



**Get to know
the bank that
lends a hand**



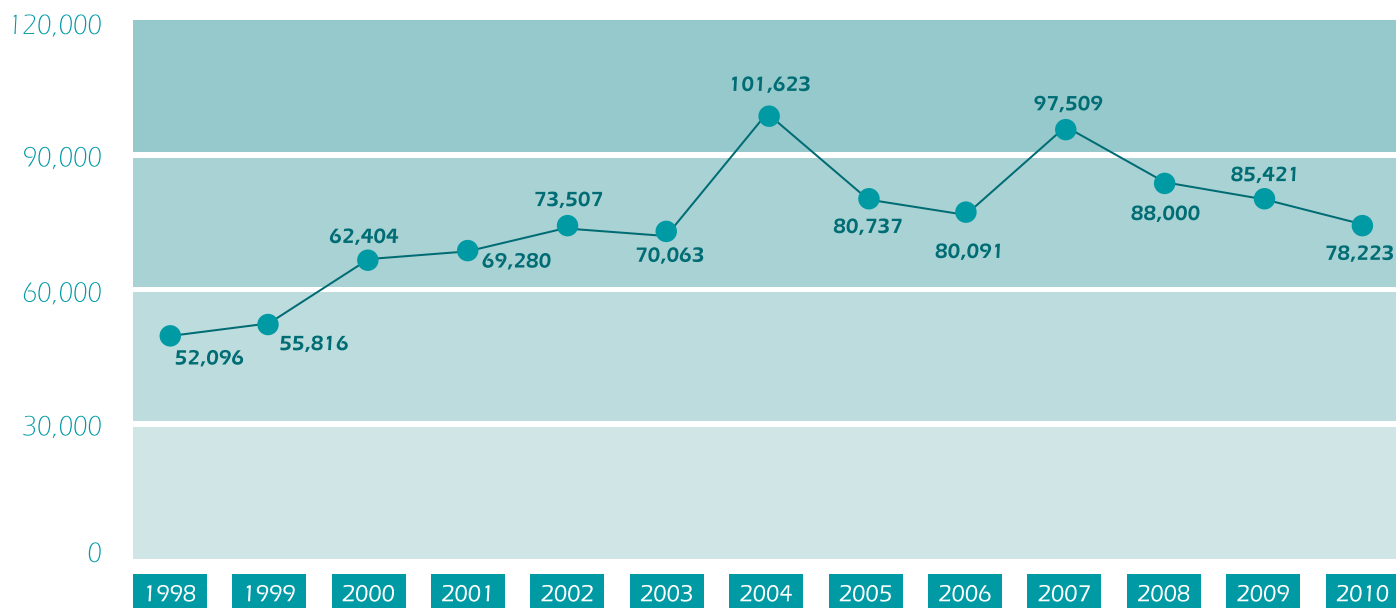


Average value of loans disbursed per year (1998 - 2010)

Year	Amount in RD\$
1998	52,096
1999	55,816
2000	62,404
2001	69,280
2002	73,507
2003	70,063
2004	101,623
2005	80,737
2006	80,091
2007	97,509
2008	88,000
2009	85,421
2010	78,223

Bank ADEMI's average amount of lending was only **RD\$78,223** per loan during the year 2010, equivalent to **US\$ 2,090** per loan.

Average loan amount per year (1998 - 2010) (Amounts in RD\$)



This is because we are a bank that pays special attention to micro, small and medium enterprises.

Every day, the experts in the field of economic development put greater emphasis on the importance that the entrepreneurs of the informal sector have continuous access to credit.




Average value of loans disbursed per year, Adjusted according to inflation (1998 - 2010)

Year	Amounts in RD\$
1998	48,318
1999	53,108
2000	57,241
2001	66,373
2002	66,516
2003	49,112
2004	78,937
2005	75,146
2006	76,277
2007	89,556
2008	84,194
2009	80,769
2010	73,628

If we adjust the average amount of our loans according to the inflation experienced in the Dominican Republic, we may see that the average value has decreased in recent years, which reflects Bank ADEMI's commitment to concentrate our lending on the micro, small and medium enterprises of the informal sector.

Average Loan Amount Adjusted according to Inflation 1998 - 2010 (Amounts in RD\$)



Bank ADEMI,
committed to micro,
small and medium enterprises



Evolution of Credit Portfolio Years 1998 - 2010

Years	Amounts in Millions of RD\$
1998	488
1999	666
2000	816
2001	988
2002	1,388
2003	1,520
2004	2,091
2005	2,676
2006	3,090
2007	4,075
2008	5,062
2009	5,967
2010	7,141

Bank ADEMI is an institution rapidly growing, since between 1998 and 2010 the total value of its loan portfolio increased from RD\$488 million to RD\$7,141 million, which represents a growth of over fourteen-fold in twelve years.

Evolution of the Credit Portfolio, years 1998-2010

(Amounts in Millions of RD\$)



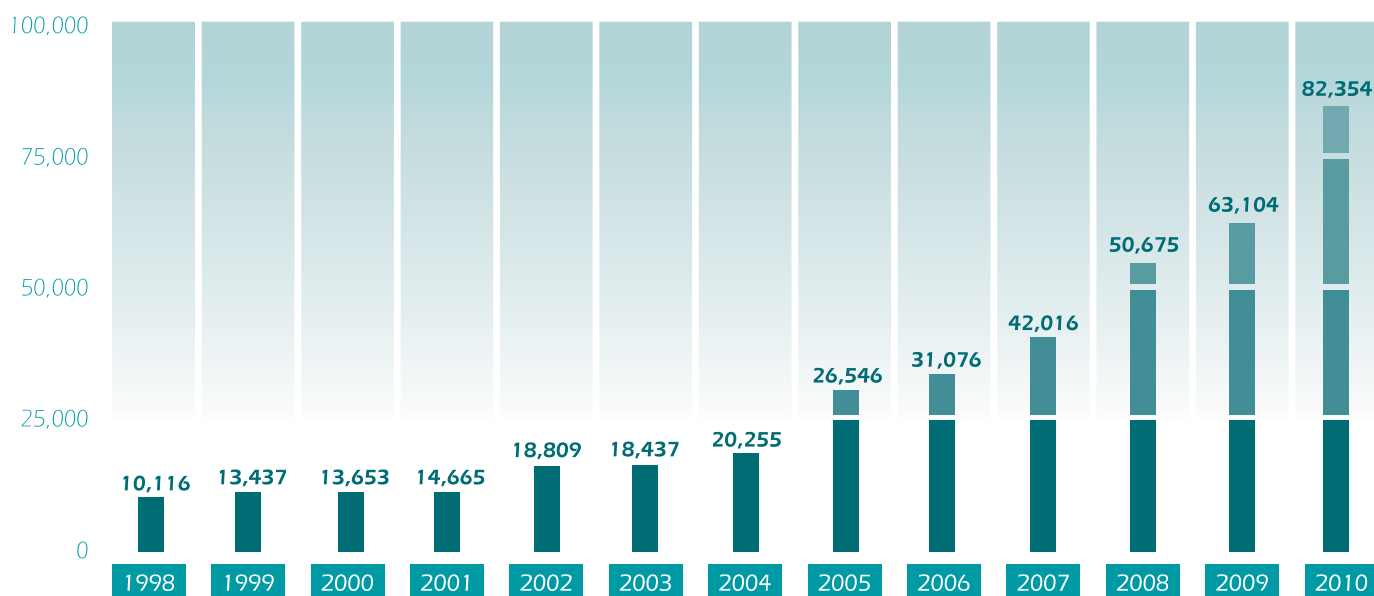


Number of loans disbursed per year (1998 - 2010)

Years	
1998	10,116
1999	13,437
2000	13,653
2001	14,665
2002	18,809
2003	18,437
2004	20,255
2005	26,546
2006	31,076
2007	42,016
2008	50,675
2009	63,104
2010	82,354

While in 1998 Bank ADEMI granted 10,116 loans, in 2010 it disbursed 82,354 loans, which means that the number of loans has multiplied over eight times. This shows that Bank ADEMI has more clients every day, mostly micro, small and medium informal entrepreneurs.

Number of Loans Disbursed per Year (1998-2010)



We expand every day
our portfolio of satisfied
customers

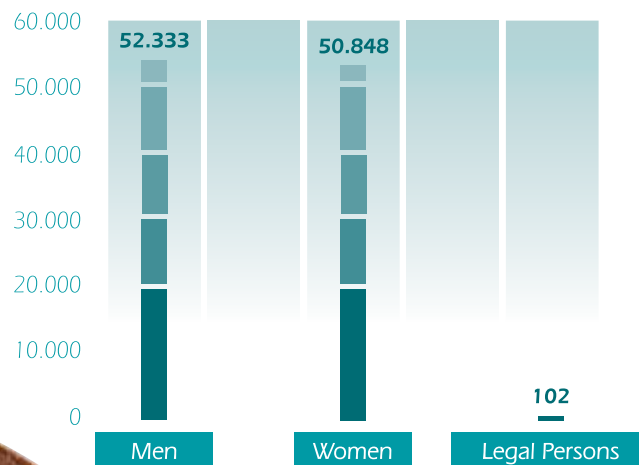


Client Distribution by Gender (by December 31, 2010)

Gender	Number	%
Men	52,333	50.67
Women	50,848	49.23
Legal Persons	102	0.10
Total	103,283	100.00

Less than 1% of our clients are formal companies legally constituted. 99.9% are businesses of a single owner, or non-formal business. 49%, almost half of our customers, are women, all small entrepreneurs.

Client Distribution by Gender (by December 31, 2010)



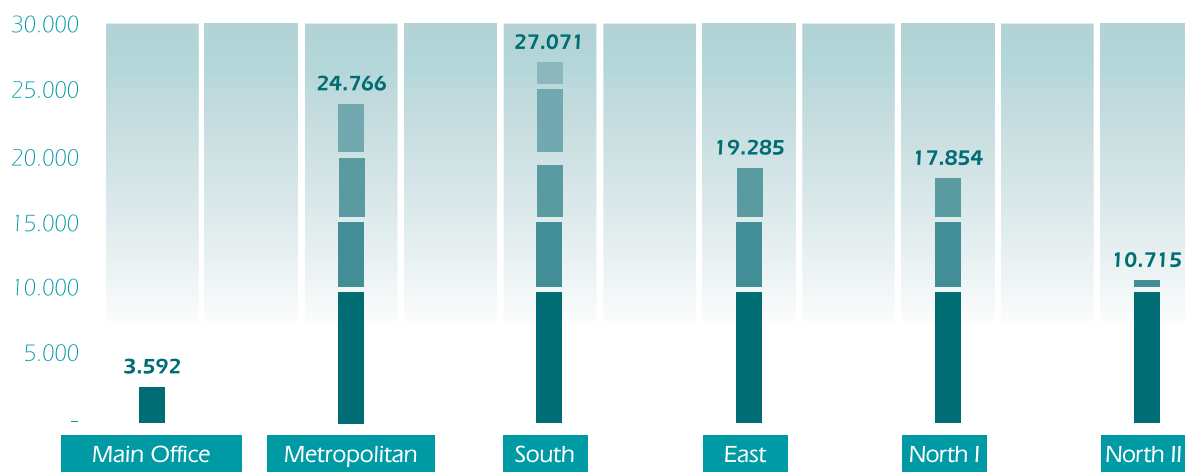
49%
of clients
are women



Clients Distribution by Region (December 31, 2010)

Region	Amount	%
Main Office	3,592	3.48
Metropolitan	24,766	23.98
South	27,071	26.21
East	19,285	18.67
North I	17,854	17.29
North II	10,715	10.37
Total	103,283	100.00

Clients Distribution by Region (December 31, 2010)



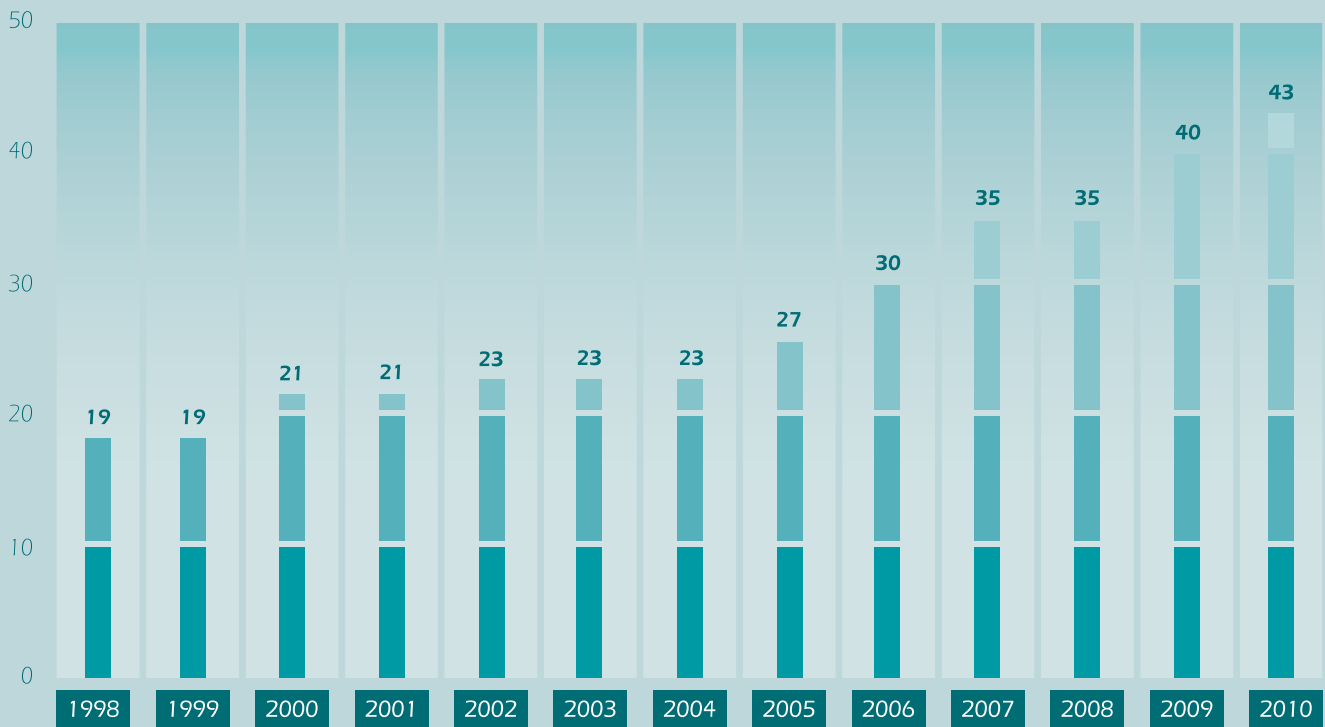
In order to be able to serve such a large number of customers in so many different places, we have 43 branches spread across the country.



More than two thirds of our clients operate outside the city of Santo Domingo, since we cover the whole country.



Number of Offices per Year, from 1998 through 2010



43 offices nationwide



Bank ADEMI, present throughout the national geography



Number of offices by region	
December 31, 2010	
Metropolitan Area	10
Eastern Region	9
Northern Region	13
Southern Region	11
Total	43



General data of managers per office

AREA METROPOLITANA

Main Office

Manager: Clevert Rosario
78 Pedro Henriquez ureña,
La Esperilla
Phone. 809 683-0203
Fax. 809 472-0853

Herrera

Manager: Sebastián Figuerero
27 de Febrero Avenue corner
Isabel Águia. Plaza Centro
Popular, Herrera
Phone. 809 537-7445
Fax. 809 537-4667

Los Alcarrizos

Manager: Jesús Vidal
223 Duarte Avenue
Phone. 809 473-1621
Fax. 809 473-1821

Av. México

Manager: Juan José Santos
Mexico Avenue corner
Enriquillo Street, Building 33
Office 103, 1st. Floor.
Phone. 809 221-3926/24/25
Fax. 809 221-3923

Pedro Livio Cedeño

Manager: Francisco Morel
49 Pedro Livio Cedeño Avenue,
Luperón Boulevard
Phone. 809 681-6694
Fax. 809 681-5895

Mella Road

Manager: Wilkin Soriano
Km. 7/2 of Mella Road, Plaza
Fantasia, 1st. Floor
Phone. 809 595-2246
Fax. 809 598-6522

Boca Chica

Manager: Paco Díaz
No. 2 of 27 de Febrero Street,
Andrés Boca Chica
Phone. 809 523-5809
Fax. 809 523-5018

Los Mina

Manager: José Luis De Jesús
114 Presidente Estrella Ureña
Avenue, Los Mina Boulevard
Phone. 809 597-7757
Fax. 809 594-1910

Villa Mella

Manager: Alcibiades Mercedes
Charles de Gaulle Avenue
corner Hermanas Mirabal
Street, Plaza El Dorado
Phone. 809 569-7850,
Fax. 809 568-6586

Monte Plata

Manager: Miguel Ramírez
58 Restauración Street,
corner 27 de Abril Street,
30 de Mayo Boulevard
Phone. 809 551-6256/3076
Fax. 809 551-6612

SOUTHERN REGION

San Cristóbal I

Manager: Manuel Mateo
15 Modesto Díaz Street,
Downtown
Phone. 809 528-5348
Phone. 809 288-0625
Fax. 809 288-0631

San Cristóbal II

Manager: Julio César Guerrero
42 Maria Trinidad Sánchez
Street, San Isidro Boulevard
Phone. 809 279-1001
Fax. 809 279-1015

Neyba

Manager: Martha Cuevas Félix
65 Apolinar Perdomo Street
corner Luis Felipe González
Phone. 809 527-3501
Fax. 809 527-9222

Bani

Manager: Miguel A. Peguero
12 Sánchez Street, Downtown
Phone. 809 522-6516
Fax. 809 522-9283

Azua

Manager: Madelyn Matos
Duarte Street corner
Dr. Armando Aybar,
Downtown
Phone. 809 521-2223
Fax. 809 521-2242

San Juan de la Maguana

Manager: Richard Melo
50 Mella Street, Downtown
Phone. 809 557-3473
Phone. 809 557-6722
Fax. 809 557-1077

Las Matas de Farfán

Manager: Junior Roa
No. 14, 19 de Marzo Street,
Dr. Vargas Plaza,
Office No. 7, Downtown
Phone. 809 527-5921
Phone. 809 527-5612
Fax. 809 527-5733

Barahona

Manager: Manuel Boívar Pérez
71 José Francisco Peña Gómez
Street, corner Luperón Street,
Downtown
Phone. 809 524-2204
Fax. 809 524-2210

San José de Ocoa

Manager: Cándido C. Figueroa
17 Altagracia Street corner
Duvergé, Uptown,
San José de Ocoa
Phone. 809 558-2755/3713-3691
Phone. 809 558-3578

Villa Altagracia

Manager: Ángel Martínez
83 Duarte Avenue
Phone. 809 559-2585
Phone. 809 559-3423
Fax. 809 559-2901

Haina

Manager: Juan Campusano
36 Máximo Gómez Street,
corner Duarte Street
Phone. 809 957-3572
Fax. 809 957-3244

EASTERN REGION

San Pedro de Macorís

Manager: Maximiliano Fortuna
No. 3, 27 de Febrero Street,
Downtown
Phone. 809 529-9288
Fax. 809 526-8081

La Romana I

Manager: Felipe Sierra
38 Duarte Street, Downtown
Phone. 809 550-3068
Fax. 809 550-4811

La Romana II

Manager: Luz Piliier
48 Padre Abreu Avenue,
La Hoz, Boulevard
Phone. 809 349-1000/0023
Fax. 809-349-0024

Hato Mayor

Manager: Martín Pontier
16 Padre Meriño Street,
Las Guamas, Downtown
Phone. 809 553-2548
Fax. 809 553-1048

El Seybo

Manager: Ana J. Del Rosario Mojica
No. 1 Eugenio Miches Street,
Downtown
Phone. 809 552-3003
Fax. 809 552-3637

Higüey

Manager: Juan Pérez Jiménez
97 Hermanos Trejo Street,
Downtown
Phone. 809 554-5747
Fax. 809 554-4916

Sabana de la Mar

Manager: Ezequiel Paredes
18 Diego de Lira Street, Downtown
Phone. 809 556-7770
Phone. 809 556-7528
Fax. 809 556-7628

Miches

Manager: Eusebio Santana
92 San Antonio Street, Uptown
Phone. 809 553-5806
Fax. 809 553-9541

Bávaro

Manager: Andrés Zabala
Verón-Punta Cana Road, Plaza Verón
Center Office B-14,
Bávaro La Altagracia
Phone. 809 455-1687
Fax. 809 455-1691

NORTHERN REGION I

Bonao

Manager: Francisco De Jesús Rosario
77 Independencia Street, Downtown
Phone. 809 525-5092
Fax. 809 525-8089

La Vega

Manager: Sugeidy Rodríguez
José Horacio Rodríguez Avenue,
corner Comandante Jiménez Moya
Street, Los Framboyanes
Phone. 809 573-1626
Fax. 809 573-4290

Cotuí

Manager: Pedro Santos
Mella Street corner Juan Sánchez
Ramírez Street, Downtown
Phone. 809 240-2606
Phone. 809 240-2238
Fax. 809 585-3004

San Francisco de Macorís

Manager: Kelvin Estévez
30 Castillo Street, corner Santa Ana
Street, Santa Ana Boulevard
Phone. 809 588-1088
Phone. 809 588-0349
Fax. 809 244-3090

Nagua

Manager: Pedro Brito
33 Francisco Yapor Street corner,
Mariano Pérez Street
Phone. 809 584-4477
Fax. 809 584-4462

Las Terrenas

Manager: Dickson Peña
Duarte Street corner El Carmen Street,
Las Terrenas, Province of Samana
Phone. 809 240-5445

Moca

Manager: Juan de Jesús Jáquez
Ramón Cáceres Avenue corner
Antonio de la Maza Street, Moca,
Españat Province
Phone. 809 577-7373
Phone. 809 577-7449
Fax. 809 577-7332

Constanza

Manager: Francisco Inoa
52 General Luperón Street corner
Gratereaux Street, Downtown
Phone. 809 539-2542
Fax. 809 539-2351

NORTHERN REGION II

Santiago I

Manager: Juan Rosario
Texas Avenue corner No. 7 Street,
Jardines Metropolitanos,
Plaza Matilde I, 2nd Floor
Phone. 809 581-6250
Fax. 809 241-0360

Santiago II

Manager: Florangel Sosa
204 Estrella Sadhalá Ave.,
Miraflores, Boulevard
Phone. 809 724-6222
Fax. 809 724-6457

Santiago III

Manager: José Luis Vásquez
Tamboril Avenue, Plaza Monte Rico
(Office 13A), Monte Rico Boulevard
Phone. 809 576-1107
Phone. 809 576-1121
Fax. 809 576-1130

Dajabón

Manager: Félix Frias
65 Beller Street corner Victor Manuel
Abreu Street, Downtown
Phone. 809 579-8925
Phone. 809 579-8341
Fax. 809 579-8301

Puerto Plata

Manager: Moisés Rodríguez
56 Villanueva Street corner José E.
Kunhardt Street, Downtown
Phone. 809 291-0999
Fax. 809 291-0099



Bank ADEMI was among the first institutions of the country to request Fitch, an international rating agency, to provide us with a risk rating. The result of the most recent evaluation was BBB, one of the best ratings among domestic banks.

Bank ADEMI is under the permanent control of the Superintendence of Banks and the Central Bank.

In addition, Bank ADEMI is member of several national and international networks that group entities and which are accessible only to banks that lend to micro, small and medium enterprises, including: ACCION, Microfinance Network, Global Network for Banking Innovation (GNBI) Dominican Microfinance Network, and the Association of Savings and Credit Banks and Credit Corporations (ABANCORD)

Due to the foregoing, Bank ADEMI has received credit lines from very prestigious institutions such as the European Investment Bank (EIB), the French Development Agency, Spanish Agency for Cooperation, OIKOCREDIT, LOCFUND and others.



One might think that a bank which lends such small amounts to so many small entrepreneurs who operate in the informal sector, spread all over the country, would have many customers who repay very late.

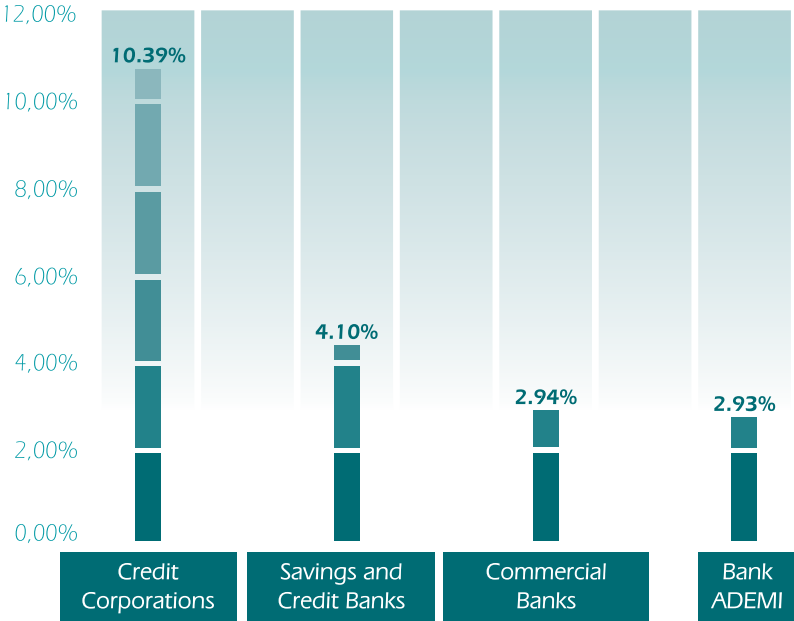
Percentage of Non Performing Loans in Proportion to the Total Loan Portfolio, According to the Type of Financial Institutions versus Bank ADEMI

(December 31, 2010)

Type of Financial Institutions	%
Credit Corporations	10.39
Savings and Credit Banks	4.10
Commercial Banks	2.94
BANK ADEMI	2.93

Percentage of Overdue Loans as a proportion of the Loan Portfolio According to the type of Financial Institutions versus Bank ADEMI

(December 31, 2010)



However, the recovery rate of Bank ADEMI loans is higher than that of commercial banks in the country, namely that of large banks lending to the large enterprises of the country.



Bank ADEMI not only is the main private source of funding for micro, small and medium enterprises in the Dominican Republic, but it is also the twelfth largest bank in the country, exceeded only by some Commercial Banks and Savings and Credit Associations.

Dominican Major Financial Institutions according to their Total Assets

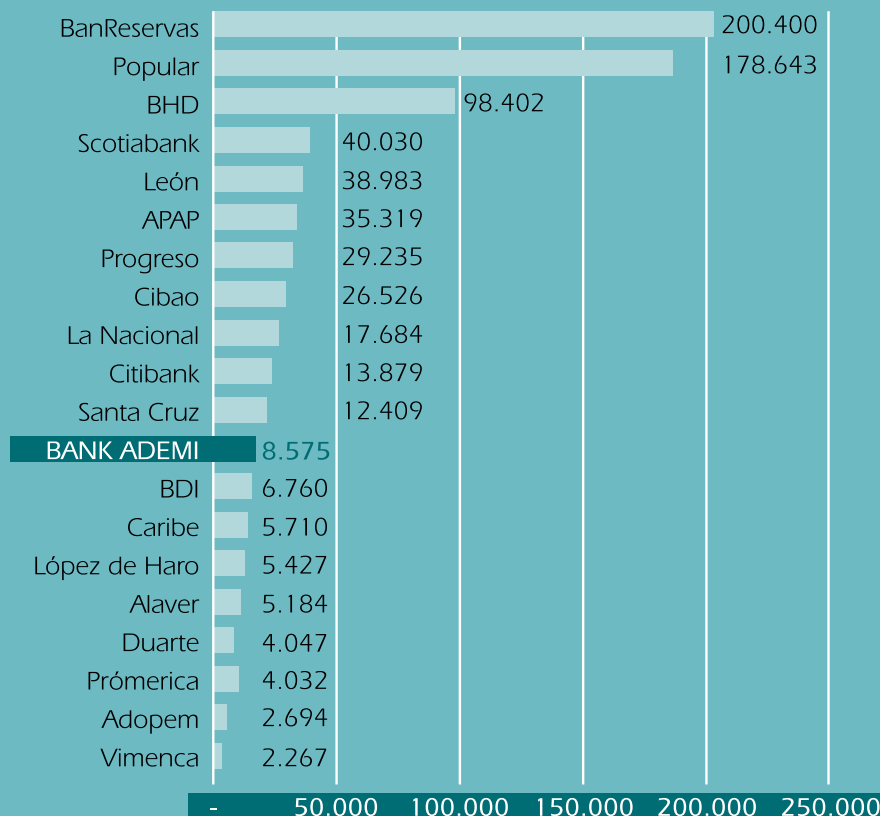
December 31, 2010 (Amounts in millions of RD\$)

Institutions	Amounts	Institutions	Amounts
1 BanReservas	200,400.49	11 Santa Cruz	12,408.79
2 Popular	178,642.61	12 BANK ADEMI	8,574.94
3 BHD	98,401.67	13 BDI	6,760.28
4 Scotiabank	40,030.18	14 Caribe	5,710.28
5 Banco León	38,982.70	15 López de Haro	5,426.74
6 Apap	35,318.58	16 Alaver	5,183.80
7 Progreso	29,234.67	17 Duarte	4,047.12
8 Cibao	26,525.70	18 Prómerica	4,032.41
9 La Nacional	17,684.11	19 Adopem	2,693.84
10 Citibank	13,879.20	20 Vimenca	2,267.00

Source: Audited financial statements published on the website of the Superintendence of Banks by 31/12/10

Dominican Major Financial Institutions According to Their Total Assets

December 31, 2010 (Amounts in Millions of RD\$)





But Bank ADEMI is big not only in the Dominican Republic, but it is also one of Latin American's leading institutions devoted to financing the micro, small and medium enterprises.

15 Microfinance Institutions in Latin America and the Caribbean with Major Loan Portfolio

December 31, 2010 (Amounts in Thousands of US\$)

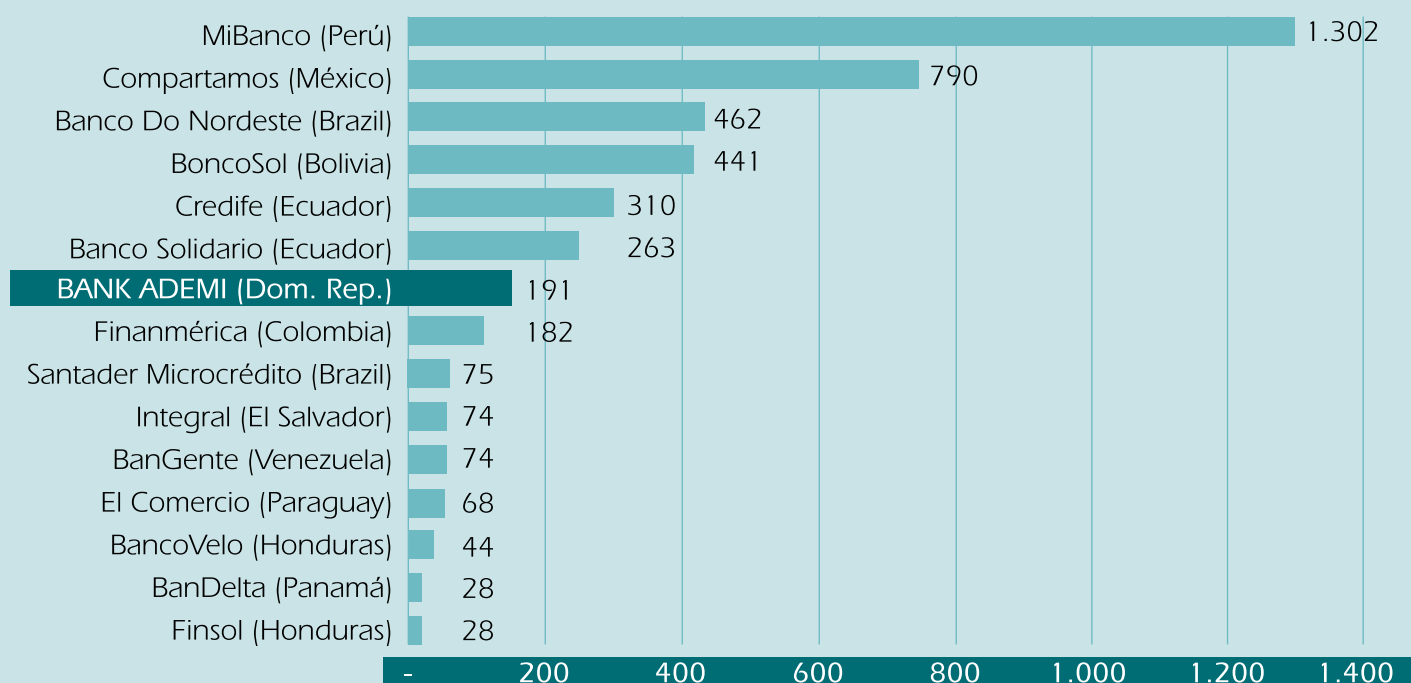
Secuency	Entity	Country of Origin	Credit Portfolio
1	Mibanco	Perú	1.301.661
2	Compartamos	México	790.309
3	Banco Do Nordeste	Brazil	462.498
4	Bancosol	Bolivia	441.102
5	Credife	Ecuador	309.968
6	Banco Solidario	Ecuador	263.460
7	BANK ADEMI	DOMINICAN REPUBLIC	190.833
8	Finamérica	Colombia	181.771
9	Santander Microcrédito	Brazil	74.970
10	Integral	El Salvador	74.479
11	Bangente	Venezuela	74.012
12	El Comercio	Paraguay	67.703
13	Bancovelo	Honduras	44.451
14	Bandelta	Panamá	28.385
15	Finsol	Honduras	28.319

Source: Report by the ACCION NETWORK 31/12/2010



Leading MFIs in Latin America and the Caribbean in Credit Portfolio

December 31, 2010 (Amounts in Millions of US\$)



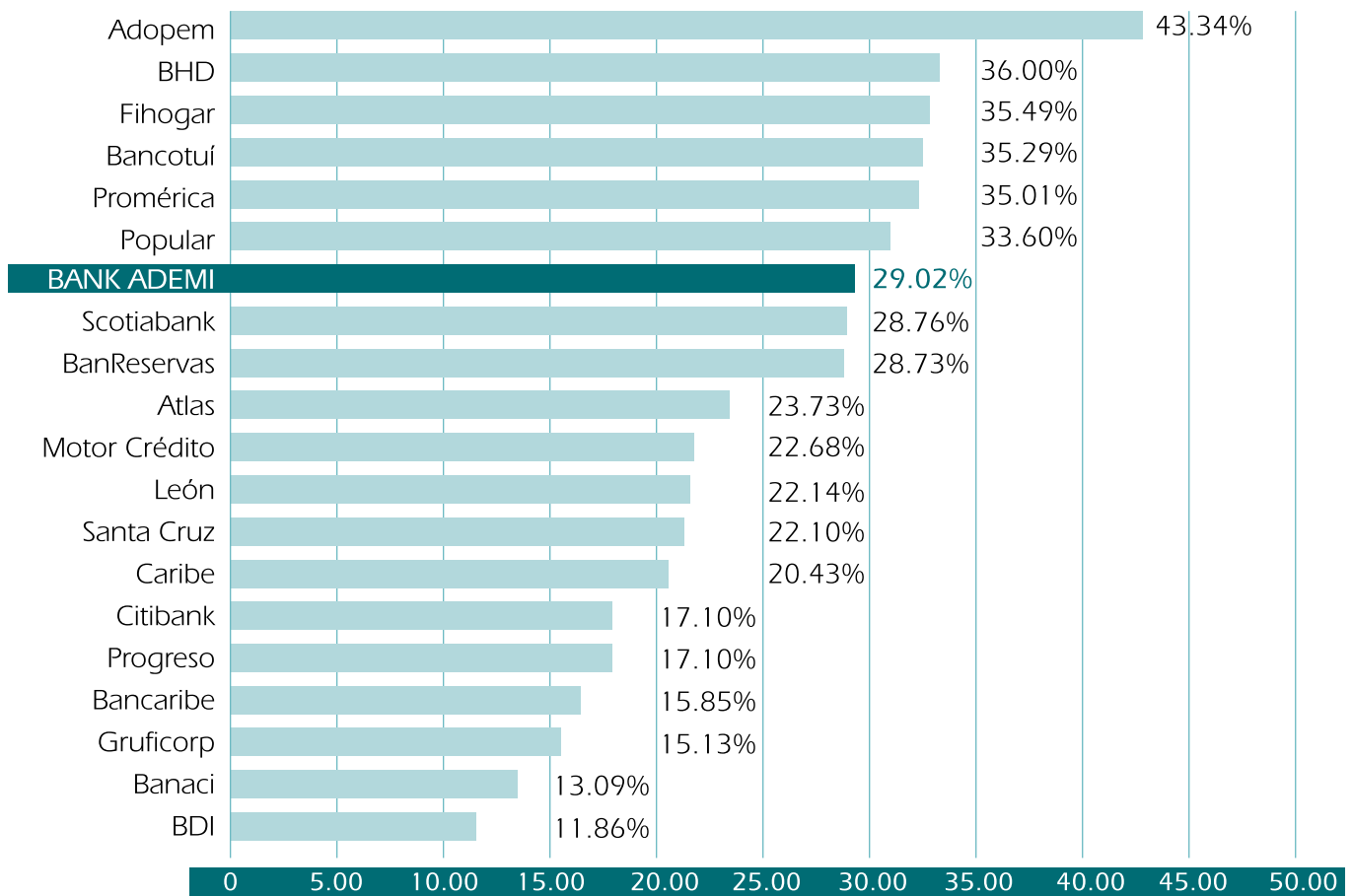
Source: Report by the ACCION NETWORK on 31/12/2008

Average Profitability of Over Equity (December 31, 2010)

	Institution	Average Profitability of Over Equity		Institution	Average Profitability of Over Equity
1	Adopem	43.34%	11	Motor Crédito	22.68%
2	BHD	36.00%	12	León	22.14%
3	Fihogar	35.49%	13	Santa Cruz	22.10%
4	Bancotuí	35.29%	14	Caribe	20.43%
5	Promérica	35.01%	15	Citibank	17.10%
6	Popular	33.60%	16	Progreso	17.10%
7	BANK ADEMI	29.02%	17	Bancaribe	15.85%
8	Scotiabank	28.76%	18	Gruficorp	15.13%
9	BanReservas	28.73%	19	Banaci	13.09%
10	Atlas	23.73%	20	BDI	11.86%

In 2010, amongst all Commercial Banks and Savings and Credit Banks of the Dominican system, ADEMI was the seventh best in return obtained by dividing its profits over its equity, exceeded only by three Commercial Banks and three Savings and Credit Banks. The return was 29.02% over equity.

The 20 Largest Commercial and Credit Banks according to their Profitability (by December 31, 2010)





Who benefit from the high profitability of the Bank ADEMI? Its shareholders, of course. But it is interesting to note that 34% of its capital belongs to its employees and to a nonprofit foundation.

The main shareholder, with 20% of its patrimony is an NGO, the Association for Micro Enterprise Development (ADEMI), which donates most of the dividends it receives from ADEMI Bank to hundreds of social projects throughout the country.

The fourth biggest shareholder, with 14% of the shares, is Inversiones Mutualistas, a company formed by employees of ADEMI Bank, so that the dividends received are distributed exclusively among them.

The third biggest shareholder is the European Investment Bank (EIB), with 16% of the shares, a public corporation created by the European Community for help in developing countries like the Dominican Republic.





Corporate Social Responsibility: ADEMI Foundation



To be next to those most in need

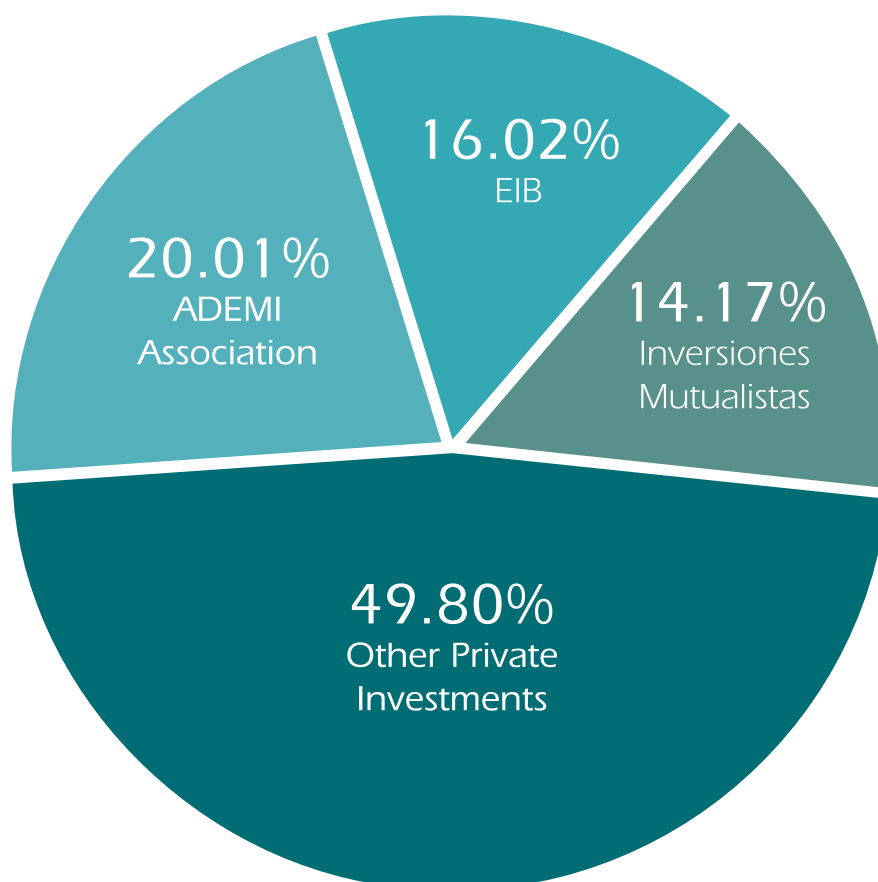
In the year 2010 we developed 62 projects, in the areas of the Education and Culture, Health, Environment and Gender Equity, an investment of more than RD\$ 6.9 million that contributed to improve the quality of life of 221.576 people in various poor communities of the Dominican Republic.



Ownership Structure of Bank ADEMI, SA

Shareholders	
ADEMI Association (NGO)	20.01%
European Investment Bank (EIB)	16.02%
Manuel Arsenio Ureña, C por A	15.98%
Inversiones Mutualistas (Employees)	14.17%
Other Private Investments	33.82%
Total	100.00%

Ownership Structure of Bank ADEMI, SA





Members of the Board of Directors of Bank ADEMI

Manuel Arsenio Ureña
President

Norman Van Arsdale
Vice President

Práxedes Joaquín Castillo Báez
Secretary

Raúl Lluberes De Ferrari
Member

Bernardo Vega De Boyrie
Member

Francisco José Castillo Caminero
Member

José Israel Cuello Hernández
Member

Manuel Cáceres Troncoso
Member

César Augusto Nanita
Member

Wilfredo Céspedes
Member



Principal Officers of Bank ADEMI



From left side to right:

Sra. Iris Villalona de Pérez
Vice President of Internal Audit

Sr. Rafael Martínez
Vice President of Human Resources Management

Sr. Guillermo Rondón
Vice President of Business

Sr. Manuel Arsenio Ureña Guzmán
President

Sr. Gregorio Hernández Alcántara
Executive Vice President

Sra. Ramona Rivas de D'Oleo
Financial Vice President

Sr. José Joaquín Guzmán
Vice President of Operations

Sr. Alexis Morillo
Vice President of Technology



Mission

We are a financial institution committed to the economic and social development of the country, which offers high quality products and services, with special attention to the micro, small and medium enterprises, for which we have proven technology and an excellent team of workers.

Vision

To expand our leadership in the domestic financial system as a microfinance institution, with sustained growth in turnover, the number of customers, and a diversified range of products and services.



Values

Social Responsibility

Our institution works actively to promote the social and economic welfare of the communities it serves.

Service Excellence

We promote the satisfaction and loyalty of our customers by offering high quality products and services in a timely manner.

Teamwork

We encourage the participation and commitment of all our partners in the development of the institution, based on their identification with it.

Integrity

We conduct our operations under the highest ethical and moral standards.

Profitability

We strive for the return expected by shareholders by offering products and services of high quality with operational efficiency.





Portfolio of products and services

During 2010, Bank ADEMI reaffirmed its commitment to micro, small and medium businesses, by providing a broad portfolio of products and services to meet their needs and to face the challenges presented by the market.

Bank ADEMI expanded and strengthened its portfolio, in order to meet the needs of its target market.

Savings Accounts

Bank ADEMI savings accounts are offered with savings books or Ademi+ debit cards, which provide users with cash withdrawal through the ATM machines of the ATH network (throughout the country). This card allows them to purchase goods and services from merchants. Loan customers can receive payments in their savings accounts and pay their loans through it. It is a management fee-free account.



Children Savings Account

The purpose of children savings account is to develop the culture and the habit of saving among the young population of the Dominican Republic. This product is promoted in public and private schools, we provide a savings book, and opening occurs with a minimum amount of RD\$100.00. It is aimed at young people between 9 and 18 years of age.

Scheduled Saving

With this method of saving the customer designs his/her goals, quotas and deadlines. The savings plan is programmed by the client according to his/her possibilities. It is the formalization of the so-called SAN, traditionally used in our country.

Financial Certificates

Bank ADEMI Financial Certificates generate attractive returns for depositors. Interest income is paid by check, or credited to a savings account in the name of the certificate holder, or monthly capitalized. These certificates can also be used as collateral for loans, obtaining preferential interest rates. They represent a fixed term investment, on behalf of one or more individuals or entities that have the guarantee of the bank's assets.

Corporate Bonds

Bank ADEMI issued Corporate Bonds by RD\$500,000,000.00, as an alternative for our customers' diversification of investments; the rating given to the issuer and to the BBB (dom) issuance shows our transparency toward the market and the security level of our organization.

Commercial loans

"Fast Money" Loans. Are credit facilities from RD\$3,000.00 to RD\$50,000.00, given without warranty, for working capital and small investments, addressed to lower income segment of the micro enterprises.



Loans to micro, small and medium enterprises. These loans are granted to individuals or legal entities of micro, small and medium enterprises, with the purpose of promoting the development of the industry, tourism, trade, export, mining, construction, communications and services, among other sectors.

Agricultural loans to micro and small enterprises. These loans are available to finance projects of the agricultural sector, especially those of short-cycle crops. This funding can be both in Dominican pesos and U.S. dollars. Their terms and conditions are suited to the production cycle of different crops.

Lines of credit. It is a credit facility for commercial customers, providing them quick financial resources, when they need them. To obtain a credit line, the client may receive payments within 24 hours, by calling his/her Business Officer. This credit facility can be taken and partially or totally paid during the term of the facility (usually a year). Interest is paid monthly and calculated on unpaid balances.

If the customer already has a loan with the bank, he/she may also have a parallel line of credit, which can be used to meet short-term needs of working capital.

Factoring (invoice discounting). Factoring turns the accounts receivable into cash in 24 hours. The customer simply requests a credit line secured by accounts receivable, and upon approval, he/she can use the credit up to the approved limit, presenting the bills to discount. The operation works like a credit line, in its way of use, the only difference is that it is guaranteed by accounts receivable.





Personal Loans

Consumer loans. They are addressed to individuals, to meet any kind of need, such as the purchase of appliances, vehicles, computers, payment of medical expenses, travel, school and college registration, among others. Amounts granted from RD\$3,000.00 on, within 24 to 48 hours, in equal and consecutive monthly amortization.

Loans to employees of companies. Provides the employer an alternative for staff development. They are processed very quickly and are very comfortable to pay.

“Home Improvement” Loans. are loans granted to individuals for housing renovation or expansion, whose owners have no formal documentation of ownership. Amounts are awarded up to RD\$300,000.00 and deadlines may go up to 60 months.

Mortgage loans

These are loans granted to individuals for the purchase, repair, remodeling, expansion or construction of houses, which are secured by the financed property. The maximum amount financed is 80% of the appraised value of the property.

Credit Cards

Visa Classic. It is the most widely accepted payment card in the world. It enjoys international recognition as the best way to pay and receive payments in all markets and a large number of shops, supermarkets, hotels, travel agencies and shops.

Visa Gold. It is a card addressed to a select group of clients around the world. It includes high value special benefits such as insurance and travel assistance services.

Business Visa. It is a card aimed at small and medium businesses that includes a line of credit for the purchase of inputs, raw materials and expendable materials. It may also be aimed at specific consumer, such as the purchase of fuel.



General Services Change

Bank ADEMI offers the facility to pay a wide range of public and private services in the comfort of its offices, such as water, electricity, telephone and cable, garbage collection, college student loans, taxes authorized by the DGII, and the renewal of motor vehicle license plates, in season.

Purchase and sell of foreign currencies. Our portfolio of services allows the purchase and sale of U.S. dollars in all offices of the bank, in a quick and reliable way.

Remittance Payment. Bank ADEMI, through an agreement with Dominican Remittances, S. A., offers its customers the service of delivery over the counter, in Dominican pesos, for the remittances from the United States, Puerto Rico, Italy and Spain.

Remittances. In the offices of Bank ADEMI we receive remittances in Dominican pesos, which are then delivered to the recipients through Dominican Remittances, S. A., and its agents and distributors of the Dominican Republic and Haiti.

Administration Checks. also known as cashier's check, may be acquired by any person or institution to make a specific payment, but their basic orientation is to serve as payment instrument for taxes and contributions related to centralized and decentralized governmental institutions.



Bancaseguro

Vehicle Insurance Processing. Bank ADEMI will manage the best deals on complete and law insurance policy for vehicles, to choose the desired coverage, price and preference, among the most attractive options in the market.

Last Expenses Insurance Policy. Special Coverage designed to cover funeral expenses to the sum of RD\$50,000.00 pesos per person, with the support of Proseguros.



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