



BANCO MULTIPLE BDI, S.A
ESTADO DE SITUACION FINANCIERA
 AL 30 ABRIL DEL 2020
 VALOR EN RD\$

| | ABRIL 2020 | MARZO 2020 | VARIACION |
|--|--------------------------|--------------------------|------------------------|
| ACTIVOS | | | |
| Fondos Disponibles | | | |
| Caja | 246,655,678.45 | 259,777,811.79 | (13,122,133.34) |
| Banco Central | 2,456,101,467.98 | 1,989,961,010.48 | 466,140,457.50 |
| Bancos del país | 193,684,618.15 | 138,930,069.46 | 54,754,548.69 |
| Bancos del extranjero | 222,280,289.86 | 188,196,025.56 | 34,084,264.30 |
| Otras disponibilidades | 83,533,203.50 | 58,584,131.86 | 24,949,071.64 |
| Rendimientos por cobrar | 872,004.04 | 783,156.00 | 88,848.04 |
| Subtotal | 3,203,127,261.98 | 2,636,232,205.15 | 566,895,056.83 |
| Inversiones | | | |
| Mantenidas hasta el vencimiento | 714,106,197.63 | 102,895,986.80 | 611,210,210.83 |
| Otras Inversiones en Instrumentos de Deuda | 859,704,462.15 | 1,554,978,516.86 | (695,274,054.71) |
| Rendimiento por cobrar | 43,021,981.21 | 34,564,263.04 | 8,457,718.17 |
| Provisión para inversiones | (1,242,830.12) | (1,229,233.07) | (13,597.05) |
| Subtotal | 1,615,589,810.87 | 1,691,209,533.63 | (75,619,722.76) |
| Cartera de Crédito | | | |
| Vigente | 10,019,984,545.76 | 10,135,621,888.29 | (115,637,342.53) |
| Reestructurada | 111,498,145.59 | 110,413,443.73 | 1,084,701.86 |
| Vencida | 270,704,373.50 | 160,859,100.83 | 109,845,272.67 |
| Cobranza Judicial | 62,468,546.62 | 72,199,294.67 | (9,730,748.05) |
| Rendimientos por cobrar | 165,383,251.16 | 111,196,983.65 | 54,186,267.51 |
| Provisiones para créditos | (212,378,865.67) | (213,460,436.52) | 1,081,570.85 |
| Subtotal | 10,417,659,996.96 | 10,376,830,274.65 | 40,829,722.31 |
| Cuentas por cobrar | | | |
| Cuentas por cobrar | 57,970,291.74 | 45,644,011.23 | 12,326,280.51 |
| Rendimientos por cobrar | 56,958.09 | 75,310.25 | (18,352.16) |
| Subtotal | 58,027,249.83 | 45,719,321.48 | 12,307,928.35 |
| Bienes Recibidos en Recuperación de Créditos | | | |
| Bienes Recibidos en Recuperación de Créditos | 244,980,116.23 | 244,980,116.23 | - |
| Provisión por bienes recibidos en recuperación de créditos | (117,877,736.82) | (115,189,260.91) | (2,688,475.91) |
| Subtotal | 127,102,379.41 | 129,790,855.32 | (2,688,475.91) |
| Inversiones en Acciones | | | |
| Inversiones en Acciones | 16,320,350.66 | 16,213,520.90 | 106,829.76 |
| Provisión por inversiones en acciones | (595,562.71) | (594,494.51) | (1,068.20) |
| Subtotal | 15,724,787.95 | 15,619,026.39 | 105,761.56 |
| Propiedad, Muebles y Equipos | | | |
| Propiedad, Muebles y Equipos | 781,434,817.97 | 784,112,289.81 | (2,677,471.84) |
| Depreciación acumulada | (179,370,170.24) | (177,464,332.51) | (1,905,837.73) |
| Subtotal | 602,064,647.73 | 606,647,957.30 | (4,583,309.57) |
| Otros Activos | | | |
| Cargos diferidos | 91,267,613.29 | 92,245,241.17 | (977,627.88) |
| Intangibles | 101,491,096.07 | 101,491,096.07 | - |
| Activos diversos | 25,289,325.79 | 26,456,051.61 | (1,166,725.82) |
| Amortización acumulada | (72,809,565.05) | (71,958,670.49) | (850,894.56) |
| Subtotal | 145,238,470.10 | 148,233,718.36 | (2,995,248.26) |
| TOTAL DE ACTIVOS | 16,184,534,604.83 | 15,650,282,892.28 | 534,251,712.55 |
| Cuentas Contingentes | 2,232,113,106.72 | 2,243,403,045.05 | (11,289,938.33) |
| Cuentas de Orden | 23,468,820,012.82 | 23,509,931,055.80 | (41,111,042.98) |



BANCO MULTIPLE BDI, S.A
ESTADO DE SITUACION FINANCIERA
 AL 30 ABRIL DEL 2020
 VALOR EN RD\$

| | ABRIL 2020 | MARZO 2020 | VARIACION |
|---|--------------------------|--------------------------|-------------------------|
| PASIVOS Y PATRIMONIO | | | |
| PASIVOS | | | |
| Obligaciones con el público | | | |
| A la vista | 649,348,367.17 | 634,698,179.36 | 14,650,187.81 |
| De ahorro | 2,108,998,502.07 | 2,033,236,982.23 | 75,761,519.84 |
| A plazo | 4,009,991,271.61 | 3,627,633,366.51 | 382,357,905.10 |
| Intereses por pagar | 4,075,429.82 | 3,944,121.66 | 131,308.16 |
| Subtotal | 6,772,413,570.67 | 6,299,512,649.76 | 472,900,920.91 |
| Depósitos de Instituciones Financieras del País y del Exterior | | | |
| De instituciones financieras del país | 622,860,870.12 | 496,464,810.77 | 126,396,059.35 |
| Intereses por pagar | 443,832.09 | 427,778.28 | 16,053.81 |
| Subtotal | 623,304,702.21 | 496,892,589.05 | 126,412,113.16 |
| Obligaciones por Pactos de Recompra de Títulos | 527,564,777.00 | 526,230,757.00 | 1,334,020.00 |
| Fondos Tomados a Préstamo | | | |
| De instituciones financieras del país | 200,000,000.00 | 100,000,000.00 | 100,000,000.00 |
| Otros Financiamientos a más de un año | 12,247,856.10 | 13,086,310.85 | (838,454.75) |
| Intereses por pagar | 5,331,010.07 | 2,175,430.96 | 3,155,579.11 |
| Subtotal | 217,578,866.17 | 115,261,741.81 | 102,317,124.36 |
| Valores en Circulación | | | |
| Títulos y valores | 6,169,785,538.95 | 6,278,307,814.76 | (108,522,275.81) |
| Intereses por pagar | 19,075,028.27 | 19,883,508.96 | (808,480.69) |
| Subtotal | 6,188,860,567.22 | 6,298,191,323.72 | (109,330,756.50) |
| Otros Pasivos | 201,184,780.65 | 272,002,861.63 | (70,818,080.98) |
| TOTAL DE PASIVOS | 14,530,907,263.92 | 14,008,091,922.97 | 522,815,340.95 |
| PATRIMONIO NETO | | | |
| Capital pagado | 1,290,000,000.00 | 1,290,000,000.00 | - |
| Capital adicional pagado | 81,000,000.00 | 81,000,000.00 | - |
| Otras reservas patrimoniales | 73,946,029.06 | 73,946,029.06 | - |
| Superavit por revaluación | 149,683,289.64 | 149,683,289.64 | - |
| Resultado del ejercicio | 58,998,022.21 | 47,561,650.61 | 11,436,371.60 |
| TOTAL PATRIMONIO NETO | 1,653,627,340.91 | 1,642,190,969.31 | 11,436,371.60 |
| TOTAL PASIVOS Y PATRIMONIO | 16,184,534,604.83 | 15,650,282,892.28 | 534,251,712.55 |
| Cuentas Contingentes | 2,232,113,106.72 | 2,243,403,045.05 | (11,289,938.33) |
| Cuentas de Orden | 23,468,820,012.82 | 23,509,931,055.80 | (41,111,042.98) |



BANCO MULTIPLE BDI, S.A
ESTADOS DE RESULTADOS
AL 30 ABRIL DEL 2020
VALOR EN RD\$

| | ACUMULADO | ABRIL 2020 | MARZO 2020 |
|--|-----------------------|-----------------------|-----------------------|
| Ingresos financieros | | | |
| Intereses y comisiones por crédito | 438,209,468.01 | 110,899,082.41 | 112,138,626.56 |
| Intereses por inversiones | 42,447,060.40 | 11,114,316.01 | 11,600,918.89 |
| Ganancias por inversiones | 2,326,783.06 | 13,178.17 | - |
| Subtotal | 482,983,311.47 | 122,026,576.59 | 123,739,545.45 |
| Gastos financieros | | | |
| Intereses por captaciones | 196,776,971.67 | 50,555,867.41 | 49,576,209.06 |
| Pérdidas por inversiones | 8,946,857.79 | 2,469,523.17 | 2,492,933.34 |
| Intereses y comisiones por financiamiento | 8,526,546.56 | 4,110,161.69 | 2,392,984.89 |
| Subtotal | 214,250,376.02 | 57,135,552.27 | 54,462,127.29 |
| MARGEN FINANCIERO BRUTO | 268,732,935.45 | 64,891,024.32 | 69,277,418.16 |
| Provisiones para cartera de créditos | 22,090,050.54 | 3,077,863.16 | 7,470,369.20 |
| Provisión para inversiones | 10,984.45 | 916.34 | 7,716.11 |
| | 22,101,034.99 | 3,078,779.50 | 7,478,085.31 |
| MARGEN FINANCIERO NETO | 246,631,900.46 | 61,812,244.82 | 61,799,332.85 |
| Ingresos (gastos) por diferencias de cambio | 11,521,296.50 | 4,533,782.14 | 3,697,657.37 |
| Otros ingresos operacionales | | | |
| Comisiones por servicios | 55,495,537.28 | 9,301,781.67 | 12,285,058.76 |
| Comisiones por cambio | 92,275,444.32 | 35,728,367.57 | 21,341,141.48 |
| Ingresos diversos | 8,204,745.69 | 1,572,359.34 | 2,144,843.14 |
| Subtotal | 155,975,727.29 | 46,602,508.58 | 35,771,043.38 |
| Otros gastos operacionales | | | |
| Comisiones por servicios | 20,865,466.77 | 3,562,124.50 | 4,590,786.64 |
| Gastos diversos | 60,796,503.47 | 25,874,875.26 | 12,853,567.58 |
| Subtotal | 81,661,970.24 | 29,436,999.76 | 17,444,354.22 |
| Gastos operativos | | | |
| Sueldos y compensaciones al personal | 113,622,809.44 | 30,299,687.90 | 27,492,690.67 |
| Servicios a terceros | 38,670,823.72 | 10,899,404.36 | 8,887,675.21 |
| Depreciación y Amortizaciones | 14,096,633.43 | 3,543,398.92 | 3,513,626.05 |
| Otras provisiones | 16,499,488.33 | 7,922,520.44 | 7,921,732.77 |
| Otros gastos | 63,150,285.60 | 14,638,098.19 | 17,601,935.82 |
| Subtotal | 246,040,040.52 | 67,303,109.81 | 65,417,660.52 |
| RESULTADO OPERACIONAL | 86,426,913.49 | 16,208,425.97 | 18,406,018.86 |
| Otros ingresos (gastos) | | | |
| Otros ingresos | 2,774,641.73 | 370,249.24 | 722,354.08 |
| Otros gastos | 11,540,101.98 | 2,216,322.81 | 3,755,484.77 |
| Subtotal | (8,765,460.25) | (1,846,073.57) | (3,033,130.69) |
| RESULTADO ANTES DEL IMPUESTO | 77,661,453.24 | 14,362,352.40 | 15,372,888.17 |
| Impuesto sobre la renta | 18,663,431.03 | 2,925,980.80 | 4,454,019.10 |
| RESULTADO DEL EJERCICIO | 58,998,022.21 | 11,436,371.60 | 10,918,869.07 |