**INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNAH**
**INPREUNAH**

## RESUMEN DEPOSITOS VISTA, INVERSIONES LIQUIDAS Y CARTERAS DE PRESTAMOS
**Período Al 30 de Noviembre de 2024**
Expresado en Lempiras

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| **CUENTAS BANCARIAS** | |
| **BANCO CENTRAL DE HONDURAS** | |
| Cuenta de Cheques # 11103-01-000110-4 | 200.00 |
| **DAVIVIENDA** | |
| Cuenta de Cheques No. 155692-5 | 90,365,671.12 |
| Cuenta de Cheques No. 1300011619 | 4,499,973.89 |
| Cuenta de Cheques No. 1012150338 | 662,077.65 |
| **BANCO LAFISE** | |
| Cuenta de Cheques No. 101-01-000003723 | 25,497,994.24 |
| Cuenta de Ahorro Dolares No. 101604000147 | 7,080,616.38 |
| **BANCO POPULAR** | |
| Cuenta de Cheques No. 01-101-000060-8 | 8,426.67 |
| Cta. Ahorro # 10-101-004298-0 | 456,611.06 |
| **BANCO DE DESARROLLO RURAL HONDURAS** | |
| Cta. Ch. # 01503010123759 | 17,988,399.32 |
| Cuenta de Ahorro Dolares No. 01503020112787 | 406,286.13 |
| **Banco FICOHSA** | |
| Cta. Ahorro # 2000-1299-6248 | 1,234,082.67 |
| **BANCO PROMERICA:** | |
| Cta. Ahorro # 80000001421225 | 281,656.63 |
| Cuenta de Ahorro Dolares No. 2-37081 | 2,072,636.91 |
| **CAJA CHICA** | 41,000.00 |
| **Total** | **150,595,632.67** |

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| **SALDOS DE PRESTAMOS** | |
| PRESTAMOS PERSONALES | 959,497,423.36 |
| PRESTAMOS HIPOTECARIOS | 309,510,007.74 |
| **TOTALES** | **1,269,007,431.10** |

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| **CONCENTRACION DE CARTERA** | |
| INVERSIONES EN TITULOS CORTO PLAZO | 1,092,184,958.72 |
| INVERSIONES EN TITULOS LARGO PLAZO | 2,040,316,320.00 |
| BANCOS | 150,595,632.67 |
| PRESTAMOS | 1,269,007,431.10 |
| **GRAN TOTAL** | **4,552,104,342.49** |

*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*

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 30 de Noviembre 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 (Dias) | Fecha de Emision | Fecha de Vencimiento | Dias de Intereses | Devengado |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 | 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 1,984,951,000.00*** | | | | | | | **L 13,958,714.55** |
| BAC Credomatic | BSP$ | 06-L-401045321 | Dolares | $ 200,000.00 | L 5,035,320.00 | - | 3.25% | 1011 | 25/02/2022 | 16/12/2024 | 30 | L 13,637.33 |
| ***Sub-Total*** | | | | ***$ 200,000.00*** | ***L 5,035,320.00*** | | | | | | | **L 13,637.33** |
| 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 19,068,966.06 | - | 6.90% | 390 | 29/09/2024 | 28/10/2025 | 30 | L 109,646.55 |
| Banco Lafise (Autoseguro) | CDPF | 129611000547 | Dolares | $ 599,000.00 | L 15,080,783.40 | - | 6.90% | 420 | 01/08/2024 | 01/10/2025 | 30 | L 86,714.50 |
| Banco Lafise | CDPF | 129611000546 | Dolares | $ 1,226,440.49 | L 30,877,601.64 | - | 6.90% | 390 | 29/09/2024 | 28/10/2025 | 30 | L 177,546.21 |
| Banco Lafise | CDPF | 129611000548 | Dolares | $ 427,000.00 | L 10,750,408.20 | - | 6.90% | 390 | 01/08/2024 | 01/09/2025 | 30 | L 61,814.85 |
| ***Sub-Total*** | | | | ***$ 3,009,848.80*** | ***L 75,777,759.30*** | | | | | | | **L 435,722.12** |
| Banco Lafise | CDPF | 129511001085 | Lempiras | - | L 20,000,000.00 | - | 12.00% | 180 | 05/08/2024 | 05/02/2025 | 30 | L 200,000.00 |
| Banco Lafise | CDPF | 129511001086 | Lempiras | - | L 30,000,000.00 | - | 12.00% | 270 | 05/08/2024 | 05/05/2025 | 30 | L 300,000.00 |
| 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 | 30 | L 300,000.00 |
| Banco Lafise | CDPF | 129511001126 | Lempiras | - | L 30,000,000.00 | - | 12.00% | 390 | 05/08/2024 | 05/09/2025 | 30 | L 300,000.00 |
| 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 |
| Banco Lafise | CDPF | 129511001154 | Lempiras | - | L 30,000,000.00 | - | 18.50% | 360 | 28/11/2024 | 29/11/2025 | 2 | L 30,833.33 |
| ***Sub-Total*** | | | | | ***L 275,000,000.00*** | | | | | | | **L 2,154,583.33** |
| 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 16,371,879.48 | - | 7.40% | 1080 | 22/12/2023 | 22/12/2026 | 30 | L 100,959.92 |
| ***Sub-Total*** | | | | ***$ 650,281.59*** | ***L 16,371,879.48*** | | | | | | | **L 100,959.92** |
| 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 |
| 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 | 17943 | Lempiras | - | L 30,000,000.00 | - | 18.76% | 300 | 29/11/2024 | 29/09/2025 | 1 | L 15,633.33 |
| 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 |
| Leasing Atlantida | CDPF | 17944 | Lempiras | - | L 15,000,000.00 | - | 18.76% | 330 | 29/11/2024 | 29/10/2025 | 1 | L 7,816.67 |
| Leasing Atlantida | CDPF | 17945 | Lempiras | - | L 15,000,000.00 | - | 18.76% | 360 | 29/11/2024 | 29/11/2025 | 1 | L 7,816.67 |

## 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 30 de Noviembre 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 (Dias) | Fecha de Emision | Fecha de Vencimiento | Dias de Intereses | Devengado |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Leasing Atlantida | CDPF | 17946 | Lempiras | - | L 15,000,000.00 | - | 18.76% | 390 | 29/11/2024 | 29/12/2025 | 1 | L 7,816.67 |
| ***Sub-Total*** | | | | | ***L 245,000,000.00*** | | | | | | | **L 1,461,375.00** |
| FINSOL | CDPF | 4177 | Lempiras | - | L 10,000,000.00 | - | 9.50% | 360 | 28/12/2023 | 28/12/2024 | 30 | L 79,166.67 |
| FINSOL | CDPF | 4484 | Lempiras | - | L 40,000,000.00 | - | 15.00% | 360 | 27/09/2024 | 27/09/2025 | 30 | L 500,000.00 |
| ***Sub-Total*** | | | | | ***L 50,000,000.00*** | | | | | | | **L 579,166.67** |
| Banco Atlantida | CDPF | 2030015499 | Lempiras | - | L 23,750,000.00 | - | 13.30% | 180 | 30/10/2024 | 30/04/2025 | 30 | L 263,229.17 |
| Banco Atlantida | CDPF | 2030015500 | Lempiras | - | L 23,750,000.00 | - | 13.50% | 270 | 30/10/2024 | 30/07/2025 | 30 | L 267,187.50 |
| Banco Atlantida | CDPF | 2030015502 | Lempiras | - | L 23,750,000.00 | - | 13.85% | 360 | 30/10/2024 | 30/10/2025 | 30 | L 274,114.58 |
| Banco Atlantida | CDPF | 2030015503 | Lempiras | - | L 23,750,000.00 | - | 13.85% | 360 | 30/10/2024 | 30/10/2025 | 30 | L 274,114.58 |
| Banco Atlantida | CDPF | 2030015534 | Lempiras | - | L 30,000,000.00 | - | 17.50% | 270 | 31/10/2024 | 31/07/2025 | 30 | L 437,500.00 |
| Banco Atlantida | CDPF | 2030015535 | Lempiras | - | L 30,000,000.00 | - | 17.70% | 360 | 31/10/2024 | 31/10/2025 | 30 | L 442,500.00 |
| Banco Atlantida | CDPF | 2030015536 | Lempiras | - | L 30,000,000.00 | - | 17.70% | 390 | 31/10/2024 | 01/12/2025 | 30 | L 442,500.00 |
| ***Sub-Total*** | | | | | ***L 185,000,000.00*** | | | | | | | **L 2,401,145.83** |
| Banco Davivienda | CDPF | 89141 | Lempiras | - | L 60,000,000.00 | - | 18.50% | 360 | 29/11/2024 | 29/11/2025 | 1 | L 30,833.33 |
| Banco Davivienda | CDPF | 89142 | Lempiras | - | L 10,000,000.00 | - | 18.75% | 180 | 29/11/2024 | 29/05/2025 | 1 | L 5,208.33 |
| ***Sub-Total*** | | | | | ***L 70,000,000.00*** | | | | | | | **L 36,041.67** |
| BANRURAL | CDPF | 101520000047 | Dolares | $ 200,000.00 | L 5,035,320.00 | - | 6.55% | 720 | 17/11/2023 | 17/11/2025 | 30 | L 27,484.46 |
| ***Sub-Total*** | | | | ***$ 200,000.00*** | ***L 5,035,320.00*** | | | | | | | **L 27,484.46** |
| BANRURAL | CDPF | 101520000359 | Lempiras | - | L 45,000,000.00 | - | 17.55% | 90 | 14/11/2024 | 14/02/2025 | 16 | L 351,000.00 |
| 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 | 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 120,000,000.00*** | | | | | | | **L 1,141,000.00** |

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| Tipo de Cambio al 30 de Noviembre de 2024 | **25.1766** |

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| Rendimiento Bonos del Gobierno de Honduras y Corporativos | L 14,168,422.88 |
| Rendimiento Bono Corporativo BAC Credomatic (Dolares) | L 13,637.33 |
| Rendimiento Certificados de Deposito a Plazo Fijo (Lempiras) | L 8,148,312.50 |
| Rendimiento Certificados de Deposito a Plazo Fijo (Dolares) | L 564,166.49 |
| ***Rendimiento Total de Bonos y Certificados de Depositos*** | **L 22,894,539.21** |

*Lic. Raul Edgardo Estrada Gaogh*
*Director Especialista a.i*

*Licda. Marcela Nuñez Lagos*
*Gerente Financiero a.i*

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