



*MEMORANDUM No. D-INV-2764-15*

*Para: Lic. Carlos Salgado  
Oficial de Atención al Usuario Financiero*

*De: Lic. Alejandra María López  
Jefe Departamento de Inversiones*

*Asunto: Tasa Ponderada*

*Fecha: 05 de noviembre del 2015*

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*En respuesta al Memorándum No. UAUF -434-2015 de fecha 01 de noviembre de 2015 le adjunto la tasa de rendimiento de los ingresos percibidos por el instituto, correspondientes al mes de octubre de 2015.*

| <i>Mes</i>     | <i>Tasa de Rendimiento</i> |
|----------------|----------------------------|
| <i>octubre</i> | <i>11.13%</i>              |

*Atentamente,*

*Copia: Archivo*



INSTITUTO NACIONAL DE PREVISION DEL MAGISTERIO  
INPREMA  
POR EL PERIODO COMPRENDIDO DEL 01 DE JUNIO AL 31 DE OCTUBRE DEL 2015  
(En Lempiras)

| INGRESOS   | JUNIO                 | JULIO                 | AGOSTO                | SEPTIEMBRE            | OCTUBRE               | TOTAL                   |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------------------------|
| <b>OPERACIONALES</b>                                 | <b>411,972,466.35</b> | <b>683,562,250.82</b> | <b>476,771,538.48</b> | <b>527,349,358.24</b> | <b>505,116,179.01</b> | <b>2,604,771,792.90</b> |
| APORTACIONES AL SISTEMA                              | 241,592,297.78        | 469,946,096.44        | 231,940,023.13        | 258,810,410.65        | 242,242,377.58        | 1,444,531,205.58        |
| APORTACIÓN DEL PATRONO                               | 145,058,383.98        | 282,464,097.85        | 139,520,137.87        | 144,523,973.91        | 145,423,530.67        | 856,990,124.28          |
| COTIZACIONES DOCENTES                                | 96,533,938.80         | 187,481,998.59        | 92,419,885.26         | 114,167,726.74        | 96,696,221.34         | 587,299,745.73          |
| REINGRESOS AL SISTEMA                                | 0.00                  | 0.00                  | 0.00                  | 118,710.00            | 122,625.57            | 241,335.57              |
| <b>PRODUCTOS FINANCIEROS</b>                         | <b>169,177,535.39</b> | <b>212,595,441.68</b> | <b>244,553,469.55</b> | <b>268,538,947.59</b> | <b>262,657,888.30</b> | <b>1,157,523,282.51</b> |
| INTERESES SOBRE INVERSIONES                          | 50,126,743.38         | 76,680,108.01         | 119,151,717.32        | 146,918,225.69        | 117,895,823.37        | 510,772,588.77          |
| INTERESES POR PRESTAMOS PERSONALES                   | 89,939,234.42         | 104,875,968.38        | 95,313,860.79         | 96,988,069.78         | 111,495,340.94        | 498,612,474.31          |
| INTERESES POR PRESTAMOS HIPOTECARIOS                 | 26,590,876.65         | 29,061,961.34         | 26,349,001.43         | 22,153,151.77         | 29,713,085.84         | 133,868,018.03          |
| INTERESES SOBRE CUENTAS DE AHORRO                    | 2,520,768.94          | 1,977,403.95          | 3,738,890.01          | 2,479,500.35          | 3,553,638.15          | 14,270,201.40           |
| <b>RECUPERACION DE APORTACIONES</b>                  | <b>1,202,633.18</b>   | <b>904,136.70</b>     | <b>278,045.80</b>     | <b>0.00</b>           | <b>215,913.13</b>     | <b>2,600,728.81</b>     |
| APORTACIONES PATRONALES                              | 385,006.14            | 527,044.40            | 52,227.48             | 0.00                  | 134,152.01            | 1,098,430.03            |
| APORTACIONES DEL DOCENTE                             | 817,627.04            | 377,092.30            | 225,818.32            | 0.00                  | 81,761.12             | 1,502,298.78            |
| UTILIDAD EN VENTA DE ACTIVOS                         | 0.00                  | 116,576.00            | 0.00                  | 0.00                  | 0.00                  | 116,576.00              |
| UTILIDAD EN VENTA DE CASAS                           | 0.00                  | 116,576.00            | 0.00                  | 0.00                  | 0.00                  | 116,576.00              |
| <b>NO OPERACIONALES</b>                              | <b>1,089,870.74</b>   | <b>2,262,601.52</b>   | <b>140,132,979.86</b> | <b>2,376,407.03</b>   | <b>2,610,298.35</b>   | <b>148,472,157.50</b>   |
| <b>INGRESOS DIVERSOS</b>                             | <b>1,099,016.88</b>   | <b>2,053,600.65</b>   | <b>2,573,149.86</b>   | <b>1,473,594.01</b>   | <b>2,606,815.87</b>   | <b>9,806,177.27</b>     |
| MULTAS, SANCIONES Y RECARGOS                         | 877,932.77            | 2,178,859.24          | 2,560,378.18          | 782,549.60            | 1,342,389.64          | 7,742,139.43            |
| SUPERVISIONES  | 38,841.31             | 0.00                  | 0.00                  | 31.64                 | 0.00                  | 38,872.95               |
| AVALUO   | 0.00                  | 0.00                  | 400.00                | 0.00                  | 8,023.63              | 8,423.63                |
| INGRESOS DIVERSOS                                    | 180,338.80            | -131,104.59           | 5,472.88              | 291,751.79            | 571,033.94            | 917,542.82              |
| PAGARES  | 1,824.00              | 2,546.00              | 2,296.00              | 2,202.00              | 2,492.00              | 11,360.00               |
| ALQUILER PARCELA TERRENO RUBEN ANTUNEZ               | 0.00                  | 0.00                  | 0.00                  | 245,045.58            | 57,747.82             | 302,793.40              |
| SANCIONES FUNCIONARIOS Y EMPLEADOS                   | 0.00                  | 3,300.00              | 4,602.80              | 3,800.00              | 333.84                | 12,036.64               |
| RECUPERACION PAGO JUBILACION ANTICIPADA              |                       |                       |                       | 77,478.40             | 0.00                  | 77,478.40               |
| PRESTACION SERVICIOS JUBILADOS CUOTA PRESTAMOS       |                       |                       |                       | 70,735.00             | 624,795.00            | 695,530.00              |
| INGRESOS DIVERSOS DE AÑOS ANTERIORES                 | -9,146.14             | 209,000.87            | 53,436.05             | 902,813.02            | 3,482.48              | 1,159,586.28            |
| INGRESOS DE AÑOS ANTERIORES                          | -9,146.14             | 209,000.87            | 53,436.05             | 902,813.02            | 3,482.48              | 1,159,586.28            |
| EXCEDENTES DEL PROGRAMA PROTECCION CREDITICIA (PPCI) | 0.00                  | 0.00                  | 137,506,393.95        | 0.00                  | 0.00                  | 137,506,393.95          |
| EXCEDENTES PPCI                                      | 0.00                  | 0.00                  | 137,506,393.95        | 0.00                  | 0.00                  | 137,506,393.95          |
| <b>TOTALES</b>                                       | <b>413,062,337.09</b> | <b>685,824,852.34</b> | <b>616,904,518.34</b> | <b>529,725,765.27</b> | <b>507,726,477.36</b> | <b>2,753,243,950.40</b> |

Lic. Leonardo Arnulfo Godoy Fonseca  
Contador General  
Colegiado No. 94-10-0161

