

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

1- Indicadores De Cumplimiento				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	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23
No.	INDICADOR	Formula	PARAMETRO																								
1.1	LIMITE DE PRESTAMOS FIDUCIARIOS	Créditos Fiduciarios Por Prestatario/Patrimonio	<=2%	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%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%
1.2	CONCENTRACION CREDITICIA	Monto de Créditos Otorgado A un Solo Prestatario/Patrimonio	<=5%	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%	0.13%	0.09%	0.14%	0.14%	0.14%	0.17%	0.17%	0.17%
1.3	SUFICIENCIA DE RESERVAS PARA PRESTAMOS E INTS. INCOBRABLES	Reserva Constituida /Reserva Requerida	>=100%	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%	102.56%	102.68%	105.03%	102.00%	102.13%	105.57%	101.44%	103.55%
1.4	COBERTURA DE DEPOSITOS	Total Reservas Liquidas/Total Captado (Ahorro Y Plazo Fijo)	>=20%	33.81%	38.15%	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%	35.54%	34.25%	31.35%	30.19%	28.30%	27.01%	25.68%	25.30%
1.5	SOLVENCIA PATRIMONIAL	Patrimonio/Total Activo Neto	Mínimo 15%	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%	54.37%	54.37%	54.70%	54.58%	54.74%	54.84%	54.96%	55.04%	55.60%
1.6	LIMITE DE GASTOS DE CAPACITACION	Gastos De Capacitación Y Entrenamiento (Periodo Actual)/Excedentes Del Periodo (Anterior)	<=10%	0.42%	0.62%	1.01%	1.33%	1.57%	1.75%	1.91%	2.06%	2.12%	2.15%	2.32%	2.75%	0.01%	0.02%	0.04%	0.07%	0.35%	0.52%	0.63%	0.72%	0.88%	1.03%	1.36%	1.54%
2- Calidad De Activos				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	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23
2.1	INDICE DE MOROSIDAD MAYOR A 8 DIAS	Créditos en mora Mayor A 8 días./ cartera de credits	<10%	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%	1.89%	1.50%	1.57%	1.61%	1.98%	1.85%	1.85%	1.90%
2.2	INDICE DE MOROSIDAD MAYOR A 30 DIAS	Créditos en mora Mayor A 30 días./ cartera de credits	<5%	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%	1.58%	1.14%	1.19%	1.25%	1.36%	1.47%	1.44%	1.57%
2.3	INCOBRABILIDAD	Cartera saneada (castigada)/ Cartera Promedio	<2%	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%	0.00%	0.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3- SOLVENCIA				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	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-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	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%	2.63%	2.67%	2.11%	2.25%	2.32%	2.87%	2.68%	2.70%	2.74%
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	1.51%	1.61%	1.79%	1.93%	2.07%	2.20%	1.57%	1.57%	1.64%	1.69%	1.79%	1.94%	1.94%	2.05%	2.10%	2.13%	2.24%	1.61%	1.70%	1.79%	1.96%	2.14%	2.09%	2.27%
4- Gestión Administrativa				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
4.1	AUTOSUFICIENCIA OPERATIVA	Productos Financieros/(Gastos Financieros+ Gastos de Administracion	>=110%	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%	174.22%	173.03%	171.60%	169.97%	168.98%	167.78%	167.28%	165.37%
4.3	EFICIENCIA ADMINISTRATIVA (Eficiencia Operativa)	Total Gastos - Depreciaciones Y Amortizaciones/Activos Netos Promedio.	<20%	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%	14.91%	14.93%	14.91%	14.84%	14.79%	14.78%	14.86%	14.93%	15.06%	15.07%	14.99%
4.4	EFICIENCIA SOBRE ACTIVOS PRODUCTIVOS	Gastos de administracion- Amortización Para Créditos de Dudosa Recaudo./Activos Productivos Netos Promedio.	<15%	0.15	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14
5- Rendimientos y Costos				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	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23
5.1	RENTABILIDAD SOBRE LOS ACTIVOS PRODUCTIVOS	Productos Financieros/Activo Productivos Neto Promedio.	>120% del promedio del sistema del primer nivel	28.16%	28.16%	28.03%	27.89%	27.78%	27.71%	27.40%	27.49%	27.68%	27.55%	27.58%	27.63%	27.72%	27.78%	28.09%	28.04%	28.23%	28.34%	28.53%	28.55%	28.49%	28.55%	28.57%	28.57%
5.2	RENTABILIDAD SOBRE LOS ACTIVOS NETOS PROMEDIO	Excedentes Del Ejercicio/Activo Neto Promedio.	Mayor al IPC (Inflación Anual O costo De Vida Decretado Por BCH:) Mas de3 punto Porcentuales	10.68%	10.79%	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%	10.67%	10.80%	11.03%	10.97%	10.85%	10.79%	10.57%	10.71%
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	20.47%	20.65%	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%	19.58%	19.88%	20.07%	20.45%	20.28%	20.01%	19.85%	19.40%	19.60%