



INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNAH
INPREUNAH

RESUMEN DEPOSITOS VISTA, INVERSIONES LIQUIDAS Y CARTERAS DE PRESTAMOS

Período Al 31 de Agosto de 2024

Expresado en Lempiras

CUENTAS BANCARIAS

BANCO CENTRAL DE HONDURAS

Cuenta de Cheques # 11103-01-000110-4 440.00

DAVIVIENDA

Cuenta de Cheques No. 155692-5 5,762,353.45

Cuenta de Cheques No. 1300011619 1,178,156.21

Cuenta de Cheques No. 1012150338 1,328,683.83

BANCO LAFISE

Cuenta de Cheques No. 101-01-000003723 921,424.78

Cuenta de Ahorro Dolares No. 101604000147 5,526,587.54

BANCO POPULAR

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

Cta. Ahorro # 10-101-004298-0 431,577.11

BANCO DE DESARROLLO RURAL HONDURAS

Cta. Ch. # 01503010123759 21,430,014.55

Cuenta de Ahorro Dolares No. 01503020112787 318,458.58

Banco FICOHSA

Cta. Ahorro # 2000-1299-6248 1,233,498.44

BANCO PROMERICA:

Cta. Ahorro # 80000001421225 280,629.73

Cuenta de Ahorro Dolares No. 2-37081 1,757,197.39

CAJA CHICA 41,000.00

Total **40,218,448.28**

SALDOS DE PRESTAMOS

PRESTAMOS PERSONALES 914,999,207.96

PRESTAMOS HIPOTECARIOS 317,076,532.06

T O T A L E S **1,232,075,740.02**

CONCENTRACION DE CARTERA

INVERSIONES EN TITULOS CORTO PLAZO 924,572,196.24

INVERSIONES EN TITULOS LARGO PLAZO 2,143,417,760.00

BANCOS 40,218,448.28

PRESTAMOS 1,232,075,740.02

GRAN TOTAL **4,340,284,144.54**

Licda. Lourdes Maria Orellana
Directora Especialista por Delegacion

Licda. Marcela Nuñez Lagos
Gerente Financiero a. i.

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

Cifras sujetas a depuracion



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 Agosto de 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 (Días)	Fecha de Emision	Fecha de Vencimiento	Dias de Intereses	Devengado
Banco Central de Honduras	BGDH	HNSEFI002260	Lempiras	-	L 74,709,000.00	9.26%	9.26%	3600	12/11/2014	12/11/2024	30	L 576,504.45
Banco Central de Honduras	BGDH	HNSEFI002104	Lempiras	-	L 9,529,000.00	9.26%	9.26%	3600	12/11/2015	12/11/2025	30	L 73,532.12
Banco Central de Honduras	BGDH	HNSEFI002260	Lempiras	-	L 9,293,000.00	9.26%	9.26%	3600	12/11/2014	12/11/2024	30	L 71,710.98
Banco Central de Honduras	BGDH	HNSEFI002260	Lempiras	-	L 9,619,000.00	9.26%	9.26%	3600	12/11/2014	12/11/2024	30	L 74,226.62
Banco Central de Honduras	BGDH	HNSEFI002260	Lempiras	-	L 9,564,000.00	9.26%	9.26%	3600	12/11/2014	12/11/2024	30	L 73,802.20
Banco Central de Honduras	BGDH	HNSEFI002518	Lempiras	-	L 50,000,000.00	-	10.00%	3600	11/08/2016	11/08/2026	30	L 416,666.67
Banco Central de Honduras	BGDH	HNSEFI002526	Lempiras	-	L 54,398,000.00	-	10.45%	3600	12/11/2016	12/11/2026	30	L 473,715.92
Banco Central de Honduras	BGDH	HNSEFI001734	Lempiras	-	L 60,273,000.00	8.84%	8.84%	3600	29/12/2014	29/12/2024	30	L 444,011.10
Banco Central de Honduras	BGDH	HNSEFI002518	Lempiras	-	L 155,790,000.00	-	10.00%	3600	11/08/2016	11/08/2026	30	L 1,298,250.00
Banco Central de Honduras	BGDH	HNSEFI002526	Lempiras	-	L 181,191,000.00	-	10.45%	3600	12/11/2016	12/11/2026	30	L 1,577,871.63
Banco Central de Honduras	BGDH	HNSEFI002518	Lempiras	-	L 104,013,000.00	-	10.00%	3600	11/08/2016	11/08/2026	30	L 866,775.00
Banco Central de Honduras	BGDH	HNSEFI003078	Lempiras	-	L 231,798,000.00	-	11.00%	5580	12/11/2017	12/05/2033	30	L 2,124,815.00
Banco Central de Honduras	BGDH	HNSEFI003037	Lempiras	-	L 183,492,000.00	-	10.40%	3780	12/05/2018	12/11/2028	30	L 1,590,264.00
Banco Central de Honduras	BGDH	HNSEFI002518	Lempiras	-	L 67,987,000.00	-	10.00%	1967	11/08/2016	11/08/2026	30	L 566,558.33
Banco Central de Honduras	BGDH	HNSEFI003706	Lempiras	-	L 227,193,000.00	-	5.55%	2790	12/02/2021	12/08/2029	30	L 1,050,767.63
Banco Central de Honduras	BGDH	HNSEFI003565	Lempiras	-	L 380,306,000.00	-	5.56%	2814	12/09/2022	12/09/2030	30	L 1,762,084.47
Banco Central de Honduras	BGDH	HNSEFI003656	Lempiras	-	L 278,981,000.00	-	6.00%	1193	12/03/2023	12/03/2027	30	L 1,394,905.00
Sub-Total					L 2,088,136,000.00							L 14,436,461.10
BAC Credomatic	BSP\$	06-L-401045321	Dolares	\$ 200,000.00	L 4,951,760.00	-	3.25%	1011	25/02/2022	16/12/2024	30	L 13,411.02
Sub-Total				\$ 200,000.00	L 4,951,760.00							L 13,411.02
BAC Credomatic	BC	02-Q-401067211	Lempiras	-	L 20,000,000.00	-	5.00%	1359	18/08/2022	09/06/2026	30	L 83,333.33
BAC Credomatic	BC	05-Q-401067331	Lempiras	-	L 8,580,000.00	-	5.00%	1359	18/08/2022	09/06/2026	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	11/08/2022	04/03/2027	30	L 41,666.67
Banco Atlantida	BC	5000040002	Lempiras	-	L 10,000,000.00	-	5.00%	1624	11/08/2022	04/03/2027	30	L 41,666.67
Banco Atlantida	BC	5000040003	Lempiras	-	L 1,750,000.00	-	5.00%	1624	11/08/2022	04/03/2027	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 18,752,520.87	-	5.65%	420	28/06/2023	31/08/2024	30	L 88,293.12
Banco Lafise (Autoseguro)	CDPF	129611000547	Dolares	\$ 599,000.00	L 14,830,521.20	-	6.90%	420	01/08/2024	01/10/2025	29	L 82,432.98
Banco Lafise	CDPF	129611000546	Dolares	\$ 1,226,440.49	L 30,365,194.80	-	5.65%	420	28/06/2023	31/08/2024	30	L 142,969.46
Banco Lafise	CDPF	129611000548	Dolares	\$ 427,000.00	L 10,572,007.60	-	6.90%	390	01/08/2024	01/09/2025	29	L 58,762.74
Sub-Total				\$ 3,009,848.80	L 74,520,244.47							L 372,458.30
Banco Lafise	CDPF	129511001085	Lempiras	-	L 20,000,000.00	-	12.00%	180	05/08/2024	05/02/2025	25	L 166,666.67
Banco Lafise	CDPF	129511001086	Lempiras	-	L 30,000,000.00	-	12.00%	270	05/08/2024	05/05/2025	25	L 250,000.00
Banco Lafise	CDPF	129511001087	Lempiras	-	L 30,000,000.00	-	9.10%	270	20/12/2023	20/09/2024	30	L 227,500.00
Banco Lafise	CDPF	129511001088	Lempiras	-	L 30,000,000.00	-	9.10%	270	20/12/2023	20/09/2024	30	L 227,500.00
Banco Lafise	CDPF	129511001089	Lempiras	-	L 30,000,000.00	-	9.10%	360	20/12/2023	20/12/2024	30	L 227,500.00
Banco Lafise	CDPF	129511001125	Lempiras	-	L 30,000,000.00	-	12.00%	360	05/08/2024	05/08/2025	25	L 250,000.00
Banco Lafise	CDPF	129511001126	Lempiras	-	L 30,000,000.00	-	12.00%	390	05/08/2024	05/09/2025	25	L 250,000.00
Banco Lafise	CDPF	129511001100	Lempiras	-	L 30,000,000.00	-	9.10%	270	28/12/2023	30/09/2024	30	L 227,500.00
Banco Lafise	CDPF	129511001101	Lempiras	-	L 30,000,000.00	-	9.10%	270	28/12/2023	30/09/2024	30	L 227,500.00
Banco Lafise	CDPF	129511001102	Lempiras	-	L 30,000,000.00	-	9.10%	360	28/12/2023	30/12/2024	30	L 227,500.00
Banco Lafise	CDPF	129511001103	Lempiras	-	L 30,000,000.00	-	9.10%	390	28/12/2023	28/01/2025	30	L 227,500.00
Banco Lafise	CDPF	129511001104	Lempiras	-	L 45,000,000.00	-	9.10%	360	02/01/2024	02/01/2025	30	L 341,250.00
Sub-Total					L 365,000,000.00							L 2,961,638.88
Banco Promerica	CDPF	96554	Lempiras	-	L 25,000,000.00	-	9.00%	390	01/12/2023	01/01/2025	30	L 187,500.00
Banco Promerica	CDPF	96555	Lempiras	-	L 25,000,000.00	-	9.00%	420	01/12/2023	01/02/2025	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 16,100,191.83	-	7.40%	1080	22/12/2023	22/12/2026	30	L 99,284.52
Sub-Total				\$ 650,281.59	L 16,100,191.83							L 99,284.52
Banco Popular	CDPF	53991	Lempiras	-	L 4,000,000.00	-	7.40%	450	26/6/2023	26/09/2024	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	30/09/2023	30/01/2025	30	L 161,458.33
Leasing Atlantida	CDPF	17246	Lempiras	-	L 10,000,000.00	-	9.50%	440	20/12/2023	20/03/2025	30	L 79,166.67



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 Agosto de 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 (Días)	Fecha de Emision	Fecha de Vencimiento	Días de Intereses	Devengado
Leasing Atlantida	CDPF	17274	Lempiras	-	L 10,000,000.00	-	9.50%	450	04/01/2024	04/04/2025	30	L 79,166.67
Leasing Atlantida	CDPF	17206	Lempiras	-	L 25,000,000.00	-	8.30%	480	23/11/2023	23/03/2025	30	L 172,916.67
Leasing Atlantida	CDPF	16987	Lempiras	-	L 30,000,000.00	-	8.00%	450	21/08/2023	21/11/2024	30	L 200,000.00
Leasing Atlantida	CDPF	16988	Lempiras	-	L 30,000,000.00	-	8.00%	480	21/08/2023	21/12/2024	30	L 200,000.00
Leasing Atlantida	CDPF	17256	Lempiras	-	L 15,000,000.00	-	9.10%	360	28/12/2023	28/12/2024	30	L 113,750.00
Leasing Atlantida	CDPF	17257	Lempiras	-	L 15,000,000.00	-	9.20%	388	28/12/2023	28/01/2025	30	L 115,000.00
Leasing Atlantida	CDPF	17258	Lempiras	-	L 20,000,000.00	-	9.35%	418	28/12/2023	28/02/2025	30	L 155,833.33
Leasing Atlantida	CDPF	17259	Lempiras	-	L 20,000,000.00	-	9.50%	448	28/12/2023	28/03/2025	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	28/12/2023	28/12/2024	30	L 79,166.67
Sub-Total					L 10,000,000.00							L 79,166.67
BANRURAL	CDPF	101520000047	Dolares	\$ 200,000.00	L 4,951,760.00	-	6.55%	720	17/11/2023	17/11/2025	30	L 27,028.36
Sub-Total				\$ 200,000.00	L 4,951,760.00							L 27,028.36
BANRURAL	CDPF	101520000003	Lempiras	-	L 45,000,000.00	-	8.00%	360	03/10/2023	03/10/2024	30	L 300,000.00
BANRURAL	CDPF	101520000031	Lempiras	-	L 45,000,000.00	-	9.00%	360	08/11/2023	08/11/2024	30	L 337,500.00
BANRURAL	CDPF	101520000033	Lempiras	-	L 25,000,000.00	-	9.00%	390	09/11/2023	09/12/2024	30	L 187,500.00
BANRURAL	CDPF	101520000034	Lempiras	-	L 25,000,000.00	-	9.00%	360	09/11/2023	09/11/2024	30	L 187,500.00
BANRURAL	CDPF	101520000038	Lempiras	-	L 10,000,000.00	-	9.00%	270	10/11/2023	31/08/2024	30	L 75,000.00
BANRURAL	CDPF	101520000039	Lempiras	-	L 25,000,000.00	-	9.00%	420	10/11/2023	10/01/2025	30	L 187,500.00
BANRURAL	CDPF	101520000040	Lempiras	-	L 25,000,000.00	-	9.00%	450	10/11/2023	10/02/2025	30	L 187,500.00
Sub-Total					L 200,000,000.00							L 1,462,500.00

Tipo de Cambio al 31 de Agosto de 2024	24.7588
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Rendimiento Bonos del Gobierno de Honduras y Corporativos	L 14,646,169.43
Rendimiento Bono Corporativo BAC Credomatic (Dolares)	L 13,411.02
Rendimiento Certificados de Deposito a Plazo Fijo (Lempiras)	L 6,338,597.21
Rendimiento Certificados de Deposito a Plazo Fijo (Dolares)	L 498,771.17
Rendimiento Total de Bonos y Certificados de Depositos	L 21,496,948.83

Licda. Lourdes Maria Orellana
Directora Especialista por Delegacion

Licda. Marcela Nuñez Lagos
Gerente Financiero a.i

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