


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

Bantrab International Rating (long term)

Fitch: BB -

Moodys: B2

Rating Bantrab Senior Trust:

Fitch: BB-

Moodys: B2

Branches & ATM'S:

156 Branches

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

Financial Information (US\$ Million)*

	2018	2019	Q1 19	Q1 20
Total assets	3,182	3,415	3,261	3,452
Liquid Assets	1,385	1,486	1,413	1,487
Total net loans	1,688	1,819	1,742	1,857
Performing loans	1,692	1,826	1,746	1,863
Non Performing loans	33	26	33	28
allowance for loans	(36)	(33)	(37)	(34)
Total liabilities	2,831	2,984	2,904	3,018
Total deposits	2,540	2,668	2,600	2,737
Stockholders' Equity	350	431	357	433

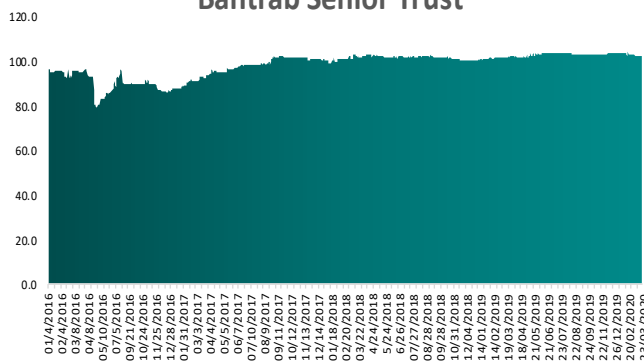
Principal Annual Results (US\$ Million)*

	2018	2019	Q1 19	Q1 20
Net interest income	193	241	57	66
Total operating income	202	253	60	69
Administrative expenses	(108)	(120)	(32)	(33)
Other incomes and expenses, r	(21)	(26)	(7)	(7)
Income tax	(7)	(17)	(3)	(5)
Net income	66	90	18	24

*Data expressed in US dollars. To translate from Quetzales to US dollars, the change for the final year is: Q. 7.73695 for US \$ 1.00 for 2018; Q. 7.69884 for US \$ 1.00 for 2018 and for the final quarter is: Q. 7.68104 for US \$ 1.00 for March 31, 2019 and Q. 7.68467 for US \$ 1.00 for March 31, 2020, all published by the Central Bank of Guatemala www.banguat.gob.gt

Contact

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Bantrab Senior Trust

Prices

Last 03/23/20	102.386
Max 09/12/14	107.438
Min 04/27/16	79.438
Average	100.200

Financial Indicators

	Annual		Quarter	Quarter
	2018	2019	Q1 19	Q1 20
A Profitability				
A.1 Return on average total assets ⁽¹⁾	2.2%	2.7%	0.6%	0.7%
A.2 Return on average shareholder's equity ⁽²⁾	20.4%	23.2%	5.5%	6.1%
A.3 Net Interest margin ⁽³⁾	6.8%	7.6%	1.9%	2.0%
B Efficiency				
B.1 Efficiency ratio ⁽⁴⁾	53.4%	47.3%	53.5%	47.8%
B.2 Operating expenses/average total assets	3.5%	3.6%	1.0%	1.0%
B.3 Fees, commissions and other income/operating income ⁽⁵⁾	9.6%	7.9%	6.4%	6.0%
C Liquity				
C.1 Liquid assets/total deposits ⁽⁶⁾	54.5%	55.7%	54.4%	54.3%
C.2 Liquid assets/total assets ⁽⁷⁾	43.5%	43.5%	43.3%	43.1%
C.3 Loans/total deposits	66.5%	68.2%	67.0%	67.8%
D Capitalization				
D.1 Stockholder's equity as a % of total assets	11.0%	12.6%	11.0%	12.6%
D.2 Tier 1 capital as a % of risk-weighted assets	13.3%	13.4%	14.2%	14.8%
D.3 Capital ratio ⁽⁸⁾	18.7%	21.6%	18.6%	21.5%
E Credit quality data				
E.1 Non performing loans/loans	1.9%	1.4%	1.9%	1.5%
E.2 Allowance for loan losses /loans	2.1%	1.8%	2.1%	1.8%
E.3 Allowance for loan losses /non performing loans	110.9%	127.1%	112.1%	121.1%

(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.