

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:

144 Branches

ATM's: 3,339 (18 Own and 3,321 affiliated network)

Financial Information (US\$ Million)*

	2012	2013	Q3 13	Q3 14
Total assets	1,218	1,602	1,431	1,791
Liquid Assets	482	703	564	713
Total net loans	672	822	787	973
Performing loans	679	828	788	980
Non Performing loans	17	12	12	13
Allowance for loans	(24)	(18)	(13)	(20)
Total liabilities	1,113	1,464	1,296	1,631
Total deposits	1,002	1,208	1,171	1,354
Stockholders' Equity	105	138	135	160

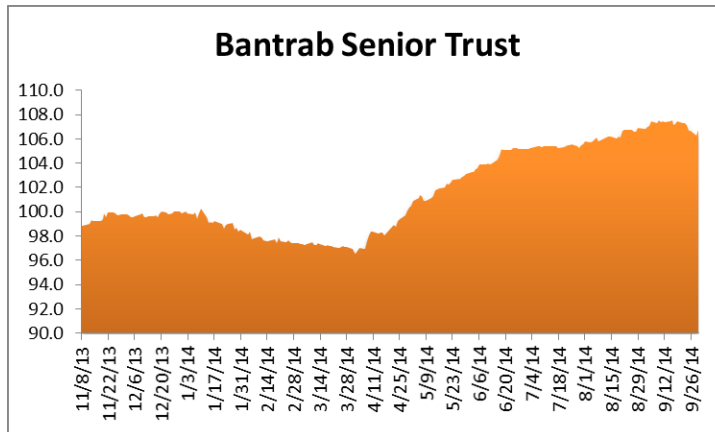
Principal Results (US\$ Million)*

	2012	2013	Q3 14	Q3 14
Net interest income	120	140	96	94
Total operating income	125	145	100	118
Administrative expenses	(77)	(89)	(59)	(71)
Other incomes and expenses, net	(21)	(15)	(12)	(9)
Income tax	(10)	(14)	(10)	(11)
Net income	17	27	19	27

*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.7.93365 per US\$1.00 for September 30th, 2013 and Q.7.67118 per US\$1.00 for September 30th, 2014, all published by the Guatemalan Central Bank www.banguat.gob.gt

Contact

Benjamín Arriaza

edarriaza@bantrab.net.gt
Market information


Source: Bloomberg

Prices	09/30/2014
Last	106.78
Min 04/02/14	96.51
Average	101.67
Max 09/16/14	107.56

Financial indicators

	Annual 2012	2013	Quarter Q3 13	Q3 14
A Profitability				
A.1 Return on average total assets ⁽¹⁾	1.5%	1.9%	1.5%	1.7%
A.2 Return on average shareholder's equity ⁽²⁾	17.2%	22.4%	16.2%	18.1%
A.3 Net Interest margin ⁽³⁾	11.9%	10.9%	8.0%	6.1%
B Efficiency				
B.1 Efficiency ratio ⁽⁴⁾	61.4%	61.8%	58.7%	60.2%
B.2 Operating expences/average total assets	7.0%	6.5%	4.5%	4.1%
B.3 Fees, commissions and other income/operating income ⁽⁵⁾	7.2%	6.8%	6.7%	27.8%
C Liquity				
C.1 Liquid assets/total deposits ⁽⁶⁾	45.2%	58.2%	48.2%	52.7%
C.2 Liquid assets/total assets ⁽⁷⁾	37.2%	43.9%	39.5%	39.8%
C.3 Loans/total deposits	67.1%	68.1%	67.2%	71.8%
D Capitalization				
D.1 Stockholder's equity as a % of total assets	8.6%	8.6%	9.4%	8.9%
D.2 Tier 1 capital as a % of risk-weighted assets	10.3%	11.3%	11.7%	11.3%
D.3 Capital ratio ⁽⁸⁾	12.7%	13.7%	14.1%	12.6%
E Credit quality data				
E.1 Non performing loans/loans	2.4%	1.4%	1.5%	1.3%
E.2 Allowance for loan losses /loans	3.4%	2.1%	1.6%	2.0%
E.3 Allowance for loan losses /non performing loans	138.9%	147.1%	109.9%	155.1%

(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.