



Informe al quinto bimestre de 2022 sobre la administración y cumplimiento de los fines del Fondo de Protección de Pagos INFONACOT

Del 1 de agosto de 2019 al 31 de octubre de 2022, se han acumulado aportaciones por \$5,149,338,993.72, de las cuales se han invertido \$5,111,518,049.45, generando un rendimiento de \$245,392,466.17, dejando un saldo de **\$3,131,287,517.93**. En la siguiente tabla, se observa el detalle mensual de los ingresos y egresos del Fondo de Protección de Pagos.

	# de créditos	Aportaciones del ejercicio	Aportación invertida (desfasamiento 2 días)	Rendimiento	Tasas de rendimiento	Salidas	Saldo invertido acumulado
ago-19	115,780	\$155,526,003.71	\$147,470,134.84	\$385,177.13	8.06%	\$0.00	\$147,893,589.68
sep-19	110,930	\$152,718,900.20	\$141,783,696.37	\$1,471,226.58	8.05%	\$0.00	\$290,766,922.54
oct-19	122,974	\$170,387,043.97	\$172,526,525.53	\$2,505,671.51	7.78%	\$8,444.38	\$465,506,275.55
nov-19	101,965	\$142,870,348.10	\$151,557,857.23	\$3,299,706.20	7.75%	\$361,649.74	\$611,083,054.17
dic-19	74,687	\$106,479,576.16	\$107,832,235.12	\$4,353,186.39	7.49%	\$2,188,893.23	\$715,566,880.72
ene-20	88,778	\$121,822,447.91	\$122,436,663.63	\$4,802,364.01	7.28%	\$5,647,730.06	\$837,084,826.61
feb-20	97,667	\$133,853,137.19	\$127,280,300.17	\$4,960,201.39	7.14%	\$11,064,890.17	\$963,906,224.51
mar-20	98,205	\$126,383,642.21	\$131,882,253.95	\$5,649,915.97	6.13%	\$17,964,259.23	\$1,095,387,900.88
abr-20	35	\$151,637.71	\$7,423,070.71	\$5,669,758.23	6.17%	\$27,039,925.28	\$1,081,440,804.10
may-20	19	\$17,046.91	\$6,661.39	\$5,081,478.48	5.83%	\$34,619,931.92	\$1,051,909,010.58
jun-20	48,238	\$79,171,132.77	\$71,354,451.96	\$4,927,300.45	5.25%	\$40,568,571.30	\$1,087,723,397.04
jul-20	55,874	\$94,054,558.22	\$94,235,155.32	\$5,113,289.05	5.28%	\$47,373,026.48	\$1,139,700,157.85
ago-20	56,310	\$94,163,331.89	\$88,924,754.52	\$5,360,872.01	5.29%	\$54,014,387.92	\$1,179,971,396.42
sep-20	63,465	\$102,781,102.04	\$107,176,730.69	\$4,639,896.25	4.29%	\$59,200,293.22	\$1,232,438,162.88
oct-20	72,402	\$116,450,223.98	\$115,132,028.28	\$4,576,607.39	4.21%	\$56,103,020.83	\$1,293,797,786.86
nov-20	80,671	\$122,239,006.41	\$116,971,722.99	\$4,781,829.54	4.23%	\$58,130,622.75	\$1,357,287,076.77
dic-20	82,132	\$124,268,216.66	\$137,641,264.05	\$5,304,398.73	4.32%	\$58,298,675.28	\$1,441,934,064.27
ene-21	71,345	\$114,187,197.43	\$109,308,106.66	\$5,508,485.58	4.47%	\$57,673,625.26	\$1,499,077,031.25
feb-21	86,536	\$140,177,169.05	\$137,012,812.92	-\$1,454,656.55	-1.11%	\$55,359,492.29	\$1,579,275,695.33
mar-21	112,346	\$190,132,868.81	\$189,352,501.14	-\$12,671,441.16	-8.31%	\$56,097,613.70	\$1,699,859,141.61
abr-21	90,544	\$156,911,896.07	\$158,182,011.23	\$4,780,742.11	3.51%	\$57,993,213.57	\$1,804,828,681.38
may-21	89,670	\$164,212,365.27	\$160,877,081.90	\$11,388,616.42	7.06%	\$60,741,457.55	\$1,916,352,922.15
jun-21	96,119	\$175,087,763.44	\$174,502,121.93	-\$3,916,790.15	-2.35%	\$62,470,286.10	\$2,024,467,967.83
jul-21	82,953	\$147,767,174.97	\$148,859,007.31	\$8,973,268.32	5.12%	\$66,692,954.34	\$2,115,607,289.12
ago-21	88,305	\$156,926,958.24	\$153,185,396.34	\$8,375,469.69	4.35%	\$71,984,378.70	\$2,205,183,776.45
sep-21	108,340	\$160,970,665.14	\$161,878,318.44	-\$1,255,059.91	-0.66%	\$81,708,141.41	\$2,284,098,893.57
oct-21	98,000	\$172,749,035.53	\$171,893,463.12	\$4,345,581.19	2.24%	\$81,415,794.16	\$2,378,922,143.72
nov-21	102,520	\$184,371,119.07	\$181,810,673.43	\$12,721,290.49	5.87%	\$83,196,574.82	\$2,490,257,532.82
dic-21	84,852	\$167,822,146.19	\$159,503,289.61	\$9,718,412.41	4.38%	\$84,205,522.57	\$2,575,273,712.27
ene-22	72,844	\$91,498,660.21	\$83,960,742.65	\$10,359,738.07	4.62%	\$88,474,829.31	\$2,581,119,363.68
feb-22	88,168	\$112,772,732.36	\$108,296,663.52	\$4,880,606.27	2.39%	\$84,130,666.14	\$2,610,165,967.33
mar-22	108,271	\$141,390,048.52	\$145,194,446.64	\$5,798,221.79	2.52%	\$87,449,992.49	\$2,673,708,643.27
abr-22	91,310	\$117,530,400.24	\$118,599,401.85	-\$2,573,050.87	-1.25%	\$89,029,985.55	\$2,700,705,008.70
may-22	101,259	\$136,496,421.53	\$132,671,906.68	\$24,601,778.72	10.10%	\$86,082,033.06	\$2,771,896,661.04
jun-22	140,085	\$146,464,966.23	\$148,016,679.09	\$8,672,133.71	3.67%	\$94,813,098.60	\$2,833,772,375.24
jul-22	115,979	\$145,516,005.17	\$144,096,673.69	\$31,535,348.49	13.27%	\$97,694,684.93	\$2,911,709,712.49
ago-22	141,863	\$165,260,495.33	\$167,662,358.92	\$10,463,124.85	4.01%	\$99,816,870.37	\$2,990,018,325.89
sep-22	133,843	\$156,313,252.92	\$154,869,076.62	\$9,051,884.58	3.55%	\$103,769,991.98	\$3,050,169,295.11
oct-22	183,236	\$161,442,235.96	\$160,149,809.01	\$23,205,882.81	8.63%	\$102,237,469.00	\$3,131,287,517.93
Total	3,558,520	\$5,149,338,933.72	\$5,111,518,049.45	\$245,392,466.17		\$2,225,622,997.69	

El Fondo de Protección de Pagos ha llevado a cabo las siguientes acciones:

- ✓ Se han cubierto 1,768,210 cuotas por pérdida desempleo.
- ✓ Se ha liquidado el saldo insoluto de 1,513 créditos por fallecimiento invalidez o incapacidad.
- ✓ Se ha devuelto la aportación no devengada a 3,694 acreditados.

En la tabla 2, se muestra el detalle de estas salidas, mismas que representan desde agosto 2019 y hasta agosto del 2022 un total de \$2,225,622,997.69

Mes	Desempleo		Fallecimientos/Invalidez/Incapacidad		Devolución	
	Cuotas	Monto	Créditos	Monto	Créditos	Monto
Oct 2019	0	\$0.00	0	\$0.00	2	\$8,444.38
Nov 2019	196	\$249,117.25	4	\$64,218.06	16	\$48,314.43
Dic 2019	1,742	\$2,130,972.57	4	\$57,920.66	0	\$0.00
Ene 2020	4,494	\$5,548,122.65	0	\$0.00	41	\$99,607.41
Feb 2020	9,050	\$10,880,960.53	9	\$177,705.71	2	\$6,223.93
Mar 2020	14,483	\$17,653,571.49	15	\$299,405.60	7	\$11,282.14
Abr 2020	21,901	\$27,039,925.28	0	\$0.00	0	\$0.00
May 2020	27,715	\$34,493,658.53	4	\$111,663.02	4	\$14,610.37
Jun 2020	32,836	\$40,527,234.82	0	\$0.00	16	\$41,336.48
Jul 2020	38,007	\$46,837,092.65	14	\$479,208.48	22	\$56,725.35
Ago 2020	43,928	\$53,827,683.21	8	\$168,945.07	9	\$17,759.64
Sep 2020	45,893	\$56,127,426.26	51	\$994,098.93	16	\$30,999.78
Oct 2020	46,019	\$56,073,140.45	116	\$2,201,496.06	17	\$19,184.71
Nov 2020	46,585	\$56,740,778.62	60	\$1,346,208.14	23	\$43,635.99
Dic 2020	46,333	\$56,597,232.00	83	\$1,525,047.67	14	\$33,363.47
Ene 2021	46,500	\$56,939,569.45	33	\$681,638.31	25	\$52,417.50
Feb 2021	45,262	\$55,168,669.28	39	\$61,573.28	61	\$129,249.73
Mar 2021	44,138	\$53,833,928.03	83	\$2,093,409.78	104	\$170,275.89
Abr 2021	46,530	\$56,756,603.36	53	\$1,013,045.32	109	\$223,564.89
May 2021	48,037	\$58,497,015.12	96	\$2,035,340.45	111	\$209,101.98
Jun 2021	49,923	\$60,787,242.92	78	\$1,463,583.91	116	\$219,459.27
Jul 2021	53,615	\$65,096,184.55	62	\$1,287,052.15	170	\$309,717.64
Ago 2021	58,047	\$70,740,145.46	53	\$881,127.65	220	\$363,105.59
Sep 2021	65,832	\$80,222,711.52	56	\$1,201,646.01	171	\$283,783.88
Oct 2021	65,606	\$80,201,641.08	97	\$831,816.25	163	\$273,783.11
Nov 2021	65,971	\$81,190,993.58	87	\$1,761,204.38	155	\$244,376.86
Dic 2021	67,208	\$83,347,427.54	39	\$629,633.82	201	\$337,014.93
Ene 2022	70,147	\$87,320,679.87	55	\$943,460.35	148	\$210,689.09
Feb 2022	67,586	\$83,566,095.02	28	\$564,571.12	0	\$0.00
Mar 2022	69,265	\$86,239,311.34	18	\$589,436.49	407	\$621,244.66
Abr 2022	70,168	\$87,926,928.61	38	\$788,908.04	228	\$314,148.90
May 2022	67,609	\$85,152,481.97	41	\$696,409.24	143	\$233,141.85
Jun 2022	74,453	\$93,900,402.43	51	\$912,696.17	0	\$0.00
Jul 2022	76,622	\$96,744,951.78	33	\$427,990.00	414	\$521,743.15
Ago 2022	77,890	\$99,256,372.69	17	\$287,248.96	177	\$273,248.72
Sep 2022	80,092	\$102,786,803.52	36	\$631,518.92	256	\$351,669.54
Oct 2022	78,527	\$101,192,904.73	52	\$822,731.96	126	\$221,832.31
Total	1,768,210	\$2,191,595,980.16	1,513	\$28,031,959.96	3,694	\$5,995,057.57