



June 26, 2013  
Circular No. SBP-DJ-0080-2013

General Manager

Subject: Request from BANCO PANAMEÑO DE LA VIVIENDA, S.A. (BANVIVIENDA). Stop payment on checks due to account closure.

Dear General Manager

We wish to inform you hereby that BANCO PANAMEÑO DE LA VIVIENDA, S.A. (BANVIVIENDA) has warned the Superintendency about the circulation of checks issued on a checking account of a former client that is closed. The bank requests you stop payment on checks related to the account that belonged to Emma López/SERV. TEC. y Especializados, signer Emma López, which was closed on October 26, 2010.

In connection with the above, and at the request of the bank, we would greatly appreciate your providing the pertinent instructions to your personnel so that they may take preventive measures.

For further reference, we have attached a copy of the letter sent by BANCO PANAMEÑO DE LA VIVIENDA, S.A. (BANVIVIENDA)

Best regards,

Alberto Diamond R.  
Superintendent

Enc.: a/s

/cug