


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:

154 Branches

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

Financial Information (US\$ Million)*

	2016	2017	2018
Total assets	2,425	2,937	3,182
Liquid Assets	919	1,205	1,385
Total net loans	1,392	1,613	1,688
Performing loans	1,407	1,615	1,692
Non Performing loans	39	48	33
allowance for loans	(54)	(50)	(36)
Total liabilities	2,179	2,621	2,831
Total deposits	1,909	2,337	2,540
Stockholders' Equity	246	315	350

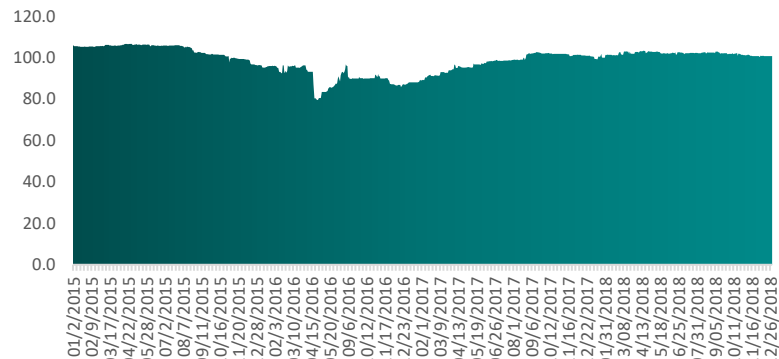
Principal Annual Results (US\$ Million)*

	2016	2017	2018
Net interest income	163	194	193
Total operating income	198	223	202
Administrative expenses	(118)	(130)	(108)
Other incomes and expenses,	(11)	(16)	(21)
Income tax	(11)	(10)	(7)
Net income	58	67	66

*Data expressed in US dollars. 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. 7.34477 for US \$ 1.00 for December 30, 2017 and Q. 7.73695 for US \$ 1.00 for December 31, 2018, all published by the Central Bank of Guatemala www.banguat.gob.gt

Contact

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Market information
Bantrab Senior Trust


Source: Bloomberg

Prices

Last 12/31/2018	100.621
Max 09/12/14	107.438
Min 04/27/16	79.438
Average	99.511

Financial Indicators

	Annual		
	2016	2017	2018

A Profitability

A.1 Return on average total assets ⁽¹⁾	2.5%	2.5%	2.2%
a A.2 Return on average shareholder's equity ⁽²⁾	25.1%	23.6%	20.4%
k A.3 Net Interest margin ⁽³⁾	7.3%	7.5%	6.8%

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B Efficiency

B.1 Efficiency ratio ⁽⁴⁾	59.8%	58.2%	53.4%
B.2 Operating expences/average total assets	5.0%	4.8%	3.5%
B.3 Fees, commisions and other income/operating income ⁽⁵⁾	22.2%	17.1%	9.6%

C Liquity

C.1 Liquid assets/total deposits ⁽⁶⁾	48.2%	51.6%	54.5%
C.2 Liquid assets/total assets ⁽⁷⁾	37.9%	41.0%	43.5%
C.3 Loans/total deposits	73.0%	69.0%	66.5%

D Capitalization

D.1 Stockholder's equity as a % of total assets	10.1%	10.7%	11.0%
D.2 Tier 1 capital as a % of risk-weighted assets	11.9%	12.8%	13.3%
D.3 Capital ratio ⁽⁸⁾	14.7%	17.1%	18.7%

E Credit quality data

E.1 Non performing loans/loans	2.7%	2.9%	1.9%
E.2 Allowance for loan loses /loans	3.7%	3.0%	2.1%
E.3 Allowance for loan loses /non performing loans	138.1%	103.8%	110.9%

(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.