



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

**RESUMEN DEPOSITOS VISTA, INVERSIONES LIQUIDAS Y CARTERAS DE PRESTAMOS**  
**Período del 01 al 31 de Mayo de 2018**  
**Expresado en Lempiras**

**CUENTAS BANCARIAS**

**BANCO PROMERICA:**

Cuenta de Ahorro # 237081 DÓLARES 4,555,364.08

**BANPAIS S.A.**

Cuenta de Ahorro # 22-599-000296-7 DÓL 13,316.96

**DAVIVIENDA**

Cuenta de Cheques # 155692-5 16,046,783.92

Cuenta de Cheques # 1300011619 9,501,604.06

**BANCO CENTRAL DE HONDURAS**

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

**BANCO LAFISE**

Cuenta de Cheques # 101-01-000003723 6,007,945.38

Ahorro Dolares No 101604000147 870,593.01

**BANCO ATLANTIDA**

Ahorro Dolares No. 10120408181 1,031,699.31

Caja Chica 25,000.00

**38,052,306.72**

**CONCENTRACION DE CARTERA**

INVERSIONES EN TITULOS CORTO PLAZO 447,446,329.76

INVERSIONES EN TITULOS LARGO PLAZO 888,665,000.00

BANCOS 38,052,306.72

PRESTAMOS 1,163,354,765.89

**GRAN TOTAL 2,537,518,402.37**

**SALDOS DE PRESTAMOS:**

PRESTAMOS PERSONALES 566,117,980.14

PRESTAMOS HIPOTECARIOS 597,236,785.75

**TOTALES 1,163,354,765.89**

**Enrique Lainez**  
Director Especialista

**Raúl Edgardo Estrada**  
Gerente Financiero

**Lic. Wilson A. Nieto**  
Contador General  
COHPUCP No. 06-07-108

Cifras sujetas a depuracion

INTEGRACION DE INVERSIONES FONDO DE CAPITALIZACION INDIVIDUAL

Nombre de la Entidad INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNAH  
 Periodo 31 mayo-18

Nombre del Emisor	Tipo de Instrumento	No. de Instrumento	Tipología de Inversión según Reglamento	Moneda (L. S. u otras)	Valor Nominal	Depreciaciones o Estimaciones	Prima / Descuento	Tasa Nominal	Plazo (Días)	Fecha de Emisión	Fecha de Vencimiento	Observaciones		
Cartera de Prestamos de Consumo	N/A	N/A	Artículo 42 inciso C	Lempiras	566,117,980.14	17,265,295.70	N/A	15% al 20%	De 1 a 7 años	N/A	N/A			
Cartera de Prestamos de Vivienda	N/A	N/A	Artículo 42 inciso C		597,236,785.75	21,785,832.92	N/A	12%	De 1 a 20 años	N/A	N/A			
Propiedad Planta y Equipo	N/A	N/A	Artículo 43 inciso K		34,518,870.08	36,079,781.47	N/A	N/A	N/A	N/A	N/A			
Propiedades de Inversión	N/A	N/A	Artículo 43 inciso K y L		262,789,432.63	53,322,441.68	N/A	N/A	N/A	N/A	N/A			
Contrato de Reconocimiento de Deuda UNAH-INPRE UNAH			Artículo 42, inciso A		611,615,933.59	N/A	N/A	10.47%	5490	11/03/16	11/03/31			
Banco Central	BGDH	82	Valores representativos de deuda emitidos en serie	Lempiras	119,301,000.00			10.75%	2520	12/03/15	12/03/22			
Banco Central	BGDH	83			36,744,000.00			10.75%	2520	12/03/15	12/03/22			
Banco Central	BGDH	84			18,424,000.00			10.75%	2520	12/03/15	12/03/22			
Banco Central	BGDH	248732			72,709,000.00			8.85%	3600	12/11/14	12/11/24			
Banco Central	BGDH	249600			9,529,000.00			8.85%	3600	12/11/15	12/11/25			
Banco Central	BGDH	248831			9,293,000.00			8.85%	3600	12/11/14	12/11/24			
Banco Central	BGDH	249132			9,619,000.00			8.85%	3600	12/11/14	12/11/24			
Banco Central	BGDH	248408			9,554,000.00			8.85%	3600	12/11/14	12/11/24			
Banco Central	BGDH	HNSF00251-B			50,000,000.00			10.00%	3600	11/08/16	11/08/26			
Banco Central	BGDH	HNSF00252-B			54,398,000.00			10.45%	3600	12/11/16	12/11/26			
Banco Central	BGDH	246471			9,429,000.00			12.25%	2880	27/09/11	27/09/19			
Banco Central	BGDH	247557			30,138,000.00			7.97%	1800	29/12/14	29/12/19			
Banco Central	BGDH	247561			66,273,000.00			7.97%	2520	29/12/14	29/12/21			
Banco Central	BGDH	247268			60,273,000.00			7.97%	3600	29/12/14	29/12/24			
Banco Central	BGDH	HNSF00251-B			155,790,000.00			10.00%	3600	11/08/16	11/08/26			
Banco Central	BGDH	HNSF00252-B			181,191,000.00			10.45%	3600	12/11/16	12/11/26			
Banco Atlántida	CDPF	1015004812			Valores individuales de deuda con plazo de vencimiento de hasta 360 días emitidos por las entidades financieras supervisadas por la Comisión;	Dolares	1,226,440.49			4.10%	360	24/05/18	24/05/19	
Banco Afise	CDPF	17210				Lempiras	25,000,000.00			10.10%	360	20/06/17	20/06/18	
Banco Afise	CDPF	17211	Lempiras	25,000,000.00				10.10%	360	20/06/17	20/06/18			
Banco Afise	CDPF	400-511001858	Lempiras	14,424,668.57				9.75%	360	15/01/18	15/01/19			
Banco Afise	CDPF	400-511001903	Lempiras	15,000,000.00				9.60%	365	13/03/18	18/03/19			
Financiera Finca	CDPF	6490	Lempiras	10,000,000.00				10.00%	360	05/08/17	05/08/18			
Financiera Finca	CDPF	6463	Lempiras	11,193,127.74				10.20%	360	28/06/17	28/06/18			
Banco Prominca	CDPF	72396	Lempiras	15,000,000.00				9.50%	360	03/10/17	03/10/18			
Banco Prominca	CDPF	72370	Lempiras	9,743,055.60				9.65%	360	12/12/17	12/12/18			
Banco Prominca	CDPF	72319	Lempiras	14,500,000.00				9.50%	360	29/09/17	29/09/18			
Banco Prominca	CDPF	72320	Lempiras	15,617,459.05				9.50%	360	29/09/17	29/09/18			
Cred. G. (monedas)	CDPF	1-168-3744	Dolares	650,781.59				4.00%	360	30/09/17	30/09/18			
Cred. G. (monedas)	CDPF	4-163-3745	Lempiras	10,000,000.00			9.85%	360	01/10/17	01/10/18				
Banco Fintoma	CDPF	156717	Artículo 42 inciso B	Lempiras	6,725,179.47		9.25%	450	09/08/17	09/11/18				
Banco Fintoma	CDPF	156752	Artículo 42 inciso B	Lempiras	20,000,000.00		9.45%	450	17/08/17	17/11/18				
BANPAIS	CDPF	31-300-3914-5	Lempiras	20,000,000.00			9.10%	360	09/08/17	09/08/18				
BANPAIS	CDPF	31-300-064596-0	Lempiras	14,861,257.50			9.00%	366	24/05/18	30/05/19				
BANPAIS	CDPF	31-300-3915-3	Lempiras	20,000,000.00			9.10%	360	09/08/17	09/08/18				
BANPAIS	CDPF	31-300-064007-0	Lempiras	17,643,147.60			9.25%	362	01/12/17	03/12/18				
BANRURAL	CDPF	275202000590	Valores individuales de deuda con plazo de vencimiento de hasta 360 días emitidos por las entidades financieras supervisadas por la Comisión;	Dolares	757,408.31		4.40%	360	13/03/18	13/03/19				
BANRURAL	CDPF	275202000631	Dolares	427,000.00			4.00%	360	24/05/18	24/05/19				
BANRURAL	CDPF	275202000667	Dolares	599,000.00			4.00%	360	29/05/18	29/05/19				
BANRURAL	CDPF	21014	Lempiras	10,000,000.00			9.50%	360	03/08/17	03/08/18				
BANRURAL	CDPF	21021	Lempiras	20,000,000.00			9.50%	360	10/08/17	10/08/18				
BANRURAL	CDPF	60941	Lempiras	20,000,000.00			9.75%	360	06/07/17	06/07/18				
BANRURAL	CDPF	21023	Lempiras	10,000,000.00			9.40%	360	17/08/17	17/08/18				
BANRURAL	CDPF	69996	Lempiras	10,000,000.00			9.75%	360	03/02/17	03/07/18				
BANRURAL	CDPF	66649	Lempiras	25,000,000.00			9.60%	360	15/07/17	15/07/18				

**IPU**  
 INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNAH  
 DIRECCION ESPECIAL DE INVERSIONES Y FONDOS DE CAPITALIZACION INDIVIDUAL  
 DIRECTOR ESPECIAL

**IPU**  
 INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNAH  
 LIC. RAUL OSORIO ESTRADA  
 GERENTE FINANCIERO

**IPU**  
 INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNAH  
 JEF. DEPT. DE CONTABILIDAD  
 COMPLEJO No. 06-07-1061



**INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNIVERSIDAD NACIONAL AUTONOMA DE HONDURAS**  
**Detalle de Inversiones al 31 de MAYO de 2018**

Institucion Emisora	Numero Documento	Inversion en Dolares (\$)	Inversion en Lempras (L)	Tasa de Cambio	Tasa Indexada	Tasa de Rendim.	Plazo Dias	Fecha de Apertura	Fecha de Vencimiento	Devengado	
Banco Central	82	L PLAZO	119,301,000.00			10.75	1710	12/03/15	12/03/22	30	1,068,738.13
Banco Central	83	L PLAZO	36,744,000.00			10.75	1767	12/03/15	12/03/22	30	329,165.00
Banco Central	84	L PLAZO	18,414,000.00			10.75	1767	12/03/15	12/03/22	30	164,958.75
Banco Central	248732	L PLAZO	74,709,000.00		8.85	8.85	1798	12/11/14	12/11/24	30	550,978.88
Banco Central	249600	L PLAZO	9,529,000.00		8.85	8.85	3600	30/12/15	12/11/25	30	70,276.38
Banco Central	248831	L PLAZO	9,293,000.00		8.85	8.85	3600	16/10/15	12/11/24	30	68,535.88
Banco Central	249132	L PLAZO	9,619,000.00		8.85	8.85	3600	12/11/15	12/11/24	30	70,940.13
Banco Central	249408	L PLAZO	9,564,000.00		8.85	8.85	3600	11/12/15	12/11/24	30	70,534.50
Banco Central	HNSEFI00251-8	L PLAZO	50,000,000.00			10.00	3393	11/08/16	11/08/26	30	416,666.67
Banco Central	HNSEFI00252-6	L PLAZO	54,398,000.00			10.45	3486	11/11/16	12/11/26	30	473,715.92
Banco Central	246471	L PLAZO	9,429,000.00			12.25	588	25/03/14	27/09/19	30	96,254.38
Banco Central	247557	L PLAZO	30,138,000.00		7.97	7.97	588	29/12/14	29/12/19	30	200,166.55
Banco Central	247561	L PLAZO	60,273,000.00		7.97	7.97	588	29/12/14	29/12/21	30	400,313.18
Banco Central	247564	L PLAZO	60,273,000.00		7.97	7.97	588	29/12/14	29/12/24	30	400,313.18
Banco Central	HNSEFI002518	L PLAZO	155,790,000.00			10.00	3555	11/08/16	11/08/26	30	1,298,250.00
Banco Central	HNSEFI002526	L PLAZO	181,191,000.00			10.45	3242	12/11/16	12/11/26	30	1,577,871.63
<b>Banco Central</b>			<b>888,665,000.00</b>								<b>7,257,679.11</b>
Banco Atlantida	10150044312	1,226,440.49	29,327,380.86	23.9126		4.10	360	24/05/18	24/05/19	6	20,040.38
<b>Banco Atlantida</b>		<b>\$1,226,440.49</b>	<b>29,327,380.86</b>								<b>88,391.38</b>
Banco Lafise	17210		25,000,000.00			10.10	360	20/06/17	20/06/18	30	210,416.67
Banco Lafise	17211		25,000,000.00			10.10	360	20/06/17	20/06/18	30	210,416.67
Banco Lafise	1858		14,424,668.57			9.75	360	15/01/18	15/01/19	30	117,200.43
Banco Lafise	400511001903		15,000,000.00			9.60	365	13/03/18	18/03/19	30	120,000.00
<b>Banco Lafise</b>			<b>79,424,668.57</b>								<b>658,033.77</b>
Financiera Finca	6490		10,000,000.00			10.00	360	05/08/17	05/08/18	30	83,333.33
Financiera Finca	6463		11,393,127.74			10.20	360	28/06/17	28/06/18	30	96,841.59
<b>Financiera Finca</b>			<b>21,393,127.74</b>								<b>180,174.92</b>
Banco Promerica	72396		15,000,000.00			9.50	360	03/10/17	03/10/18	30	118,750.00
Banco Promerica	73270		9,743,055.60			9.65	360	12/12/17	12/12/18	30	78,350.41
Banco Promerica	72319		14,500,000.00			9.50	360	29/09/17	29/09/18	30	114,791.67
Banco Promerica	72320		15,637,459.05			9.50	360	29/09/17	29/09/18	30	123,796.55
<b>Banco Promerica</b>			<b>54,880,514.65</b>								<b>435,688.62</b>
Credi Q (Honduras)	1-169-3744	650,281.59	15,549,923.55	23.9126		4.00	360	30/09/17	30/09/18	30	51,833.08
<b>Credi Q (Honduras)</b>		<b>\$650,281.59</b>	<b>15,549,923.55</b>								<b>51,833.08</b>
Credi Q (Honduras)	4-163-3745		10,000,000.00			9.85	360	01/10/17	01/10/18	30	82,083.33
<b>Credi Q (Honduras)</b>			<b>10,000,000.00</b>								<b>82,083.33</b>
Banco Ficohsa	156717		6,720,379.47			9.25	450	09/08/17	09/11/18	30	51,802.93
Banco Ficohsa	156752		20,000,000.00			9.45	450	17/08/17	17/11/18	30	157,500.00
<b>Banco Ficohsa</b>			<b>26,720,379.47</b>								<b>209,302.93</b>
BANPAIS	31-300-3914-5		20,000,000.00			9.10	360	09/08/17	09/08/18	30	151,666.67
BANPAIS	31-300-004596-0		14,861,257.50			9.00	367	24/05/18	30/05/19	6	22,291.89
BANPAIS	31-300-3915-3		20,000,000.00			9.10	360	09/08/17	09/08/18	30	151,666.67
BANPAIS	31-300-4007-0		17,643,147.60			9.25	360	01/12/17	03/12/18	30	135,999.26
<b>BANPAIS</b>			<b>72,504,405.10</b>								<b>547,076.71</b>
BANRURAL	2702020000350	757,408.31	18,111,601.95	23.9126		4.40	360	13/03/18	13/03/19	30	66,409.21
BANRURAL	2702020000621	427,000.00	10,210,680.20	23.9126		4.00	360	24/05/18	24/05/19	6	6,807.12
BANRURAL	2702020000667	599,000.00	14,323,647.40	23.9126		4.00	360	29/05/18	29/05/19	1	1,591.52
<b>BANRURAL</b>		<b>\$1,783,408.31</b>	<b>42,645,929.55</b>								<b>102,004.67</b>
BANRURAL	21014		10,000,000.00			9.50	360	03/08/17	03/08/18	30	79,166.67
BANRURAL	21021		20,000,000.00			9.50	360	10/08/17	10/08/18	30	158,333.33
BANRURAL	60041		20,000,000.00			9.75	360	06/07/17	06/07/18	30	162,500.00
BANRURAL	21029		10,000,000.00			9.40	360	17/08/17	17/08/18	30	78,333.33
BANRURAL	59996		10,000,000.00			9.75	360	03/07/17	03/07/18	30	81,250.00
BANRURAL	60481		25,000,000.00			9.60	360	19/07/17	19/07/18	30	200,000.00
<b>BANRURAL</b>			<b>95,000,000.00</b>								<b>759,583.33</b>
<b>BANRURAL</b>		<b>\$3,660,130.39</b>	<b>L. 1,336,111,329.49</b>								<b>\$ L. 288,359.94</b>
											<b>L. 2,871,943.61</b>

RENDIMIENTO BONOS BANCO CENTRAL DE HOND.

7,257,679.11

**IPU**  
 ALDRIN ENRIQUE LAINEZ  
 GERENTE FINANCIERO

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 LIC. WILSON J. HERRERA  
 JEFE DEPTO. CONTABILIDAD  
 COHUPC No. 06-07-18