

TRANSLATION

Republic of Panama Superintendency of Banks

RESOLUTION S.B.P. 0110-2013
(dated 31 July 2013)

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

CONSIDERING:

That for the Superintendency, the development of a financial inclusion strategy implies adopting various measures such as opening new channels that will allow banks to offer certain financial services that will increase banking access, favoring the incorporation of the population to these banking services and the development of the national economy;

That in response to the above and by means of Rule 2-2012 dated 18 April 2012, the Superintendency designates the minimum requirements and procedures for contracting nonbanking correspondents to provide certain services and transactions on behalf of banks;

That pursuant to the provisions of Rule 2-2012 dated 18 April 2012, **CAJA DE AHORROS** has requested the Superintendency authorize the service of its Caja Amiga Electronic Agent be recognized henceforth as a Nonbanking Correspondent "**CAJA AMIGA**;"

That pursuant to the provisions of Article 15 of Rule 2-2012 dated 18 April 2012 the Superintendent of Banks is the approving authority for requests to provide services and transactions through nonbanking correspondents;

That after the relevant analysis, the request submitted by **CAJA DE AHORROS** raises no objections.

RESOLVES:

To authorize **CAJA DE AHORROS** the use of nonbanking correspondents named "**CAJA AMIGA**."

Given in the city of Panama on the thirty-first (31st) day of July, two thousand thirteen (2013).

LET IT BE KNOWN, PUBLISHED AND ENFORCED,

THE INTERIM SUPERINTENDENT OF BANKS,

Alberto Vasquez R.