



Banco Nacional de
Desarrollo Agrícola

GAC-M-68-2025

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
ADMON. DE CARTERA



FECHA: 10 de febrero, 2025

Tengo a bien remitirle el indicador general de mora al mes de enero, 2025, en cumplimiento al requerimiento de información vía correo electrónico, en el cual solicita se le proporcione dicha información.

Cabe mencionar que fueron socializados los indicadores antes señalados con la Administración Superior, los cuales fueron elaborados con el Reporte Informe de Cartera y Cuadre 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 préstamos 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/*

INDICADOR DE MORA GENERAL AL 31 DE ENERO 2025 (POR INFORMACION DE PRESTAMOS)

NOMBRE DE AGENCIA	CANTIDAD	SALDO CAPITAL	CAPITAL VIGENTE	CAPITAL ATRASADO	CAPITAL VENCIDO	CAP COBRO JUDICIAL	TOTAL MORA	INT REG	INT SUSP	INT MORA	INDICE MORA
AGENCIA MALL PREMIER	57	L 58,004,253.13	L 4,826,459.68	L 5,681,345.91	L 7,146,400.90	L 40,350,046.64	L 53,177,793.45	L 342.22	L 52,229,913.01	L 7,222,583.30	91.68%
AGENCIA REGIONAL SPS	681	L 200,103,627.18	L 131,333,603.43	L 16,059,965.53	L 35,314,557.87	L 17,395,500.35	L 68,770,023.75	L 1,812,549.08	L 47,786,581.09	L 6,276,676.10	34.37%
CATACAMAS	863	L 373,378,973.06	L 324,952,590.51	L 8,155,432.45	L 39,733,069.98	L 537,880.12	L 48,426,382.55	L 6,952,443.92	L 11,891,120.71	L 1,795,552.05	12.97%
CHOLUTECA	542	L 187,837,497.33	L 97,778,300.15	L 4,993,242.52	L 19,073,022.30	L 65,992,932.36	L 90,059,197.18	L 2,046,632.37	L 58,342,521.30	L 9,809,185.87	47.95%
COMAYAGUA	814	L 211,267,646.68	L 145,573,448.06	L 8,171,558.39	L 51,436,860.72	L 6,085,779.51	L 65,694,198.62	L 2,880,864.78	L 31,218,804.32	L 5,805,914.87	31.10%
DANLI	887	L 113,630,846.75	L 69,177,704.36	L 1,371,351.09	L 43,081,791.30	L -	L 44,453,142.39	L 2,169,474.26	L 10,834,536.78	L 2,258,436.85	39.12%
DULCE NOMBRE DE CULMI	405	L 163,943,141.86	L 156,162,321.03	L 80,534.96	L 7,700,285.87	L -	L 7,780,820.83	L 3,245,534.88	L 3,303,102.15	L 382,118.77	4.75%
EL PARAISO	562	L 64,116,166.41	L 42,256,417.15	L 2,193,418.05	L 19,566,331.21	L 100,000.00	L 21,859,749.26	L 994,847.99	L 8,685,986.99	L 1,655,105.38	34.09%
EL PROGRESO	412	L 64,723,577.71	L 38,255,581.76	L 1,417,481.57	L 20,260,724.19	L 4,789,790.19	L 26,467,995.95	L 675,888.69	L 20,284,941.94	L 3,700,758.46	40.89%
GRACIAS	628	L 66,463,662.86	L 51,068,001.71	L 2,732,166.99	L 12,663,494.16	L -	L 15,395,661.15	L 1,271,431.80	L 6,866,506.67	L 1,183,454.18	23.16%
JESUS DE OTORO	588	L 138,924,406.43	L 115,785,557.30	L 9,305,135.60	L 13,833,713.53	L -	L 23,138,849.13	L 2,217,518.79	L 8,118,429.55	L 1,048,017.60	16.66%
JUTICALPA	1862	L 824,196,181.55	L 589,254,288.06	L 16,720,525.77	L 181,060,323.37	L 37,161,044.35	L 234,941,893.49	L 8,589,374.17	L 113,382,374.05	L 20,465,671.19	28.51%
LA CEIBA	517	L 225,726,235.73	L 178,105,979.22	L 18,575,333.45	L 29,044,923.06	L -	L 47,620,256.51	L 2,294,045.47	L 19,531,481.33	L 3,075,841.46	21.10%
LA ENTRADA COPAN	208	L 47,001,174.15	L 36,731,822.99	L 2,357,520.69	L 7,911,830.47	L -	L 10,269,351.16	L 609,734.22	L 4,694,316.83	L 749,794.54	21.85%
LA ESPERANZA	598	L 88,624,609.76	L 60,997,735.91	L 4,805,419.20	L 22,289,276.55	L 532,178.10	L 27,626,873.85	L 862,779.20	L 6,421,197.48	L 1,315,666.56	31.17%
MARCALA	380	L 65,019,597.06	L 50,703,109.71	L 2,440,341.41	L 3,774,485.66	L 8,101,660.28	L 14,316,487.35	L 755,561.17	L 9,397,794.89	L 1,659,944.51	22.02%
NACAOME	706	L 167,581,232.32	L 103,020,072.34	L 20,768,573.82	L 18,829,073.68	L 24,963,512.48	L 64,561,159.98	L 1,221,132.58	L 44,731,693.87	L 7,055,779.62	38.53%
OCOTEPEQUE	1169	L 85,532,450.22	L 22,508,856.98	L 5,128,392.89	L 57,795,200.35	L 100,000.00	L 63,023,593.24	L 527,396.50	L 45,928,335.67	L 7,707,642.04	73.68%
OFICINA PRINCIPAL	1810	L 584,606,885.28	L 327,360,609.33	L 39,137,437.62	L 72,864,931.96	L 145,243,906.37	L 257,246,275.95	L 1,502,046.32	L 284,229,957.44	L 41,589,058.15	44.00%
OLANCHITO	332	L 91,067,108.85	L 74,903,999.12	L 2,041,426.87	L 9,280,960.09	L 4,840,722.77	L 16,163,109.73	L 1,562,160.35	L 11,177,140.25	L 1,877,864.61	17.75%
SALAMA	676	L 132,981,944.55	L 107,201,874.86	L 879,086.18	L 24,900,983.51	L -	L 25,780,069.69	L 1,836,571.22	L 11,608,318.58	L 1,699,312.20	19.39%
SAN ESTEBAN	368	L 172,895,053.01	L 150,575,022.99	L 2,037,264.25	L 18,282,766.77	L 1,999,999.00	L 22,320,030.02	L 2,319,148.54	L 16,944,500.34	L 3,461,943.58	12.91%
SAN LUIS	443	L 61,552,361.93	L 50,586,439.72	L 3,635,419.46	L 7,285,502.75	L 45,000.00	L 10,965,922.21	L 1,022,055.45	L 5,017,695.99	L 916,137.89	17.82%
SAN PEDRO SULA	9	L 1,726,307.72	L 1,682,303.77	L 44,003.95	L -	L -	L 44,003.95	L 2,956.76	L 179,135.23	L 15,150.16	2.55%
SANTA BARBARA	894	L 76,503,780.27	L 47,765,631.94	L 1,872,886.76	L 25,910,261.57	L 955,000.00	L 28,738,148.33	L 986,785.42	L 17,418,751.34	L 2,875,973.89	37.56%
SANTA ROSA DE COPAN	333	L 79,437,058.95	L 71,591,997.09	L 800,801.86	L 7,044,260.00	L -	L 7,845,061.86	L 1,591,409.62	L 3,260,246.57	L 462,899.96	9.88%
TALANGA	612	L 138,474,299.03	L 110,379,418.42	L 3,108,766.23	L 24,986,114.38	L -	L 28,094,880.61	L 2,201,024.31	L 12,447,320.60	L 1,745,919.67	20.29%
TELA	272	L 120,857,485.73	L 104,296,899.55	L 1,898,670.46	L 13,781,806.83	L 880,108.89	L 16,560,586.18	L 2,470,266.99	L 7,114,710.75	L 1,149,818.73	13.70%
TEUPASENTI	524	L 58,698,178.63	L 34,123,452.47	L 1,464,721.59	L 12,810,004.57	L 10,300,000.00	L 24,574,726.16	L 885,698.91	L 19,030,080.75	L 2,707,353.45	41.87%
TOCOA	295	L 262,978,503.43	L 198,220,231.84	L 6,788,630.65	L 51,451,640.94	L 6,518,000.00	L 64,758,271.59	L 2,946,297.90	L 41,356,807.62	L 6,487,499.55	24.62%
TROJES	826	L 152,218,221.99	L 103,775,805.85	L 1,991,352.51	L 42,084,956.89	L 4,366,106.74	L 48,442,416.14	L 1,523,925.78	L 40,815,754.23	L 6,501,883.00	31.82%
YORO	928	L 184,884,186.02	L 151,135,373.19	L 4,404,348.44	L 29,248,464.39	L 96,000.00	L 33,748,812.83	L 3,677,527.63	L 20,694,258.42	L 4,412,295.48	18.25%
TOTAL	20201	L 5,264,956,655.58	L 3,752,090,910.49	L 201,062,557.12	L 930,448,019.82	L 381,355,168.15	L 1,512,865,745.09	L 63,655,427.29	L 994,944,316.74	L 159,071,253.67	28.73%

Fuente tomada por informacion de prestamos

INDICE DE MORA MES DE ENERO 2025 (POR CUDRE DE CARTERA)

NOMBRE DE AGENCIA	CANTIDAD	SALDO CAPITAL	CAPITAL VIGENTE	CAPITAL ATRASADO	CAPITAL VENCIDO	CAP COBRO JUDICIAL	TOTAL MORA	INT REG	INT SUSP	INT MORA	INDICE MORA
AGENCIA MALL PREMIER	57	L 58,004,253.13	L 73,333.66	L 10,434,471.93	L 7,146,400.90	L 40,350,046.64	L 57,930,919.47	L 342.22	L 52,229,913.01	L 7,222,583.30	99.87%
AGENCIA REGIONAL SPS	681	L 200,103,627.18	L 93,770,417.52	L 53,623,151.44	L 35,314,557.87	L 17,395,500.35	L 106,333,209.66	L 1,812,549.08	L 47,786,581.09	L 6,276,676.10	53.14%
CATACAMAS	863	L 373,378,973.06	L 284,046,052.79	L 49,061,970.17	L 39,733,069.98	L 537,880.12	L 89,332,920.27	L 6,952,443.92	L 11,891,120.71	L 1,795,552.05	23.93%
CHOLUTECA	542	L 187,837,497.33	L 73,881,480.36	L 28,890,062.31	L 19,073,022.30	L 65,992,932.36	L 113,956,016.97	L 2,046,632.37	L 58,342,521.30	L 9,809,185.87	60.67%
COMAYAGUA	814	L 211,267,646.68	L 124,424,138.53	L 29,320,867.92	L 51,436,860.72	L 6,085,779.51	L 86,843,508.15	L 2,880,864.78	L 31,218,804.32	L 5,805,914.87	41.11%
DANLI	887	L 113,630,846.75	L 63,705,691.64	L 6,843,363.81	L 43,081,791.30	-	L 49,925,155.11	L 2,169,474.26	L 10,834,536.78	L 2,258,436.85	43.94%
DULCE NOMBRE DE CULMI	405	L 163,943,141.86	L 154,305,855.99	L 1,937,000.00	L 7,700,285.87	-	L 9,637,285.87	L 3,245,534.88	L 3,303,102.15	L 382,118.77	5.88%
EL PARAISO	562	L 64,116,166.41	L 37,872,915.35	L 6,576,919.85	L 19,566,331.21	L 100,000.00	L 26,243,251.06	L 994,847.99	L 8,685,986.99	L 1,655,105.38	40.93%
EL PROGRESO	412	L 64,723,577.71	L 31,493,760.80	L 8,179,302.53	L 20,260,724.19	L 4,789,790.19	L 33,229,816.91	L 675,888.69	L 20,284,941.94	L 3,700,758.46	51.34%
GRACIAS	628	L 66,463,662.86	L 47,302,501.36	L 6,497,667.34	L 12,663,494.16	-	L 19,161,161.50	L 1,271,431.80	L 6,866,506.67	L 1,183,454.18	28.83%
JESUS DE OTORO	588	L 138,924,406.43	L 101,002,564.78	L 24,088,128.12	L 13,833,713.53	-	L 37,921,841.65	L 2,217,518.79	L 8,118,429.55	L 1,048,017.60	27.30%
JUTICALPA	1862	L 824,196,181.55	L 427,275,496.99	L 178,699,316.84	L 181,060,323.37	L 37,161,044.35	L 396,920,684.56	L 8,589,374.17	L 113,382,374.05	L 20,465,671.19	48.16%
LA CEIBA	517	L 225,726,235.73	L 122,558,319.47	L 74,122,993.20	L 29,044,923.06	-	L 103,167,916.26	L 2,294,045.47	L 19,531,481.33	L 3,075,841.46	45.70%
LA ENTRADA COPAN	208	L 47,001,174.15	L 34,362,647.00	L 4,726,696.68	L 7,911,830.47	-	L 12,638,527.15	L 609,734.22	L 4,694,316.83	L 749,794.54	26.89%
LA ESPERANZA	598	L 88,624,609.76	L 48,463,201.71	L 17,339,953.40	L 22,289,276.55	L 532,178.10	L 40,161,408.05	L 862,779.20	L 6,421,197.48	L 1,315,666.56	45.32%
MARCALA	380	L 65,019,597.06	L 45,610,229.87	L 7,533,221.25	L 3,774,485.66	L 8,101,660.28	L 19,409,367.19	L 755,561.17	L 9,397,794.89	L 1,659,944.51	29.85%
NACAOME	706	L 167,581,232.32	L 65,751,420.64	L 58,037,225.52	L 18,829,073.68	L 24,963,512.48	L 101,829,811.68	L 1,221,132.58	L 44,731,693.87	L 7,055,779.62	60.76%
OCOTEPEQUE	1169	L 85,532,450.22	L 19,106,188.69	L 8,531,061.18	L 57,795,200.35	L 100,000.00	L 66,426,261.53	L 527,396.50	L 45,928,335.67	L 7,707,642.04	77.66%
OFICINA PRINCIPAL	1810	L 584,606,885.28	L 153,683,944.35	L 212,814,102.60	L 72,864,931.96	L 145,243,906.37	L 430,922,940.93	L 1,502,046.32	L 284,229,957.44	L 41,589,058.15	73.71%
OLANCHITO	332	L 91,067,108.85	L 68,910,193.66	L 8,035,232.33	L 9,280,960.09	L 4,840,722.77	L 22,156,915.19	L 1,562,160.35	L 11,177,140.25	L 1,877,864.61	24.33%
SALAMA	676	L 132,981,944.55	L 97,029,525.70	L 11,051,435.34	L 24,900,983.51	-	L 35,952,418.85	L 1,836,571.22	L 11,608,318.58	L 1,699,312.20	27.04%
SAN ESTEBAN	368	L 172,895,053.01	L 133,445,230.42	L 19,167,056.82	L 18,282,766.77	L 1,999,999.00	L 39,449,822.59	L 2,319,148.54	L 16,944,500.34	L 3,461,943.58	22.82%
SAN LUIS	443	L 61,552,361.93	L 42,206,854.94	L 12,015,004.24	L 7,285,502.75	L 45,000.00	L 19,345,506.99	L 1,022,055.45	L 5,017,695.99	L 916,137.89	31.43%
SAN PEDRO SULA	9	L 1,726,307.72	L 1,454,058.27	L 272,249.45	L -	L -	L 272,249.45	L 2,956.76	L 179,135.23	L 15,150.16	15.77%
SANTA BARBARA	894	L 76,503,780.27	L 40,494,554.81	L 9,143,963.89	L 25,910,261.57	L 955,000.00	L 36,009,225.46	L 986,785.42	L 17,418,751.34	L 2,875,973.89	47.07%
SANTA ROSA DE COPAN	333	L 79,437,058.95	L 69,441,536.99	L 2,951,261.96	L 7,044,260.00	-	L 9,995,521.96	L 1,591,409.62	L 3,260,246.57	L 462,899.96	12.58%
TALANGA	612	L 138,474,299.03	L 82,328,684.84	L 31,159,499.81	L 24,986,114.38	-	L 56,145,614.19	L 2,201,024.31	L 12,447,320.60	L 1,745,919.67	40.55%
TELA	272	L 120,857,485.73	L 96,024,655.83	L 10,170,914.18	L 13,781,806.83	L 880,108.89	L 24,832,829.90	L 2,470,266.99	L 7,114,710.75	L 1,149,818.73	20.55%
TEUPASENTI	524	L 58,698,178.63	L 28,575,917.69	L 7,012,256.37	L 12,810,004.57	L 10,300,000.00	L 30,122,260.94	L 885,698.91	L 19,030,080.75	L 2,707,353.45	51.32%
TOCOA	295	L 262,978,503.43	L 122,884,209.91	L 82,124,652.58	L 51,451,640.94	L 6,518,000.00	L 140,094,293.52	L 2,946,297.90	L 41,356,807.62	L 6,487,499.55	53.27%
TROJES	826	L 152,218,221.99	L 97,048,993.46	L 8,718,164.90	L 42,084,956.89	L 4,366,106.74	L 55,169,228.53	L 1,523,925.78	L 40,815,754.23	L 6,501,883.00	36.24%
YORO	928	L 184,884,186.02	L 131,925,190.09	L 23,614,531.54	L 29,248,464.39	L 96,000.00	L 52,958,995.93	L 3,677,527.63	L 20,694,258.42	L 4,412,295.48	28.64%
TOTAL	20201	L 5,264,956,655.58	L 2,940,459,768.11	L 1,012,693,699.50	L 930,448,019.82	L 381,855,168.15	L 2,324,496,887.47	L 63,655,427.29	L 994,944,316.74	L 159,071,253.67	44.15%

FUENTE REPORTE INFORMACION CUADRE DE CARTERA