



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

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

Cutoff Date: January-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)



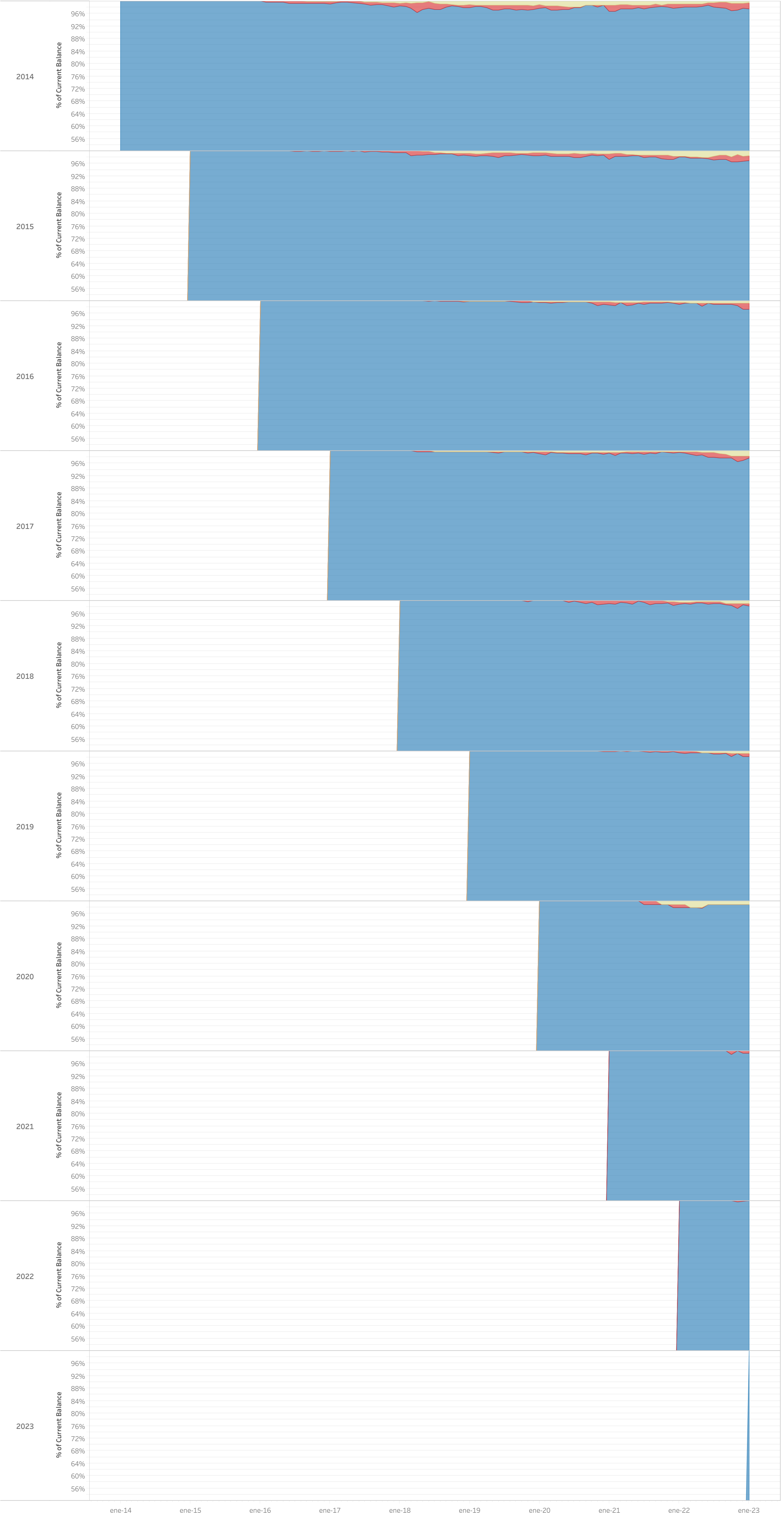
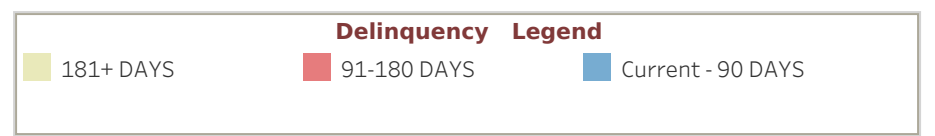
Delinquency Graphs by Vintage El Salvador

Mortgage Loans - January-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 January-2023

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 - enero-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: enero-2023

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	enero	enero	enero	enero	enero	enero	enero	enero	enero	enero
Balance	133,971,507	149,562,545	162,526,084	175,818,481	182,320,558	193,198,291	204,746,149	202,245,559	192,818,063	182,448,531

Estado de Morosidad (\$ Saldo Actual)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	enero	enero	enero	enero	enero	enero	enero	enero	enero	enero
CORRIENTE	123,379,799	137,396,096	149,531,085	163,813,364	166,062,670	176,877,664	187,288,396	181,148,055	176,390,300	162,253,899
1-30 DIAS	4,780,814	5,469,330	5,751,823	6,125,197	7,188,566	6,790,556	6,940,715	8,022,766	7,482,542	9,219,859
31-60 DIAS	2,096,364	2,701,701	2,491,607	3,023,410	3,295,624	3,399,955	4,206,290	3,888,142	3,000,027	4,126,252
61-90 DIAS	1,218,761	1,314,164	1,525,130	1,563,990	2,254,820	1,662,730	2,329,201	3,372,566	1,711,709	2,309,021
91-120 DIAS	405,917	470,865	745,577	773,941	1,015,875	1,141,310	796,006	1,466,404	932,283	680,097
121-150 DIAS	278,703	341,394	369,855	354,732	428,964	609,876	607,243	400,540	565,296	681,120
151-180 DIAS	78,645	207,065	244,768	262,218	408,103	379,248	293,296	207,253	211,851	517,017
181+ DIAS	1,714,506	1,661,931	1,975,158	1,901,630	1,676,335	2,316,923	2,280,007	2,819,982	2,313,856	2,362,276

Estado de Morosidad (% del Saldo Actual)

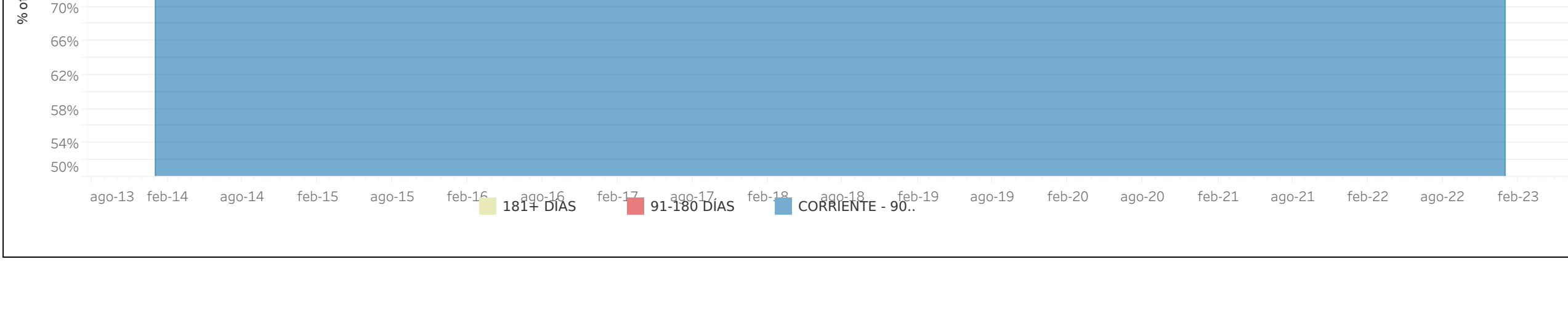
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	enero	enero	enero	enero	enero	enero	enero	enero	enero	enero
CORRIENTE	92.09%	91.87%	92.00%	92.03%	91.00%	91.43%	91.47%	89.58%	91.58%	88.93%
1-30 DIAS	3.59%	3.66%	3.59%	3.49%	3.94%	3.51%	3.39%	4.41%	3.69%	5.14%
31-60 DIAS	1.56%	1.83%	1.53%	1.72%	1.80%	1.74%	2.06%	1.92%	1.56%	2.26%
61-90 DIAS	0.93%	0.88%	0.94%	0.89%	1.24%	1.02%	1.14%	1.67%	0.89%	1.27%
91-120 DIAS	0.30%	0.31%	0.46%	0.44%	0.56%	0.59%	0.39%	0.73%	0.48%	0.48%
121-150 DIAS	0.21%	0.23%	0.23%	0.20%	0.24%	0.32%	0.30%	0.20%	0.29%	0.37%
151-180 DIAS	0.06%	0.14%	0.15%	0.15%	0.22%	0.20%	0.14%	0.10%	0.12%	0.28%
181+ DIAS	1.28%	1.11%	1.15%	1.08%	0.92%	1.20%	1.11%	1.39%	1.20%	1.29%

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	enero	enero	enero	enero	enero	enero	enero	enero	enero	enero
CORRIENTE - 90 DIAS	98.15%	98.21%	98.03%	98.13%	98.06%	97.70%	98.06%	97.58%	97.91%	97.57%
91-180 DIAS	0.57%	0.68%	0.84%	0.79%	1.02%	1.10%	0.83%	1.03%	0.89%	1.14%
181+ DIAS	1.28%	1.11%	1.15%	1.08%	0.92%	1.20%	1.11%	1.39%	1.20%	1.29%

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	enero	enero	enero	enero	enero	enero	enero	enero	enero	enero
2014	2,442,748	27,876,820	26,475,804	25,187,199	23,642,220	21,882,079	19,465,259	18,202,157	16,111,114	14,364,064
2015		1,702,284	23,581,554	22,531,276	21,206,544	19,926,438	18,225,021	16,967,149	15,542,886	13,255,117
2016			2,147,285	23,594,433	22,960,929	21,807,022	20,255,375	19,249,989	17,626,602	15,977,646
2017				1,863,113	18,904,107	18,081,605	16,667,212	15,848,423	14,616,750	12,967,567
2018					1,014,043	23,297,511	22,429,296	21,760,869	20,385,903	18,681,999
2019						1,950,518	26,493,014	25,373,078	22,829,665	21,165,422
2020							2,335,823	10,742,202	10,422,758	9,823,391
2021								1,152,111	9,996,728	9,338,975
2022									630,264	9,069,554
2023										406,700

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	enero	enero	enero	enero	enero	enero	enero	enero	enero	enero
2014	2,442,748	27,876,820	25,971,612	23,982,733	21,495,296	19,044,680	16,692,748	14,957,889	13,733,775	12,228,083
1-30 DIAS	0	147,800	255,345	510,243	722,307	1,227,732	1,131,449	1,087,985	1,245,466	999,634
31-60 DIAS	0	51,832	225,315	345,627	271,505	330,022	706,224	559,245	443,023	732,859
61-90 DIAS	0	0	104,983	112,700	756,351	297,178	496,501	396,451	347,518	107,813
91-120 DIAS	0	0	17,949	141,393	126,960	175,727	43,961	342,609	78,643	133,611
121-150 DIAS	0	0	0	61,254	0	15,247	112,970	8,682	36,961	0
151-180 DIAS	0	0	0	0	96,587	32,791	84,896	0	65,566	127,300
181+ DIAS	0	0	0	0	0	0	0	0	0	0
2015		1,702,284	23,445,480	22,013,288	20,263,063	18,795,355	16,623,650	15,239,933	14,090,611	11,548,429
1-30 DIAS	0	0	0	32,229	367,215	258,721	216,512	209,296	159,371	16,786
31-60 DIAS	0	0	0	103,500	127,367	174,990	410,763	398,817	419,806	477,989
61-90 DIAS	0	0	0	67,840	177,239	210,340	145,918	363,437	93,593	114,962
91-120 DIAS	0	0	0	28,098	124,004	142,420	98,056	223,394	24,896	45,454
121-150 DIAS	0	0	0	0	0	0	88,831	0	22,503	41,639
151-180 DIAS	0	0	0	0	0	0	33,074	0	63,581	105,519
181+ DIAS	0	0	0	0	0	0	146,303	105,349	166,049	262,259
2016			2,147,285	23,485,505	22,535,901	21,244,647	19,246,845	17,775,940	16,843,728	14,534,354
1-30 DIAS	0	0	0	108,908	414,529	260,661	498,190	730,131	427,309	847,862
31-60 DIAS	0	0	0	0	0	169,649	358,757	305,683	61,886	77,592
61-90 DIAS	0	0	0	0	0	100,440	31,727	167,706	70,630	95,179
91-120 DIAS	0	0	0	0	10,500	0	35,823	151,590	104,579	61,885
121-150 DIAS	0	0	0	0	0	0	0	0	0	237,120
151-180 DIAS	0	0	0	0	0	0	0	0	0	24,593
181+ DIAS	0	0	0	0	0	31,626	84,023	84,023	118,470	118,470
2017				1,863,113	18,794,068	17,537,141	16,008,939	14,584,015	13,664,102	12,140,009
1-30 DIAS	0	0	0	0	110,099	217,993	163,135	731,112	472,431	192,305
31-60 DIAS	0	0	0	0	0	144,076	159,210	169,710	145,152	190,342
61-90 DIAS	0	0	0	0	0	123,025	166,354	226,397	255,669	152,629
91-120 DIAS	0	0	0	0	0	0	0	90,960	55,505	19,796
121-150 DIAS	0	0	0	0	0	0	24,214	0	0	0
151-180 DIAS	0	0	0	0	0	0	0	0	0	57,088
181+ DIAS	0	0	0	0	0	59,400	59,400	81,885	59,400	235,194
2018					1,014,043	23,103,965	21,924,635	20,480,404	19,176,055	16,794,954
1-30 DIAS	0	0	0	0	0	0	0	0	0	0
31-60 DIAS	0	0	0	0	0	128,668	213,968	469,214	493,227	1,104,529
61-90 DIAS	0	0	0	0	0	67,877	186,412	186,262	249,438	312,271
91-120 DIAS	0	0	0	0	0	0	104,302	392,912	215,413	158,910
121-150 DIAS	0	0	0	0	0	0	0	196,472	0	106,335
151-180 DIAS	0	0	0	0	0	0	0	35,605	140,026	0
181+ DIAS	0	0	0	0	0	0	0	0	0	34,778
2019						1,950,518	25,959,113	24,037,351	21,445,786	18,902,967
1-30 DIAS	0	0	0	0	0	0	473,356	994,185	1,192,528	1,103,112
31-60 DIAS	0	0	0	0	0	0	60,545	130,642	0	643,140
61-90 DIAS	0	0	0	0	0	0	0	164,818	76,989	158,464
91-120 DIAS	0	0	0	0	0</					

