50 y 5, Este, Área Bancaria Panamá, República de Panamá Apdo. 0832-1384 WTC T 507 322-2022 F 507 322-2036 www.stgeorgesbank.com St. Georges Bank

Grupo Promerica

May 10, 2013

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

Dear Mr. Diamond:

With our best regards, we hereby inform you that certified check number 525 in the amount of five hundred sixty-one dollars and 73/100 (US\$561.73), issued by ST. GEORGES BANK and payable to the order of the **CAJA DE SEGURO SOCIAL**, is missing.

In this regard, we would appreciate your taking this into account and promptly informing all banks in the marketplace to stop payment on this check.

Yours truly,

(Signed) Renaul Vergara Vice President for Operations

cc.: Rebeca Chacon – Compliance Manager Ana Deborah Amaya – Legal Manager

Ref. No.: SG-TRAD-201300222 Prepared by: S. Lara Date: May 29, 2013