

**General Information**
**Name:**

Banco de los Trabajadores -Bantrab-

**Industry:**

Financial services

**Location:**

 Avenida Reforma 6-20 Zona 9, Guatemala,  
 Guatemala

**Website:**
[www.bantrab.com.gt](http://www.bantrab.com.gt)
**Guatemala's Rating**

Fitch: BB

Moodys: Ba1

**Bantrab International Rating (long term)**

Fitch: BB-

**Rating Bantrab Senior Trust:**

Fitch: BB-

Moodys: Ba3

**Branches & ATM'S:**

152 Branches

ATM's: 3,411 (18 Own and 3,393 affiliated network)

**Financial Information (US\$ Million)\***

	2013	2014	Q2 14	Q2 15
Total assets	1,602	1,856	1,712	2,057
Liquid Assets	703	724	693	941
Total net loans	822	1,022	922	1,016
Performing loans	828	1,029	928	1,029
Non Performing loans	12	12	13	21
Allowance for loans	(18)	(19)	(19)	(34)
Total liabilities	1,464	1,686	1,566	1,868
Total deposits	1,208	1,412	1,296	1,631
Stockholders' Equity	138	170	146	189

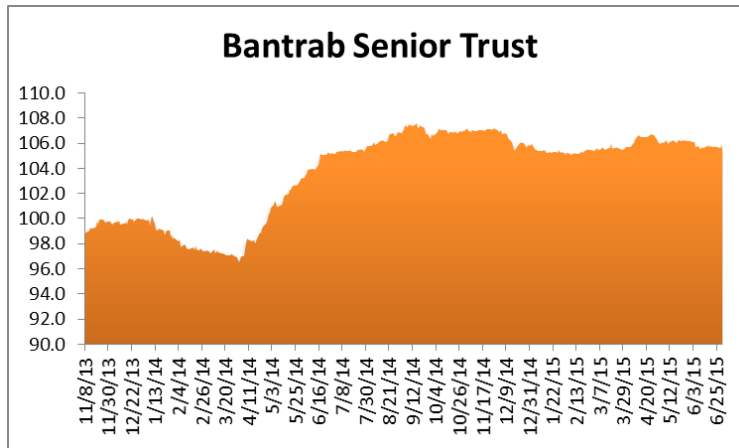
**Principal Results (US\$ Million)\***

	2013	2014	Q2 14	Q2 15
Net interest income	140	132	57	77
Total operating income	145	168	73	95
Administrative expenses	(89)	(101)	(45)	(57)
Other incomes and expenses, net	(15)	(14)	(7)	(4)
Income tax	(14)	(15)	(6)	(3)
Net income	27	38	15	31

\*Data expressed in U.S. Dollar. To translate from Quetzales to U.S. dollar the exchange for the end year is: Q.7.84137 per US\$1.00 for 2013; Q.7.59675 per US\$1.00 for 2014 and for the end quarter is: Q.7.78525 per US\$1.00 for June 30th, 2014 and Q.7.62452 per US\$1.00 for June 30th, 2015, all published by the Guatemalan Central Bank [www.banguat.gob.gt](http://www.banguat.gob.gt)

**Contact**

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**Market information**


Prices	06/30/2015
Last	105.87
Min 04/02/14	96.51
Average	103.68
Max 09/16/14	107.56

Source: Bloomberg

**Financial indicators**

	Annual	Quarter		
	2013	2014	Q2 14	Q2 15
<b>A Profitability</b>				
A.1 Return on average total assets <sup>(1)</sup>	1.9%	2.2%	1.0%	1.6%
A.2 Return on average shareholder's equity <sup>(2)</sup>	22.4%	24.4%	11.4%	18.2%
A.3 Net Interest margin <sup>(3)</sup>	10.9%	8.0%	3.8%	4.3%
<b>B Efficiency</b>				
B.1 Efficiency ratio <sup>(4)</sup>	61.8%	59.8%	61.1%	59.4%
B.2 Operating expences/average total assets	6.5%	5.7%	2.7%	2.8%
B.3 Fees, commissions and other income/operating income <sup>(5)</sup>	6.8%	26.8%	31.0%	26.2%
<b>C Liquity</b>				
C.1 Liquid assets/total deposits <sup>(6)</sup>	58.2%	51.3%	53.5%	57.5%
C.2 Liquid assets/total assets <sup>(7)</sup>	43.9%	39.0%	40.5%	45.6%
C.3 Loans/total deposits	68.1%	72.4%	71.1%	62.1%
<b>D Capitalization</b>				
D.1 Stockholder's equity as a % of total assets	8.6%	9.1%	8.5%	9.2%
D.2 Tier 1 capital as a % of risk-weighted assets	11.3%	10.7%	11.8%	12.5%
D.3 Capital ratio <sup>(8)</sup>	13.7%	12.7%	12.1%	14.7%
<b>E Credit quality data</b>				
E.1 Non performing loans/loans	1.4%	1.2%	1.4%	2.0%
E.2 Allowance for loan losses /loans	2.1%	1.9%	2.1%	3.2%
E.3 Allowance for loan losses /non performing loan:	147.1%	158.5%	144.9%	162.5%

(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.