

# TRANSLATION

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## Republic of Panama Superintendency of Banks

December 2, 2005

**CIRCULAR No. 062-2005**

General Manager

Subject: Due Diligence on Customers

Dear General Manager:

The general public was informed through various means that the alleged lawyers Faruk Bhana Bhana, Roberto Urriola Fossatti, and Pedro Giraldo Velasquez were arrested and accused of money laundering and criminal conspiracy by the Second Drug Prosecutor.

Due to this fact, we request you follow the procedures established in Rule 9-2000 issued by the Superintendency of Banks for any action, transaction or operation with the Institution you represent carried out by any of these individuals and/or by corporations represented by them.

We have enclosed, as a non-comprehensive guide, a compact disc with a list of corporations for which the above individuals act as Special Agents, Directors, Officers or Underwriters. This list was obtained from the online data in the Public Registry of Panama.

Finally, we must note that the corporations listed are not necessarily under investigation by the Competent Authorities for the commission of any illegal acts, but the list is a guide for Banks in undertaking the procedures established in Rule 9-2000.

Best regards,

Delia Cardenas  
Superintendent