

TRANSLATION

Republic of Panama Superintendency of Banks

RESOLUTION SBP – FID No. 0017-2012
(dated 27 December 2012)

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

CONSIDERING:

That **UNI BANK & TRUST, INC.** holds a Trust License granted by Resolution FID 007-2010 dated 26 July 2010;

That **UNI BANK & TRUST, INC.** has requested the cancellation of its Trust License through its resident agent;

That the request submitted by the resident agent of **UNI BANK & TRUST, INC.** is based on paragraph b of Article 23 of Executive Decree 16 of 1984 that establishes “failure to start operations within a year after the license was granted” as grounds for cancellation of the Trust License;

That the request meets the provisions set forth in Article 24 of Executive Decree 16 dated 3 October 1984, whereby Law 1 dated 5 January 1984 is regulated;

That, pursuant to the provisions in Article 24, paragraph a of Executive Decree 16 dated 3 October 1984, the Bank’s General Manager and its Deputy Manager of Finance, Technology and Operations submitted the Sworn Affidavit indicating that **UNI BANK & TRUST, INC.** has not engaged in the trust business;

That, based on the Inspection made as of this date, it was determined that **UNI BANK & TRUST, INC.** has not carried out any trust operations; and

That pursuant to the above, there are no objections to the request, therefore,

RESOLVES:

To cancel the Trust License granted to **UNI BANK & TRUST, INC.** by Resolution FID 7-2010 dated 26 July 2010, and rescind that Resolution.

LEGAL GROUNDS: Law 1 of 1984, Executive Decree 16 of 1984 and its amendments.

Given in the City of Panama on the twenty-seventh (27th) day of December, two thousand twelve (2012).

LET IT BE KNOWN, PUBLISHED AND ENFORCED.

THE SUPERINTENDENT OF BANKS,

Alberto Diamond R.
Superintendent