Comisión Nacional de Microfinanzas

CONAMI

TODAS LAS INSTITUCIONES
ESTADO DE RESULTADOS [1]
ACUMULADO DEL 1RO DE ENERO AL 31 DE DICIEMBRE DE 2017
Cifras expresadas en Córdobas

	ACCIONA FINANCE S.A.	ACODEP	ADIM	AFODENIC	ALDEA GLOBAL	AMC Nicaragua S.A.	ASODENIC	CAFINSA	CEPRODEL	CONFIANSA	CREDIEXPRESS, S.A.	CREDIFÁCIL
Ingresos financieros, por:												
Disponibilidades	0.00	1,646.29	14,816.80	25,120.77	201,497.63	6,548.58	35,494.74	4,790.41	12,170.94	43,698.10	0.00	0.00
Inversiones negociables y a vencimiento	0.00	9,639.24	0.00	0.00	0.00	0.00	0.00	0.00	294,893.02	0.00	0.00	0.00
Utilidad en venta de inversiones en valores	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cartera de créditos	12,319,030.77	31,074,557.05	29,747,106.52	14,533,695.83	33,907,804.52	20,113,847.09	62,488,631.19	6,984,846.23	8,100,222.72	52,633,278.79	401,323,700.52	188,129,373.45
Diferencia Cambiaria	2,014,704.51	11,403,392.91	2,444,678.92	4,321,429.32	22,031,877.59	2,551,487.68	7,579,882.50	468,206.85	1,667,233.56	4,397,562.36	1,004,012.31	401,862.05
Otros ingresos	0.00	549,990.32	0.00	186,199.54	6,337,460.19	0.00	3,981,644.63	0.00	0.00	60,661.22	0.00	0.00
Total ingresos financieros	**14,333,735.28**	**43,039,225.81**	**32,206,602.24**	**19,066,445.46**	**62,478,639.93**	**22,671,883.35**	**74,085,653.06**	**7,457,843.49**	**10,074,520.24**	**57,135,200.47**	**402,327,712.83**	**188,531,235.50**
Gastos financieros, por:												
Obligaciones financieras	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Obligaciones con instituciones financieras y otros financiamientos	1,536,638.50	6,274,345.14	2,774,105.83	2,976,479.24	32,316,716.90	5,039,943.73	4,490,373.38	382,441.47	4,589,190.14	10,337,392.58	19,379,674.86	2,123,865.39
Pérdida en venta de inversiones en valores	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deuda subordinada y obligaciones convertibles en acciones	0.00	0.00	372,178.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Diferencia Cambiaria	1,162,751.91	4,973,934.35	1,775,088.94	3,714,579.62	2,481,055.86	2,211,858.38	280,732.48	0.00	3,905,057.66	3,833,189.28	8,508,328.38	1,852,264.01
Otros gastos	0.00	1,484,859.33	178,500.94	0.00	2,720,570.18	248,343.53	231,988.78	0.00	570,383.32	68,258.23	355,384.01	0.00
Total gastos financieros	**2,699,390.41**	**12,733,138.82**	**5,099,874.25**	**6,691,058.86**	**37,518,342.94**	**7,500,145.64**	**5,003,094.64**	**382,441.47**	**9,064,631.12**	**14,238,840.09**	**28,243,387.25**	**3,976,129.40**
Margen financiero bruto	**11,634,344.87**	**30,306,086.99**	**27,106,727.99**	**12,375,386.60**	**24,960,296.99**	**15,171,737.72**	**69,082,558.42**	**7,075,402.02**	**1,009,889.12**	**42,896,360.38**	**374,084,325.58**	**184,555,106.10**
Gasto por provisión por incobrabilidad de la cartera de créditos directos	0.00	23,150,201.64	1,750,276.94	-204,456.70	-28,933.86	6,979,969.80	12,228,081.85	756,941.33	1,541,056.63	3,417,223.87	21,044,387.70	984,240.15
Ingresos por recuperación de la cartera de creditos directa saneada	0.00	4,728,920.66	122,876.38	992,330.12	0.00	385,823.46	1,315,180.68	0.00	2,162,086.18	1,399,479.29	746,246.36	89,744.85
Gastos por deterioro de inversiones neto de ingresos por recuperaciones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,720,457.99	0.00
Margen financiero neto	**11,634,344.87**	**11,884,806.01**	**25,479,327.43**	**13,572,173.42**	**24,989,230.85**	**8,577,591.38**	**58,169,657.25**	**6,318,460.69**	**1,630,918.67**	**40,878,615.80**	**352,065,726.25**	**183,660,610.80**
Ingresos operativos diversos	231,538.08	42,081,916.72	4,812,116.66	3,800,460.67	415,635,657.38	2,206,972.46	2,996,234.45	1,486,187.95	31,824,300.85	85,768.88	4,577,159.83	798,809.58
Gastos operativos diversos	6,182,479.50	27,025,711.24	266,019.12	1,146,599.98	377,569,980.00	690,632.34	1,052,078.00	390,986.28	2,842,798.19	776,218.42	12,456,520.65	654,788.09
Resultado operativo bruto	**5,683,403.45**	**26,941,011.49**	**30,025,424.97**	**16,226,034.11**	**63,054,908.23**	**10,093,931.50**	**60,113,813.70**	**7,413,662.36**	**30,612,421.33**	**40,188,166.26**	**344,186,365.43**	**183,804,632.29**
Participación en resultados de asociadas	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Utilidades en asociadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pérdidas en asociadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gastos de administración	**3,998,041.60**	**25,030,876.65**	**26,849,544.87**	**16,115,468.76**	**41,543,680.41**	**16,902,419.74**	**65,781,658.74**	**6,534,252.62**	**34,489,651.39**	**40,787,903.81**	**329,700,888.29**	**133,143,373.74**
Gastos de administración y otros	3,998,041.60	25,030,876.65	26,849,544.87	16,115,468.76	41,543,680.41	16,902,419.74	65,781,658.74	6,534,252.62	34,489,651.39	40,787,903.81	329,700,888.29	133,143,373.74
Gastos con personas vinculadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Resultado antes del impuesto a la renta	**1,685,361.85**	**1,910,134.84**	**3,175,880.10**	**110,565.35**	**21,511,227.82**	**-6,808,488.24**	**-5,667,845.04**	**879,409.74**	**-3,877,230.06**	**-599,737.55**	**14,485,477.14**	**50,661,258.55**
Impuesto a la renta	0.00	0.00	0.00	0.00	0.00	60,297.72	0.00	0.00	373,573.04	547,647.29	5,099,203.91	0.00
Resultado del ejercicio	**1,685,361.85**	**1,910,134.84**	**3,175,880.10**	**110,565.35**	**21,511,227.82**	**-6,868,785.96**	**-5,667,845.04**	**879,409.74**	**-4,250,803.10**	**-1,147,384.84**	**9,386,273.23**	**50,661,258.55**

	CREDIGLOBEX, S.A.	CREDITODO S.A.	EZA CAPITAL, S.A.	FINANCIA IFIM, S.A.	FINDE	FUDEMI	FUMDEC	FUNDACIÓN FDL	FUNDEMUJER	FUNDENUSE S.A.	GENTE MÁS GENTE S.A.	GMG SERVICIOS Nicaragua S.A.	INSTACREDIT S.A.	LEÓN 2000 IMF S.A.	MERCAPITAL, S.A.
Ingresos financieros, por:															
Disponibilidades	0.00	1,163.48	0.00	1,207.04	15,644.63	23,317.28	9,406.51	817,097.62	25,042.08	406,209.61	162,901.80	262,365.85	110,626.07	0.00	422,013.03
Inversiones negociables y a vencimiento	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad en venta de inversiones en valores	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,727,312.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cartera de créditos	58,037,333.81	4,284,652.23	2,912,185.09	11,085,810.90	25,765,399.15	34,418,542.34	5,105,275.07	146,188,077.36	7,072,974.09	239,177,743.59	436,968,076.81	1,080,687,249.98	626,297,286.86	23,548,902.26	54,061,605.37
Diferencia Cambiaria	139,959.13	772,660.49	364,991.85	2,532,578.51	4,845,378.07	4,528,406.07	520,267.95	50,812,908.82	804,527.37	37,026,748.71	29,319,088.28	0.00	1,182,924.99	2,941,882.84	24,250,060.39
Otros ingresos	621,668.18	1,095,618.06	0.00	0.00	0.00	7,670,535.87	8,484,327.17	17,026,728.37	0.00	0.00	0.00	0.00	0.00	1,826,713.42	0.00
Total ingresos financieros	**58,798,961.12**	**6,154,094.26**	**3,277,176.94**	**13,619,596.45**	**30,626,421.85**	**46,640,801.56**	**14,119,276.70**	**222,572,124.75**	**7,902,543.54**	**276,610,701.91**	**466,450,066.89**	**1,080,949,615.83**	**627,590,837.92**	**28,317,498.52**	**78,733,678.79**
Gastos financieros, por:															
Obligaciones financieras	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Obligaciones con instituciones financieras y otros financiamientos	0.00	799,916.82	0.00	4,890,472.46	7,375,132.90	5,127,794.48	942,161.50	35,101,704.30	1,393,514.44	50,054,978.89	68,859,279.21	196,850,975.01	107,987,088.36	5,704,781.32	13,597,817.18
Pérdida en venta de inversiones en valores	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deuda subordinada y obligaciones convertibles en acciones	0.00	0.00	0.00	0.00	1,431,332.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Diferencia Cambiaria	43,570.26	341,634.89	1,128.27	959.93	4,365,062.45	3,927,960.27	0.00	24,274,643.26	646,053.40	25,264,911.18	29,393,723.51	69,187,350.25	41,341,055.04	2,701,210.90	29,959,413.29
Otros gastos	23,341.79	4,293.62	0.29	0.00	123,851.87	4,807,081.85	56,337.78	4,625,856.20	0.00	1,888,954.67	0.00	371,455.99	0.00	842,700.57	0.00
Total gastos financieros	**66,912.05**	**1,145,845.33**	**1,128.56**	**4,891,432.39**	**13,295,379.91**	**13,862,836.60**	**998,499.28**	**64,002,203.76**	**2,039,567.84**	**77,208,844.74**	**98,253,002.72**	**266,409,781.25**	**149,328,143.40**	**9,248,692.79**	**43,557,230.47**
Margen financiero bruto	**58,732,049.07**	**5,008,248.93**	**3,276,048.38**	**8,728,164.06**	**17,331,041.94**	**32,777,964.96**	**13,120,777.42**	**158,569,920.99**	**5,862,975.70**	**199,401,857.17**	**368,197,064.17**	**814,539,834.58**	**478,262,694.52**	**19,068,805.73**	**35,176,448.32**
Gasto por provisión por incobrabilidad de la cartera de créditos directos	26,038,044.81	270,579.33	260,857.41	1,650,502.85	2,945,201.64	6,982,783.95	340,549.26	18,376,215.65	369,093.48	8,119,561.65	304,317,108.63	514,413,456.93	176,205,628.12	3,064,382.37	16,092,193.43
Ingresos por recuperación de la cartera de creditos directa saneada	0.00	186,657.84	0.00	0.00	3,535.52	398,085.96	0.00	16,128,493.43	0.00	1,577,619.87	84,222,532.66	157,594,055.83	12,936,346.37	511,175.03	0.00
Gastos por deterioro de inversiones neto de ingresos por recuperaciones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Margen financiero neto	**32,694,004.26**	**4,924,327.44**	**3,015,190.97**	**7,077,661.21**	**14,389,375.81**	**26,193,266.97**	**12,780,228.16**	**156,322,198.77**	**5,493,882.22**	**192,859,915.39**	**148,102,488.20**	**457,720,433.48**	**314,993,412.77**	**16,515,598.39**	**19,084,254.89**
Ingresos operativos diversos	19,046.40	339,358.68	209.08	4,736,320.74	1,813,381.45	7,417,994.66	0.00	28,936,353.43	3,107,002.89	12,095,948.13	38,154,184.59	12,977,907.38	30,259,102.07	10,718,751.11	19,630,840.00
Gastos operativos diversos	7,353,393.70	22,523.92	233,182.58	5,139,313.53	320,077.80	774,424.41	0.00	109,925,307.01	212,756.79	3,580,906.40	53,191,670.91	41,452,359.28	4,502,574.24	1,308,485.75	6,905,828.70
Resultado operativo bruto	**25,359,656.96**	**5,241,162.20**	**2,782,217.47**	**6,674,668.42**	**15,882,679.46**	**32,836,837.22**	**12,780,228.16**	**75,333,245.19**	**8,388,128.32**	**201,374,957.12**	**133,065,001.88**	**429,245,981.58**	**340,749,940.60**	**25,925,863.75**	**31,809,266.19**
Participación en resultados de asociadas	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**633,866.13**	**0.00**	**35,067,275.48**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Utilidades en asociadas	0.00	0.00	0.00	0.00	0.00	633,866.13	0.00	35,067,275.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pérdidas en asociadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gastos de administración	**22,705,198.48**	**4,790,695.30**	**5,876,361.09**	**6,271,255.76**	**17,251,718.55**	**34,813,337.55**	**12,858,757.87**	**39,717,520.65**	**8,382,823.72**	**135,401,507.36**	**126,283,301.65**	**386,593,764.07**	**256,062,469.80**	**23,625,649.13**	**26,934,919.92**
Gastos de administración y otros	22,705,198.48	4,790,695.30	5,876,361.09	6,271,255.76	17,251,718.55	34,766,533.17	12,858,757.87	39,717,520.65	8,382,823.72	135,401,507.36	117,897,451.07	386,593,764.07	256,062,469.80	23,625,649.13	26,934,919.92
Gastos con personas vinculadas	0.00	0.00	0.00	0.00	0.00	46,804.38	0.00	0.00	0.00	0.00	8,385,850.58	0.00	0.00	0.00	0.00
Resultado antes del impuesto a la renta	**2,654,458.48**	**450,466.90**	**-3,094,143.62**	**403,412.66**	**-1,369,039.09**	**-1,342,634.20**	**-78,529.71**	**70,683,000.02**	**5,304.60**	**65,973,449.76**	**6,781,700.23**	**42,652,217.51**	**84,687,470.80**	**2,300,214.62**	**4,874,346.27**
Impuesto a la renta	796,337.54	0.00	0.00	149,181.13	0.00	0.00	0.00	6,487,675.80	0.00	21,535,767.31	6,294,002.36	18,246,682.12	24,784,507.98	441,038.57	701,318.87
Resultado del ejercicio	**1,858,120.94**	**450,466.90**	**-3,094,143.62**	**254,231.53**	**-1,369,039.09**	**-1,342,634.20**	**-78,529.71**	**64,195,324.22**	**5,304.60**	**44,437,682.45**	**487,697.87**	**24,405,535.39**	**59,902,962.82**	**1,859,176.05**	**4,173,027.40**

	MI CRÉDITO S.A.	OPORTUCREDIT S.A.	PANA PANA	PRESTANIC	PRODESA CORP S.A.	PROMUJER LLC Sucursal Nicaragua	SERFIDE S.A.	SERFIGSA	SOYAHORA, S.A.	TU CRÉDITO	UNICOSERVI, S.A.	TOTAL
Ingresos financieros, por:												
Disponibilidades	511,180.85	0.00	129,889.94	0.00	822,322.21	1,074,070.43	11,432.03	307,155.68	12,335.34	0.00	0.00	5,471,165.74
Inversiones negociables y a vencimiento	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,462,451.89	0.00	0.00	0.00	1,766,984.15
Utilidad en venta de inversiones en valores	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,727,312.58
Cartera de créditos	152,212,612.74	48,487,752.18	21,682,203.93	417,783.86	184,935,604.36	415,903,016.83	10,763,661.54	122,475,194.10	10,832,946.86	70,881,165.04	1,000,433,814.57	5,655,992,965.60
Diferencia Cambiaria	24,420,700.41	68,149.61	3,345,112.46	9,135.66	37,849,299.19	39,399,093.46	1,046,286.48	19,523,428.30	899,294.77	5,534,607.18	4,961,774.65	357,385,596.20
Otros ingresos	0.00	0.00	0.00	9,553,020.83	45,651.14	0.00	4,294.88	0.00	0.00	0.00	0.00	57,444,513.82
Total ingresos financieros	**177,144,494.00**	**48,555,901.79**	**25,157,206.33**	**9,979,940.35**	**223,652,876.90**	**456,376,180.72**	**11,825,674.93**	**143,768,229.97**	**11,744,576.97**	**76,415,772.22**	**1,005,395,589.22**	**6,085,788,538.09**
Gastos financieros, por:												
Obligaciones financieras	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Obligaciones con instituciones financieras y otros financiamientos	25,152,252.69	3,606,606.35	2,558,275.98	680,699.81	52,963,608.99	70,352,072.94	2,259,648.48	28,337,472.43	1,292,826.38	11,648,164.44	94,156,726.16	883,915,138.68
Pérdida en venta de inversiones en valores	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deuda subordinada y obligaciones convertibles en acciones	0.00	0.00	0.00	0.00	10,206,589.83	4,201,313.82	0.00	0.00	0.00	0.00	0.00	16,211,414.88
Diferencia Cambiaria	16,461,025.72	284,350.29	1,582,251.46	226,869.20	31,609,334.03	3,806,957.22	853,870.10	14,627,758.93	0.00	3,691,789.76	65,099,606.50	404,391,330.98
Otros gastos	2,406,461.61	0.00	21,818.35	4,959.80	4,347,095.94	12,621,777.21	0.00	241,837.04	0.00	146,201.73	0.00	38,392,314.63
Total gastos financieros	**44,019,740.02**	**3,890,956.64**	**4,162,345.79**	**912,528.81**	**99,126,628.79**	**90,982,121.19**	**3,113,518.58**	**43,207,068.40**	**1,292,826.38**	**15,486,155.93**	**159,256,332.66**	**1,342,910,199.17**
Margen financiero bruto	**133,124,753.98**	**44,664,945.15**	**20,994,860.54**	**9,067,411.54**	**124,526,248.11**	**365,394,059.53**	**8,712,156.35**	**100,561,161.57**	**10,451,750.59**	**60,929,616.29**	**846,139,256.56**	**4,742,878,338.92**
Gasto por provisión por incobrabilidad de la cartera de créditos directos	21,359,355.55	3,121,817.50	6,120,999.67	0.00	3,859,833.01	32,266,602.78	917,853.25	11,462,498.74	89,833.63	10,779,104.04	265,741,884.50	1,506,784,931.53
Ingresos por recuperación de la cartera de creditos directa saneada	127,506.47	311,819.89	840,922.30	378,983.94	209,504.14	1,241,807.15	167,200.00	1,207,780.65	163,728.80	7,686,001.25	56,686,539.76	354,522,984.84
Gastos por deterioro de inversiones neto de ingresos por recuperaciones	0.00	0.00	3,090.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,723,548.29
Margen financiero neto	**111,892,904.90**	**41,854,947.54**	**15,711,692.87**	**9,446,395.48**	**120,875,919.24**	**334,369,263.90**	**7,961,503.10**	**90,306,443.48**	**10,525,645.76**	**57,836,513.50**	**637,083,911.82**	**3,588,892,843.94**
Ingresos operativos diversos	13,523,987.72	3,588,588.79	6,673,646.26	0.00	35,928.81	54,324,558.78	9,561.23	4,216,725.32	1,024,555.82	21,601.36	37,393,790.47	801,556,468.67
Gastos operativos diversos	3,524,429.49	2,163,423.14	2,655,586.01	0.00	3,516,554.64	75,716,038.34	0.00	3,431,850.05	1,955,867.09	3,047.99	77,586,605.32	836,531,018.90
Resultado operativo bruto	**121,892,463.13**	**43,280,113.19**	**19,729,753.12**	**9,446,395.48**	**117,395,293.41**	**312,977,784.34**	**7,971,064.33**	**91,091,318.75**	**9,594,334.49**	**57,855,066.87**	**596,891,096.97**	**3,553,918,293.72**
Participación en resultados de asociadas	**633,866.13**	**0.00**	**0.00**	**0.00**	**0.00**	**181,104.61**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**36,516,112.35**
Utilidades en asociadas	633,866.13	0.00	0.00	0.00	0.00	181,104.61	0.00	0.00	0.00	0.00	0.00	36,516,112.35
Pérdidas en asociadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gastos de administración	**85,861,678.31**	**43,066,597.03**	**18,458,505.28**	**9,632,939.07**	**73,204,626.83**	**268,076,632.60**	**5,300,406.24**	**83,480,866.81**	**9,381,189.41**	**48,694,405.80**	**568,091,847.39**	**3,061,696,736.29**
Gastos de administración y otros	85,861,678.31	43,066,597.03	18,458,505.28	9,632,939.07	72,391,542.11	268,076,632.60	5,300,406.24	83,480,866.81	9,381,189.41	48,694,405.80	568,091,847.39	3,052,450,996.61
Gastos con personas vinculadas	0.00	0.00	0.00	0.00	813,084.72	0.00	0.00	0.00	0.00	0.00	0.00	9,245,739.68
Resultado antes del impuesto a la renta	**36,664,650.95**	**213,516.16**	**1,271,247.84**	**-186,543.59**	**44,190,666.58**	**45,082,256.35**	**2,670,658.09**	**7,610,451.94**	**213,145.08**	**9,160,661.07**	**28,799,249.58**	**528,737,669.78**
Impuesto a la renta	11,794,334.15	0.00	0.00	0.00	15,933,567.54	20,166,677.06	812,908.55	2,945,536.60	0.00	0.00	10,014,466.61	147,184,724.15
Resultado del ejercicio	**24,870,316.80**	**213,516.16**	**1,271,247.84**	**-186,543.59**	**28,257,099.04**	**24,915,579.29**	**1,857,749.54**	**4,664,915.34**	**213,145.08**	**9,160,661.07**	**18,784,782.97**	**381,552,945.62**

[1] Cifras No Auditadas (Saldos reportados por las Instituciones)
Tipo de Cambio Oficial al 31/12/2017 es de C$ 30.7909 por US$1 dólar