



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

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

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

Personal 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

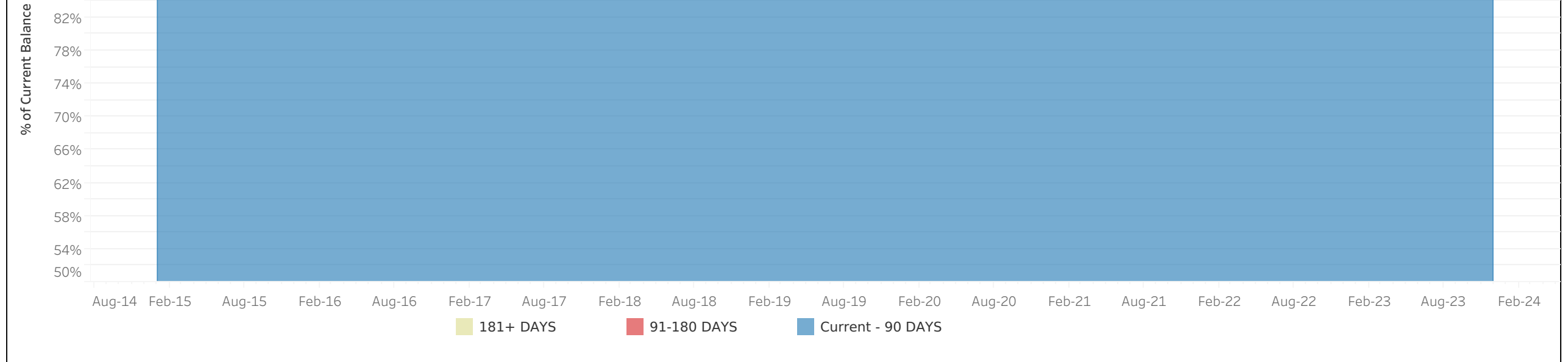
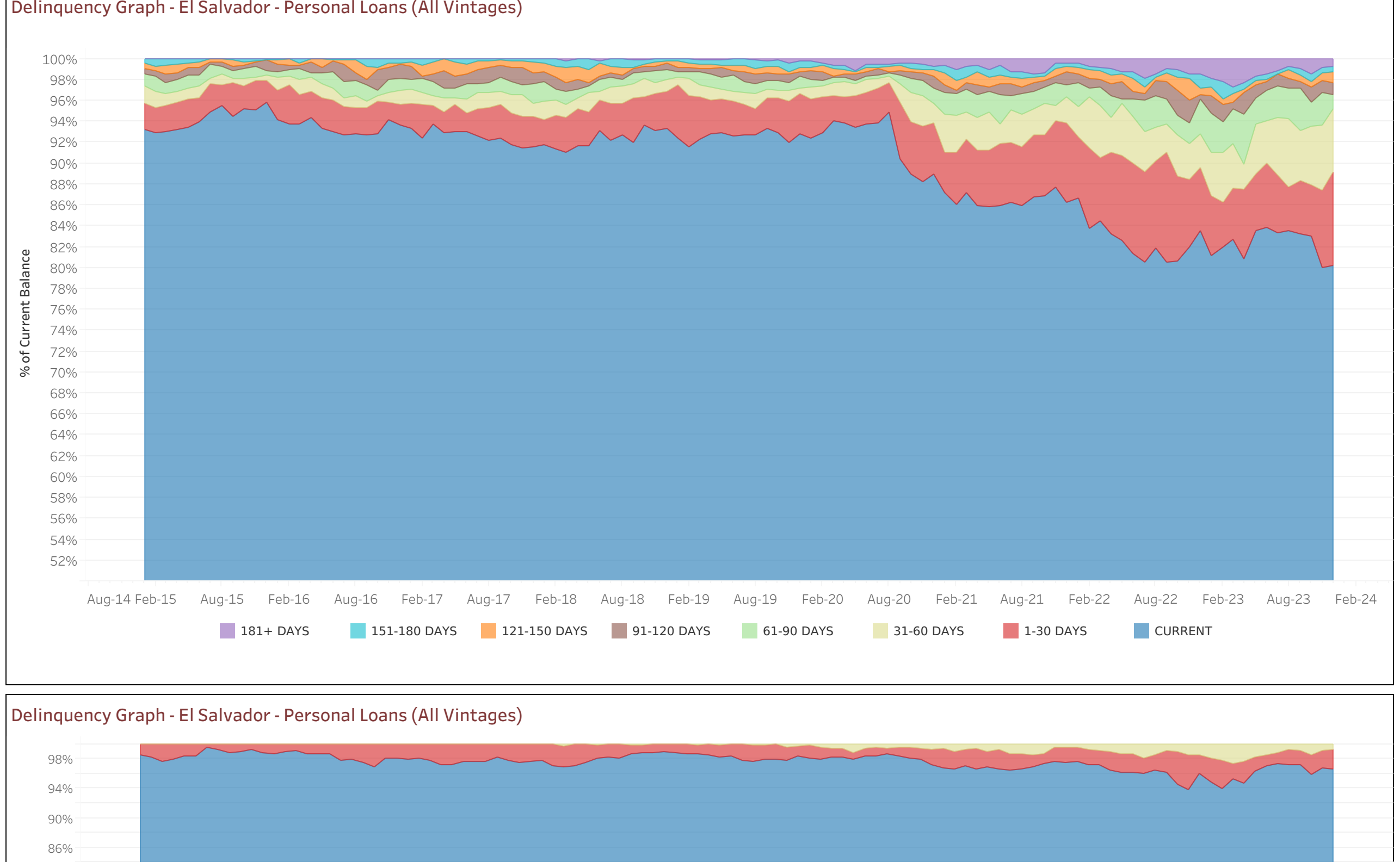
Personal Loans - La Hipotecaria El Salvador Migration Analysis (All Vintages)

	2015 March	2016 March	2017 March	2018 March	2019 March	2020 March	2021 March	2022 March	2023 March	2024 March
Balance	5,380,630	5,081,045	4,557,965	5,407,123	6,740,606	11,169,379	9,477,597	7,359,077	5,788,469	4,608,091

Delinquency Status (\$ of Current Balance)										
CURRENT	5,005,796	4,762,515	4,270,682	4,919,278	6,060,570	10,498,398	8,257,679	6,211,077	4,794,438	3,775,879
1-30 DAYS	131,561	139,990	82,027	179,835	360,262	275,244	482,399	450,685	282,526	311,851
31-60 DAYS	60,314	76,592	40,602	69,571	100,179	130,847	250,671	365,056	247,391	282,543
61-90 DAYS	55,609	54,025	60,936	66,937	105,917	58,464	209,093	129,045	195,002	111,722
91-120 DAYS	48,737	15,779	34,107	46,056	27,983	20,897	57,150	50,860	35,813	40,625
121-150 DAYS	43,641	9,960	53,751	80,675	40,626	81,077	45,255	64,123	47,277	50,402
151-180 DAYS	34,971	22,185	15,860	30,152	34,418	34,018	105,295	24,758	37,841	3,923
181+ DAYS	0	0	0	14,621	10,651	70,434	70,054	63,473	158,181	31,648

Delinquency Status (% of Current Balance)										
CURRENT	93.03%	93.73%	93.70%	90.98%	92.22%	93.99%	87.13%	84.40%	82.65%	81.94%
1-30 DAYS	2.49%	2.76%	1.80%	3.32%	4.12%	2.46%	5.09%	6.12%	4.89%	6.76%
31-60 DAYS	1.12%	1.51%	0.89%	1.29%	1.15%	1.17%	2.64%	4.95%	4.27%	6.13%
61-90 DAYS	1.03%	1.06%	1.34%	1.24%	1.21%	0.52%	2.21%	1.75%	3.37%	2.42%
91-120 DAYS	0.91%	0.31%	0.75%	0.83%	0.32%	0.19%	0.60%	0.69%	0.62%	0.88%
121-150 DAYS	0.81%	0.20%	1.18%	1.49%	0.46%	0.73%	0.48%	0.87%	0.82%	1.09%
151-180 DAYS	0.65%	0.44%	0.35%	0.56%	0.39%	0.30%	1.11%	0.34%	0.65%	0.09%
181+ DAYS	0.00%	0.00%	0.00%	0.27%	0.12%	0.63%	0.74%	0.86%	2.73%	0.69%

CURRENT - 90 DAYS	97.63%	99.06%	97.72%	96.83%	98.70%	98.15%	97.07%	97.24%	95.18%	97.25%
91-180 DAYS	2.37%	0.94%	2.28%	2.90%	1.18%	1.22%	2.19%	1.90%	2.09%	2.06%
181+ DAYS	0.00%	0.00%	0.00%	0.27%	0.12%	0.63%	0.74%	0.86%	2.73%	0.69%



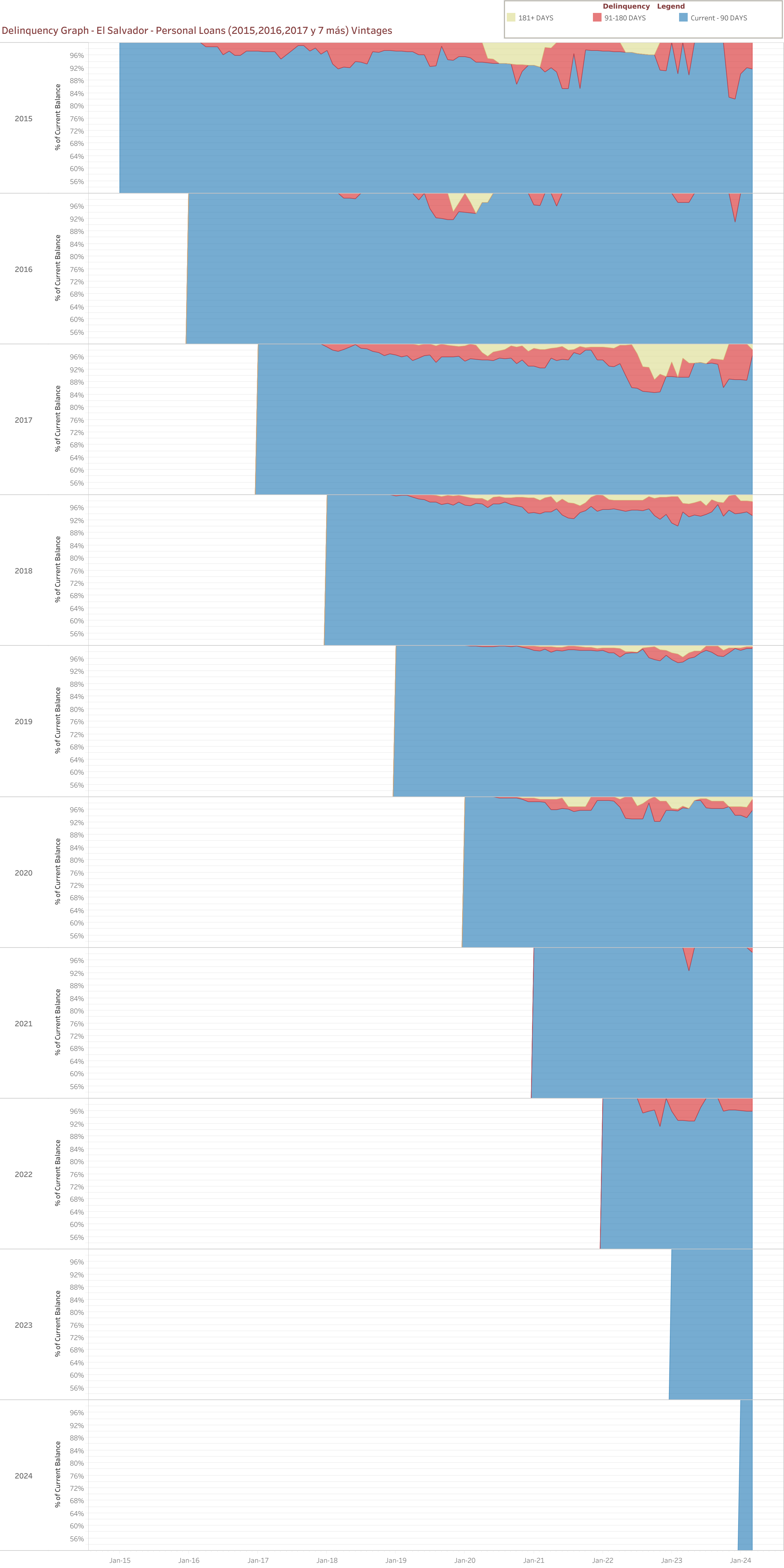
Vintages Summary

Monthly Delinquency - El Salvador - Personal Loans										
	2015 March	2016 March	2017 March	2018 March	2019 March	2020 March	2021 March	2022 March	2023 March	2024 March
2015	332,269	1,456,039	1,011,712	719,115	442,467	274,376	220,819	124,896	67,522	43,175
2016		398,323	1,131,188	911,362	682,619	481,092	349,532	231,581	136,056	83,577
2017			430,970	1,962,303	1,356,370	826,696	653,566	408,136	266,544	176,870
2018				648,808	4,151,593	2,976,518	2,373,680	1,744,472	1,247,039	837,911
2019					1,421,594	5,126,235	4,221,944	3,194,014	2,382,919	1,904,268
2020						1,160,077	1,325,187	964,311	810,713	628,934
2021							204,148	578,570	480,075	367,050
2022								74,756	311,734	257,901
2023									66,838	152,521
2024										140,318

Delinquency Status (\$ of Current Balance) - El Salvador - Personal Loans										
	2015 March	2016 March	2017 March	2018 March	2019 March	2020 March	2021 March	2022 March	2023 March	2024 March
2015	CURRENT	332,269	1,407,864	953,635	633,346	404,893	246,628	155,972	91,960	26,564
	1-30 DAYS	0	16,197	0	19,322	6,899	10,690	22,796	5,945	12,305
	31-60 DAYS	0	13,643	28,574	5,387	17,948	0	21,110	6,315	6,801
	61-90 DAYS	0	18,336	0	0	0	0	0	16,993	4,953
	91-120 DAYS	0	0	0	26,201	0	3,262	5,602	0	0
	121-150 DAYS	0	0	13,643	28,574	0	13,797	0	0	3,620
	151-180 DAYS	0	0	15,860	6,498	12,728	0	12,077	3,593	0
	181+ DAYS	0	0	0	0	0	3,262	0	0	0
2016	CURRENT	0	398,323	1,143,185	882,041	625,725	413,756	310,038	202,660	117,673
	1-30 DAYS	0	0	30,003	15,384	40,327	36,657	11,876	21,023	6,096
	31-60 DAYS	0	0	0	0	16,566	0	13,343	17,899	5,905
	61-90 DAYS	0	0	0	13,936	0	0	14,277	0	0
	121-150 DAYS	0	0	0	0	0	0	0	0	3,982
	151-180 DAYS	0	0	0	0	0	0	0	0	0
	181+ DAYS	0	0	0	0	0	30,679	0	0	0
	CURRENT	0	0	430,970	1,807,376	1,174,575	704,870	525,687	323,598	199,286
2017	1-30 DAYS	0	0	0	83,790	81,402	62,468	25,221	27,544	23,393
	31-60 DAYS	0	0	0	19,543	7,305	12,345	50,046	17,184	6,096
	61-90 DAYS	0	0	0	4,940	40,000	6,044	2,829	15,827	8,619
	91-120 DAYS	0	0	0	17,079	9,563	4,714	20,499	23,946	0
	121-150 DAYS	0	0	0	9,937	36,634	9,362	6,169	0	0
	151-180 DAYS	0	0	0	19,698	4,891	24,104	11,594	0	16,576
	181+ DAYS	0	0	0	0	0	2,860	11,515	5,627	11,614
	CURRENT	0	0	0	648,808	3,879,338	2,686,552	2,025,400	1,521,623	1,030,087
2018	1-30 DAYS	0	0	0	0	174,113	102,364	83,563	55,780	44,214
	31-60 DAYS	0	0	0	0	47,269	76,908	53,394	82,767	45,997
	61-90 DAYS	0	0	0	0	40,875	30,048	81,093	4,296	57,327
	91-120 DAYS	0	0	0	0	4,998	12,921	4,389	14,681	17,831
	121-150 DAYS	0	0	0	0	0	20,856	29,447	35,631	0
	151-180 DAYS	0	0	0	0	5,000	9,914	76,647	0	15,796
	181+ DAYS	0	0	0	0	0	36,955	24,749	31,694	34,920
	CURRENT	0	0	0	0	1,400,524	5,017,300	3,734,386	2,588,200	1,876,758
2019	1-30 DAYS	0	0	0	0	21,070	59,145	282,538	288,603	159,851
	31-60 DAYS	0	0	0	0	0	22,376	88,043	170,819	131,208
	61-90 DAYS	0	0	0	0	0	17,558	66,535	71,896	88,993
	91-120 DAYS	0	0	0	0	0	8,299	69,709	50,353	76,510
	121-150 DAYS	0	0	0	0	0	9,876	14,639	30,492	30,615
	151-180 DAYS	0	0	0	0	0	0	4,977	8,849	0
	181+ DAYS	0	0	0	0	0	16,834	23,013	86,900	6,087
	CURRENT	0	0	0	0	0	1,160,077	1,233,857	827,494	728,145
2020	1-30 DAYS	0	0	0	0	0	0	23,775	34,670	3,085
	31-60 DAYS	0	0	0	0	0	0	8,299	69,709	50,353
	61-90 DAYS	0	0	0	0	0	0	36,620	20,122	0
	91-120 DAYS	0	0	0	0	0	0	12,670	0	0
	121-150 DAYS	0	0	0	0	0	0	0	0	22,161
	151-180 DAYS	0	0	0	0	0	0	0	12,317	4,604
	181+ DAYS	0	0	0	0	0	0	9,967	0	4,604
	CURRENT	0	0	0	0	0	0	172,048	548,434	429,404
2021	1-30 DAYS	0	0	0	0	0	0	32,100	30,136	15,560
	31-60 DAYS	0	0	0	0	0	0	0	0	35,110
	61-90 DAYS	0	0	0	0	0	0	0	0	0
	91-120 DAYS	0	0	0	0	0	0	0	0	6,083
	CURRENT	0	0	0	0	0	0	0	74,756	277,643
	1-30 DAYS	0	0	0	0	0	0	0	12,025	11,327
	31-60 DAYS	0	0	0	0	0	0	0	0	8,443
	CURRENT	0	0	0	0	0	0	0	0	2,699
2022	1-30 DAYS	0	0	0	0	0	0	0	0	0
	31-60 DAYS	0	0	0	0	0	0	0	0	0
	61-90 DAYS	0	0	0	0	0	0	0	0	0
	91-120 DAYS	0	0	0	0	0	0	0	0	0
	121-150 DAYS	0	0	0	0	0	0	0	0	0
	CURRENT	0	0	0	0	0	0	0	0	0
	1-30 DAYS	0	0	0	0	0	0	0	0	0
	CURRENT	0	0	0	0	0	0	0	0	0
2023	1-30 DAYS	0	0	0	0	0	0	0	0	0
	31-60 DAYS	0	0	0	0	0	0	0	0	0
	61-90 DAYS	0	0	0	0	0	0	0	0	0
	91-120 DAYS	0	0	0	0	0	0	0	0	0
	121-150 DAYS	0	0	0	0	0	0	0	0	0
	CURRENT	0	0	0	0	0	0	0	0	0
	1-30 DAYS	0	0	0	0	0	0	0	0	0
	CURRENT	0	0	0	0	0	0	0	0	0
2024	1-30 DAYS	0	0	0	0	0	0	0	0	0
	31-60 DAYS	0	0	0	0	0	0	0	0	0
	61-90 DAYS	0	0	0	0	0	0	0	0	0
	91-120 DAYS	0	0	0	0	0	0	0	0	0
	121-150 DAYS	0	0	0	0	0	0	0	0	0
	CURRENT	0	0	0	0	0	0	0	0	0
	1-30 DAYS	0	0	0	0	0	0	0	0	0
	CURRENT	0	0	0	0	0	0	0	0	0

Delinquency Status (% of Current Balance) - El Salvador - Personal Loans											
		2015 March	2016 March	2017 March	2018 March	2019 March	2020 March	2021 March	2022 March	2023 March	2024 March
2015	CURRENT	100.00%	96.65%	94.25%	88.07%	91.51%	89.89%	70.63%	73.68%	64.37%	61.53%
	1-30 DAYS	0.00%	1.11%	0.00%	2.69%	1.56%	3.90%	10.32%	4.76%	32.23%	14.07%
	31-60 DAYS	0.00%	0.94%	2.82%	0.75%	4.06%	0.00%	9.56%	5.06%	10.07%	6.39%
	61-90 DAYS	0.00%	1.26%	0.00%	0.00%	0.00%	0.00%	0.00%	13.62%	7.34%	9.64%
	91-120 DAYS	0.00%	0.00%	0.00%	3.64%	0.00%	1.19%	2.54%	0.00%	0.00%	0.00%
	121-150 DAYS	0.00%	0.00%	1.33%	3.94%	0.00%	5.03%	0.00%	0.00%	0.00%	6.28%
	151-180 DAYS	0.00%	0.00%	1.57%	0.90%	2.88%	0.00%	5.47%	2.68%	0.00%	0.00%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.48%	0.00%	0.00%	0.00%	
2016	CURRENT		100.00%	97.44%	96.78%	91.67%	86.00%	88.70%	87.51%	86.49%	85.99%
	1-30 DAYS		0.00%	2.56%	1.69%	5.91%	7.62%	3.40%	4.76%	6.24%	0.00%
	31-60 DAYS		0.00%	0.00%	0.00%	2.43%	0.00%	3.82%	7.73%	4.34%	14.01%
	61-90 DAYS		0.00%	0.00%	1.53%	0.00%	0.00%	4.08%	0.00%	0.00%	0.00%
	91-120 DAYS		0.00%	0.00%	0.90%	0.00%	0.00%	0.00%	0.00%	2.93%	0.00%
	121-150 DAYS		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	151+ DAYS		0.00%	0.00%	0.00%	0.00%	6.38%	0.00%	0.00%	0.00%	0.00%
2017	CURRENT			100.00%	92.10%	86.60%	85.26%	80.43%	79.26%	74.77%	78.73%
	1-30 DAYS			0.00%	4.27%	6.15%	7.56%	3.86%	5.40%	8.78%	10.28%
	31-60 DAYS			0.00%	1.20%	0.54%	1.49%	7.66%	4.21%	2.57%	1.64%
	61-90 DAYS			0.00%	0.25%	2.95%	0.73%	0.43%	3.23%	5.68%	5.68%
	91-120 DAYS			0.00%	0.87%	0.71%	0.57%	3.14%	5.87%	0.00%	1.87%
	121-150 DAYS			0.00%	0.51%	2.70%	1.13%	0.94%	0.00%	0.00%	0.00%
	151-180 DAYS			0.00%	1.00%	0.36%	2.92%	1.77%	0.00%	6.22%	0.00%
181+ DAYS			0.00%	0.00%	0.00%	0.34%	1.76%	1.38%	4.43%	1.80%	
2018	CURRENT				100.00%	93.44%	90.26%	85.33%	87.23%	82.60%	83.45%
	1-30 DAYS				0.00%	4.19%	3.44%	3.52%	3.20%	3.55%	3.88%
	31-60 DAYS				0.00%	1.14%	2.58%	2.25%	4.74%	3.69%	3.97%
	61-90 DAYS				0.00%	0.98%	1.01%	3.42%	0.25%	4.60%	2.18%
	91-120 DAYS				0.00%	0.12%	0.43%	0.18%	0.84%	1.43%	2.80%
	121-150 DAYS				0.00%	0.00%	0.70%	1.03%	1.93%	0.00%	1.65%
	151-180 DAYS				0.00%	0.12%	0.33%	3.23%	0.00%	1.34%	0.00%
181+ DAYS				0.00%	0.00%	1.24%	1.04%	1.82%	2.80%	2.12%	
2019	CURRENT					96.52%	97.87%	88.45%	81.03%	78.76%	76.98%
	1-30 DAYS					1.48%	1.15%	6.69%	9.04%	6.71%	9.07%
	31-60 DAYS					0.00%	0.44%	2.09%	5.35%	5.51%	9.00%
	61-90 DAYS					0.00%	0.34%	1.58%	2.25%	3.73%	4.02%
	91-120 DAYS					0.00%	0.00%	0.33%	0.38%	0.36%	0.41%
	121-150 DAYS					0.00%	0.15%	0.35%	0.95%	3.28%	0.00%
	151-180 DAYS					0.00%	0.00%	0.12%	0.28%	0.00%	0.21%
181+ DAYS					0.00%	0.00%	0.40%	0.72%	3.65%	0.32%	
2020	CURRENT						100.00%	93.11%	85.81%	89.82%	84.65%
	1-30 DAYS						0.00%	1.79%	3.60%	0.38%	4.87%
	31-60 DAYS						0.00%	0.63%	7.23%	6.21%	6.23%
	61-90 DAYS						0.00%	2.76%	2.09%	0.00%	0.00%
	91-120 DAYS						0.00%	0.96%	0.00%	0.00%	0.00%
	121-150 DAYS						0.00%	0.00%	0.00%	0.00%	3.52%
	151-180 DAYS						0.00%	0.00%	1.28%	0.57%	0.00%
181+ DAYS						0.00%	0.75%	0.00%	3.03%	0.73%	
2021	CURRENT							84.38%	94.79%	89.45%	91.41%
	1-30 DAYS							15.72%	5.21%	3.24%	6.93%
	61-90 DAYS							0.00%	0.00%	7.31%	0.00%
	91-120 DAYS							0.00%	0.00%	0.00%	1.66%
2022	CURRENT								100.00%	89.06%	87.09%
	1-30 DAYS								0.00%	3.88%	4.39%
	31-60 DAYS								0.00%	0.00%	3.27%
	61-90 DAYS								0.00%	0.00%	1.05%
	91-120 DAYS								0.00%	3.01%	0.00%
2023	121-150 DAYS								0.00%	4.07%	4.20%
	CURRENT									100.00%	88.34%
	1-30 DAYS									0.00%	3.14%
2024	31-60 DAYS									0.00%	8.51%
	CURRENT										92.87%
1-30 DAYS											7.13%
Delinquency Status (% of Current Balance) - El Salvador - Personal Loans											
		2015 March	2016 March	2017 March	2018 March	2019 March	2020 March	2021 March	2022 March	2023 March	2024 March
2015	CURRENT - 90 DAYS	100.00%	100.00%	97.98%	91.51%	97.12%	93.70%	90.52%	97.12%	100.00%	91.67%
		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.22%

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 - 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



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

	2015 Marzo	2016 Marzo	2017 Marzo	2018 Marzo	2019 Marzo	2020 Marzo	2021 Marzo	2022 Marzo	2023 Marzo	2024 Marzo
Balance	5,380,630	5,081,045	4,557,965	5,407,123	8,740,606	11,169,379	9,477,597	7,359,077	5,788,469	4,608,091

CORRIENTE	5,005,796	
1.20 DIAS	131,561	

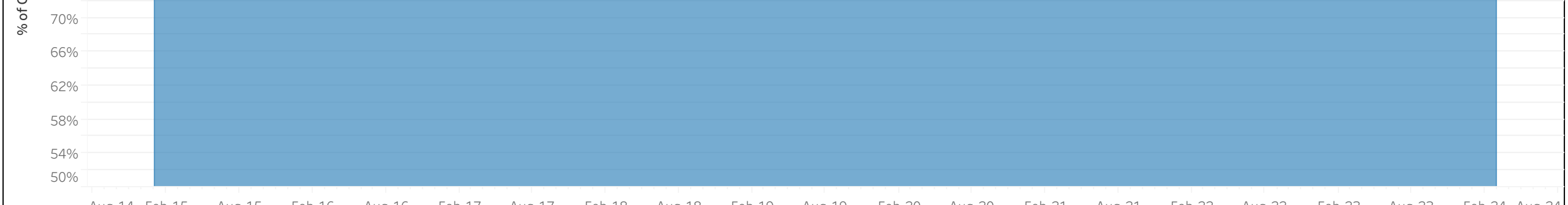
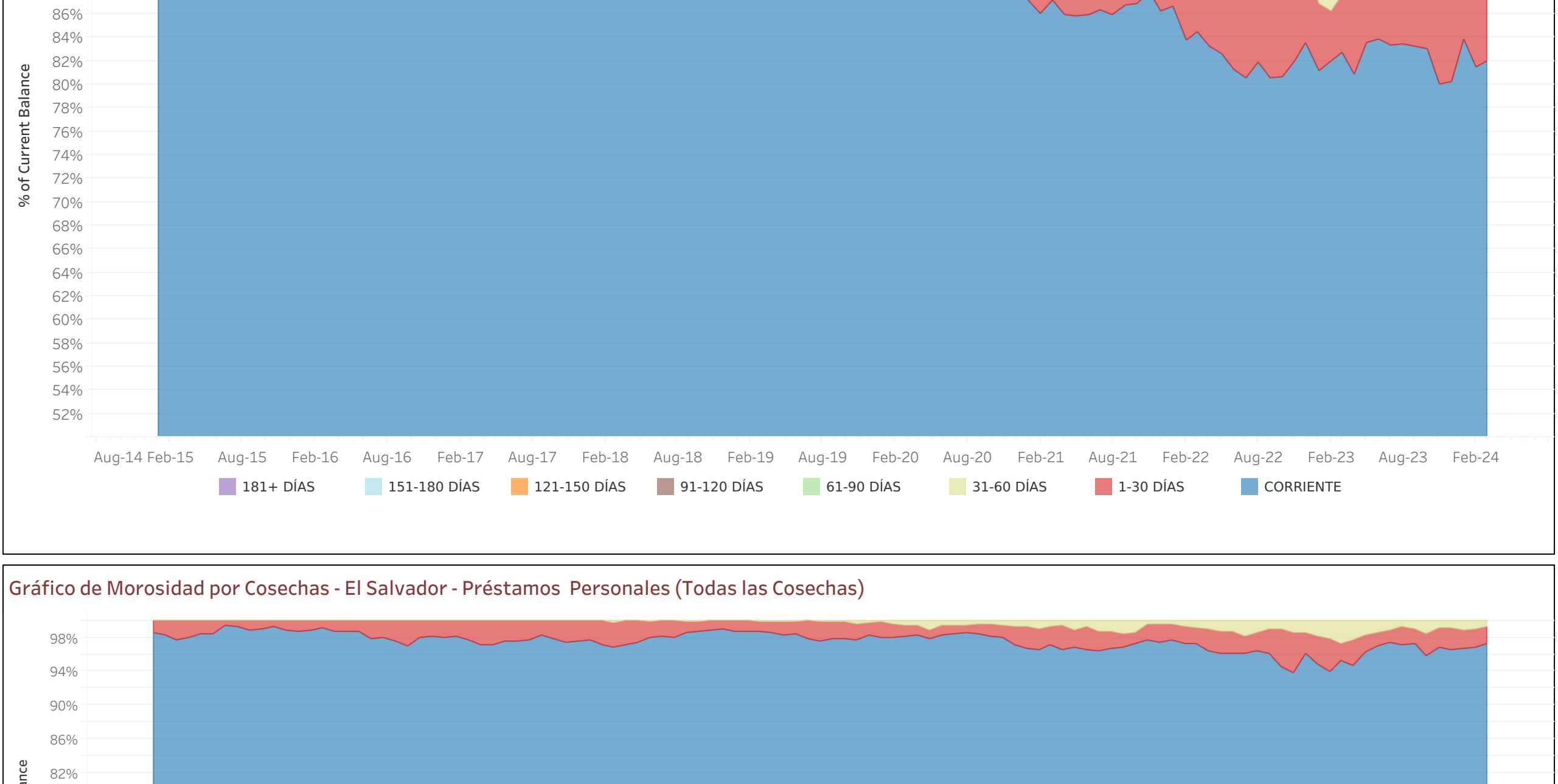
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	2019
	Marzo
CORRIENTE	93,03%

1-30 DÍAS	2.45%	2.76%	1.80%	3.33%	4.12%	2.46%	5.09%	6.12%	4.88%	6.70%
31-60 DÍAS	1.12%	1.51%	0.89%	1.29%	1.15%	1.17%	2.64%	4.96%	4.27%	6.13%
61-90 DÍAS	1.08%	1.06%	1.34%	1.24%	1.21%	0.52%	2.22%	1.75%	3.37%	2.42%
91-120 DÍAS	0.91%	0.31%	0.75%	0.85%	0.32%	0.19%	0.50%	0.69%	0.62%	0.88%
121-150 DÍAS	0.81%	0.20%	1.18%	1.49%	0.46%	0.73%	0.48%	0.87%	0.82%	1.09%
151-180 DÍAS	0.65%	0.44%	0.35%	0.56%	0.33%	0.30%	1.11%	0.34%	0.65%	0.00%
181+ DÍAS	0.00%	0.00%	0.00%	0.27%	0.12%	0.63%	0.74%	0.86%	2.73%	0.69%

COPIANTE - 90 DIAS	97.63%	99.06%	97.72%	96.83%	98.70%	98.15%	97.07%	97.24%	95.18%	97.25%
91-180 DIAS	2.37%	0.94%	2.28%	2.90%	1.18%	1.22%	2.19%	1.90%	2.09%	2.06%
181+ DIAS	0.00%	0.00%	0.00%	0.27%	0.12%	0.63%	0.74%	0.86%	2.73%	0.69%

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



	Marzo	Marzo
2015	332,269	1,456,039

2016		98,323	1,173,188	911,362	682,619	481,092	349,532	231,581	139,056	83,577
2017			430,970	1,962,303	1,356,370	826,696	653,566	408,136	266,544	176,070
2018				648,808	4,151,593	2,976,518	2,373,680	1,744,472	1,247,039	837,911
2019					1,421,594	5,126,235	4,221,944	3,194,014	2,382,159	1,904,268
2020						1,160,077	1,325,187	964,311	810,713	628,934
2021							204,148	578,570	480,075	367,050
2022								74,756	311,734	257,901
2023									66,838	152,521
2024										140,318
Estado de Morosidad (\$ Saldo Actual) - Préstamos Personales - El Salvador										
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo
CORRIENTE	332,269	1,407,864	953,635	633,346	404,893	246,628	155,972	91,960	43,461	26,564

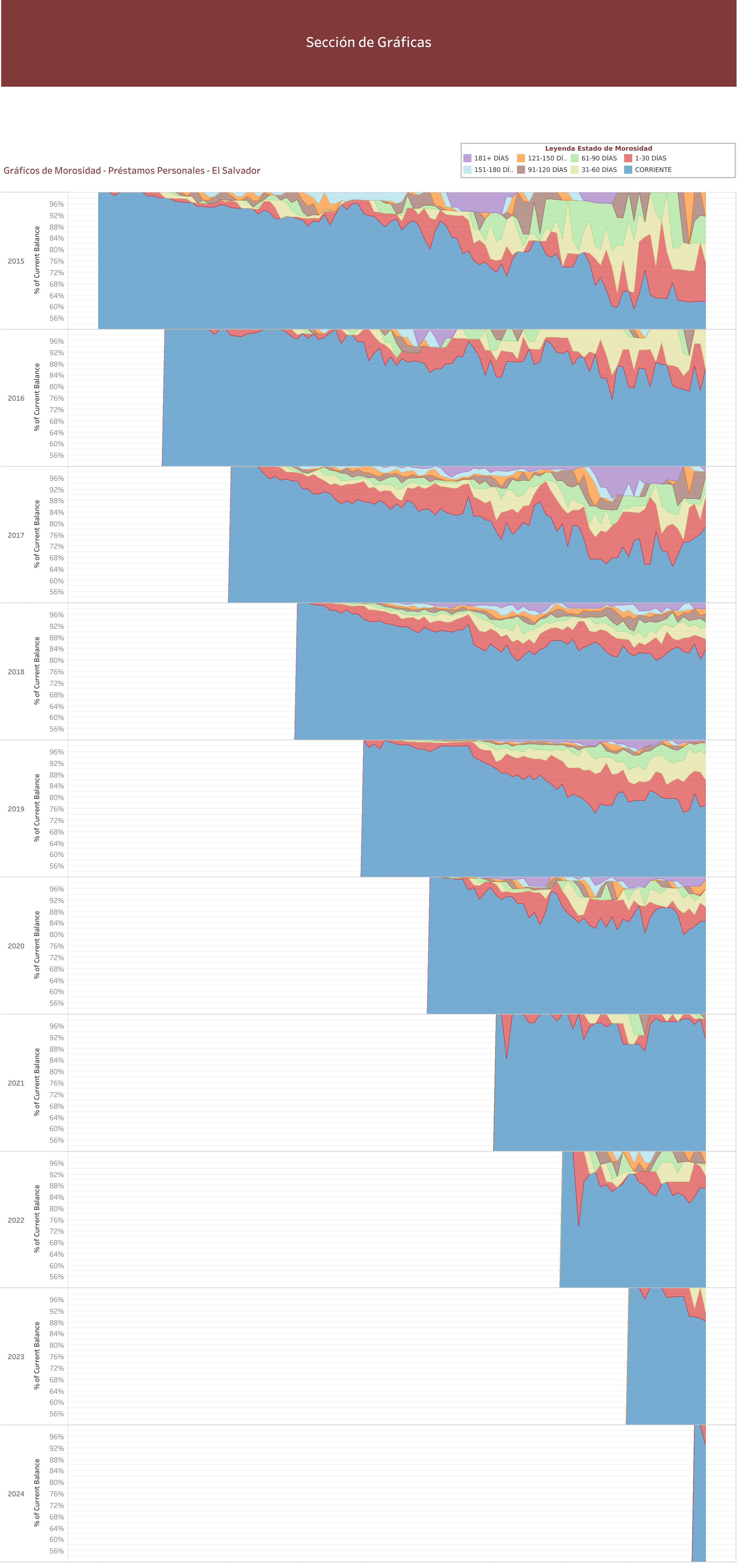
2015	31-60 DIAS	0	13,643	28,574
	61-90 DIAS	0	18,335	0

2016	121-150 DÍAS	0	0	13.643	28.361	0	3.267	5.606	0	0	0	3.620	
	151-180 DÍAS	0	0	15.960	6.498	12.728	0	12.077	3.593	0	0	0	
	181+ DÍAS	0	0	0	0	0	0	3.262	0	0	0	0	
	CORRIENTE	0	398.223	1.143.185	882.041	625.725	413.756	310.038	202.660	117.673	71.864	0	
	1-30 DÍAS	0	0	30.003	15.384	40.327	36.657	11.876	11.023	8.496	0	0	
	31-60 DÍAS	0	0	0	0	10.566	0	13.341	17.899	5.906	11,713	0	
	61-90 DÍAS	0	0	0	13.936	0	0	14.277	0	0	0	0	
	91-120 DÍAS	0	0	0	0	0	0	0	0	3.962	0	0	
	121-150 DÍAS	0	0	0	0	0	0	0	0	0	0	0	
	151-180 DÍAS	0	0	0	0	0	30.679	0	0	0	0	0	
2017	CORRIENTE	0	0	430.970	1.807.376	1.174.575	704.870	525.687	323.508	199.286	139.247	0	
	1-30 DÍAS	0	0	0	83.730	83.402	62.458	25.221	22.044	23.393	18.174	0	
	31-60 DÍAS	0	0	0	19.543	7.905	32.345	50.048	17.184	6.857	2.905	0	
	61-90 DÍAS	0	0	0	4.540	60.000	6.044	2.829	15.827	8.559	10.653	0	
	91-120 DÍAS	0	0	0	17.079	9.563	4.714	20.499	23.946	0	3.303	0	
	121-150 DÍAS	0	0	0	9.937	36.634	9.362	6.169	0	0	0	0	
	151-180 DÍAS	0	0	0	19.698	4.891	24.104	11.594	0	16.576	0	0	
	181+ DÍAS	0	0	0	0	0	2.800	11.519	5.627	11.814	3.187	0	
	CORRIENTE	0	0	0	648.808	3.879.338	2.686.552	2.025.400	1.521.623	1.030.087	699.210	0	
	1-30 DÍAS	0	0	0	174.119	102.364	83.563	85.780	44.514	36.421	26.421	0	
2018	31-60 DÍAS	0	0	0	47.269	76.508	53.394	82.767	45.997	33.227	0	0	
	61-90 DÍAS	0	0	0	40.875	30.048	81.093	4.296	57.327	18.300	0	0	
	91-120 DÍAS	0	0	0	0	4.998	12.921	4.389	14.681	17.831	23.448	0	
	121-150 DÍAS	0	0	0	0	0	20.856	24.447	33.631	0	13.796	0	
	151-180 DÍAS	0	0	0	5.000	9.914	76.647	0	0	16.662	0	0	
	181+ DÍAS	0	0	0	0	36.355	24.740	21.684	34.900	17.769	0	0	
	CORRIENTE	0	0	0	1.400.524	5.017.300	2.734.286	2.588.200	1.876.759	1.465.657	0	0	
	1-30 DÍAS	0	0	0	0	21.070	59.145	282.538	288.603	159.851	172.809	0	
	31-60 DÍAS	0	0	0	0	22.376	88.043	170.819	131.208	171.351	0	0	
	61-90 DÍAS	0	0	0	0	17.538	66.536	71.806	88.993	76.510	0	0	
2019	91-120 DÍAS	0	0	0	0	13.991	12.233	0	8.595	7.751	0	0	
	121-150 DÍAS	0	0	0	0	9.876	14.639	30.492	30.615	0	0	0	
	151-180 DÍAS	0	0	0	0	0	4.377	8.849	0	3.952	0	0	
	181+ DÍAS	0	0	0	0	0	16.834	23.013	86.900	6.087	0	0	
	CORRIENTE	0	0	0	0	0	1.160.077	1.233.857	827.494	728.145	532.388	0	
	1-30 DÍAS	0	0	0	0	0	0	23.775	34.670	3.085	30.618	0	
	31-60 DÍAS	0	0	0	0	0	0	8.299	69.709	50.333	39.163	0	
	61-90 DÍAS	0	0	0	0	0	0	36.620	20.122	0	0	0	
	91-120 DÍAS	0	0	0	0	0	0	12.670	0	0	0	0	
	121-150 DÍAS	0	0	0	0	0	0	0	0	0	22.163	0	
2020	151-180 DÍAS	0	0	0	0	0	0	0	12.317	4.604	0	0	
	181+ DÍAS	0	0	0	0	0	0	9.967	0	24.547	4.604	0	
	CORRIENTE	0	0	0	0	0	0	172.048	548.434	429.404	335.531	0	
	1-30 DÍAS	0	0	0	0	0	0	32.100	30.136	15.560	25.446	0	
	31-60 DÍAS	0	0	0	0	0	0	0	35.110	0	0	0	
	61-90 DÍAS	0	0	0	0	0	0	0	0	0	0	0	
	91-120 DÍAS	0	0	0	0	0	0	0	0	0	6.083	0	
	CORRIENTE	0	0	0	0	0	0	0	74.756	277.643	224.608	0	
	1-30 DÍAS	0	0	0	0	0	0	0	0	12.025	11.327	0	
	31-60 DÍAS	0	0	0	0	0	0	0	0	0	8.443	0	
2021	61-90 DÍAS	0	0	0	0	0	0	0	0	0	8.443	0	
	91-120 DÍAS	0	0	0	0	0	0	0	0	0	2.699	0	
	121-150 DÍAS	0	0	0	0	0	0	0	0	9.389	0	0	
	151-180 DÍAS	0	0	0	0	0	0	0	0	12.680	10.825	0	
	CORRIENTE	0	0	0	0	0	0	0	0	66.838	134.744	0	
	1-30 DÍAS	0	0	0	0	0	0	0	0	0	4.793	0	
	31-60 DÍAS	0	0	0	0	0	0	0	0	0	12.984	0	
	CORRIENTE	0	0	0	0	0	0	0	0	0	0	130.318	0
	1-30 DÍAS	0	0	0	0	0	0	0	0	0	0	10.000	0

Estado de Morosidad (% del Saldo Actual) - Préstamos Personales - El Salvador												
		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
		Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	
2015	CORRIENTE	100.00%	96.66%	94.26%	86.07%	91.51%	89.99%	70.63%	73.68%	64.37%	61.53%	
	1-30 DÍAS	0.00%	1.11%	0.00%	2.69%	1.56%	3.90%	10.32%	4.76%	38.23%	14.07%	
	31-60 DÍAS	0.00%	0.94%	2.82%	0.75%	4.06%	0.00%	9.56%	5.06%	10.07%	6.39%	
	61-90 DÍAS	0.00%	1.26%	0.00%	0.00%	0.00%	0.00%	0.00%	13.62%	7.34%	9.64%	
	91-120 DÍAS	0.00%	0.00%	0.00%	3.64%	0.00%	1.19%	2.54%	0.00%	0.00%	0.00%	
	121-150 DÍAS	0.00%	0.00%	1.25%	2.94%	0.00%	5.03%	0.00%	1.03%	0.00%	8.38%	
	151-180 DÍAS	0.00%	0.00%	1.57%	0.90%	2.68%	0.00%	5.47%	2.69%	0.00%	0.00%	
181+ DÍAS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.48%	0.00%	0.00%	0.00%		
2016	CORRIENTE	100.00%	97.44%	96.78%	91.67%	86.00%	88.70%	87.51%	86.49%	85.99%		
	1-30 DÍAS	0.00%	2.56%	1.69%	5.91%	7.62%	3.40%	4.76%	6.24%	0.00%		
	31-60 DÍAS	0.00%	0.00%	0.00%	2.43%	0.00%	3.82%	7.73%	4.34%	14.01%		
	61-90 DÍAS	0.00%	0.00%	1.53%	0.00%	0.00%	4.68%	0.00%	0.00%	0.00%		
	91-120 DÍAS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.93%	0.00%		
	121-150 DÍAS	0.00%	0.00%	0.00%	0.00%	6.38%	0.00%	0.00%	0.00%	0.00%		
	151-180 DÍAS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
2017	CORRIENTE			100.00%	92.10%	86.60%	85.26%	80.43%	79.26%	74.77%	78.73%	
	1-30 DÍAS			0.00%	4.27%	6.15%	7.56%	3.86%	5.40%	8.78%	10.28%	
	31-60 DÍAS			0.00%	1.00%	0.54%	1.49%	7.66%	4.21%	2.57%	1.64%	
	61-90 DÍAS			0.00%	0.25%	2.95%	0.73%	0.43%	3.88%	3.23%	5.68%	
	91-120 DÍAS			0.00%	0.87%	0.71%	0.57%	3.14%	5.87%	0.00%	1.87%	
	121-150 DÍAS			0.00%	0.53%	2.70%	1.13%	0.94%	0.00%	0.00%	0.00%	
	151-180 DÍAS			0.00%	1.00%	0.36%	2.92%	1.77%	0.00%	6.22%	0.00%	
181+ DÍAS			0.00%	0.00%	0.00%	0.34%	1.76%	1.38%	4.43%	1.80%		
2018	CORRIENTE				100.00%	93.44%	90.26%	85.33%	87.23%	82.66%	83.45%	
	1-30 DÍAS				0.00%	4.19%	3.44%	3.52%	3.20%	3.55%	3.83%	
	31-60 DÍAS				0.00%	1.14%	2.58%	2.25%	4.74%	3.69%	3.97%	
	61-90 DÍAS				0.00%	0.98%	1.01%	3.42%	0.23%	4.60%	2.18%	
	91-120 DÍAS				0.00%	0.00%	0.12%	0.43%	0.18%	0.84%	1.43%	
	121-150 DÍAS				0.00%	0.00%	0.00%	0.70%	1.03%	1.93%	0.00%	
	151-180 DÍAS				0.00%	0.12%	0.33%	3.23%	0.00%	1.34%	0.00%	
181+ DÍAS				0.00%	0.00%	1.24%	1.04%	1.82%	2.80%	2.12%		
2019	CORRIENTE					98.52%	97.87%	88.45%	81.03%	78.76%	76.98%	
	1-30 DÍAS					1.48%	1.58%	6.69%	9.04%	6.75%	9.07%	
	31-60 DÍAS					0.00%	0.44%	2.09%	5.33%	5.51%	9.00%	
	61-90 DÍAS					0.00%	0.34%	1.58%	2.25%	3.73%	4.02%	
	91-120 DÍAS					0.00%	0.00%	0.33%	0.38%	0.36%	0.41%	
	121-150 DÍAS					0.00%	0.19%	0.35%	0.95%	1.28%	0.00%	
	151-180 DÍAS					0.00%	0.00%	0.12%	0.28%	0.00%	0.21%	
2020	181+ DÍAS					0.00%	0.00%	0.40%	0.72%	8.69%	0.32%	
	CORRIENTE					100.00%	93.11%	85.61%	89.62%	84.65%	84.65%	
	1-30 DÍAS					0.00%	1.79%	3.60%	0.38%	4.87%		
	31-60 DÍAS					0.00%	0.63%	7.23%	6.21%	6.23%		
	61-90 DÍAS					0.00%	2.76%	2.09%	0.00%	0.00%		
	91-120 DÍAS					0.00%	0.96%	0.00%	0.00%	0.00%		
	121-150 DÍAS					0.00%	0.00%	0.00%	0.00%	0.00%	3.52%	
2021	151-180 DÍAS					0.00%	0.00%	1.28%	0.57%	0.00%		
	181+ DÍAS					0.00%	0.75%	0.00%	3.03%	0.72%		
	CORRIENTE						84.28%	94.70%	89.45%	91.41%		
	1-30 DÍAS						15.72%	5.21%	3.24%	6.93%		
2022	61-90 DÍAS						0.00%	0.00%	7.31%	0.00%		
	91-120 DÍAS						0.00%	0.00%	0.00%	1.56%		
	CORRIENTE							100.00%	89.00%	87.99%		
	1-30 DÍAS							0.00%	3.86%	4.39%		
	31-60 DÍAS							0.00%	0.00%	3.27%		
	61-90 DÍAS							0.00%	0.00%	1.05%		
2023	91-120 DÍAS							0.00%	3.01%	0.00%		
	121-150 DÍAS							0.00%	4.07%	4.20%		
	CORRIENTE								100.00%	88.34%		
2024	1-30 DÍAS								0.00%	3.14%		
	31-60 DÍAS								0.00%	8.51%		
	CORRIENTE										92.87%	
	1-30 DÍAS										7.13%	

[illegible]

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Gráficos de Morosidad - Préstamos Personales - El Salvador

181+ DÍAS

91-180 DÍAS

CORRIENTE - 90 DÍAS

Leyenda Estado de Morosidad

