



INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNAH
INPREUNAH

RESUMEN DEPOSITOS VISTA, INVERSIONES LIQUIDAS Y CARTERAS DE PRESTAMOS

Período del 01 Al 31 de Diciembre de 2022

Expresado en Lempiras

CUENTAS BANCARIAS

BANCO CENTRAL DE HONDURAS

Cuenta de Cheques # 111103-01-000110-4 3,721,857.75

DAVIVIENDA

Cuenta de Cheques No. 155692-5 21,179,189.44

Cuenta de Cheques No. 1300011619 120,002.28

Cuenta de Cheques No. 1012150338 183,130.37

BANCO LAFISE

Cuenta de Cheques No. 101-01-000003723 285,455.20

Cuenta de Ahorro Dolares No. 101604000147 4,696,963.69

BANCO POPULAR

Cuenta de Cheques No. 01-101-000060-8 214,376.61

Cta. Ahorro # 10-101-004298-0 369,925.87

BANCO DE DESARROLLO RURAL HONDURAS

Cta. Ch. # 01503010123759 46,433.57

Banco FICOHSA

Cta. Ahorro # 2000-1299-6248 4,700,978.42

BANCO PROMERICA:

Cta. Ahorro # 80000001421225 29,078.01

Cuenta de Ahorro Dolares No. 2-37081 4,036,382.39

BANPAIS

Cuenta de Ahorro Dolares No. 22599-00296-7 13,511.33

BANCO ATLANTIDA

Cuenta de Ahorro Dolares No. 10120408181 2,345,957.86

CAJA CHICA

Total 41,943,242.79

SALDOS DE PRESTAMOS

PRESTAMOS PERSONALES 752,384,509.69

PRESTAMOS HIPOTECARIOS 406,366,860.06

T O T A L E S 1,158,751,369.75

CONCENTRACION DE CARTERA

INVERSIONES EN TITULOS CORTO PLAZO 854,388,993.78

INVERSIONES EN TITULOS LARGO PLAZO 1,864,404,560.00

BANCOS 41,943,242.79

PRESTAMOS 1,158,751,369.75

GRAN TOTAL 3,919,488,166.32


Firmado digitalmente por
RAUL EDGARDO
ESTRADA
GOUGH

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Director Especialista a. i.




Licda. Marcela Nuñez Lagos
Gerente Financiero a. i.




Lic. Wilson J. Herrera
Contador General
COHPUCP No. 06-07-1061



INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNIVERSIDAD NACIONAL AUTONOMA DE HONDURAS
Detalle de Rendimientos de Inversiones en Bonos y Certificados de Depositos
Al 31 de Diciembre del 2022

Nombre del Emisor	Tipo de Instrumento	No. de Instrumento	Moneda (L, \$, u otra)	Valor Nominal en Dolares	Valor Nominal en Lempiras	Tasa Indexada con Inflacion	Tasa Nominal	Plazo (Dias)	Fecha de Emision	Fecha de Vencimiento	Dias de Intereses	Devengado
Banco Central de Honduras	BGDH	HNSEFI002260	Lempiras	-	L 74,709,000.00	14.54%	14.54%	3600	12/11/14	12/11/24	30	L 905,224.05
Banco Central de Honduras	BGDH	HNSEFI002104	Lempiras	-	L 9,529,000.00	14.54%	14.54%	3600	12/11/15	12/11/25	30	L 115,459.72
Banco Central de Honduras	BGDH	HNSEFI002260	Lempiras	-	L 9,293,000.00	14.54%	14.54%	3600	12/11/14	12/11/24	30	L 112,600.18
Banco Central de Honduras	BGDH	HNSEFI002260	Lempiras	-	L 9,619,000.00	14.54%	14.54%	3600	12/11/14	12/11/24	30	L 116,559.25
Banco Central de Honduras	BGDH	HNSEFI002260	Lempiras	-	L 9,564,000.00	14.54%	14.54%	3600	12/11/14	12/11/24	30	L 115,883.80
Banco Central de Honduras	BGDH	HNSEFI002518	Lempiras	-	L 50,000,000.00	10.00%	10.00%	3600	11/08/16	11/08/26	30	L 416,666.67
Banco Central de Honduras	BGDH	HNSEFI002526	Lempiras	-	L 54,398,000.00	-	10.45%	3600	12/11/16	12/11/26	30	L 473,715.92
Banco Central de Honduras	BGDH	HNSEFI001734	Lempiras	-	L 60,273,000.00	12.35%	12.35%	3600	29/12/14	29/12/24	30	L 620,309.63
Banco Central de Honduras	BGDH	HNSEFI002518	Lempiras	-	L 155,790,000.00	-	10.00%	3600	11/08/16	11/08/26	30	L 1,298,250.00
Banco Central de Honduras	BGDH	HNSEFI002526	Lempiras	-	L 181,191,000.00	-	10.45%	3600	12/11/16	12/11/26	30	L 1,577,871.63
Banco Central de Honduras	BGDH	HNSEFI002518	Lempiras	-	L 104,013,000.00	-	10.00%	3600	11/08/16	11/08/26	30	L 866,775.00
Banco Central de Honduras	BGDH	HNSEFI003078	Lempiras	-	L 231,798,000.00	-	11.00%	5580	12/11/17	12/05/33	30	L 2,124,815.00
Banco Central de Honduras	BGDH	HNSEFI003037	Lempiras	-	L 183,492,000.00	-	10.40%	3780	12/05/18	12/11/28	30	L 1,590,264.00
Banco Central de Honduras	BGDH	HNSEFI002518	Lempiras	-	L 67,987,000.00	-	10.00%	1967	11/08/16	11/08/26	30	L 566,558.33
Banco Central de Honduras	BGDH	HNSEFI003706	Lempiras	-	L 227,193,000.00	-	5.55%	2790	12/02/21	12/08/29	30	L 1,050,767.63
Banco Central de Honduras	BGDH	HNSEFI003565	Lempiras	-	L 380,306,000.00	-	5.56%	2814	12/09/22	12/09/30	1	L 58,736.15
Sub-Total					L 1,809,155,000.00							L 12,010,447.91
BAC Credomatic	BSPS	06-L-401045321	Dolares	\$ 200,000.00	L 4,919,560.00	-	3.00%	1011	25/02/22	16/12/24	30	L 12,298.90
Sub-Total				\$ 200,000.00	L 4,919,560.00							L 12,298.90
BAC Credomatic	BC	02-Q-401067211	Lempiras	-	L 20,000,000.00	-	4.73%	1359	18/08/22	09/06/26	30	L 78,833.33
BAC Credomatic	BC	05-Q-401067331	Lempiras	-	L 8,580,000.00	-	4.80%	1359	18/08/22	09/06/26	30	L 34,320.00
Sub-Total					L 28,580,000.00							L 113,153.33
Banco Atlantida	BC	500004001	Lempiras	-	L 10,000,000.00	-	4.75%	1624	11/08/22	04/03/27	30	L 39,583.33
Banco Atlantida	BC	500004002	Lempiras	-	L 10,000,000.00	-	4.80%	1624	11/08/22	04/03/27	30	L 40,000.00
Banco Atlantida	BC	500004003	Lempiras	-	L 1,750,000.00	-	5.00%	1624	11/08/22	04/03/27	30	L 7,291.67
Sub-Total					L 21,750,000.00							L 86,875.00
Banco Lafise	CDPF	400611000538	Dolares	\$ 757,408.31	L 18,630,578.13	-	3.00%	360	16/05/22	16/05/23	30	L 46,576.45
Banco Lafise (Autoseguro)	CDPF	400611000540	Dolares	\$ 599,000.00	L 14,734,082.20	-	3.00%	360	30/05/22	30/05/23	30	L 36,835.21
Banco Lafise	CDPF	129611000459	Dolares	\$ 1,226,440.49	L 30,167,737.88	-	3.00%	360	25/05/22	25/05/23	30	L 75,419.34
Banco Lafise	CDPF	129611000460	Dolares	\$ 427,000.00	L 10,503,260.60	-	3.00%	360	25/05/22	25/05/23	30	L 26,258.15
Sub-Total				\$ 3,009,848.80	L 74,035,658.81							L 185,089.15
Banco Promerica	CDPF	91283	Lempiras	-	L 20,000,000.00	-	4.25%	360	30/07/22	30/07/23	30	L 70,833.33
Banco Promerica	CDPF	92055	Lempiras	-	L 20,000,000.00	-	5.00%	360	03/10/22	03/10/23	30	L 83,333.33
Banco Promerica	CDPF	91260	Lempiras	-	L 25,000,000.00	-	4.25%	390	29/07/22	29/08/23	30	L 88,541.67
Banco Promerica	CDPF	91639	Lempiras	-	L 25,000,000.00	-	4.00%	390	31/08/22	30/09/23	30	L 83,333.33
Sub-Total					L 90,000,000.00							L 326,041.67
Banco FICOHSA	CDPF	200015088345	Lempiras	-	L 25,000,000.00	-	5.00%	180	01/11/22	01/05/23	30	L 104,166.67
Banco FICOHSA	CDPF	200015088388	Lempiras	-	L 25,000,000.00	-	5.25%	270	01/11/22	01/08/23	30	L 109,375.00
Banco FICOHSA	CDPF	200015088396	Lempiras	-	L 25,000,000.00	-	5.50%	360	01/11/22	01/11/23	30	L 114,583.33
Banco FICOHSA	CDPF	200015088418	Lempiras	-	L 25,000,000.00	-	5.50%	360	01/11/22	01/11/23	30	L 114,583.33
Banco FICOHSA	CDPF	200013335671	Lempiras	-	L 30,000,000.00	-	4.30%	360	30/12/21	30/12/22	30	L 107,500.00
Banco FICOHSA	CDPF	200013335701	Lempiras	-	L 30,000,000.00	-	4.30%	360	30/12/21	30/12/22	30	L 107,500.00
Banco FICOHSA	CDPF	200013335717	Lempiras	-	L 30,000,000.00	-	4.30%	360	30/12/21	30/12/22	30	L 107,500.00
Banco FICOHSA	CDPF	200013335728	Lempiras	-	L 30,000,000.00	-	4.30%	360	30/12/21	30/12/22	30	L 107,500.00
Banco FICOHSA	CDPF	200013684005	Lempiras	-	L 25,000,000.00	-	4.00%	360	28/02/22	28/02/23	30	L 83,333.33
Banco FICOHSA	CDPF	200013684021	Lempiras	-	L 25,000,000.00	-	4.00%	360	28/02/22	28/02/23	30	L 83,333.33
Banco FICOHSA	CDPF	200013873614	Lempiras	-	L 30,000,000.00	-	3.50%	270	31/03/22	31/12/22	30	L 87,500.00
Banco FICOHSA	CDPF	200013873584	Lempiras	-	L 30,000,000.00	-	3.50%	270	31/03/22	31/12/22	30	L 87,500.00
Banco FICOHSA	CDPF	200013873606	Lempiras	-	L 30,000,000.00	-	3.50%	270	31/03/22	31/12/22	30	L 87,500.00
Banco FICOHSA	CDPF	200013873622	Lempiras	-	L 30,000,000.00	-	3.50%	270	31/03/22	31/12/22	30	L 87,500.00
Banco FICOHSA	CDPF	200013873638	Lempiras	-	L 30,000,000.00	-	3.50%	270	31/03/22	31/12/22	30	L 87,500.00
Banco FICOHSA	CDPF	200013916461	Lempiras	-	L 25,000,000.00	-	3.50%	270	08/04/22	08/01/23	30	L 72,916.67
Banco FICOHSA	CDPF	200014532179	Lempiras	-	L 25,000,000.00	-	4.00%	360	29/07/22	29/07/23	30	L 83,333.33
Banco FICOHSA	CDPF	200014532168	Lempiras	-	L 25,000,000.00	-	4.00%	360	29/07/22	29/07/23	30	L 83,333.33
Sub-Total					L 495,000,000.00							L 1,716,458.33
Banco Popular	CDPF	51156	Lempiras	-	L 6,720,379.47	-	5.50%	270	27/06/22	27/03/23	30	L 30,801.74
Banco Popular	CDPF	50275	Lempiras	-	L 5,000,000.00	-	6.00%	360	26/02/22	26/02/23	30	L 25,000.00
Banco Popular	CDPF	52094	Lempiras	-	L 3,000,000.00	-	5.00%	360	25/10/22	25/10/23	30	L 12,500.00
Banco Popular	CDPF	51602	Lempiras	-	L 4,000,000.00	-	5.50%	270	31/08/22	30/05/23	30	L 18,333.33
Sub-Total					L 18,720,379.47							L 86,635.07
Leasing Atlantida	CDPF	15851	Lempiras	-	L 25,000,000.00	-	4.82%	390	31/08/22	30/09/23	30	L 100,416.67
Leasing Atlantida	CDPF	15852	Lempiras	-	L 25,000,000.00	-	4.87%	420	31/08/22	31/10/23	30	L 101,458.33
Leasing Atlantida	CDPF	16420	Lempiras	-	L 10,000,000.00	-	4.82%	390	04/10/22	04/11/23	30	L 40,166.67
Leasing Atlantida	CDPF	16421	Lempiras	-	L 10,000,000.00	-	4.87%	420	04/10/22	04/12/23	30	L 40,583.33
Leasing Atlantida	CDPF	16422	Lempiras	-	L 10,000,000.00	-	4.92%	450	04/10/22	04/01/24	30	L 41,000.00
Sub-Total					L 80,000,000.00							L 323,625.00
BANRURAL	CDPF	1502020035033	Dolares	\$ 650,281.59	L 15,995,496.49	-	4.00%	420	10/10/22	10/12/23	30	L 53,318.32
Sub-Total				\$ 650,281.59	L 15,995,496.49							L 53,318.32
BANRURAL	CDPF	1502010084293	Lempiras	-	L 10,000,000.00	-	5.00%	270	30/09/22	30/06/23	30	L 41,666.67
BANRURAL	CDPF	1502010083522	Lempiras	-	L 20,000,000.00	-	5.00%	360	29/06/22	29/06/23	30	L 83,333.33
BANRURAL	CDPF	1502010083013	Lempiras	-	L 15,000,000.00	-	3.75%	360	11/04/22	11/04/23	30	L 46,875.00
BANRURAL	CDPF	1502010083009	Lempiras	-	L 15,637,459.05	-	3.75%	360	11/04/22	11/04/23	30	L 48,867.06
BANRURAL	CDPF	1502010083045	Lempiras	-	L 20,000,000.00	-	3.75%	360	18/04/22	18/04/23	30	L 62,500.00
Sub-Total					L 80,637,459.05							L 416,035.56

tipo de Cambio al 31 de Diciembre del 2022 **24.5978**

Rendimiento Bonos del Gobierno de Honduras y Corporativos	L 12,210,476.24
Rendimiento Bono Corporativo BAC Credomatic (Dolares)	L 12,298.90
Rendimiento Certificados de Deposito a Plazo Fijo (Lempiras)	L 2,868,795.63
Rendimiento Certificados de Deposito a Plazo Fijo (Dolares)	L 238,407.47
Rendimiento Total de Bonos y Certificados de Depositos	L 15,329,978.24

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