



INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNAH
INPREUNAH

RESUMEN DEPOSITOS VISTA, INVERSIONES LIQUIDAS Y CARTERAS DE PRESTAMOS

Período del 01 Al 30 de Septiembre de 2018

Expresado en Lempiras

<u>CUENTAS BANCARIAS</u>		<u>CONCENTRACION DE CARTERA</u>	
<u>BANCO PROMERICA:</u>		INVERSIONES EN TITULOS CORTO PLAZO	447,974,120.56
Cuenta de Ahorro # 237081 DÓLARES	5,282,963.17	INVERSIONES EN TITULOS LARGO PLAZO	992,678,000.00
<u>BANPAIS S.A.</u>		BANCOS	37,225,760.26
Cuenta de Ahorro # 22-599-000296-7 DÓL	13,407.86	PRESTAMOS	1,182,034,844.15
<u>DAVIVIENDA</u>		GRAN TOTAL	2,659,912,724.97
Cuenta de Cheques # 155692-5	23,585,969.11		
Cuenta de Cheques # 1300011619	3,841,006.90		
<u>BANCO CENTRAL DE HONDURAS</u>			
Cuenta de Cheques # 111103-01-000110-4	577,526.25		
<u>BANCO LAFISE</u>			
Cuenta de Cheques # 101-01-000003723	1,682,102.33		
Ahorro Dolares No 101604000147	879,507.76		
<u>BANCO ATLANTIDA</u>			
Ahorro Dolares No. 10120408181	1,338,276.88		
Caja Chica	25,000.00		
	37,225,760.26		
<u>SALDOS DE PRESTAMOS:</u>			
PRESTAMOS PERSONALES	591,739,265.90		
PRESTAMOS HIPOTECARIOS	590,295,578.25		
TOTALES	1,182,034,844.15		

Lic. Aldrin Enrique Lainez
Director Especialista

Lic. Raul Eduardo Escada
Gerente Financiero

Lic. Wilson J. Herrero
Contador General
COHPUCP No. 06-07-1061
CONTADOR GENERAL

Cifras sujetas a depuracion



INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNIVERSIDAD NACIONAL AUTONOMA DE HONDURAS
Detalle de Inversiones al 30 de SEPTIEMBRE de 2018

Institucion Emisora	Numero Documento	Inversion en Dolares (\$)	Inversion en Lempiras (L)	Tasa de Cambio	Tasa Indexada	Tasa de Rendim.	Plazo Dias	Fecha de Apertura	Fecha de Vencimiento	Dias de Intereses	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	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	10.45	3486	11/11/16	12/11/26	30	473,715.92
Banco Central	246471	L PLAZO	9,429,000.00		12.25	12.25	588	25/03/14	27/09/19	30	96,254.38
Banco Central	247557	L PLAZO	30,138,000.00		8.20	8.20	588	29/12/14	29/12/19	30	205,943.00
Banco Central	247561	L PLAZO	60,273,000.00		8.20	8.20	588	29/12/14	29/12/21	30	411,865.50
Banco Central	247564	L PLAZO	60,273,000.00		8.20	8.20	588	29/12/14	29/12/24	30	411,865.50
Banco Central	HNSEFI002518	L PLAZO	155,790,000.00		10.00	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	10.45	3242	12/11/16	12/11/26	30	1,577,871.63
Banco Central	HNSEFI002518	L PLAZO	104,013,000.00		10.00	10.00	2920	11/08/16	11/08/26	30	866,775.00
Banco Central			992,678,000.00								8,153,335.21
Banco Atlantida	10150044312	1,226,440.49	29,504,233.58	24.0568		4.10	360	24/05/18	24/05/19	30	100,806.13
Banco Atlantida		\$1,226,440.49	29,504,233.58								100,806.13
Banco Lafise	400511001937		25,000,000.00			9.50	360	26/06/18	25/06/19	30	197,916.67
Banco Lafise	400511001938		25,000,000.00			9.50	360	26/06/18	25/06/19	30	197,916.67
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
Banco Lafise	400511001944		11,393,127.74			9.50	360	29/06/18	01/07/19	30	90,195.59
Banco Lafise	400511001948		10,000,000.00			9.25	330	04/07/18	04/06/19	30	77,083.33
Banco Lafise	400511001952		20,000,000.00			9.25	330	06/07/18	06/06/19	30	154,166.67
Banco Lafise			120,817,796.31								954,479.36
Financiera Finca	8058		10,000,000.00			10.00	360	06/08/18	06/08/19	30	83,333.33
Financiera Finca			10,000,000.00								83,333.33
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	76744		14,500,000.00			9.40	360	29/09/18	29/09/19	1	3,786.11
Banco Promerica	76743		15,637,459.05			9.40	360	29/09/18	29/09/19	1	4,083.11
Banco Promerica			54,880,514.65								435,604.91
Credi Q (Honduras)	1-169-3744	650,281.59	15,643,694.15	24.0568		4.00	360	30/09/17	30/09/18	30	52,145.65
Credi Q (Honduras)		\$650,281.59	15,643,694.15								52,145.65
Credi Q (Honduras)	4-163-3745		10,000,000.00			9.85	360	01/10/17	01/10/18	30	82,083.33
Credi Q (Honduras)			10,000,000.00								82,083.33
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
Banco Ficohsa			26,720,379.47								209,302.93
BANPAIS	31-300-004596-0		14,861,257.50			9.00	367	24/05/18	30/05/19	30	111,459.43
BANPAIS	31-300-4007-0		17,643,147.60			9.25	360	01/12/17	03/12/18	30	135,999.26
BANPAIS			32,504,405.10								247,458.69
BANRURAL	2702020000350	757,408.31	18,220,820.23	24.0568		4.40	360	13/03/18	13/03/19	30	66,809.67
BANRURAL	2702020000621	427,000.00	10,272,253.60	24.0568		4.00	360	24/05/18	24/05/19	30	34,240.85
BANRURAL	2702020000667	599,000.00	14,410,023.20	24.0568		4.00	360	29/05/18	29/05/19	30	48,033.41
BANRURAL		\$1,783,408.31	42,903,097.03								149,083.93
BANRURAL	2702010004065		10,000,000.00			9.50	270	03/08/18	03/05/19	30	79,166.67
BANRURAL	2702010004170		20,000,000.00			9.50	360	10/08/18	10/08/19	30	158,333.33
BANRURAL	2702010004386		10,000,000.00			9.50	360	17/08/18	17/08/19	30	79,166.67
BANRURAL	2702010003798		25,000,000.00			9.50	270	19/07/18	19/04/19	30	197,916.67
BANRURAL	2702010004217		20,000,000.00			9.50	360	10/08/18	10/08/19	30	158,333.33
BANRURAL	2702010004221		20,000,000.00			9.50	360	10/08/18	10/08/19	30	158,333.33
BANRURAL			105,000,000.00								831,250.00
		\$3,660,130.39	L 1,440,652,120.30								

RENDIMIENTO BONOS BANCO CENTRAL DE HOND.	L 8,153,335.21
RENDIMIENTO EN LEMPIRAS	L 2,843,512.56
RENDIMIENTO EN DOLARES	L 302,035.71
RENDIMIENTO TOTAL DE LAS INVERSIONES	L 11,298,883.47

LIC. ALDRIN ENRIQUE LLANES
DIRECTOR ESPECIALISTA
DIRECCION ESPECIALISTA

LIC. RAUL ESTRADA
GERENTE FINANCIERO


LIC. WILSON MERCED
JEFE DEPTO. CONTABILIDAD
COMPUCP No. 06-07-1000
CUSTODIO GENERAL

INTEGRACION DE INVERSIONES FONDO DE CAPITALIZACION COLECTIVA


Nombre de la Entidad
Período

INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNAH
30-sep-18

Nombre del Emisor	Tipo de Instrumento	No. de Instrumento	Tipología de Inversión según Reglamento	Moneda (L. \$, 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	591,739,265.90	20,415,796.44	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		590,295,578.25	23,547,619.47	N/A	12%	De 1 a 20 años	N/A	N/A			
Propiedad, Planta y Equipo	N/A	N/A	Artículo 43 Inciso X		34,620,243.02	16,350,760.47	N/A	N/A	N/A	N/A	N/A			
Propiedades de Inversión	N/A	N/A	Artículo 43 Inciso K y L		262,747,432.63	53,322,441.68	N/A	N/A	N/A	N/A	N/A			
Contrato de Reconocimiento de Deuda UNAH-INPREUNAH			Artículo 42. inciso A		629,910,432.73	N/A	N/A	10.47%	5400	11/03/16	11/03/31			
Banco Central	BGDH	82	Artículo 42 Inciso A	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			18,414,000.00			10.75%	2520	12/03/15	12/03/22			
Banco Central	BGDH	248732			74,709,000.00			8.85%	3600	12/11/14	12/11/24			
Banco Central	BGDH	248600			9,529,000.00			8.85%	3600	12/11/15	12/11/25			
Banco Central	BGDH	248831			9,293,000.00			8.85%	3286	16/10/15	12/11/24			
Banco Central	BGDH	249132			9,619,000.00			8.85%	3240	12/11/15	12/11/24			
Banco Central	BGDH	249408			9,564,000.00			8.85%	3211	11/12/15	12/11/24			
Banco Central	BGDH	HNSSEF00251-8			90,000,000.00			10.00%	3600	11/08/16	11/08/26			
Banco Central	BGDH	HNSSEF00252-6			94,398,000.00			10.45%	3601	11/11/16	12/11/26			
Banco Central	BGDH	246471			9,429,000.00			12.25%	1982	25/03/14	27/09/19			
Banco Central	BGDH	247557			30,138,000.00			8.20%	1820	29/12/14	29/12/19			
Banco Central	BGDH	247561			60,273,000.00			8.20%	2520	29/12/14	29/12/21			
Banco Central	BGDH	247564			60,273,000.00			8.20%	3600	29/12/14	29/12/24			
Banco Central	BGDH	HNSSEF002518			155,790,000.00			10.00%	3600	11/08/16	11/08/26			
Banco Central	BGDH	HNSSEF002526			181,191,000.00			10.45%	3600	12/11/16	12/11/26			
Banco Central	BGDH	HNSSEF002518			104,013,000.00			10.00%	2920	11/08/16	11/08/26			
Banco Atlántida	CDPF	10150044312			Artículo 43 Inciso B	Dolares	\$ 1,226,440.49			4.10%	360	24/05/13	24/05/19	
Banco Atlántida	CDPF	400-511001937				Lempiras	25,000,000.00			9.50%	359	26/06/18	25/06/19	
Banco Lafise	CDPF	400-511001938				Lempiras	25,000,000.00			9.50%	359	26/06/18	25/06/19	
Banco Lafise	CDPF	1858	Lempiras	14,424,668.57				9.75%	360	15/01/18	15/01/19			
Banco Lafise	CDPF	400511001952	Lempiras	15,000,000.00				9.60%	365	13/03/18	18/03/19			
Banco Lafise	CDPF	400511001944	Lempiras	11,393,127.74				9.50%	362	29/06/18	01/07/19			
Banco Lafise	CDPF	400511001948	Lempiras	10,000,000.00				9.25%	330	04/07/18	04/07/19			
Banco Lafise	CDPF	400511001948	Lempiras	20,000,000.00				9.25%	330	06/07/18	06/06/19			
Banco Lafise	CDPF	400511001952	Lempiras	10,000,000.00				10.00%	360	06/08/18	06/08/19			
Financiera Finca	CDPF	8058	Lempiras	15,000,000.00				9.50%	360	03/10/17	03/10/18			
Banco Promérica	CDPF	72396	Lempiras	9,743,055.50				9.65%	360	12/12/17	12/12/18			
Banco Promérica	CDPF	73270	Lempiras	14,500,000.00				9.40%	360	29/09/18	29/09/19			
Banco Promérica	CDPF	76744	Lempiras	15,637,459.05				9.40%	360	29/09/18	29/09/19			
Banco Promérica	CDPF	76743	Lempiras	15,637,459.05				9.40%	360	29/09/18	29/09/19			
Credi CL (Honduras)	CDPF	1-169-3744	Dolares	\$ 650,281.59					8.55%	360	01/10/17	01/10/18		
Credi CL (Honduras)	CDPF	4-163-3745	Lempiras	10,000,000.00					9.25%	450	09/08/17	09/11/18		
Banco Ficohsa	CDPF	156717	Artículo 42 Inciso A	Lempiras		6,720,379.47			9.45%	450	17/08/17	17/11/18		
Banco Ficohsa	CDPF	156752	Artículo 42 Inciso A	Lempiras		20,000,000.00			9.00%	367	24/05/18	30/05/19		
BANPAIS	CDPF	31-300-004596-0	Artículo 43 Inciso B;	Lempiras		14,861,257.50			9.25%	360	01/12/17	01/12/18		
BANPAIS	CDPF	31-300-0007-0		Lempiras		17,643,147.60			4.40%	360	13/03/18	13/03/19		
BANRURAL	CDPF	2702020000350		Dolares	\$ 757,408.31				4.00%	360	24/05/18	24/05/19		
BANRURAL	CDPF	2702020000621		Dolares	\$ 427,000.00				4.00%	360	29/05/18	29/05/19		
BANRURAL	CDPF	2702020000667		Dolares	\$ 599,000.00				4.00%	360	03/08/18	03/05/19		
BANRURAL	CDPF	2702010004065		Lempiras	10,000,000.00			9.50%	270	03/08/18	10/08/19			
BANRURAL	CDPF	2702010004170		Lempiras	20,000,000.00			9.50%	360	10/08/18	17/08/19			
BANRURAL	CDPF	2702010004386		Lempiras	10,000,000.00			9.50%	360	17/08/18	17/08/19			
BANRURAL	CDPF	2702010003798		Lempiras	25,000,000.00			9.50%	270	19/07/18	10/04/19			
BANRURAL	CDPF	2702010004217		Lempiras	20,000,000.00			9.50%	360	10/08/18	10/08/19			
BANRURAL	CDPF	2702010004221		Lempiras	20,000,000.00			9.50%	360	10/08/18	10/08/19			
BANCO CENTRAL DE HONDURAS	CUENTA DE CHEQUES	N/A		Artículo 43 Inciso M;	Lempiras	577,526.25	N/A	N/A	N/A	N/A	N/A	N/A		
BANCO DAVIVIENDA	CUENTAS DE CHEQUES	N/A			Lempiras	27,426,976.01	N/A	N/A	0% al 5%	N/A	N/A	N/A		
BANCO LAFISE	CUENTA DE CHEQUES	N/A			Lempiras	1,682,102.33	N/A	N/A	0.5% al 1.0%	N/A	N/A	N/A		
BANCO LAFISE	CUENTA DE AHORRO	N/A			Dolares	879,507.78	N/A	N/A	0.25% al 1.50%	N/A	N/A	N/A		
BANCO PROMERICA	CUENTA DE AHORRO	N/A			Dolares	5,282,963.17	N/A	N/A	1.00%	N/A	N/A	N/A		
BANCO DEL PAIS	CUENTA DE AHORRO	N/A	Dolares		13,407.86	N/A	N/A		N/A	N/A	N/A			
BANCO ATLANTIDA	CUENTA DE AHORRO	N/A		Dolares	1,338,276.88	N/A	N/A	0.1% al 1.80%	N/A	N/A	N/A			


 LIC. ALDRIN ESCOBAR
 DIRECTOR ESPECIALISTA


 LIC. RAUL EDUARDO ESCOBAR
 GERENTE FINANCIERO


 LIC. WILSON
 DIRECTOR GENERAL