

Guatemala, March 1st, 2010

To whom it may concern:

Through this document, I certify that Banco Reformador contracted London Consulting Group to facilitate the Strategic Planning process with the objective of defining and aligning the action plans needed to support its competitive development.

The methodology includes specific conducted questionnaires and personal interviews, as an initial step prior to the Strategic Planning workshop. Based on the information obtained from the surveys and interviews, the workshop was prepared in order to obtain an optimal result.

During the workshop the participants analyzed, defined and organized the steps needed to be taken in order to strengthen our organization and become more competitive in the near future. Key to this process was the participation of the Directors of our Bank, combined with the experience and methodology of the London Consulting Group.

As a result of this process, we were able to define the Strategic Map of our Bank with detailed objectives based on the four perspectives of the Balanced Scorecard. We also established a set of Strategic Actions with follow-up dates which were assigned to people within our organization. Additionally, a Governance Model was defined allowing us to follow up on the implementation of the Strategic Actions and measure its impact.

It is worth emphasizing the commitment and professionalism demonstrated by the members of the London Consulting Group, as well as the effectiveness of the methodology applied during the Strategic Planning workshops, in which we involved the various divisions and areas of our organization.

We are very satisfied with the results of this process and therefore we highly recommend London Consulting Group.

Yours Sincerely,



A handwritten signature in black ink, appearing to read "Miguel Aguirre F."