

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
Moody's: Ba1
Bantrab International Rating (long term)

Fitch: B+

Rating Bantrab Senior Trust:

Fitch: B+

Moody's: Ba3

Branches & ATM'S:

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

Financial Information (US\$ Million)*

	2015	2016	Q1 16	Q1 17
Total assets	2,211	2,425	2,309	2,514
Liquid Assets	1,006	919	1,077	921
Total net loans	1,091	1,392	1,121	1,478
Performing loans	1,106	1,407	1,137	1,493
Non Performing loans	27	39	29	45
Allowance for loans	(42)	(54)	(45)	(60)
Total liabilities	2,000	2,179	2,095	2,253
Total deposits	1,745	1,909	1,849	1,982
Stockholders' Equity	211	246	214	261

Principal Results (US\$ Million)*

	2015	2016	Q1 16	Q1 17
Net interest income	151	163	36	47
Total operating income	185	198	43	55
Administrative expenses	(114)	(118)	(26)	(33)
Other incomes and expenses, net	(10)	(11)	(2)	(2)
Income tax	(6)	(11)	(2)	(3)
Net income	55	58	13	17

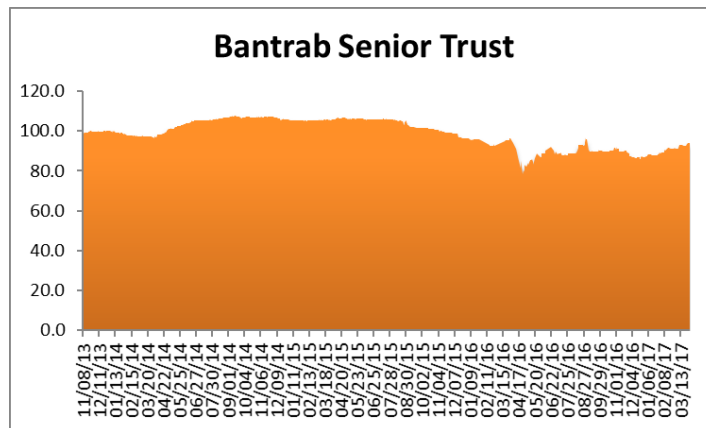
*Data expressed in U.S. Dollar. To translate from Quetzales to U.S. dollar the exchange for the end year is: Q.7.63237 per US\$1.00 for 2015 and for the end quarter is: Q.7.67553 per US\$1.00 for March 31th, 2016 and Q.7.33976 per US\$1.00 for March 31th, 2017, all published by the Guatemalan Central Bank www.banguat.gob.gt

Contact

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Market information



	Price
Last (12/30/2015)	93.875
Max (09/16/2014)	107.563
Min (04/25/2016)	78.500
Average	99.009

Source: Bloomberg

Financial indicators

	Annual 2015	2016	Quarter Q1 16	Q1 17
A Profitability				
A.1 Return on average total assets ⁽¹⁾	2.7%	2.5%	0.6%	0.7%
A.2 Return on average shareholder's equity ⁽²⁾	29.0%	25.1%	6.5%	7.1%
A.3 Net Interest margin ⁽³⁾	7.9%	7.3%	1.8%	2.0%
B Efficiency				
B.1 Efficiency ratio ⁽⁴⁾	61.5%	59.8%	61.4%	60.5%
B.2 Operating expences/average total assets	5.5%	5.0%	1.2%	1.3%
B.3 Fees, commissions and other income/operating income ⁽⁵⁾	27.6%	22.2%	20.5%	17.1%
C Liquity				
C.1 Liquid assets/total deposits ⁽⁶⁾	57.6%	48.2%	58.2%	46.5%
C.2 Liquid assets/total assets ⁽⁷⁾	45.5%	37.9%	46.7%	36.6%
C.3 Loans/total deposits	62.5%	73.0%	60.6%	74.6%
D Capitalization				
D.1 Stockholder's equity as a % of total assets	9.6%	10.1%	9.3%	10.4%
D.2 Tier 1 capital as a % of risk-weighted assets	11.6%	11.9%	14.2%	13.9%
D.3 Capital ratio ⁽⁸⁾	15.3%	14.7%	15.2%	15.0%
E Credit quality data				
E.1 Non performing loans/loans	2.3%	2.7%	2.5%	2.9%
E.2 Allowance for loan loses /loans	3.6%	3.7%	3.8%	3.9%
E.3 Allowance for loan loses /non performing loans	155.0%	138.1%	152.1%	132.9%

(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.