

**MEMORANDUM No. TESOR-1499-24**

**Para:** Lic. Carlos Salgado  
Jefe de Unidad de Usuario Financiero

**De:** Lic. Juan Carlos Ramírez  
Gerente Financiero y operaciones

**Asunto:** Reporte de Transparencia mes de octubre 2024.

**Fecha:** 06 de noviembre del 2024



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Por este medio le envié la información del cuadro de las inversiones acumuladas al 31 de octubre del 2024, para su respectiva publicación en el portal de transparencia.

Atentamente,

  
11:23  
6/11/2024

INPREMA

REPÚBLICA DE HONDURAS  
Instituto Nacional de  
Previsión del Magisterio  
RTN 00019995259959



| INVERSIÓN FINANCIERA |                  |                      |                 |                  |                          |
|----------------------|------------------|----------------------|-----------------|------------------|--------------------------|
| N° De Documento      | Fecha de Emisión | Fecha de Vencimiento | Valor en Lempra | Tasa Invertida % | Institucion Financiera   |
| 401162291            | 07-10-24         | 07-04-26             | 75,000,000.00   | 15.00            | BAC HONDURAS             |
| 401162301            | 07-10-24         | 07-04-26             | 75,000,000.00   | 15.00            |                          |
| 401162331            | 07-10-24         | 07-04-26             | 100,000,000.00  | 15.00            |                          |
| 401162341            | 07-10-24         | 07-04-26             | 100,000,000.00  | 15.00            |                          |
| 401162351            | 07-10-24         | 07-04-26             | 100,000,000.00  | 15.00            |                          |
| 401162671            | 09-10-24         | 09-04-26             | 100,000,000.00  | 15.00            |                          |
| 401165991            | 28-10-24         | 28-04-26             | 30,000,000.00   | 15.00            |                          |
| 2805                 | 22-02-24         | 22-02-25             | 22,000,000.00   | 9.75             | BANCO ATLANTIDA          |
| 2731                 | 15-02-24         | 15-02-25             | 60,000,000.00   | 9.75             |                          |
| 2732                 | 15-02-24         | 15-02-25             | 50,000,000.00   | 9.75             |                          |
| 5515                 | 20-02-24         | 20-02-25             | 85,000,000.00   | 9.75             |                          |
| 5518                 | 20-02-24         | 20-02-25             | 85,000,000.00   | 9.75             |                          |
| 7138                 | 20-02-24         | 20-02-25             | 100,000,000.00  | 9.75             |                          |
| 7739                 | 19-04-24         | 21-04-25             | 100,000,000.00  | 9.95             |                          |
| 7745                 | 22-04-24         | 22-04-25             | 100,000,000.00  | 9.95             |                          |
| 3155                 | 10-06-24         | 10-06-26             | 30,000,000.00   | 11.10            |                          |
| 3157                 | 10-06-24         | 10-06-26             | 10,000,000.00   | 11.10            |                          |
| 7972                 | 12-06-24         | 12-06-26             | 200,000,000.00  | 11.10            |                          |
| 7973                 | 12-06-24         | 12-06-26             | 200,000,000.00  | 11.10            |                          |
| 7974                 | 12-06-24         | 12-06-26             | 250,000,000.00  | 11.10            |                          |
| 7975                 | 12-05-23         | 12-11-24             | 200,000,000.00  | 7.70             |                          |
| 7976                 | 12-05-23         | 12-11-24             | 200,000,000.00  | 7.70             |                          |
| 7977                 | 12-05-23         | 12-11-24             | 220,000,000.00  | 7.70             |                          |
| 7979                 | 12-05-23         | 12-05-25             | 250,000,000.00  | 7.80             |                          |
| 7980                 | 12-05-23         | 12-05-25             | 250,000,000.00  | 7.80             |                          |
| 7978                 | 12-05-23         | 12-05-25             | 250,000,000.00  | 7.80             |                          |
| 8224                 | 12-06-24         | 12-06-26             | 10,000,000.00   | 11.10            |                          |
| 63470                | 01-08-24         | 01-08-25             | 98,938,000.00   | 11.10            | Banpais                  |
| 63534                | 08-08-24         | 08-08-25             | 24,744,500.00   | 11.10            |                          |
| 63712                | 26-08-24         | 26-08-25             | 49,517,200.00   | 11.10            |                          |
| 59642                | 14-05-24         | 14-05-25             | 158,000,000.00  | 10.00            |                          |
| 59650                | 14-05-24         | 14-05-25             | 158,000,000.00  | 10.00            |                          |
| 15170                | 10-11-23         | 10-11-24             | 24,951,400.00   | 6.30             | Banpais \$               |
| 15421                | 13-02-24         | 13-02-25             | 49,902,800.00   | 7.05             |                          |
| 10900844             | 02-05-24         | 02-05-25             | 4,990,280.00    | 7.50             | CREDI Q \$               |
| 75386                | 08-10-24         | 08-04-26             | 100,000,000.00  | 15.05            | DAVIENDA                 |
| 75483                | 09-10-24         | 09-04-26             | 10,000,000.00   | 15.05            |                          |
| 75769                | 09-10-24         | 09-04-26             | 10,000,000.00   | 15.05            |                          |
| 15858                | 12-05-23         | 12-05-25             | 100,000,000.00  | 7.75             | BANCO CUSCATLAN          |
| HNSEFIO02518         | 11-08-16         | 11-08-26             | 810,445,000.00  | 10.00            | Gobierno de la Republica |
| HNSEFIO02518         | 12-05-16         | 11-08-26             | 883,600,000.00  | 10.00            |                          |
| HNSEFIO0299-7        | 12-02-18         | 12-08-25             | 214,140,000.00  | 10.00            |                          |
| HNSEFIO0299-7        | 12-02-18         | 12-08-25             | 984,221,000.00  | 10.00            |                          |

VAN.....

INPREMA

REPÚBLICA DE HONDURAS  
Instituto Nacional de  
Previsión del Magisterio  
RTH 00019991150035

|            |                  |          |          |                  |       |                                            |
|------------|------------------|----------|----------|------------------|-------|--------------------------------------------|
| VIENE..... |                  |          |          |                  |       |                                            |
|            | HNSEFIO01734     | 29-12-14 | 29-12-24 | 675,149,000.00   | 8.86  | Gobierno de la Republica                   |
|            | HNSEFIO01734     | 29-12-14 | 29-12-24 | 266,384,000.00   | 8.86  |                                            |
|            | HNSEFIO02096     | 28-06-17 | 28-06-27 | 654,643,000.00   | 10.00 |                                            |
|            | HNSEFIO03037     | 12-05-18 | 12-11-28 | 396,261,000.00   | 10.40 |                                            |
|            | HNSEFIO03029     | 12-11-18 | 12-11-28 | 49,454,000.00    | 10.45 |                                            |
|            | HNSEFIO03029     | 12-11-18 | 12-11-28 | 495,099,000.00   | 10.45 |                                            |
|            | HNSEFIO02997     | 12-02-18 | 12-08-25 | 225,670,000.00   | 9.00  |                                            |
|            | HNSEFIO0252-6    | 12-11-16 | 12-11-26 | 16,340,000.00    | 10.45 |                                            |
|            | HNSEFIO0252-6    | 12-11-16 | 12-11-26 | 309,381,000.00   | 10.45 |                                            |
|            | HNSEFIO0252-6    | 12-11-16 | 12-11-26 | 489,179,000.00   | 10.45 |                                            |
|            | HNSEFIO0259-1    | 12-11-16 | 12-11-26 | 326,470,000.00   | 8.64  |                                            |
|            | HNSEFIO0259-1    | 12-11-16 | 12-11-26 | 490,304,000.00   | 8.64  |                                            |
|            | HNSEFIO02260     | 12-11-14 | 12-11-24 | 526,054,000.00   | 8.64  |                                            |
|            | HNSEFIO02260     | 12-11-14 | 12-11-24 | 66,585,000.00    | 8.64  |                                            |
|            | HNSEFIO02104     | 12-11-15 | 12-11-25 | 171,976,000.00   | 8.64  |                                            |
|            | HNSEFIO02104     | 12-11-15 | 12-11-25 | 162,009,000.00   | 8.64  |                                            |
|            | HNSEFIO0259-1    | 12-11-16 | 12-11-26 | 277,615,000.00   | 8.64  |                                            |
|            | HNSEFIO02492     | 12-05-16 | 12-11-25 | 722,931,000.00   | 10.75 |                                            |
|            |                  |          |          | 1,147,349.89     |       |                                            |
|            | HNSEFIO0347-4    | 28-11-19 | 12-08-27 | 318,216,000.00   | 9.75  |                                            |
|            | HNSEFIO0303-7    | 28-11-19 | 12-11-28 | 325,635,000.00   | 10.40 |                                            |
|            | HNSEFIO00249     | 20-12-19 | 20-06-27 | 226,246,000.00   | 9.75  |                                            |
|            | HNSEFIO0344-1    | 03-12-20 | 05-12-25 | 534,478,000.00   | 8.80  |                                            |
|            | HNSEFIO0346-6    | 03-12-20 | 08-12-27 | 794,106,000.00   | 9.50  |                                            |
|            | HNSEFIO0349-0    | 03-12-20 | 11-12-29 | 483,812,000.00   | 10.15 |                                            |
|            | HNSEFIO0353-2    | 12-02-21 | 12-05-26 | 291,676,000.00   | 6.75  |                                            |
|            | PRIMA            |          |          | 913,383.93       |       |                                            |
|            | HNSEFIO0357-3    | 12-02-21 | 12-11-30 | 474,025,000.00   | 8.00  |                                            |
|            | PRIMA            |          |          | 9,736,710.38     |       |                                            |
|            | HNSEFIO0373-0    | 12-02-21 | 12-05-36 | 375,612,000.00   | 8.50  |                                            |
|            | PRIMA            |          |          | 11,946,566.66    |       |                                            |
|            | HNSEFIO0369-8    | 12-02-21 | 12-08-28 | 291,661,000.00   | 7.20  |                                            |
|            | PRIMA            |          |          | 4,205,840.03     |       |                                            |
|            | HNSEFIO0369-8    | 30-04-21 | 08-12-28 | 200,000,000.00   | 4.20  |                                            |
|            | PRIMA            |          |          | 22,593,492.15    |       |                                            |
|            | HNSEFIO0373-0    | 25-06-21 | 12-05-36 | 251,319,000.00   | 7.00  |                                            |
|            | PRIMA            |          |          | 36,513,287.59    |       |                                            |
|            | HNSEFIO03599     | 30-07-21 | 12-05-35 | 12,312,000.00    | 10.00 |                                            |
|            | PRIMA            |          |          | 3,492,450.44     |       |                                            |
|            | HNSEFIO03599     | 30-07-21 | 12-05-35 | 50,000,000.00    | 10.00 |                                            |
|            | PRIMA            |          |          | 14,183,115.81    |       |                                            |
|            | HNSEFIO03599     | 30-07-21 | 12-05-35 | 83,844,000.00    | 10.00 |                                            |
|            | PRIMA            |          |          | 23,783,383.24    |       |                                            |
|            | HNSEFIO03599     | 30-07-21 | 12-05-35 | 53,844,000.00    | 10.00 |                                            |
|            | PRIMA            |          |          | 15,273,513.76    |       |                                            |
|            | HNSEFIO03557     | 20-06-22 | 08-12-27 | 55,000,000.00    | 8.60  |                                            |
|            | PRIMA            |          |          | 4,797,533.36     |       |                                            |
|            | HNSEFIO03540     | 20-06-22 | 05-12-26 | 60,000,000.00    | 8.60  |                                            |
|            | PRIMA            |          |          | 2,557,217.47     |       |                                            |
|            | HNSEFIO03706     | 28-12-21 | 12-08-29 | 85,489,000.00    | 5.60  |                                            |
|            | HNSEFIO03722     | 28-12-21 | 12-11-32 | 515,196,000.00   | 6.74  |                                            |
|            | HNSEFIO03607     | 28-12-21 | 12-05-37 | 415,793,000.00   | 6.89  |                                            |
|            | HNSEFIO0350-8    | 03-12-20 | 05-12-35 | 772,877,000.00   | 10.65 |                                            |
|            | HNSEFIO03102     | 15-07-22 | 12-11-30 | 50,000,000.00    | 14.54 |                                            |
|            | PRIMA            |          |          | 10,158,893.34    |       |                                            |
|            | HNSEFIO03565     | 29-12-22 | 12-09-30 | 2,747,000,000.00 | 5.56  |                                            |
|            | HNSEFIO03482     | 05-12-23 | 12-09-30 | 2,415,708,000.00 | 6.00  |                                            |
|            | HNSEFIO03771     | 05-12-23 | 12-06-29 | 1,002,381,000.00 | 6.00  |                                            |
|            | USP2178BRADO0    | 26-01-22 | 24-06-30 | 124,757,000.00   | 7.60  | Gobierno de la Republica \$                |
|            | PRIMA            |          |          | 7,808,355.63     | 7.60  |                                            |
|            | CENTRO CIVICO G. | 27-12-21 | 11-04-44 | 272,062,340.15   | 7.60  | Inv. Bonos sector privado no financiero ME |
|            | CENTRO CIVICO G. | 27-12-21 | 11-04-44 | 27,171,874.89    | 7.60  |                                            |
|            | PAGARE PIA       | 20-01-22 | 20-01-37 | 1,160,673,365.38 | 7.00  | PAGARE PRIVADO NO FINANCIERO MN. PALMEROLA |
|            | PAGARE PIA       | 24-01-22 | 24-01-37 | 928,659,307.69   | 7.00  |                                            |
| VAN.....   |                  |          |          |                  |       |                                            |

INPREMA

REPÚBLICA DE HONDURAS  
Instituto Nacional de  
Previsión del Magisterio  
RTN: 0801995555959



VIENE.....

|                             |          |          |                   |       |                                              |
|-----------------------------|----------|----------|-------------------|-------|----------------------------------------------|
| 029                         | 27-04-16 |          | 150,000,000.00    |       | Acciones Nom. Serie B, Banrural              |
| ACC                         | 24-01-22 | 24-01-37 | 499,028,000.00    | 9.50  | PALMEROLA INTERNATIONAL AIRPORT S.A. DE C.V. |
| ACC                         | 14-10-22 |          | 38,230,000.00     |       | CONASA                                       |
| ACCIONES PREFERENTES/TRAMO1 | 04-08-23 |          | 500,000,000.00    | 9.50  | ACCIONES FICOHSA                             |
| ACCIONES PREFERENTES/TRAMO2 | 14-12-23 |          | 250,000,000.00    | 9.50  |                                              |
| 17537                       | 08-05-24 | 08-05-25 | 10,000,000.00     | 10.00 | LEASING ATLANTIDA                            |
| 17543                       | 13-05-24 | 13-06-25 | 20,000,000.00     | 10.00 |                                              |
| 16967                       | 14-08-23 | 04-11-24 | 11,000,000.00     | 7.70  |                                              |
| 17342                       | 12-02-24 | 12-06-25 | 10,000,000.00     | 9.85  |                                              |
| 17343                       | 12-02-24 | 12-07-25 | 10,000,000.00     | 9.90  |                                              |
| 20440                       | 02-11-23 | 04-11-24 | 37,427,100.00     | 6.30  | Banco Ficensa \$                             |
| 7851                        | 29-04-24 | 29-04-25 | 12,475,700.00     | 7.40  | Atlántida \$                                 |
| 8262                        | 13-06-24 | 13-06-25 | 29,193,138.00     | 7.50  |                                              |
| 13181                       | 10-06-24 | 10-06-25 | 2,495,140.00      | 7.50  |                                              |
| 12239                       | 12-04-24 | 15-04-25 | 4,990,280.00      | 7.40  |                                              |
| 12535                       | 29-04-24 | 29-04-25 | 54,893,080.00     | 7.40  |                                              |
| 113661                      | 08-07-24 | 08-07-25 | 40,421,268.00     | 7.50  |                                              |
| 114502                      | 02-09-24 | 02-09-26 | 17,465,980.00     | 7.75  |                                              |
| 901438                      | 05-07-24 | 05-02-25 | 258,319,387.38    | 11.16 | Ficohsa                                      |
| 17236497                    | 25-10-23 | 25-12-24 | 35,605,647.80     | 6.25  | Ficohsa \$                                   |
| 17687734                    | 08-01-24 | 08-11-24 | 7,485,420.00      | 6.60  |                                              |
| 18469226                    | 02-05-24 | 02-05-25 | 24,951,400.00     | 7.50  |                                              |
| SERIE A                     | 27-10-21 | 27-10-26 | 120,400,000.00    | 5.00  | Alutech S.A. de C. V.                        |
| PRIMA                       |          |          | 4,747,782.16      |       |                                              |
| SERIE B                     | 27-10-21 | 27-10-26 | 120,400,000.00    | 5.00  |                                              |
| PRIMA                       |          |          | 4,747,782.16      |       |                                              |
| 87796                       | 04-08-23 | 04-02-25 | 60,000,000.00     | 7.80  | BANCO BANRURAL                               |
| 87782                       | 04-08-23 | 04-02-25 | 60,000,000.00     | 7.80  |                                              |
| 87815                       | 09-08-23 | 09-02-25 | 5,000,000.00      | 7.80  |                                              |
| 87829                       | 09-08-23 | 09-02-25 | 60,000,000.00     | 7.80  |                                              |
| 87833                       | 09-08-23 | 09-02-25 | 50,000,000.00     | 7.80  |                                              |
| 00174                       | 11-03-24 | 11-05-25 | 85,000,000.00     | 10.05 |                                              |
| 00175                       | 11-03-24 | 11-05-25 | 85,000,000.00     | 10.05 |                                              |
| FIDEICOMISO                 |          |          | 1,203,479,609.71  | 14.00 | Fideicomiso BANHPROVI                        |
| Total Inprema.....L         |          |          | 32,706,375,877.00 |       |                                              |

INPREMA

REPÚBLICA DE HONDURAS  
Instituto Nacional de  
Previsión del Magisterio  
RTH 0001995359959



| N° De Documento                              | Fecha de Emisión | Fecha de Vencimiento | Valor en Lempira  | Tasa Invertida % | Institución Financiera   |
|----------------------------------------------|------------------|----------------------|-------------------|------------------|--------------------------|
| 90904                                        | 10-07-24         | 10-07-25             | 3,095,000.00      | 11.00            | Banco Promerica          |
| 96572                                        | 04-12-23         | 04-11-24             | 20,000,000.00     | 9.00             |                          |
| 96736                                        | 20-12-23         | 20-12-24             | 20,000,000.00     | 9.00             |                          |
| 75475                                        | 09-10-24         | 09-04-26             | 20,000,000.00     |                  | DAVIVIENDA               |
| 7068                                         | 13-02-24         | 13-02-25             | 99,067,000.00     | 9.75             | Banco Atlántida          |
| 4641                                         | 18-04-24         | 21-04-25             | 50,000,000.00     | 9.95             |                          |
| 3158                                         | 10-06-24         | 10-06-26             | 20,000,000.00     | 11.10            |                          |
| 3173                                         | 11-06-24         | 11-06-26             | 80,000,000.00     | 11.10            |                          |
| 7672                                         | 12-04-24         | 14-04-25             | 40,000,000.00     | 9.95             |                          |
| 7679                                         | 15-04-24         | 15-04-25             | 25,000,000.00     | 9.95             |                          |
| 7693                                         | 15-04-24         | 15-04-25             | 50,000,000.00     | 9.95             |                          |
| 2208                                         | 12-04-24         | 15-04-25             | 10,000,000.00     | 9.95             |                          |
| 2551                                         | 02-05-24         | 02-05-25             | 40,000,000.00     | 10.00            |                          |
| 16727                                        | 12-04-24         | 12-04-25             | 10,000,000.00     | 9.95             | Leasing Atlántida        |
| 17395                                        | 11-03-24         | 11-11-25             | 20,000,000.00     | 9.93             |                          |
| 101520000222                                 | 02-05-24         | 02-05-25             | 35,000,000.00     | 10.05            | Banrural                 |
| 101520000321                                 | 04-09-24         | 04-09-26             | 30,000,000.00     | 14.00            |                          |
| HNSEFI00344-1                                | 27-03-20         | 27-05-25             | 5,063,000.00      | 8.80             | Gobierno de la Republica |
| 57640                                        | 03-10-23         | 03-10-24             | 100,000,000.00    | 13.00            | Banpais                  |
| 57658                                        | 03-10-23         | 03-10-24             | 100,000,000.00    | 13.00            |                          |
| 57682                                        | 03-10-23         | 03-10-24             | 100,000,000.00    | 13.00            |                          |
| 57666                                        | 03-10-23         | 03-10-24             | 100,000,000.00    | 13.00            |                          |
| 57674                                        | 03-10-23         | 03-10-24             | 100,000,000.00    | 13.00            |                          |
| 57941                                        | 15-11-23         | 15-11-24             | 95,000,000.00     | 13.00            |                          |
| 63860                                        | 02-05-24         | 02-05-25             | 40,000,000.00     | 10.00            |                          |
| 63909                                        | 04-09-24         | 01-09-26             | 40,000,000.00     | 13.00            |                          |
| Total PPCI.....                              |                  |                      | 1,252,225,000.00  |                  |                          |
| INVERSIONES CUENTA DE AHORRO PROVISIONAL CAP |                  |                      |                   |                  |                          |
| 57933                                        | 02-09-24         | 01-09-26             | 40,000,000.00     | 13.00            | Banpais                  |
| 63895                                        | 04-09-24         | 04-09-26             | 50,000,000.00     | 13.00            |                          |
| 64174                                        | 30-09-24         | 30-09-26             | 30,000,000.00     | 13.00            |                          |
| 7673                                         | 12-04-24         | 14-04-25             | 20,000,000.00     | 9.95             | Atlántida                |
| 1648453                                      | 12-07-2024       | 12-07-2025           | 10,000,000.00     | 11.60            | Financiera Microredito   |
| 19112879                                     | 06-08-2024       | 06-03-2025           | 20,000,000.00     | 11.22            | FICOHSA                  |
| 16901                                        | 12-07-2023       | 12-08-2024           | 10,000,000.00     | 11.20            | Leasing Atlántida        |
| 401115161                                    | 09-10-2023       | 09-10-2024           | 30,000,000.00     | 7.70             | BAC HONDURAS             |
| 401114831                                    | 03-10-2024       | 03-10-2024           | 100,000,000.00    | 7.70             |                          |
| 401115171                                    | 09-10-2023       | 09-10-2024           | 15,000,000.00     | 7.70             |                          |
| Total CAP.....                               |                  |                      | 325,000,000.00    |                  |                          |
| Total general de Inv. al 31/08/2024          |                  |                      | 34,283,600,877.00 |                  |                          |
| Elaborado por: AMEDINA                       |                  |                      |                   |                  |                          |

Elaboró: AMEDINA

Lic. Juan Carlos Ramírez  
Gerente Financiero y Operaciones