

INPREUNAH

Estado de Situación Financiera Expresado en Lempiras (Lps.)  
Del 01 de Enero al 31 de agosto del 2015

**ACTIVO**

**ACTIVO CORRIENTE**

**479,111,314.57**

Efectivo y Equivalentes

7,932,389.17

Inversiones Financieras Corrientes

385,075,244.63

**Cuentas a Cobrar Corrientes**

**85,879,032.91**

Aportes y Deducciones por Cobrar

56,679,681.41

Otras Cuentas a Cobrar Corrientes

36,852,447.58

Previsión Cuentas Incobrables

-7,653,096.08

Bienes Inventariables

Materiales y Suministros

224,647.86

Otros Activos Corrientes

**ACTIVO NO CORRIENTE**

**1,992,514,500.64**

**Inversiones Financieras no Corrientes**

**1,766,418,907.01**

Titulos y Bienes

586,565,473.52

Préstamos

1,210,819,051.67

Previsión Préstamos Incobrables

-30,965,618.18

Cuentas a Cobrar Largo Plazo

130,089,238.16

**Bienes Preexistentes**

**96,006,355.47**

Terrenos y Edificios

96,320,910.92

Maquinaria y Equipo

12,529,912.30

Otros Bienes

258,795.05

Activos Intangibles

711,848.25

Depreciaciones y Amortizaciones

-13,815,111.05

**TOTAL ACTIVO**

**2,471,625,815.21**

**PASIVO CORRIENTE**

**31,030,459.29**

Cuentas por Pagar

31,030,459.29

**PASIVOS NO CORRIENTES**

**2,020,586,215.98**

Ingresos Cobrados por Adelantado

769,745.34

Previsiones y Reservas Tecnicas de L P

2,001,561,120.04

Garantías y Reservas de Préstamos

18,255,350.60

Otros Pasivos no corrientes

2,020,586,215.98

**PATRIMONIO Y EXCEDENTES**

**420,009,139.94**

Reservas Técnicas

292,008,439.16

Excedentes Acumulados

126,124,165.81

Excedente del Período

1,876,534.97

**TOTAL PASIVO Y VALORES ACTUARIALES**

**2,471,625,815.21**

PRESIDENTA COMISION INTERVENTORA  
LICDA. ANA MUÑOZ



ASISTENTE CONTABLE

P.M. RENE FILADELFO GARCIA

CPMCP No 43484-5



# INPREUNAH

Estado de Situación Financiera Expresado en Lempiras (Lps.)  
Del 01 al 31 de agosto del 2015

## ACTIVO

### ACTIVO CORRIENTE

|                                    |               |               |                   |
|------------------------------------|---------------|---------------|-------------------|
| Efectivo y Equivalentes            |               |               | <b>689,562.57</b> |
| Inversiones Financieras Corrientes |               | -9,693,814.35 |                   |
| Préstamos y Títulos Corto Plazo    | -65,777.97    | -65,777.97    |                   |
| Cuentas a Cobrar Corrientes        |               |               |                   |
| Aportes y Deducciones por Cobrar   | 13,703,577.09 |               |                   |
| Otras Cuentas a Cobrar Corrientes  | -3,260,443.20 |               |                   |
| Previsión Cuentas Incobrables      |               | 10,443,133.89 |                   |
| Bienes Inventariables              |               |               |                   |
| Materiales y Suministros           | 6,021.00      | 6,021.00      |                   |
| Otros Activos Corrientes           |               |               |                   |

### ACTIVO NO CORRIENTE

|                                       |            |            |                     |
|---------------------------------------|------------|------------|---------------------|
| Inversiones Financieras no Corrientes |            |            | <b>643,981.51</b>   |
| Títulos y Bienes                      |            |            |                     |
| Préstamos                             | 486,052.46 |            |                     |
| Previsión Préstamos Incobrables       | 162,401.94 | 648,454.40 |                     |
| Cuentas a Cobrar Largo Plazo          |            | 83,333.33  |                     |
| Bienes Preexistentes                  |            |            |                     |
| Terrenos y Edificios                  |            |            |                     |
| Maquinaria y Equipo                   |            |            |                     |
| Otros Bienes                          |            |            |                     |
| Activos Intangibles                   |            |            |                     |
| Depreciaciones y Amortizaciones       | -87,806.22 | -87,806.22 |                     |
| <b>TOTAL ACTIVO</b>                   |            |            | <b>1,333,544.08</b> |

### PASIVO CORRIENTE

|                          |            |            |                   |
|--------------------------|------------|------------|-------------------|
| Cuentas por Pagar        | 458,475.24 |            | <b>458,475.24</b> |
| Otros Pasivos Corrientes |            | 458,475.24 |                   |

### PASIVOS NO CORRIENTES

|                                        |            |            |                   |
|----------------------------------------|------------|------------|-------------------|
| Ingresos Cobrados por Adelantado       |            |            | <b>472,964.58</b> |
| Previsiones y Reservas Técnicas de L P |            |            |                   |
| Garantías y Reservas de Préstamos      | 472,964.58 |            |                   |
| Otros Pasivos no corrientes            |            | 472,964.58 |                   |

### PATRIMONIO Y EXCEDENTES

|                                           |  |            |                     |
|-------------------------------------------|--|------------|---------------------|
| Reservas Técnicas                         |  |            | <b>402,104.26</b>   |
| Excedentes Acumulados                     |  |            |                     |
| Excedente del Período                     |  | 402,104.26 |                     |
| <b>TOTAL PASIVO Y VALORES ACTUARIALES</b> |  |            | <b>1,333,544.08</b> |

PRESIDENTA COMISION INTERVENTORA  
LICDA. ANA MUÑOZ



ASISTENTE DE CONTABILIDAD  
P.M. BENE FILADELFO GARCIA  
CPMCP No 43484-5



INPREUNAH

Estado de Rendimiento Financiero - Expresado en Lempiras (Lps.)  
Del 01 de Enero al 31 de agosto del 2015

**INGRESO**

**INGRESOS DE CAPITAL**

**182,971,638.39**

Contribuciones Patronales

182,971,638.39

**INGRESOS POR SERVICIOS Y OPERATIVOS**

**4,940,513.56**

Ingresos por Servicios

4,940,513.56

**RENTAS DE LA PROPIEDAD**

**159,655,626.93**

Intereses por Préstamos

105,955,832.78

Intereses por Depósitos

411,364.95

Intereses por Títulos y Valores

53,288,429.20

**OTROS INGRESOS**

**28,899,663.17**

Ganancias

6,949,415.88

Otros Ingresos

21,950,247.29

**TOTAL SUMA INGRESO**

**376,467,442.05**

**GASTOS**

**GASTOS DE CONSUMO**

**11,475,291.94**

Remuneraciones

9,244,733.62

Servicios no Personales

2,004,660.17

Materiales y Suministros

225,898.15

**PREVISIONES DEPREC Y AMORTIZACIONES**

**4,064,812.90**

Edificios

83,114.88

Maquinaria y Equipo

325,644.66

Otros Bienes

47,181.36

Intangibles

207,110.68

Deudores Incobrables

3,401,761.32

**PAGO DE BENEFICIOS**

**359,050,802.24**

**TOTAL SUMA GASTOS**

**374,590,907.08**

**GANANCIA DEL PERIODO**

**1,876,534.97**

PRESIDENTA COMISION INTERVENTORA  
LICDA. ANA MUÑOZ

ASISTENTE CONTABLE  
P.M. RENE FILADELFO GARCIA  
CPMCP No 43484-5

INPREUNAH

Estado de Rendimiento Financiero - Expresado en Lempiras (Lps.)  
Del 01 al 31 de agosto del 2015

**INGRESO**

**INGRESOS DE CAPITAL**

|                           |               |               |
|---------------------------|---------------|---------------|
| Contribuciones Patronales | 22,113,620.43 | 22,113,620.43 |
|---------------------------|---------------|---------------|

**INGRESOS POR SERVICIOS Y OPERATIVOS**

|                        |            |            |
|------------------------|------------|------------|
| Ingresos por Servicios | 687,498.88 | 687,498.88 |
|------------------------|------------|------------|

**RENTAS DE LA PROPIEDAD**

|                         |               |               |
|-------------------------|---------------|---------------|
| Intereses por Préstamos | 12,788,706.97 | 19,862,294.83 |
|-------------------------|---------------|---------------|

|                         |           |  |
|-------------------------|-----------|--|
| Intereses por Depósitos | 38,778.74 |  |
|-------------------------|-----------|--|

|                                 |              |  |
|---------------------------------|--------------|--|
| Intereses por Títulos y Valores | 7,034,809.12 |  |
|---------------------------------|--------------|--|

**OTROS INGRESOS**

|           |          |           |
|-----------|----------|-----------|
| Ganancias | 4,554.51 | 90,959.66 |
|-----------|----------|-----------|

|                |           |  |
|----------------|-----------|--|
| Otros Ingresos | 86,405.15 |  |
|----------------|-----------|--|

**TOTAL SUMA INGRESO**

42,754,373.80

**GASTOS**

**GASTOS DE CONSUMO**

|                |              |              |
|----------------|--------------|--------------|
| Remuneraciones | 1,090,463.89 | 1,329,780.82 |
|----------------|--------------|--------------|

|                         |            |  |
|-------------------------|------------|--|
| Servicios no Personales | 211,732.11 |  |
|-------------------------|------------|--|

|                          |           |  |
|--------------------------|-----------|--|
| Materiales y Suministros | 27,584.82 |  |
|--------------------------|-----------|--|

**PREVISIONES DEPREC Y AMORTIZACIONES**

|           |           |         |
|-----------|-----------|---------|
| Edificios | 10,389.36 | -119.48 |
|-----------|-----------|---------|

|                     |           |  |
|---------------------|-----------|--|
| Maquinaria y Equipo | 41,931.95 |  |
|---------------------|-----------|--|

|              |          |  |
|--------------|----------|--|
| Otros Bienes | 5,897.67 |  |
|--------------|----------|--|

|             |           |  |
|-------------|-----------|--|
| Intangibles | 29,587.24 |  |
|-------------|-----------|--|

|                      |            |  |
|----------------------|------------|--|
| Deudores Incobrables | -87,925.70 |  |
|----------------------|------------|--|

**PAGO DE BENEFICIOS**

41,022,608.20

**TOTAL SUMA GASTOS**

42,352,269.54

**GANANCIA DEL PERIODO**

402,104.26

PRESIDENTA COMISION INTERVENTORA

LICDA. ANA MUÑOZ



ASISTENTE CONTABLE

P.M. RENE FILADELFO GARCIA

CPMCP No 43484-5



# RESUMEN DEPOSITOS VISTA, INVERSIONES LIQUIDAS Y CARTERAS DE PRESTAMOS

Período del 01 al 31 de Agosto del 2015

## CUENTAS BANCARIAS

### BANCO PROMERICA:

Cuenta de Ahorro # 237081 DÓLARES

### BANPAIS S.A.

Cuenta de Ahorro # 22-599-000296-7 DÓL

### DAVIVIENDA

Cuenta de Cheques # 155692-5

### BANCO CENTRAL DE HONDURAS

Cuenta de Cheques # 11103-01-000110-4

### BANCO LAFISE

Cuenta de Cheques # 101-01-000003723

Ahorro Dolares No 101604000147

Caja Chica

1,842,400.28

12,140.19

2,317,411.76

2,374,437.53

1,370,999.41

15,000.00

7,932,389.17

## SALDOS DE PRESTAMOS:

PRESTAMOS PERSONALES

PRESTAMOS HIPOTECARIOS

TOTALES

531,598,766.82

679,220,284.85

1,210,819,051.67

## CONCENTRACION DE CARTERA

INVERSIONES EN TITULOS CORTO PLAZO

INVERSIONES EN TITULOS LARGO PLAZO

BANCOS

PRESTAMOS

GRAN TOTAL

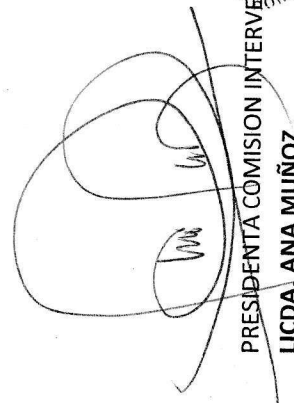
385,075,244.63

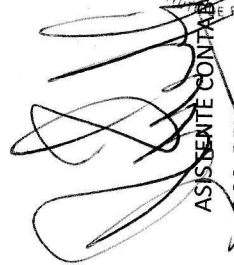
502,545,000.00

7,932,389.17

1,210,819,051.67

2,106,371,685.47

  
PRESIDENTA COMISION INTERVENIENTOS  
LICDA. ANA MUÑOZ

  
ASISTENTE CONTABLE  
P.M. RENE FILADELFO GARCIA  
CPMCP No 43484-5

**INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNIVERSIDAD NACIONAL AUTONOMA DE HONDURAS**  
Detalle de Inversiones al 31 de Agosto del 2015

| Institucion               | Tipo de     | Numero del | Valor Invertido        | Valor Invertido          | Tasa de | Tasa de  | Fecha      | Fecha      | Tiem po        | Fecha       | Rendimiento             | Dev.                   |
|---------------------------|-------------|------------|------------------------|--------------------------|---------|----------|------------|------------|----------------|-------------|-------------------------|------------------------|
| Emisora                   | Transaccion | Documen to | Dolares (\$)           | Lempiras (L)             | Cambio  | Rendi m. | Apertura   | Actual     | Tran scurr ido | Vencimiento | Rendimiento Obtenido    |                        |
| Banco Central             | GDH-2011    | 239826     | L PLAZO                | 69,498,000.00            |         | 11.00    | 24/02/2015 | 30/08/2015 | 186            | 24/02/2016  | 3,949,803.00            | 30                     |
| Banco Central             | GDH-2011    | 240578     | L PLAZO                | 53,944,000.00            |         | 11.00    | 12/03/2015 | 30/08/2015 | 168            | 12/09/2016  | 2,769,125.33            | 30                     |
| Banco Central             | GDH-2011    | 240870     | L PLAZO                | 35,333,000.00            |         | 11.00    | 12/03/2015 | 30/08/2015 | 168            | 12/09/2016  | 1,813,760.67            | 30                     |
| Banco Central             | GDH-2011    | 241844     | L PLAZO                | 18,844,000.00            |         | 11.00    | 12/03/2015 | 30/08/2015 | 168            | 12/09/2016  | 967,325.33              | 30                     |
| Banco Central             | GDH-2011    | 242800     | L PLAZO                | 89,012,000.00            |         | 13.50    | 27/04/2015 | 30/08/2015 | 123            | 27/04/2017  | 4,105,678.50            | 30                     |
| Banco Central             | GDH-2011    | 242982     | L PLAZO                | 18,212,000.00            |         | 13.50    | 27/04/2015 | 30/08/2015 | 123            | 27/04/2017  | 840,028.50              | 30                     |
| Banco Central             | GDH-2011    | 243919     | L PLAZO                | 2,314,000.00             |         | 11.00    | 24/02/2015 | 30/08/2015 | 186            | 24/02/2016  | 131,512.33              | 30                     |
| Banco Central             | GDH-2011    | 246031     | L PLAZO                | 7,624,000.00             |         | 12.50    | 02/02/2015 | 30/08/2015 | 208            | 02/08/2016  | 550,622.22              | 30                     |
| Banco Central             | GDH-2011    | 246032     | L PLAZO                | 47,651,000.00            |         | 12.50    | 02/02/2015 | 30/08/2015 | 208            | 02/08/2016  | 3,441,461.11            | 30                     |
| Banco Central             | GDH-2011    | 246471     | L PLAZO                | 9,429,000.00             |         | 12.25    | 27/03/2015 | 30/08/2015 | 153            | 27/09/2019  | 490,897.31              | 30                     |
| Banco Central             | GDH-2011    | 247557     | L PLAZO                | 30,138,000.00            |         | 10.31    | 29/12/2014 | 30/08/2015 | 241            | 29/12/2019  | 2,080,116.39            | 30                     |
| Banco Central             | GDH-2011    | 247561     | L PLAZO                | 60,273,000.00            |         | 10.31    | 29/12/2014 | 30/08/2015 | 241            | 29/12/2021  | 4,160,025.72            | 30                     |
| Banco Central             | GDH-2011    | 247564     | L PLAZO                | 60,273,000.00            |         | 10.31    | 29/12/2014 | 30/08/2015 | 241            | 29/12/2024  | 4,160,025.72            | 30                     |
| <b>Banco Central</b>      |             |            |                        | <b>502,545,000.00</b>    |         |          |            |            |                |             | <b>29,460,382.14</b>    | <b>4,822,318.16</b>    |
| Banco Ficensa             | CDPF        | 14774      | 828,834.37             | 18,204,849.64            | 21.9644 | 5.00     | 22/05/2015 | 30/08/2015 | 98             | 23/05/2016  | 247,788.23              | 30                     |
| Banco Ficensa             | CDPF        | 15147      | 300,000.00             | 6,589,320.00             | 21.9644 | 5.00     | 22/05/2015 | 30/08/2015 | 98             | 23/05/2016  | 89,687.97               | 30                     |
| Banco Ficensa             | CDPF        | 14779      | 633,000.00             | 13,903,465.20            | 21.9644 | 5.00     | 22/05/2015 | 30/08/2015 | 98             | 23/05/2016  | 189,241.61              | 30                     |
| Banco Ficensa             | CDPF        | 15377      | 650,281.59             | 14,283,044.96            | 21.9644 | 4.75     | 30/03/2015 | 30/08/2015 | 150            | 30/09/2015  | 282,685.26              | 30                     |
| Banco Ficensa             | CDPF        | 15171      | 1,311,600.00           | 28,808,507.04            | 21.9644 | 5.00     | 22/05/2015 | 30/08/2015 | 98             | 23/05/2016  | 392,115.79              | 30                     |
| Banco Ficensa             | CDPF        | 15324      | 394,000.00             | 8,653,973.60             | 21.9644 | 5.00     | 02/03/2015 | 30/08/2015 | 178            | 02/12/2015  | 213,945.46              | 30                     |
| Banco Ficensa             | CDPF        | 15163      | 544,133.11             | 11,951,557.28            | 21.9644 | 5.00     | 22/05/2015 | 30/08/2015 | 98             | 23/05/2016  | 162,673.97              | 30                     |
| Banco Ficensa             | CDPF        | 15164      | 397,606.12             | 8,733,179.86             | 21.9644 | 5.00     | 22/05/2015 | 30/08/2015 | 98             | 23/05/2016  | 118,868.28              | 30                     |
| Banco Ficensa             | CDPF        | 15323      | 360,000.00             | 7,907,184.00             | 21.9644 | 5.00     | 02/03/2015 | 30/08/2015 | 178            | 02/12/2015  | 195,483.16              | 30                     |
| Banco Ficensa             | CDPF        | 15342      | 415,455.54             | 9,125,231.66             | 21.9644 | 5.00     | 09/03/2015 | 30/08/2015 | 171            | 09/12/2015  | 216,724.25              | 30                     |
| <b>Banco Ficensa</b>      |             |            | <b>\$5,834,910.73</b>  | <b>128,160,313.24</b>    |         |          |            |            |                |             | <b>2,109,213.99</b>     | <b>531,025.67</b>      |
| Banco Lafise              | CDPF        | 4061-290   | 599,000.00             | 13,156,675.60            | 21.9644 | 4.85     | 26/05/2015 | 30/08/2015 | 94             | 26/05/2016  | 166,614.68              | 30                     |
| Banco Lafise              | CDPF        | 406-347    | 1,085,151.75           | 23,834,707.10            | 21.9644 | 4.85     | 26/05/2015 | 30/08/2015 | 94             | 26/05/2016  | 301,840.08              | 30                     |
| Banco Lafise              | CDPF        | 406-363    | 688,598.46             | 15,124,652.01            | 21.9644 | 4.75     | 30/03/2015 | 30/08/2015 | 150            | 30/09/2015  | 299,342.07              | 30                     |
| <b>Banco Lafise</b>       |             |            | <b>\$2,372,750.21</b>  | <b>52,116,034.71</b>     |         |          |            |            |                |             | <b>767,796.83</b>       | <b>209,375.25</b>      |
| Banco Promerica           | CDPF        | 61254      | 631,937.50             | 13,880,128.03            | 21.9644 | 4.75     | 20/07/2015 | 30/08/2015 | 40             | 10/07/2016  | 73,256.23               | 30                     |
| Banco Promerica           | CDPF        | 60404      | 639,687.78             | 14,050,358.28            | 21.9644 | 4.80     | 22/05/2015 | 30/08/2015 | 98             | 22/02/2016  | 183,591.35              | 30                     |
| Banco Promerica           | CDPF        | 60403      | 427,000.00             | 9,378,798.80             | 21.9644 | 4.80     | 22/05/2015 | 30/08/2015 | 98             | 22/05/2016  | 122,549.64              | 30                     |
| Banco Promerica           | CDPF        | 61251      | 500,190.00             | 10,986,373.24            | 21.9644 | 4.75     | 20/07/2015 | 30/08/2015 | 40             | 25/06/2016  | 57,983.64               | 30                     |
| <b>Banco Promerica</b>    |             |            | <b>\$2,198,815.28</b>  | <b>48,295,658.34</b>     |         |          |            |            |                |             | <b>437,380.85</b>       | <b>261,239.96</b>      |
| Banco ProCredit           | CDPF        | 40132      |                        | 10,000,000.00            |         | 11.75    | 16/08/2014 | 16/08/2015 | 360            | 16/08/2015  | 1,175,000.00            | 16                     |
| <b>Banco ProCredit</b>    |             |            |                        | <b>10,000,000.00</b>     |         |          |            |            |                |             | <b>1,175,000.00</b>     | <b>52,222.22</b>       |
| Credi Q (Honduras)        | CDPF        | 1316       | 757,408.31             | 16,636,019.08            | 21.9644 | 5.00     | 06/03/2015 | 30/08/2015 | 174            | 06/03/2016  | 402,037.13              | 30                     |
| <b>Credi Q (Honduras)</b> |             |            | <b>\$757,408.31</b>    | <b>16,636,019.08</b>     |         |          |            |            |                |             | <b>402,037.13</b>       | <b>69,316.75</b>       |
| Banco Continental         | CDPF        | 25242      | 305,671.87             | 6,713,899.22             | 21.9644 | 4.75     | 06/02/2015 | 06/08/2015 | 180            | 06/08/2015  | 159,455.11              | 6                      |
| <b>Banco Continental</b>  |             |            | <b>\$305,671.87</b>    | <b>6,713,899.22</b>      |         |          |            |            |                |             | <b>159,455.11</b>       | <b>5,315.17</b>        |
| BANRURAL                  | CDPF        | 44829      |                        | 50,000,000.00            |         | 9.75     | 19/06/2015 | 30/08/2015 | 71             | 19/06/2016  | 961,458.33              | 30                     |
| BANRURAL                  | CDPF        | 45348      |                        | 13,146,840.00            |         | 9.75     | 17/07/2015 | 30/08/2015 | 43             | 17/07/2016  | 153,105.91              | 30                     |
| BANRURAL                  | CDPF        | 45839      |                        | 6,720,379.47             |         | 9.50     | 07/08/2015 | 30/08/2015 | 23             | 07/08/2016  | 40,788.97               | 23                     |
| BANRURAL                  | CDPF        | 45912      |                        | 20,000,000.00            |         | 9.50     | 10/08/2015 | 30/08/2015 | 20             | 10/08/2016  | 105,555.56              | 20                     |
| BANRURAL                  | CDPF        | 45908      |                        | 20,000,000.00            |         | 9.50     | 10/08/2015 | 30/08/2015 | 20             | 10/08/2016  | 105,555.56              | 20                     |
| BANRURAL                  | CDPF        | 45893      |                        | 20,000,000.00            |         | 9.50     | 10/08/2015 | 30/08/2015 | 20             | 10/08/2016  | 105,555.56              | 20                     |
| BANRURAL                  | CDPF        | 46037      |                        | 10,000,000.00            |         | 9.50     | 17/08/2015 | 30/08/2015 | 13             | 17/08/2016  | 34,305.56               | 13                     |
| <b>BANRURAL</b>           |             |            |                        | <b>139,867,219.47</b>    |         |          |            |            |                |             | <b>1,506,325.43</b>     | <b>904,829.27</b>      |
| Banco DaVivienda          | CDPF        | 8138       |                        | 60,000,000.00            |         | 10.75    | 10/02/2015 | 10/08/2015 | 180            | 10/08/2015  | 3,225,000.00            | 10                     |
| <b>Banco DaVivienda</b>   |             |            | <b>0.00</b>            | <b>60,000,000.00</b>     |         |          |            |            |                |             | <b>3,225,000.00</b>     | <b>179,166.67</b>      |
|                           |             |            | <b>\$11,469,556.40</b> | <b>L. 964,334,144.06</b> |         |          |            |            |                |             | <b>L. 39,242,591.48</b> | <b>L. 1,076,272.80</b> |
|                           |             |            |                        |                          |         |          |            |            |                |             |                         | <b>1,136,218.16</b>    |

PRESIDENTA COMISION INTERVENTORA  
LICDA. ANA MUÑOZ



ASISTENTE CONTABLE  
P.M. RENE FILADELFO GARCIA  
CEMCP No 43484-5

