



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

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

Cutoff Date: July-2026

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 - July-2026

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 July-2026

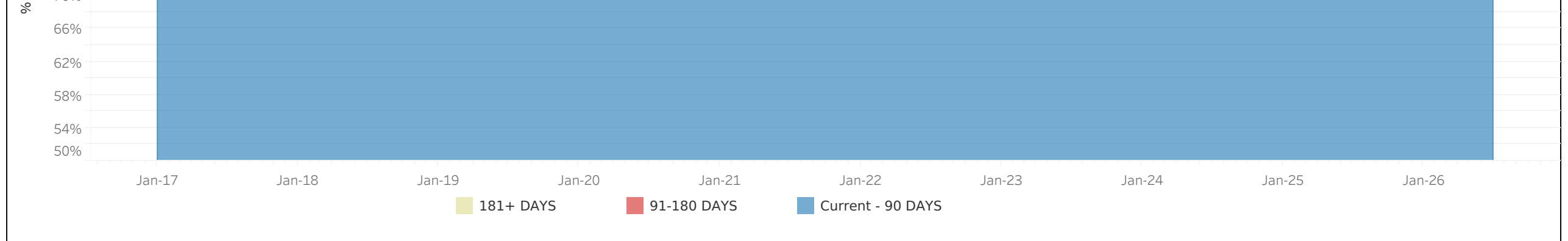
Mortgage Loans - La Hipotecaria El Salvador Migration Analysis (All Vintages)

	2017 July	2018 July	2019 July	2020 July	2021 July	2022 July	2023 July	2024 July	2025 July	2026 July
Balance	180,083,469	187,659,440	200,352,522	203,355,080	197,943,683	187,616,993	179,132,428	170,859,925	165,270,147	58,651,382

Delinquency Status (\$ of Current Balance)										
CURRENT	365,937,299	370,723,155	382,716,431	387,647,239	380,200,232	368,612,760	363,057,132	356,582,473	350,849,877	47,341,099
1-30 DAYS	5,848,739	7,612,089	6,830,573	5,344,864	7,332,508	8,580,993	6,426,401	6,764,212	6,962,647	4,057,999
31-60 DAYS	3,312,583	3,229,990	4,824,604	3,829,081	3,830,223	4,031,468	3,687,214	3,039,564	2,925,790	2,636,200
61-90 DAYS	1,853,092	1,926,521	1,867,965	2,273,819	2,529,738	2,354,348	1,960,499	1,604,715	1,716,333	1,402,540
91-120 DAYS	671,319	867,571	1,078,664	547,089	1,380,937	987,398	750,429	203,300	642,491	530,542
121-150 DAYS	446,277	572,884	452,971	451,101	353,353	614,258	405,670	244,892	116,791	322,584
151-180 DAYS	243,972	535,400	296,686	247,614	73,423	245,325	84,825	222,392	113,124	276,464
181+ DAYS	1,770,189	2,191,824	2,284,628	2,914,274	2,243,269	2,290,444	2,760,257	2,198,379	1,943,095	2,104,042

Delinquency Status (% of Current Balance)										
	2017 July	2018 July	2019 July	2020 July	2021 July	2022 July	2023 July	2024 July	2025 July	2026 July
CURRENT	92.14%	90.97%	91.20%	92.28%	91.04%	89.82%	91.03%	91.64%	91.27%	80.72%
1-30 DAYS	3.25%	4.06%	3.41%	2.63%	3.70%	4.57%	3.59%	3.95%	4.21%	6.92%
31-60 DAYS	1.84%	1.72%	2.41%	1.88%	1.94%	2.15%	2.06%	1.78%	1.77%	4.46%
61-90 DAYS	1.03%	1.03%	0.93%	1.17%	1.28%	1.25%	1.09%	0.94%	1.04%	2.39%
91-120 DAYS	0.37%	0.46%	0.54%	0.27%	0.70%	0.53%	0.42%	0.12%	0.39%	0.90%
121-150 DAYS	0.25%	0.31%	0.23%	0.22%	0.18%	0.33%	0.23%	0.14%	0.07%	0.55%
151-180 DAYS	0.14%	0.29%	0.15%	0.12%	0.04%	0.13%	0.05%	0.13%	0.07%	0.47%
181+ DAYS	0.98%	1.17%	1.14%	1.43%	1.13%	1.22%	1.54%	1.29%	1.18%	3.59%

CURRENT - 90 DAYS	98.26%	97.78%	97.95%	97.95%	97.95%	97.79%	97.77%	98.32%	98.30%	94.49%
91-180 DAYS	0.76%	1.05%	0.91%	0.61%	0.91%	0.98%	0.69%	0.93%	0.53%	1.93%
181+ DAYS	0.98%	1.17%	1.14%	1.43%	1.13%	1.22%	1.54%	1.29%	1.18%	3.59%



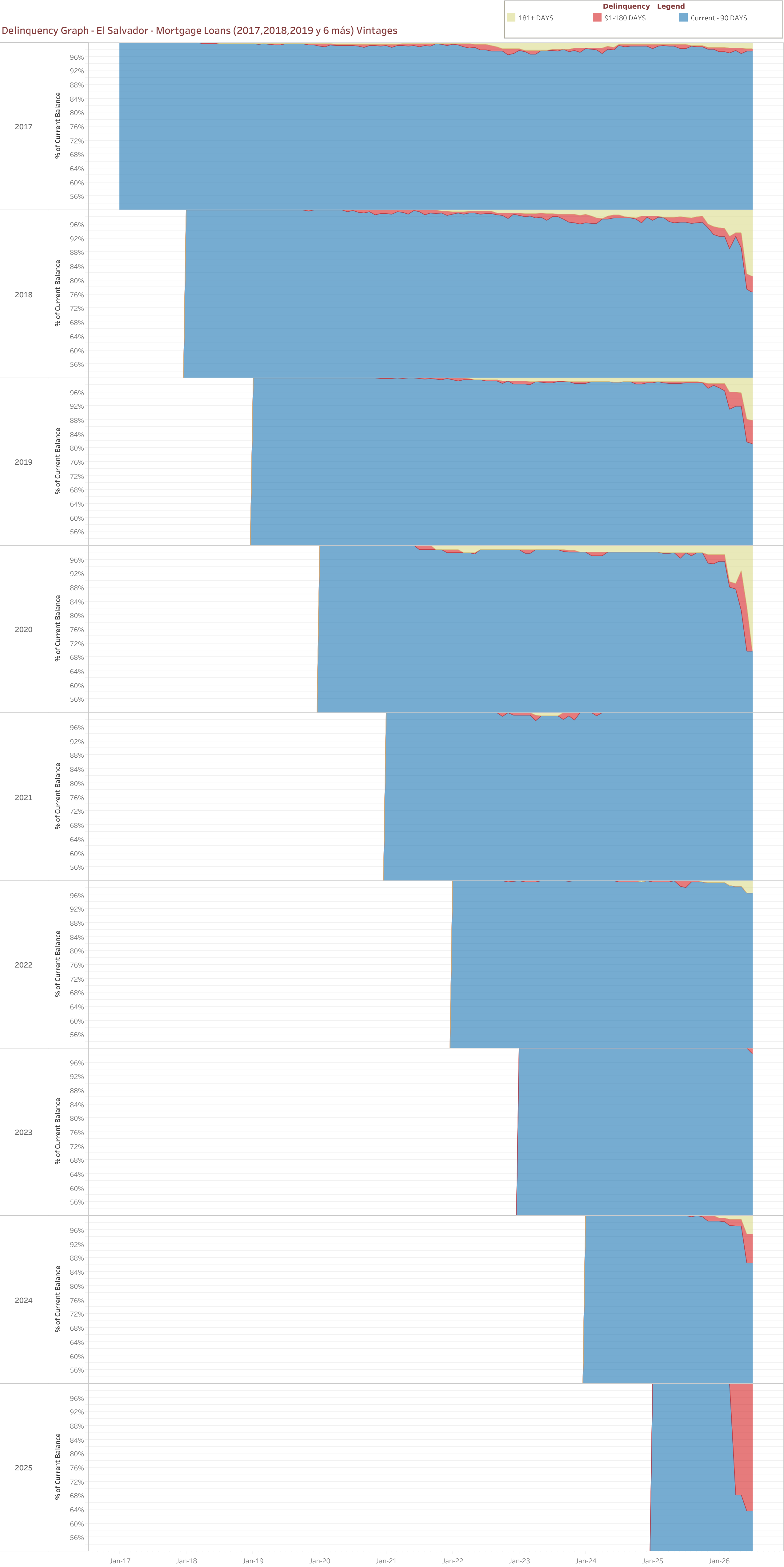
Vintages Summary

Monthly Balance - El Salvador - Mortgage Loans										
	2017 July	2018 July	2019 July	2020 July	2021 July	2022 July	2023 July	2024 July	2025 July	2026 July
2017	11,690,758	18,590,971	17,296,317	16,131,129	15,256,858	13,775,760	12,469,548	11,532,335	10,499,233	4,874,024
2018		13,152,489	22,536,519	22,235,098	21,237,350	19,680,406	17,565,808	15,666,776	14,392,003	1,752,882
2019			16,478,224	26,266,546	24,054,777	21,846,386	20,689,038	18,740,980	16,998,791	1,954,320
2020				5,621,468	10,563,476	10,117,402	9,454,712	8,692,100	8,171,520	980,391
2021					7,001,737	9,750,991	8,963,146	8,380,552	7,795,022	1,158,571
2022						5,373,717	8,998,344	8,357,527	7,706,672	908,393
2023							4,460,823	7,281,669	7,070,248	979,018
2024								4,920,361	9,687,059	783,088
2025									3,787,624	347,950

Delinquency Status (\$ of Current Balance) - El Salvador - Mortgage Loans										
	2017 July	2018 July	2019 July	2020 July	2021 July	2022 July	2023 July	2024 July	2025 July	2026 July
2017	CURRENT	11,670,236	18,273,091	16,625,747	15,539,862	14,138,462	12,732,220	11,514,401	10,887,055	9,925,160
	1-30 DAYS	0	200,030	344,241	159,271	592,610	429,240	378,095	205,933	325,540
	31-60 DAYS	0	0	54,487	0	208,351	148,122	213,802	203,881	66,574
	61-90 DAYS	0	58,449	212,442	287,268	127,036	165,937	66,276	195,959	0
	91-120 DAYS	0	0	0	38,629	65,388	0	64,092	0	97,958
	121-150 DAYS	0	0	0	24,214	65,611	209,927	0	0	0
	151-180 DAYS	0	0	0	0	0	107,918	0	34,685	19,178
	181+ DAYS	0	59,400	59,400	81,885	59,400	82,737	232,882	64,822	64,822
2018	CURRENT	0	13,062,541	22,576,405	21,741,136	19,632,895	18,136,610	16,008,875	14,673,455	13,285,973
	1-30 DAYS	0	89,948	180,559	226,236	772,003	860,120	793,742	334,003	393,512
	31-60 DAYS	0	0	179,555	84,068	252,951	168,090	129,711	32,443	152,693
	61-90 DAYS	0	0	0	232,075	469,154	322,798	278,752	274,426	56,527
	91-120 DAYS	0	0	0	51,583	130,346	0	68,975	0	135,662
	121-150 DAYS	0	0	0	0	0	117,149	70,133	39,748	0
	151-180 DAYS	0	0	0	0	0	0	34,779	97,061	52,118
	181+ DAYS	0	0	0	0	0	0	0	0	0
2019	CURRENT	0	0	16,398,534	25,989,041	23,013,170	19,987,097	18,676,163	16,717,691	15,407,921
	1-30 DAYS	0	0	0	79,690	535,917	991,121	814,731	1,191,762	984,863
	31-60 DAYS	0	0	0	42,000	243,505	517,800	358,466	437,903	267,754
	61-90 DAYS	0	0	0	0	254,649	147,176	358,434	175,777	107,390
	91-120 DAYS	0	0	0	18,545	27,537	80,645	40,474	0	40,612
	121-150 DAYS	0	0	0	0	0	0	67,866	0	0
	151-180 DAYS	0	0	0	0	0	0	0	0	0
	181+ DAYS	0	0	0	0	0	122,548	172,903	217,787	190,250
2020	CURRENT	0	0	0	5,621,468	10,318,219	9,578,028	8,865,083	8,154,825	7,233,667
	1-30 DAYS	0	0	0	0	121,961	240,643	263,370	229,993	416,821
	31-60 DAYS	0	0	0	0	0	175,436	202,963	117,960	13,729
	61-90 DAYS	0	0	0	0	0	0	0	17,958	335,339
	91-120 DAYS	0	0	0	0	123,296	0	0	0	0
	121-150 DAYS	0	0	0	0	0	123,296	123,296	171,363	171,363
	151-180 DAYS	0	0	0	0	0	0	0	0	0
	181+ DAYS	0	0	0	0	0	0	0	0	0
2021	CURRENT	0	0	0	0	6,983,751	9,475,710	8,453,068	7,961,894	6,890,698
	1-30 DAYS	0	0	0	0	17,986	242,597	284,985	169,807	824,354
	31-60 DAYS	0	0	0	0	0	0	47,609	177,797	79,569
	61-90 DAYS	0	0	0	0	0	0	72,683	104,833	17,053
	91-120 DAYS	0	0	0	0	0	0	0	0	0
	121-150 DAYS	0	0	0	0	0	0	0	0	0
	151-180 DAYS	0	0	0	0	0	0	0	0	0
	181+ DAYS	0	0	0	0	0	5,227,465	8,086,722	7,879,202	7,129,774
2022	CURRENT	0	0	0	0	0	0	136,252	91,897	335,065
	1-30 DAYS	0	0	0	0	0	0	9,724	111,601	42,027
	31-60 DAYS	0	0	0	0	0	0	0	0	111,601
	61-90 DAYS	0	0	0	0	0	0	0	0	41,636
	91-120 DAYS	0	0	0	0	0	0	0	31,658	156,360
	121-150 DAYS	0	0	0	0	0	0	0	0	0
	151-180 DAYS	0	0	0	0	0	0	0	0	0
	181+ DAYS	0	0	0	0	0	0	0	0	0
2023	CURRENT	0	0	0	0	0	0	4,421,584	7,101,173	6,913,023
	1-30 DAYS	0	0	0	0	0	0	39,239	51,257	90,368
	31-60 DAYS	0	0	0	0	0	0	0	0	66,847
	61-90 DAYS	0	0	0	0	0	0	0	39,239	0
	91-120 DAYS	0	0	0	0	0	0	0	0	15,105
	121-150 DAYS	0	0	0	0	0	0	0	4,920,361	9,390,362
	151-180 DAYS	0	0	0	0	0	0	0	0	569,552
	181+ DAYS	0	0	0	0	0	0	0	0	15,268
2024	CURRENT	0	0	0	0	0	0	0	0	0
	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
	151-180 DAYS	0	0	0	0	0	0	0	0	0
	181+ DAYS	0	0	0	0	0	0	0	0	0
2025	CURRENT	0	0	0	0	0	0	0	0	0
	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
	151-180 DAYS	0	0	0	0	0	0	0	0	0
	181+ DAYS	0	0	0	0	0	0	0	0	0

2018	151-180 DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.78%	0.00%	0.30%	0.18%	0.00%
	181+ DAYS	0.00%	0.32%	0.34%	0.51%	0.39%	0.60%	1.87%	0.56%	0.62%	1.72%
	CURRENT		99.32%	98.43%	97.78%	92.45%	92.16%	91.14%	93.66%	92.31%	44.93%
	1-30 DAYS		0.68%	0.79%	0.57%	3.64%	4.37%	4.52%	2.13%	2.73%	19.08%
	31-60 DAYS		0.00%	0.78%	0.38%	1.19%	0.85%	0.74%	0.21%	1.00%	5.69%
	61-90 DAYS		0.00%	0.00%	1.04%	2.21%	1.64%	1.59%	1.75%	0.39%	7.74%
	91-120 DAYS		0.00%	0.00%	0.23%	0.52%	0.00%	0.39%	0.00%	0.94%	0.00%
	121-150 DAYS		0.00%	0.00%	0.00%	0.00%	0.60%	0.40%	0.25%	0.00%	2.97%
	151-180 DAYS		0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.62%	0.36%	1.64%
	181+ DAYS		0.00%	0.00%	0.00%	0.00%	0.38%	1.03%	1.38%	2.19%	18.95%
2019	CURRENT		99.52%	98.94%	95.67%	91.49%	91.24%	89.20%	90.64%	40.83%	
	1-30 DAYS		0.48%	0.83%	2.14%	4.54%	3.94%	6.36%	5.79%	14.85%	
	31-60 DAYS			0.00%	0.16%	1.01%	2.37%	1.73%	2.34%	1.58%	19.42%
	61-90 DAYS			0.00%	0.00%	1.06%	0.67%	1.73%	0.94%	0.63%	6.01%
	91-120 DAYS			0.00%	0.07%	0.11%	0.37%	0.20%	0.00%	0.24%	6.69%
	121-150 DAYS			0.00%	0.00%	0.00%	0.00%	0.38%	0.00%	0.00%	0.00%
2020	181+ DAYS		0.00%	0.00%	0.56%	0.54%	1.16%	1.12%	1.12%	12.21%	
	CURRENT			100.00%	97.68%	94.67%	93.76%	93.82%	88.52%	33.02%	
	1-30 DAYS			0.00%	1.15%	2.38%	2.79%	2.65%	5.10%	19.29%	
	31-60 DAYS			0.00%	0.00%	1.73%	2.15%	1.36%	0.17%	17.37%	
	61-90 DAYS			0.00%	0.00%	0.00%	0.00%	0.21%	4.11%	0.00%	
	91-120 DAYS			0.00%	1.17%	0.00%	0.00%	0.00%	0.00%	0.00%	
2021	121-150 DAYS			0.00%	1.22%	1.30%	1.97%	2.10%	30.32%		
	CURRENT			99.74%	96.78%	94.31%	95.00%	95.00%	88.40%	71.58%	
	1-30 DAYS			0.26%	2.48%	3.18%	2.03%	10.58%	7.75%		
	31-60 DAYS			0.00%	0.00%	0.53%	2.12%	1.03%	7.11%		
	61-90 DAYS			0.00%	0.74%	1.17%	0.85%	0.00%	13.56%		
	181+ DAYS			0.00%	0.00%	0.93%	0.00%	0.00%	0.00%		
2022	CURRENT			97.46%	98.67%	94.28%	92.49%	70.46%	70.46%		
	1-30 DAYS			2.54%	1.02%	4.01%	3.49%	21.48%			
	31-60 DAYS			0.00%	0.11%	1.34%	0.55%	0.00%			
	61-90 DAYS			0.00%	0.00%	0.00%	1.45%	4.58%			
	91-120 DAYS			0.00%	0.00%	0.38%	2.63%	0.00%			
	181+ DAYS			0.00%	0.00%	0.00%	0.00%	3.48%			
2023	CURRENT						99.12%	98.76%	97.78%	55.58%	
	1-30 DAYS						0.88%	0.70%	1.28%	0.00%	
	31-60 DAYS						0.00%	0.00%	0.95%	36.67%	
	61-90 DAYS						0.00%	0.54%	0.00%	5.23%	
	91-120 DAYS						0.00%	0.00%	0.00%	1.54%	
	CURRENT						100.00%	96.94%	72.73%		
2024	1-30 DAYS						0.00%	1.96%	8.69%		
	61-90 DAYS						0.00%	1.10%	5.00%		
	91-120 DAYS						0.00%	0.00%	8.33%		
	181+ DAYS						0.00%	0.00%	5.26%		
	CURRENT								100.00%	48.14%	
	61-90 DAYS								0.00%	15.28%	
2025	121-150 DAYS								0.00%	36.60%	
Delinquency Status (% of Current Balance) - El Salvador - Mortgage Loans											
	2017 July	2018 July	2019 July	2020 July	2021 July	2022 July	2023 July	2024 July	2025 July	2026 July	
2017	CURRENT - 90 DAYS	100.00%	99.68%	99.66%	99.10%	98.75%	97.82%	97.62%	99.14%	98.27%	97.58%
2018	CURRENT - 90 DAYS	100.00%	99.68%	99.66%	99.10%	98.75%	97.82%	97.62%	99.14%	98.27%	97.58%

Delinquency Graph - El Salvador - Mortgage Loans (2017,2018,2019 y 6 más) Vintages



Section 2

[\(Spanish Reports / Reportes en Español\)](#)



Gráficos de Morosidad por Cosechas El Salvador

Préstamos Hipotecarios - Julio-2026

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: Julio-2026



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

[illegible]

CORRIENTE	105,937,253
1-30 DÍAS	5,848,739
31-60 DÍAS	3,312,583

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
61-90 DÍAS	1,853,092	1,926,521	1,867,965	2,373,819	2,529,738	2,354,348	1,960,499	1,604,715	1,716,383	1,402,546
91-120 DÍAS	671,319	867,577	1,078,664	547,089	1,380,937	967,398	750,429	203,300	642,491	\$30,542
121-150 DÍAS	446,277	572,884	429,691	451,101	353,353	614,258	405,670	244,892	116,791	322,584
151-180 DÍAS	243,972	535,000	296,960	247,634	73,423	245,325	84,825	222,392	113,124	276,648
181+ DÍAS	1,770,189	2,192,824	2,286,628	2,914,274	2,243,269	2,290,444	2,760,257	2,198,379	1,943,095	2,104,642

CORRIENTE	92.14%
1-30 DÍAS	3.25%

30 DÍAS	1.84%	1.72%	2.41%	1.88%	1.94%	2.15%	2.06%	1.78%	1.77%	4.46%
60 DÍAS	2.09%	2.03%	2.63%	2.17%	2.28%	2.48%	2.19%	1.94%	1.94%	2.39%
90 DÍAS	0.13%	0.46%	0.46%	0.27%	0.70%	0.53%	0.42%	0.12%	0.93%	0.90%
121-150 DÍAS	0.25%	0.31%	0.23%	0.22%	0.18%	0.33%	0.23%	0.14%	0.07%	0.50%
151-180 DÍAS	0.14%	0.29%	0.15%	0.12%	0.04%	0.13%	0.05%	0.13%	0.07%	0.47%
181+ DÍAS	0.98%	1.17%	1.14%	1.43%	1.13%	1.22%	1.54%	1.29%	1.18%	3.50%

CORRIENTE - 90 DÍAS	98.26%	97.78%	97.95%	97.95%	97.95%	97.79%	97.77%	98.32%	98.30%	94.49%
90-180 DÍAS	0.76%	1.05%	0.91%	0.61%	0.91%	0.98%	0.69%	0.39%	0.53%	1.93%
181+ DÍAS	0.98%	1.17%	1.14%	1.43%	1.13%	1.22%	1.54%	1.29%	1.18%	3.50%

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

Country	Percentage
Canada	88%
United States	85%
United Kingdom	82%
France	80%



Year	% of Cu
2010	70%
2011	70%
2012	70%
2013	70%
2014	70%
2015	70%
2016	70%
2017	70%
2018	70%
2019	70%
2020	70%
2021	70%
2022	70%
2023	70%
2024	70%
2025	70%
2026	70%
2027	70%
2028	70%
2029	70%
2030	70%
2031	70%
2032	70%
2033	70%
2034	70%
2035	70%
2036	70%
2037	70%
2038	70%
2039	70%
2040	70%
2041	70%
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	Julio	Julio
2017	11,690,758	18,590,971

[illegible]

2017	61-90 DÍAS	0	58,449	212,442	287
	91-120 DÍAS	0	0	0	38
	/	-	-	-	-

		0	0	0	0	65,611	0	107,958	0	34,685	19,179	33,974
	121-150 DÍAS	0	0	0	24,214	0	0	0	0	0	0	0
	181+ DÍAS	0	59,400	59,400	81,885	59,400	82,737	232,882	64,822	64,822	84,000	84,000
2018	CORRIENTE	0	13,062,541	22,576,405	21,741,136	19,632,895	18,136,610	16,008,973	14,673,455	13,285,973	797,489	797,489
	1-30 días	0	89,948	180,559	126,236	772,003	860,129	793,742	330,023	393,621	316,885	316,885
	31-60 días	0	0	179,555	84,068	252,951	168,090	129,711	32,443	152,693	99,734	99,734
	61-90 días	0	0	0	232,075	468,154	322,798	278,752	274,426	56,527	135,662	135,662
	91-120 días	0	0	0	51,583	110,346	0	68,975	0	0	0	0
	121-150 días	0	0	0	0	0	117,149	70,133	39,748	0	52,118	52,118
	151-180 días	0	0	0	0	0	0	34,779	97,061	52,118	28,796	28,796
	181+ DÍAS	0	0	0	0	0	75,629	180,841	215,620	315,417	332,197	
2019	CORRIENTE	0	0	16,396,534	25,989,041	23,013,170	19,987,097	18,876,163	16,717,691	15,407,921	797,685	797,685
	1-30 días	0	0	79,690	216,359	515,917	991,321	814,731	1,191,762	984,863	290,194	290,194
	31-60 días	0	0	42,000	243,505	517,800	350,466	497,563	267,754	379,468	379,468	379,468
	61-90 días	0	0	0	0	254,649	147,176	358,434	175,777	107,390	117,468	117,468
	91-120 días	0	0	0	18,545	27,537	80,645	40,474	0	40,612	130,774	130,774
	121-150 días	0	0	0	0	0	0	67,866	0	0	0	0
	181+ DÍAS	0	0	0	0	0	122,548	172,903	217,787	190,250	238,530	238,530
2020	CORRIENTE	0	0	0	5,621,468	10,318,219	9,576,028	8,865,883	8,154,825	7,233,667	222,769	222,769
	1-30 días	0	0	0	0	121,961	240,643	263,370	229,993	416,821	189,065	189,065
	31-60 días	0	0	0	0	0	175,436	202,963	117,960	13,729	170,299	170,299
	61-90 días	0	0	0	0	0	0	0	17,598	335,399	0	0
	91-120 días	0	0	0	0	0	123,296	0	0	0	0	0
	121-150 días	0	0	0	0	0	123,296	123,296	171,363	171,363	297,238	297,238
	181+ DÍAS	0	0	0	0	6,983,751	9,475,710	8,453,038	7,940,894	6,899,098	825,996	825,996
2021	CORRIENTE	0	0	0	0	17,886	242,597	284,085	369,807	484,256	89,801	89,801
	1-30 días	0	0	0	0	0	0	0	47,609	177,797	79,969	82,427
	31-60 días	0	0	0	0	0	72,683	104,833	71,053	0	157,047	157,047
	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	0	0
	121-150 días	0	0	0	0	0	0	0	0	0	0	0
	181+ DÍAS	0	0	0	0	0	0	0	0	0	0	0
2022	CORRIENTE	0	0	0	0	0	5,237,465	8,896,723	7,879,203	7,129,774	640,023	640,023
	1-30 días	0	0	0	0	0	136,252	91,897	38,946	268,911	195,110	195,110
	31-60 días	0	0	0	0	0	0	9,724	111,601	42,027	0	0
	61-90 días	0	0	0	0	0	0	0	0	111,601	41,636	41,636
	91-120 días	0	0	0	0	0	0	0	31,658	156,360	0	0
	121-150 días	0	0	0	0	0	0	0	0	0	0	0
	181+ DÍAS	0	0	0	0	0	0	0	0	0	0	31,624
2023	CORRIENTE	0	0	0	0	0	0	4,421,584	7,191,173	6,913,033	553,778	553,778
	1-30 días	0	0	0	0	0	0	39,238	51,257	90,368	0	0
	31-60 días	0	0	0	0	0	0	0	0	66,847	358,966	358,966
	61-90 días	0	0	0	0	0	0	0	0	39,239	0	51,169
	91-120 días	0	0	0	0	0	0	0	0	0	0	15,105
	CORRIENTE	0	0	0	0	0	0	0	4,920,361	9,390,362	569,552	569,552
	1-30 días	0	0	0	0	0	0	0	0	0	0	0
2024	CORRIENTE	0	0	0	0	0	0	0	0	0	0	0
	1-30 días	0	0	0	0	0	0	0	0	0	0	0
	31-60 días	0	0	0	0	0	0	0	0	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	0	0
	121-150 días	0	0	0	0	0	0	0	0	0	0	0
	181+ DÍAS	0	0	0	0	0	0	0	0	0	0	41,174
2025	CORRIENTE	0	0	0	0	0	0	0	0	3,787,624	167,510	167,510
	61-90 días	0	0	0	0	0	0	0	0	0	53,085	53,085
	121-150 días	0	0	0	0	0	0	0	0	0	127,355	127,355
		0	0	0	0	0	0	0	0	0	0	0

Estado de Morosidad (% del Saldo Actual) - Préstamos Hipotecarios - El Salvador												
		2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	
		Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	
2017	CORRIENTE	99.82%	98.29%	96.12%	96.33%	92.67%	92.42%	92.34%	93.88%	94.63%	92.29%	
	1-30 días	0.00%	1.08%	1.99%	0.99%	31.95%	31.2%	31.03%	1.29%	31.19%	1.8%	
	31-60 días	0.00%	0.00%	0.32%	0.00%	1.37%	1.08%	1.17%	1.77%	0.63%	1.3%	
	61-90 días	0.00%	0.31%	1.23%	1.78%	0.83%	1.20%	0.53%	1.70%	0.00%	2.11%	
	91-120 días	0.00%	0.00%	0.00%	0.24%	0.43%	0.00%	0.51%	0.00%	0.93%	0.00%	
	121-150 días	0.00%	0.00%	0.00%	0.15%	0.43%	0.80%	0.00%	0.00%	0.00%	0.70%	
	151-180 días	0.00%	0.00%	0.00%	0.00%	0.00%	0.78%	0.00%	0.30%	0.18%	0.00%	
2018	181+ DÍAS	0.00%	0.38%	0.34%	0.51%	0.39%	1.87%	0.56%	0.23%	0.62%	1.7%	
	CORRIENTE		99.32%	98.43%	97.78%	92.45%	92.16%	91.14%	93.66%	92.31%	44.93%	
	1-30 días	0.68%	0.79%	0.57%	3.64%	4.37%	4.37%	2.13%	2.13%	2.73%	18.08%	
	31-60 días	0.00%	0.78%	0.38%	1.19%	0.85%	0.74%	0.21%	1.06%	5.69%	0.69%	
	61-90 días	0.00%	0.00%	1.04%	2.21%	1.64%	1.59%	1.75%	0.39%	7.74%	0.00%	
	91-120 días	0.00%	0.00%	0.23%	0.52%	0.00%	0.39%	0.00%	0.00%	0.94%	0.00%	
	121-150 días	0.00%	0.00%	0.00%	0.00%	0.00%	0.60%	0.40%	0.23%	0.00%	2.97%	
2019	151-180 días	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.62%	0.36%	1.64%	0.00%	
	181+ DÍAS	0.00%	0.00%	0.00%	0.00%	0.38%	1.03%	1.38%	2.19%	18.95%	0.00%	
	CORRIENTE		99.52%	98.94%	95.67%	91.49%	91.24%	89.20%	90.64%	40.83%	0.00%	

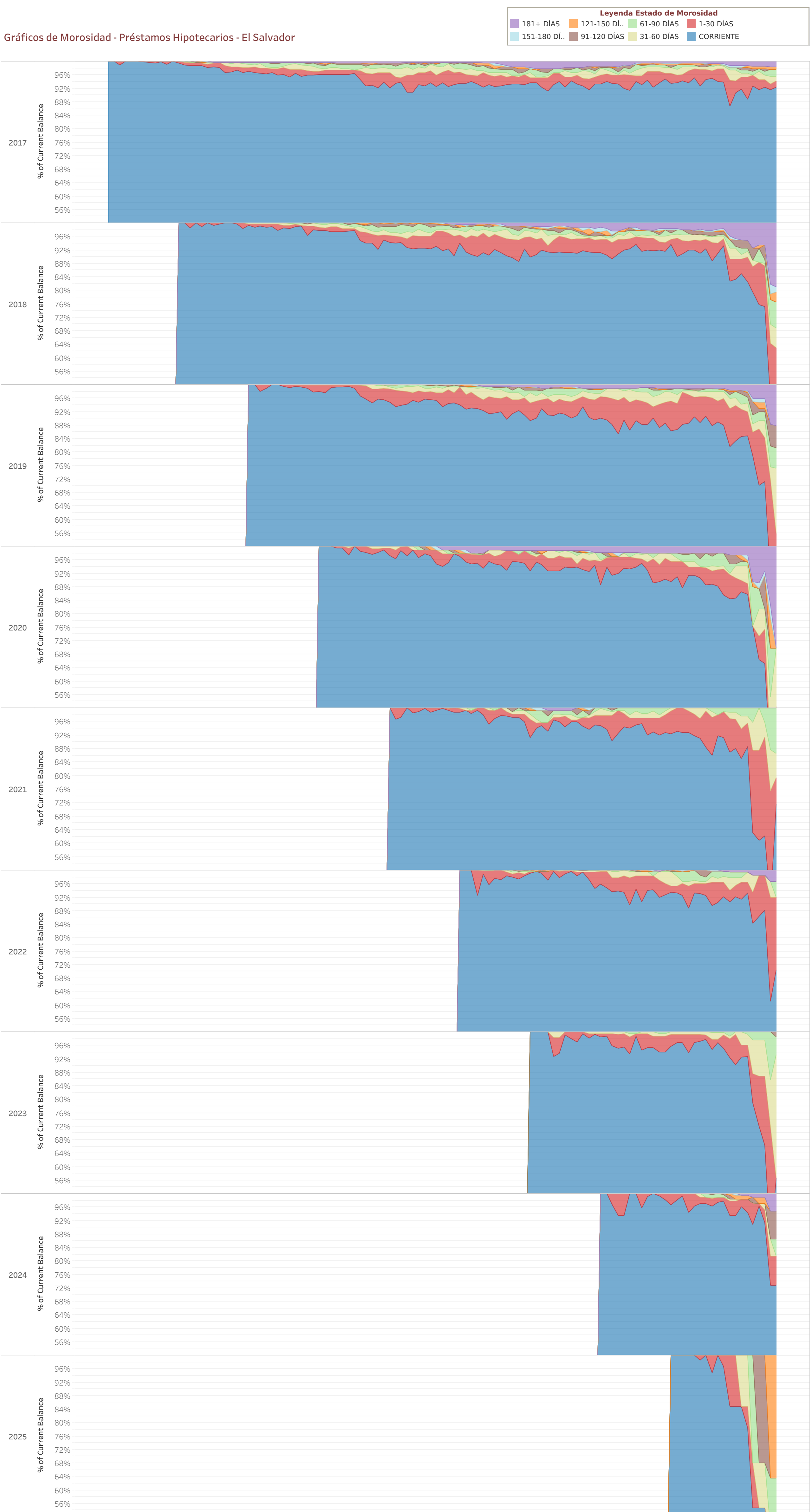
	31-60 DÍAS		0.00%	0.16%
2019	61-90 DÍAS		0.00%	0.00%

	91-120 DÍAS				0.00%	0.07%	0.11%	0.37%	0.20%	0.00%	0.24%	6.69%
	121-150 DÍAS				0.00%	0.00%	0.00%	0.00%	0.33%	0.00%	0.00%	0.00%
	181+ DÍAS				0.00%	0.00%	0.00%	0.56%	0.84%	1.15%	1.17%	12.21%
2020	CORRIENTE				100.00%	97.68%	94.67%	93.76%	93.62%	93.62%	88.52%	33.02%
	1-30 DÍAS				0.00%	1.15%	2.38%	2.79%	2.65%	5.10%	19.29%	
	31-60 DÍAS				0.00%	0.00%	1.73%	2.15%	1.36%	0.17%	17.37%	
	61-90 DÍAS				0.00%	0.00%	0.00%	0.00%	0.21%	4.11%	0.00%	
	91-120 DÍAS				0.00%	1.17%	0.00%	0.00%	0.00%	0.00%	0.00%	
	181+ DÍAS				0.00%	0.00%	1.22%	1.30%	1.97%	2.10%	30.32%	
2021	CORRIENTE				99.74%	96.78%	94.31%	95.00%	95.00%	88.40%	71.56%	
	1-30 DÍAS				0.26%	2.48%	3.18%	2.03%	10.58%	7.70%		
	31-60 DÍAS				0.00%	0.00%	0.53%	2.12%	1.03%	7.11%		
	61-90 DÍAS				0.00%	0.74%	1.17%	0.85%	0.00%	13.56%		
	181+ DÍAS				0.00%	0.00%	0.81%	0.00%	0.00%	0.00%		
	CORRIENTE					97.46%	98.87%	94.28%	92.49%	92.49%	70.46%	
2022	1-30 DÍAS				2.54%	1.02%	1.02%	4.01%	3.49%	21.46%		
	31-60 DÍAS				0.00%	0.11%	1.34%	0.55%	0.00%	0.00%		
	61-90 DÍAS				0.00%	0.00%	0.00%	0.00%	1.45%	4.58%		
	91-120 DÍAS				0.00%	0.00%	0.00%	0.38%	2.03%	0.00%		
	181+ DÍAS				0.00%	0.00%	0.00%	0.00%	0.00%	3.48%		
	CORRIENTE					99.12%	98.76%	97.78%	97.78%	56.56%		
2023	1-30 DÍAS				0.88%	0.70%	1.29%	0.00%	0.00%	0.00%		
	31-60 DÍAS				0.00%	0.00%	0.00%	0.00%	0.95%	36.67%		
	61-90 DÍAS				0.00%	0.00%	0.54%	0.00%	0.00%	5.23%		
	91-120 DÍAS				0.00%	0.00%	0.00%	0.00%	0.00%	1.54%		
	CORRIENTE						100.00%	96.94%	72.73%			
	1-30 DÍAS				0.00%	0.00%	1.96%	8.69%				
2024	61-90 DÍAS				0.00%	0.00%	3.10%	5.07%				
	91-120 DÍAS				0.00%	0.00%	0.00%	8.32%				
	181+ DÍAS						0.00%	0.00%	5.20%			
	CORRIENTE								100.00%	48.14%		
	61-90 DÍAS								0.00%	15.26%		
	121-150 DÍAS								0.00%	36.60%		
Estado de Morosidad (% del Saldo Actual) - Préstamos Hipotecarios - El Salvador												
		2017 Julio	2018 Julio	2019 Julio	2020 Julio	2021 Julio	2022 Julio	2023 Julio	2024 Julio	2025 Julio	2026 Julio	
2017	CORRIENTE - 90 DÍAS	100.00%	99.68%	99.66%	99.10%	98.75%	97.82%	97.62%	99.14%	98.27%	97.58%	
	91-180 DÍAS	0.00%	0.00%	0.00%	0.39%	0.86%	1.58%	0.51%	0.30%	1.12%	0.79%	
	181+ DÍAS	0.00%	0.32%	0.34%	0.51%	0.39%	0.60%	1.87%	0.56%	0.62%	1.72%	
2018	CORRIENTE - 90 DÍAS		100.00%	100.00%	99.77%	99.48%	99.02%	97.98%	97.75%	96.50%	76.43%	
	91-180 DÍAS		0.00%	0.00%	0.23%	0.52%	0.60%	0.99%	0.87%	1.30%	4.62%	
	181+ DÍAS		0.00%	0.00%	0.00%	0.00%	0.38%	1.03%	1.38%	2.19%	18.95%	
2019	CORRIENTE - 90 DÍAS			100.00%	99.93%	99.89%	99.07%	98.64%	98.84%	98.64%	81.10%	
	91-180 DÍAS			0.00%	0.07%	0.11%	0.52%	0.60%	0.60%	6.69%		
	181+ DÍAS			0.00%	0.00%	0.00%	0.56%	0.84%	1.16%	1.17%	12.21%	
2020	CORRIENTE - 90 DÍAS				100.00%	98.83%	98.76%	98.70%	98.03%	97.90%	69.66%	
	91-180 DÍAS				0.00%	1.17%	0.00%	0.00%	0.00%	0.00%	0.00%	
	181+ DÍAS				0.00%	0.00%	1.22%	1.30%	1.97%	2.10%	30.32%	

181+ DÍAS				
CORRIENTE - 90 DÍAS				

2022	91-180 DÍAS							0.00%	0.00%	0.38%	2.03%	0.00%
	181+ DÍAS							0.00%	0.00%	0.00%	0.00%	3.48%
2023	CORRIENTE - 90 DÍAS								100.00%	100.00%	100.00%	98.45%
	91-180 DÍAS								0.00%	0.00%	0.00%	1.54%
2024	CORRIENTE - 90 DÍAS									100.00%	100.00%	86.42%
	91-180 DÍAS									0.00%	0.00%	8.33%
	181+ DÍAS									0.00%	0.00%	5.26%
2025	CORRIENTE - 90 DÍAS										100.00%	63.40%
	91-180 DÍAS										0.00%	36.60%

Sección de Gráficas



Gráficos de Morosidad - Préstamos Hipotecarios - El Salvador

181+ DÍAS

91-180 DÍAS

CORRIENTE - 90 DÍAS

Leyenda Estado de Morosidad

