



Banco Nacional de
Desarrollo Agrícola

GAC-M-22-2025

PARA: LIC. DANNY MORENO
Oficial de Recursos Humanos

DE: ABOG. MAIRA AYALA FIGUEROA
Gerente Administración de Cartera

ASUNTO: INFORMACION PARA SUBIR AL PORTAL DE
TRANSPARENCIA CORRESPONDIENTE A LA GERENCIA DE
ADMN. DE CARTERA

FECHA: 08 de enero, 2025



En cumplimiento al requerimiento de información vía correo electrónico, en el cual solicita se le proporcione información para subir al Portal de Transparencia correspondiente al indicador de mora, le remito la información correspondiente al mes de diciembre del año 2024, elaborado con el Reporte de Información de Préstamos.-

Cabe mencionar que fueron socializados los indicadores antes señalados con la Administración Superior, los cuales fueron elaborados con el Reporte Informe de Cartera, en vista que el reporte de cuadro de cartera refleja porcentaje de mora que no es real, ya que no muestra mora parcial en los préstamos amortizables a mediano plazo y con periodo de gracia, registrando esta cartera el sistema como saldos vencidos completamente, cuando en realidad los prestamos solo están parcialmente en mora o gozando periodo de gracia; caso contrario el reporte información de préstamo que muestra la mora parcial y actual, gestión que se está normalizando a través del proveedor del Sistema Byte.-

Sin otro particular, me suscribo.

Atentamente,

Cc: Archivo

MPAF/*

REPORTES INDICADOR DE MORA AL 31 DE DICIEMBRE 2024 2024(POR INFORMACION DE PRESTAMOS)												
AGENCIAS	NO PTMO	SALDO CAPITAL	CAPITAL VIGENTE	CAPITAL ATRASADO	CAPITAL VENCIDO	CAP COBRO JUDICIAL	TOTAL MORA	INT REG	INT SUSP	INT MORA	INDICE DE MORA	
AGENCIA MALL PREMIER	57	L 58,026,251.81	L 4,920,983.55	L 5,608,820.72	L 7,146,400.90	L 40,350,046.64	L 53,105,268.26	L 306.67	L 7,094,112.89	L 51,675,510.45	91.52%	
AGENCIA REGIONAL SPS	687	L 200,263,515.55	L 131,574,433.01	L 15,707,103.24	L 35,586,478.95	L 17,395,500.35	L 68,689,082.54	L 1,856,622.59	L 6,137,568.38	L 47,180,774.11	34.30%	
CATACAMAS	880	L 372,647,434.38	L 326,416,138.69	L 6,959,759.15	L 38,733,656.42	L 537,880.12	L 46,231,295.69	L 6,794,834.37	L 1,719,994.93	L 11,095,905.47	12.41%	
CHOLUTUCA	535	L 181,027,847.34	L 92,330,091.41	L 4,683,211.43	L 18,021,612.14	L 65,992,932.36	L 88,697,755.93	L 1,804,624.59	L 9,580,167.31	L 57,546,897.91	49.00%	
COMAYAGUA	830	L 213,324,467.21	L 148,626,571.82	L 7,263,721.06	L 51,348,394.82	L 6,085,779.51	L 64,697,895.39	L 2,695,965.91	L 5,657,323.33	L 30,753,129.06	30.33%	
DANLI	913	L 112,913,984.75	L 68,617,340.37	L 1,332,835.08	L 42,963,809.30	L -	L 44,296,644.38	L 2,002,063.10	L 2,201,484.64	L 10,759,085.55	39.23%	
DULCE NOMBRE DE CULMI	408	L 163,346,941.29	L 152,915,323.30	L 3,006,757.68	L 7,424,860.31	L -	L 10,431,617.99	L 2,941,920.11	L 436,527.19	L 3,264,935.99	6.39%	
EL PARAISO	572	L 64,603,551.75	L 42,699,788.89	L 2,245,129.92	L 19,558,632.94	L 100,000.00	L 21,903,762.86	L 939,083.74	L 1,622,909.72	L 8,613,613.52	33.90%	
EL PROGRESO	414	L 62,430,683.44	L 36,163,789.84	L 1,413,430.24	L 20,063,673.17	L 4,789,790.19	L 26,266,893.60	L 669,108.10	L 3,641,877.59	L 20,049,924.29	42.07%	
GRACIAS	645	L 67,304,445.23	L 52,056,969.39	L 3,420,450.72	L 11,827,025.12	L -	L 15,247,475.84	L 1,103,004.08	L 1,155,627.10	L 6,835,000.86	22.65%	
JESUS DE OTORO	601	L 139,579,462.45	L 116,915,897.13	L 9,403,373.76	L 13,260,191.56	L -	L 22,663,565.32	L 2,042,585.54	L 1,049,780.57	L 8,168,574.61	16.24%	
JUTICALPA	1823	L 810,271,308.52	L 579,608,363.70	L 15,961,341.77	L 177,540,558.70	L 37,161,044.35	L 230,662,944.82	L 7,672,853.65	L 19,962,417.65	L 111,561,046.61	28.47%	
LA CEIBA	506	L 222,111,960.25	L 178,521,234.65	L 18,507,532.40	L 25,083,193.20	L -	L 43,590,725.60	L 2,210,564.64	L 2,979,274.38	L 18,974,650.50	19.63%	
LA ENTRADA COPAN	208	L 44,641,898.71	L 33,049,785.07	L 3,545,761.55	L 8,046,352.09	L -	L 11,592,113.64	L 563,018.77	L 751,373.89	L 4,733,295.49	25.97%	
LA ESPERANZA	605	L 86,201,682.62	L 59,384,523.90	L 5,136,539.03	L 21,148,441.59	L 532,178.10	L 26,817,158.72	L 776,532.30	L 1,302,517.06	L 6,563,139.30	31.11%	
MARCALA	394	L 65,525,345.97	L 50,450,702.40	L 2,822,980.04	L 4,093,362.78	L 8,158,300.75	L 15,074,643.57	L 808,636.73	L 1,658,140.60	L 9,449,177.49	23.01%	
NACAOME	713	L 168,915,087.35	L 104,896,416.37	L 20,275,363.22	L 18,779,795.28	L 24,963,512.48	L 64,018,670.98	L 1,190,919.82	L 6,906,690.83	L 44,081,595.05	37.90%	
OCOTEPEQUE	1174	L 85,588,615.09	L 22,724,808.24	L 5,257,972.29	L 57,505,834.56	L 100,000.00	L 62,863,806.85	L 440,367.98	L 7,553,274.52	L 45,500,826.77	73.45%	
OFICINA PRINCIPAL	1807	L 585,401,168.01	L 329,879,636.57	L 38,614,258.65	L 71,663,366.42	L 145,243,906.37	L 255,521,531.44	L 1,369,159.05	L 40,959,723.30	L 281,435,293.34	43.65%	
OLANCHITO	329	L 90,118,774.39	L 73,945,946.21	L 1,931,912.05	L 9,400,193.36	L 4,840,722.77	L 16,172,828.18	L 1,516,291.07	L 1,843,143.46	L 11,041,406.65	17.95%	
SALAMA	653	L 122,562,117.11	L 97,830,045.42	L 793,643.06	L 23,938,428.63	L -	L 24,732,071.69	L 1,702,063.71	L 1,649,044.57	L 11,371,779.54	20.18%	
SAN ESTEBAN	370	L 163,338,222.04	L 140,412,638.60	L 2,643,751.40	L 18,281,833.04	L 1,999,999.00	L 22,925,583.44	L 2,545,553.35	L 3,401,844.86	L 16,589,051.25	14.04%	
SAN LUIS	443	L 60,573,594.12	L 49,606,298.99	L 3,549,855.31	L 7,372,439.82	L 45,000.00	L 10,967,295.13	L 889,579.69	L 894,657.50	L 4,932,061.80	18.11%	
SAN PEDRO SULA	9	L 1,751,331.91	L 1,689,724.59	L 61,607.32	L -	L -	L 61,607.32	L 1,233.99	L 15,662.59	L 181,565.66	3.52%	
SANTA BARBARA	895	L 74,460,525.99	L 45,565,469.80	L 1,849,221.12	L 26,090,835.07	L 955,000.00	L 28,895,056.19	L 911,251.07	L 2,820,474.83	L 17,262,817.04	38.81%	
SANTA ROSA DE COPAN	324	L 73,953,477.77	L 66,029,965.90	L 869,340.68	L 7,054,171.19	L -	L 7,923,511.87	L 1,554,525.47	L 453,393.91	L 3,218,751.45	10.71%	
TALANGA	619	L 138,212,264.04	L 110,354,880.69	L 2,856,485.71	L 25,000,897.64	L -	L 27,857,383.35	L 1,940,215.20	L 1,695,323.43	L 12,194,937.28	20.16%	
TELA	277	L 120,525,664.74	L 104,796,344.37	L 1,867,150.88	L 12,982,060.60	L 880,108.89	L 15,729,320.37	L 2,186,848.83	L 1,114,925.48	L 7,052,382.91	13.05%	
TEUPASENTI	535	L 59,008,419.88	L 34,241,890.53	L 1,480,723.06	L 12,985,806.29	L 10,300,000.00	L 24,766,529.35	L 886,646.27	L 2,680,415.20	L 18,956,465.00	41.97%	
TOCOA	294	L 261,129,316.18	L 196,416,064.42	L 7,135,896.89	L 51,059,354.87	L 6,518,000.00	L 64,713,251.76	L 2,984,673.26	L 6,350,898.17	L 40,162,892.39	24.78%	
TROJES	835	L 155,666,392.83	L 106,948,056.72	L 2,255,213.76	L 42,097,015.61	L 4,366,106.74	L 48,718,336.11	L 2,059,307.01	L 6,380,861.34	L 40,281,928.68	31.30%	
YORO	931	L 183,289,119.26	L 149,665,746.14	L 4,333,738.89	L 29,193,634.23	L 96,000.00	L 33,623,373.12	L 3,136,070.30	L 4,338,713.38	L 20,479,192.37	18.34%	
TOTAL	20286	L 5,208,714,871.98	L 3,709,255,870.68	L 202,794,882.08	L 915,252,310.60	L 381,411,808.62	L 1,499,459,001.30	L 60,196,430.96	L 156,010,144.60	L 981,967,608.39	28.79%	