



INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNAH
INPREUNAH

RESUMEN DEPOSITOS VISTA, INVERSIONES LIQUIDAS Y CARTERAS DE PRESTAMOS
Período del 01 Al 28 de Febrero de 2019
Expresado en Lempiras

CUENTAS BANCARIAS

BANCO PROMERICA:

Cuenta de Ahorro # 237081 DÓLARES 5,783,925.24

BANPAIS S.A.

Cuenta de Ahorro # 22-599-000296-7 DÓL 13,628.30

DAVIVIENDA

Cuenta de Cheques # 155692-5 5,159,162.92

Cuenta de Cheques # 1300011619 3,266,049.53

BANCO CENTRAL DE HONDURAS

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

BANCO LAFISE

Cuenta de Cheques # 101-01-000003723 2,885,292.02

Ahorro Dolares No 101604000147 897,717.55

BANCO ATLANTIDA

Ahorro Dolares No. 10120408181 1,740,868.14

Caja Chica 25,000.00

9,453,317.86

CONCENTRACION DE CARTERA

INVERSIONES EN TITULOS CORTO PLAZO 448,690,710.80

INVERSIONES EN TITULOS LARGO PLAZO 1,224,476,000.00

BANCOS 9,453,317.86

PRESTAMOS 1,159,797,963.27

GRAN TOTAL 2,842,417,991.93

SALDOS DE PRESTAMOS:

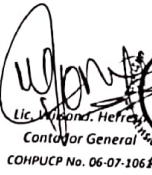
PRESTAMOS PERSONALES 588,094,635.00

PRESTAMOS HIPOTECARIOS 571,703,328.27

TOTALES 1,159,797,963.27


Lic. Rayl Edgardo Estrada
Director Especialista a. l.


Licda. Marcela Nájera López
Gerente Financiero a. l.


Lic. Wilson Hefrey
Contador General
COHUPCP No. 06-07-1065 CONTADOR GENERAL

Cifras sujetas a depuración



INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNIVERSIDAD NACIONAL AUTONOMA DE HONDURAS
Detalle de Inversiones al 28 de FEBRERO 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	29,959,856.22	24.4283		4.10	360	24/05/18	24/05/19	30	102,362.84
Banco Atlantida		\$1,226,440.49	29,959,856.22								102,362.84
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	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	400511002043		17,000,000.00			9.25	305	04/02/19	09/12/19	24	104,833.33
Banco Lafise			164,538,175.78								1,273,075.73
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	15,885,273.76	24.4283		4.30	720	30/09/18	30/09/20	30	56,922.23
Credi Q (Honduras)		\$650,281.59	15,885,273.76								56,922.23
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	18,502,197.42	24.4283		4.40	360	13/03/18	13/03/19	30	67,841.39
BANRURAL	2702020000621	427,000.00	10,430,884.10	24.4283		4.00	360	24/05/18	24/05/19	30	34,769.61
BANRURAL	2702020000667	599,000.00	14,632,551.70	24.4283		4.00	360	29/05/18	29/05/19	30	48,775.17
BANRURAL		\$1,783,408.31	43,565,633.22								151,386.18
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
BANRURAL		\$3,660,130.39	L 1,673,166,710.54								

RENDIMIENTO BONOS BANCO CENTRAL DE HOND.

L. 10,280,968.06

RENDIMIENTO EN LEMPIRAS

L. 2,811,462.32

RENDIMIENTO EN DOLARES

L. 310,671.25

RENDIMIENTO TOTAL DE LAS INVERSIONES

L. 13,403,101.63

LIC. RAUL EDGARDO ESTRADA
DIRECTOR ESPECIALISTA a.i.

LICDA. MARCELA NUNEZ LAGUARDA
GERENTE FINANCIERO a.i.

LIC. WILSON J. HERREN
CONTADOR GENERAL

Nombre del Emisor	Tipo de Instrumento	No. de Instrumento	Tipología de Inversión según Reglamento	Moneda (L. \$ u otro)	Valor Nominal	Depreciaciones o Estimaciones	Prima / Descuento	Tasa Nominal	Pazo (Días)	Fecha de Emisión	Fecha de Vencimiento	Observaciones
Cartera de Prestamos de Consumo	N/A	N/A	Artículo 42 inciso C		588,094,635.00	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		571,703,328.27	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	Lempiras	36,197,710.08	16,869,233.15	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 (NNA-MPELNAH)			Artículo 42, inciso A		601,664,161.22	N/A	N/A	10.47%	5400	11/03/16	11/03/31	
Banco Central	BDH	82	Artículo 43 inciso B		119,301,000.00	10.75%	2520	12.07%	12/09/15	12/09/15	12/09/22	
Banco Central	BDH	83			36,744,000.00	10.75%	2520	10.75%	12/09/15	12/09/15	12/09/22	
Banco Central	BDH	84			18,414,000.00	10.75%	2520	10.75%	12/09/15	12/09/15	12/09/22	
Banco Central	BDH	248732			74,709,000.00	8.88%	3600	8.88%	12/11/14	12/11/14	12/11/24	
Banco Central	BDH	249600			9,529,000.00	8.88%	3600	8.88%	12/11/15	12/11/15	12/11/25	
Banco Central	BDH	248831			9,293,000.00	8.88%	3240	8.88%	16/01/15	12/11/14	12/11/24	
Banco Central	BDH	249132			9,619,000.00	8.88%	3211	8.88%	12/11/15	12/11/15	12/11/24	
Banco Central	BDH	249408			9,564,000.00	8.88%	3600	11/08/16	11/08/16	12/11/24	12/11/24	
Banco Central	BDH	HNSEFI00251-8		Lempiras	50,000,000.00	10.00%	3600	11/11/16	11/11/16	11/08/26	11/08/26	
Banco Central	BDH	HNSEFI00252-6			54,398,000.00	12.25%	3601	12/05/16	26/06/14	12/11/16	27/09/19	
Banco Central	BDH	248471	Artículo 43 inciso A		9,429,000.00	8.20%	1800	8.20%	29/12/14	29/12/14	29/12/21	
Banco Central	BDH	247557			30,138,000.00	8.20%	2520	8.20%	29/12/14	29/12/14	29/12/21	
Banco Central	BDH	247561			60,273,000.00	8.20%	3600	8.20%	29/12/14	29/12/14	29/12/21	
Banco Central	BDH	247564			60,273,000.00	10.00%	3600	11/08/16	11/08/16	11/08/26	11/08/26	
Banco Central	BDH	HNSEFI00253-8			135,790,000.00	10.45%	3600	12/11/16	12/11/16	12/11/26	12/11/26	
Banco Central	BDH	HNSEFI00253-8			181,191,000.00	10.00%	3600	11/08/16	11/08/16	11/08/26	11/08/26	
Banco Central	BDH	HNSEFI00307-8			104,013,000.00	10.00%	3600	12/11/17	12/11/17	12/05/33	12/05/33	
Banco Alfabrida	CDP	10150044312			231,798,000.00	11.00%	5580	12/11/17	12/11/17	12/05/33	12/05/33	
Banco Jifre	CDP	400-511001937			\$ 25,000,000.00	4.10%	360	24/09/18	24/09/18	24/09/19	24/09/19	
Banco Jifre	CDP	400-511001937			25,000,000.00	9.50%	359	26/06/18	26/06/18	25/06/19	25/06/19	
Banco Jifre	CDP	400-511001938	Artículo 43 inciso B		14,424,668.57	9.50%	359	26/06/18	26/06/18	04/12/19	04/12/19	
Banco Jifre	CDP	4005-1001858		Lempiras	15,000,000.00	9.75%	319	13/01/18	13/01/18	18/03/19	18/03/19	
Banco Jifre	CDP	4005-1001903			15,000,000.00	9.60%	365	13/03/18	13/03/18	01/07/19	01/07/19	
Banco Jifre	CDP	4005-1001944		Lempiras	11,393,127.74	9.50%	362	29/06/18	29/06/18	04/07/18	04/06/19	
Banco Jifre	CDP	4005-1001948			10,000,000.00	9.25%	330	04/07/18	04/07/18	06/06/19	06/06/19	
Banco Jifre	CDP	4005-1001952		20,000,000.00	9.25%	330	06/07/18	06/07/18	06/06/19	06/06/19		
Banco Jifre	CDP	1295-1000805		6,220,379.47	9.60%	371	09/11/18	09/11/18	20/11/19	20/11/19		
Banco Jifre	CDP	4005-1002019		20,000,000.00	9.60%	365	20/11/18	20/11/18	25/11/19	25/11/19		
Banco Jifre	CDP	4005-1002019	Artículo 43 inciso A		17,000,000.00	9.25%	305	04/02/19	09/12/19	09/12/19	09/12/19	
Banco Jifre	CDP	4005-1002043		Lempiras	10,000,000.00	10.00%	360	06/08/18	06/08/18	06/08/19	06/08/19	
Financiera Fica	CDP	8058		Lempiras	15,000,000.00	9.40%	360	03/10/18	03/10/18	03/10/19	03/10/19	
Financiera Fica	CDP	76801		Lempiras	9,743,055.00	9.65%	360	12/12/18	12/12/18	29/09/19	29/09/19	
Financiera Fica	CDP	76743		Lempiras	14,500,000.00	9.40%	360	29/09/18	29/09/18	29/09/19	29/09/19	
Banco Promerica	CDP	76743	Artículo 43 inciso B		15,637,459.05	9.40%	360	30/09/18	30/09/18	30/09/20	30/09/20	
Banco Promerica	CDP	76743		Lempiras	650,281.59	9.85%	720	01/10/18	01/10/18	01/10/19	01/10/19	
Banco Promerica	CDP	1,159,1744			10,000,000.00	9.85%	360	24/05/18	24/05/18	30/05/19	30/05/19	
Cred (Q Promerica)	CDP	31,300-0045596-6		Artículo 43 inciso A	Lempiras	14,861,257.50	9.00%	366	13/03/18	13/03/19	13/03/19	
Cred (Q Promerica)	CDP	2720230000350		Artículo 43 inciso B	Lempiras	757,408.31	4.00%	360	24/05/18	24/05/19	24/05/19	
BANAFID	CDP	2720230000351	Artículo 43 inciso A		\$ 427,000.00	4.00%	360	24/05/18	24/05/18	24/05/19	24/05/19	
BANAFID	CDP	2720230000352		Lempiras	\$ 599,000.00	4.00%	360	29/05/18	29/05/18	03/05/19	03/05/19	
BANAFID (Pazo Seguro)	CDP	2720230000465		Lempiras	\$ 10,000,000.00	9.50%	270	03/08/18	03/08/18	03/08/19	03/08/19	
BANAFID	CDP	27202300004120		Lempiras	20,000,000.00	9.50%	360	10/08/18	10/08/18	10/08/19	10/08/19	
BANAFID	CDP	27202300004388		Lempiras	10,000,000.00	9.50%	360	17/08/18	17/08/18	17/08/19	17/08/19	
BANAFID	CDP	27202300003798	Artículo 43 inciso B		25,000,000.00	9.50%	270	19/07/18	19/07/18	19/04/19	19/04/19	
BANAFID	CDP	27202300004217		Lempiras	20,000,000.00	9.50%	360	10/08/18	10/08/18	10/08/19	10/08/19	
BANAFID	CDP	27202300004221		Lempiras	20,000,000.00	9.50%	360	10/08/18	10/08/18	10/08/19	10/08/19	
BANAFID	CDP	27202300004221		Lempiras	20,000,000.00	9.50%	360	10/08/18	10/08/18	10/08/19	10/08/19	
BANAFID	CDP	27202300004221		Lempiras	20,000,000.00	9.50%	360	10/08/18	10/08/18	10/08/19	10/08/19	
BANCO CENTRAL DE MONEDAS	CHEQUES	N/A	CUENTA DE CHEQUES	Lempiras	-	N/A	N/A	N/A	N/A	N/A	N/A	
BANCO DAVIVIENDA	CHEQUES	N/A	CUENTA DE CHEQUES	Lempiras	(1,893,113.39)	N/A	N/A	0% al 5%	N/A	N/A	N/A	
BANCO LATIF	CHEQUES	N/A	CUENTA DE CHEQUES	Lempiras	2,885,292.02	N/A	N/A	0.5% al 1.0%	N/A	N/A	N/A	
BANCO LATIF	AHORRO	N/A	CUENTA DE AHORRO	Dolares	897,717.55	N/A	N/A	0.25% al 1.50%	N/A	N/A	N/A	
BANCO PROMERICA	AHORRO	N/A	CUENTA DE AHORRO	Dolares	5,783,925.24	N/A	N/A	1.00%	N/A	N/A	N/A	
BANCO DEL PAIS	AHORRO	N/A	CUENTA DE AHORRO	Dolares	13,628.30	N/A	N/A	N/A	N/A	N/A	N/A	
BANCO ATLANTIDA	CUENTA DE AHORRO	N/A	CUENTA DE AHORRO	N/A	1,740,868.14	N/A	N/A	0.1% al 1.80%	N/A	N/A	N/A	

INSTRUMAH

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LARGE IS IN PINK

UIC WASH DC JEROME
OFFICE OF CONTINGENCY