



INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNAH
INPREUNAH

RESUMEN DEPOSITOS VISTA, INVERSIONES LIQUIDAS Y CARTERAS DE PRESTAMOS

Período Al 29 de Febrero de 2024

Expresado en Lempiras

CUENTAS BANCARIAS

BANCO CENTRAL DE HONDURAS

Cuenta de Cheques # 11103-01-000110-4 380.00

DAVIVIENDA

Cuenta de Cheques No. 155692-5 55,202,714.98

Cuenta de Cheques No. 1300011619 6,162,584.41

Cuenta de Cheques No. 1012150338 74,444.21

BANCO LAFISE

Cuenta de Cheques No. 101-01-000003723 1,445,125.22

Cuenta de Ahorro Dolares No. 101604000147 3,380,267.63

BANCO POPULAR

Cuenta de Cheques No. 01-101-000060-8 8,426.67

Cta. Ahorro # 10-101-004298-0 276,757.55

BANCO DE DESARROLLO RURAL HONDURAS

Cta. Ch. # 01503010123759 50,927,402.49

Cuenta de Ahorro Dolares No. 01503020112787 155,762.12

Banco FICOHSA

Cta. Ahorro # 2000-1299-6248 1,232,334.35

BANCO PROMERICA:

Cta. Ahorro # 80000001421225 278,591.23

Cuenta de Ahorro Dolares No. 2-37081 1,488,827.14

CAJA CHICA 41,000.00

Total **120,674,618.00**

SALDOS DE PRESTAMOS

PRESTAMOS PERSONALES 862,048,513.89

PRESTAMOS HIPOTECARIOS 340,795,855.54

T O T A L E S **1,202,844,369.43**

CONCENTRACION DE CARTERA

INVERSIONES EN TITULOS CORTO PLAZO 997,250,647.39

INVERSIONES EN TITULOS LARGO PLAZO 2,143,401,100.00

BANCOS 120,674,618.00

PRESTAMOS 1,202,844,369.43

GRAN TOTAL **4,464,170,734.82**

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 29 de Febrero del 2024

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	10.63%	10.63%	3600	12/11/14	12/11/24	30	L 661,797.23
Banco Central de Honduras	BGDH	HNSEFI002104	Lempiras	-	L 9,529,000.00	10.63%	10.63%	3600	12/11/15	12/11/25	30	L 84,411.06
Banco Central de Honduras	BGDH	HNSEFI002260	Lempiras	-	L 9,293,000.00	10.63%	10.63%	3600	12/11/14	12/11/24	30	L 82,320.49
Banco Central de Honduras	BGDH	HNSEFI002260	Lempiras	-	L 9,619,000.00	10.63%	10.63%	3600	12/11/14	12/11/24	30	L 85,208.31
Banco Central de Honduras	BGDH	HNSEFI002260	Lempiras	-	L 9,564,000.00	10.63%	10.63%	3600	12/11/14	12/11/24	30	L 84,721.10
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	9.84%	9.84%	3600	29/12/14	29/12/24	30	L 494,238.60
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
Banco Central de Honduras	BGDH	HNSEFI003656	Lempiras	-	L 278,981,000.00	-	6.00%	1193	12/03/23	12/03/27	30	L 1,394,905.00
Sub-Total					L 2,088,136,000.00							L 14,615,370.42
BAC Credomatic	BSP\$	06-L-401045321	Dolares	\$ 200,000.00	L 4,935,100.00	-	3.25%	1011	25/02/22	16/12/24	30	L 13,365.90
Sub-Total				\$ 200,000.00	L 4,935,100.00							L 13,365.90
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 18,689,428.75	-	5.65%	420	28/06/23	28/08/24	30	L 87,996.06
Banco Lafise (Autoseguro)	CDPF	129611000547	Dolares	\$ 599,000.00	L 14,780,624.50	-	5.65%	390	28/06/23	29/07/24	30	L 69,592.11
Banco Lafise	CDPF	129611000546	Dolares	\$ 1,226,440.49	L 30,263,032.31	-	5.65%	420	28/06/23	28/08/24	30	L 142,488.44
Banco Lafise	CDPF	129611000548	Dolares	\$ 427,000.00	L 10,536,438.50	-	5.65%	390	28/06/23	29/07/24	30	L 49,609.06
Sub-Total				\$ 3,009,848.80	L 74,269,524.06							L 349,685.68
Banco Lafise	CDPF	129511001085	Lempiras	-	L 20,000,000.00	-	9.10%	180	20/12/23	20/06/24	30	L 151,666.67
Banco Lafise	CDPF	129511001086	Lempiras	-	L 30,000,000.00	-	9.10%	180	20/12/23	20/06/24	30	L 227,500.00
Banco Lafise	CDPF	129511001087	Lempiras	-	L 30,000,000.00	-	9.10%	270	20/12/23	20/09/24	30	L 227,500.00
Banco Lafise	CDPF	129511001088	Lempiras	-	L 30,000,000.00	-	9.10%	270	20/12/23	20/09/24	30	L 227,500.00
Banco Lafise	CDPF	129511001089	Lempiras	-	L 30,000,000.00	-	9.10%	360	20/12/23	20/12/24	30	L 227,500.00
Banco Lafise	CDPF	129511001098	Lempiras	-	L 30,000,000.00	-	9.10%	180	28/12/23	28/06/24	30	L 227,500.00
Banco Lafise	CDPF	129511001099	Lempiras	-	L 30,000,000.00	-	9.10%	180	28/12/23	28/06/24	30	L 227,500.00
Banco Lafise	CDPF	129511001100	Lempiras	-	L 30,000,000.00	-	9.10%	270	28/12/23	30/09/24	30	L 227,500.00
Banco Lafise	CDPF	129511001101	Lempiras	-	L 30,000,000.00	-	9.10%	270	28/12/23	30/09/24	30	L 227,500.00
Banco Lafise	CDPF	129511001102	Lempiras	-	L 30,000,000.00	-	9.10%	360	28/12/23	30/12/24	30	L 227,500.00
Banco Lafise	CDPF	129511001103	Lempiras	-	L 30,000,000.00	-	9.10%	390	28/12/23	28/01/25	30	L 227,500.00
Banco Lafise	CDPF	129511001104	Lempiras	-	L 45,000,000.00	-	9.10%	360	02/01/24	02/01/25	30	L 341,250.00
Sub-Total					L 365,000,000.00							L 2,767,916.67
Banco Promerica	CDPF	96554	Lempiras	-	L 25,000,000.00	-	9.00%	390	01/12/23	01/01/25	30	L 187,500.00
Banco Promerica	CDPF	96555	Lempiras	-	L 25,000,000.00	-	9.00%	420	01/12/23	01/02/25	30	L 187,500.00
Sub-Total					L 50,000,000.00							L 375,000.00
FINANCIERA CREDI Q	CDPF	40900492	Dolares	\$ 650,281.59	L 16,046,023.37	-	7.40%	1080	22/12/23	22/12/26	30	L 98,950.48
Sub-Total				\$ 650,281.59	L 16,046,023.37							L 98,950.48
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 4,000,000.00							L 24,666.67
Leasing Atlantida	CDPF	17133	Lempiras	-	L 25,000,000.00	-	7.75%	480	30/09/23	30/01/25	30	L 161,458.33
Leasing Atlantida	CDPF	17246	Lempiras	-	L 10,000,000.00	-	9.50%	440	20/12/23	20/03/25	30	L 79,166.67

Leasing Atlantida	CDPF	17274	Lempiras	-	L	10,000,000.00	-	9.50%	450	04/01/24	04/04/25	30	L	79,166.67	
Leasing Atlantida	CDPF	17206	Lempiras	-	L	25,000,000.00	-	8.30%	480	23/11/23	23/03/25	30	L	172,916.67	
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	
Leasing Atlantida	CDPF	17256	Lempiras	-	L	15,000,000.00	-	9.10%	360	28/12/23	28/12/24	30	L	113,750.00	
Leasing Atlantida	CDPF	17257	Lempiras	-	L	15,000,000.00	-	9.20%	388	28/12/23	28/01/25	30	L	115,000.00	
Leasing Atlantida	CDPF	17258	Lempiras	-	L	20,000,000.00	-	9.35%	418	28/12/23	28/02/25	30	L	155,833.33	
Leasing Atlantida	CDPF	17259	Lempiras	-	L	20,000,000.00	-	9.50%	448	28/12/23	28/03/25	30	L	158,333.33	
Sub-Total						L 200,000,000.00								L 1,435,625.00	
FINSOL	CDPF	4177	Lempiras	-	L	10,000,000.00	-	9.50%	360	28/12/23	28/12/24	30	L	79,166.67	
Sub-Total						L 10,000,000.00								L 79,166.67	
BANRURAL	CDPF	10152000047	Dolares	\$	200,000.00	L	4,935,100.00	-	6.55%	720	17/11/23	17/11/25	30	L	26,937.42
Sub-Total						\$ 200,000.00	L 4,935,100.00							L 26,937.42	
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	10152000003	Lempiras	-	L	45,000,000.00	-	8.00%	360	03/10/23	03/10/24	30	L	300,000.00	
BANRURAL	CDPF	10152000031	Lempiras	-	L	45,000,000.00	-	9.00%	360	08/11/23	08/11/24	30	L	337,500.00	
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	
BANRURAL	CDPF	10152000033	Lempiras	-	L	25,000,000.00	-	9.00%	390	09/11/23	09/12/24	30	L	187,500.00	
BANRURAL	CDPF	10152000034	Lempiras	-	L	25,000,000.00	-	9.00%	360	09/11/23	09/11/24	30	L	187,500.00	
BANRURAL	CDPF	10152000035	Lempiras	-	L	3,000,000.00	-	9.00%	180	09/11/23	09/05/24	30	L	22,500.00	
BANRURAL	CDPF	10152000038	Lempiras	-	L	10,000,000.00	-	9.00%	270	10/11/23	10/08/24	30	L	75,000.00	
BANRURAL	CDPF	10152000039	Lempiras	-	L	25,000,000.00	-	9.00%	420	10/11/23	10/01/25	30	L	187,500.00	
BANRURAL	CDPF	10152000040	Lempiras	-	L	25,000,000.00	-	9.00%	450	10/11/23	10/02/25	30	L	187,500.00	
Sub-Total						L 273,000,000.00								L 2,059,583.33	

Tipo de Cambio al 29 de Febrero del 2024	24.6755
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Rendimiento Bonos del Gobierno de Honduras y Corporativos	L 14,825,078.75
Rendimiento Bono Corporativo BAC Credomatic (Dolares)	L 13,365.90
Rendimiento Certificados de Deposito a Plazo Fijo (Lempiras)	L 6,741,958.33
Rendimiento Certificados de Deposito a Plazo Fijo (Dolares)	L 475,573.57
Rendimiento Total de Bonos y Certificados de Depositos	L 22,055,976.55

Lic. Raul Edgardo Estrada Gough
Director Especialista a.i

Lic. Marcela Nuñez Lagos
Gerente Financiero a.i

Lic. Wilson J. Herrera
Jefe Depto. Contabilidad
COHPUCP No. 06-07-1061

