

**Questions and Answers for
Depositors of BanCafé International Bank
Regarding the First Interim Distribution From the Estate**

1. When is the distribution going to be made and how?

- A. Payments are planned for distribution during the weeks of May 5th to 9th and May 12th to 16th.**
- B. Cashier's Checks ("Bank Drafts") are being prepared by our Bank beginning today, April 21, 2008.**

2. What is the procedure for me to be included in the First Distribution?

- A. In order to receive your payment, there are a few requirements that you must have already satisfied.
 - i. **FIRST:** You must have received and returned your account statement from the Custodian, this is your CLAIM, it indicates the value of your account according to the BIB records. These were originally sent out to depositors in August, 2007 by Cargo Expreso. We are aware that there are a large number of depositors who have not received their statements. If you have not received your statement, please contact the Custodian with your name and account number, by email to bibinfo@bb.pwc.com.
 - ii. **SECOND:** Depositors whose Claims were received and accepted in good order, must have returned the declaration form confirming that they are not parties to any legal action against BIB or BIB assets in Guatemala, and that they have not participated in the FAS trust. Anyone who has participated in the FAS trust can still be included in the BIB distribution if they declare how much money they received from the FAS trust.
 - iii. **THIRD:** Depositors must not have any loans outstanding with BIB. A HOLD will be placed on any account with a loan in the same name, even if their claim is in good order.
 - iv. **FOURTH:** Depositors cannot be plaintiffs in any legal actions against BIB or BIB assets in Guatemala. A HOLD will be placed on any account where the same account holder has started legal action even if the claim is in good order.
- B. If you satisfy all of the above requirements, the following is the procedure for receiving your payment:
 - i. You must check the website at bibinfo@bb.pwc.com. There will be two lists for account holders one for the week of May 5 – 9 and one for May 12 -16. **You should collect your check in your designated week. A list with this information will be posted to www.pwc.com/car-bib closer to the delivery date.**
 - ii. If your name does not appear on the May 5th - 9th list and you chose to come to the designated place anyway, your **CHECK WILL NOT BE THERE.**

- iii. On the dates listed above, between the hours of 9:00 a.m. to 6 p.m., you may go to [**address to be disclosed**] to pick up a **Cashier's Check** that will be drawn on JP Morgan Chase, and which will be prepared in the same name that appears on your account with BIB.
- iv. You may take your Cashier's Check and do with it whatever you choose. One option is that may deposit it in your account opened in Banco Agromercantil, and the bank will have for your convenience a teller inside the same building.
- v. **You will not be able to cash your check in the same building as there will be NO CASH PRESENT.**

3. What are you doing about depositors who participated in the FAS Trust?

- A. In order to be eligible for the Distribution payment, every depositor must have returned the required Declaration regarding participation in the FAS Trust and regarding participation in any legal actions.
- B. If the depositor declared that they have participated in the FAS trust and they have declared the amount received from the FAS Trust, we will reduce the amount of their BIB Distribution payment by the amount received from the FAS Trust.
- C. If the depositor declared that they have participated in the FAS trust but they did not declare the amount received from the FAS Trust, their BIB Distribution payment will be WITHHELD until such time that they declare the amount received from the FAS Trust.
- D. We have made a request to the appropriate authorities for a list of all participants in the FAS Trust so that we can take the necessary steps to ensure that all depositors payments are made equally and fairly.

4. What documents do I have to bring in order to receive my money?

- A. You should bring the following documents with you:

Personal Accounts:

- i. National Identification Card (Cédula de Vecindad) and/or passport – **MANDATORY**
- ii. A second form of photo ID – **MANDATORY**
- iii. A copy of your Letter from the Custodian in which your Claim is accepted – **OPTIONAL**
- iv. A copy of your BanCafé International Bank Statement bearing your name and account number – **OPTIONAL**

Corporate accounts:

- v. A notarized document confirming that you are the legal representative of the Company – **MANDATORY**
- vi. National Identification Card (Cédula de Vecindad) and/or passport – **MANDATORY**
- vii. A second form of photo ID – **MANDATORY**
- viii. A copy of your Letter from the Custodian in which your Claim is accepted – **OPTIONAL**

- ix. A copy of your Bancafe International Bank Statement bearing your name and account number – **OPTIONAL**
- B. **Please note** that although some of the above documents are listed as **OPTIONAL**, the **more documentation you have, the quicker we will be able to process your payment.**

5. Why am I going to receive a Cashier's Check?

- A. Presently, the number of BIB depositors that have opened accounts at Banco Agromercantil is not large enough. We have therefore decided to redesign the process so that we can allow more depositors to be included in the first distribution.

6. What happens to my account in Banco Agromercantil if I do not deposit my money there?

- A. If you opened an account with Banco Agromercantil, you may freely elect to use or not use that account to deposit your Cashier's Check.

7. In which bank can I deposit the Cashier's Check you are giving me?

- A. The Cashier's Check will be able to be deposited at any bank.

8. When will the funds, for this check, will be available?

- A. There will be clearing time for the Cashier's Check and you will need to consult the bank where you chose to deposit the check

9. Who can answer my questions about this first distribution?

- A. Any questions about this distribution need to be directed by email to bibinfo@bb.pwc.com. You will not be able to ask question when you pick up your draft.

10. If I didn't open an account in Banco Agromercantil can I still go pick up my money?

- A. You must consult the lists that are posted at www.pwc.com/car-bib. If your name is not on these lists, there will not be a draft at the location in your name.

11. How are the next distributions going to be carried out?

- A. Following the outcome of this Distribution payment, the Custodian will evaluate the results and re-assess the plan for future payments.

12. Are other banks going to charge me if I deposit my money with this check in one of their accounts?

- A. Some banks may charge a nominal fee to clear the Cashier Check. Unfortunately, this is outside of our control.