



**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 Octubre de 2020

Expresado en Lempiiras

CIENTAS BANCARIAS		CONCENTRACION DE CARTERA	
BANCO PROMERICA:		INVERSIONES EN TITULOS CORTO PLAZO	
Cuenta de Ahorro # 237081 DÓLARES	6,736,261.75	INVERSIONES EN TITULOS LARGO PLAZO	
BANPAIS S.A.		PRESTAMOS	
Cuenta de Ahorro # 22-599-000296-7 DÓL	13,625.48	GRAN TOTAL	
DAVIENDA		2,934,644,495.31	
Cuenta de Cheques # 155692-5	41,459,937.36		
Cuenta de Cheques # 1300011619	8,405,430.38		
BANCO CENTRAL DE HONDURAS			
Cuenta de Cheques # 11103-01-000110-4	10,000,000.00		
BANCO LAFISE			
Cuenta de Cheques # 101-01-000003723	2,062,842.23		
Ahorro Dolares No 101604000147	3,807,092.35		
BANCO ATLANTIDA			
Ahorro Dolares No. 10120408181	1,949,208.62		
Caja Chica	25,000.00		
Total	74,459,398.17		

SALDOS DE PRESTAMOS:	
PRESTAMOS PERSONALES	643,655,313.41
PRESTAMOS HIPOTECARIOS	505,240,003.61
TOTALES	1,148,895,317.02

[Signature]
Lic. Rauli Edgardo Estrada-Gough
 Director Especialista de Asesoría Especialista

[Signature]
Licda. Marcela Nuñez Lagos
 Gerente Financiero a. Asesoría Financiera

[Signature]
Lic. Wilson J. Herrera
 Contador General
 COHUPCP No. 06-07-1064



INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNIVERSIDAD NACIONAL AUTONOMA DE HONDURAS
Detalle de Rendimientos de Inversiones en Bonos y Certificados de Depositos
Al 31 de Octubre del 2020

Nombre del Emisor	Tipo de Instrumento	No. de Instrumento	Moneda (L. \$ u otra)	Valor Nominal en Dolares	Valor Nominal en Lempiiras	Tasa Indexada con Inflacion	Tasa Nominal	Plazo (Dias)	Fecha de Emision	Fecha de Vencimiento	Dias de Intereses	Devengado
Banco Central de Honduras	BGDH	HNSF001914	Lempiras	-	119,301,000.00	-	10.75%	2320	12/03/15	12/03/22	30	1,068,738.13
Banco Central de Honduras	BGDH	HNSF001914	Lempiras	-	36,744,000.00	-	10.75%	2320	12/03/15	12/03/22	30	329,165.00
Banco Central de Honduras	BGDH	HNSF002260	Lempiras	-	18,414,000.00	-	10.75%	2320	12/03/15	12/03/22	30	164,958.75
Banco Central de Honduras	BGDH	HNSF002260	Lempiras	-	74,709,000.00	-	8.38%	3600	12/11/14	12/11/24	30	521,712.85
Banco Central de Honduras	BGDH	HNSF002104	Lempiras	-	9,529,000.00	-	8.38%	3600	12/11/15	12/11/25	30	64,896.18
Banco Central de Honduras	BGDH	HNSF002260	Lempiras	-	9,619,000.00	-	8.38%	3600	12/11/14	12/11/24	30	64,896.12
Banco Central de Honduras	BGDH	HNSF002260	Lempiras	-	9,619,000.00	-	8.38%	3600	12/11/14	12/11/24	30	67,172.68
Banco Central de Honduras	BGDH	HNSF002260	Lempiras	-	9,564,000.00	-	8.38%	3600	12/11/14	12/11/24	30	66,788.60
Banco Central de Honduras	BGDH	HNSF002518	Lempiras	-	50,000,000.00	-	10.00%	3600	11/08/16	11/08/26	30	416,666.67
Banco Central de Honduras	BGDH	HNSF002526	Lempiras	-	54,398,000.00	-	10.45%	3600	12/11/16	12/11/26	30	473,715.92
Banco Central de Honduras	BGDH	HNSF001724	Lempiras	-	60,273,000.00	-	8.08%	2320	29/12/14	29/12/21	30	405,888.20
Banco Central de Honduras	BGDH	HNSF001734	Lempiras	-	60,273,000.00	-	8.08%	3600	29/12/14	29/12/24	30	405,888.20
Banco Central de Honduras	BGDH	HNSF002518	Lempiras	-	155,790,000.00	-	10.00%	3600	11/08/16	11/08/26	30	1,298,250.00
Banco Central de Honduras	BGDH	HNSF002518	Lempiras	-	181,191,000.00	-	10.45%	3600	12/11/16	12/11/26	30	1,577,871.63
Banco Central de Honduras	BGDH	HNSF002518	Lempiras	-	104,013,000.00	-	10.00%	3600	11/08/16	11/08/26	30	866,775.00
Banco Central de Honduras	BGDH	HNSF003078	Lempiras	-	231,798,000.00	-	11.00%	5580	12/11/17	12/05/23	30	2,124,815.00
Banco Central de Honduras	BGDH	HNSF003037	Lempiras	-	183,492,000.00	-	10.40%	3780	12/05/18	12/11/28	30	1,590,264.00
Sub-Total					1,368,401,000.00							11,510,015.92
Banco Lafise	CDPF	406611000538	Dolares	\$ 757,408.31	18,425,699.18	-	4.00%	390	16/03/20	16/04/21	30	61,419.00
Banco Lafise (Autoseguro)	CDPF	406611000540	Dolares	\$ 599,000.00	14,572,052.10	-	4.30%	360	29/05/20	29/05/21	30	52,216.52
Banco Lafise	CDPF	129611000459	Dolares	\$ 1,236,440.49	29,835,985.73	-	4.30%	360	25/05/20	25/05/21	30	106,912.28
Banco Lafise	CDPF	129611000460	Dolares	\$ 427,000.00	10,387,757.10	-	4.30%	360	04/12/19	04/01/21	30	37,222.80
Banco Lafise	CDPF	406511001858	Lempiras	-	14,424,668.57	-	9.65%	390	04/12/19	04/01/21	30	115,998.38
Banco Lafise	CDPF	406511001938	Lempiras	-	25,000,000.00	-	8.50%	420	25/08/20	25/10/21	30	177,083.33
Banco Lafise	CDPF	406511002019	Lempiras	-	20,000,000.00	-	9.60%	365	23/11/19	30/11/20	30	160,000.00
Banco Lafise	CDPF	129511000805	Lempiras	-	6,720,379.47	-	9.60%	365	20/11/19	25/11/20	30	53,763.04
Sub-Total				\$ 3,009,848.80	139,366,542.75							764,615.34
Financiera Fiteca	CDPF	8385	Lempiras	-	10,000,000.00	-	10.00%	360	06/08/20	06/08/21	30	82,191.78
Sub-Total					10,000,000.00							82,191.78
Banco Promerica	CDPF	81500	Lempiras	-	9,743,055.60	-	9.65%	360	12/12/19	12/12/20	30	78,350.41
Sub-Total					9,743,055.60							78,350.41
Credi Q (Honduras)	CDPF	1-169-3744	Dolares	\$ 650,281.59	15,819,595.32	-	4.30%	720	30/09/20	30/09/22	30	56,686.88
Credi Q (Honduras)	CDPF	4-163-3745	Lempiras	-	10,000,000.00	-	9.25%	360	01/10/20	01/10/21	29	74,513.89
Credi Q (Honduras)	CDPF	4-163-5574	Lempiras	-	25,000,000.00	-	9.15%	360	06/07/20	06/07/21	30	190,625.00
Sub-Total				\$ 650,281.59	50,819,595.32							321,825.77
Banco del Pais	CDPF	31-300-005047-5	Lempiras	-	15,000,000.00	-	7.00%	270	01/07/20	01/04/21	30	87,500.00
Banco del Pais	CDPF	31-300-005046-7	Lempiras	-	15,637,459.05	-	7.00%	270	01/07/20	01/04/21	30	91,218.51
Sub-Total					30,637,459.05							178,718.51
Banco Aiteca	CDPF	8670	Lempiras	-	14,500,000.00	-	8.25%	360	02/10/20	02/10/21	28	93,041.67
Sub-Total					14,500,000.00							93,041.67
BAARRURAL	CDPF	01502010073914	Lempiras	-	20,000,000.00	-	8.30%	180	02/06/20	02/12/20	30	141,666.67
BAARRURAL	CDPF	01502010073900	Lempiras	-	10,000,000.00	-	8.85%	360	02/06/20	02/06/21	30	73,750.00
BAARRURAL	CDPF	01502010075237	Lempiras	-	10,000,000.00	-	9.15%	180	18/08/20	18/02/21	30	76,250.00
BAARRURAL	CDPF	01502010074497	Lempiras	-	11,393,127.74	-	8.85%	180	06/07/20	06/01/21	30	84,024.32
BAARRURAL	CDPF	01502010075865	Lempiras	-	27,000,000.00	-	8.85%	180	02/10/20	02/04/21	28	185,850.00
BAARRURAL	CDPF	01502010075879	Lempiras	-	9,429,000.00	-	8.85%	180	02/10/20	02/04/21	28	64,902.95
Sub-Total					87,822,127.74							626,443.93

Tipo de Cambio al 31 de Octubre del 2020 24.4273

Rendimiento de Bonos del Gobierno de Honduras		Rendimiento de Certificados de Deposito a Plazo Fijo (Lempiras)		Rendimiento de Certificados de Deposito a Plazo Fijo (Dolares)	
	L	11,510,015.92		1,830,729.93	
	L	1,136,555.20		314,457.48	
Rendimiento Total de Bonos del Gobierno de Honduras y Certificado de Depositos		12,646,571.12		2,145,187.41	

LIC. JACULI ENG. RODRIGUEZ ESPINOZA
DIRECTOR ESPECIALISTA a.i.

INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNIVERSIDAD NACIONAL AUTONOMA DE HONDURAS

LIC. MARCELA MUÑOZ
GERENTE FINANCIERO a.i.

INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNIVERSIDAD NACIONAL AUTONOMA DE HONDURAS

LIC. WILSON ROBERTO GARCIA
JEFE DE SERVICIO CONTABILIDAD
CERTIFICACION No. 06-07-2020

INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNIVERSIDAD NACIONAL AUTONOMA DE HONDURAS



Nombre de la Entidad INSTITUTO DE PREVISION SOCIAL DE LOS EMPLEADOS DE LA UNIVERSIDAD NACIONAL AUTONOMA DE HONDURAS (INPREUNAH)
 Periodo Del 1 al 31 de octubre 2020

INTEGRACION DE INVERSIONES FONDO DE CAPITALIZACION COLECTIVA
 (En Lempias)

Nombre del Emisor	Grupo Económico	Tipo de Instrumento	No. de Instrumento	Agencia Calificadora	Calificación de la Emisión	Fecha Última Calificación	Precio del Instrumento	Tipología de Inversión según Límite por Sector	Tipología de Inversión según Límite por Instrumento	Valor Nominal	Depreciaciones o Estimaciones	Prima / Descuento	Monio Invertido		Tasa Nominal	Plazo (Días)	Fecha
													Moneda Nacional	Moneda Extranjera			
Carera de Prestamos de Consumo	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-c	N/A	643,655,313.41	20,960,442.30		121,354,430.62		10.47%	5400	9-
Carera de Prestamos de Vivienda	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-c	N/A	506,240,000.61	24,076,140.43		37,376,444.55		10.75%	2520	9-
Propiedad, Plana y Equipo	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-a	N/A	18,414,000.00	17,234,897.09		18,730,945.15		10.75%	2520	9-
Propiedades de Inversión	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-a	N/A	74,611,111.52			74,611,111.52		8.38%	3600	9-
Contrato de Reconocimiento de Deuda	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-a	N/A	9,529,000.00			9,529,000.00		8.38%	3600	30
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-a	N/A	9,293,000.00			9,420,530.79		8.38%	3600	16
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-a	N/A	9,619,000.00			9,647,637.03		8.38%	3600	12
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-a	N/A	9,564,000.00			9,885,565.96		8.38%	3600	11
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-a	N/A	50,000,000.00			48,717,565.01		10.09%	3600	27
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-a	N/A	5,398,000.00			56,197,533.50		10.65%	3600	27
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-a	N/A	60,272,000.00			60,272,000.00		10.65%	3600	27
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-a	N/A	60,272,000.00			60,272,000.00		10.65%	3600	29
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-a	N/A	155,780,000.00			156,824,100.00		8.08%	3600	29
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-a	N/A	181,191,000.00			182,662,585.01		10.00%	3600	16
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-a	N/A	104,013,000.00			102,022,266.09		10.45%	3600	27
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-a	N/A	231,798,000.00			233,710,290.41		11.00%	3600	13
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-a	N/A	183,489,200.00			185,379,791.60		10.40%	3780	5-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-a	N/A	727,468.31			18,425,699.18		4.00%	390	23
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-a	359,000.00			14,572,052.70		4.30%	360	16-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-b	1,262,440.49			29,835,985.73		4.30%	360	29-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-b	427,000.00			10,387,757.10		4.30%	360	25-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-a	25,000,000.00			25,000,000.00		8.50%	360	25-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-a	14,424,668.57			14,424,668.57		9.65%	390	4-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-b	20,000,000.00			20,000,000.00		9.60%	365	23-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-b	6,720,379.47			6,720,379.47		9.60%	365	20-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-b	10,000,000.00			10,000,000.00		10.00%	360	6-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-b	9,743,055.60			9,743,055.60		9.65%	360	6-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-a	650,281.59			15,819,595.32		4.30%	720	12-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-a	10,000,000.00			10,000,000.00		9.25%	360	30-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-b	25,000,000.00			25,000,000.00		9.15%	360	6-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-b	15,637,639.05			15,637,639.05		7.00%	270	1-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-b	15,637,639.05			15,637,639.05		7.00%	270	1-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-b	14,500,000.00			14,500,000.00		8.50%	360	2-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-b	20,000,000.00			20,000,000.00		8.50%	180	2-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-b	10,000,000.00			10,000,000.00		8.85%	360	2-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-b	10,000,000.00			10,000,000.00		9.15%	180	18-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-b	11,393,127.74			11,393,127.74		8.85%	180	6-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-b	27,000,000.00			27,000,000.00		8.85%	180	6-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-b	9,429,000.00			9,429,000.00		8.85%	180	2-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-m	10,000,000.00			10,000,000.00		0%	180	2-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-m	49,865,367.74			49,865,367.74		0.5%	1.10%	2-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-m	2,062,842.23			2,062,842.23		0.25%	1.10%	2-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-m	156,494.65			156,494.65		0.25%	1.10%	2-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-m	80,123.33			80,123.33		1.80%	1.10%	2-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-m	276,901.33			276,901.33		1.00%	1.10%	2-
UNAH INPREUNAH	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42-b	43-m	560.09			560.09		1.00%	1.10%	2-

UIC PAUL EDGARDO SERRANO
 DIRECTOR ESPECIALISTA

UIC MARCELA NÚÑEZ LAGOS
 GERENTE FINANCIERO S.R.L.

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