

TRANSLATION

Republic of Panama Superintendency of Banks

S.B.P. RESOLUTION No. 0098-2012
(dated 21 August 2012)

THE SUPERINTENDENT OF BANKS,
in use of his legal powers, and

CONSIDERING:

That **BANCAFÉ (PANAMÁ), S.A.** is a bank organized according to the laws of the Republic of Panama, filed under Microjacket 16,082, Film 730, Image 185 of the Mercantile Section of the Public Registry, with a General License granted by means of Resolution 9-76 dated 20 April 1976;

That **BANCAFÉ (PANAMÁ), S.A.** has requested through its legal agent an authorization to change its commercial name to **BANCO DAVIVIENDA (PANAMÁ), S.A.**;

That the bank has also requested an authorization to use the trade name "BANCO DAVIVIENDA (PANAMÁ)" or "DAVIVIENDA (PANAMÁ)";

That pursuant to the provisions of Rule 1-81 dated 17 February 1981, only one commercial name will be authorized to identify any Bank;

Moreover, that, pursuant to the provisions of paragraph 17 of Article 16 of the Banking Law, the Superintendent of Banks is the approving authority for amendments to the Articles of Incorporation of Banks, and

That after the relevant analysis, the application submitted by **BANCAFÉ (PANAMÁ), S.A.** raises no objections.

RESOLVES:

ARTICLE ONE: To authorize **BANCAFÉ (PANAMÁ), S.A.** to change its commercial name to **BANCO DAVIVIENDA (PANAMÁ), S.A.** and its trade name to **BANCO DAVIVIENDA (PANAMÁ)** or **DAVIVIENDA (PANAMÁ)**.

LEGAL GROUNDS: Article 16, Paragraph I, Subparagraph 17 of the Banking Law, Rule 1-81 dated 17 February 1981.

Given in the city of Panama on the twenty-first (21st) day of August, two thousand twelve (2012).

LET IT BE KNOWN, PUBLISHED AND ENFORCED.

SUPERINTENDENT OF BANKS

Alberto Diamond R.
Superintendent of Banks

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