

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

Guatemala's Rating

Fitch: BB

Moodys: Ba1

Bantrab International Rating (long term)

Fitch: BB-

Rating Bantrab Senior Trust:

Fitch: BB-

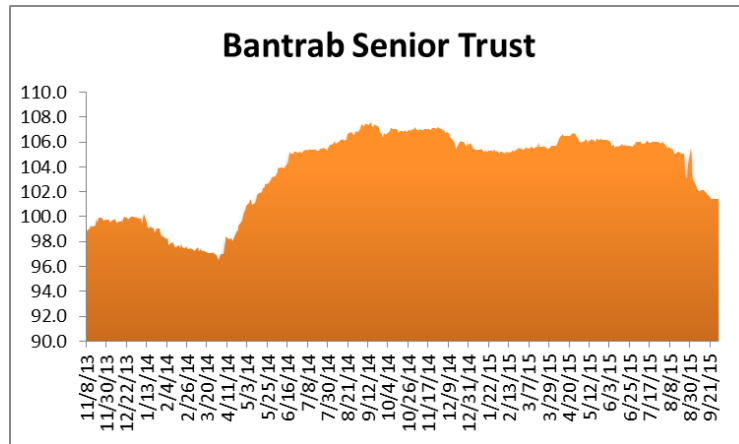
Moodys: Ba3

Branches & ATM'S:

152 Branches

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

Market information



Prices	09/30/2015
Last	101.39
Min 04/02/14	96.51
Average	103.79
Max 09/16/14	107.56

Source: Bloomberg

Financial indicators

Financial Information (US\$ Million)*				
	2013	2014	Q3 14	Q3 15
Total assets	1,602	1,856	1,791	2,102
Liquid Assets	703	724	713	948
Total net loans	822	1,022	973	1,048
Performing loans	828	1,029	980	1,061
Non Performing loans	12	12	13	23
Allowance for loans	(18)	(19)	(20)	(36)
Total liabilities	1,464	1,686	1,631	1,903
Total deposits	1,208	1,412	1,354	1,662
Stockholders' Equity	138	170	160	199

Principal Results (US\$ Million)*				
	2013	2014	Q3 14	Q3 15
Net interest income	140	132	94	112
Total operating income	145	168	120	136
Administrative expenses	(89)	(101)	(71)	(83)
Other incomes and expenses, net	(15)	(14)	(9)	(8)
Income tax	(14)	(15)	(11)	(4)
Net income	27	38	27	41

*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.7.67118 per US\$1.00 for September 30th, 2014 and Q.7.67553 per US\$1.00 for September 30th, 2015, all published by the Guatemalan Central Bank www.banguat.gob.gt

Contact

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	Annual 2013	2014	Quarter Q3 14	Q3 15
A Profitability				
A.1 Return on average total assets ⁽¹⁾	1.9%	2.2%	1.7%	2.1%
A.2 Return on average shareholder's equity ⁽²⁾	22.4%	24.4%	18.1%	23.1%
A.3 Net Interest margin ⁽³⁾	10.9%	8.0%	6.1%	6.1%
B Efficiency				
B.1 Efficiency ratio ⁽⁴⁾	61.8%	59.8%	59.2%	60.7%
B.2 Operating expences/average total assets	6.5%	5.7%	4.1%	4.1%
B.3 Fees, commissions and other income/operating income ⁽⁵⁾	6.8%	26.8%	27.8%	30.1%
C Liquity				
C.1 Liquid assets/total deposits ⁽⁶⁾	58.2%	51.3%	52.7%	57.1%
C.2 Liquid assets/total assets ⁽⁷⁾	43.9%	39.0%	39.8%	45.1%
C.3 Loans/total deposits	68.1%	72.4%	71.8%	63.0%
D Capitalization				
D.1 Stockholder's equity as a % of total assets	8.6%	9.1%	8.9%	9.5%
D.2 Tier 1 capital as a % of risk-weighted assets	11.3%	10.7%	11.3%	12.1%
D.3 Capital ratio ⁽⁸⁾	13.7%	12.7%	12.6%	15.1%
E Credit quality data				
E.1 Non performing loans/loans	1.4%	1.2%	1.3%	2.1%
E.2 Allowance for loan losses /loans	2.1%	1.9%	2.0%	3.3%
E.3 Allowance for loan losses /non performing loan:	147.1%	158.5%	155.1%	156.9%

- (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.