



Delinquency Graphs by Vintage (*Gráficos de Morosidad por Cosechas*)

El Salvador - Mortgage Loans
(*El Salvador - Préstamos Hipotecarios*)

Cutoff Date: January-2024

Section 1 (English Reports/Reportes en Inglés)

Delinquency Graphs by Vintage

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Gráficos de Morosidad por Cosechas

Section 1

(English Reports / Reportes en Inglés)



Delinquency Graphs by Vintage El Salvador

Mortgage Loans - January-2024

An analysis of historical loan payment data was used to compile a migration analysis of delinquency by annual vintage. Delinquencies for each vintage were grouped into the following buckets; Current, 1-30, 31- 60, 61-90, 91-120, 121-150, 151-180, and 180+. Results are provided in graphical and tabular form. Vintages with fewer than fifty (50) loans are not presented, however these excluded loans are included in the data and graphs showing all vintages.

The cutoff date is January-2024

Mortgage Loans - La Hipotecaria El Salvador Migration Analysis (All Vintages)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Balance	January	January	January	January	January	January	January	January	January	January
Balance	149,562,545	162,526,084	175,818,481	182,320,558	193,198,291	204,744,149	202,245,559	192,818,063	182,448,531	174,466,656

Delinquency Status (\$ of Current Balance)

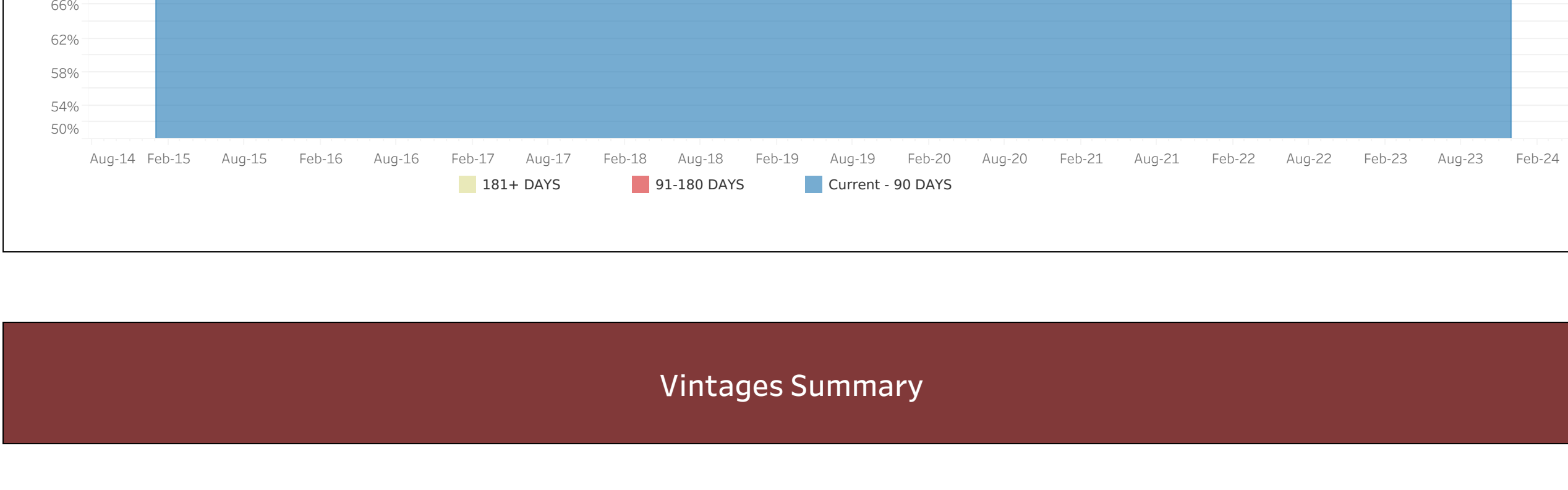
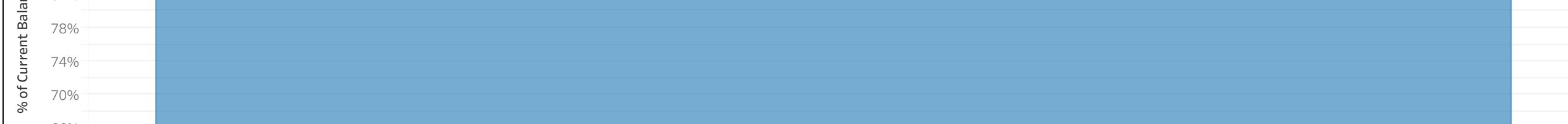
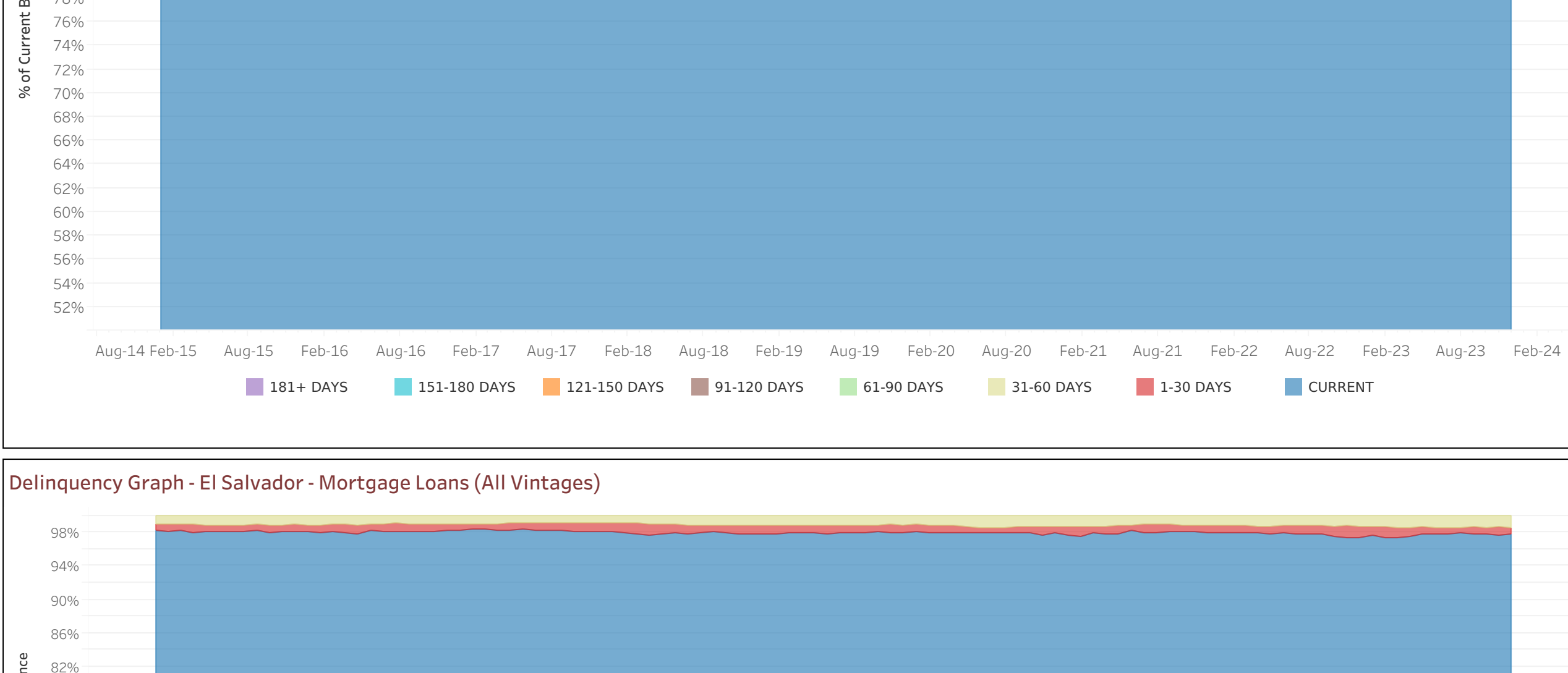
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	January	January	January	January	January	January	January	January	January	January
CURRENT	137,296,096	149,521,985	161,813,364	166,062,670	176,637,694	187,288,300	181,168,055	176,590,500	162,253,889	158,016,894
1-30 DAYS	5,469,330	5,751,823	6,125,197	7,388,166	6,790,556	6,940,715	8,922,706	7,482,542	9,319,858	8,058,590
31-60 DAYS	2,701,701	2,491,607	3,023,410	3,285,624	3,359,955	4,208,290	3,888,142	3,000,027	4,126,552	3,416,430
61-90 DAYS	1,314,164	1,525,130	1,563,990	2,254,820	1,962,730	2,329,201	3,372,566	1,711,709	2,309,201	1,283,210
91-120 DAYS	470,865	745,757	773,941	1,015,875	1,141,310	796,006	1,466,404	932,283	880,097	624,919
121-150 DAYS	341,894	369,855	354,732	428,964	609,876	607,243	400,540	565,296	681,100	298,760
151-180 DAYS	207,065	244,768	262,218	408,103	379,248	293,298	207,253	221,851	517,017	287,700
181+ DAYS	1,661,931	1,875,158	1,901,630	1,676,335	2,316,923	2,281,007	2,819,892	2,313,856	2,361,276	2,453,153

Delinquency Status (% of Current Balance)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	January	January	January	January	January	January	January	January	January	January
CURRENT	91.87%	92.00%	92.03%	91.08%	91.5%	91.47%	89.58%	91.58%	88.93%	93.57%
1-30 DAYS	3.66%	3.54%	3.48%	3.94%	3.51%	3.39%	4.1%	3.88%	5.11%	4.6%
31-60 DAYS	1.81%	1.53%	1.72%	1.8%	1.74%	2.06%	1.92%	1.56%	2.26%	1.96%
61-90 DAYS	0.88%	0.94%	0.89%	1.24%	1.02%	1.14%	1.67%	0.89%	1.27%	0.74%
91-120 DAYS	0.31%	0.46%	0.44%	0.56%	0.59%	0.39%	0.73%	0.48%	0.48%	0.36%
121-150 DAYS	0.23%	0.23%	0.20%	0.24%	0.30%	0.30%	0.20%	0.29%	0.37%	0.17%
151-180 DAYS	0.14%	0.15%	0.15%	0.22%	0.20%	0.14%	0.10%	0.13%	0.28%	0.16%
181+ DAYS	1.11%	1.15%	1.08%	0.92%	1.20%	1.11%	1.39%	1.20%	1.29%	1.41%

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	January	January	January	January	January	January	January	January	January	January
CURRENT - 90 DAYS	98.21%	98.01%	98.13%	98.06%	97.70%	98.06%	97.58%	97.91%	97.57%	97.90%
91-180 DAYS	0.68%	0.84%	0.79%	1.02%	1.10%	0.83%	1.03%	0.89%	1.14%	0.69%
181+ DAYS	1.11%	1.15%	1.08%	0.92%	1.20%	1.11%	1.39%	1.20%	1.29%	1.41%

Delinquency Graph - El Salvador - Mortgage Loans (All Vintages)



Vintages Summary

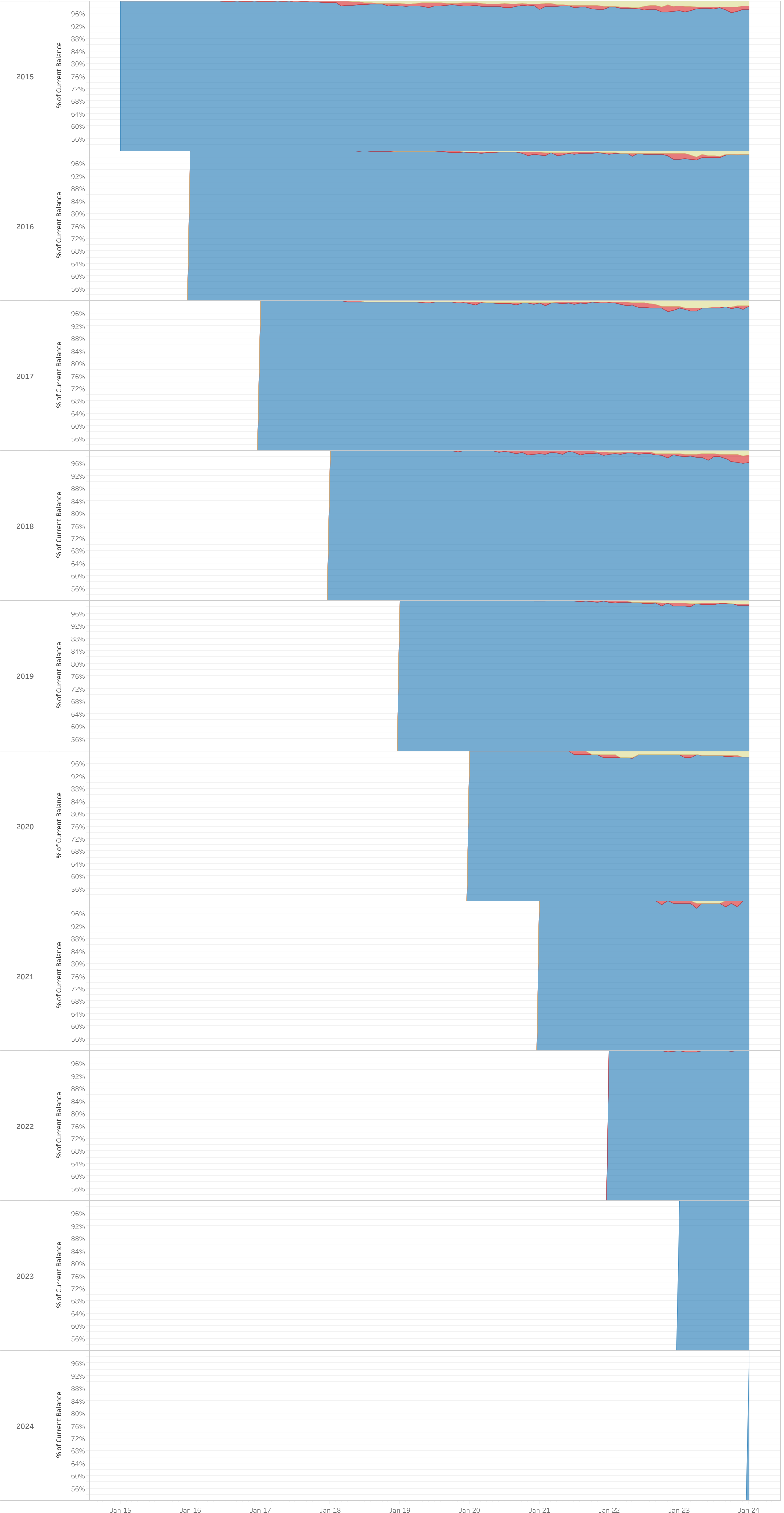
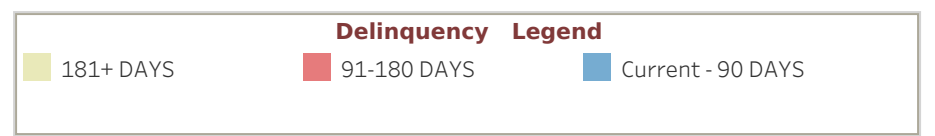
Monthly Balance - El Salvador - Mortgage Loans

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	January	January	January	January	January	January	January	January	January	January
2015	1,702,284	23,445,480	22,019,268	20,263,083	18,795,355	16,623,649	15,239,932	14,090,011	11,548,429	10,693,501
2016		2,147,285	23,594,413	22,960,929	21,807,022	20,255,375	19,249,889	17,626,602	15,977,646	14,498,854
2017			1,863,113	18,904,107	18,081,605	16,667,212	15,848,423	14,616,750	12,967,567	12,079,229
2018				1,014,043	23,297,511	22,429,296	21,760,869	20,385,903	18,681,999	16,532,030
2019					1,850,618	26,493,014	25,373,078	22,829,665	21,165,422	19,977,754
2020						2,335,823	10,742,202	10,422,758	9,823,391	8,993,677
2021							1,152,111	9,936,728	9,338,975	8,556,400
2022								630,264	9,069,554	8,618,894
2023									406,700	7,595,854
2024										585,404

Delinquency Status (\$ of Current Balance) - El Salvador - Mortgage Loans

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	January	January	January	January	January	January	January	January	January	January
CURRENT	1,702,284	23,445,480	22,019,268	20,263,083	18,795,355	16,623,649	15,239,932	14,090,011	11,548,429	10,693,501
1-30 DAYS	0	136,074	312,569	514,851	423,956	752,455	911,936	629,219	701,091	747,581
31-60 DAYS	0	0	103,500	127,367	174,990	410,763	398,817	419,806	477,969	318,984
61-90 DAYS	0	0	67,840	177,229	213,340	345,918	363,437	35,593	104,962	75,236
91-120 DAYS	0	0	28,098	124,004	142,420	198,056	223,294	24,896	45,434	157,905
121-150 DAYS	0	0	0	0	0	88,831	0	22,503	41,639	0
151-180 DAYS	0	0	0	0	0	33,074	0	63,581	0	106,516
181+ DAYS	0	0	0	0	146,303	105,349	166,049	262,259	219,036	183,490
CURRENT	0	2,147,285	23,485,505	22,535,901	21,244,647	19,246,845	17,775,940	16,843,728	14,514,354	13,110,919
1-30 DAYS	0	0	108,968	414,529	280,661	498,190	730,133	427,399	447,862	528,886
31-60 DAYS	0	0	0	0	169,649	358,757	305,683	61,886	77,592	570,198
61-90 DAYS	0	0	0	0	100,440	31,737	167,706	70,630	95,179	109,244
91-120 DAYS	0	0	0	10,500	0	35,823	151,590	104,579	61,886	0
121-150 DAYS	0	0	0	0	0	0	0	0	237,710	0
151-180 DAYS	0	0	0	0	0	0	34,916	0	24,593	0
181+ DAYS	0	0	0	0	0	0	0	0	0	170,658
CURRENT	0	0	1,863,113	18,794,068	17,537,141	16,008,939	14,584,015	13,664,102	12,140,009	11,258,283
1-30 DAYS	0	0	0	0	144,278	156,335	171,112	472,431	192,905	246,345
61-90 DAYS	0	0	0	0	23,095	164,354	226,197	258,889	152,629	29,327
91-120 DAYS	0	0	0	0	0	90,960	55,505	15,796	0	34,685
121-150 DAYS	0	0	0	0	0	24,214	0	0	0	0
151-180 DAYS	0	0	0	0	0	0	0	0	0	57,088
181+ DAYS	0	0	0	0	59,400	59,400	81,885	59,400	235,194	188,948
CURRENT	0	0	0	1,014,043	21,904,965	21,924,615	20,480,404	19,176,055	16,794,594	15,055,948
1-30 DAYS	0	0	0	0	128,668	213,968	469,214	493,227	1,104,529	667,499
31-60 DAYS	0	0	0	0	0	67,877	186,412	186,262	249,948	312,271
61-90 DAYS	0	0	0	0	0	104,802	360,912	215,443	158,910	11,296
91-120 DAYS	0	0	0	0	0	0	0	0	0	204,188
121-150 DAYS	0	0	0	0	0	0	0	0	0	106,335
151-180 DAYS	0	0	0	0	0	0	0	0	0	38,289
181+ DAYS	0	0	0	0	0	0	0	0	0	34,779
CURRENT	0	0	0	0	1,850,618	21,924,615	20,480,404	19,176,055	16,794,594	15,055,948
1-30 DAYS	0	0	0	0	0	185,018	24,037,351	24,037,351	18,902,967	17,988,016
31-60 DAYS	0	0	0	0	0	478,536	996,195	1,192,308	1,103,112	1,274,108
61-90 DAYS	0	0	0	0	0	60,545	126,642	67,409	470,904	633,846
91-120 DAYS	0	0	0	0	0	0	164,818	76,989	158,444	196,584
121-150 DAYS	0	0	0	0	0	0	27,537	68,803	139,952	0
151-180 DAYS	0	0	0	0	0	0	0	27,537	44,884	97,077
181+ DAYS	0	0	0	0	0	0	18,545	18,022	172,903	217,787
CURRENT	0	0	0	0	0	2,335,823	10,440,540	10,110,570	9,110,308	7,961,053
1-30 DAYS	0	0	0	0	0	0	231,426	67,409	470,904	633,846
31-60 DAYS	0	0	0	0	0	0	70,226	0	24,824	27,593
61-90 DAYS	0	0	0	0	0	0	0	25,263	94,039	199,823
121-150 DAYS	0	0	0	0	0	0	0	96,200	0	0
181+ DAYS	0	0	0	0	0	0	0	123,296	123,296	171,363
CURRENT	0	0	0	0	0	0	1,152,111	9,866,618	8,522,808	8,111,146
1-30 DAYS	0	0	0	0	0	0	0	1,192,308	1,103,112	1,274,108
31-60 DAYS	0	0	0	0	0	0	0	15,570	494,611	251,463
61-90 DAYS	0	0	0	0	0	0	0	14,540	144,073	175,887
121-150 DAYS	0	0	0	0	0	0	0	0	72,650	0
CURRENT	0	0	0	0	0	0	0	630,264	8,989,714	8,258,494
1-30 DAYS	0	0	0	0	0	0	0	0	48,156	328,716
31-60 DAYS	0	0	0</							

Delinquency Graph - El Salvador - Mortgage Loans (2015,2016,2017 y 7 más) Vintages



Section 2

(Spanish Reports / Reportes en Español)



Gráficos de Morosidad por Cosechas El Salvador

Préstamos Hipotecarios - Enero-2024

Se realizó un análisis de los datos históricos de pago de préstamos para compilar un análisis de migración de la morosidad por antigüedad anual. Las morosidades de cada cosecha se agruparon en los siguientes canastas; Corriente, 1-30, 31-60, 61-90, 91-120, 121-150, 151-180 y 180+. Los resultados se proporcionan en forma gráfica y tabular. Las cosechas con menos de cincuenta (50) préstamos no se muestran en el reporte, sin embargo, aquellos préstamos excluidos, si forman parte de la tabla de datos como en la gráfica de todas las cosechas.

La fecha de corte: Enero-2024



