

INSTITUTIONAL RATE

ANNUAL INTEREST RATE

MICROCREDITS LOAN

| Loan amount (USD) | New clients-Recurrents Nominal rate (%) | Up front fees (%) | Term (months) |
|-------------------|--|----------------------|------------------|
| 100 - 1,000 | 54% | 2.5% | 12 |
| 1,001 - 2,500 | 47% | 2.0% | 18 |
| 2,501 - 5,000 | 41% | 2.0% | 24 |
| 5,001 - 7,500 | 35% | 1.5% | 24* |
| 7,501 - 10,000 | 33% | 1.5% | 24* |
| Line of Credit | | | |
| 100 - 500 | 54% | 2.5% | 2 a 6 |
| 501 - 10,000 | 2% less than the interest rate according to the amount of credit requested | | |

* 36 months for fixed assets and 24 months for working capital

Annual Delinquency Interest Rate

50% over agreed rate



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INSTITUTIONAL RATE

DOWN PAYMENT INSURANCE

| Amount Disbursed | Cost per Thousand |
|------------------|-------------------|
| Any amount | 0.50 |

FUNERAL EXPENSES

| Funeral Expenses | |
|-------------------|----------|
| Optional | Monthly |
| Debtor | USD 0.20 |
| Debtor and Spouse | USD 0.30 |

When being part of FINCA Life Collective Insurance, the debtor is protected with a fixed Insured amount (Disbursed amount), during the term of the loan under the following coverage:

- Basic: Death for Any Cause.
Admission age of 15 to 76 years with automatic termination at 77 years.

- Benefit of Anticipation of Insured Sum in case of Total and Permanent Disability due to accident or illness (BIAC) Admission Age from 15 to 69 with automatic termination at 70 years.

The insurance can be extended to protect the Debtor's Spouse Funeral Expense Coverage (Optional) of USD 500 per credit (Maximum of USD 2,500 per insured). Admission age of 15 to 76 years with automatic termination at 77 years.

LEGAL CHARGES AND CREDIT FORMALIZATION FEES

| Fees for Documents or Management | Up to USD 9,999 | USD 10,000 to USD 20,000 | Over USD 20,000 | Clarifications |
|--|-----------------|--------------------------|-----------------|--|
| Legal Opinions | C\$ 150 | C\$ 300 | C\$ 300 | Security, Mortgage and other Guarantee |
| Deeds of Loan Agreement | C\$ 500 | C\$ 750 | C\$ 1,000 | |
| Mortgage Cancellation | | C\$ 350 | | |
| Notarizations of loan agreements | | C\$ 150 | | |
| Registration of Movable Warranty | | C\$ 150 | | |
| Extensions or Restructuring | | C\$ 500 | | |
| Second copy of Deeds | | C\$ 200 | | |
| Giving in payment, Recognitions of debts or other contracts | | C\$ 500 | | |
| Registration of properties in case of financing of sale of real estate (includes all the procedures in registers, cadastre, income management, etc., and does not include payment of any fees) | C\$ 1,000 | C\$ 1,500 | C\$ 2,000 | |
| Obtaining certificates in registries, city halls and other institutions | C\$ 100 | C\$ 150 | C\$ 150 | |
| Registration or withdrawal of contracts in the Property Registries | | C\$ 150 | | The sum of both steps is C\$ 300 If only the presentation of the contract is necessary for its registration and the withdrawal of plastic (the greater amount is for when it is more than 1 registration for the same credit) |
| Collateral registration (vehicles) | | C\$ 150 o C\$ 250 | | When the management of gas emission tests, technical inspection or others is necessary. (the higher amount applies when it is more than 1 enrollment in the same credit). |

| Expenses and Fees Judicial Collection | | |
|---|---|--|
| Concept | Amount | Observation |
| General expenses for processing the trial | USD 35 | |
| Expenses for seizure of salaries | USD 35 | |
| Expenses for seizure of movable property | USD 50 | In processes in which it is required with a Notary Public or that the proceeding with Executing Judges are not carried out |
| Expenses for real estate seizure | USD 50 | |
| Expenses for Notice of default (without seizure) | USD 25 | |
| Expenses for Judicial Adjudications of collaterals | USD 50 - 300 | |
| Expenses for Notice of default or seizures executed by Judges | % According Supreme Court of Justice Resolution | |
| Expenses for publication Legal Notices on newspapers | According to the price of the newspaper | |
| Extrajudicial recovery Fees | 10% | On the total recovered |
| Expenses for extrajudicial request of payment | C\$ 150 | |

| Fees for recovery of portfolio in judicial collection (without agreement of payment) | | | |
|--|--------------|----------------------------|-----|
| Amount on demand | Base fee | Percentage over excess of: | |
| Up to USD 250 | USD 0 | USD 0 | 20% |
| USD 251 to USD 1,000 | USD 50 | USD 250 | 15% |
| USD 1,001 to USD 3,000 | USD 162.50 | USD 1,000 | 12% |
| USD 3,001 to USD 5,000 | USD 402.50 | USD 3,000 | 10% |
| USD 5,001 to USD 10,000 | USD 602.50 | USD 5,000 | 8% |
| USD 10,001 an over | USD 1,002.50 | USD 10,000 | 5% |

In the cases in which the External Lawyer obtains possession of the collateral, will be paid an additional 20% over the final amount of fee that he would receive.

| Fees for recovery of portfolio in judicial collection in case of payment arrangement | |
|--|-----|
| Before submission of lawsuit | 20% |
| Filed the claim, before the requirement | 30% |
| Before auction (done the requirement) | 50% |
| Based on judicial comtemp order | 75% |

The percentages are calculated on the sum that the Lawyer would received in case the trial had ended after auction completed.

| Expenses for legalization and registration of collaterals | | |
|--|---------------------------|---|
| Concept | % tariff or Amount | Observation |
| Mortgage Registration | 1% of the credit amount | No less than C\$150 or more than C\$30,000 is paid. If they are more than one property to be mortgaged, C\$300 is paid for the subsequent ones. |
| Other collaterals registration | 0.5% of the credit amount | No less than C\$150 or more than C\$10,000 is paid. |
| | C\$ 150 | When annotation of the collateral must be made in addition to the property the amount is for each entry. |
| Mortgage Cancellation | 0.3% of the credit amount | No less than C\$150 or more than C\$3,000 is paid. If there are several mortgages to be paid in the same contract C\$ 300 will be paid for each of the remaining. |
| Cancellation of other collateral registration | 0.2% of the credit amount | No more than C\$2,000 will be paid. If there are several items, C\$300 will be paid for the additional items. |
| Registration of restructured loan agreements with mortgages | 0.3% of the credit amount | No less than C\$150 or more than C\$3,000 is paid. |
| Real estates registration | 1% | No less than C\$150 or more than C\$30,000 is paid on the cadastral value. |
| Tariff of land registration certification | C\$ 500 | N/A |
| Topographic map | | Time of topographic map: amount depends on the location of the property. |
| | C\$ 700 - C\$ 4,000 | Rural Plan Approval |
| | C\$ 450 - C\$ 1,700 | Approval of the Urban Plan. |
| Income tax | 1% - 3% | Calculated over the highest value |
| Solvency of municipal tax over real states | | It depends on the taxes to be paid and the different amounts due. |
| Tariffs for the legalization of vehicles for the constitution of liens | | The tariffs or expenses to be incurred shall be stipulated in accordance with the regulations of the Traffic Police and each municipality. |

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*Published interest rate corresponds to the annual interest rate. The effective rates shown are reference rates that result from the average calculated based on data from April 2017. Delinquency rates are composed of 50% of the agreed interest rate and are calculated on the value of the share of the expired or delinquent principal. ** For inquiries, complaints and / or claims you can contact tel .: 2254-5120 or visit our website: www.FINCA.com.ni