



**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 Enero de 2019

Expresado en Lempiras

CUENTAS BANCARIAS			
BANCO PROMERICA:			
Cuenta de Ahorro # 237081 DÓLARES	5,549,371.30		
BANPAIS S.A.			
Cuenta de Ahorro # 22-599-000296-7 DÓL	13,574.41		
DAVIVIENDA			
Cuenta de Cheques # 155692-5	35,582,037.95		
Cuenta de Cheques # 1300011619	1,867,785.05		
BANCO CENTRAL DE HONDURAS			
Cuenta de Cheques # 11103-01-000110-4	95,109.43		
BANCO LAFISE			
Cuenta de Cheques # 101-01-0000003723	2,271,225.30		
Ahorro Dolares No 101604000147	893,487.10		
BANCO ATLANTIDA			
Ahorro Dolares No. 10120408181	1,660,020.41		
Caja Chica			
	47,932,610.95		

		CONCENTRACION DE CARTERA	
		INVERSIONES EN TITULOS CORTO PLAZO	431,354,710.83
		INVERSIONES EN TITULOS LARGO PLAZO	1,224,476,000.00
		BANCOS	47,932,610.95
		PRESTAMOS	1,149,360,175.80
		GRAN TOTAL	2,853,123,497.58

SALDOS DE PRESTAMOS:	
PRESTAMOS PERSONALES	576,175,541.74
PRESTAMOS HIPOTECARIOS	573,184,634.06
TOTALES	1,149,360,175.80

[Signature]
Lic. Raul Edgardo Estrada, Gaitanero
 Director Especialista a. i.

[Signature]
Licda. Marcela Wirtz Vargas
 Gerente Financiero

[Signature]
Lic. Víctor J. Herrera
 Contador General

Cifras sujetas a depuración



INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNIVERSIDAD NACIONAL AUTONOMA DE HONDURAS
Detalle de Inversiones al 31 de ENERO de 2019

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	30	2,124,815.00
Banco Central			1,224,476,000.00								10,280,968.06
Banco Atlantida	10150044312	1,226,440.49	29,847,268.98	24.3365		4.10	360	24/05/18	24/05/19	30	101,978.17
Banco Atlantida		\$1,226,440.49	29,847,268.98								101,978.17
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	400511001858		14,424,668.57			9.75	319	15/01/19	04/12/19	15	58,600.22
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	30	78,350.40
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	15,825,577.92	24.3365		4.30	720	30/09/18	30/09/20	30	56,708.32
Credi Q (Honduras)		\$650,281.59	15,825,577.92								56,708.32
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								111,459.43
BANRURAL	2702020000350	757,408.31	18,432,667.34	24.3365		4.40	360	13/03/18	13/03/19	30	67,586.45
BANRURAL	2702020000621	427,000.00	10,391,685.50	24.3365		4.00	360	24/05/18	24/05/19	30	34,638.95
BANRURAL (Auto Seg.)	2702020000667	599,000.00	14,577,563.50	24.3365		4.00	360	29/05/18	29/05/19	30	48,591.88
BANRURAL (Auto Seg.)		\$1,783,408.31	43,401,916.34								150,817.28
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. 1,655,830,710.57								

RENDIMIENTO BONOS BANCO CENTRAL DE HOND.	L. 10,280,968.06
RENDIMIENTO EN LEMPIRAS	L. 2,706,628.99
RENDIMIENTO EN DOLARES	L. 309,503.77
RENDIMIENTO TOTAL DE LAS INVERSIONES	L. 13,297,100.82

LIC. RAUL EDGARDO ESTRADA GOUGH
DIRECTOR ESPECIALISTA

LICDA. MARCELA ALVAREZ LUGO
GERENTE FINANCIERO c.i.

LIC. WILSON J. HERRERA
CONTADOR GENERAL
COHUPC No. 06-07-108

INTEGRACION DE INVERSIONES FONDO DE CAPITALIZACION COLECTIVA

Nombre de la Entidad
 INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNAH
 Período
 31-ene-15

Nombre del Emisor	Tipo de Instrumento	No. de Instrumento	Tipología de Inversión según Reglamento	Moneda (L- \$, u otra)	Valor Nominal	Depreciaciones o Estimaciones	Prims / Descuento	Tasa Nominal	Plazo (Días)	Fecha de Emision	Fecha de Vencimiento	Observaciones		
Cartera de Prestamos de Consumo	N/A	N/A	Artículo 42 inciso C	Lempiras	576,175,541.74	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		573,184,684.06	25,547,519.47	N/A	12%	De 1 a 20 años	N/A	N/A			
Propiedad, Planta y Equipo	N/A	N/A	Artículo 43 inciso K	Lempiras	96,197,710.08	16,713,507.37	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	N/A		
Contrato de Reconocimiento de Deuda UNAH-INPRELUNAH	N/A	N/A	Artículo 42 inciso A	Lempiras	601,664,161.22	N/A	N/A	10.47%	5400	11/09/16	11/09/31			
Banco Central	BGDH	82	Artículo 42 inciso A	Lempiras	119,300,000.00			10.75%	2520	12/09/15	12/09/22			
Banco Central	BGDH	83			86,744,000.00				10.75%	2520	12/09/15	12/09/22		
Banco Central	BGDH	84			18,414,000.00				10.75%	2520	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			9,519,000.00				8.88%	3600	12/11/15	12/11/25		
Banco Central	BGDH	248831			9,235,000.00				8.88%	3256	16/10/15	12/11/24		
Banco Central	BGDH	249132			9,613,000.00				8.88%	3240	12/11/15	12/11/24		
Banco Central	BGDH	249408			9,354,000.00				8.88%	3211	12/12/15	12/11/24		
Banco Central	BGDH	HNSFF0025148			50,000,000.00				10.00%	3600	11/08/16	11/08/26		
Banco Central	BGDH	HNSFF00252-6			54,398,000.00				10.45%	3601	11/11/16	12/11/26		
Banco Central	BGDH	245271			9,429,000.00				12.25%	1882	25/09/14	27/09/19		
Banco Central	BGDH	245557			30,138,000.00				8.20%	2520	29/12/14	29/12/19		
Banco Central	BGDH	247561			60,773,000.00				8.20%	1800	29/12/14	29/12/21		
Banco Central	BGDH	247564			155,790,000.00				8.20%	3600	29/12/14	29/12/24		
Banco Central	BGDH	HNSFF002518			181,191,000.00				10.00%	3600	11/08/16	11/08/26		
Banco Central	BGDH	HNSFF002526			104,013,000.00				10.45%	3600	12/11/16	12/11/26		
Banco Central	BGDH	HNSFF002518			231,798,000.00				10.00%	3600	11/08/16	11/08/26		
Banco Atlántida	CDPF	10150044312				Dolares	\$ 1,226,440.49			4.10%	5860	12/11/17	12/09/18	
Banco Lafise	CDPF	400-511001937				Lempiras	25,000,000.00			9.50%	359	24/05/18	24/05/19	
Banco Lafise	CDPF	400-511001938				Lempiras	25,000,000.00			9.50%	359	26/06/18	25/06/19	
Banco Lafise	CDPF	400511001858		Lempiras	14,424,668.57			9.75%	318	26/06/18	25/06/19			
Banco Lafise	CDPF	400511001903		Lempiras	15,000,000.00			9.60%	365	15/01/19	04/12/19			
Banco Lafise	CDPF	400511001944		Lempiras	11,393,127.74			9.50%	362	29/06/18	19/09/19			
Banco Lafise	CDPF	400511001948		Lempiras	10,000,000.00			8.25%	350	04/07/18	01/07/19			
Banco Lafise	CDPF	129511000805		Lempiras	20,000,000.00			8.25%	371	06/07/18	06/06/19			
Banco Lafise	CDPF	400511002019		Lempiras	6,720,379.47			8.25%	350	09/11/18	20/11/19			
Financiera Fina	CDPF	8058		Lempiras	20,000,000.00			9.60%	365	20/11/18	25/11/19			
Banco Promerica	CDPF	76801		Lempiras	10,000,000.00			10.00%	360	06/08/18	06/08/19			
Banco Promerica	CDPF	77643		Lempiras	15,000,000.00			9.40%	360	09/10/18	09/10/19			
Banco Promerica	CDPF	76744		Lempiras	9,413,055.00			9.65%	360	12/12/18	12/12/19			
Banco Promerica	CDPF	76743		Lempiras	15,677,469.05			9.40%	360	29/09/18	29/09/19			
Credit Q (Honduras)	CDPF	1-169-3744		Dolares	\$ 650,281.59			9.40%	360	29/09/18	29/09/19			
Credit Q (Honduras)	CDPF	4-169-3745		Lempiras	10,000,000.00			4.30%	720	30/09/18	30/09/20			
BANRURAL	CDPF	31-300-004596-0		Lempiras	10,000,000.00			9.65%	360	01/10/18	01/10/19			
BANRURAL	CDPF	2702020000350		Dolares	\$ 14,861,257.50			9.00%	366	24/05/18	30/05/19			
BANRURAL	CDPF	2702020000621		Dolares	\$ 757,408.31			4.40%	360	13/03/18	13/03/19			
BANRURAL (Auto Seguro)	CDPF	2702020000667		Dolares	\$ 427,000.00			4.00%	360	24/05/18	24/05/19			
BANRURAL	CDPF	2702010000665		Lempiras	595,000.00			4.00%	360	29/05/18	29/05/19			
BANRURAL	CDPF	2702010000370		Lempiras	10,000,000.00			9.50%	270	03/08/18	03/05/19			
BANRURAL	CDPF	2702010000386		Lempiras	20,000,000.00			9.50%	360	10/08/18	10/08/19			
BANRURAL	CDPF	2702010000378		Lempiras	25,000,000.00			9.50%	360	17/08/18	17/08/19			
BANRURAL	CDPF	27020100004217		Lempiras	20,000,000.00			9.50%	270	19/07/18	19/04/19			
BANRURAL	CDPF	27020100004221		Lempiras	20,000,000.00			9.50%	360	10/08/18	10/08/19			
BANCO CENTRAL DE HONDURAS	CHEQUES DE CUENTAS DE	N/A		Lempiras	95,108.43	N/A	N/A	N/A	N/A	N/A	N/A			
BANCO DAVIVIENDA	CHEQUES DE CUENTAS DE	N/A		Lempiras	37,449,623.00	N/A	N/A	0% al 5%	N/A	N/A	N/A			
BANCO LAFISE	CHEQUES DE CUENTAS DE	N/A		Lempiras	2,271,225.30	N/A	N/A	0.5% al 1.0%	N/A	N/A	N/A			
BANCO LAFISE	CHEQUES DE CUENTAS DE	N/A		Dolares	895,487.10	N/A	N/A	0.25% al 1.50%	N/A	N/A	N/A			
BANCO PROMERICA	CHEQUES DE CUENTAS DE	N/A		Dolares	5,549,371.30	N/A	N/A	1.00%	N/A	N/A	N/A			
BANCO DEL PAIS	CHEQUES DE CUENTAS DE	N/A		Dolares	13,574.41	N/A	N/A	N/A	N/A	N/A	N/A			
BANCO ATLANTIDA	CHEQUES DE CUENTAS DE	N/A		Dolares	1,660,020.41	N/A	N/A	0.1% al 1.80%	N/A	N/A	N/A			

