



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

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

Cutoff Date: December-2022

### **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 - December-2022

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 December-2022

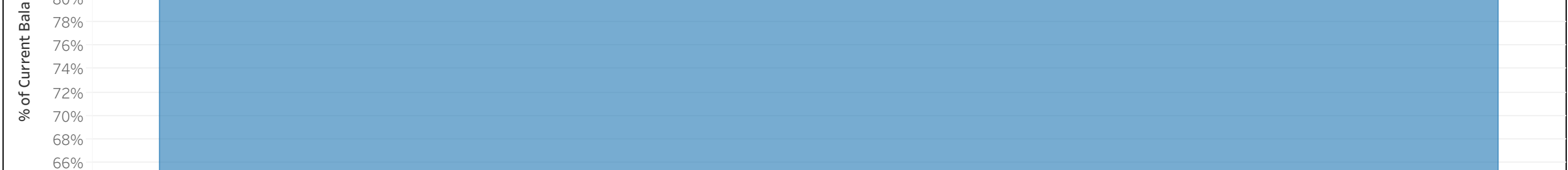
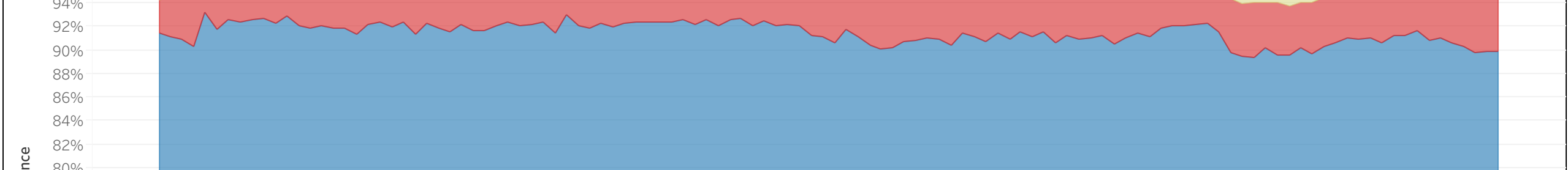
# Mortgage Loans - La Hipotecaria El Salvador Migration Analysis (All Vintages)

	2010	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Sin valor de medida	December	December	December	December	December	December	December	December	December	December	December
	86,095,688	132,204,524	148,605,577	161,374,413	174,645,556	182,347,460	192,441,371	204,088,541	202,338,658	193,729,420	183,346,342

Delinquency Status (\$ of Current Balance)	2010	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	December	December	December	December	December	December	December	December	December	December	December
CURRENT	122,788,744	137,155,934	150,035,211	161,758,617	167,273,252	174,561,988	185,651,803	182,432,665	176,764,606	165,100,963	150,963,414
1-30 DAYS	3,999,976	5,284,575	4,804,226	5,584,462	6,181,022	7,677,551	7,720,814	7,918,622	7,810,430	7,270,614	6,026,044
31-60 DAYS	2,088,046	2,146,071	1,919,324	2,758,254	3,228,634	3,785,278	4,581,599	4,589,829	3,144,189	3,270,615	2,761,519
61-90 DAYS	974,999	1,300,557	1,472,161	1,400,574	2,206,815	2,143,445	1,905,795	3,209,704	1,899,691	1,320,408	1,000,408
91-120 DAYS	296,065	578,322	685,854	633,179	774,813	1,206,641	940,303	733,189	1,097,630	1,346,088	1,346,088
121-150 DAYS	6,499	168,292	425,638	463,485	589,382	388,379	307,200	499,326	359,238	359,238	359,238
151-180 DAYS	52,317	204,668	323,784	218,203	438,919	452,896	446,176	135,347	350,235	331,913	331,913
181+ DAYS	1,724,906	1,767,357	1,708,216	1,828,779	1,654,724	2,275,083	2,332,652	2,989,945	2,303,400	2,399,922	2,399,922

Delinquency Status (% of Current Balance)	2010	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	December	December	December	December	December	December	December	December	December	December	December
CURRENT	87.53%	92.89%	92.30%	92.97%	92.62%	91.73%	90.71%	90.72%	90.35%	92.24%	93.02%
1-30 DAYS	3.78%	3.93%	3.56%	3.46%	3.52%	4.25%	4.02%	3.99%	4.43%	4.43%	4.38%
31-60 DAYS	2.63%	1.58%	1.44%	1.69%	1.85%	1.77%	1.97%	2.24%	1.97%	1.62%	1.79%
61-90 DAYS	2.77%	0.74%	0.88%	0.88%	1.26%	1.21%	1.11%	1.59%	1.59%	0.98%	1.15%
91-120 DAYS	0.81%	0.23%	0.39%	0.39%	0.36%	0.42%	0.63%	0.46%	0.36%	0.57%	0.73%
121-150 DAYS	0.49%	0.21%	0.11%	0.20%	0.27%	0.22%	0.19%	0.23%	0.20%	0.19%	0.21%
151-180 DAYS	0.33%	0.04%	0.14%	0.13%	0.25%	0.24%	0.24%	0.07%	0.18%	0.18%	0.23%
181+ DAYS	1.69%	1.30%	1.19%	1.26%	1.05%	1.24%	1.18%	1.41%	1.41%	1.19%	1.31%

CURRENT - 90 DAYS	98.22%	98.17%	98.05%	98.20%	98.20%	98.19%	97.78%	97.93%	97.93%	97.88%	97.26%
91-180 DAYS	0.47%	0.64%	0.89%	0.75%	0.95%	0.95%	1.04%	0.93%	0.66%	0.93%	1.33%
181+ DAYS	1.30%	1.19%	1.06%	1.05%	0.91%	1.18%	1.14%	1.41%	1.19%	1.19%	1.31%

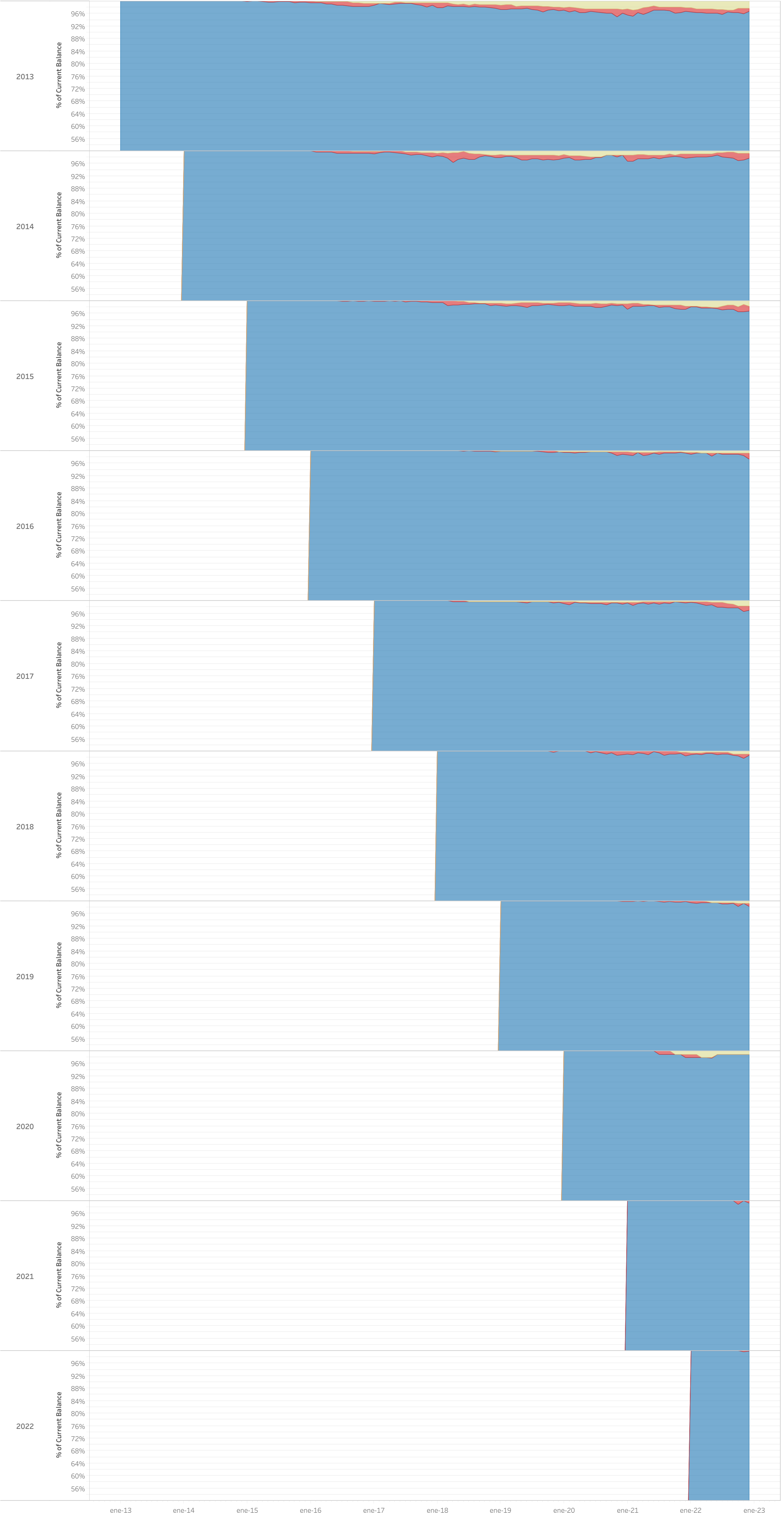
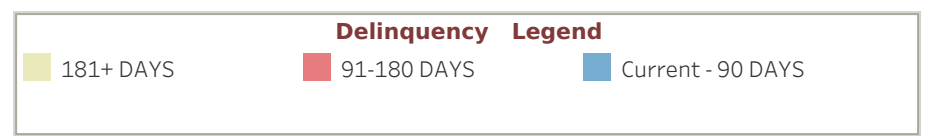


## Vintages Summary

Monthly Balance - El Salvador - Mortgage Loans	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	December	December	December	December	December	December	December	December	December	December
2013	29,570,351	28,123,329	26,585,651	25,066,896	23,219,143	21,251,191	19,490,218	18,357,758	15,679,854	12,269,901
2014		27,920,954	26,581,172	25,317,359	23,828,445	21,728,449	19,609,850	18,207,024	16,238,179	14,405,310
2015			23,811,337	22,616,275	21,301,725	20,128,713	18,347,511	17,061,487	15,592,630	13,310,589
2016				23,620,207	22,983,533	21,950,958	20,388,734	19,284,157	17,662,456	16,055,552
2017					18,921,425	18,162,834	16,724,100	15,890,452	14,723,879	13,159,768
2018						23,321,744	22,687,488	21,885,403	20,624,732	18,919,515
2019							26,517,512	25,475,280	23,138,049	21,231,559
2020								10,766,419	10,486,566	9,865,720
2021									10,073,989	9,456,157
2022										9,086,904

Delinquency Status (\$ of Current Balance) - El Salvador - Mortgage Loans	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	December	December	December	December	December	December	December	December	December	December
CURRENT	29,505,802	27,315,115	25,469,035	23,580,555	21,049,914	18,822,307	17,000,300	15,325,261	13,949,501	12,269,901
1-30 DAYS	6,549	555,641	547,098	570,793	1,029,792	1,179,852	1,087,287	892,570	752,369	915,163
31-60 DAYS	0	137,082	239,582	285,348	379,772	454,271	652,386	624,336	218,361	364,795
61-90 DAYS	0	115,491	234,973	210,040	462,925	303,766	144,335	346,333	138,976	212,923
91-120 DAYS	0	0	45,183	80,156	72,854	174,849	81,087	165,087	82,417	24,202
121-150 DAYS	0	0	33,266	136,681	120,993	58,452	58,597	64,646	93,179	28,093
151-180 DAYS	0	0	0	15,954	0	23,081	91,146	0	18,999	92,417
181+ DAYS	0	0	14,515	186,769	123,793	234,802	375,078	478,235	326,050	339,094
CURRENT - 90 DAYS	0	27,716,771	26,222,169	24,217,335	21,746,404	19,222,063	16,782,963	15,367,044	14,114,038	12,259,682
91-180 DAYS	0	177,883	285,294	526,534	604,897	613,515	700,791	785,836	396,997	349,159
181+ DAYS	0	26,382	0	130,522	524,629	603,515	700,791	785,836	396,997	349,159
31-60 DAYS	0	0	99,284	233,164	484,365	289,758	428,686	661,866	287,991	294,479
61-90 DAYS	0	0	24,425	152,051	116,102	159,985	43,961	0	162,321	121,456
121-150 DAYS	0	0	0	0	68,247	6,564	189,183	0	0	66,950
151-180 DAYS	0	0	0	0	140,547	32,791	8,682	8,682	65,956	36,542
181+ DAYS	0	0	0	0	33,229	123,254	208,802	291,411	240,384	159,536
CURRENT - 90 DAYS	0	23,490,273	22,234,683	20,484,240	18,784,250	16,821,345	15,386,075	14,304,211	13,904,211	12,859,718
31-60 DAYS	0	0	121,264	133,690	451,873	647,291	767,280	639,010	868,248	421,862
61-90 DAYS	0	0	0	0	134,641	197,691	409,970	346,971	192,387	141,663
91-120 DAYS	0	0	0	0	69,908	108,964	208,845	56,679	203,844	165,567
121-150 DAYS	0	0	0	0	112,007	83,203	131,091	0	12,189	0
151-180 DAYS	0	0	0	0	0	0	55,795	63,581	68,756	0
181+ DAYS	0	0	0	0	0	0	33,074	0	60,726	223,147
CURRENT - 90 DAYS	0	0	0	0	0	0	174,389	105,349	162,259	228,630
1-30 DAYS	0	0	0	23,620,207	22,701,810	21,082,292	19,269,723	17,685,673	16,658,880	14,700,919
31-60 DAYS	0	0	0	0	239,433	603,179	615,731	612,384	448,011	705,407
61-90 DAYS	0	0	0	0	31,791	168,543	342,117	495,251	61,886	165,001
91-120 DAYS	0	0	0	0	10,500	0	77,140	142,238	150,500	41,368
121-150 DAYS	0	0	0	0	0	0	65,319	0	85,573	237,710
151-180 DAYS	0	0	0	0	0	0	0	0	34,916	0
181+ DAYS	0	0	0	0	0	0	31,626	84,023	84,023	118,470
CURRENT - 90 DAYS	0	0	0	0	18,921,064	17,535,246	16,030,380	14,915,712	13,707,097	12,234,082
1-30 DAYS	0	0	0	0	0	0	300,611	198,447	439,986	525,152
31-60 DAYS	0	0	0	0	0	0	386,497	274,372	1,284,212	1,051,340
61-90 DAYS	0	0	0	0	0	0	160,447	293,975	224,398	177,767
91-120 DAYS	0	0	0	0	361	87,130	137,202	137,202	137,202	120,979
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	59,400	59,400	81,885	59,400
CURRENT - 90 DAYS	0	0	0	0	0	0	22,945,411	22,201,606	20,781,296	18,622,399
1-30 DAYS	0	0	0	0	0	0	376,333	262,119	333,060	1,173,616
31-60 DAYS	0	0	0	0	0	0	1,215,171	2,074,372	1,284,212	1,051,340
61-90 DAYS	0	0	0	0	0	0	0	0	216,243	63,128
91-120 DAYS	0	0	0	0	0	0	0	0	171,256	201,078
121-150 DAYS	0	0	0	0	0	0	0	0	77,012	56,718
151-180 DAYS	0	0	0	0	0	0	0	0	0	35,605
181+ DAYS	0	0	0	0	0	0	0	0	0	88,756
CURRENT - 90 DAYS	0	0	0	0	0	0	0	0	0	0
1-30 DAYS	0	0	0	0	0	0	0	25,939,099	24,343,447	21,866,468
31-60 DAYS	0	0	0	0	0	0	0	60,545	229,419	365,819
61-90 DAYS	0	0	0	0	0	0	0	0	188,719	388,068
91-120 DAYS	0	0	0	0	0	0	0	0	27,5	

Delinquency Graph - El Salvador - Mortgage Loans (2013,2014,2015 y 7 más) Vintages



## Section 2

*(Spanish Reports / Reportes en Español)*





## Gráficos de Morosidad por Cosechas El Salvador

Préstamos Hipotecarios - diciembre-2022

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: diciembre-2022

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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre
Sin valor de medida	132,204,524	148,605,577	161,374,413	174,645,556	182,347,460	192,441,371	204,088,541	202,338,658	193,729,420	183,346,342

### Estado de Morosidad (\$ Saldo Actual)

CORRIENTE	122,788,744	137,155,834	150,035,211	163,708,617	167,973,952	174,501,989	185,651,703	182,452,665	176,764,406	163,100,963
1-30 DÍAS	3,990,976	5,284,575	4,804,226	5,584,462	6,383,022	7,677,551	7,730,834	7,518,552	7,810,430	8,025,044
31-60 DÍAS	2,088,046	2,146,071	1,919,324	2,758,254	3,228,634	3,785,278	4,581,599	4,589,929	3,144,189	3,275,613
61-90 DÍAS	974,999	1,300,527	1,472,161	1,400,577	2,206,815	2,145,445	1,905,795	3,209,704	1,899,691	2,103,408
91-120 DÍAS	299,065	578,322	685,854	633,179	774,813	1,206,641	940,303	733,189	1,540,889	1,548,088
121-150 DÍAS	276,472	168,292	425,638	463,485	589,382	338,579	507,500	459,326	359,238	559,389
151-180 DÍAS	52,317	204,488	323,784	218,203	438,819	452,806	444,176	135,347	300,293	531,913
181+ DÍAS	1,724,906	1,767,357	1,708,216	1,828,779	1,654,724	2,275,083	2,332,652	2,859,345	2,303,400	2,399,922

### Estado de Morosidad (% del Saldo Actual)

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre
CORRIENTE	92.88%	92.30%	92.97%	92.62%	91.73%	90.71%	90.97%	90.16%	91.24%	90.05%
1-30 DÍAS	3.03%	3.56%	2.99%	3.20%	3.39%	3.99%	3.76%	3.51%	4.03%	4.30%
31-60 DÍAS	1.58%	1.44%	1.19%	1.58%	1.77%	1.97%	2.24%	2.27%	1.62%	1.79%
61-90 DÍAS	0.74%	0.89%	0.91%	0.80%	1.21%	1.11%	0.93%	1.59%	0.98%	1.15%
91-120 DÍAS	0.23%	0.39%	0.43%	0.36%	0.42%	0.63%	0.46%	0.36%	0.57%	0.78%
121-150 DÍAS	0.23%	0.11%	0.26%	0.27%	0.32%	0.18%	0.25%	0.23%	0.19%	0.31%
151-180 DÍAS	0.04%	0.14%	0.20%	0.12%	0.24%	0.24%	0.22%	0.07%	0.18%	0.29%
181+ DÍAS	1.30%	1.19%	1.06%	1.05%	0.91%	1.18%	1.14%	1.41%	1.19%	1.31%

CORRIENTE -90 DÍAS	98.22%	98.17%	98.05%	98.20%	98.10%	97.78%	97.93%	97.53%	97.88%	97.36%
91-180 DÍAS	0.47%	0.64%	0.89%	0.75%	0.99%	1.04%	0.93%	0.66%	0.93%	1.33%
181+ DÍAS	1.30%	1.19%	1.06%	1.05%	0.91%	1.18%	1.14%	1.41%	1.19%	1.31%

### 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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre
2013	29,570,802	28,123,329	26,583,651	25,066,896	23,219,143	21,251,191	19,490,218	17,903,758	15,679,854	14,246,586
2014		27,920,954	26,581,172	25,317,359	23,828,445	21,728,649	19,609,890	18,357,024	16,238,179	14,405,310
2015			23,611,337	22,616,275	21,301,725	20,128,713	18,347,511	17,061,487	15,592,620	13,310,589
2016				22,620,207	22,983,533	21,950,958	20,388,734	19,284,157	17,662,456	16,055,512
2017					18,921,425	18,162,834	16,724,100	15,890,452	14,723,879	13,159,768
2018						23,321,744	22,687,488	21,085,403	20,624,732	18,919,515
2019							26,517,512	25,475,289	23,138,049	21,231,550
2020								20,766,419	19,486,566	9,865,720
2021									10,073,989	9,456,157
2022										9,086,904

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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre
CORRIENTE	29,505,802	27,315,115	25,469,035	23,560,555	21,049,914	18,822,307	17,000,300	15,322,561	13,949,501	12,269,901
1-30 DÍAS	64,549	556,644	547,098	570,793	1,009,792	1,179,852	1,072,287	892,570	712,369	915,183
31-60 DÍAS	0	117,082	239,582	285,848	373,772	454,271	652,386	624,236	332,661	364,795
61-90 DÍAS	0	115,491	234,973	210,400	462,925	303,676	144,336	346,321	183,978	212,921
91-120 DÍAS	0	0	45,183	80,156	72,854	174,849	81,087	165,087	82,417	24,202
121-150 DÍAS	0	0	33,266	136,681	120,093	58,452	58,557	64,646	93,179	28,093
151-180 DÍAS	0	0	0	15,954	0	23,081	91,146	0	18,999	92,417
181+ DÍAS	0	0	0	24,515	246,769	127,793	234,802	375,078	478,235	306,500
CORRIENTE	0	27,716,771	26,222,169	24,217,335	21,766,404	19,222,663	16,782,963	15,367,044	14,114,038	12,253,683
1-30 DÍAS	0	177,801	235,294	526,634	604,897	1,125,371	1,074,132	1,284,212	1,051,340	1,158,413
31-60 DÍAS	0	26,382	0	130,522	524,629	603,515	790,791	785,836	396,997	349,159
61-90 DÍAS	0	0	99,284	231,154	484,365	289,758	428,686	661,866	287,991	294,479
91-120 DÍAS	0	0	24,425	152,061	116,102	159,985	43,961	0	162,321	121,456
121-150 DÍAS	0	0	0	0	88,247	6,564	189,183	0	0	66,950
151-180 DÍAS	0	0	0	0	34,445	140,547	32,791	8,682	81,666	61,566
181+ DÍAS	0	0	0	0	22,229	123,254	288,802	291,411	249,384	159,536
CORRIENTE	0	0	23,490,073	22,234,683	20,464,240	18,794,250	16,821,345	15,386,075	13,904,211	11,859,718
1-30 DÍAS	0	0	121,264	123,490	481,873	647,291	767,280	639,010	868,248	421,862
31-60 DÍAS	0	0	0	193,195	134,641	197,691	409,970	346,971	192,387	411,663
61-90 DÍAS	0	0	0	64,908	108,964	208,845	56,679	459,800	203,844	165,567
91-120 DÍAS	0	0	0	0	112,007	83,023	113,051	0	0	121,589
121-150 DÍAS	0	0	0	0	0	0	0	0	0	88,756
151-180 DÍAS	0	0	0	0	0	0	0	0	0	60,736
181+ DÍAS	0	0	0	0	0	174,359	105,349	166,049	262,259	228,632
CORRIENTE	0	0	0	23,620,207	22,701,810	21,082,292	19,269,723	17,825,713	16,858,880	14,700,919
1-30 DÍAS	0	0	0	0	239,435	603,179	615,721	612,384	448,011	705,407
31-60 DÍAS	0	0	0	0	31,791	168,543	340,117	495,251	61,566	165,001
61-90 DÍAS	0	0	0	0	10,500	0	77,140	142,238	150,620	41,568
91-120 DÍAS	0	0	0	0	0	65,319	0	89,673	24,699	237,710
121-150 DÍAS	0	0	0	0	0	0	0	0	0	86,479
181+ DÍAS	0	0	0	0	0	31,626	84,023	84,023	118,470	118,470
CORRIENTE	0	0	0	0	17,922,064	17,535,246	16,030,380	14,915,712	13,707,097	12,234,082
1-30 DÍAS	0	0	0	0	0	200,611	158,447	439,865	525,152	394,238
31-60 DÍAS	0	0	0	0	0	380,447	251,973	224,386	177,967	0
61-90 DÍAS	0	0	0	0	361	87,130	137,202	137,023	188,030	120,973
91-120 DÍAS	0	0	0	0	0	46,699	91,460	153,660	66,433	118,126
121-150 DÍAS	0	0	0	0	0	0	0	0	0	57,088
181+ DÍAS	0	0	0	0	0	59,400	59,400	81,885	59,400	235,194
CORRIENTE	0	0	0	0	0	22,945,411	20,761,006	20,761,006	18,622,399	17,457,827
1-30 DÍAS	0	0	0	0	0	376,333	262,119	233,050	117,616	634,324
31-60 DÍAS	0	0	0	0	0	0	22,763	306,536	453,277	415,620
61-90 DÍAS	0	0	0	0	0	0	0	216,243	63,128	170,629
91-120 DÍAS	0	0	0	0	0	0	0	171,256	201,078	14,307
121-150 DÍAS	0	0	0	0	0	0	0	77,032	0	56,718
151-180 DÍAS	0	0	0	0	0	0	0	0	0	36,025
181+ DÍAS	0	0	0	0	0	0	0	0	0	75,629
CORRIENTE	0	0	0	0	0	0	25,939,099	24,943,847	23,868,488	19,316,030
1-30 DÍAS	0	0	0	0	0	0	537,868	556,332	701,463	1,064,321
31-60 DÍAS	0	0	0	0	0	0	60,545	229,419	365,819	105,400
61-90 DÍAS	0	0	0	0	0	0	0	0	138,719	388,068
91-120 DÍAS	0	0	0	0	0	0	0	0	27,537	184,836
121-150 DÍAS	0	0	0	0						



Gráficos de Morosidad - Préstamos Hipotecarios - El Salvador

