

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:

142 Branches

ATM's: 2433 (17 Own and 2,416 affiliated network)

Financial Information (US\$ Million)*

	2012	2013	Q2 13	Q2 14
Total assets	1,218	1,602	1,326	1,712
Liquid Assets	482	703	492	698
Total net loans	672	822	761	932
Performing loans	679	828	764	935
Non Performing loans	17	12	13	13
Allowance for loans	(24)	(18)	(16)	(16)
Total liabilities	1,113	1,464	1,201	1,566
Total deposits	1,002	1,208	1,095	1,296
Stockholders' Equity	105	138	125	146

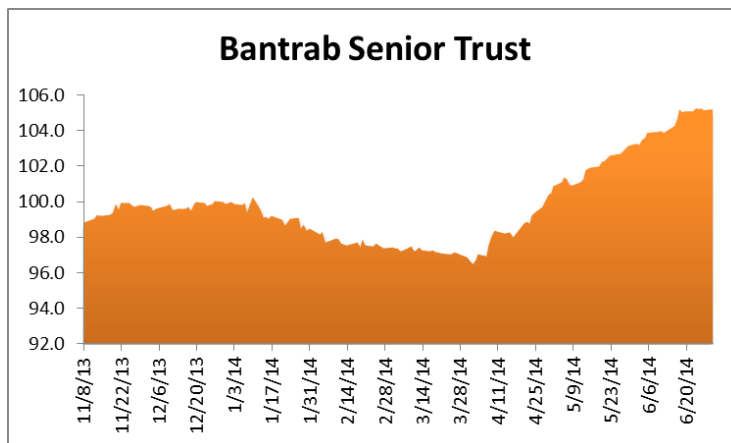
Principal Results (US\$ Million)*

	2012	2013	Q2 13	Q2 14
Net interest income	120	140	60	57
Total operating income	125	145	63	73
Administrative expenses	(77)	(89)	(39)	(45)
Other incomes and expenses, net	(21)	(15)	(11)	(7)
Income tax	(10)	(14)	(6)	(6)
Net income	17	27	7	15

*Data expressed in U.S. Dollar. To translate from Quetzales to U.S. dollar the exchange for the end year is: 7.90230 per US\$1.00 for 2012, Q.7.84137 per US\$1.00 for 2013 and for the end quarter is: Q.7.83298 per US\$1.00 for June 30th, 2013 and Q.7.78525 per US\$1.00 for June 30th, 2014, all published by the Guatemalan Central Bank www.banguat.gov.gt

Contact

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Market information


Source: Bloomberg

Prices	06/30/2014
Last	105.19
Min 04/02/14	96.51
Average	99.80
Max 06/26/14	105.25

Financial indicators

	Annual 2012	Annual 2013	Quarter Q2 13	Quarter Q2 14
A Profitability				
A.1 Return on average total assets ⁽¹⁾	1.5%	1.9%	0.6%	1.0%
A.2 Return on average shareholder's equity ⁽²⁾	17.2%	22.4%	6.8%	11.4%
A.3 Net Interest margin ⁽³⁾	11.9%	10.9%	5.1%	4.1%
B Efficiency				
B.1 Efficiency ratio ⁽⁴⁾	61.4%	61.8%	61.9%	61.1%
B.2 Operating expences/average total assets	7.0%	6.5%	3.1%	2.7%
B.3 Fees, commissions and other income/operating income ⁽⁵⁾	7.2%	6.8%	6.5%	31.0%
C Liquity				
C.1 Liquid assets/total deposits ⁽⁶⁾	45.2%	58.2%	44.9%	53.5%
C.2 Liquid assets/total assets ⁽⁷⁾	37.2%	43.9%	37.0%	40.5%
C.3 Loans/total deposits	67.4%	68.1%	70.6%	71.1%
D Capitalization				
D.1 Stockholder's equity as a % of total assets	8.6%	8.6%	9.4%	8.5%
D.2 Tier 1 capital as a % of risk-weighted assets	10.3%	11.3%	12.3%	11.8%
D.3 Capital ratio ⁽⁸⁾	12.7%	13.7%	13.4%	12.1%
E Credit quality data				
E.1 Non performing loans/loans	2.4%	1.4%	1.7%	1.4%
E.2 Allowance for loan loses /loans	3.4%	2.1%	3.4%	2.1%
E.3 Allowance for loan loses /non performing loan:	138.9%	147.1%	138.9%	144.9%

(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.