



INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNAH
INPREUNAH

RESUMEN DEPOSITOS VISTA, INVERSIONES LIQUIDAS Y CARTERAS DE PRESTAMOS

Periodo del 01 Al 31 de Diciembre de 2018

Expresado en Lempiras

Cuentas BANCARIAS		CONCENTRACION DE CARTERA	
BANCO PROMERICA:		INVERSIONES EN TITULOS CORTO PLAZO	
Cuenta de Ahorro # 237081 DÓLARES	5,279,028.54	INVERSIONES EN TITULOS LARGO PLAZO	
BANPAIS S.A.		BANCOS	
Cuenta de Ahorro # 22-599-000296-7 DÓL	13,573.06	PRESTAMOS	
DAVIVIENDA		GRAN TOTAL	
Cuenta de Cheques # 155692-5	29,905,993.86		
Cuenta de Cheques # 1300011619	164,714.16		
BANCO CENTRAL DE HONDURAS			
Cuenta de Cheques # 11103-01-000110-4	6,178,044.00		
BANCO LAFISE			
Cuenta de Cheques # 101-01-000003723	1,103,056.74		
Ahorro Dolares No 101604000147	892,623.83		
BANCO ATLANTIDA			
Ahorro Dolares No. 10120408181	1,583,472.80		
Caja Chica	-		
	44,791,078.67		

SALDOS DE PRESTAMOS:	
PRESTAMOS PERSONALES	570,931,602.99
PRESTAMOS HIPOTECARIOS	575,530,683.38
TOTALES	1,146,462,286.37


Lic. Aldrin Enrique Linares
Director Especialista


Lic. Raúl Edgardo Estrada
Gerente Financiero


Lic. Víctor T. Herrera
Contador General
COHIPUCP No. 06-07-3061

Cifras sujetas a depuración



INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNIVERSIDAD NACIONAL AUTONOMA DE HONDURAS
Detalle de Inversiones al 31 de DICIEMBRE 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		8.88	8.88	1798	12/11/14	12/11/24	30	552,846.60
Banco Central	249600	L PLAZO	9,529,000.00		8.88	8.88	3600	30/12/15	12/11/25	30	70,514.60
Banco Central	248831	L PLAZO	9,293,000.00		8.88	8.88	3600	16/10/15	12/11/24	30	68,768.20
Banco Central	249132	L PLAZO	9,619,000.00		8.88	8.88	3600	12/11/15	12/11/24	30	71,180.60
Banco Central	249408	L PLAZO	9,564,000.00		8.88	8.88	3600	11/12/15	12/11/24	30	70,773.60
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		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	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
Banco Central	HNSEFI002518	L PLAZO	104,013,000.00			10.00	2920	11/08/16	11/08/26	30	866,775.00
Banco Central	HNSEFI003078	L PLAZO	231,798,000.00			11.00	5272	12/11/17	12/05/33	25	1,770,679.17
Banco Central			1,224,476,000.00								9,926,832.23
Banco Atlantida	10150044312	1,226,440.49	29,850,089.80	24.3388		4.10	360	24/05/18	24/05/19	30	101,987.81
Banco Atlantida			\$1,226,440.49	29,850,089.80							101,987.81
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	129511000805		6,720,379.47			9.60	371	09/11/18	20/11/19	30	53,763.04
Banco Lafise	400511002019		20,000,000.00			9.60	363	20/11/18	25/11/19	30	160,000.00
Banco Lafise			147,538,175.78								1,168,242.40
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	76801		15,000,000.00			9.40	360	03/10/18	03/10/19	30	117,500.00
Banco Promerica	77643		9,743,055.00			9.65	360	12/12/18	12/12/19	18	47,010.24
Banco Promerica	76744		14,500,000.00			9.40	360	29/09/18	29/09/19	30	113,583.33
Banco Promerica	76743		15,637,459.05			9.40	360	29/09/18	29/09/19	30	122,493.43
Banco Promerica			54,880,514.05								431,927.16
Credi Q (Honduras)	1-169-3744	650,281.59	15,827,073.56	24.3388		4.30	720	30/09/18	30/09/20	30	56,713.68
Credi Q (Honduras)			\$650,281.59	15,827,073.56							56,713.68
Credi Q (Honduras)	4-163-3745		10,000,000.00			9.65	360	01/10/18	01/10/19	30	80,416.67
Credi Q (Honduras)			10,000,000.00								80,416.67
BANPAIS	31-300-004596-0		14,861,257.50			9.00	367	24/05/18	30/05/19	30	111,459.43
BANPAIS			14,861,257.50								125,059.36
BANRURAL	2702020000350	757,408.31	18,434,409.38	24.3388		4.40	360	13/03/18	13/03/19	30	67,592.83
BANRURAL	2702020000621	427,000.00	10,392,667.60	24.3388		4.00	360	24/05/18	24/05/19	30	34,642.23
BANRURAL	2702020000667	599,000.00	14,578,941.20	24.3388		4.00	360	29/05/18	29/05/19	30	48,596.47
BANRURAL			\$1,783,408.31	43,406,018.18							150,831.53
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. 1,655,839,128.87								

RENDIMIENTO BONOS BANCO CENTRAL DE HOND.

L. 9,926,832.23

RENDIMIENTO EN LEMPIRAS

L. 2,720,228.92

RENDIMIENTO EN DOLARES

L. 309,533.02

RENDIMIENTO TOTAL DE LAS INVERSIONES

L. 12,956,594.16

LIC. ALDRIN ENRIQUE LAINEZ
DIRECTOR ESPECIALISTA

LIC. RAUL B. ESTRADA
GERENTE FINANCIERO

LIC. WILSON J. HERRERA
CONTADOR GENERAL
COHUPC No. 06-07-1061

INTEGRACION DE INVERSIONES FONDO DE CAPITALIZACION COLECTIVA

INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNAH
31-dic-18

Nombre de la Entidad
Periodo

Nombre del Emisor	Tipo de Instrumento	No. de Instrumento	Tipología de Inversión según Reglamento	Moneda (L, \$ u otra)	Valor Nominal	Depreciaciones o Estimaciones	Prima / Descuento	Tasa Nominal	Plazo (Días)	Fecha de Emisión	Fecha de Vencimiento	Observaciones
Centra de Prestamos de Consumo	N/A	N/A	Artículo 42 Inciso C		570,931,602.99	20,415,796.44	N/A	15% al 20%	De 1 a 7 años	N/A	N/A	
Centra de Prestamos de Vivienda	N/A	N/A	Artículo 42 Inciso C	Lempiras	575,530,683.38	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 K		36,191,281.58	16,631,321.27	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	N/A	N/A	Artículo 42 Inciso A		601,664,161.22	N/A	N/A	10.77%	5400	11/03/16	11/03/31	
Banco Central	BGDH	82			119,301,000.00			10.75%	3520	12/09/15	12/09/22	
Banco Central	BGDH	83			36,744,000.00			10.75%	3520	12/09/15	12/09/22	
Banco Central	BGDH	84			18,414,000.00			10.75%	3520	12/09/15	12/09/22	
Banco Central	BGDH	248732			74,709,000.00			8.88%	3600	12/11/14	12/11/24	
Banco Central	BGDH	249600			9,529,000.00			8.88%	3600	12/11/15	12/11/24	
Banco Central	BGDH	248831			9,293,000.00			8.88%	3600	12/11/15	12/11/24	
Banco Central	BGDH	249132			9,419,000.00			8.88%	3600	12/11/15	12/11/24	
Banco Central	BGDH	249408			9,564,000.00			8.88%	3211	11/12/15	12/11/24	
Banco Central	BGDH	HNSEF00251-8			50,000,000.00			10.05%	3600	11/08/16	11/08/26	
Banco Central	BGDH	HNSEF00252-6		Lempiras	54,398,000.00			10.05%	3601	11/11/16	12/11/26	
Banco Central	BGDH	246471			9,429,000.00			12.25%	1982	25/09/14	27/09/19	
Banco Central	BGDH	247557			30,138,000.00			8.20%	1800	29/12/14	29/12/19	
Banco Central	BGDH	247557			60,273,000.00			8.20%	2520	29/12/14	29/12/21	
Banco Central	BGDH	247561			60,273,000.00			8.20%	3600	29/12/14	29/12/24	
Banco Central	BGDH	247564			155,790,000.00			10.05%	3600	11/08/16	11/08/26	
Banco Central	BGDH	HNSEF002518			184,131,000.00			10.05%	3600	12/11/16	12/11/26	
Banco Central	BGDH	HNSEF002526			104,013,000.00			10.05%	2920	11/08/16	11/08/26	
Banco Central	BGDH	HNSEF003078			231,798,000.00			11.00%	5272	12/11/17	12/05/33	
Banco Atlantida	CDPF	10150044312		Dolares	\$ 1,226,440.49			4.10%	360	24/05/18	24/05/19	
Banco Llife	CDPF	400-511001937		Lempiras	25,000,000.00			9.50%	359	26/06/18	25/06/19	
Banco Llife	CDPF	400-511001938		Lempiras	25,000,000.00			9.50%	359	26/06/18	25/06/19	
Banco Llife	CDPF	1858		Lempiras	14,424,668.57			9.75%	360	15/01/19	15/01/19	
Banco Llife	CDPF	400511001903		Lempiras	15,000,000.00			9.60%	365	13/03/18	18/03/19	
Banco Llife	CDPF	400511001944		Lempiras	11,398,127.74			9.60%	362	29/06/18	01/07/19	
Banco Llife	CDPF	400511001946		Lempiras	10,000,000.00			9.25%	330	04/07/18	04/07/19	
Banco Llife	CDPF	400511001952		Lempiras	20,000,000.00			9.25%	330	04/07/18	04/07/19	
Banco Llife	CDPF	400511002019		Lempiras	67,202,979.47			9.60%	371	09/11/18	29/11/19	
Financiera Fica	CDPF	8058		Lempiras	20,000,000.00			10.00%	365	20/11/18	06/08/19	
Banco Promerica	CDPF	76801		Lempiras	10,000,000.00			9.60%	360	03/10/18	03/10/19	
Banco Promerica	CDPF	76843		Lempiras	9,743,055.00			9.40%	360	12/12/18	12/12/19	
Banco Promerica	CDPF	76744		Lempiras	14,500,000.00			9.40%	360	29/09/18	29/09/19	
Banco Promerica	CDPF	76743		Lempiras	15,637,499.05			9.40%	360	29/09/18	29/09/19	
Credit Q (Honduras)	CDPF	1-169-3744		Dolares	\$ 650,281.59			4.30%	720	30/09/18	30/09/20	
Credit Q (Honduras)	CDPF	4-163-3745		Lempiras	10,000,000.00			9.65%	360	01/10/18	01/10/19	
BANPAIS	CDPF	31-300-004596-0		Lempiras	14,861,257.50			9.00%	367	24/05/18	30/05/19	
BANRURAL	CDPF	270202000350		Dolares	\$ 757,408.31			4.00%	360	13/03/19	13/03/19	
BANRURAL	CDPF	270202000621		Dolares	\$ 427,000.00			4.00%	360	24/05/18	24/05/19	
BANRURAL	CDPF	270202000667		Lempiras	\$ 599,000.00			4.00%	360	29/05/18	29/05/19	
BANRURAL	CDPF	2702010004170		Lempiras	10,000,000.00			9.50%	270	03/08/18	03/08/19	
BANRURAL	CDPF	2702010004065		Lempiras	20,000,000.00			9.50%	360	10/08/18	10/08/19	
BANRURAL	CDPF	2702010004170		Lempiras	10,000,000.00			9.50%	360	17/08/18	17/08/19	
BANRURAL	CDPF	2702010004386		Lempiras	25,000,000.00			9.50%	270	19/07/18	19/07/19	
BANRURAL	CDPF	2702010003798		Lempiras	20,000,000.00			9.50%	360	10/08/18	10/08/19	
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		Lempiras	6,178,044.00	N/A	N/A	N/A	N/A	N/A	N/A	
BANCO DAVIVIENDA	CUENTAS DE CHEQUES	N/A		Lempiras	25,741,279.70	N/A	N/A	0% al 5%	N/A	N/A	N/A	
BANCO LAFISE	CUENTA DE CHEQUES	N/A		Lempiras	1,103,056.74	N/A	N/A	0.5% al 1.0%	N/A	N/A	N/A	
BANCO LAFISE	CUENTA DE CHEQUES	N/A		Dolares	892,623.83	N/A	N/A	0.25% al 1.50%	N/A	N/A	N/A	
BANCO PROMERICA	CUENTA DE AHORRO	N/A	Artículo 43 Inciso M;	Dolares	5,279,028.54	N/A	N/A	1.00%	N/A	N/A	N/A	
BANCO DEL PAIS	CUENTA DE AHORRO	N/A		Dolares	13,573.06	N/A	N/A	N/A	N/A	N/A	N/A	
BANCO ATLANTIDA	CUENTA DE AHORRO	N/A		Dolares	1,583,472.80	N/A	N/A	0.1% al 1.80%	N/A	N/A	N/A	

