



COMISIÓN NACIONAL DE SEGUROS Y FIANZAS

"2009, Año de la Reforma Liberal"

México, D.F., 14 de julio de 2009

OFICIO-CIRCULAR SF- 34/09

ASUNTO: Se da a conocer información sobre personas y entidades presuntamente asociadas con grupos y actividades terroristas, los cuales fueron agregados de manera interna bajo las Órdenes Ejecutivas del gobierno de los Estados Unidos de América.

A LOS OFICIALES DE CUMPLIMIENTO DE LAS INSTITUCIONES Y SOCIEDADES MUTUALISTAS DE SEGUROS E INSTITUCIONES DE FIANZAS

La Dirección General Adjunta de Normatividad y Coordinación Sectorial, Unidad de Seguros, Pensiones y Seguridad Social, Subsecretaría de Hacienda y Crédito Público de la Secretaría de Hacienda y Crédito Público, mediante oficio 366-III-053 de 17 de junio de 2009, con fundamento en el artículo 36 de su Reglamento Interior, solicita a esta Comisión dar a conocer a esas instituciones y sociedades el oficio No. UBVA/DGA AF/066/2009 de 15 de junio de 2009, de la Dirección General Adjunta de Análisis Financiero y Vinculación Internacional de la Unidad de Banca, Valores y Ahorro de la Subsecretaría de Hacienda y Crédito Público, por el que anexa los escritos emitidos por la Embajada de los Estados Unidos de América de 30 de octubre de 2008 y 13 de enero de 2009, mediante los cuales se informa sobre personas y entidades presuntamente asociadas con grupos y actividades terroristas, los cuales fueron agregados de manera interna bajo las Órdenes Ejecutivas del gobierno de dicho país.

Por lo expuesto, se anexan al presente los escritos de referencia, solicitándoles lo siguiente:

1.- Reporten, por conducto de esta Comisión, a la Unidad de Inteligencia Financiera en términos de la regulación aplicable, aquellas transacciones que pudieran estar relacionadas con las personas y entidades señaladas en los escritos de referencia.

2.- En virtud de que las citadas personas y entidades pudiesen estar vinculadas con la realización de operaciones con recursos de procedencia ilícita o de financiamiento de actividades terroristas, actualizar las hipótesis previstas en nuestra regulación aplicable para prevenir y detectar operaciones de lavado de dinero o de financiamiento al terrorismo que fueran consideradas como inusuales, en términos de las Disposiciones de carácter general a que se refieren los artículos 140 de la Ley General de Instituciones y Sociedades Mutualistas de Seguros y 112 de la Ley Federal de Instituciones de Fianzas.

Lo anterior se hace de su conocimiento con fundamento en los artículos 108 fracción IV de la Ley General de Instituciones y Sociedades Mutualistas de Seguros, 68 fracción VI de la Ley Federal de Instituciones de Fianzas y de conformidad con el Acuerdo por el que la Junta de Gobierno de la Comisión Nacional de Seguros y Fianzas delega en el presidente la facultad de emitir las disposiciones necesarias para el ejercicio de las facultades que la ley le otorga a dicha Comisión y para el eficaz cumplimiento de la misma y de las reglas y reglamentos, emitido el 2 de diciembre de 1998 y publicado en el Diario Oficial de la Federación el 4 de enero de 1999.

Atentamente
SUFRAGIO EFECTIVO. NO REELECCIÓN.
COMISIÓN NACIONAL DE SEGUROS Y FIANZAS
El Presidente



LIC. MANUEL S. AGUILERA VERDUZCO



ANEXOS

"2009, Año de la Reforma Liberal".

Oficio No. 366-III-053

Subsecretaría de Hacienda y Crédito Público
Unidad de Seguros, Pensiones y Seguridad Social
Dirección General Adjunta de Normatividad y
Coordinación Sectorial

COMISIÓN NACIONAL DE SEGUROS Y FIANZAS 	Fecha de Clasificación: 19/06/2009
	Unidad Administrativa: DGSF
	Reservada: Toda
	Periodo de reserva: 12 años
	Fundamento Legal: LGISMS Art. 108, 109 primer párrafo, fracción XX LPFIF Art. 68, 69 primer párrafo fracción X
	Ampliación del periodo de reserva:
	Confidencial:
	Fundamento Legal:
	Rúbrica del titular de la Unidad Administrativa:
	
SECRETARÍA DE HACIENDA Y CRÉDITO PÚBLICO 	Fecha de Expedición: 17/06/2009 Rúbrica y cargo del servidor público: CRÉDITO PÚBLICO

DGSF-2009-00691

México, D.F. 17 de Junio de 2009

COMISIÓN NACIONAL DE SEGUROS Y FIANZAS

AT'N.: Lic. Cristina Rohde Faraudo
Directora General de Supervisión
Financiera

Con oficio UBVA/DGAAP/066/2009 del 15 de junio de 2009, la Unidad de Banca, Valores y Ahorro remite escritos recibidos por la Embajada de los Estados Unidos de América de fechas 30 de octubre de 2008 y 13 de enero de 2009, informando sobre personas presuntamente asociadas con grupos y actividades terroristas, los cuales fueron agregadas de manera interna bajo las Ordenes Ejecutivas emitidas por el gobierno de dicho país.

Sobre el particular, con fundamento en el artículo 36 del Reglamento Interior de la Secretaría de Hacienda y Crédito Público, se envía copia del oficio y de los escritos referidos, con la finalidad de que por conducto de esa Comisión se haga llegar a las Instituciones y Sociedades Mutualistas de Seguros e Instituciones de Fianzas y se les solicite:

1. Reporten a la Unidad de Inteligencia Financiera en términos de la regulación aplicable, aquellas transacciones que pudieran estar relacionadas con las personas señaladas en el escrito de referencia.
2. En virtud de que las citadas personas pudiesen estar vinculadas con la realización de operaciones con recursos de procedencia ilícita o de financiamiento de actividades terroristas, actualizar las hipótesis previstas en nuestra regulación aplicable para prevenir y detectar operaciones de lavado de dinero o de financiamiento al terrorismo que fueran consideradas como inusuales, en términos de las Disposiciones de carácter general a que se refieren los artículos

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tel. +52 (55) 36.88 15.74 www.shcp.gob.mx



SHCP

Oficio No. 366-III-053

Subsecretaría de Hacienda y Crédito Público
Unidad de Seguros, Pensiones y Seguridad Social
Dirección General Adjunta de Normatividad y
Coordinación Sectorial

SECRETARÍA DE HACIENDA
Y CRÉDITO PÚBLICO

-2-

140 de la Ley General de Instituciones y Sociedades Mutualistas de Seguros y 112 de la Ley Federal de Instituciones de Fianzas.

Atentamente.
La Directora General Adjunta

Yolanda Torres Segarra

185/09
CMM.

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Oficio núm. UBVA/DGAAF/066 /2009

Subsecretaría de Hacienda y Crédito Público
Unidad de Banca, Valores y Ahorro
Dirección General Adjunta de Análisis Financiero y
Vinculación Internacional



SECRETARÍA DE HACIENDA
Y CRÉDITO PÚBLICO

SHCP

Dr. Manuel Lobato Osorio
Titular de la Unidad de Seguros,
Pensiones y Seguridad Social
Presente

México D.F., a 15 de junio de 2009

Hago referencia a los escritos de fechas 30 de octubre de 2008 y 13 de enero de 2009, mediante los cuales la Embajada de los Estados Unidos de América informa los nombres de personas presuntamente asociadas con grupos y actividades terroristas, los cuales fueron agregados de manera interna bajo las Ordenes Ejecutivas emitidas por el gobierno de dicho país.

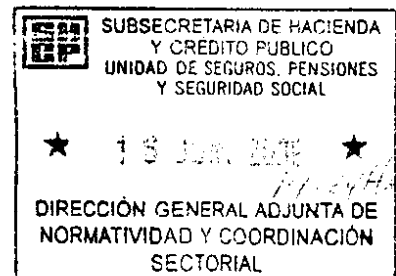
Sobre el particular, esta Dirección General Adjunta en ejercicio de las atribuciones conferidas por el artículo 29, fracción VIII quáter del Reglamento Interior de la Secretaría de Hacienda y Crédito Público, le remite copia de los citados documentos, con objeto de que se sirva participar en las actividades de inteligencia y comunicación coordinadas por la Unidad de Inteligencia Financiera y en las que también participan esa Unidad, esta Unidad de Banca, Valores y Ahorro, la Comisión Nacional Bancaria y de Valores, y el Servicio de Administración Tributaria.

Lo anterior, considerando que las personas señaladas pudiesen estar vinculadas con la realización de operaciones con recursos de procedencia ilícita o de financiamiento de actividades terroristas, que actualizarían las hipótesis previstas en nuestra normativa aplicable para prevenir y detectar dichas conductas. Cabe señalar que de manera simultánea, se están enviando oficios similares al presente a las diversas autoridades involucradas.

Sin otro particular, aprovecho la ocasión para enviarle un cordial saludo.

Atentamente
El Director General Adjunto

José Christian Carreón Álvarez



C.c.p.- Lic. Guillermo Zamarripa Escamilla.- Titular de la Unidad de Banca, Valores y Ahorro.- Presente.

"2009, Año de la Reforma Liberal"

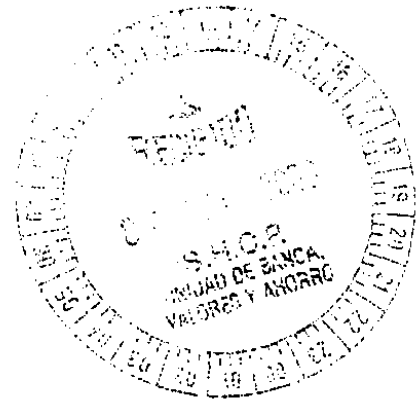
Palacio Nacional s/n, Patio Central, Edif. 12, piso 4º, Col. Centro, Del. Cuauhtémoc México, D.F. 06000
tel. +52 (55) 3688 1972 christian_carreon@hacienda.gob.mx



Embassy of the United States of America

México, D.F., a 30 de octubre de 2008

Lic. Guillermo Zamarripa Escamilla
Titular de la Unidad de Banca y Ahorro
Secretaría de Hacienda y Crédito Público
Palacio Nacional, Oficina 4090
Patio Central Cuarto Piso
Col. Centro, Deleg. Cuauhtémoc
C.P. 06010, México, D.F.

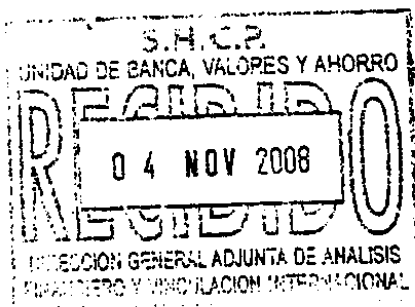


Estimado Lic. Zamarripa:

The U.S. Government on October 22, 2008 designated under Executive Order 13382, Export Development Bank of Iran (EDBI) and three affiliated entities for "Blocking the Property of Weapons of Mass Destruction Proliferators and their Supporters". These designations are consistent with obligations in UN Security Council Resolutions (UNSCRs) 1737, 1747 and 1803, which require Member States to freeze the assets of entities and individuals designated by the UN Security Council as being involved in Iran's nuclear or missile programs, and freeze the assets of entities acting on their behalf or at their direction. These designations are also consistent with obligations in Paragraph 10 of UNSCR 1803, which calls upon all Member States to exercise vigilance over the activities of financial institutions in particular with Bank Melli and Bank Saderat, and their branches and subsidiaries abroad, in order to sensitive nuclear activities, or to the development of resolution 1737 (2006).

We urge you, in accordance with obligations under UNSCRs 1737, 1747 and 1803, and consistent with nacional laws and regulations, to freeze the assets of these entities if they have not already done so, as well as the assets of persons or entities acting on their behalf or at their direction, or by entities owned or controlled by them.

Nos alegra la estrecha cooperación que, a éste respecto, une a nuestros gobiernos.



Atentamente,

Adam M. Shub
Consejero para Asuntos Economicos

Enclosures:

1. Dept. of State Press Release, Oct. 22, 2008
2. Dept. of Treasury Press Release, Oct. 22, 2008

Press Release Dept of State

Media Note

Office of the Spokesman

Washington, DC

October 22, 2008

**Treasury Designation of the Export Development Bank of Iran (EDBI) and
Affiliated Entities for Proliferation Activities**

Today, the Department of the Treasury designated under Executive Order 13382 (E.O. 13382) the Export Development Bank of Iran (EDBI) for providing financial services to Iran's Ministry of Defense and Armed Forces Logistics (MODAFL) and multiple MODAFL-subordinate entities, which permitted these entities to advance Iran's weapons of mass destruction programs.

EDBI has facilitated the ongoing procurement activities of various front companies associated with MODAFL-subordinate entities. MODAFL was designated by the State Department under E.O. 13382 on October 25, 2007. Since the U.S. designation of Iran's state-owned Bank Sepah under E.O. 13382 in January 2007, the EDBI has functioned as a key conduit for MODAFL-subordinate entities seeking alternative means to continue their illicit purchases of goods and equipment. In addition to handling transactions for Bank Sepah, which was listed in UN Security Council Resolution (UNSCR) 1747 for its proliferation-related activities, EDBI has facilitated financing for other proliferation-related entities sanctioned under both U.S. and UN authorities. Today's designations further call attention to the risk that any business with Iranian state-owned banks could be unwittingly assisting Iran's proliferation activities.

The use of EDBI to conduct proliferation transactions is another clear example of Iran's efforts to circumvent sanctions and continue its proliferation-sensitive activities. Iran's efforts to master the nuclear fuel cycle continue, now in contravention of five UNSCRs. It is critical that we work to maintain the integrity of the sanctions by remaining vigilant to new methods and entities used by Iran to engage in proliferation, and by taking action against them. We hope that these targeted measures will help dissuade Iran from continuing down the path of isolation.

Also designated today are three entities that were found to be owned or controlled by, or acting for or on behalf of, the EDBI. These entities are: the EDBI Stock Brokerage Company and the EDBI Exchange Company both located in Iran; and Banco Internacional de Desarrollo, CA, a financial institution located in Venezuela. Banco Internacional de Desarrollo, CA was found to be owned or controlled by or acting or purporting to act for or on behalf of, the EDBI. As such, it could provide Iran a potential means of circumventing financial sanctions and facilitating defense-related payments. As of August 2008, the President of Banco Internacional de Desarrollo was the Chairman of

the Board and Managing Director of the EDBI. Banks should reconsider doing business with or entering into joint ventures with Iranian banks due to the risks of becoming unwitting facilitators for Iran's proliferation activities. Those entities that continue to act on the behalf of E.O.-designated entities, such as the EDBI, could face possible designation under E.O. 13382.

For additional information on the designation, please visit: www.treasury.gov/press.

2008/901

Released on October 22, 2008

October 22, 2008

HP-1231

Export Development Bank of Iran Designated as a Proliferator

Washington, DC--The U.S. Department of the Treasury today designated the Export Development Bank of Iran (EDBI) pursuant to Executive Order 13382 for providing or attempting to provide financial services to Iran's Ministry of Defense and Armed Forces Logistics (MODAFL).

"In response to international sanctions and the refusal of many responsible banks to do business with Iranian banks, Iran has adopted a strategy of using less prominent institutions, such as the Export Development Bank of Iran, to handle its illicit transactions," said Under Secretary for Terrorism and Financial Intelligence Stuart Levey. "Today's action exposes EDBI's role in helping Iran violate UN sanctions so that financial institutions around the world can take appropriate steps to protect themselves."

Established in 1991, the EDBI is an Iranian state-owned financial institution whose primary purpose is to serve Iran's import and export communities. In addition, the EDBI operates as the Iranian representative for the Islamic Development Bank, a multinational institution that cultivates economic and social improvements in member nations, in accordance with Islamic law.

However, the EDBI provides financial services to multiple MODAFL-subordinate entities that permit these entities to advance Iran's WMD programs. Furthermore, the EDBI has facilitated the ongoing procurement activities of various front companies associated with MODAFL-subordinate entities.

Since the United States and United Nations designated Bank Sepah in early 2007, the EDBI has served as one of the leading intermediaries handling Bank Sepah's financing, including WMD-related payments. In addition to handling business for Bank Sepah, the EDBI has facilitated financing for other proliferation-related entities sanctioned under U.S. and UN authorities.

Also designated today are three additional entities which were determined to be owned or controlled by or acting or purporting to act for or on behalf of, directly or indirectly, the EDBI. These entities are: the EDBI Stock Brokerage Company and the EDBI Exchange Company, both located in Iran, and Banco Internacional de Desarrollo, C.A., a financial institution located in Venezuela.

These actions were taken pursuant to Executive Order 13382, an authority aimed at freezing the assets of proliferators of WMDs and their supporters, and at isolating them

from the U.S. financial and commercial systems. Designations under E.O. 13382 are implemented by Treasury's Office of Foreign Assets Control, and they prohibit all transactions between the designees and any U.S. person, and freeze any assets the designees may have under U.S. jurisdiction.

Background on Entities Previously Designated Under E.O. 13382

In October 2007, the U.S. Department of State designated MODAFL pursuant to E.O. 13382. MODAFL controls the Defense Industries Organization, an entity identified in the Annex to UNSCR 1737 and designated by the United States pursuant to E.O. 13382 on March 30, 2007.

MODAFL has ultimate authority over the Aerospace Industries Organization (AIO), an umbrella group that controls Iran's ballistic missile research, development and production activities and organizations, including the Shahid Hemmat Industrial group (SHIG) and the Shahid Bakeri Industrial Group (SBIG). AIO, SHIG and SBIG were named in the Annex to E.O. 13382; SHIG and SBIG were also listed in the Annex to UNSCR 1737. MODAFL has publicly stated that one of its major products is the manufacture of the Shahab-3 ballistic missile.

The Treasury Department designated Bank Sepah under E.O. 13382 in January 2007 for providing financial support and services to Iran's AIO, SHIG and SBIG. Since at least 2000, Bank Sepah has provided a variety of critical financial services to Iran's missile industry, arranging financing and processing dozens of multimillion dollar transactions for AIO and its subordinates, including SBIG and SHIG.

Iran Designation Identifier Information Pursuant to E.O. 13382:

EXPORT DEVELOPMENT BANK OF IRAN

AKAs: EDBI

Bank Toseh Saderat Iran

Bank Towseeh Saderat Iran

Addresses: Tose'e Tower, Corner of 15 St., Ahmad Qasir Ave., Argentine Square, Tehran, Iran

No. 129, 21's Khaled Eslamboli, No. 1 Building, Tehran, Iran

Export Development Building, Next to the 15 Alley, Bokharest Street, Argentina Square, Tehran, Iran

C.R. No. 86936 (Iran)

All branches worldwide

EDBI STOCK BROKERAGE COMPANY

Address: Tehran, Iran

EDBI EXCHANGE COMPANY

Address: Tehran, Iran

BANCO INTERNACIONAL DE DESAROLLO, C.A.

Address: Urb. El Rosal, Avenida Francisco de Miranda, Edificio Doza,
Piso 8, Caracas, Venezuela, C.P. 1060

Tax Identification: RIF No. J294640109 (Venezuela)

SWIFT/BIC No: IDUNVECA

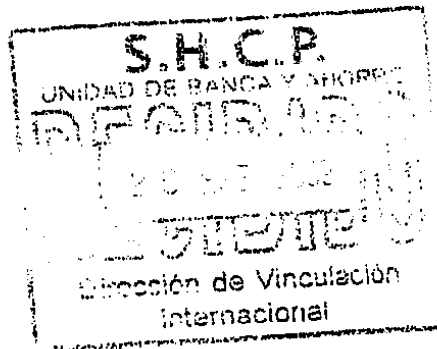
Note: Banco Internacional de Desarrollo, C.A. is a separate and distinct entity from Banco Interamericano de Desarrollo, known in English as the Inter-American Development Bank (IADB) and Banco Desarrollo Economico y Social De Venezuela (BANDES), an entity owned by the Government of Venezuela.



Embassy of the United States of America

México, D.F., January 13, 2009

Lic. Guillermo Zamarripa Escamilla
Titular de la Unidad de Banca y Ahorro
Secretaría de Hacienda y Crédito Público
Palacio Nacional, Oficina 4090
Patio Central Cuarto Piso
Col. Centro, Deleg. Cuauhtémoc
C.P. 06010, México, D.F.



Dear Licenciado Zamarripa:

On January 6, 2009, the U.S. Department of the Treasury designated the Waad Project, a Lebanon-based Hezbollah-run construction company, under Executive Order 13224, which targets terrorists and those providing support to terrorist or acts of terrorism.

The U.N. Security Council Resolution 1373, adopted in September 2001, directs all states to suppress and prevent the financing of terrorist acts and freeze without delay financial assets of terrorists and their supporters.

Even though this is a U.S. domestic designation, we encourage countries to undertake measures similar to our own to freeze Waad Project's assets under their domestic authority. We would also welcome sharing with us any actions or blocking of assets that you undertake. In addition, the U. S. Government would welcome any information regarding the activities of this entity in Mexico.

We appreciate the close cooperation between our governments in this effort.

Sincerely,

Adam Shub
Economic Counselor

Identifying and background information of designated organization:

Name: Waad Project

AKAs:

Wa'id Company

Wa'ed Organization

Waad

Waed

Wa'd Project

Al-Waad Al-Sadiq

Waad Company

Waad for Rebuilding the Southern Suburb

'Mashura Waad Laadat Al-Aamar

Waad Project for Reconstruction

Wa'ad As Sadiq

Telephone No.1: 009613679153

Telephone No.2: 009613380223

Telephone No.3: 03889402

Telephone No.4: 03669916

Location No.1: Harat Hurayk, Lebanon

Location No.2: Beirut, Lebanon

Background:

The Waad Project is a Hezbollah-run construction firm. Hezbollah established the Waad Project, in part, because Jihad al-Bina -- Hezbollah's main construction company -- had difficulty receiving funds from donors following its designation under E.O. 13224 by the U.S. Government on February 20, 2007. Hezbollah Secretary General Hasan Nasrallah publicly endorsed the Waad Project in May 2007.

Hezbollah has used the Waad Project to rebuild its command headquarters in Beirut's southern suburbs, which was destroyed in the summer 2006 conflict with Israel. The Waad Project has built Hezbollah's underground weapons storage facilities and parts of the group's military infrastructure in Lebanon.

Additionally, Waad Project's website has provided telephone numbers for those wishing to donate aid to Hezbollah, Jihad al-Bina, and the Hezbollah-controlled Martyrs Association, an organization listed by the U.S. as a Specially Designated Global Terrorist (SDGT) in July 2007 for providing financial support to Hezbollah.

The Waad Project has tried to hide its affiliation with Hezbollah, just as Jihad al Bina used deceptive means to seek funding projects from international development organizations.

Additionally, the general manager of the Waad Project has stated that donors to the Waad Project have wished to remain anonymous because Hezbollah is a terrorist organization and they preferred not to be identified due to the risks of dealing with a terrorist group.