

TRANSLATION

Republic of Panama *Superintendency of Banks*

RESOLUTION S.B.P. No. 163-2010
(of 19 July 2010)

The Superintendent of Banks,
in use of his legal powers, and

WHEREAS:

By means of Resolution S.B.P. No. 147-2010 of 24 June 2010, this Office granted a Temporary Permit to **UNI BANK & TRUST, INC.**, to formalize and file in the Public Registry the document related to its organization, to later apply for a General Banking License;

Based on the above, **UNI BANK & TRUST, INC.**, was organized as a Panamanian corporation, which registration data is Document 706842, Number 1808926 of the Mercantile Section of the Public Registry of Panama, which is requesting to this Office, through its special agent, a General Banking License to engage in the Banking Business throughout the Republic of Panama as well as to carry out transactions to be perfected, consummated and effective abroad, and any other activities that this Office may approve;

It was determined, based on research and reports issued by this Office that the request submitted in favor of **UNI BANK & TRUST, INC.**, meets all requirements and criteria required to be granted with a General Banking License, and;

According to Letter I, Number 1 of Article 16 of the Banking Law, it is the duty of the Superintendent of Banks to approve the requests submitted by **UNI BANK & TRUST, INC.**

RESOLVES:

SOLE ARTICLE: To grant to **UNI BANK & TRUST, INC.** a General Banking License to engage in the Banking Business throughout the Republic of Panama and to carry out transactions to be perfected, consummated or effective abroad, and any other activities that this Office may approve.

Legal Grounds: Banking Law and Rule No. 3-2001 amended by Rule No. 2-2006.

Given in the city of Panama, on nineteenth (19th) July, two thousand ten (2010).

LET IT BE KNOWN, PUBLISHED AND ENFORCED,

Alberto Diamond R.
Superintendent of Banks

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