

**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	Q4 14	Q4 15
Total assets	1,602	1,856	1,856	2,211
Liquid Assets	703	724	724	940
Total net loans	822	1,022	1,022	1,091
Performing loans	828	1,029	1,029	1,106
Non Performing loans	12	12	12	27
Allowance for loans	(18)	(19)	(19)	(42)
Total liabilities	1,464	1,686	1,686	2,000
Total deposits	1,208	1,412	1,411	1,745
Stockholders' Equity	138	170	170	211

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

	2013	2014	Q4 14	Q4 15
Net interest income	140	132	133	151
Total operating income	145	168	169	185
Administrative expenses	(89)	(101)	(101)	(114)
Other incomes and expenses, net	(15)	(14)	(14)	(10)
Income tax	(14)	(15)	(16)	(6)
Net income	27	38	38	55

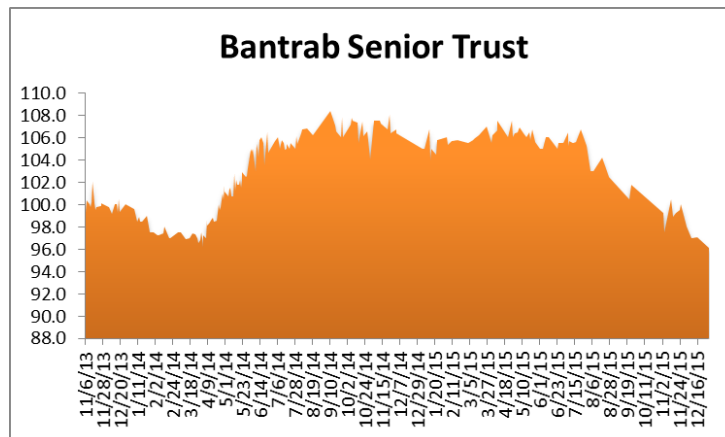
\*Data expressed in U.S. Dollar. To translate from Quetzales to U.S. dollar the exchange for the end year is: Q.7.84137 per US\$1.00 for 2013; Q.7.59675 per US\$1.00 for 2014 and for the end quarter is: Q.7.59675 per US\$1.00 for December 31th, 2014 and Q.7.63237 per US\$1.00 for December 31th, 2015, all published by the Guatemalan Central Bank [www.banguat.gob.gt](http://www.banguat.gob.gt)

**Contact**

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**Market information**



Source: Bloomberg

	Price
Last (12/30/2015)	96.100
Max (09/10/2014)	108.400
Min (12/30/2015)	96.100
Average	102.765

**Financial indicators**

	Annual		Quarter	
	2013	2014	Q4 14	Q4 15
<b>A Profitability</b>				
A.1 Return on average total assets <sup>(1)</sup>	1.9%	2.2%	2.2%	2.7%
A.2 Return on average shareholder's equity <sup>(2)</sup>	22.4%	24.4%	24.4%	29.0%
A.3 Net Interest margin <sup>(3)</sup>	10.9%	8.0%	8.0%	7.9%
<b>B Efficiency</b>				
B.1 Efficiency ratio <sup>(4)</sup>	61.8%	59.8%	59.8%	61.5%
B.2 Operating expences/average total assets	6.5%	5.7%	5.7%	5.5%
B.3 Fees, commissions and other income/operating income <sup>(5)</sup>	6.8%	26.8%	26.8%	27.6%
<b>C Liquity</b>				
C.1 Liquid assets/total deposits <sup>(6)</sup>	58.2%	51.3%	51.3%	57.6%
C.2 Liquid assets/total assets <sup>(7)</sup>	43.9%	39.0%	39.0%	45.5%
C.3 Loans/total deposits	68.1%	72.4%	72.4%	62.5%
<b>D Capitalization</b>				
D.1 Stockholder's equity as a % of total assets	8.6%	9.1%	9.1%	9.6%
D.2 Tier 1 capital as a % of risk-weighted assets	11.3%	10.7%	10.7%	11.6%
D.3 Capital ratio <sup>(8)</sup>	13.7%	12.7%	12.7%	15.3%
<b>E Credit quality data</b>				
E.1 Non performing loans/loans	1.4%	1.2%	1.2%	2.3%
E.2 Allowance for loan loses /loans	2.1%	1.9%	1.9%	3.6%
E.3 Allowance for loan loses /non performing loan:	147.1%	158.5%	158.5%	155.0%

(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.