

**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: Ba 1

**Bantrab International Rating (long term)**

Fitch: BB-

**Rating Bantrab Senior Trust:**

Fitch: BB-

Moodys: B1

**Branches & ATM'S:**

144 Branches

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

**Financial Information (US\$ Million)\***

	2014	2015	Q2 15	Q2 16
Total assets	1,856	2,211	2,057	2,286
Liquid Assets	724	940	941	975
Total net loans	1,022	1,091	1,016	1,197
Performing loans	1,029	1,106	1,029	1,213
Non Performing loans	12	27	21	32
Allowance for loans	(19)	(42)	(34)	-48
Total liabilities	1,686	2,000	1,868	2,061
Total deposits	1,412	1,745	1,631	1,811
Stockholders' Equity	170	211	189	225

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

	2014	2015	Q2 15	Q2 16
Net interest income	132	151	77	78
Total operating income	168	185	95	94
Administrative expenses	(101)	(114)	(57)	-57
Other incomes and expenses, net	(14)	(10)	(4)	(5)
Income tax	(15)	(6)	(3)	-4
Net income	38	55	31	28

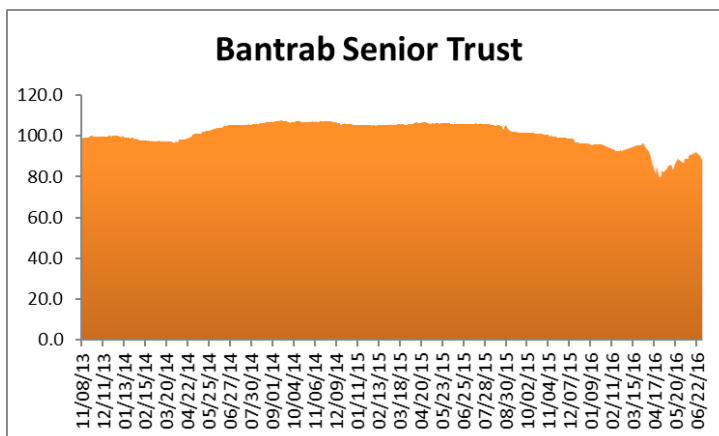
\*Data expressed in U.S. Dollar. To translate from Quetzales to U.S. dollar the exchange for the end year is: Q.7.59675 per US\$1.00 for 2014; Q.7.63237 per US\$1.00 for 2015 and for the end quarter is: Q.7.62452 per US\$1.00 for June 30th, 2015 and Q.7.63735 per US\$1.00 for June 30th, 2016, all published by the Guatemalan Central Bank [www.banguat.gov.gt](http://www.banguat.gov.gt)

**Contact**

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**Market information**



Source: Bloomberg

	Prices
Last (06/30/16)	96.218
Max (09/16/14)	107.563
Min (04/25/16)	78.500
Average	101.906

**Financial indicators**

	Annual 2014	Annual 2015	Quarter Q2 15	Quarter Q2 16
<b>A Profitability</b>				
A.1 Return on average total assets <sup>(1)</sup>	2.2%	2.7%	1.6%	1.3%
A.2 Return on average shareholder's equity <sup>(2)</sup>	24.4%	29.0%	18.2%	13.3%
A.3 Net Interest margin <sup>(3)</sup>	8.0%	7.9%	4.3%	3.8%
<b>B Efficiency</b>				
B.1 Efficiency ratio <sup>(4)</sup>	59.8%	61.5%	59.4%	60.7%
B.2 Operating expenses/average total assets	5.7%	5.5%	2.8%	2.5%
B.3 Fees, commissions and other income/operating income <sup>(5)</sup>	26.8%	27.6%	26.2%	21.3%
<b>C Liquidity</b>				
C.1 Liquid assets/total deposits <sup>(6)</sup>	51.3%	57.6%	57.5%	53.8%
C.2 Liquid assets/total assets <sup>(7)</sup>	39.0%	45.5%	45.6%	42.6%
C.3 Loans/total deposits	72.4%	62.5%	62.1%	66.1%
<b>D Capitalization</b>				
D.1 Stockholder's equity as a % of total assets	9.1%	9.6%	9.2%	9.9%
D.2 Tier 1 capital as a % of risk-weighted assets	10.7%	11.6%	12.5%	13.6%
D.3 Capital ratio <sup>(8)</sup>	12.7%	15.3%	14.7%	15.4%
<b>E Credit quality data</b>				
E.1 Non performing loans/loans	1.2%	2.3%	2.0%	2.6%
E.2 Allowance for loan losses /loans	1.9%	3.6%	3.2%	3.9%
E.3 Allowance for loan losses /non performing loan:	158.5%	155.0%	162.5%	150.2%

- (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.