



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 (Estable)

Moodys: Ba1 (Estable)

Bantrab International Rating (long term)

Fitch: B+ (Positiva)

Moodys: B3 (Positiva)

Rating Bantrab Senior Trust:

Fitch: B+

Moodys: Caa1

Branches & ATM'S:

155 Branches

ATM's: 3,946 (16 Own and 3,929 affiliated network)

Financial Information (US\$ Million)*

	2016	2017	Q2 17	Q2 18
Total assets	2,425	2,937	2,691	3,179
Liquid Assets	919	1,205	1,055	1,387
Total net loans	1,392	1,613	1,528	1,677
Performing loans	1,407	1,615	1,537	1,677
Non Performing loans	39	48	45	34
Allowance for loans	-54	-50	-54	-34
Total liabilities	2,179	2,621	2,409	2,847
Total deposits	1,909	2,337	2,133	2,558
Stockholders' Equity	246	315	282	332

Principal Results (US\$ Million)*

	2016	2017	Q2 17	Q2 18
Net interest income	163	194	97	95
Total operating income	198	223	111	99
Administrative expenses	-118	-130	-67	-62
Other incomes and expenses, net	-11	-16	-2	-6
Income tax	-11	-10	-5	-2
Net income	58	67	37	29

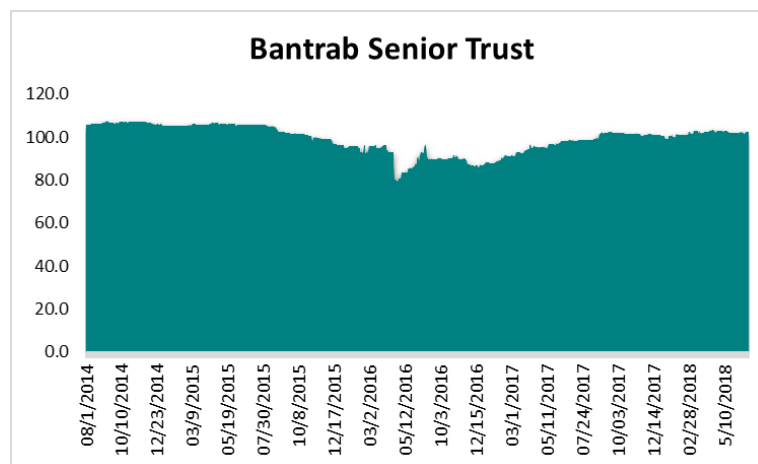
*Data expressed in US dollars. UU To translate from Quetzales to US dollars, the change for the final year is: Q. 7.52213 for US\$ 1.00 for 2016; Q. 7.34477 for US\$ 1.00 for 2017 and for the final quarter is: Q. 7.33516 for US\$ 1.00 for June 30, 2017 and Q. 7.49326 for US\$ 1.00 for June 30, 2018, all published by the Central Bank of Guatemala www.banguat.gob.gt

Contact

Felipe Duarte

felipe_duarte@bantrab.net.gt

Market information



Source: Bloomberg

Prices

Last 06/29/2018	102.374
Max 09/12/14	107.438
Min 04/27/16	79.438
Average	99.228

Financial indicators

	Annual		Quarter	
	2016	2017	Q2 17	Q2 18
Profitability				
Return on average total assets ⁽¹⁾	2.5%	2.5%	1.4%	1.0%
Return on average shareholder's equity ⁽²⁾	25.1%	23.6%	14.2%	9.5%
Net Interest margin ⁽³⁾	7.3%	7.5%	4.0%	3.4%
Efficiency				
Efficiency ratio ⁽⁴⁾	59.8%	58.2%	60.6%	62.8%
Operating expences/average total assets	5.0%	4.8%	2.6%	2.0%
Fees, commissions and other income/operating income ⁽⁵⁾	22.2%	17.1%	17.2%	11.6%
Liquidity				
Liquid assets/total deposits ⁽⁶⁾	48.2%	51.6%	49.5%	54.2%
Liquid assets/total assets ⁽⁷⁾	37.9%	41.0%	39.2%	43.6%
Loans/total deposits	73.0%	69.0%	71.6%	65.6%
Capitalization				
Stockholder's equity as a % of total assets	10.1%	10.7%	10.5%	10.4%
Tier 1 capital as a % of risk-weighted assets	11.9%	12.8%	13.5%	13.8%
Capital ratio ⁽⁸⁾	14.7%	17.1%	16.0%	17.5%

Credit quality data

Non performing loans/loans	2.7%	2.9%	2.8%	2.0%
Allowance for loan loses /loans	3.7%	3.0%	3.4%	2.0%
Allowance for loan loses /non performing loans	138.1%	103.8%	119.7%	100.6%

- (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.