

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: B+

Rating Bantrab Senior Trust:

Fitch: B+

Moodys: Ba3

Branches & ATM'S:

144 Branches

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

Financial Information (US\$ Million)*

	2015	2016	Q2 16	Q2 17
Total assets	2,211	2,425	2,286	2,691
Liquid Assets	1,006	919	975	1,055
Total net loans	1,091	1,392	1,197	1,528
Performing loans	1,106	1,407	1,213	1,537
Non Performing loans	27	39	32	45
Allowance for loans	(42)	(54)	(48)	(54)
Total liabilities	2,000	2,179	2,061	2,409
Total deposits	1,745	1,909	1,811	2,133
Stockholders' Equity	211	246	225	282

Principal Results (US\$ Million)*

	2015	2016	Q2 16	Q2 17
Net interest income	151	163	78	97
Total operating income	185	198	94	111
Administrative expenses	(114)	(118)	(57)	(67)
Other incomes and expenses, net	(10)	(11)	(5)	(2)
Income tax	(6)	(11)	(4)	(5)
Net income	55	58	28	37

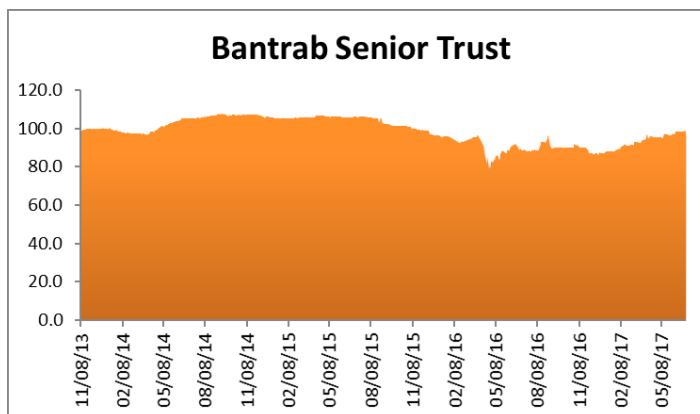
*Data expressed in U.S. Dollar. To translate from Quetzales to U.S. dollar the exchange for the end year is: Q.7.63237 per US\$1.00 for 2015, Q.7.52213 per US\$1.00 for 2016 and for the end quarter is: Q.7.63735 per US\$1.00 for June 30th, 2016 and Q.7.33516 per US\$1.00 for June 30th, 2017, all published by the Guatemalan Central Bank www.banguat.gob.gt

Contact

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Market information



Source: Bloomberg

Prices	
Last (06/30/17)	98.330
Max (09/16/14)	107.563
Min (04/25/16)	78.500
Average	98.819

Financial indicators

	Annual 2015	Quarter 2016	Q2 16	Q2 17
A Profitability				
A.1 Return on average total assets ⁽¹⁾	2.7%	2.5%	1.3%	1.4%
A.2 Return on average shareholder's equity ⁽²⁾	29.0%	25.1%	13.3%	14.2%
A.3 Net Interest margin ⁽³⁾	7.9%	7.3%	3.8%	4.0%
B Efficiency				
B.1 Efficiency ratio ⁽⁴⁾	61.5%	59.8%	60.7%	60.6%
B.2 Operating expences/average total assets	5.5%	5.0%	2.5%	2.6%
B.3 Fees, commisions and other income/operating income ⁽⁵⁾	27.6%	22.2%	21.3%	17.2%
C Liquity				
C.1 Liquid assets/total deposits ⁽⁶⁾	57.6%	48.2%	53.8%	49.5%
C.2 Liquid assets/total assets ⁽⁷⁾	45.5%	37.9%	42.6%	39.2%
C.3 Loans/total deposits	62.5%	73.0%	66.1%	71.6%
D Capitalization				
D.1 Stockholder's equity as a % of total assets	9.6%	10.1%	9.9%	10.5%
D.2 Tier 1 capital as a % of risk-weighted assets	11.6%	11.9%	13.6%	13.5%
D.3 Capital ratio ⁽⁸⁾	15.3%	14.7%	15.4%	16.0%
E Credit quality data				
E.1 Non performing loans/loans	2.3%	2.7%	2.6%	2.8%
E.2 Allowance for loan loses /loans	3.6%	3.7%	3.9%	3.4%
E.3 Allowance for loan loses /non performing loans	155.0%	138.1%	150.2%	119.7%

(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.