



BBVA

OPERATING CERTIFICATE TO RCI COLOMBIA S.A. FINANCIAL COMPANY

Superintendencia Financiera (Colombian banking authority), throughout Resolution 965 of July 29th 2016, authorized RCI COLOMBIA S.A. Financial Company, with domicile in Envigado (Antioquia), to operate and develop the activities of its corporate purpose, which is equivalent to the “operating certificate”. RCI Banque holds a 51% share participation in that Company and BBVA Colombia holds 49%.