

**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: B+

Moodys: Caa2

**Branches & ATM'S:**

153 Branches

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

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

	2014	2015	2016
Total assets	1,856	2,211	2,425
Liquid Assets	724	1,006	919
Total net loans	1,022	1,091	1,392
Performing loans	1,029	1,106	1,407
Non Performing loans	12	27	39
Allowance for loans	(19)	(42)	(54)
Total liabilities	1,686	2,000	2,179
Total deposits	1,412	1,745	1,909
Stockholders' Equity	170	211	246

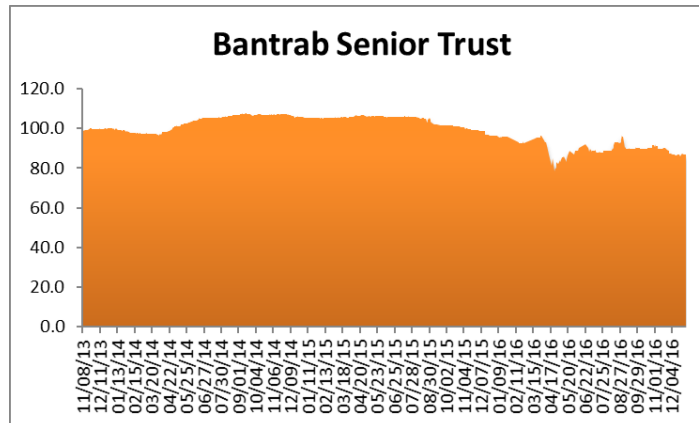
**Principal Results (US\$ Million)\***

	2014	2015	2016
Net interest income	132	151	163
Total operating income	168	185	198
Administrative expenses	(101)	(114)	(118)
Other incomes and expenses, net	(14)	(10)	(11)
Income tax	(15)	(6)	(11)
Net income	38	55	58

\*Data expressed in U.S. Dollar. To translate from Quetzales to U.S. dollar the exchange for the end year is: Q.7.59675 for 2014; Q.7.63237 for 2015 and Q.7.52213 for 2016 per US\$1.00 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 (12/31/16)	86.938
Max 09/16/14)	107.563
Min (02/17/16)	92.487
Average	99.746

**Financial indicators**

	Annual		
	2014	2015	2016
<b>A Profitability</b>			
A.1 Return on average total assets <sup>(1)</sup>	2.2%	2.7%	2.5%
A.2 Return on average shareholder's equity <sup>(2)</sup>	24.4%	29.0%	25.1%
A.3 Net Interest margin <sup>(3)</sup>	8.0%	7.9%	7.3%
<b>B Efficiency</b>			
B.1 Efficiency ratio <sup>(4)</sup>	59.8%	61.5%	59.8%
B.2 Operating expenses/average total assets	5.7%	5.5%	5.0%
B.3 Fees, commissions and other income/operating income <sup>(5)</sup>	26.8%	27.6%	22.2%
<b>C Liquidity</b>			
C.1 Liquid assets/total deposits <sup>(6)</sup>	51.3%	57.6%	48.2%
C.2 Liquid assets/total assets <sup>(7)</sup>	39.0%	45.5%	37.9%
C.3 Loans/total deposits	72.4%	62.5%	73.0%
<b>D Capitalization</b>			
D.1 Stockholder's equity as a % of total assets	9.1%	9.6%	10.1%
D.2 Tier 1 capital as a % of risk-weighted assets	10.7%	11.6%	11.9%
D.3 Capital ratio <sup>(8)</sup>	12.7%	15.3%	14.7%
<b>E Credit quality data</b>			
E.1 Non performing loans/loans	1.2%	2.3%	2.7%
E.2 Allowance for loan losses /loans	1.9%	3.6%	3.7%
E.3 Allowance for loan losses /non performing loans	158.5%	155.0%	138.1%

(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.