



#### 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](http://www.bantrab.com.gt)

**Guatemala's Rating**

Fitch: BB  
Moody's: Ba1 (Estable)

**Bantrab International Rating (long term)**

Fitch: BB -  
Moody's: B2 (CRR Positiva)

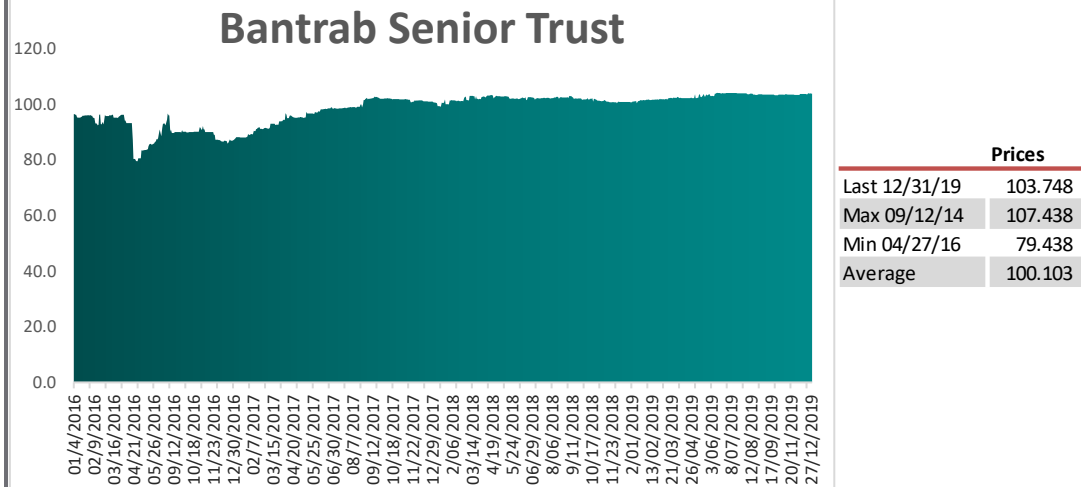
**Rating Bantrab Senior Trust:**

Fitch: BB-  
Moody's: B2

**Branches & ATM'S:**

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

## Market information



Source: Bloomberg

## Financial Indicators

#### Financial Information (US\$ Million)\*

	2017	2018	2019
Total assets	2,937	3,182	3,415
Liquid Assets	1,205	1,385	1,486
Total net loans	1,613	1,688	1,819
Performing loans	1,615	1,692	1,826
Non Performing loans	48	33	26
allowance for loans	(50)	(36)	(33)
Total liabilities	2,621	2,831	2,984
Total deposits	2,337	2,540	2,668
Stockholders' Equity	315	350	431

#### Principal Annual Results (US\$ Million)\*

	2017	2018	2019
Net interest income	194	193	241
Total operating income	223	202	253
Administrative expenses	(130)	(108)	(120)
Other incomes and expenses, r	(16)	(21)	(26)
Income tax	(10)	(7)	(16)
Net income	67	66	91

#### Annual

#### A Profitability

	2017	2018	2019
A.1 Return on average total assets <sup>(1)</sup>	2.5%	2.2%	2.7%
A.2 Return on average shareholder's equity <sup>(2)</sup>	23.6%	20.4%	23.2%
A.3 Net Interest margin <sup>(3)</sup>	7.5%	6.8%	7.6%

#### B Efficiency

	2017	2018	2019
B.1 Efficiency ratio <sup>(4)</sup>	58.2%	53.4%	47.3%
B.2 Operating expenses/average total assets	4.8%	3.5%	3.6%
B.3 Fees, commissions and other income/operating income <sup>(5)</sup>	17.1%	9.6%	7.9%

#### C Liquity

	2017	2018	2019
C.1 Liquid assets/total deposits <sup>(6)</sup>	51.6%	54.5%	55.7%
C.2 Liquid assets/total assets <sup>(7)</sup>	41.0%	43.5%	43.5%
C.3 Loans/total deposits	69.0%	66.5%	68.2%

#### D Capitalization

	2017	2018	2019
D.1 Stockholder's equity as a % of total assets	10.7%	11.0%	12.6%
D.2 Tier 1 capital as a % of risk-weighted assets	12.8%	13.3%	13.4%
D.3 Capital ratio <sup>(8)</sup>	17.1%	18.7%	21.6%

#### E Credit quality data

	2017	2018	2019
E.1 Non performing loans/loans	2.9%	1.9%	1.4%
E.2 Allowance for loan losses /loans	3.0%	2.1%	1.8%
E.3 Allowance for loan losses /non performing loans	103.8%	110.9%	127.1%

### Contact

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- (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.