

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 (Estable)

Bantrab International Rating (long term)

Fitch: BB -

Moodys: B2 (CRR Positiva)

Rating Bantrab Senior Trust:

Fitch: BB-

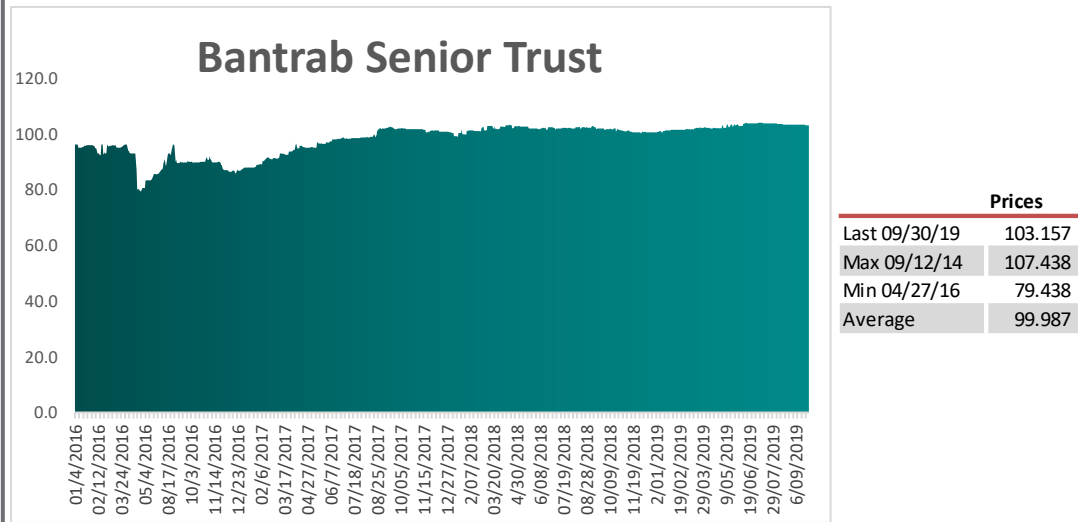
Moodys: B2

Branches & ATM'S:

155 Branches

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

Market information



Source: Bloomberg

Financial Indicators

Financial Information (US\$ Million)*

	2017	2018	Q3 18	Q3 19
Total assets	2,937	3,182	3,178	3,391
Liquid Assets	1,205	1,385	1,391	1,500
Total net loans	1,613	1,688	1,670	1,786
Performing loans	1,615	1,692	1,670	1,789
Non Performing loans	48	33	34	27
allowance for loans	(50)	(36)	(34)	(30)
Total liabilities	2,621	2,831	2,839	2,990
Total deposits	2,337	2,540	2,545	2,666
Stockholders' Equity	315	350	339	401

Principal Annual Results (US\$ Million)*

	2017	2018	Q3 18	Q3 19
Net interest income	194	193	142	176
Total operating income	223	202	149	185
Administrative expenses	(130)	(108)	(84)	(93)
Other incomes and expenses,	(16)	(21)	(11)	(18)
Income tax	(10)	(7)	(4)	(11)
Net income	67	66	49	63

*Data expressed in US dollars. To translate from Quetzales to US dollars, the change for the final year is: Q. 7.34477 for US \$ 1.00 for 2017; Q. 7.73695 for US \$ 1.00 for 2018 and for the final quarter is: Q. 7.70206 for US \$ 1.00 for September 30, 2018 and Q. 7.73551 for US \$ 1.00 for September 30, 2019, all published by the Central Bank of Guatemala www.banguat.gob.gt

Contact

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	Annual		Quarter	Quarter
	2017	2018	Q3 18	Q3 19
A Profitability				
A.1 Return on average total assets ⁽¹⁾	2.5%	2.2%	1.7%	1.9%
A.2 Return on average shareholder's equity ⁽²⁾	23.6%	20.4%	15.7%	17.0%
A.3 Net Interest margin ⁽³⁾	7.5%	6.8%	5.1%	5.6%
B Efficiency				
B.1 Efficiency ratio ⁽⁴⁾	58.2%	53.4%	56.5%	50.2%
B.2 Operating expenses/average total assets	4.8%	3.5%	2.8%	2.8%
B.3 Fees, commissions and other income/operating income ⁽⁵⁾	17.1%	9.6%	10.3%	6.3%
C Liquity				
C.1 Liquid assets/total deposits ⁽⁶⁾	51.6%	54.5%	54.6%	56.3%
C.2 Liquid assets/total assets ⁽⁷⁾	41.0%	43.5%	43.8%	44.2%
C.3 Loans/total deposits	69.0%	66.5%	65.6%	67.0%
D Capitalization				
D.1 Stockholder's equity as a % of total assets	10.7%	11.0%	10.7%	11.8%
D.2 Tier 1 capital as a % of risk-weighted assets	12.8%	13.3%	13.5%	13.8%
D.3 Capital ratio ⁽⁸⁾	17.1%	18.7%	18.0%	20.2%
E Credit quality data				
E.1 Non performing loans/loans	2.9%	1.9%	2.0%	1.5%
E.2 Allowance for loan losses /loans	3.0%	2.1%	2.0%	1.6%
E.3 Allowance for loan losses /non performing loans	103.8%	110.9%	101.7%	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.