

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:

125 Branches

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

Financial Information (US\$ Million)*

	2012	2013
Total assets	1,217.9	1,602.1
Liquid Assets	485.7	703.1
Total net loans	677.5	822.1
Performing loans	684.1	827.7
Non Performing loans	16.9	12.1
Allowance for loans	(23.5)	(17.7)
Total liabilities	1,113.1	1,464.4
Total deposits	1,002.2	1,207.8
Stockholders' Equity	104.8	137.7

Principal Annual Results (US\$ Million)*

	2012	2013
Net interest income	121.3	139.6
Total operating income	126.4	144.5
Administrative expenses	(77.6)	(89.3)
Other incomes and expenses, net	(22.0)	(13.7)
Income tax	(10.1)	(14.3)
Net income	16.7	27.2

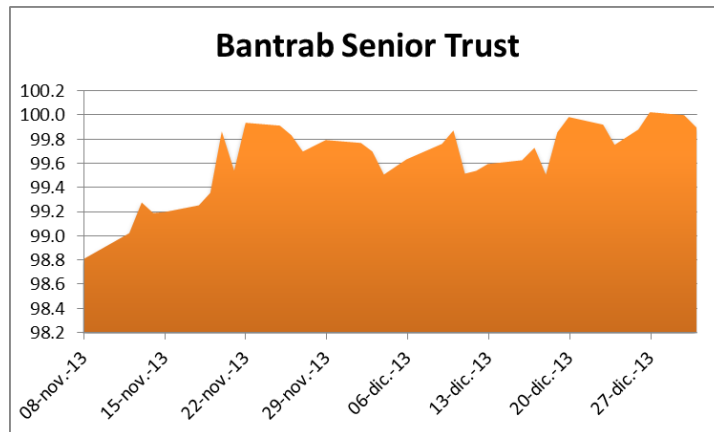
*Data expressed in U.S. dollars has been translated at the rate of Q7.84137 per US\$1.00, published by the Guatemalan Central Bank on December 31th, 2013.

Contact

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Market information



Source: Bloomberg

Prices	Dec 31 2013
Last	99.89
Min	98.81
Average	99.64
Max	100.03

Financial indicators

	2011	2012	2013
Profitability			
Return on average total assets ⁽¹⁾	1.8%	1.5%	1.9%
Return on average shareholder's equity ⁽²⁾	19.3%	17.2%	22.4%
Net Interest margin ⁽³⁾	11.9%	11.9%	10.9%
Efficiency			
Efficiency ratio ⁽⁴⁾	57.2%	61.4%	61.8%
Operating expences/average total assets	6.4%	7.0%	6.5%
Fees, commisions and other income/operating income ⁽⁵⁾	8.8%	7.2%	6.3%
Liquity			
Liquid assets/total deposits ⁽⁶⁾	49.4%	45.2%	58.2%
Liquid assets/total assets ⁽⁷⁾	40.5%	37.2%	43.9%
Loans/total deposits	64.4%	67.4%	68.1%
Capitalization			
Stockholder's equity as a % of total assets	8.5%	8.6%	8.6%
Tier 1 capital as a % of risk-weighted assets	11.5%	10.3%	11.3%
Capital ratio ⁽⁸⁾	13.5%	12.7%	13.7%

Credit quality data

Non performing loans/loans	2.8%	2.4%	1.4%
Allowance for loan loses /loans	3.7%	3.4%	2.1%
Allowance for loan loses /non performing loans	131.4%	138.9%	147.1%

(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.