

| TERCER TRIMESTRE 2018                                                                                                                                                                     |                                 |               |                                 |               |                              |               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|---------------|---------------------------------|---------------|------------------------------|---------------|
| Producto                                                                                                                                                                                  | Tasa de Interés Corriente Anual |               | Tasa de Interés Moratoria Anual |               | Tasa de Costo Efectiva Anual |               |
|                                                                                                                                                                                           | Córdobas                        | Dólares       | Córdobas                        | Dólares       | Córdobas                     | Dólares       |
| EMISOR BANCARIO                                                                                                                                                                           |                                 |               |                                 |               |                              |               |
| Banco de América Central, S.A. (BAC)                                                                                                                                                      |                                 |               |                                 |               |                              |               |
| Elite LifeMiles, American Express                                                                                                                                                         | 45.00%                          | 20.04%        | 22.50%                          | 10.02%        | 47.23%                       | 22.34%        |
| Master Card Black , Visa Infinite, Visa Infinite Aproquen/Visa Signature/ Visa Signature Aproquen/ The Platinum Card de American Express / American Express Black/ INCAE American Express | 45.00%                          | 20.04%        | 22.50%                          | 10.02%        | 46.51%                       | 21.69%        |
| Credomatic / Aadvantage Prestige American Express                                                                                                                                         | 45.00%                          | 20.04%        | 22.50%                          | 10.02%        | 46.51%                       | 21.69%        |
| Visa Infinite Connect Miles                                                                                                                                                               | 45.00%                          | 20.04%        | 22.50%                          | 10.02%        | 47.23%                       | 22.34%        |
| Visa Platinum Connect Miles                                                                                                                                                               | 45.00%                          | 20.04%        | 22.50%                          | 10.02%        | 44.38%                       | 19.77%        |
| Credomatic / Aadvantage Platinum American Express, Credomatic / Aadvantage Platinum MasterCard                                                                                            | 45.00%                          | 20.04%        | 22.50%                          | 10.02%        | 44.38%                       | 19.77%        |
| Premium LifeMiles American Express                                                                                                                                                        | 45.00%                          | 20.04%        | 22.50%                          | 10.02%        | 44.38%                       | 19.77%        |
| Pricesmart Platinum American Express                                                                                                                                                      | 45.00%                          | 20.04%        | 22.50%                          | 10.02%        | 44.38%                       | 19.77%        |
| Movistar Platinum MasterCard                                                                                                                                                              | 45.00%                          | 20.04%        | 22.50%                          | 10.02%        | 44.38%                       | 19.77%        |
| Platinum MasterCard / Platinum Visa / American Express Platinum/ Visa Aproquen Platinum                                                                                                   | 45.00%                          | 20.04%        | 22.50%                          | 10.02%        | 44.38%                       | 19.77%        |
| MasterCard Dólar Card Dorada                                                                                                                                                              | -                               | 24.00%        | -                               | 12.00%        | -                            | 26.58%        |
| Visa Gold Connectmiles                                                                                                                                                                    | 49.92%                          | 24.00%        | 24.96%                          | 12.00%        | 52.46%                       | 26.58%        |
| BAC Credomatic / Aadvantage Gold American Express, BAC Credomatic / Aadvantage Gold MasterCard, BAC Credomatic / Aadvantage Gold Visa                                                     | 49.92%                          | 24.00%        | 24.96%                          | 12.00%        | 52.46%                       | 26.58%        |
| LifeMiles Gold American Express                                                                                                                                                           | 49.92%                          | 24.00%        | 24.96%                          | 12.00%        | 52.46%                       | 26.58%        |
| Pricesmart Dorada American Express                                                                                                                                                        | 49.92%                          | 24.00%        | 24.96%                          | 12.00%        | 52.46%                       | 26.58%        |
| Movistar Dorada MasterCard                                                                                                                                                                | 49.92%                          | 24.00%        | 24.96%                          | 12.00%        | 52.46%                       | 26.58%        |
| MasterCard Dorada, Visa Dorada, American Express Dorada, American Express Credito Oro, Visa Aproquen Dorada                                                                               | 49.92%                          | 24.00%        | 24.96%                          | 12.00%        | 52.46%                       | 26.58%        |
| Pricesmart Clásica American Express                                                                                                                                                       | 49.92%                          | 30.00%        | 24.96%                          | 15.00%        | 54.73%                       | 34.66%        |
| Movistar Clásica MasterCard                                                                                                                                                               | 49.92%                          | 30.00%        | 24.96%                          | 15.00%        | 54.73%                       | 34.66%        |
| MasterCard Clásica, Visa Clásica, American Express Personal Clásica, American Express Revolvente Clásica, Visa Aproquen Clásica, Diners Club Clásica                                      | 49.92%                          | 30.00%        | 24.96%                          | 15.00%        | 54.73%                       | 34.66%        |
| Visa Sinsa                                                                                                                                                                                | 49.92%                          | 30.00%        | 24.96%                          | 15.00%        | 49.24%                       | 29.56%        |
| MasterCard MC Cash y Amex Galerías Santo Domingo                                                                                                                                          | 49.92%                          | 24.00%        | 24.96%                          | 12.00%        | 49.24%                       | 23.67%        |
| MasterCard Standard Internacional, Visa Standard Internacional, American Express Estándar Internacional, Visa Aproquen Standard Internacional, Diners Club Standard Internacional         | 49.92%                          | 30.00%        | 24.96%                          | 15.00%        | 53.61%                       | 33.63%        |
| Movistar Regional MasterCard                                                                                                                                                              | 49.92%                          | 30.00%        | 24.96%                          | 15.00%        | 53.61%                       | 33.63%        |
| Local BAC Credomatic                                                                                                                                                                      | 49.92%                          | -             | 24.96%                          | -             | 67.44%                       | -             |
| La Colonia BAC Credomatic                                                                                                                                                                 | 49.92%                          | 30.00%        | 24.96%                          | 15.00%        | 49.24%                       | 29.59%        |
| UAM / Hosp. Bautista MasterCard                                                                                                                                                           | 49.92%                          | 30.00%        | 24.96%                          | 15.00%        | 49.24%                       | 29.59%        |
| GasCard BAC Credomatic                                                                                                                                                                    | 49.92%                          | 30.00%        | 24.96%                          | 15.00%        | 51.84%                       | 32.00%        |
| MasterCard Business, Visa Business, American Express Business: P/empresas                                                                                                                 | 45.00%                          | 24.00%        | 22.50%                          | 12.00%        | 45.24%                       | 24.64%        |
| Pricesmart Business American Express                                                                                                                                                      | 45.00%                          | 24.00%        | 22.50%                          | 12.00%        | 45.24%                       | 24.64%        |
| COMPRAS BAC Credomatic                                                                                                                                                                    | 49.92%                          | 30.00%        | 24.96%                          | 15.00%        | 51.84%                       | 32.00%        |
| Puma Flota Credomatic: p/empresas                                                                                                                                                         | 45.00%                          | -             | 22.50%                          | -             | 44.81%                       | -             |
| Flotas BAC Credomatic / Flota Standard Credomatic                                                                                                                                         | 45.00%                          | -             | 22.50%                          | -             | 45.44%                       | -             |
| <b>TASAS PROMEDIO</b>                                                                                                                                                                     | <b>47.77%</b>                   | <b>24.68%</b> | <b>23.88%</b>                   | <b>12.34%</b> | <b>49.65%</b>                | <b>26.32%</b> |

Publicada en El Nuevo  
Diario  
07 de Julio 2018

| TERCER TRIMESTRE 2018                                                                                                                                                                   |                     |                                 |                                  |                                 |                                  |                                 |            |         |           |                                |                                           |               |          |         |                              |                                    |                                         |                                      |                                            |               |                                            |                                                                                                                                |                                          |                                                 |                                                |                                 |               |                              |  |  |  |    |    |    |                       |    |    |                   |  |
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| Producto                                                                                                                                                                                | Comisión Compra C\$ | Comisión por Retiro de Efectivo | Cargo por Membresía              |                                 |                                  |                                 | Tarjeta    |         |           | Reposición de Estado de Cuenta | Penalidad por Manejo de Cheque sin Fondos |               |          |         | Comisión Retiro Efectivo ATM | Comisión retiro en Agente Bancario | Comisión Retiro Otra Red ATM C\$ y US\$ | Análisis de Estado de Cuenta por Mes | Solicitud copia de Voucher por transacción |               | Trámite de Urgencia por Tarjeta de Crédito | Honorario por Cobro Extra-Judicial                                                                                             | Gastos Administrativo por mora (recargo) | Plazo de pago contado (días a partir del corte) | Plazo de pago mínimo (días a partir del corte) | Plazo de Financiamiento (meses) | Cobertura     | Programa de Lealtad Asociado |  |  |  |    |    |    |                       |    |    |                   |  |
|                                                                                                                                                                                         |                     |                                 | Membresía                        | Adicional                       | Titular a partir del 2do. Año    | Adicional a partir del 2do. Año | Reposición | Pérdida | Deterioro |                                | Cheques del Extranjero                    | Cheques Local | Córdobas | Dólares |                              |                                    |                                         |                                      | Nacional                                   | Internacional |                                            |                                                                                                                                |                                          |                                                 |                                                |                                 |               |                              |  |  |  |    |    |    |                       |    |    |                   |  |
| EMISORES BANCARIOS                                                                                                                                                                      |                     |                                 |                                  |                                 |                                  |                                 |            |         |           |                                |                                           |               |          |         |                              |                                    |                                         |                                      |                                            |               |                                            |                                                                                                                                |                                          |                                                 |                                                |                                 |               |                              |  |  |  |    |    |    |                       |    |    |                   |  |
| Banco de América Central, S.A. (BAC)                                                                                                                                                    |                     |                                 |                                  |                                 |                                  |                                 |            |         |           |                                |                                           |               |          |         |                              |                                    |                                         |                                      |                                            |               |                                            |                                                                                                                                |                                          |                                                 |                                                |                                 |               |                              |  |  |  |    |    |    |                       |    |    |                   |  |
| Elite LifeMiles, American Express                                                                                                                                                       |                     | 4% (Mínimo C\$30.00 o \$2)      | US\$200                          | US\$50                          | US\$200                          | US\$50                          |            | US\$10  | US\$0     | US\$1.5                        |                                           |               |          |         |                              |                                    |                                         |                                      | US\$5                                      | US\$25        |                                            | Para Límite de crédito menor de \$1,500, 1% (mínimo \$5, máximo \$10) Para límite de crédito de \$1,500 o más 1% (máximo \$15) |                                          | 21                                              | 28                                             | 25                              | Internacional | Millas LifeMiles             |  |  |  |    |    |    |                       |    |    |                   |  |
| Master Card Black , Visa Infinite, Visa Infinite Aproxen/Visa Signature/ Visa Signature Aproxen/ The Platinum Card de American Express / American Express Black/ INCAE American Express |                     |                                 | US\$150 Gratis dos primeros años | US\$50 Gratis dos primeros años | US\$150 Gratis dos primeros años | US\$50 Gratis dos primeros años |            |         |           |                                |                                           |               |          |         |                              |                                    |                                         |                                      |                                            |               |                                            |                                                                                                                                |                                          |                                                 |                                                |                                 |               |                              |  |  |  | 21 | 28 | 25 | Puntos BAC Credomatic |    |    |                   |  |
| Credomatic / Aadvantage Prestige American Express                                                                                                                                       |                     |                                 | US\$150 Gratis dos primeros años | US\$50 Gratis dos primeros años | US\$150 Gratis dos primeros años | US\$50 Gratis dos primeros años |            |         |           |                                |                                           |               |          |         |                              |                                    |                                         |                                      |                                            |               |                                            |                                                                                                                                |                                          |                                                 |                                                |                                 |               |                              |  |  |  | 21 | 28 | 25 | Millas Aadvantage     |    |    |                   |  |
| Visa Infinite Connect Miles                                                                                                                                                             |                     |                                 | Gratis primer año                | Gratis                          | US\$100                          | Gratis                          |            |         |           |                                |                                           |               |          |         |                              |                                    |                                         |                                      |                                            |               |                                            |                                                                                                                                |                                          |                                                 |                                                |                                 |               |                              |  |  |  | 21 | 28 | 25 | Millas ConnectMiles   |    |    |                   |  |
| Visa Platinum Connect Miles                                                                                                                                                             |                     |                                 | Cortesía                         |                                 |                                  |                                 |            |         |           |                                |                                           |               |          |         |                              |                                    |                                         |                                      |                                            |               |                                            |                                                                                                                                |                                          |                                                 |                                                |                                 |               |                              |  |  |  | 21 | 28 | 25 | Millas ConnectMiles   |    |    |                   |  |
| BAC Credomatic / Aadvantage Platinum American Express, BAC Credomatic / Aadvantage Platinum MasterCard                                                                                  |                     |                                 |                                  |                                 |                                  |                                 |            |         |           |                                |                                           |               |          |         |                              |                                    |                                         |                                      |                                            |               |                                            |                                                                                                                                |                                          |                                                 |                                                |                                 |               |                              |  |  |  |    |    |    | 21                    | 28 | 25 | Millas Aadvantage |  |
| Premium LifeMiles American Express                                                                                                                                                      |                     |                                 |                                  |                                 |                                  |                                 |            |         |           |                                |                                           |               |          |         |                              |                                    |                                         |                                      |                                            |               |                                            |                                                                                                                                |                                          |                                                 |                                                |                                 |               |                              |  |  |  |    |    |    | 21                    | 28 | 25 | Millas LifeMiles  |  |
| Pricesmart Platinum American Express                                                                                                                                                    |                     |                                 |                                  |                                 |                                  |                                 |            |         |           |                                |                                           |               |          |         |                              |                                    |                                         |                                      |                                            |               |                                            |                                                                                                                                |                                          |                                                 |                                                |                                 |               |                              |  |  |  |    |    |    | 21                    | 28 | 25 | Pricecash         |  |
|                                                                                                                                                                                         |                     |                                 |                                  |                                 |                                  |                                 |            |         |           |                                |                                           |               |          |         |                              |                                    |                                         |                                      |                                            |               |                                            |                                                                                                                                |                                          |                                                 |                                                |                                 |               |                              |  |  |  |    |    |    |                       |    |    |                   |  |
|                                                                                                                                                                                         |                     |                                 |                                  |                                 |                                  |                                 |            |         |           |                                |                                           |               |          |         |                              |                                    |                                         |                                      |                                            |               |                                            |                                                                                                                                |                                          |                                                 |                                                |                                 |               |                              |  |  |  |    |    |    |                       |    |    |                   |  |
|                                                                                                                                                                                         |                     |                                 |                                  |                                 |                                  |                                 |            |         |           |                                |                                           |               |          |         |                              |                                    |                                         |                                      |                                            |               |                                            |                                                                                                                                |                                          |                                                 |                                                |                                 |               |                              |  |  |  |    |    |    |                       |    |    |                   |  |



| TERCER TRIMESTRE 2018                                                     |                     |                                 |                                                                                   |           |                               |                                 |            |         |           |                                |                                           |               |          |         |                              |                                    |                                          |                                      |                                            |                                                                                                                                |                                            |                                    |                                          |                                                 |                                                |                                 |                                 |                              |                                                                                                |
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| Producto                                                                  | Comisión Compra C\$ | Comisión por Retiro de Efectivo | Cargo por Membresía                                                               |           |                               |                                 | Tarjeta    |         |           | Reposición de Estado de Cuenta | Penalidad por Manejo de Cheque sin Fondos |               |          |         | Comisión Retiro Efectivo ATM | Comisión retiro en Agente Bancario | Comisión Retiro Otra Red ATM: C\$ y US\$ | Análisis de Estado de Cuenta por Mes | Solicitud copia de Voucher por transacción |                                                                                                                                | Trámite de Urgencia por Tarjeta de Crédito | Honorario por Cobro Extra-Judicial | Gastos Administrativo por mora (recargo) | Plazo de pago contado (días a partir del corte) | Plazo de pago mínimo (días a partir del corte) | Plazo de Financiamiento (meses) | Cobertura                       | Programa de Lealtad Asociado |                                                                                                |
|                                                                           |                     |                                 | Membresía                                                                         | Adicional | Titular a partir del 2do. Año | Adicional a partir del 2do. Año | Reposición | Pérdida | Deterioro |                                | Cheques del Extranjero                    | Cheques Local | Córdobas | Dólares |                              |                                    |                                          |                                      | Nacional                                   | Internacional                                                                                                                  |                                            |                                    |                                          |                                                 |                                                |                                 |                                 |                              |                                                                                                |
| EMISORES BANCARIOS                                                        |                     |                                 |                                                                                   |           |                               |                                 |            |         |           |                                |                                           |               |          |         |                              |                                    |                                          |                                      |                                            |                                                                                                                                |                                            |                                    |                                          |                                                 |                                                |                                 |                                 |                              |                                                                                                |
| Banco de América Central, S.A. (BAC)                                      |                     |                                 |                                                                                   |           |                               |                                 |            |         |           |                                |                                           |               |          |         |                              |                                    |                                          |                                      |                                            |                                                                                                                                |                                            |                                    |                                          |                                                 |                                                |                                 |                                 |                              |                                                                                                |
| IAM / Hosp. Baulista MasterCard                                           |                     | 4% (Mínimo C\$30.00 o \$2)      | Cortesía                                                                          |           |                               |                                 |            | US\$5   | US\$3     | US\$1.5                        |                                           |               |          |         |                              |                                    |                                          | US\$5                                | US\$25                                     | Para Límite de crédito menor de \$1,500, 1% (mínimo \$5, máximo \$10) Para límite de crédito de \$1,500 o más 1% (máximo \$15) |                                            |                                    | 21                                       | 28                                              | 25                                             | Internacional                   | Puntos BAC Credomatic           |                              |                                                                                                |
| GasCard BAC Credomatic                                                    |                     |                                 | US\$9                                                                             | Gratis    | US\$9                         | Gratis                          |            |         |           |                                |                                           |               |          |         |                              |                                    |                                          |                                      |                                            |                                                                                                                                |                                            |                                    |                                          |                                                 | 21                                             | 28                              | 25                              | Local                        | 6% de descuento hasta un máximo de C\$345 por mes y Puntos Credomatic en el resto de Comercios |
| MasterCard Business, Visa Business, American Express Business; P/empresas |                     |                                 | US\$75                                                                            |           |                               |                                 |            | US\$20  | US\$10    |                                |                                           |               |          |         |                              |                                    |                                          |                                      |                                            |                                                                                                                                |                                            |                                    |                                          |                                                 | 21                                             | 28                              | 25                              | Internacional                | Puntos BAC Credomatic                                                                          |
| Pricesmart Business American Express                                      |                     |                                 |                                                                                   |           |                               |                                 |            |         |           |                                |                                           |               |          |         |                              |                                    |                                          |                                      |                                            |                                                                                                                                |                                            |                                    |                                          |                                                 |                                                |                                 | 21                              |                              | 28                                                                                             |
| COMPRAS BAC Credomatic                                                    |                     | N/A                             | Cortesía                                                                          |           |                               |                                 |            | US\$10  | US\$0     |                                |                                           |               |          |         |                              |                                    |                                          |                                      |                                            |                                                                                                                                |                                            |                                    |                                          |                                                 |                                                | 6                               | Empresas distribuidoras locales | N/A                          |                                                                                                |
| Puma Flota Credomatic; p/empresas                                         |                     |                                 | Gratis para facturación por mes de US\$1,000 a más de lo contrario, US\$3 por mes |           |                               |                                 |            |         |           |                                |                                           |               |          |         |                              |                                    |                                          |                                      |                                            |                                                                                                                                |                                            |                                    |                                          |                                                 | 15 despues del corte                           | 15 despues del corte            | 25                              | Estaciones Puma Locales      | N/A                                                                                            |
| Flotas BAC Credomatic / Flota Standard BAC Credomatic                     |                     |                                 | US\$75                                                                            |           |                               |                                 |            |         | US\$0     |                                |                                           |               |          |         |                              |                                    |                                          |                                      |                                            |                                                                                                                                |                                            |                                    |                                          |                                                 |                                                |                                 |                                 | 24                           | Estaciones con servicio Transcontrol / Todas las estaciones del país                           |