



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

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

Cutoff Date: March-2024

### **Section 1** (English Reports/Reportes en Inglés)

Delinquency Graphs by Vintage

### **Section 2** (Reportes en Español/Spanish Reports)

Gráficos de Morosidad por Cosechas

# Section 1

(English Reports / Reportes en Inglés)



## Delinquency Graphs by Vintage El Salvador

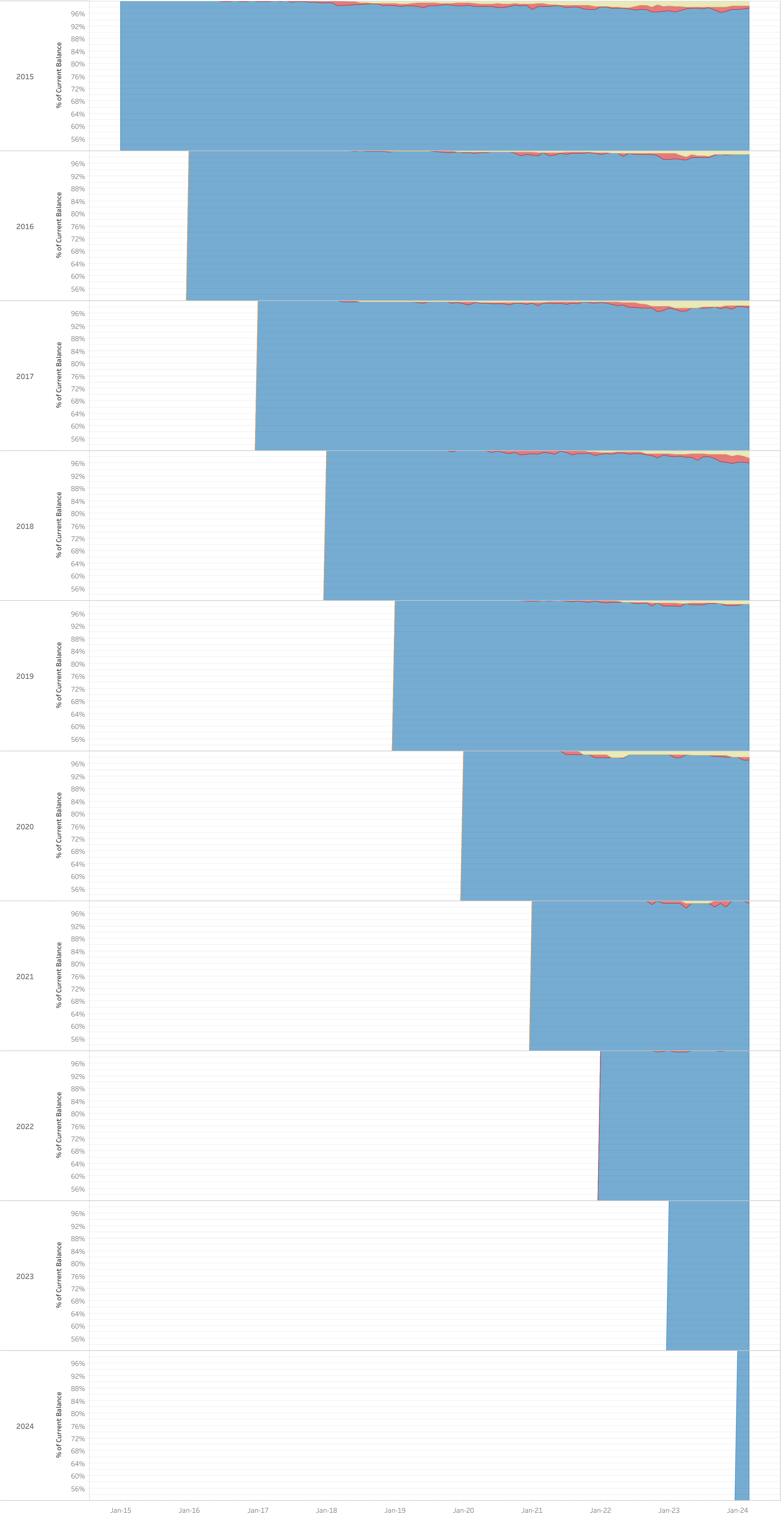
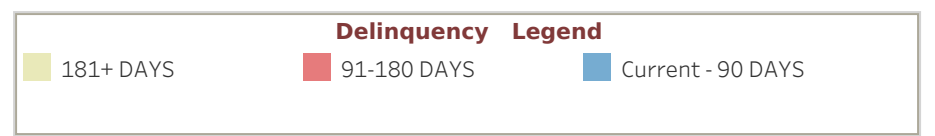
Mortgage Loans - March-2024

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 March-2024



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 - Marzo-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: Marzo-2024

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# Préstamos Hipotecarios - La Hipotecaria El Salvador - Análisis de Migración de Cosechas (Todas)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo
Balance	151,046,487	165,597,159	177,683,991	183,144,521	195,225,908	205,080,260	200,943,583	190,942,763	181,181,593	173,163,101

## Estado de Morosidad (\$ Saldo Actual)

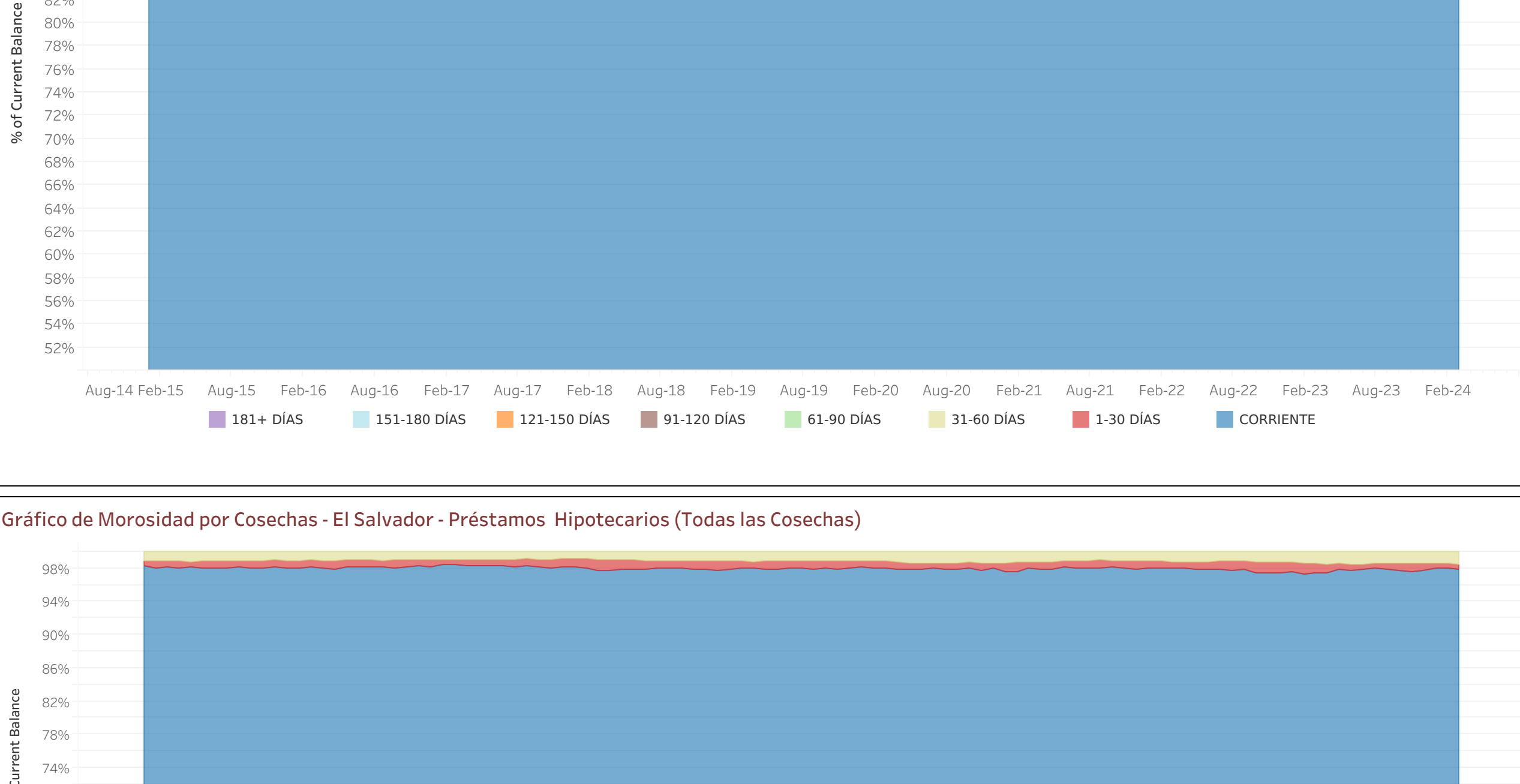
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
CORRIENTE	139,117,985	152,710,316	164,579,429	164,908,385	178,760,424	188,441,019	181,144,044	173,872,872	164,336,471	154,092,145
1-30 DIAS	5,413,337	5,663,421	5,675,003	8,408,490	6,739,979	6,315,815	7,900,585	8,074,009	6,152,706	9,904,490
31-60 DIAS	2,433,559	2,348,480	2,950,734	3,499,061	3,452,816	3,667,785	4,609,836	3,477,027	3,583,029	4,289,213
61-90 DIAS	1,302,129	1,673,458	1,565,982	2,166,637	2,380,238	2,502,078	3,111,478	1,629,343	1,781,324	1,265,305
91-120 DIAS	455,852	637,832	521,701	1,183,072	738,238	729,838	784,637	818,166	1,024,878	1,016,934
121-150 DIAS	509,156	478,565	231,532	737,130	375,425	654,196	640,649	419,064	654,542	307,633
151-180 DIAS	148,991	316,145	350,454	450,639	534,415	372,337	252,403	225,937	437,361	298,382
181+ DIAS	1,666,520	1,769,142	1,909,156	1,791,087	2,313,827	2,393,153	2,750,950	2,426,485	2,633,481	2,694,977

## Estado de Morosidad (% del Saldo Actual)

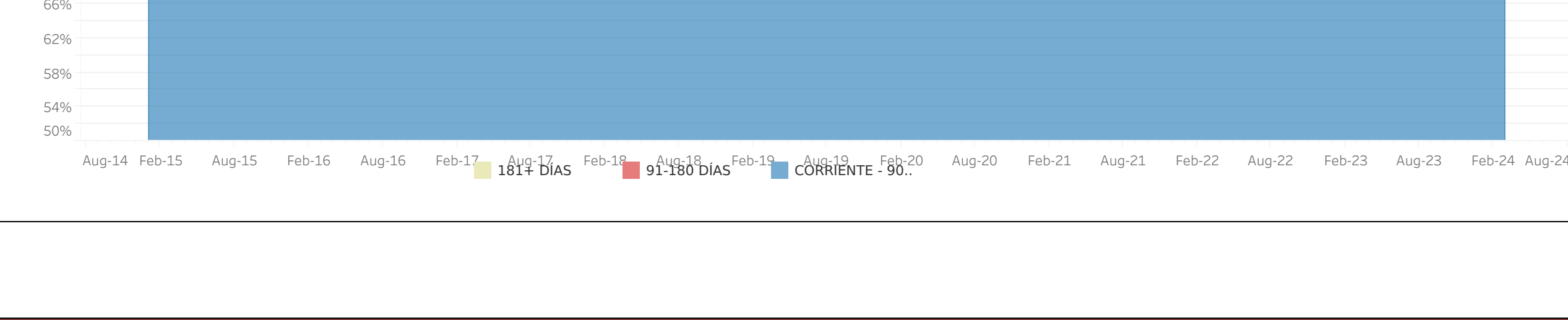
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
CORRIENTE	92.10%	92.22%	92.62%	90.04%	91.57%	91.89%	90.15%	91.06%	91.03%	88.99%
1-30 DIAS	3.59%	3.42%	3.19%	4.59%	3.49%	3.09%	3.93%	4.23%	3.40%	5.66%
31-60 DIAS	1.63%	1.42%	1.66%	1.91%	1.77%	1.79%	2.29%	1.82%	1.96%	2.48%
61-90 DIAS	0.86%	1.01%	0.88%	1.18%	1.19%	1.22%	1.55%	0.85%	0.98%	0.73%
91-120 DIAS	0.30%	0.39%	0.29%	0.65%	0.38%	0.36%	0.39%	0.43%	0.56%	0.24%
121-150 DIAS	0.34%	0.29%	0.13%	0.40%	0.19%	0.32%	0.20%	0.22%	0.36%	0.17%
151-180 DIAS	0.10%	0.19%	0.20%	0.25%	0.27%	0.18%	0.12%	0.12%	0.24%	0.18%
181+ DIAS	1.10%	1.07%	1.02%	0.98%	1.19%	1.17%	1.37%	1.27%	1.45%	1.56%

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
CORRIENTE - 90 DIAS	98.16%	98.07%	98.36%	97.73%	97.97%	97.86%	97.92%	97.56%	97.38%	97.86%
91-180 DIAS	0.74%	0.87%	0.62%	1.29%	0.84%	0.97%	0.71%	0.77%	1.16%	0.59%
181+ DIAS	1.10%	1.07%	1.02%	0.98%	1.19%	1.17%	1.37%	1.27%	1.45%	1.56%

## Gráfico de Morosidad por Cosechas - El Salvador - Préstamos Hipotecarios (Todas las Cosechas)



## Gráfico de Morosidad por Cosechas - El Salvador - Préstamos Hipotecarios (Todas las Cosechas)



## Resumen por Cosechas

Saldo Mensual - Préstamos Hipotecarios - El Salvador											
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	
2015	4,927,442	23,503,253	22,368,878	21,039,945	19,783,339	17,979,893	16,593,805	15,121,621	12,985,847	10,116,401	
2016		7,147,087	23,510,124	22,615,028	21,650,865	20,067,397	19,115,006	17,204,726	15,835,804	14,330,076	
2017			5,419,965								
2018				3,890,762	18,836,139	17,668,785	16,394,445	15,554,722	14,413,220	12,869,311	
2019					6,562,806	26,393,467	24,844,322	22,492,088	21,035,052	19,480,219	
2020						4,904,510	10,712,881	10,384,834	9,758,735	8,902,633	
2021							3,440,720	9,881,551	9,244,067	8,529,665	
2022								2,368,921	9,042,113	8,484,516	
2023									1,628,213	7,513,138	
2024										1,943,829	

## Estado de Morosidad (\$ Saldo Actual) - Préstamos Hipotecarios - El Salvador

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo
CORRIENTE	4,912,965	23,329,677	21,866,308	19,968,087	18,539,371	16,590,782	14,954,087	13,695,025	11,578,958	10,267,316
1-30 DIAS	14,476	142,545	193,896	669,299	498,579	635,384	600,482	633,323	483,301	973,439
31-60 DIAS	0	0	60,026	65,402	271,037	290,802	623,111	331,359	373,248	432,176
61-90 DIAS	0	31,031	190,058	10,760	160,336	133,673	137,783	104,495	138,962	153,743
91-120 DIAS	0	0	31,031	251,994	115,188	146,524	63,581	47,764	74,718	90,693
121-150 DIAS	0	0	0	79,442	0	0	37,162	0	96,570	9,549
151-180 DIAS	0	0	28,098	0	19,452	33,035	69,215	24,896	0	0
181+ DIAS	0	0	0	0	0	0	0	0	0	0
CORRIENTE	0	6,981,282	23,276,413	22,030,772	21,070,633	19,033,721	17,514,339	16,217,087	14,621,714	13,137,439
1-30 DIAS	0	165,805	233,710	476,024	272,513	525,583	909,116	512,884	486,590	433,601
31-60 DIAS	0	0	0	97,732	138,725	321,192	264,478	162,710	252,808	486,586
61-90 DIAS	0	0	0	10,500	137,368	65,319	298,810	168,887	48,811	92,791
91-120 DIAS	0	0	0	0	0	67,560	0	24,689	69,698	0
121-150 DIAS	0	0	0	0	0	0	9,325	0	0	0
151-180 DIAS	0	0	0	0	0	0	0	0	127,241	0
181+ DIAS	0	0	0	0	31,626	84,023	137,939	118,470	228,399	179,658
CORRIENTE	0	5,358,865	18,577,237	17,034,059	15,747,248	14,577,544	13,540,589	11,864,317	11,141,689	11,141,689
1-30 DIAS	0	61,100	199,502	259,869	214,871	216,519	280,162	369,815	289,468	289,468
31-60 DIAS	0	0	0	0	228,326	124,569	397,625	274,173	19,780	108,913
61-90 DIAS	0	0	0	59,400	87,130	202,058	225,995	149,331	134,971	130,244
91-120 DIAS	0	0	0	0	0	0	55,154	109,566	128,146	20,282
121-150 DIAS	0	0	0	0	0	0	46,699	0	0	34,685
151-180 DIAS	0	0	0	0	59,400	59,400	81,885	59,400	292,282	188,343
181+ DIAS	0	0	0	8,832,762	22,943,982	21,789,313	20,362,446	18,172,584	16,700,721	14,400,077
CORRIENTE	0	0	0	58,000	168,990	327,573	366,245	1,115,564	657,380	790,557
1-30 DIAS	0	0	0	0	67,877	199,779	170,390	452,450	462,723	208,545
31-60 DIAS	0	0	0	0	0	51,503	59,007	90,461	14,307	91,315
61-90 DIAS	0	0	0	0	0	0	0	0	0	0
91-120 DIAS	0	0	0	0	0	0	0	0	0	0
121-150 DIAS	0	0	0	0	0	0	35,605	0	54,613	0
151-180 DIAS	0	0	0	0	0	0	0	0	70,133	203,263
181+ DIAS	0	0	0	0	0	0	0	111,234	205,360	381,656
CORRIENTE	0	0	0	0	6,422,177	26,140,805	23,303,537	20,939,529	19,517,948	17,176,631
1-30 DIAS	0	0	0	0	140,629	192,117	1,033,457	1,024,097	556,446	1,492,395
31-60 DIAS	0	0	0	0	0	42,000	256,514	336,512	427,801	592,806
61-90 DIAS	0	0	0	0	0	18,545	212,269	68,803	134,644	0
91-120 DIAS	0	0	0	0	0	0	0	0	180,426	0
121-150 DIAS	0	0	0	0	0	0	0	0	76,989	0
151-180 DIAS	0	0	0	0	0	0	0	0	27,537	0
181+ DIAS	0	0	0	0	0	18,545	18,022	217,387	217,387	217,387
CORRIENTE	0	0	0	0	0	4,904,510	10,565,317	9,833,623	9,219,818	8,137,215
1-30 DIAS	0	0	0	0	0	0	122,167	306,442	320,942	485,877
31-60 DIAS	0	0	0	0	0	0	25,397	25,253	0	0
61-90 DIAS	0	0	0	0	0	0	0	0	0	17,958
91-120 DIAS	0	0	0	0	0	0	0	0	0	94,039
121-150 DIAS	0	0	0	0	0	0	0	0	0	90,120
151-180 DIAS	0	0	0	0	0	0	0	219,516	123,296	173,360
181+ DIAS	0	0	0	0	0	0	3,346,887	9,711,224	8,756,240	7,690,085
CORRIENTE	0	0	0	0	0	0	93,833	97,165	85,415	63,747
1-30 DIAS	0	0	0	0	0	0	0	0	0	104,735
31-60 DIAS	0	0	0	0	0	0	0	0	0	17,545
61-90 DIAS	0	0	0	0	0	0	0	0	0	71,053
91-120 DIAS	0	0	0	0	0	0	0	0	0	70,850
151-180 DIAS	0	0	0	0	0	0	0	2,368,921	8,9	



Gráficos de Morosidad - Préstamos Hipotecarios - El Salvador

