

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: B1

Branches & ATM'S:

144 Branches

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

Financial Information (US\$ Million)*

	2014	2015	Q3 15	Q3 2016
Total assets	1,856	2,211	2,102	2,410
Liquid Assets	724	1,006	948	987
Total net loans	1,022	1,091	1,048	1,300
Performing loans	1,029	1,106	1,061	1,317
Non Performing loans	12	27	23	35
Allowance for loans	(19)	(42)	(36)	(52)
Total liabilities	1,686	2,000	1,903	2,170
Total deposits	1,412	1,745	1,662	1,907
Stockholders' Equity	170	211	199	240

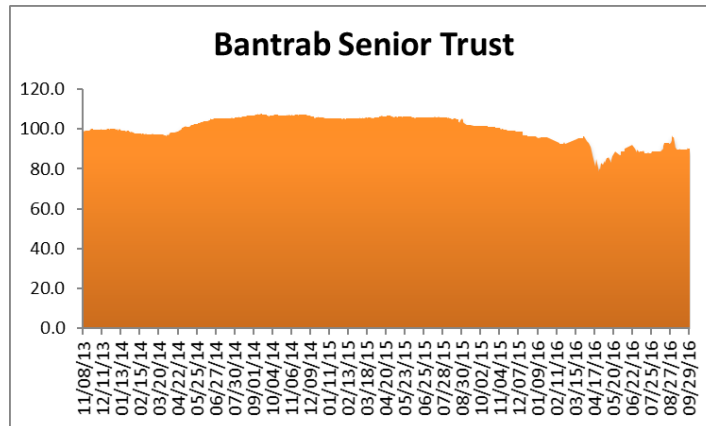
Principal Results (US\$ Million)*

	2014	2015	Q3 15	Q3 2016
Net interest income	132	151	112	124
Total operating income	168	185	136	150
Administrative expenses	(101)	(114)	(83)	(89)
Other incomes and expenses, net	(14)	(10)	(8)	(10)
Income tax	(15)	(6)	(4)	(7)
Net income	38	55	41	44

*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.7.67553 per US\$1.00 for September 30th, 2015 and Q.7.52067 per US\$1.00 for September 30th, 2016, all published by the Guatemalan Central Bank www.banguat.gob.gt

Contact

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Market information

Prices

Last (09/30/16)	90.063
Max (09/16/14)	107.563
Min (04/25/16)	78.500
Average	100.755

Source: Bloomberg

Financial indicators

	Annual 2014	Annual 2015	Quarter Q3 15	Quarter Q3 16
A Profitability				
A.1 Return on average total assets ⁽¹⁾	2.2%	2.7%	2.1%	1.9%
A.2 Return on average shareholder's equity ⁽²⁾	24.4%	29.0%	23.1%	19.8%
A.3 Net Interest margin ⁽³⁾	8.0%	7.9%	6.1%	5.7%
B Efficiency				
B.1 Efficiency ratio ⁽⁴⁾	59.8%	61.5%	60.7%	59.0%
B.2 Operating expenses/average total assets	5.7%	5.5%	4.1%	3.8%
B.3 Fees, commissions and other income/operating income ⁽⁵⁾	26.8%	27.6%	30.1%	21.3%
C Liquidity				
C.1 Liquid assets/total deposits ⁽⁶⁾	51.3%	57.6%	57.1%	51.8%
C.2 Liquid assets/total assets ⁽⁷⁾	39.0%	45.5%	45.1%	41.0%
C.3 Loans/total deposits	72.4%	62.5%	63.0%	68.2%
D Capitalization				
D.1 Stockholder's equity as a % of total assets	9.1%	9.6%	9.5%	10.0%
D.2 Tier 1 capital as a % of risk-weighted assets	10.7%	11.6%	12.1%	12.8%
D.3 Capital ratio ⁽⁸⁾	12.7%	15.3%	15.1%	15.2%
E Credit quality data				
E.1 Non performing loans/loans	1.2%	2.3%	2.1%	2.6%
E.2 Allowance for loan losses /loans	1.9%	3.6%	3.3%	3.8%
E.3 Allowance for loan losses /non performing loan:	158.5%	155.0%	156.9%	147.2%

(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.