



IMF CREDIH, S.A.

BALANCE DE COMPROBACION

RUC J0310000403481

Al : 31/12/2025 en Cordobas

Valores Mostrados en Moneda Nacional CS



Cuenta	Descripción de la Cuenta	Saldo Anterior		Movimientos del Mes		Saldo Final	
		Deudor	Acreedor	Debe	Haber	Deudor	Acreedor
1	ACTIVO	58,490,584.73	3,736,817.31	67,088,417.36	73,181,466.92	52,660,724.15	4,000,006.29
11	FONDOS DISPONIBLES	6,617,163.53	0.00	36,528,218.25	36,294,226.38	6,851,155.40	0.00
1101	CAJA	6,537,163.53	0.00	36,404,708.98	36,170,717.11	6,771,155.40	0.00
110101	CAJA PRINCIPAL	1,789,752.73	0.00	6,515,510.74	7,055,952.96	1,249,310.51	0.00
11010101	Caja Fuerte	468,149.94	0.00	3,793,606.39	4,074,499.95	187,256.38	0.00
11010102	Caja BAC	1,321,602.79	0.00	2,721,904.35	2,981,453.01	1,062,054.13	0.00
110102	CAJA OFICINAS	4,341,839.75	0.00	28,371,324.53	27,995,222.78	4,717,941.50	0.00
11010201	Caja Managua 1	595,367.50	0.00	5,685,200.06	5,764,631.56	515,936.00	0.00
11010202	Caja Managua 2	908,266.00	0.00	6,175,096.40	6,530,529.90	552,832.50	0.00
11010203	Caja Leon	576,906.50	0.00	2,694,657.95	2,582,791.45	688,773.00	0.00
11010204	Caja Masaya	695,086.00	0.00	4,526,417.37	4,305,068.37	916,435.00	0.00
11010205	Caja Jinotepe	561,490.75	0.00	3,944,177.51	4,148,290.26	357,378.00	0.00
11010206	Caja Rivas	249,825.50	0.00	1,910,234.16	1,649,764.16	510,295.50	0.00
11010207	Caja Chinandega	504,370.50	0.00	1,961,150.19	1,670,943.69	794,577.00	0.00
11010208	Caja Estell	250,527.00	0.00	1,474,390.89	1,343,203.39	381,714.50	0.00
110103	CAJA GENERAL DOLARES	405,571.05	0.00	1,517,873.71	1,119,541.37	803,903.39	0.00
11010301	CAJA FUERTE DOLARES	405,571.05	0.00	1,517,873.71	1,119,541.37	803,903.39	0.00
1104	DISPONIBILIDADES RESTRINGIDAS	80,000.00	0.00	123,509.27	123,509.27	80,000.00	0.00
110401	FONDOS DE CAJA CHICA	80,000.00	0.00	123,509.27	123,509.27	80,000.00	0.00
11040101	Caja Chica Managua 1	10,000.00	0.00	13,906.50	13,906.50	10,000.00	0.00
11040102	Caja Chica Managua 2	10,000.00	0.00	9,762.00	9,762.00	10,000.00	0.00
11040103	Caja Chica Leon	10,000.00	0.00	25,395.96	25,395.96	10,000.00	0.00
11040104	Caja Chica Masaya	10,000.00	0.00	15,422.64	15,422.64	10,000.00	0.00
11040105	Caja Chica Jinotepe	10,000.00	0.00	9,612.50	9,612.50	10,000.00	0.00
11040106	Caja Chica Rivas	10,000.00	0.00	19,743.90	19,743.90	10,000.00	0.00
11040107	Caja Chica Chinandega	10,000.00	0.00	21,481.77	21,481.77	10,000.00	0.00
11040108	Caja Chica Estell	10,000.00	0.00	8,184.00	8,184.00	10,000.00	0.00
14	CARTERA DE CREDITOS	37,034,844.89	2,840,793.64	29,763,020.35	32,801,459.17	34,176,058.92	3,020,446.49

56,166,732.44



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Al: 31/12/2025 en Cordobas

Valores Mostrados en Moneda Nacional C\$



Cuenta	Descripción de la Cuenta	Saldo Anterior		Movimientos del Mes		Saldo Final	
		Deudor	Acreedor	Debe	Haber	Deudor	Acreedor
1401	CREDITOS VIGENTES	28,380,221.41	0.00	20,429,021.43	19,931,478.41	28,877,764.43	0.00
140101	MICROCREDITOS	28,380,221.41	0.00	20,429,021.43	19,931,478.41	28,877,764.43	0.00
14010101	Sucursal Managua 1 vigente	5,920,523.51	0.00	4,627,285.64	4,159,053.86	6,388,755.29	0.00
14010102	Sucursal Managua 2 vigente	5,416,560.19	0.00	3,998,023.84	4,002,070.57	5,412,513.46	0.00
14010103	Sucursal Leon vigente	2,860,389.56	0.00	1,935,662.31	1,951,858.89	2,844,192.98	0.00
14010104	Sucursal Masaya vigente	4,685,759.10	0.00	3,083,298.93	3,296,097.58	4,472,960.45	0.00
14010105	Sucursal Jinotepe vigente	3,971,145.18	0.00	3,103,513.97	2,830,649.68	4,244,009.47	0.00
14010106	Sucursal Rivas vigente	1,923,442.56	0.00	1,310,735.46	1,380,893.88	1,853,284.14	0.00
14010107	Prestamos microcredit. colaboradores	282,330.94	0.00	165,246.60	66,756.71	380,820.83	0.00
14010108	Sucursal Chinandega vigente	2,146,687.09	0.00	1,260,768.50	1,429,025.33	1,978,430.26	0.00
14010109	Sucursal Esteli Vigente	1,173,383.28	0.00	944,486.18	815,071.91	1,302,797.55	0.00
1403	CREDITOS RESTRUCTURADOS	41,704.99	0.00	20,322.71	4,469.97	57,557.73	0.00
140301	MICROCREDITOS	41,704.99	0.00	20,322.71	4,469.97	57,557.73	0.00
14030101	Restruccurado Managua 1	7,526.61	0.00	0.00	3,665.86	3,860.75	0.00
14030102	Restruccurado Managua 2	3,604.69	0.00	0.00	0.00	3,604.69	0.00
14030105	Restruccurado Leon	26,994.31	0.00	20,322.71	0.00	47,317.02	0.00
14030107	Restruccurado Chinandega	3,579.38	0.00	0.00	804.11	2,775.27	0.00
1404	CREDITOS VENCIDOS	916,947.87	0.00	693,876.05	143,337.44	1,467,486.48	0.00
140401	MICROCREDITOS	916,947.87	0.00	693,876.05	143,337.44	1,467,486.48	0.00
14040101	Vencido Managua 1	129,112.08	0.00	161,143.71	37,142.32	253,113.47	0.00
14040102	Vencido Managua 2	148,545.46	0.00	119,308.69	23,584.47	244,269.68	0.00
14040103	Vencido Leon	174,264.34	0.00	69,517.54	21,165.33	222,616.55	0.00
14040104	Vencido Masaya	172,466.87	0.00	120,036.73	36,013.33	256,490.27	0.00
14040105	Vencido Jinotepe	160,567.42	0.00	113,666.83	19,391.12	254,843.13	0.00
14040106	Vencido Rivas	44,648.04	0.00	34,020.89	5,163.63	73,505.30	0.00
14040107	Vencido Chinandega	87,343.66	0.00	71,027.39	877.24	157,493.81	0.00
14040108	Vencidos Suc. Esteli	0.00	0.00	5,154.27	0.00	5,154.27	0.00
1405	CREDITOS EN COBRO JUDICIAL	1,720,608.32	0.00	0.00	174,481.84	1,546,126.48	0.00



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Cuenta	Descripción de la Cuenta	Saldo Anterior		Movimientos del Mes		Saldo Final	
		Deudor	Acreedor	Debe	Haber	Deudor	Acreedor
14050101	COBRO JUDICIAL MANAGUA 1	301,435.71	0.00	0.00	47,746.08	253,689.63	0.00
14050102	COBRO JUDICIAL MANAGUA 2	225,519.52	0.00	0.00	23,737.06	201,782.46	0.00
14050103	COBRO JUDICIAL LEON	372,452.27	0.00	0.00	17,830.42	354,621.85	0.00
14050104	COBRO JUDICIAL MASAYA	300,576.26	0.00	0.00	47,856.01	252,720.25	0.00
14050105	COBRO JUDICIAL RIVAS	109,602.60	0.00	0.00	9,320.78	100,281.82	0.00
14050106	COBRO JUDICIAL JINOTEPE	267,798.08	0.00	0.00	24,491.30	243,306.78	0.00
14050107	COBRO JUDICIAL CHIANDEGA	143,223.88	0.00	0.00	3,500.19	139,723.69	0.00
1406	INTERESES Y COMISIONES POR COBRAR	5,975,362.30	0.00	7,457,334.13	11,205,572.63	2,227,123.80	0.00
140601	INTERESES Y COMISIONES POR COBRAR	5,975,362.30	0.00	7,457,334.13	11,205,572.63	2,227,123.80	0.00
14060101	Intereses y comisiones por cobrar	1,250,162.07	0.00	1,526,146.20	2,296,245.16	480,063.11	0.00
14060102	Intereses y comisiones por cobrar	1,287,840.39	0.00	1,514,321.32	2,356,883.33	445,278.38	0.00
14060103	Intereses y comisiones por cobrar	609,497.23	0.00	727,787.34	1,090,097.15	247,187.42	0.00
14060104	Intereses y comisiones por cobrar	1,013,592.92	0.00	1,229,447.01	1,876,097.25	366,942.68	0.00
14060105	Intereses y comisiones por cobrar	942,639.20	0.00	1,112,687.68	1,721,556.82	333,770.06	0.00
14060106	Intereses y comisiones por cobrar	414,746.99	0.00	529,273.76	805,792.32	138,228.43	0.00
14060107	Intereses y comisiones por cobrar colab	3,601.93	0.00	12,929.08	9,748.18	6,782.83	0.00
14060108	Intereses y comisiones por cobrar	427,951.54	0.00	530,703.69	790,098.62	168,556.61	0.00
14060109	Intereses y Comisiones por Cobrar Estell	25,330.03	0.00	274,038.05	259,053.80	40,314.28	0.00
1408	PROVISIONES INCOBRAB CARTERA DE	0.00	0.00	1,162,466.03	1,342,118.88	0.00	3,020,446.49
140801	CARTERA VIGENTE	0.00	0.00	1,162,466.03	1,342,118.88	0.00	3,020,446.49
14080101	Cartera vigente Managua 1	0.00	0.00	201,691.80	216,823.90	0.00	521,844.55
14080102	Cartera vigente Leon	0.00	0.00	230,207.95	270,168.55	0.00	584,009.37
14080103	Cartera vigente Managua 2	0.00	0.00	164,732.62	199,556.58	0.00	445,444.42
14080104	Cartera vigente Masaya	0.00	0.00	218,183.80	219,311.62	0.00	492,236.20
14080105	Cartera vigente Rivas	0.00	0.00	66,822.71	75,533.00	0.00	174,915.02
14080106	Cartera vigente Jinotepe	0.00	0.00	189,817.47	226,145.96	0.00	488,142.08
14080107	Cartera vigente colabradoras	0.00	0.00	0.00	1,012.92	0.00	3,866.33
14080108	Cartera Vigente Chiandega	0.00	0.00	91,009.68	129,718.86	0.00	294,074.74



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A1: 31/12/2025 en Cordoba

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Cuenta	Descripción de la Cuenta	Saldo Anterior		Movimientos del Mes		Saldo Final	
		Deudor	Acreedor	Debe	Haber	Deudor	Acreedor
14080109	Cartera Vigente Suc. Estel	0.00	12,068.29	0.00	3,845.49	0.00	15,913.78
16	OTRAS CUENTAS POR COBRAR	3,755,783.89	0.00	129,505.20	371,104.80	3,514,184.29 *	0.00
1602	CUENTAS POR COBRAR DIVERSAS	3,755,783.89	0.00	129,505.20	371,104.80	3,514,184.29	0.00
16020601	Josseling Hernandez	58,919.13	0.00	48,421.01	45,064.00	62,276.14	0.00
16020604	Hacienda Los Arcos Food y Beverage	125,795.32	0.00	0.00	125,795.32	0.00	0.00
160209	Otras Partidas Pendientes de Cobro	3,571,069.44	0.00	81,084.19	200,245.48	3,451,908.15	0.00
16020901	Silvio Garcia	108,488.60	0.00	0.00	14,283.48	94,205.12	0.00
16020902	Martha Ligia Cerdá	50,372.46	0.00	0.00	4,579.30	45,793.16	0.00
16020905	Alexander Hernandez	2,562,458.00	0.00	0.00	0.00	2,562,458.00	0.00
16020906	Prestamos Colaboradores Credit H	849,750.38	0.00	81,084.19	181,382.70	749,451.87	0.00
18	INMUEBLES, MOBILIARIO Y EQUIPO	4,392,164.94	896,023.67	36,182.67	83,536.13	4,428,347.61	979,559.80
1803	MOBILIARIO Y EQUIPO	1,488,871.47	0.00	0.00	0.00	1,488,871.47	0.00
180301	MOBILIARIO	1,488,871.47	0.00	0.00	0.00	1,488,871.47	0.00
18030101	Mobiliario y Equipo de oficina	1,488,871.47	0.00	0.00	0.00	1,488,871.47	0.00
1804	EQUIPOS DE COMPUTACION	2,035,297.51	0.00	36,182.67	0.00	2,071,480.18	0.00
180401	EQUIPOS DE COMPUTOS	2,035,297.51	0.00	36,182.67	0.00	2,071,480.18	0.00
18040101	Equipo de telecomunicacion	455,239.63	0.00	0.00	0.00	455,239.63	0.00
18040102	Equipo de computo	1,441,933.70	0.00	36,182.67	0.00	1,478,116.37	0.00
18040103	Otros bienes muebles	138,124.18	0.00	0.00	0.00	138,124.18	0.00
1805	VEHICULOS	867,995.96	0.00	0.00	0.00	867,995.96	0.00
180501	VEHICULOS	867,995.96	0.00	0.00	0.00	867,995.96	0.00
18050101	Camion Hyundai Porter II D/CABINA	366,243.00	0.00	0.00	0.00	366,243.00	0.00
18050102	CAMION KIA BONGO3 COLOR AZUL	501,752.96	0.00	0.00	0.00	501,752.96	0.00
1809	DEPRECIACION ACUMULADA DE	0.00	896,023.67	0.00	83,536.13	0.00	979,559.80
180901	DEPRECIACION ACUM DE INMUEBLES	0.00	896,023.67	0.00	83,536.13	0.00	979,559.80
18090102	DEPRECIACION ACUMULADA DE MOB Y	0.00	340,011.29	0.00	35,175.52	0.00	375,186.81
18090103	DEPRECIACION ACUMULADA DE EPO DE	0.00	529,337.68	0.00	33,894.01	0.00	563,231.69
18090104	DEPRECIACION ACUMULADA DE VEH	0.00	26,674.70	0.00	14,466.60	0.00	41,141.30



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19	OTROS ACTIVOS	6,690,627.48	0.00	631,490.89	3,631,140.44	3,690,977.93	0.00
1901	GASTOS PAGADOS POR ANTICIPADOS	140,104.15	0.00	0.00	0.00	140,104.15	0.00
19010501	Rentías pagadas por anticipado	51,145.22	0.00	0.00	0.00	51,145.22	0.00
19010601	Depositos en garantía	88,958.93	0.00	0.00	0.00	88,958.93	0.00
1910	OFICINA CENTRAL Y SUCURSALES	8,240.47	0.00	0.00	0.00	8,240.47	0.00
191001	OFICINA CENTRAL	8,240.47	0.00	0.00	0.00	8,240.47	0.00
19100101	Managua 2 Gtos. Legalización a	8,240.47	0.00	0.00	0.00	8,240.47	0.00
1911	CARGOS DIFERIDOS	6,542,282.86	0.00	631,490.89	3,631,140.44	3,542,633.31	0.00
191107	PROVISIONES AUTORIZADAS A	6,542,282.86	0.00	631,490.89	3,631,140.44	3,542,633.31	0.00
19110702	Anticipo IR o PMD Mensual	631,490.89	0.00	0.00	631,490.89	0.00	0.00
19110703	Prov. Constituirse Gradualmente	5,910,791.97	0.00	631,490.89	2,999,649.55	3,542,633.31	0.00
2	PASIVO	0.00	11,989,148.52	8,636,544.71	5,336,709.69	0.00	8,689,313.50
26	OTRAS CUENTAS POR PAGAR	0.00	10,076,350.17	6,723,746.36	5,336,709.69	0.00	8,689,313.50
2601	OTRAS CUENTAS POR PAGAR	0.00	7,617,005.53	5,933,053.06	4,578,432.85	0.00	6,262,385.32
260104	APORTACIONES LABORALES	0.00	7,560,622.06	5,820,016.96	4,412,521.64	0.00	6,153,126.74
26010401	Nomina por pagar	0.00	0.00	2,793,573.80	2,793,573.80	0.00	0.00
26010402	Vacaciones	0.00	1,945,503.45	689,332.67	225,432.73	0.00	1,481,603.51
26010403	Aguinaldo	0.00	978,966.87	939,770.12	227,322.27	0.00	266,519.02
26010404	Indemnización por Antigüedad	0.00	4,221,692.39	713,227.35	225,432.73	0.00	3,733,897.77
26010405	INSS Patronal por pagar	0.00	381,092.68	628,267.04	863,496.60	0.00	616,322.24
26010406	INATEC	0.00	33,366.67	55,845.98	77,263.51	0.00	54,784.20
260199	CUENTAS POR PAGAR DIVERSAS	0.00	56,383.47	113,036.10	165,911.21	0.00	109,258.58
26019901	Funeraria Sierras de Paz	0.00	52,006.34	6,739.24	0.00	0.00	45,267.10
26019902	Convenio Optica Matamoros	0.00	4,377.13	4,377.13	10,753.87	0.00	10,753.87
26019903	Acuerdo Rifa/Socio	0.00	0.00	26,973.00	26,973.00	0.00	0.00
26019904	Siniesgo SA	0.00	0.00	0.00	37,759.46	0.00	37,759.46
26019905	Claro Telefonía Internet	0.00	0.00	74,946.73	90,424.88	0.00	15,478.15
2604	IMPUESTOS POR PAGAR POR CUENTA	0.00	2,459,344.64	790,693.30	758,276.84	0.00	2,426,928.18



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260401	IMPUESTOS SOBRE LA RENTA	0.00	2,457,994.64	789,343.30	756,926.84	0.00	2,425,578.18
26040101	IR Anual	0.00	1,474,312.00	0.00	0.00	0.00	1,474,312.00
26040102	Anticipo IR o PMD por pagar	0.00	405,351.58	183,630.95	149,426.56	0.00	371,147.19
26040103	Retenciones por renta del trabajo	0.00	319,525.97	322,000.74	199,844.89	0.00	197,370.12
26040104	Retenciones por compra de bienes y	0.00	17,320.01	20,462.53	26,548.20	0.00	23,405.68
26040105	Retenciones por servicios profesionales	0.00	549.30	549.30	1,922.70	0.00	1,922.70
26040106	Retenciones por rentas de capital	0.00	26,112.98	28,748.84	22,333.16	0.00	19,697.30
26040107	INSS Laboral por pagar	0.00	176,332.46	195,460.60	210,872.84	0.00	191,744.70
26040110	Aporte a conami	0.00	38,490.34	38,490.34	145,978.49	0.00	145,978.49
260403	IMPUESTOS MUNICIPALES	0.00	1,350.00	1,350.00	1,350.00	0.00	1,350.00
26040301	Servicio de Basura	0.00	1,350.00	1,350.00	1,350.00	0.00	1,350.00
29	OTROS PASIVOS	0.00	1,912,798.35	1,912,798.35	0.00	0.00	0.00
2901	OPERACIONES PENDIENTES DE	0.00	1,912,798.35	1,912,798.35	0.00	0.00	0.00
290103	OTRAS OPERACIONES PENDIENTES DE	0.00	1,912,798.35	1,912,798.35	0.00	0.00	0.00
29010301	Otras Operaciones pendientes de	0.00	1,912,798.35	1,912,798.35	0.00	0.00	0.00
3	PATRIMONIO	0.00	44,187,117.11	0.00	0.00	0.00	44,187,117.11
31	CAPITAL SOCIAL/ APORTES	0.00	44,187,117.11	0.00	0.00	0.00	44,187,117.11
3101	CAPITAL SOCIAL	0.00	44,187,117.11	0.00	0.00	0.00	44,187,117.11
310101	CAPITAL SUSCRITO TIPO A	0.00	19,327,656.66	0.00	0.00	0.00	19,327,656.66
31010101	Carmen del Socorro Soza	0.00	6,571,403.26	0.00	0.00	0.00	6,571,403.26
31010102	Bismark Hernandez	0.00	4,831,914.17	0.00	0.00	0.00	4,831,914.17
31010103	Kevin Carcamo Acosta	0.00	5,025,190.73	0.00	0.00	0.00	5,025,190.73
31010104	Alexander Hernandez Soza	0.00	2,899,148.50	0.00	0.00	0.00	2,899,148.50
310102	CAPITAL ASIGNADO TIPO B	0.00	20,000.00	0.00	0.00	0.00	20,000.00
31010201	Carmen del Socorro Soza	0.00	6,800.00	0.00	0.00	0.00	6,800.00
31010202	Bismark Hernandez Soza	0.00	5,000.00	0.00	0.00	0.00	5,000.00
31010203	Kevin Carcamo Acosta	0.00	5,200.00	0.00	0.00	0.00	5,200.00
31010204	Alexander Hernandez Soza	0.00	3,000.00	0.00	0.00	0.00	3,000.00



IMF CREDIT, S.A.

BALANCE DE COMPROBACION

RUC J0310000403481

A1: 31/12/2025 en Cordoba

Valores Mostrados en Moneda Nacional CS



Cuenta	Descripción de la Cuenta	Saldo Anterior		Movimientos del Mes		Saldo Final	
		Deudor	Acreedor	Debe	Haber	Deudor	Acreedor
310103	CAPITAL ASIGNADO TIPO C	0.00	24,839,460.45	0.00	0.00	0.00	24,839,460.45
31010301	Carmen del Socorro Soza	0.00	8,445,416.55	0.00	0.00	0.00	8,445,416.55
31010302	Bismark Hernandez Soza	0.00	6,209,865.11	0.00	0.00	0.00	6,209,865.11
31010303	Kevin Carcamo Acosta	0.00	6,458,259.72	0.00	0.00	0.00	6,458,259.72
31010304	Alexander Hernandez Soza	0.00	3,725,919.07	0.00	0.00	0.00	3,725,919.07
4	INGRESOS	0.00	84,474,088.19	0.00	7,471,328.00	0.00	91,945,416.19
41	INGRESOS FINANCIEROS	0.00	83,199,222.22	0.00	7,439,888.00	0.00	90,639,110.22
4101	INGRESOS FINANCIEROS POR	0.00	5,672.58	0.00	719.02	0.00	6,391.60
410101	INTERESES POR DEPOSITOS EN	0.00	5,672.58	0.00	719.02	0.00	6,391.60
41010101	Ingresos Intereses Devengados Bac	0.00	5,672.58	0.00	719.02	0.00	6,391.60
4106	INGRESOS FINANCIEROS POR CREDITOS	0.00	83,193,549.64	0.00	7,439,168.98	0.00	90,632,718.62
410601	INTERESES Y COMISIONES POR	0.00	83,193,549.64	0.00	7,439,168.98	0.00	90,632,718.62
41060101	Intereses y comisiones microcreditos	0.00	18,397,567.51	0.00	1,526,146.20	0.00	19,923,713.71
41060102	Intereses y comisiones microcreditos	0.00	9,158,912.24	0.00	727,787.34	0.00	9,886,699.58
41060103	Intereses y comisiones microcreditos	0.00	18,152,590.60	0.00	1,514,321.32	0.00	19,666,911.92
41060104	Intereses y comisiones microcreditos	0.00	14,185,350.34	0.00	1,229,447.01	0.00	15,414,797.35
41060105	Intereses y comisiones microcreditos	0.00	6,261,553.29	0.00	529,273.76	0.00	6,790,827.05
41060106	Intereses y comisiones microcreditos	0.00	12,007,598.00	0.00	1,112,687.68	0.00	13,120,285.68
41060107	Intereses y comisiones microcredit	0.00	377,238.22	0.00	9,748.18	0.00	386,986.40
41060108	Interes y comisiones microcreditos	0.00	4,431,256.54	0.00	530,703.69	0.00	4,961,960.23
41060109	Intereses y Comisiones Micro Creditos	0.00	221,482.90	0.00	259,053.80	0.00	480,536.70
42	RECUPERACION DE ACTIVOS Y	0.00	1,124,047.14	0.00	0.00	0.00	1,124,047.14
4202	INGRESO POR DISMIN.DE PROVIC.POR	0.00	1,124,047.14	0.00	0.00	0.00	1,124,047.14
420201	DISMIN.DE PROVIC.POR DETERIORO DE	0.00	1,124,047.14	0.00	0.00	0.00	1,124,047.14
42020101	Disminucion de prov. por deter. cambio	0.00	1,124,047.14	0.00	0.00	0.00	1,124,047.14
43	INGRESOS OPERATIVOS DIVERSOS	0.00	149,598.83	0.00	31,440.00	0.00	181,038.83
4302	INGRESOS POR OTROS ACTIVOS	0.00	172.04	0.00	0.00	0.00	172.04
430203	GANANCIAS POR VENTA DE BIENES	0.00	172.04	0.00	0.00	0.00	172.04



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BALANCE DE COMPROBACION

RUC J0310000403481

Al: 31/12/2025 en Cordoba

Valores Mostrados en Moneda Nacional CS



Cuenta	Descripción de la Cuenta	Saldo Anterior		Movimientos del Mes			Saldo Final	
		Deudor	Acreedor	Debe	Haber	Deudor	Acreedor	
43020301	Ingresos por Venta de Bienes de la IMF	0.00	172.04	0.00	0.00	0.00	172.04	
4303	OTROS INGRESOS OPERATIVOS	0.00	149,426.79	0.00	31,440.00	0.00	180,866.79	
430303	INGRESOS OPERATIVOS VARIOS	0.00	149,426.79	0.00	31,440.00	0.00	180,866.79	
43030301	Otros ingresos varios	0.00	149,426.79	0.00	31,440.00	0.00	180,866.79	
45	INGRESOS POR EFECTOS CAMBIARIOS	0.00	1,220.00	0.00	0.00	0.00	1,220.00	
4501	INGRESOS POR EFECTOS CAMBIARIOS	0.00	1,220.00	0.00	0.00	0.00	1,220.00	
450101	POR AJUSTES MONETARIOS	0.00	1,220.00	0.00	0.00	0.00	1,220.00	
45010114	Por efectos cambiarios	0.00	1,220.00	0.00	0.00	0.00	1,220.00	
5	COSTOS OPERATIVOS	82,286,114.28	0.00	10,154,356.32	39,240.34	92,401,230.26	0.00	
51	GASTOS FINANCIEROS	845.38	0.00	430.40	0.00	1,275.78	0.00	
5114	OTROS GASTOS FINANCIEROS	845.38	0.00	430.40	0.00	1,275.78	0.00	
511409	OTROS GASTOS FINANCIEROS	845.38	0.00	430.40	0.00	1,275.78	0.00	
51140901	Comisiones, seguros, PMD cuenta Bac	845.38	0.00	430.40	0.00	1,275.78	0.00	
52	PROVISIONES Y DETERIORO DE	3,959,534.42	0.00	1,342,118.88	0.00	5,301,653.30	0.00	
5201	GASTOS DE PROVISION PARA	2,747,174.43	0.00	1,342,118.88	0.00	4,089,293.31	0.00	
520101	CONSTITUCION DE PROVISION CARTERA	2,747,174.43	0.00	1,342,118.88	0.00	4,089,293.31	0.00	
52010101	Gto. constituc. de provision cartera	423,976.31	0.00	216,823.90	0.00	640,800.21	0.00	
52010102	Gto. constituc. de provision cartera Leon	552,586.95	0.00	270,168.55	0.00	822,755.50	0.00	
52010103	Gto. constituc. de provision cartera	289,903.36	0.00	199,558.58	0.00	489,461.94	0.00	
52010104	Gto. constituc. de provision cartera	433,484.17	0.00	219,311.62	0.00	652,795.79	0.00	
52010105	Gto. constituc. de provision cartera	201,397.42	0.00	75,533.00	0.00	276,930.42	0.00	
52010106	Gto. constituc. de provision cartera	514,263.34	0.00	226,145.96	0.00	740,409.30	0.00	
52010107	Gto. constituc. de provision cartera	316,641.18	0.00	129,718.86	0.00	446,360.04	0.00	
52010108	Gto. Constit. Provision Cartera Estell	12,068.29	0.00	3,845.49	0.00	15,913.78	0.00	
52010109	Gto. constituc. Provision Cartera Casa	2,853.41	0.00	1,012.92	0.00	3,866.33	0.00	
5202	GASTOS POR SANEAMIENTO DE	1,212,359.99	0.00	0.00	0.00	1,212,359.99	0.00	
520202	SANEAMIENTO DE INTERES Y	1,212,359.99	0.00	0.00	0.00	1,212,359.99	0.00	
52020201	Sanearmiento de interes y comisi./	1,212,359.99	0.00	0.00	0.00	1,212,359.99	0.00	



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BALANCE DE COMPROBACION

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A: 31/12/2025 en Cordobas

Valores Mostrados en Moneda Nacional CS



Cuenta	Descripción de la Cuenta	Saldo Anterior		Movimientos del Mes			Saldo Final	
		Deudor	Acreedor	Debe	Haber		Deudor	Acreedor
53	GASTOS OPERATIVOS DIVERSOS	4,418,667.05	0.00	569,136.24	0.00		4,987,803.29	0.00
5302	POR OPERACIONES DE CAMBIO Y	48,346.77	0.00	0.00	0.00		48,346.77	0.00
530205	OTROS GASTOS GENERADOS POR	48,346.77	0.00	0.00	0.00		48,346.77	0.00
53020501	Otros Gastos Generados Por Otros	48,346.77	0.00	0.00	0.00		48,346.77	0.00
5303	OTROS GASTOS OPERATIVOS	4,370,320.28	0.00	569,136.24	0.00		4,939,456.52	0.00
530301	DONACIONES	69,941.08	0.00	0.00	0.00		69,941.08	0.00
53030101	Donaciones	69,941.08	0.00	0.00	0.00		69,941.08	0.00
530302	MULTAS POR INCUMPLIMIENTO DE	4,185,482.38	0.00	569,135.24	0.00		4,754,617.62	0.00
53030201	Gastos no deducibles afecto al IR	1,169,469.52	0.00	50,082.85	0.00		1,219,552.37	0.00
53030202	Retenciones Asumidas	133,645.79	0.00	38,316.58	0.00		171,962.37	0.00
53030203	Bonos	2,882,367.07	0.00	480,735.81	0.00		3,363,102.88	0.00
530309	GASTOS OPERATIVOS VARIOS	114,896.82	0.00	1.00	0.00		114,897.82	0.00
53030901	Otros Gastos varios	114,896.82	0.00	1.00	0.00		114,897.82	0.00
54	GASTOS DE ADMINISTRACION	73,868,577.09	0.00	8,096,692.31	750.00		81,964,519.40	0.00
5401	GASTOS DE ADMINISTRACION	55,359,087.10	0.00	5,521,099.55	0.00		60,880,186.65	0.00
540101	SUELDOS Y BENEFICIOS AL PERSONAL	55,359,087.10	0.00	5,521,099.55	0.00		60,880,186.65	0.00
54010101	Sueldos al personal permanente	25,497,242.54	0.00	2,710,320.51	0.00		28,207,563.05	0.00
54010102	Sueldos de personal contratado	7,176,723.00	0.00	711,327.04	0.00		7,888,050.04	0.00
54010104	Comisiones	1,932,422.00	0.00	0.00	0.00		1,932,422.00	0.00
54010107	Vialicos	397,484.08	0.00	69,150.00	0.00		466,634.08	0.00
54010108	Aguinaldo	2,862,134.88	0.00	225,432.73	0.00		3,087,567.61	0.00
54010109	Vacaciones	2,424,276.10	0.00	225,432.73	0.00		2,649,708.83	0.00
54010110	Indemnizaciones	2,772,644.08	0.00	225,432.73	0.00		2,998,076.81	0.00
54010112	Gratificaciones y ayudas	108,186.17	0.00	10,987.29	0.00		119,173.46	0.00
54010113	Bonificaciones e incentivos	1,253,905.70	0.00	228,980.31	0.00		1,482,886.01	0.00
54010115	Seguro social Aporte patronal	6,105,682.73	0.00	608,668.31	0.00		6,714,351.04	0.00
54010116	Aportes al Instituto Nacional Tecnológico	538,615.97	0.00	54,103.83	0.00		592,719.80	0.00
54010117	Cafeteria,Materiales e insumos de	270,581.99	0.00	25,245.06	0.00		295,827.05	0.00



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BALANCE DE COMPROBACION

RUC J0310000403481

Al : 31/12/2025 en Cordobas

Valores Mostrados en Moneda Nacional CS



Cuenta	Descripción de la Cuenta	Saldo Anterior		Movimientos del Mes		Saldo Final	
		Deudor	Acreedor	Debe	Haber	Deudor	Acreedor
54010119	Uniformes	534,323.70	0.00	0.00	0.00	534,323.70	0.00
54010120	Gastos por bienes asignados para uso	18,180.00	0.00	0.00	0.00	18,180.00	0.00
54010121	Capacitación	12,041.00	0.00	0.00	0.00	12,041.00	0.00
54010124	Reconocimiento de Depreciación	3,132,304.60	0.00	296,975.01	0.00	3,429,279.61	0.00
54010199	Otros gastos de personal	322,338.56	0.00	129,044.00	0.00	451,382.56	0.00
5402	GASTOS POR SERVICIOS EXTERNOS	1,360,907.76	0.00	134,485.75	0.00	1,495,393.51	0.00
540201	SERVICIO DE PROCESAMIENTO DE	470,290.48	0.00	88,927.42	0.00	559,217.90	0.00
54020101	Gastos de procesamiento de datos	6,278.00	0.00	0.00	0.00	6,278.00	0.00
54020102	Consulta Crediticia Sin Riesgo sa	464,012.48	0.00	88,927.42	0.00	552,939.90	0.00
540202	SERVICIO DE SEGURIDAD	4,000.00	0.00	0.00	0.00	4,000.00	0.00
54020201	Servicio de seguridad	4,000.00	0.00	0.00	0.00	4,000.00	0.00
540204	SERVICIO DE LIMPIEZA	197,374.00	0.00	18,750.00	0.00	216,124.00	0.00
54020401	Servicio de limpieza	197,374.00	0.00	18,750.00	0.00	216,124.00	0.00
540205	ASESORIA JURUDICA	59,446.61	0.00	0.00	0.00	59,446.61	0.00
54020501	Gastos legales	59,446.61	0.00	0.00	0.00	59,446.61	0.00
540206	AUDITORIA EXTERNA	457,437.52	0.00	0.00	0.00	457,437.52	0.00
54020601	ALVARO JESUS ALTAMIRANO	402,501.07	0.00	0.00	0.00	402,501.07	0.00
54020602	ASSURANT INTERNACIONAL	54,936.45	0.00	0.00	0.00	54,936.45	0.00
540299	OTROS SERVICIOS CONTRATADOS	172,359.15	0.00	26,808.33	0.00	199,167.48	0.00
54029901	Servicios Profesionales	37,567.00	0.00	19,227.11	0.00	56,794.11	0.00
54029902	CERTIFICACIONES CAPACITACIONES Y	6,592.37	0.00	0.00	0.00	6,592.37	0.00
54029903	SISTEMA MESOSOFT(MSPILA)	55,630.56	0.00	7,581.22	0.00	63,211.78	0.00
54029904	Servicios en la nube	15,709.99	0.00	0.00	0.00	15,709.99	0.00
54029905	TECOLOCO.COM.S.A	56,859.23	0.00	0.00	0.00	56,859.23	0.00
5403	GASTOS DE TRANSPORTE Y	10,156,664.37	0.00	1,133,947.25	750.00	11,289,861.62	0.00
540301	PASAJES Y TRASLADOS	2,107,139.25	0.00	230,708.20	0.00	2,337,847.45	0.00
54030101	Transporte y alimentación	1,507,139.25	0.00	30,708.20	0.00	1,537,847.45	0.00
54030102	Traslado de Efectivo y Valores	600,000.00	0.00	200,000.00	0.00	800,000.00	0.00



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BALANCE DE COMPROBACION

RUC J0310000403481

A: 31/12/2025 en Cordobas

Valores Mostrados en Moneda Nacional CS



Cuenta	Descripción de la Cuenta	Saldo Anterior		Movimientos del Mes			Saldo Final	
		Deudor	Acreedor	Debe	Haber		Deudor	Acreedor
540304	COMBUSTIBLE, LUBRICANTES, Y OTROS	7,101,945.40	0.00	712,450.19	750.00		7,813,645.59	0.00
54030401	Combustible, lubricantes y otros	7,101,945.40	0.00	712,450.19	750.00		7,813,645.59	0.00
540307	MANTENIMIENTO Y REPARACION DE	8,698.24	0.00	58,918.59	0.00		67,616.83	0.00
54030701	Mantenimiento y reparacion de vehiculo	8,698.24	0.00	58,918.59	0.00		67,616.83	0.00
540309	DEPRECIACION DE VEHICULO	26,674.67	0.00	14,466.60	0.00		41,141.27	0.00
54030901	Gasto Depreciacion de Equipo de	26,674.67	0.00	14,466.60	0.00		41,141.27	0.00
540310	TELEFONO, TELEX, FAX	906,507.07	0.00	115,623.76	0.00		1,022,130.83	0.00
54031001	Telefono celular	389,054.99	0.00	87,868.22	0.00		476,923.21	0.00
54031002	Internet	517,452.08	0.00	27,755.54	0.00		545,207.62	0.00
540311	CORREOS	5,699.74	0.00	1,779.91	0.00		7,479.65	0.00
54031101	Correos y encomiendas	5,699.74	0.00	1,779.91	0.00		7,479.65	0.00
5404	GASTOS DE INFRAESTRUCTURA	4,843,576.25	0.00	695,593.27	0.00		5,539,169.52	0.00
540403	MANT.Y REP. DE INMUEBLES,	2,158,686.32	0.00	399,489.37	0.00		2,558,175.69	0.00
54040301	Mantenimiento y Rep. de inmuebles,	2,133,486.32	0.00	399,489.37	0.00		2,532,975.69	0.00
54040302	Mantenimiento y Reparacion de Celulares	25,200.00	0.00	0.00	0.00		25,200.00	0.00
540404	AGUA Y ENERGIA ELECTRICA	433,115.74	0.00	38,877.05	0.00		471,992.79	0.00
54040401	Agua y energia electrica	433,115.74	0.00	38,877.05	0.00		471,992.79	0.00
540405	ALQUILER DE INMUEBLES	1,722,717.98	0.00	188,157.32	0.00		1,910,875.30	0.00
54040501	Alquiler de sucursales	1,431,550.79	0.00	171,552.32	0.00		1,603,103.11	0.00
54040502	Hospedaje	291,167.19	0.00	16,605.00	0.00		307,772.19	0.00
540408	DEPRECIACION DE EQUIPO MOBILIARIO	172,405.46	0.00	23,680.53	0.00		196,085.99	0.00
54040801	Depreciacion de equipo mobiliario	172,405.46	0.00	23,680.53	0.00		196,085.99	0.00
540409	DEPRECIACION DE EQUIP. DE COMPUTO	356,650.75	0.00	45,389.00	0.00		402,039.75	0.00
54040901	Depreciacion de equipo de computo	241,994.83	0.00	33,894.01	0.00		275,888.84	0.00
54040902	Depreciacion de Equipo de	114,655.92	0.00	11,494.99	0.00		126,150.91	0.00
5405	GASTOS GENERALES	2,148,341.61	0.00	611,566.49	0.00		2,759,908.10	0.00
540501	IMPUESTOS, MULTAS Y TASAS	522,056.98	0.00	1,950.00	0.00		524,006.98	0.00
54050101	Servicio de basura ALMA	14,400.00	0.00	1,350.00	0.00		15,750.00	0.00



IMF CREDIT, S.A.

BALANCE DE COMPROBACION

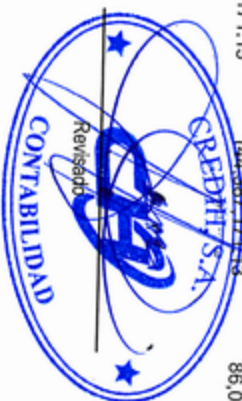
RUC J0310000403481

Al : 31/12/2025 en Cordoba

Valores Mostrados en Moneda Nacional C\$

Cuenta	Descripción de la Cuenta	Saldo Anterior		Movimientos del Mes		Saldo Final	
		Deudor	Acreedor	Debe	Haber	Deudor	Acreedor
54050102	Impuestos municipales	29,725.80	0.00	500.00	0.00	30,225.80	0.00
54050103	IR anual	469,434.42	0.00	0.00	0.00	469,434.42	0.00
54050104	Multas, recargos moratorios	8,496.76	0.00	100.00	0.00	8,596.76	0.00
540507	PAPELERIA, UTILES Y OTROS	822,476.16	0.00	108,227.00	0.00	930,703.16	0.00
54050701	Papejería, utiles y otros materiales	822,476.16	0.00	108,227.00	0.00	930,703.16	0.00
540509	SUSCRIPCION Y AFILIACIONES	137,033.11	0.00	0.00	0.00	137,033.11	0.00
54050901	Suscripción y afiliaciones	137,033.11	0.00	0.00	0.00	137,033.11	0.00
540510	PROPAGANDA, PUBLIC. Y PROMOCIONES	381,488.60	0.00	181,115.96	0.00	562,604.56	0.00
54051001	Propaganda, publicidad y promociones	381,488.60	0.00	181,115.96	0.00	562,604.56	0.00
540511	GASTOS DE REPRESENTACION	57,907.25	0.00	760.00	0.00	58,667.25	0.00
54051101	Gastos de Representación Gerencia	57,907.25	0.00	760.00	0.00	58,667.25	0.00
54059901	Celebraciones, Festejos Reuniones y	227,379.51	0.00	319,513.53	0.00	546,893.04	0.00
5601	APORTES A LA COMISION NACIONAL DE	38,490.34	0.00	145,978.49	38,490.34	145,978.49	0.00
560101	APORTES A LA COMISION NACIONAL DE	38,490.34	0.00	145,978.49	38,490.34	145,978.49	0.00
56010101	APORTES AL PRESUPUESTO DE LA	38,490.34	0.00	145,978.49	38,490.34	145,978.49	0.00
6	Aportes a CONAMI	38,490.34	0.00	145,978.49	38,490.34	145,978.49	0.00
62	RESULTADOS	3,610,472.12	0.00	149,426.56	0.00	3,759,898.68	0.00
6201	IMPUESTO A LA RENTA	3,610,472.12	0.00	149,426.56	0.00	3,759,898.68	0.00
620101	GASTOS POR IMPUESTOS SOBRE LA	3,610,472.12	0.00	149,426.56	0.00	3,759,898.68	0.00
62010101	Gastos por impuestos sobre la renta	2,122,882.95	0.00	0.00	0.00	2,122,882.95	0.00
620102	IMPUESTO MINIMO DEFINITIVO	2,122,882.95	0.00	0.00	0.00	2,122,882.95	0.00
62010201	Impuesto minimo definitivo	1,487,589.17	0.00	149,426.56	0.00	1,637,015.73	0.00
62010201	Impuesto minimo definitivo	1,487,589.17	0.00	149,426.56	0.00	1,637,015.73	0.00
	TOTAL GENERAL POR CUENTA	144,387,171.13	144,387,171.13	86,028,744.95	86,028,744.95	148,821,853.09	148,821,853.09

Elaborado



Autorizado

