

THE CAPITAL OF BAHAMAS, NASSAU.

DEPARTMENT OF FINANCIAL INSTITUTIONS

CERTIFICATE OF AUTHORITY

The commissioner of Financial Institution hereby certify that BRENIX CREDIT UNION BANK, locate at Shirlea & Lancaster Roads, 5949, Nassau, New Providence Bahamas, has complied with all the provisions of the financial Code governing organization of commercial banks and is authorized to transact commercial banking business.

This certificate of authority is here by renewed on the 20th of the month of May in the year 2018, and is valid for a period of 10 years, afterwhich another renewal is mandatory and in compliance with the regulation of the Financial Institution at the time of renewal.

Michael A AMARIAN TELLEY

Commissioner of Financial Institutions