



INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNAH
INPREUNAH

RESUMEN DEPOSITOS VISTA, INVERSIONES LIQUIDAS Y CARTERAS DE PRESTAMOS

Periodo Al 30 de Septiembre de 2023

Expresado en Lempiras

CUENTAS BANCARIAS

BANCO CENTRAL DE HONDURAS

Cuenta de Cheques # 11103-01-000110-4 260.00

DAVIVIENDA

Cuenta de Cheques No. 155692-5 30,081,924.73

Cuenta de Cheques No. 1300011619 -270,148.25

Cuenta de Cheques No. 1012150338 883,128.24

BANCO LAFISE

Cuenta de Cheques No. 101-01-000003723 86,025.57

Cuenta de Ahorro Dolares No. 101604000147 1,571,619.23

BANCO POPULAR

Cuenta de Cheques No. 01-101-000060-8 7,826.67

Cta. Ahorro # 10-101-004298-0 135,029.72

BANCO DE DESARROLLO RURAL HONDURAS

Cta. Ch. # 01503010123759 3,631,711.35

Cuenta de Ahorro Dolares No. 01503020112787 0.00

Banco FICOHSA

Cta. Ahorro # 2000-1299-6248 714,019.10

BANCO PROMERICA:

Cta. Ahorro # 80000001421225 29,249.01

Cuenta de Ahorro Dolares No. 2-37081 6,456,045.71

CAJA CHICA 25,000.00

Total **43,351,691.08**

SALDOS DE PRESTAMOS

PRESTAMOS PERSONALES 851,312,273.77

PRESTAMOS HIPOTECARIOS 359,730,802.89

T O T A L E S **1,211,043,076.66**

CONCENTRACION DE CARTERA

INVERSIONES EN TITULOS CORTO PLAZO 702,192,567.01

INVERSIONES EN TITULOS LARGO PLAZO 1,864,413,380.00

BANCOS 43,351,691.08

PRESTAMOS 1,211,043,076.66

GRAN TOTAL **3,821,000,714.75**

Lic. Raul Edgardo Estrada Gough
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 30 de Septiembre del 2023

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	13.55%	13.55%	3600	12/11/14	12/11/24	30	L 843,589.13
Banco Central de Honduras	BGDH	HNSEFI002104	Lempiras	-	L 9,529,000.00	13.55%	13.55%	3600	12/11/15	12/11/25	30	L 107,598.29
Banco Central de Honduras	BGDH	HNSEFI002260	Lempiras	-	L 9,293,000.00	13.55%	13.55%	3600	12/11/14	12/11/24	30	L 104,933.46
Banco Central de Honduras	BGDH	HNSEFI002260	Lempiras	-	L 9,619,000.00	13.55%	13.55%	3600	12/11/14	12/11/24	30	L 108,614.54
Banco Central de Honduras	BGDH	HNSEFI002260	Lempiras	-	L 9,564,000.00	13.55%	13.55%	3600	12/11/14	12/11/24	30	L 107,993.50
Banco Central de Honduras	BGDH	HNSEFI002518	Lempiras	-	L 50,000,000.00	-	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	11.44%	11.44%	3600	29/12/14	29/12/24	30	L 574,602.60
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	30	L 1,762,084.47
Sub-Total					L 1,809,155,000.00							L 13,575,100.15
BAC Credomatic	BSP\$	06-L-401045321	Dolares	\$ 200,000.00	L 4,928,380.00	-	3.25%	1011	25/02/22	16/12/24	30	L 13,347.70
Sub-Total				\$ 200,000.00	L 4,928,380.00							L 13,347.70
BAC Credomatic	BC	02-Q-401067211	Lempiras	-	L 20,000,000.00	-	5.00%	1359	18/08/22	09/06/26	30	L 83,333.33
BAC Credomatic	BC	05-Q-401067331	Lempiras	-	L 8,580,000.00	-	5.00%	1359	18/08/22	09/06/26	30	L 35,750.00
Sub-Total					L 28,580,000.00							L 119,083.33
Banco Atlantida	BC	5000040001	Lempiras	-	L 10,000,000.00	-	5.00%	1624	11/08/22	04/03/27	30	L 41,666.67
Banco Atlantida	BC	5000040002	Lempiras	-	L 10,000,000.00	-	5.00%	1624	11/08/22	04/03/27	30	L 41,666.67
Banco Atlantida	BC	5000040003	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 90,625.00
Banco Lafise	CDPF	129611000545	Dolares	\$ 757,408.31	L 18,663,979.83	-	5.65%	420	28/06/23	28/08/24	30	L 87,876.24
Banco Lafise (Autoseguro)	CDPF	129611000547	Dolares	\$ 599,000.00	L 14,760,498.10	-	5.65%	390	28/06/23	29/07/24	30	L 69,497.35
Banco Lafise	CDPF	129611000546	Dolares	\$ 1,226,440.49	L 30,221,823.91	-	5.65%	420	28/06/23	28/08/24	30	L 142,294.42
Banco Lafise	CDPF	129611000548	Dolares	\$ 427,000.00	L 10,522,091.30	-	5.65%	390	28/06/23	29/07/24	30	L 49,541.51
Sub-Total				\$ 3,009,848.80	L 74,168,393.14							L 349,209.52
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	30/09/23	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 70,000,000.00							L 255,208.33
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
Sub-Total					L 50,000,000.00							L 229,166.67
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	53991	Lempiras	-	L 4,000,000.00	-	7.40%	450	26/06/23	26/09/24	30	L 24,666.67
Sub-Total					L 7,000,000.00							L 37,166.67
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
Leasing Atlantida	CDPF	16689	Lempiras	-	L 25,000,000.00	-	7.35%	210	22/03/23	22/10/23	30	L 153,125.00
Leasing Atlantida	CDPF	16690	Lempiras	-	L 25,000,000.00	-	7.35%	240	22/03/23	22/11/23	30	L 153,125.00
Leasing Atlantida	CDPF	16987	Lempiras	-	L 30,000,000.00	-	8.00%	450	21/08/23	21/11/24	30	L 200,000.00
Leasing Atlantida	CDPF	16988	Lempiras	-	L 30,000,000.00	-	8.00%	480	21/08/23	21/12/24	30	L 200,000.00
Sub-Total					L 190,000,000.00							L 1,029,875.00
BANRURAL	CDPF	1502020035033	Dolares	\$ 650,281.59	L 16,024,173.91	-	4.00%	420	10/10/22	10/12/23	30	L 53,413.91
Sub-Total				\$ 650,281.59	L 16,024,173.91							L 53,413.91
BANRURAL	CDPF	1502010086635	Lempiras	-	L 20,000,000.00	-	7.60%	390	20/04/23	20/05/24	30	L 126,666.67
BANRURAL	CDPF	1502010084990	Lempiras	-	L 45,000,000.00	-	7.10%	270	03/01/23	03/10/23	30	L 266,250.00
BANRURAL	CDPF	1502010085001	Lempiras	-	L 45,000,000.00	-	7.20%	300	03/01/23	03/11/23	30	L 270,000.00
BANRURAL	CDPF	1502010085015	Lempiras	-	L 45,000,000.00	-	7.30%	330	03/01/23	03/12/23	30	L 273,750.00
BANRURAL	CDPF	1502010085029	Lempiras	-	L 45,000,000.00	-	7.40%	360	03/01/23	03/01/24	30	L 277,500.00
BANRURAL	CDPF	1502010085033	Lempiras	-	L 45,000,000.00	-	7.50%	390	03/01/23	03/02/24	30	L 281,250.00
BANRURAL	CDPF	1502010085047	Lempiras	-	L 45,000,000.00	-	7.60%	420	03/01/23	03/03/24	30	L 285,000.00
BANRURAL	CDPF	1502010086350	Lempiras	-	L 5,000,000.00	-	7.60%	390	21/03/23	21/04/24	30	L 31,666.67
Sub-Total					L 295,000,000.00							L 1,812,083.33

po de Cambio al 30 de Septiembre del 20 **24.6419**

Rendimiento Bonos del Gobierno de Honduras y Corporativos	L 13,784,808.48
Rendimiento Bono Corporativo BAC Credomatic (Dolares)	L 13,347.70
Rendimiento Certificados de Deposito a Plazo Fijo (Lempiras)	L 3,363,500.00
Rendimiento Certificados de Deposito a Plazo Fijo (Dolares)	L 402,623.43
Rendimiento Total de Bonos y Certificados de Depositos	L 17,564,279.61

