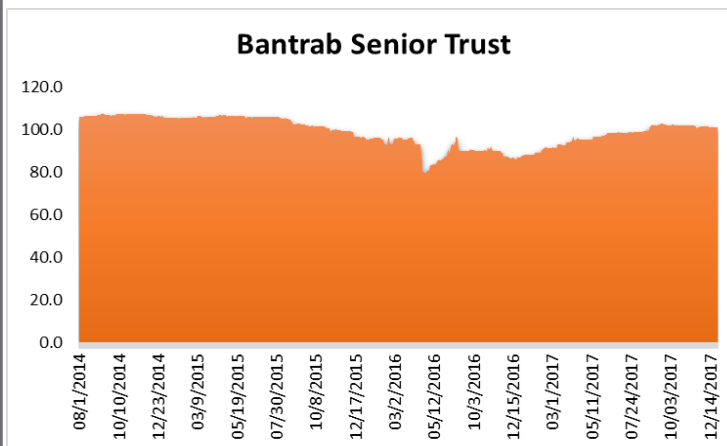


Market information



Prices	
Last 12/29/2017	100.926
Max 09/12/14	107.438
Min 04/27/16	79.438
Average	98.829

Source: Bloomberg

Financial indicators

Financial Information (US\$ Million)*

	2015	2016	2017
Total assets	2,211	2,425	2,937
Liquid Assets	1,006	919	1,205
Total net loans	1,091	1,392	1,613
Performing loans	1,106	1,407	1,615
Non Performing loans	27	39	48
Allowance for loans	(42)	(54)	(50)
Total liabilities	2,000	2,179	2,621
Total deposits	1,745	1,909	2,337
Stockholders' Equity	211	246	315

Principal Results (US\$ Million)*

	2015	2016	2017
Net interest income	151	163	194
Total operating income	185	198	223
Administrative expenses	(114)	(118)	(130)
Other incomes and expenses, net	(10)	(11)	(16)
Income tax	(6)	(11)	(10)
Net income	55	58	67

*Data expressed in U.S. Dollar. To translate from Quetzales to U.S. dollar the exchange for the end year is: Q.7.63237 per US\$1.00 for 2015; Q.7.52213 per US\$1.00 for 2016 and Q.7.34477 for 2017 per US\$1.00, all published by the Guatemalan Central Bank www.banguat.gob.gt

Contact

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Annual

A Profitability

	2015	2016	2017
A.1 Return on average total assets ⁽¹⁾	2.7%	2.5%	2.5%
A.2 Return on average shareholder's equity ⁽²⁾	29.0%	25.1%	23.6%
A.3 Net Interest margin ⁽³⁾	7.9%	7.3%	7.5%

B Efficiency

B.1 Efficiency ratio ⁽⁴⁾	61.5%	59.8%	58.2%
B.2 Operating expenses/average total assets	5.5%	5.0%	4.8%
B.3 Fees, commissions and other income/operating income ⁽⁵⁾	27.6%	22.2%	17.1%

C Liquity

C.1 Liquid assets/total deposits ⁽⁶⁾	57.6%	48.2%	51.6%
C.2 Liquid assets/total assets ⁽⁷⁾	45.5%	37.9%	41.0%
C.3 Loans/total deposits	62.5%	73.0%	69.0%

D Capitalization

D.1 Stockholder's equity as a % of total assets	9.6%	10.1%	10.7%
D.2 Tier 1 capital as a % of risk-weighted assets	11.6%	11.9%	12.8%
D.3 Capital ratio ⁽⁸⁾	15.3%	14.7%	17.1%

E Credit quality data

E.1 Non performing loans/loans	2.3%	2.7%	2.9%
E.2 Allowance for loan losses /loans	3.6%	3.7%	3.0%
E.3 Allowance for loan losses /non performing loan:	155.0%	138.1%	103.8%

- (1) Net income for the period divided by the average of the end of period and end of prior period total assets.
 (2) Net income for the period divided by the average of the end of period and end of prior period total stockholders' equity
 (3) Financial margin divided by average interest-earning assets. Average interest-earning assets are determined on an annualized basis, based on beginning and end-of-monthly balances.
 (4) Refers to the period's total administrative expenses divided by the period's total operating income.
 (5) Refers to fees, commissions and other income divided by operating income.
 (6) Refers to cash and cash equivalents and investments divided by total deposits.
 (7) Refers to cash and cash equivalents and investments divided by total assets.
 (8) Refers to the end of period net capital as a percentage of risk-weighted assets.