

TRANSLATION

Caja de Ahorros

The Panamanian Family Bank

800-CAJA

www.cajadeahorros.com.pa

Apdo. 0816-06743, Panamá, Rep. de Panamá

2015(123-01)151

Panama, August 29, 2016

Mr. Ricardo G. Fernandez D.
Superintendency of Banks of Panama
City

Dear Superintendent:

The purpose of this letter is to inform you of the possible commission of a crime, to wit, a scam in which a “false document from this institution” is being used.

This fraud consists of Mrs. Mercedes Ordoñez de Peñalosa presenting a letter to her victims stating that she is finishing the necessary documentation required by the Caja de Ahorros for processing legal transactions or transferences they may wish to make through the institution in the amount of B/.200,000.00. This letter is signed by a person that does not work for the entity using a title that does not exist.

This fraud was reported to the authorities by one of the persons scammed, so we wish to inform all other members of the banking business of this situation.

Enclosed you will find the letter containing the text of the scam.

Sincerely,

(signed)
Cesar A. Rodriguez S.
Manager, Litigation and Legal Consultations