

Fitch Ratings

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San José, Costa Rica

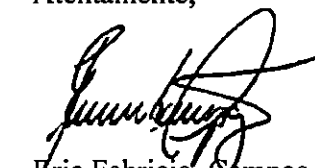
25 de abril de 2019
FITCHCA NI-07-2019

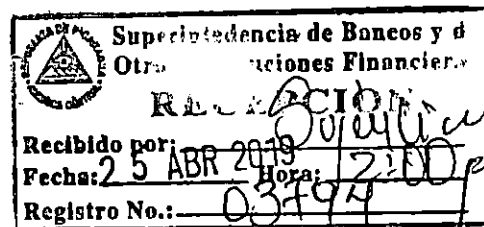
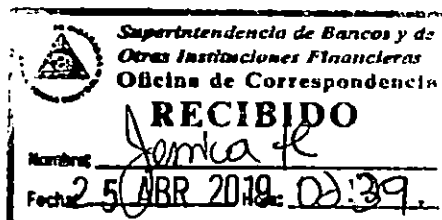
Doctora
MARTA MAYELA DÍAZ ORTÍZ
Superintendente
Superintendencia de Bancos y otras Instituciones Financieras
Managua, Nicaragua

Estimada Doctora Díaz:

De manera atenta me permito remitir el documento, mediante el cual, se retiran las calificaciones nacionales de riesgo de CrediFactor, S.A., según consta en sesión extraordinaria No. 004-2019 del Comité de Calificación de Riesgo de Fitch Centroamérica, S.A., de fecha 22 de abril de 2019.

Atentamente,


Eric Fabricio Campos Bolaños
Director Ejecutivo



C.C. Gerardo Arguello Leiva – Bolsa de Valores de Nicaragua

23 Apr 2019 | Affirmation

Fitch Afirma y Retira las Calificaciones Nacionales de CrediFactor

Fitch Ratings-San Salvador-23 April 2019: Fitch Ratings afirmó y simultáneamente retiró las calificaciones en escala nacional de CrediFactor, S.A. (CrediFactor) en 'D(nic)' para el corto y largo plazo. Un listado completo de las acciones de calificación se presenta al final de este comunicado. La afirmación obedece al prolongamiento en el incumplimiento de sus obligaciones desde el 24 de octubre de 2018, cuando CrediFactor falló en efectuar el pago correspondiente de la emisión de Títulos Estandarizados de Renta Fija. Ante dicho escenario, en Acuerdo SIB-OIF-XXVI-528-2018 de fecha 25 de octubre de 2018, la Superintendencia de Bancos y Otras Instituciones Financieras (SIBOIF) resolvió revocar la autorización que otorgó a la entidad para realizar oferta pública de valores de renta fija. Para más detalles por favor referirse al último informe de CrediFactor publicado el 06 de noviembre de 2018 (<https://www.fitchratings.com/site/re/10050564>).

El retiro de las calificaciones obedece a razones comerciales. La agencia considera que a futuro no contará con información suficiente para realizar debidamente el seguimiento a las calificaciones, por lo que a partir de esta fecha, Fitch ya no dará seguimiento a las calificaciones de la entidad ni producirá reportes sobre la misma.

Fitch afirmó y retiró las siguientes calificaciones:

- Calificación Nacional de Largo Plazo en 'D(nic)';
- Calificación Nacional de Corto Plazo en 'D(nic)';
- Calificación Nacional de Largo Plazo de Títulos estandarizados de Renta Fija en 'D(nic)';
- Calificación Nacional de Corto Plazo de Títulos estandarizados de Renta Fija en 'D(nic)'.

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Las clasificaciones mencionadas fueron requeridas y se asignaron o se les dio seguimiento por solicitud del emisor calificado o de un tercero relacionado. Cualquier excepción se indicará.

Información adicional disponible en www.fitchratings.com/site/centralamerica

Metodologías aplicadas en escala nacional:

- Metodología de Calificaciones en Escala Nacional (Agosto 02, 2018);
- Metodología Global de Calificación de Instituciones Financieras No Bancarias (Octubre 21, 2016).

INFORMACIÓN REGULATORIA

NOMBRE EMISOR O ENTIDAD: CrediFactor, S.A.

FECHA DEL COMITÉ: 22 de abril de 2019

NÚMERO DE SESIÓN: 004-2019

CALIFICACIÓN PREVIA (SI SE ENCUENTRA DISPONIBLE):

"Calificación nacional de largo plazo en 'D(nic)';

Calificación nacional de corto plazo en 'D(nic)';

Calificación nacional de largo plazo de títulos estandarizados de renta fija en 'D(nic)';

Calificación nacional de corto plazo de títulos estandarizados de renta fija en 'D(nic)'."

DETALLE DE EMISIONES: Títulos Estandarizados de Renta Fija de USD1000 (Papel Comercial, Bonos), Moneda: Dólares, Plazo: De 181 a 366 días por serie o más.

"Las calificaciones emitidas representan la opinión de la Sociedad Calificadora para el período y valores analizados y no constituye una recomendación para comprar, vender o mantener determinados instrumentos."

Relación con medios: Elizabeth Fogerty, New York, Tel.: +1 212 908 0526, Email: elizabeth.fogerty@thefitchgroup.com

Additional information is available on www.fitchratings.com

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Metodología(s) Aplicada(s)

[Metodología Global de Calificación de Instituciones Financieras no Bancarias \(pub. 21 Oct 2016\)](#)

[Metodología de Calificaciones en Escala Nacional \(pub. 02 Aug 2018\)](#)

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[Política de Endoso Regulatorio](#)

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