



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

El Salvador - Personal Loans
(*El Salvador - Préstamos Personales*)

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

Personal 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

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

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Balance	5,583,400	5,189,459	4,382,890	5,210,309	7,956,849	11,136,535	10,046,303	7,755,266	6,002,326	4,749,677

Delinquency Status (\$ of Current Balance)

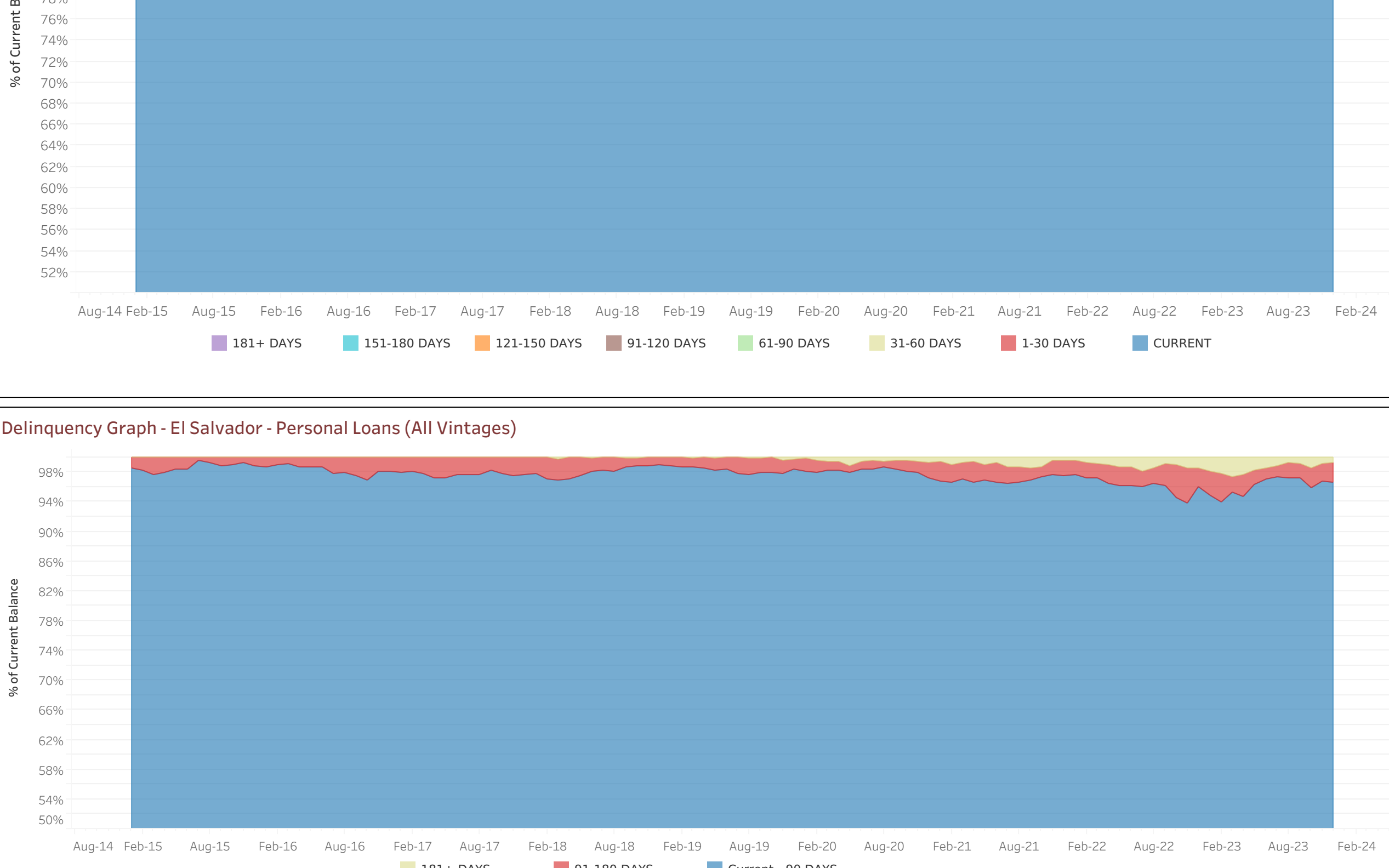
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
CURRENT	5,205,802	4,885,354	4,086,895	4,777,583	7,350,598	10,280,151	8,757,313	6,720,636	4,871,971	3,981,271
1-30 DAYS	136,541	143,901	105,885	129,602	405,031	419,466	388,532	447,412	339,626	288,120
31-60 DAYS	63,643	68,032	61,278	89,142	55,037	134,595	365,951	230,077	251,296	221,915
61-90 DAYS	64,447	25,460	40,061	55,633	44,099	80,528	205,783	174,551	226,993	98,602
91-120 DAYS	31,176	40,290	55,188	51,773	33,399	90,085	70,398	65,694	99,691	77,245
121-150 DAYS	28,400	17,952	19,614	41,361	45,152	30,112	117,011	49,975	48,027	22,125
151-180 DAYS	23,392	8,481	13,969	25,213	21,713	79,296	72,054	31,885	49,589	3,187
181+ DAYS	0	0	0	0	1,859	22,302	69,247	35,036	115,143	56,990

Delinquency Status (% of Current Balance)

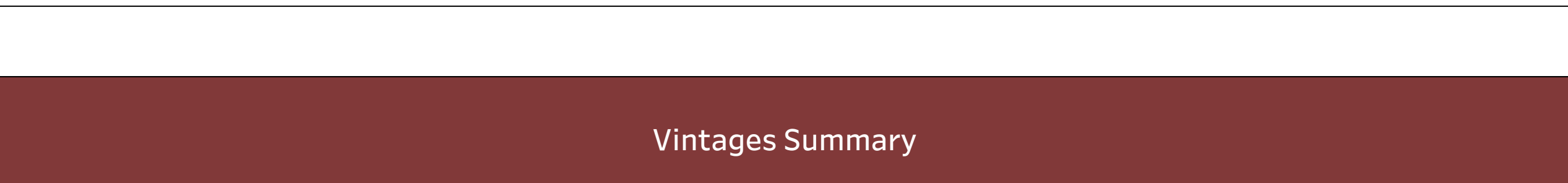
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
CURRENT	93.24%	94.14%	93.25%	91.69%	92.39%	92.31%	87.17%	86.66%	81.17%	83.82%
1-30 DAYS	2.49%	2.77%	2.42%	2.49%	5.09%	3.77%	3.64%	5.77%	5.66%	6.07%
31-60 DAYS	1.68%	1.31%	1.40%	1.71%	0.69%	1.21%	3.64%	2.57%	4.15%	4.67%
61-90 DAYS	1.56%	0.49%	0.91%	1.84%	0.55%	0.72%	2.05%	2.25%	3.78%	2.08%
91-120 DAYS	0.59%	0.78%	1.26%	0.99%	0.42%	0.81%	0.70%	0.85%	1.66%	1.63%
121-150 DAYS	0.51%	0.35%	0.45%	0.79%	0.27%	0.27%	1.16%	0.64%	0.80%	0.47%
151-180 DAYS	0.42%	0.16%	0.32%	0.48%	0.23%	0.71%	0.72%	0.41%	0.83%	0.74%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.02%	0.20%	0.69%	0.45%	1.92%	1.20%

CURRENT - 90 DAYS	98.51%	98.71%	97.97%	97.73%	98.72%	98.01%	96.73%	97.65%	94.79%	96.64%
91-180 DAYS	1.49%	1.29%	2.03%	2.27%	1.26%	1.79%	2.58%	1.90%	3.29%	2.16%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.02%	0.20%	0.69%	0.45%	1.92%	1.20%

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



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



Vintage Summary

Monthly Balance - El Salvador - Personal Loans

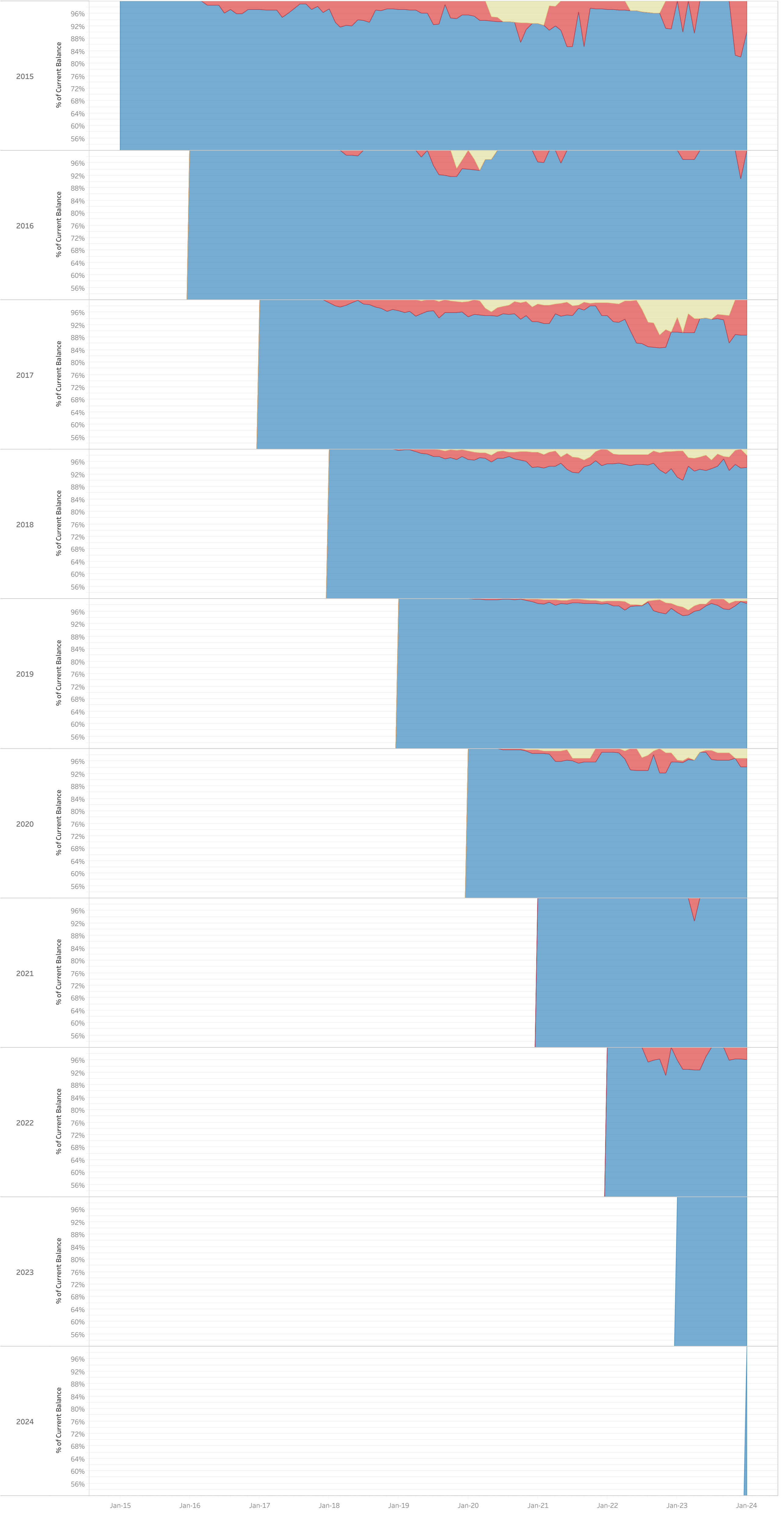
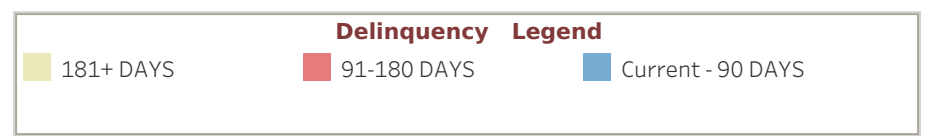
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
2015	158,831	1,545,647	1,952,115	772,264	473,823	299,873	228,512	131,354	73,775	47,056
2016		154,946		955,076	705,206	499,641	376,757	256,148	142,896	89,564
2017			30,159	2,054,921	1,450,039	909,309	707,451	474,669	278,694	188,070
2018				157,674	4,269,877	3,169,362	2,543,224	1,836,562	1,395,613	885,177
2019					326,679	5,331,457	4,518,610	3,351,864	2,433,021	1,999,430
2020						559,273	1,433,807	1,042,463	846,903	672,228
2021							76,930	586,345	488,149	373,278
2022								29,275	315,353	272,986
2023									8,500	176,182
2024										29,845

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

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
CURRENT	158,831	1,513,669	994,030	700,274	438,936	240,213	164,578	97,022	48,214	29,070
1-30 DAYS	0	0	28,583	5,394	21,966	32,652	19,058	0	0	1,424
31-60 DAYS	0	31,978	0	5,511	1,000	9,887	15,105	12,993	18,317	4,496
61-90 DAYS	0	0	0	40,841	0	3,323	23,421	17,708	7,245	33,630
91-120 DAYS	0	0	15,860	20,244	0	13,798	0	0	0	4,745
121-150 DAYS	0	0	13,643	0	0	0	0	3,631	0	0
151-180 DAYS	0	0	0	0	12,921	0	0	0	0	0
181+ DAYS	0	0	0	0	0	0	16,359	0	0	0
CURRENT	0	154,946	1,185,978	922,490	674,111	425,908	313,716	234,680	113,909	79,097
1-30 DAYS	0	0	26,107	13,936	31,096	44,989	21,653	13,871	18,839	6,964
31-60 DAYS	0	0	0	18,650	0	0	13,157	7,617	6,166	4,503
61-90 DAYS	0	0	0	0	0	0	14,277	0	3,982	0
91-120 DAYS	0	0	0	0	0	0	13,954	0	0	0
121-150 DAYS	0	0	0	0	0	0	30,753	0	0	0
151-180 DAYS	0	0	0	0	0	0	0	0	0	0
181+ DAYS	0	0	30,159	1,945,022	1,267,981	771,562	545,658	378,680	190,214	140,673
1-30 DAYS	0	0	0	63,186	105,399	72,851	22,393	25,880	43,760	22,636
31-60 DAYS	0	0	0	7,988	18,622	6,805	81,023	24,167	3,466	0
61-90 DAYS	0	0	0	19,028	8,295	8,538	2,829	21,923	12,440	3,321
91-120 DAYS	0	0	0	19,698	16,459	22,449	16,178	18,271	0	18,252
121-150 DAYS	0	0	0	0	33,284	15,578	10,978	392	0	0
151-180 DAYS	0	0	0	0	0	6,700	14,069	1,113	13,093	3,187
181+ DAYS	0	0	0	0	0	4,805	9,324	4,302	15,715	7,828
CURRENT	0	0	0	157,674	4,016,213	2,868,834	2,136,797	1,592,022	1,150,656	758,170
1-30 DAYS	0	0	0	0	201,105	78,218	149,533	71,633	66,198	27,030
31-60 DAYS	0	0	0	0	24,894	85,952	52,617	54,970	34,831	33,331
61-90 DAYS	0	0	0	0	4,948	32,309	57,981	32,518	17,317	14,925
91-120 DAYS	0	0	0	0	12,717	39,728	9,399	39,256	62,804	33,944
121-150 DAYS	0	0	0	0	0	4,980	69,122	18,910	36,778	0
151-180 DAYS	0	0	0	0	0	41,843	45,487	22,854	24,521	2,282
181+ DAYS	0	0	0	0	0	17,498	24,289	4,359	8,506	17,769
CURRENT	0	0	0	0	326,679	5,115,265	4,062,049	2,828,702	1,904,472	1,626,276
1-30 DAYS	0	0	0	0	0	170,579	114,153	273,592	172,470	154,413
31-60 DAYS	0	0	0	0	0	14,730	176,171	126,652	102,190	127,000
61-90 DAYS	0	0	0	0	0	21,986	94,958	68,980	145,940	76,806
91-120 DAYS	0	0	0	0	0	4,977	30,868	8,127	36,887	6,605
121-150 DAYS	0	0	0	0	0	0	26,110	14,715	4,569	4,021
151-180 DAYS	0	0	0	0	0	0	4,849	7,918	7,371	0
181+ DAYS	0	0	0	0	0	0	10,353	23,180	59,121	17,522
CURRENT	0	0	0	0	0	559,273	1,341,449	933,242	713,137	555,721
1-30 DAYS	0	0	0	0	0	0	55,335	59,783	34,601	27,076
31-60 DAYS	0	0	0	0	0	0	14,255	3,678	32,076	3,490
61-90 DAYS	0	0	0	0	0	0	0	33,422	30,683	16,136
91-120 DAYS	0	0	0	0	0	0	12,802	12,337	0	18,104
121-150 DAYS	0	0	0	0	0	0	4,967	0	4,604	0
151-180 DAYS	0	0	0	0	0	0	5,000	0	31,801	21,690
181+ DAYS	0	0	0	0	0	0	76,930	586,345	437,109	359,903
CURRENT	0	0	0	0	0	0	0	0	0	0
1-30 DAYS	0	0	0	0	0	0	0	0	0	0
31-60 DAYS	0	0	0	0	0	0	0	0	0	0
61-90 DAYS	0	0	0	0	0	0	0	0	0	0
91-120 DAYS	0	0	0	0	0	0	0	0	0	0
121-150 DAYS	0	0	0	0	0	0	0	0	0	0
151-180 DAYS	0	0	0	0	0	0	0	0	0	0
181+ DAYS	0	0	0	0	0	0	0	0	0	0
CURRENT	0	0	0	0	0	0	0	29,275	290,378	229,333
1-30 DAYS	0	0	0	0	0	0	0	0	0	32,723
31-60 DAYS	0	0	0	0	0	0	0	0	0	2,909
61-90 DAYS	0	0	0	0	0	0	0	0	0	9,387
91-120 DAYS	0	0	0	0	0	0	0	0	0	10,929
121-150 DAYS	0	0	0	0	0	0	0	0	0	12,680
151-180 DAYS	0	0	0	0	0	0	0	0	0	8,500
181+ DAYS	0	0	0	0	0	0	0	0	0	4,852
CURRENT	0	0	0	0	0	0	0	0	0	13,013
2024	0	0	0	0	0	0	0	0	0	29,845

Delinquency Status (% of Current Balance) - El Salvador - Personal Loans

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



Section 2

(Spanish Reports / Reportes en Español)



Gráficos de Morosidad por Cosechas El Salvador

Préstamos Personales - 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



Gráficos de Morosidad - Préstamos Personales - El Salvador

