

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

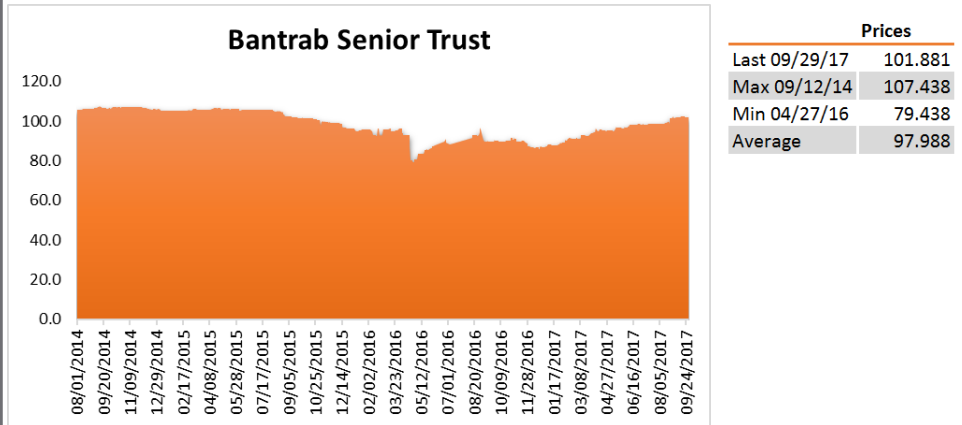
Guatemala's Rating
Fitch: BB
Moody's: Ba1

Bantrab International Rating (long term)
Fitch: B+

Rating Bantrab Senior Trust:
Fitch: B+
Moody's: Caa2

Branches & ATM'S:
153 Branches
ATM's: 3,883 (18 Own and 3,867 affiliated network)

Market information



Source: Bloomberg

Financial indicators

Financial Information (US\$ Million)*

	2015	2016	Q3 2016	Q3 2017
Total assets	2,211	2,425	2,410	2,817
Liquid Assets	1,006	919	987	1,129
Total net loans	1,091	1,392	1,300	1,577
Performing loans	1,106	1,407	1,317	1,579
Non Performing loans	27	39	35	50
Allowance for loans	(42)	(54)	(52)	(52)
Total liabilities	2,000	2,179	2,170	2,515
Total deposits	1,745	1,909	1,907	2,223
Stockholders' Equity	211	246	240	302

Principal Results (US\$ Million)*

	2015	2016	Q3 2016	Q3 2017
Net interest income	151	163	124	144
Total operating income	185	198	150	166
Administrative expenses	(114)	(118)	(89)	(100)
Other incomes and expenses, net	(10)	(11)	(10)	(9)
Income tax	(6)	(11)	(7)	(7)
Net income	55	58	44	50

*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.7.52067 per US\$1.00 for September 30th, 2016 and Q.7.34427 per US\$1.00 for September 30th, 2017, all published by the Guatemalan Central Bank www.banguat.gob.gt

Contact

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	Annual 2015	Quarter 2016	Q3 16	Q3 17
A Profitability				
A.1 Return on average total assets ⁽¹⁾	2.7%	2.5%	1.9%	1.9%
A.2 Return on average shareholder's equity ⁽²⁾	29.0%	25.1%	19.8%	18.1%
A.3 Net Interest margin ⁽³⁾	7.9%	7.3%	5.7%	5.7%
B Efficiency				
B.1 Efficiency ratio ⁽⁴⁾	61.5%	59.8%	59.0%	60.3%
B.2 Operating expences/average total assets	5.5%	5.0%	3.8%	3.8%
B.3 Fees, commissions and other income/operating income ⁽⁵⁾	27.6%	22.2%	21.3%	17.1%
C Liquity				
C.1 Liquid assets/total deposits ⁽⁶⁾	57.6%	48.2%	51.8%	50.8%
C.2 Liquid assets/total assets ⁽⁷⁾	45.5%	37.9%	41.0%	40.1%
C.3 Loans/total deposits	62.5%	73.0%	68.2%	70.9%
D Capitalization				
D.1 Stockholder's equity as a % of total assets	9.6%	10.1%	10.0%	10.7%
D.2 Tier 1 capital as a % of risk-weighted assets	11.6%	11.9%	12.8%	13.1%
D.3 Capital ratio ⁽⁸⁾	15.3%	14.7%	15.2%	16.8%
E Credit quality data				
E.1 Non performing loans/loans	2.3%	2.7%	2.6%	3.1%
E.2 Allowance for loan loses /loans	3.6%	3.7%	3.8%	3.2%
E.3 Allowance for loan loses /non performing loan:	155.0%	138.1%	147.2%	103.6%

(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.