



BANCO MULTIPLE BDI, S.A
ESTADO DE SITUACION FINANCIERA
 AL 31 ENERO DEL 2019
 VALOR EN RD\$

| | ENERO 2019 | DICIEMBRE 2018 | VARIACION |
|--|--------------------------|--------------------------|-------------------------|
| ACTIVOS | | | |
| Fondos Disponibles | | | |
| Caja | 234,334,382.13 | 258,926,324.27 | (24,591,942.14) |
| Banco Central | 2,327,718,656.95 | 1,992,633,223.30 | 335,085,433.65 |
| Bancos del país | 176,738,977.47 | 75,943,772.50 | 100,795,204.97 |
| Bancos del extranjero | 217,568,477.83 | 349,274,773.77 | (131,706,295.94) |
| Otras disponibilidades | 80,516,885.72 | 42,526,343.53 | 37,990,542.19 |
| Subtotal | 3,036,877,380.10 | 2,719,304,437.37 | 317,572,942.73 |
| Inversiones | | | |
| Mantenidas hasta el vencimiento | 92,380,505.90 | 92,122,138.20 | 258,367.70 |
| Otras Inversiones en Instrumentos de Deuda | 1,517,043,772.45 | 1,277,476,506.44 | 239,567,266.01 |
| Rendimiento por cobrar | 20,553,721.33 | 32,983,339.62 | (12,429,618.29) |
| Provisión para inversiones | (1,732,114.42) | (1,619,394.82) | (112,719.60) |
| Subtotal | 1,628,245,885.26 | 1,400,962,589.44 | 227,283,295.82 |
| Cartera de Crédito | | | |
| Vigente | 9,183,016,450.24 | 9,459,079,805.46 | (276,063,355.22) |
| Reestructurada | 170,263,431.44 | 170,085,239.15 | 178,192.29 |
| Vencida | 40,769,462.12 | 52,986,218.33 | (12,216,756.21) |
| Cobranza Judicial | 78,820,126.74 | 46,222,621.26 | 32,597,505.48 |
| Rendimientos por cobrar | 89,478,959.34 | 89,975,845.74 | (496,886.40) |
| Provisiones para créditos | (196,295,454.74) | (198,895,595.48) | 2,600,140.74 |
| Subtotal | 9,366,052,975.14 | 9,619,454,134.46 | (253,401,159.32) |
| Cuentas por cobrar | | | |
| Cuentas por cobrar | 50,751,446.86 | 54,366,590.01 | (3,615,143.15) |
| Rendimientos por cobrar | 86,207.66 | 74,397.51 | 11,810.15 |
| Subtotal | 50,837,654.52 | 54,440,987.52 | (3,603,333.00) |
| Bienes Recibidos en Recuperación de Créditos | | | |
| Bienes Recibidos en Recuperación de Créditos | 198,099,702.58 | 210,751,621.58 | (12,651,919.00) |
| Provisión por bienes recibidos en recuperación de créditos | (74,793,374.68) | (72,367,265.88) | (2,426,108.80) |
| Subtotal | 123,306,327.90 | 138,384,355.70 | (15,078,027.80) |
| Inversiones en Acciones | | | |
| Inversiones en Acciones | 15,618,317.32 | 15,594,403.85 | 23,913.47 |
| Provisión por inversiones en acciones | (588,543.07) | (588,303.24) | (239.83) |
| Subtotal | 15,029,774.25 | 15,006,100.61 | 23,673.64 |
| Propiedad, Muebles y Equipos | | | |
| Propiedad, Muebles y Equipos | 689,873,589.78 | 597,311,385.52 | 92,562,204.26 |
| Depreciación acumulada | (177,153,144.89) | (173,915,722.62) | (3,237,422.27) |
| Subtotal | 512,720,444.89 | 423,395,662.90 | 89,324,781.99 |
| Otros Activos | | | |
| Cargos diferidos | 151,767,636.70 | 92,576,335.82 | 59,191,300.88 |
| Intangibles | 71,422,008.88 | 68,487,835.83 | 2,934,173.05 |
| Activos diversos | 47,924,599.92 | 51,728,038.09 | (3,803,438.17) |
| Amortización acumulada | (60,723,223.92) | (60,493,339.99) | (229,883.93) |
| Subtotal | 210,391,021.58 | 152,298,869.75 | 58,092,151.83 |
| TOTAL DE ACTIVOS | 14,943,461,463.64 | 14,523,247,137.75 | 420,214,325.89 |
| Cuentas Contingentes | 2,013,610,009.18 | 1,965,175,435.94 | 48,434,573.24 |
| Cuentas de Orden | 29,826,452,643.87 | 29,702,541,073.48 | 123,911,570.39 |



BANCO MULTIPLE BDI, S.A
ESTADO DE SITUACION FINANCIERA
 AL 31 ENERO DEL 2019
 VALOR EN RD\$

PASIVOS Y PATRIMONIO

PASIVOS

Obligaciones con el público

| | | | |
|---------------------|-------------------------|-------------------------|-----------------------|
| A la vista | 802,763,078.27 | 693,183,780.46 | 109,579,297.81 |
| De ahorro | 1,929,018,270.42 | 1,947,785,542.90 | (18,767,272.48) |
| A plazo | 3,459,527,156.16 | 3,176,026,802.28 | 283,500,353.88 |
| Intereses por pagar | 4,489,481.17 | 3,738,685.78 | 750,795.39 |
| Subtotal | 6,195,797,986.02 | 5,820,734,811.42 | 375,063,174.60 |

Depósitos de Instituciones Financieras del País y del Exterior

| | | | |
|---------------------------------------|-----------------------|-----------------------|-----------------------|
| De instituciones financieras del país | 621,091,919.71 | 515,649,797.65 | 105,442,122.06 |
| Intereses por pagar | 470,889.47 | 468,280.92 | 2,608.55 |
| Subtotal | 621,562,809.18 | 516,118,078.57 | 105,444,730.61 |

Fondos Tomados a Préstamo

| | | | |
|---------------------------------------|-----------------------|-----------------------|-------------------------|
| De instituciones financieras del país | 100,687,200.00 | 200,811,200.00 | (100,124,000.00) |
| Otros Financiamientos a mas de un año | 2,681,229.89 | 2,833,888.13 | (152,658.24) |
| Intereses por pagar | 138,444.90 | 276,114.90 | (137,670.00) |
| Subtotal | 103,506,874.79 | 203,921,203.03 | (100,414,328.24) |

Valores en Circulación

| | | | |
|---------------------|-------------------------|-------------------------|----------------------|
| Títulos y valores | 6,330,814,608.73 | 6,306,148,094.48 | 24,666,514.25 |
| Intereses por pagar | 22,625,461.18 | 21,194,003.78 | 1,431,457.40 |
| Subtotal | 6,353,440,069.91 | 6,327,342,098.26 | 26,097,971.65 |

Otros Pasivos

| | | |
|-----------------------|-----------------------|----------------------|
| 255,078,986.10 | 242,851,579.09 | 12,227,407.01 |
|-----------------------|-----------------------|----------------------|

TOTAL DE PASIVOS

| | | |
|--------------------------|--------------------------|-----------------------|
| 13,529,386,726.00 | 13,110,967,770.37 | 418,418,955.63 |
|--------------------------|--------------------------|-----------------------|

PATRIMONIO NETO

| | | | |
|--|-------------------------|-------------------------|---------------------|
| Capital pagado | 1,140,000,000.00 | 1,140,000,000.00 | - |
| Otras reservas patrimoniales | 65,349,646.25 | 65,349,646.25 | - |
| Superavit por revaluación | 19,480,136.98 | 19,480,136.98 | - |
| Resultados acumulados de ejercicios anteriores | 176,588,009.06 | (5,671,946.00) | 182,259,955.06 |
| Resultado del ejercicio | 12,656,945.35 | 193,121,530.15 | (180,464,584.80) |
| TOTAL PATRIMONIO NETO | 1,414,074,737.64 | 1,412,279,367.38 | 1,795,370.26 |

TOTAL PASIVOS Y PATRIMONIO

| | | |
|--------------------------|--------------------------|-----------------------|
| 14,943,461,463.64 | 14,523,247,137.75 | 420,214,325.89 |
|--------------------------|--------------------------|-----------------------|

Cuentas Contingentes

| | | |
|------------------|------------------|---------------|
| 2,013,610,009.18 | 1,965,175,435.94 | 48,434,573.24 |
|------------------|------------------|---------------|

Cuentas de Orden

| | | |
|-------------------|-------------------|----------------|
| 29,826,452,643.87 | 29,702,541,073.48 | 123,911,570.39 |
|-------------------|-------------------|----------------|



BANCO MULTIPLE BDI, S.A
ESTADOS DE RESULTADOS
AL 31 ENERO DEL 2019
VALOR EN RD\$

| | ACUMULADO | ENERO 2019 |
|--|-----------------------|-----------------------|
| Ingresos financieros | | |
| Intereses y comisiones por crédito | 99,556,753.60 | 99,556,753.60 |
| Intereses por inversiones | 12,178,535.61 | 12,178,535.61 |
| Ganancias por inversiones | 1,691,472.34 | 1,691,472.34 |
| Subtotal | 113,426,761.55 | 113,426,761.55 |
| Gastos financieros | | |
| Intereses por captaciones | 50,381,378.75 | 50,381,378.75 |
| Pérdidas por inversiones | 2,047,065.46 | 2,047,065.46 |
| Intereses y comisiones por financiamiento | 719,636.59 | 719,636.59 |
| Subtotal | 53,148,080.80 | 53,148,080.80 |
| MARGEN FINANCIERO BRUTO | 60,278,680.75 | 60,278,680.75 |
| Provisiones para cartera de créditos | 2,246,804.37 | 2,246,804.37 |
| Provisión para inversiones | - | - |
| | 2,246,804.37 | 2,246,804.37 |
| MARGEN FINANCIERO NETO | 58,031,876.38 | 58,031,876.38 |
| Ingresos (gastos) por diferencias de cambio | 2,653,629.28 | 2,653,629.28 |
| Otros ingresos operacionales | | |
| Comisiones por servicios | 15,609,575.78 | 15,609,575.78 |
| Comisiones por cambio | 8,970,281.38 | 8,970,281.38 |
| Ingresos diversos | 601,867.65 | 601,867.65 |
| Subtotal | 25,181,724.81 | 25,181,724.81 |
| Otros gastos operacionales | | |
| Comisiones por servicios | 6,466,551.83 | 6,466,551.83 |
| Gastos diversos | 4,251,953.69 | 4,251,953.69 |
| Subtotal | 10,718,505.52 | 10,718,505.52 |
| Gastos operativos | | |
| Sueldos y compensaciones al personal | 26,551,328.02 | 26,551,328.02 |
| Servicios a terceros | 8,963,532.45 | 8,963,532.45 |
| Depreciación y Amortizaciones | 3,716,820.36 | 3,716,820.36 |
| Otras provisiones | 1,553,650.94 | 1,553,650.94 |
| Otros gastos | 14,853,052.53 | 14,853,052.53 |
| Subtotal | 55,638,384.30 | 55,638,384.30 |
| RESULTADO OPERACIONAL | 19,510,340.65 | 19,510,340.65 |
| Otros ingresos (gastos) | | |
| Otros ingresos | 1,088,910.99 | 1,088,910.99 |
| Otros gastos | 3,740,171.57 | 3,740,171.57 |
| Subtotal | (2,651,260.58) | (2,651,260.58) |
| RESULTADO ANTES DEL IMPUESTO | 16,859,080.07 | 16,859,080.07 |
| Impuesto sobre la renta | 4,202,126.72 | 4,202,126.72 |
| RESULTADO DEL EJERCICIO | 12,656,953.35 | 12,656,953.35 |



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