



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

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

Cutoff Date: September-2023

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 - September-2023

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 September-2023

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Balance	September	September	September	September	September	September	September	September	September	September
Balance	145,667,081	157,523,516	171,209,275	181,523,579	190,180,418	202,201,158	202,447,746	195,902,805	186,629,139	177,446,609

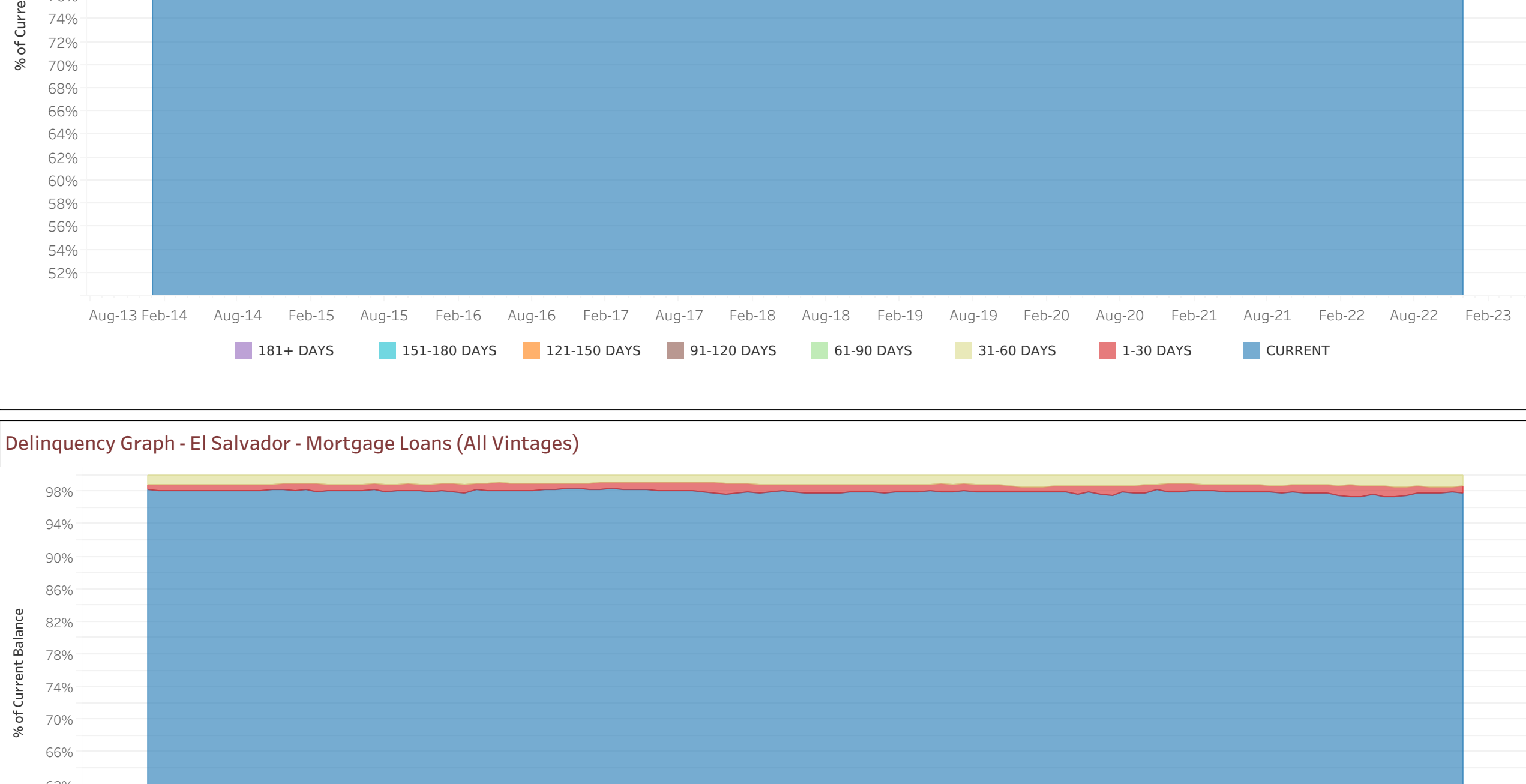
Delinquency Status (\$ of Current Balance)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	September	September	September	September	September	September	September	September	September	September
CURRENT	133,962,209	145,146,357	158,197,336	165,622,213	171,860,549	182,918,361	181,658,453	178,260,303	167,210,968	161,256,339
1-30 DAYS	5,078,503	5,733,136	5,302,454	7,104,654	8,462,928	7,571,836	9,390,740	7,512,663	8,925,102	6,529,522
31-60 DAYS	2,563,259	2,623,221	2,751,596	3,659,538	3,966,961	4,245,762	4,404,619	4,597,068	3,892,433	3,312,773
61-90 DAYS	1,224,111	1,071,434	1,610,891	1,931,522	2,055,512	2,186,301	2,607,823	1,644,516	2,444,914	2,362,218
91-120 DAYS	517,522	601,450	709,679	709,679	617,637	1,130,253	822,556	1,044,142	1,027,796	844,546
121-150 DAYS	315,022	347,796	406,641	501,776	623,306	463,175	619,673	425,543	425,704	442,549
151-180 DAYS	199,438	210,004	105,942	275,195	330,206	264,517	123,571	326,483	421,846	170,478
181+ DAYS	1,806,966	1,790,118	1,899,703	1,719,003	2,263,319	2,420,952	2,810,312	2,102,087	2,272,276	2,516,243

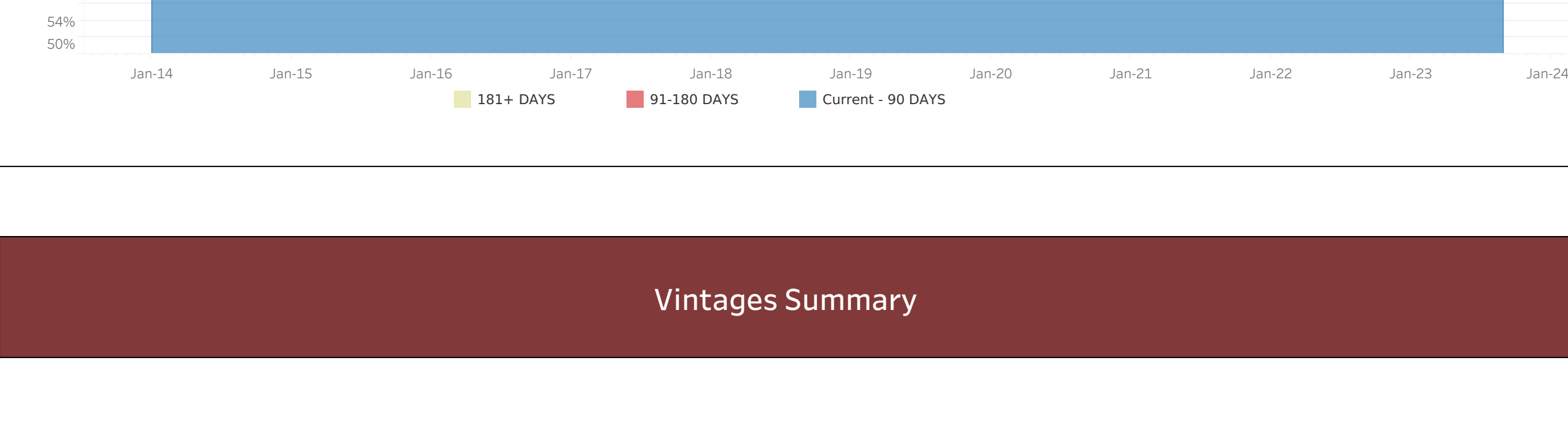
Delinquency Status (% of Current Balance)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	September	September	September	September	September	September	September	September	September	September
CURRENT	91.96%	92.14%	92.40%	91.24%	90.37%	90.56%	89.73%	90.39%	89.65%	90.86%
1-30 DAYS	3.49%	3.64%	3.10%	3.92%	4.45%	3.74%	4.44%	3.92%	4.76%	3.68%
31-60 DAYS	1.76%	1.67%	1.61%	2.02%	2.09%	2.10%	2.18%	2.55%	2.09%	1.87%
61-90 DAYS	0.84%	0.68%	0.94%	1.06%	1.08%	1.08%	1.29%	0.84%	1.31%	1.38%
91-120 DAYS	0.36%	0.39%	0.55%	0.39%	0.32%	0.56%	0.41%	0.53%	0.55%	0.43%
121-150 DAYS	0.22%	0.23%	0.24%	0.28%	0.33%	0.23%	0.31%	0.22%	0.23%	0.25%
151-180 DAYS	0.14%	0.13%	0.06%	0.15%	0.17%	0.13%	0.06%	0.17%	0.23%	0.10%
181+ DAYS	1.24%	1.14%	1.11%	0.95%	1.19%	1.20%	1.39%	1.07%	1.22%	1.42%

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



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



Vintages Summary

Monthly Balance - El Salvador - Mortgage Loans	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	September	September	September	September	September	September	September	September	September	September
2014	21,945,120	27,236,081	25,800,872	24,240,550	22,185,788	20,256,382	18,626,601	16,823,994	14,506,101	13,644,023
2015		16,236,361	22,889,500	21,743,066	20,553,475	18,681,838	17,354,724	15,841,175	14,058,467	12,444,805
2016			17,947,698	23,147,821	22,217,508	20,758,384	19,562,994	17,959,752	16,581,455	14,958,322
2017				14,923,353	18,378,028	17,107,000	16,004,404	15,036,277	13,594,693	12,307,588
2018					17,811,426	22,848,792	22,116,643	20,871,100	19,266,913	17,323,213
2019						20,846,018	26,038,284	23,637,251	21,486,839	20,573,689
2020							7,415,874	10,533,235	9,941,868	9,323,349
2021								8,088,279	9,602,161	8,835,368
2022									7,564,013	8,796,483
2023										5,578,522

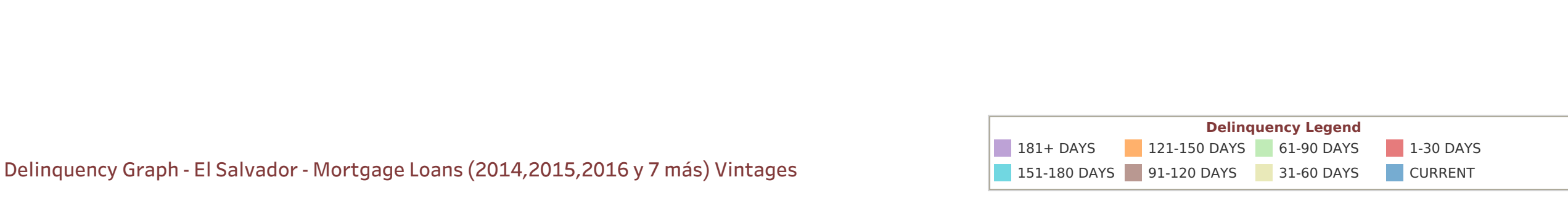
Delinquency Status (\$ of Current Balance) - El Salvador - Mortgage Loans

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	September	September	September	September	September	September	September	September	September	September
CURRENT	133,962,209	145,146,357	158,197,336	165,622,213	171,860,549	182,918,361	181,658,453	178,260,303	167,210,968	161,256,339
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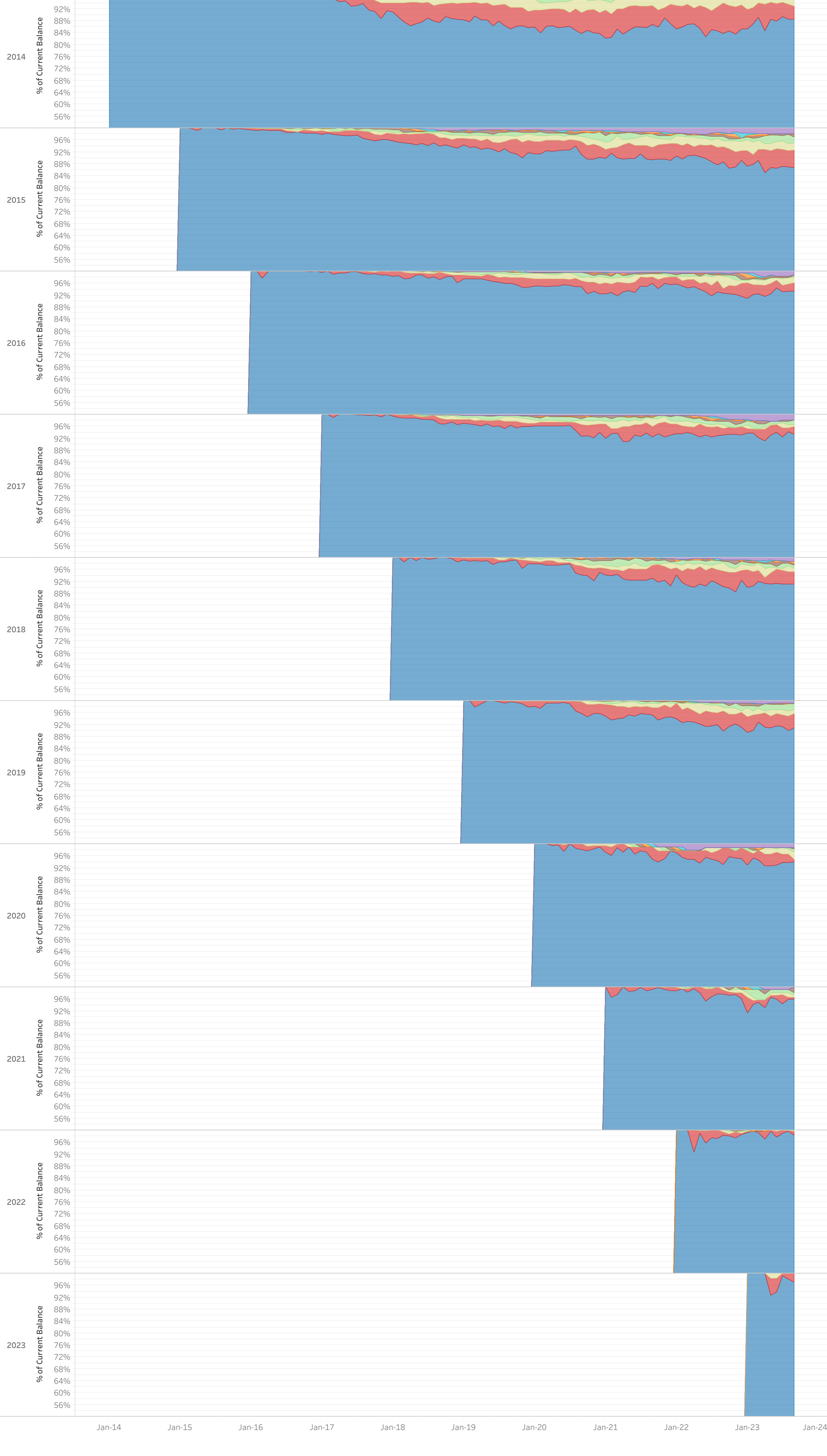
Delinquency Status (% of Current Balance) - El Salvador - Mortgage Loans

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	September	September	September	September	September	September	September	September	September	September
CURRENT	99.80%	99.28%	96.13%	96.13%	87.40%	85.00%	83.61%	86.73%	83.69%	88.47%
1-30 DAYS	0.20%	0.63%	1.89%	4.18%	4.12%	3.70%	4.18%	4.29%	5.10%	4.00%
31-60 DAYS	0.00%	0.00%	1.08%	2.12%	2.73%	3.89%	5.02%	4.26%	2.00%	3.39%
61-90 DAYS	0.00%	0.00%	0.09%	1.17%	1.83%	0.87%	2.13%	0.69%	1.74%	1.45%
91-120 DAYS	0.00%	0.00%	0.68%	0.00%	0.00%	0.86%	0.05%	0.64%	1.23%	0.97%
121-150 DAYS	0.00%	0.00%	0.00%	0.40%	0.63%	0.50%	0.00%	0.00%	0.39%	0.00%
151-180 DAYS	0.00%	0.00%	0.00%	0.30%	0.24%	0.00%	0.00%	0.39%	0.35%	0.27%
181+ DAYS	0.00%	0.00%	0.13%	0.39%	1.00%	1.44%	1.34%	0.95%	0.43%	1.16%

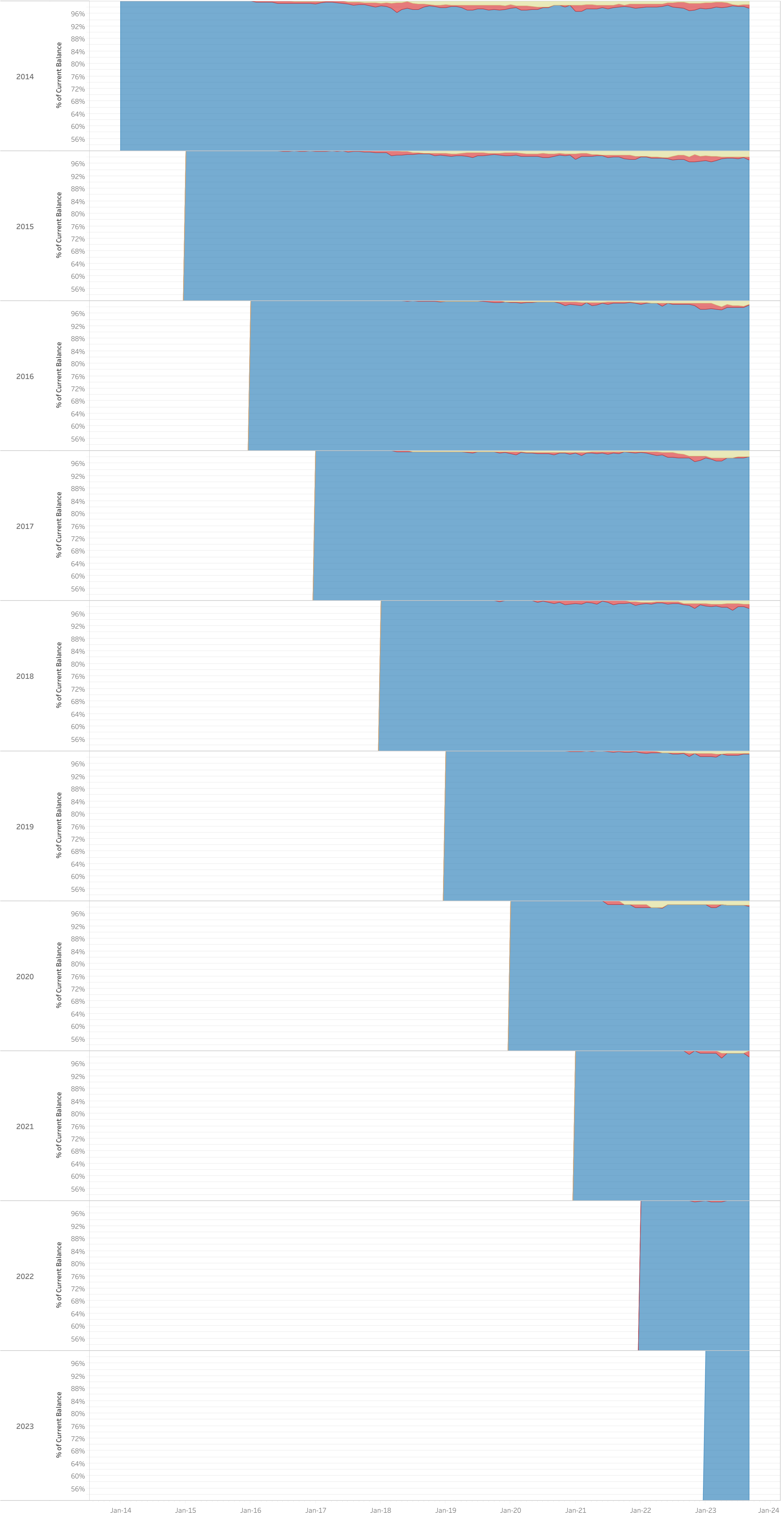
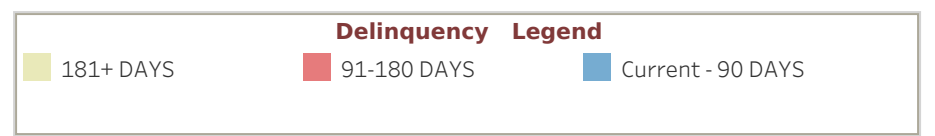
Graphs Section



Delinquency Graph - El Salvador - Mortgage Loans (2014,2015,2016 y 7 más) Vintages



Delinquency Graph - El Salvador - Mortgage Loans (2014,2015,2016 y 7 más) Vintages



Section 2

(Spanish Reports / Reportes en Español)



Gráficos de Morosidad por Cosechas El Salvador

Préstamos Hipotecarios - Septiembre-2023

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: Septiembre-2023



