

FUNDACION MICROFINANCIERA HERMANDAD DE HONDURAS OPDF. INDICADORES CNBS CIRCULAR 050-2014

1- Indicadores De Cumplimiento			Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	
No.	INDICADOR	Formula	PARAMETRO																													
1.1	LIMITE DE PRESTAMOS FIDUCIARIOS	Creditos Fiduciarios Por Prestatario/Patrimonio	<=2%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%
1.2	CONCENTRACION CREDITICIA	Monto de Créditos Otorgado A un Solo Prestatario/Patrimonio	<=8%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.15%	0.15%	0.15%	0.13%	0.13%	0.13%	0.13%	
1.3	SUFICIENCIA DE RESERVAS PARA PRESTAMOS E INTS. INCOBRABLES	Reserva Constituida/ Reserva Requerida	>=100%	118.14%	135.07%	137.07%	134.26%	132.78%	130.27%	126.80%	123.61%	120.70%	118.47%	118.61%	117.03%	117.01%	117.69%	116.54%	116.24%	112.30%	115.78%	115.05%	113.67%	106.60%	101.76%	101.47%	101.18%	110.19%	106.89%	106.68%	106.56%	107.32%
1.4	COBERTURA DE DEPOSITOS	Total Reservas Liquidas/Total Captado (Ahorro Y Plazo Fijo)	>=20%	35.10%	38.42%	41.41%	41.43%	41.67%	41.23%	38.56%	35.95%	34.43%	33.05%	33.77%	29.87%	30.75%	35.51%	40.20%	40.10%	39.78%	38.88%	36.43%	34.17%	32.13%	29.20%	27.58%	25.78%	26.26%	29.89%	34.80%	34.98%	35.81%
1.5	SOLVENCIA PATRIMONIAL	Patrimonio/Total Activo Neto	Mínimo 15%	51.73%	52.02%	51.97%	51.73%	51.79%	51.81%	52.01%	52.03%	51.82%	51.77%	51.71%	53.07%	53.24%	52.93%	52.97%	52.88%	52.88%	52.97%	53.16%	53.17%	52.93%	53.24%	53.31%	53.60%	53.87%	53.80%	53.99%	54.18%	50.68%
1.6	LIMITE DE GASTOS DE CAPACITACION	Gastos De Capacitación Y Entrenamiento (Periodo Actual) /Excedentes Del Periodo (Anterior)	<=10%	1.62%	0.22%	0.24%	0.26%	0.33%	0.47%	0.59%	0.68%	0.75%	0.86%	0.96%	1.08%	1.43%	0.00%	0.01%	0.03%	0.03%	0.04%	0.04%	0.07%	0.07%	0.07%	0.08%	0.11%	0.14%	0.00%	0.02%	0.03%	0.03%
2- Calidad De Activos			Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	
2.1	INDICE DE MOROSIDAD MAYOR A 8 DIAS	Créditos en mora Mayor A 8 días / cartera de créditos	<=10%	1.53%	1.10%	1.14%	1.11%	1.27%	1.23%	1.42%	1.34%	1.42%	1.44%	1.40%	1.39%	1.18%	1.35%	1.58%	1.54%	1.69%	1.83%	1.78%	1.36%	1.26%	1.41%	1.44%	1.55%	1.48%	1.64%	1.80%	1.69%	1.87%
2.2	INDICE DE MOROSIDAD MAYOR A 30 DIAS	Créditos en mora Mayor A 30 días / cartera de créditos	<=6%	1.20%	0.75%	0.79%	0.86%	0.92%	0.97%	1.01%	1.11%	1.17%	1.21%	1.24%	1.25%	1.05%	1.06%	1.15%	1.28%	1.38%	1.46%	1.54%	1.10%	1.08%	1.12%	1.15%	1.21%	1.31%	1.34%	1.44%	1.48%	1.51%
2.3	INCOBRABILIDAD	Cartera sanada (castigada)/ Cartera Promedio	<=2%	0.65%	0.75%	0.74%	0.73%	0.72%	0.70%	0.69%	0.67%	0.65%	0.64%	0.63%	0.63%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.46%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3- SOLVENCIA			Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	
3.1	PATRIMONIO COMPROMETIDO POR CARTERA EN MORA MAYOR A 8 DIAS	Créditos En Mora Mayor A 8 días/Patrimonio	<=80% de mora promedio del sistema para primer nivel	2.26%	1.59%	1.64%	1.61%	1.84%	1.78%	2.08%	1.98%	2.11%	2.15%	2.08%	2.03%	1.70%	1.91%	2.20%	2.14%	2.36%	2.59%	2.54%	1.95%	1.84%	2.06%	2.12%	2.30%	2.18%	2.38%	2.55%	2.40%	2.82%
3.2	PATRIMONIO COMPROMETIDO POR CREDITOS CLASIFICADOS ADVERSAMENTE MORA MAYOR A 30 DIAS	Créditos En Mora Mayor A 30 días/Patrimonio	<=80% de mora promedio del sistema para primer nivel	1.77%	1.16%	1.26%	1.25%	1.33%	1.40%	1.48%	1.64%	1.74%	1.80%	1.84%	1.51%	1.51%	1.61%	1.97%	2.09%	2.23%	1.59%	1.59%	1.67%	1.72%	1.83%	1.96%	0.00%	1.94%	2.05%	2.10%	2.28%	
4- Gestión Administrativa			Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	
4.1	AUTOSUFICIENCIA OPERATIVA	Productos Financieros/(Gastos Financieros+ Gastos de Administración)	>=110%	156.93%	172.61%	169.41%	170.92%	175.29%	175.23%	176.94%	179.60%	179.70%	180.20%	180.88%	183.24%	161.87%	170.52%	168.06%	165.78%	165.30%	162.89%	161.19%	159.12%	160.57%	162.41%	163.25%	163.26%	160.39%	180.76%	176.32%	177.43%	173.84%
4.3	EFICIENCIA ADMINISTRATIVA (Eficiencia Operativa)	Total Gastos - Depreciaciones Y Amortizaciones/Activos Netos Promedio.	<=3%	15.42%	15.68%	15.55%	15.72%	15.86%	15.75%	15.76%	15.77%	15.78%	15.83%	15.61%	15.40%	15.11%	14.97%	14.82%	14.58%	14.50%	14.50%	14.51%	14.50%	14.47%	14.43%	14.41%	14.64%	14.97%	14.93%	14.81%	14.93%	14.91%
4.4	EFICIENCIA SOBRE ACTIVOS PRODUCTIVOS	Gastos de administración- Amortización Para Créditos de Duolosa Recaudo. /Activos Productivos Netos Promedio.	<=15%	14.73%	15.68%	15.49%	15.42%	15.42%	15.29%	15.26%	15.27%	15.25%	15.18%	14.98%	14.76%	14.65%	14.49%	14.35%	14.25%	14.17%	14.14%	14.17%	14.19%	14.18%	14.16%	14.15%	14.21%	14.18%	14.24%	14.22%	14.16%	14.11%
5- Rendimientos y Costos			Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	
5.1	RENTABILIDAD SOBRE LOS ACTIVOS PRODUCTIVOS	Productos Financieros/Activos Productivos Neto Promedio.	>120% del promedio del sistema del primer nivel	29.21%	28.01%	27.85%	27.73%	27.73%	27.47%	27.44%	27.54%	27.69%	27.79%	27.77%	27.92%	27.97%	27.93%	27.91%	27.77%	27.62%	27.52%	27.45%	27.14%	27.22%	27.40%	27.28%	27.31%	27.36%	27.72%	27.78%	28.09%	28.04%
5.2	RENTABILIDAD SOBRE LOS ACTIVOS NETOS PROMEDIADO	Excedentes Del Ejercicio/Activo Neto Promedio.	Mayor al IPC (Inflación Anual) O costo De Vida (Decrejado Por ECH) Mas del punto Porcentuales	9.53%	10.55%	10.46%	10.17%	10.06%	9.97%	9.94%	10.01%	10.11%	10.12%	10.31%	10.78%	10.65%	10.68%	11.77%	10.90%	10.86%	10.79%	10.70%	10.40%	10.49%	10.67%	10.54%	10.46%	10.15%	10.25%	10.31%	10.54%	10.49%
5.3	RENTABILIDAD PATRIMONIAL	Excedentes Del Ejercicio/Patrimonio Promedio.	>= a la tasa pasiva promedio pagada por el sistema bancario nacional por un deposito a plazo	21.57%	21.19%	20.88%	20.20%	19.87%	19.61%	19.47%	19.50%	19.63%	19.61%	19.93%	20.75%	20.45%	20.47%	22.52%	20.82%	20.71%	20.54%	20.33%	19.73%	19.86%	20.15%	19.86%	19.70%	19.08%	19.24%	19.33%	19.72%	19.70%