



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

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

Cutoff Date: June-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 - June-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 June-2023

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

|         | 2014        | 2015        | 2016        | 2017        | 2018        | 2019        | 2020        | 2021        | 2022        | 2023        |
|---------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Balance | 141,091,144 | 154,077,458 | 167,537,628 | 178,803,310 | 186,554,621 | 199,456,579 | 203,588,729 | 198,485,665 | 188,502,725 | 179,574,924 |

## Delinquency Status (\$ of Current Balance)

|              | 2014        | 2015        | 2016        | 2017        | 2018        | 2019        | 2020        | 2021        | 2022        | 2023        |
|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| CURRENT      | 128,783,607 | 141,867,353 | 154,664,623 | 164,600,689 | 169,359,014 | 180,752,162 | 187,654,507 | 179,770,600 | 169,324,566 | 163,048,882 |
| 1-30 DAYS    | 5,679,199   | 5,232,818   | 5,677,014   | 5,840,521   | 7,778,196   | 8,414,399   | 5,415,696   | 7,828,528   | 8,932,944   | 7,368,334   |
| 31-60 DAYS   | 2,512,940   | 2,568,815   | 2,517,485   | 3,712,054   | 3,092,936   | 3,911,549   | 1,742,080   | 4,600,447   | 4,345,902   | 2,965,041   |
| 61-90 DAYS   | 1,357,799   | 1,385,550   | 1,552,537   | 1,605,523   | 2,395,178   | 1,933,847   | 2,343,302   | 2,507,088   | 1,954,642   | 1,091,181   |
| 91-120 DAYS  | 610,359     | 525,740     | 623,484     | 674,045     | 577,469     | 1,262,290   | 718,422     | 935,776     | 1,052,393   | 806,026     |
| 121-150 DAYS | 260,332     | 415,037     | 572,128     | 357,624     | 451,608     | 397,172     | 323,247     | 186,358     | 575,009     | 316,173     |
| 151-180 DAYS | 156,644     | 204,616     | 215,003     | 247,477     | 977,863     | 339,920     | 342,168     | 137,101     | 58,325      | 175,939     |
| 181+ DAYS    | 1,730,263   | 1,877,530   | 1,715,293   | 1,765,377   | 1,922,766   | 2,465,240   | 2,999,306   | 2,429,666   | 2,337,754   | 2,802,340   |

## Delinquency Status (% of Current Balance)

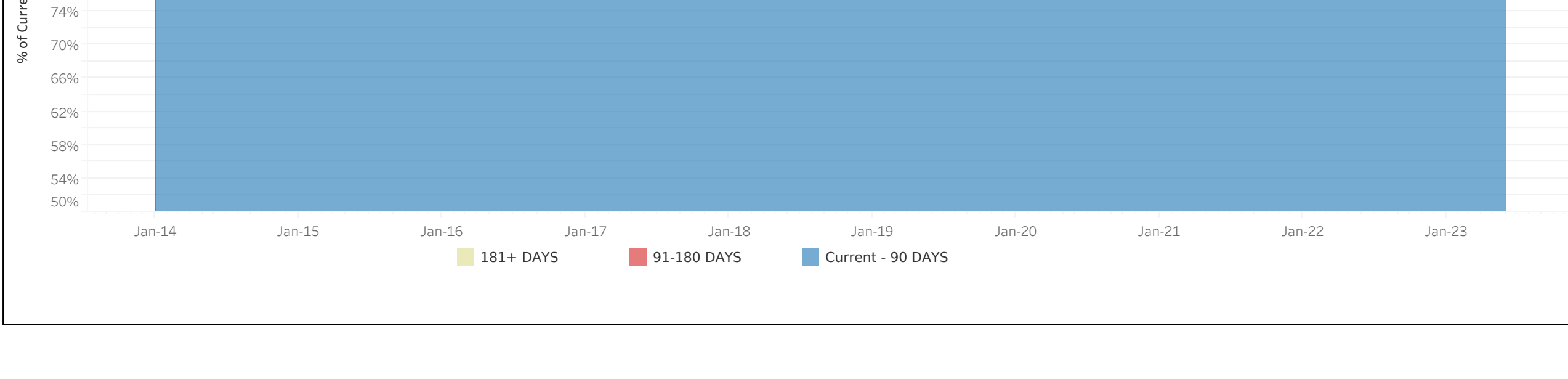
|              | 2014   | 2015   | 2016   | 2017   | 2018   | 2019   | 2020   | 2021   | 2022   | 2023   |
|--------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| CURRENT      | 91.28% | 92.09% | 92.32% | 92.06% | 90.70% | 90.63% | 92.17% | 90.57% | 89.73% | 90.30% |
| 1-30 DAYS    | 4.03%  | 3.40%  | 3.29%  | 3.27%  | 4.17%  | 4.22%  | 2.66%  | 3.94%  | 4.74%  | 4.10%  |
| 31-60 DAYS   | 1.78%  | 1.67%  | 1.50%  | 2.08%  | 1.66%  | 1.96%  | 0.86%  | 2.36%  | 2.30%  | 1.65%  |
| 61-90 DAYS   | 0.96%  | 0.90%  | 0.93%  | 0.90%  | 1.28%  | 0.96%  | 1.15%  | 1.26%  | 1.04%  | 1.16%  |
| 91-120 DAYS  | 0.43%  | 0.34%  | 0.37%  | 0.38%  | 0.31%  | 0.63%  | 0.35%  | 0.47%  | 0.56%  | 0.45%  |
| 121-150 DAYS | 0.18%  | 0.27%  | 0.34%  | 0.20%  | 0.24%  | 0.20%  | 0.16%  | 0.09%  | 0.30%  | 0.18%  |
| 151-180 DAYS | 0.11%  | 0.13%  | 0.13%  | 0.14%  | 0.52%  | 0.17%  | 0.17%  | 0.07%  | 0.03%  | 0.10%  |
| 181+ DAYS    | 1.23%  | 1.22%  | 1.02%  | 0.99%  | 1.03%  | 1.24%  | 1.47%  | 1.22%  | 1.24%  | 1.56%  |

|                   | 2014   | 2015   | 2016   | 2017   | 2018   | 2019   | 2020   | 2021   | 2022   | 2023   |
|-------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| CURRENT - 90 DAYS | 98.05% | 98.04% | 98.13% | 98.30% | 97.89% | 97.76% | 97.85% | 98.14% | 97.87% | 97.72% |
| 91-180 DAYS       | 0.73%  | 0.74%  | 0.84%  | 0.72%  | 1.08%  | 1.00%  | 0.68%  | 0.63%  | 0.89%  | 0.72%  |
| 181+ DAYS         | 1.23%  | 1.22%  | 1.02%  | 0.99%  | 1.03%  | 1.24%  | 1.47%  | 1.22%  | 1.24%  | 1.56%  |

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



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



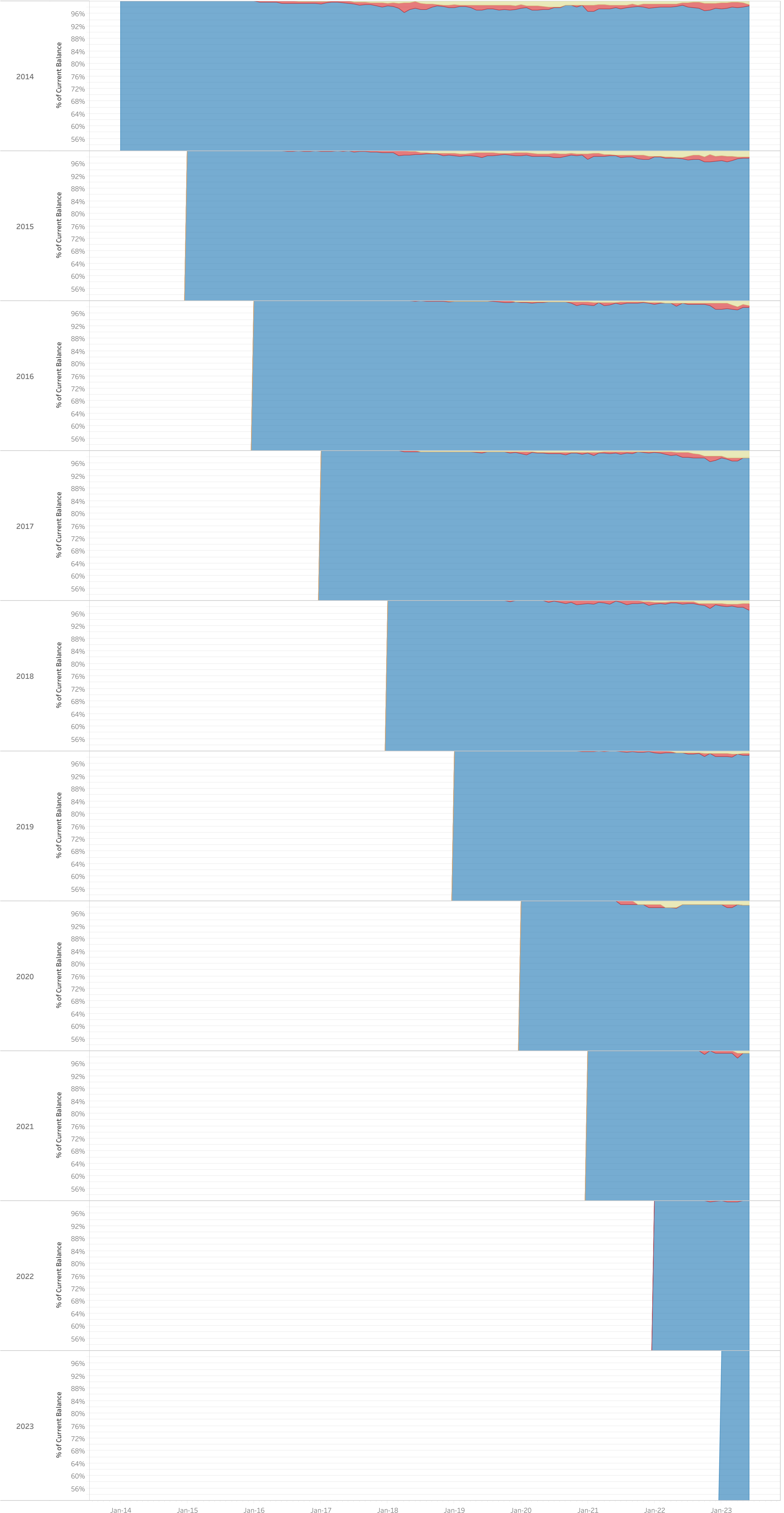
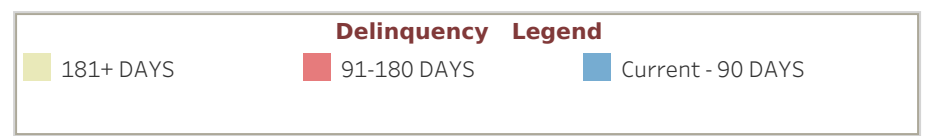
## Vintages Summary

| Monthly Balance - El Salvador - Mortgage Loans |            |            |            |            |            |            |            |            |            |            |  |
|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--|
|  | 2014       | 2015       | 2016       | 2017       | 2018       | 2019       | 2020       | 2021       | 2022       | 2023       |  |
| 2014   | 14,582,001 | 27,444,340 | 25,861,029 | 24,566,296 | 22,841,117 | 20,594,411 | 19,019,638 | 17,150,622 | 15,239,999 | 13,866,983 |  |
| 2015   |            | 10,335,908 | 23,091,642 | 22,072,057 | 20,880,098 | 19,144,431 | 17,821,300 | 16,189,581 | 14,636,980 | 12,662,785 |  |
| 2016   |            |            | 24,426     | 122,733    | 294,331    | 22,451,482 | 21,458,318 | 19,969,154 | 18,794,544 | 17,031,006 |  |
| 2017   |            |            |            | 9,379,817  | 18,619,160 | 17,357,049 | 16,257,711 | 15,363,591 | 13,952,714 | 12,603,295 |  |
| 2018   |            |            |            |            | 10,730,688 | 23,039,955 | 22,280,808 | 21,393,057 | 19,725,631 | 17,827,270 |  |
| 2019   |            |            |            |            |            | 14,096,328 | 26,300,212 | 24,366,394 | 21,995,170 | 20,845,154 |  |
| 2020   |            |            |            |            |            |            | 4,889,237  | 10,578,889 | 10,130,187 | 9,470,472  |  |
| 2021   |            |            |            |            |            |            |            | 5,499,535  | 9,805,964  | 9,032,620  |  |
| 2022   |            |            |            |            |            |            |            |            | 4,665,440  | 9,010,035  |  |
| 2023   |            |            |            |            |            |            |            |            |            | 3,558,538  |  |

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

|              | 2014       | 2015       | 2016       | 2017       | 2018       | 2019       | 2020       | 2021       | 2022       | 2023       |
|--------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| CURRENT      | 14,510,094 | 27,296,643 | 25,256,940 | 22,802,334 | 20,024,061 | 17,751,496 | 16,322,768 | 14,788,858 | 12,596,023 | 12,184,222 |
| 1-30 DAYS    | 71,907     | 90,933     | 233,187    | 786,261    | 1,438,648  | 1,401,911  | 1,105,386  | 1,245,864  | 1,493,155  | 796,252    |
| 31-60 DAYS   | 0          | 32,349     | 69,432     | 485,576    | 283,401    | 694,597    | 509,123    | 590,061    | 769,127    | 450,622    |
| 61-90 DAYS   | 0          | 24,426     | 122,733    | 294,331    | 575,189    | 336,559    | 579,028    | 352,286    | 162,500    | 215,539    |
| 91-120 DAYS  | 0          | 0          | 101,183    | 71,852     | 84,450     | 244,377    | 121,830    | 65,845     | 83,784     | 27,842     |
| 121-150 DAYS | 0          | 0          | 107,553    | 47,996     | 32,791     | 67,395     | 0          | 25,314     | 36,938     | 0          |
| 151-180 DAYS | 0          | 0          | 0          | 61,254     | 340,576    | 0          | 0          | 65,956     | 14,097     | 36,296     |
| 181+ DAYS    | 0          | 0          | 0          | 16,692     | 62,000     | 298,076    | 381,494    | 224,509    | 84,276     | 158,233    |
| CURRENT      | 0          | 10,335,908 | 22,897,879 | 21,505,000 | 19,779,047 | 17,768,886 | 16,511,713 | 14,516,319 | 13,137,462 | 10,967,899 |
| 1-30 DAYS    | 0          | 0          | 134,633    | 351,228    | 675,761    | 446,995    | 520,400    | 702,395    | 644,915    | 823,107    |
| 31-60 DAYS   | 0          | 0          | 28,098     | 340,234    | 127,343    | 430,262    | 274,513    | 421,045    | 443,782    | 306,754    |
| 61-90 DAYS   | 0          | 0          | 31,031     | 64,883     | 40,226     | 70,119     | 191,420    | 278,746    | 135,331    | 285,073    |
| 91-120 DAYS  | 0          | 0          | 0          | 10,760     | 50,288     | 275,934    | 62,139     | 61,577     | 65,833     | 49,157     |
| 121-150 DAYS | 0          | 0          | 0          | 0          | 52,216     | 47,387     | 0          | 0          | 0          | 9,944      |
| 151-180 DAYS | 0          | 0          | 0          | 0          | 94,087     | 0          | 84,386     | 0          | 0          | 0          |
| 181+ DAYS    | 0          | 0          | 0          | 0          | 61,130     | 305,349    | 174,728    | 207,589    | 309,507    | 240,056    |
| CURRENT      | 0          | 0          | 12,243,349 | 12,537,606 | 12,161,208 | 20,690,474 | 19,066,740 | 17,420,949 | 15,839,232 | 14,599,130 |
| 1-30 DAYS    | 0          | 0          | 0          | 53,777     | 260,837    | 425,786    | 396,136    | 660,583    | 559,513    | 419,195    |
| 31-60 DAYS   | 0          | 0          | 0          | 0          | 97,732     | 160,207    | 386,432    | 464,442    | 360,226    | 127,780    |
| 61-90 DAYS   | 0          | 0          | 0          | 21,674     | 0          | 204,226    | 35,823     | 85,133     | 128,870    | 0          |
| 91-120 DAYS  | 0          | 0          | 0          | 0          | 31,626     | 0          | 0          | 44,498     | 0          | 86,615     |
| 121-150 DAYS | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 24,669     |
| 151-180 DAYS | 0          | 0          | 0          | 0          | 0          | 31,626     | 84,023     | 118,939    | 118,470    | 253,224    |
| 181+ DAYS    | 0          | 0          | 0          | 0          | 0          | 59,400     | 81,885     | 59,400     | 82,737     | 180,841    |
| CURRENT      | 0          | 0          | 0          | 9,379,817  | 18,278,522 | 16,625,451 | 15,610,938 | 14,286,948 | 12,986,590 | 11,834,580 |
| 1-30 DAYS    | 0          | 0          | 0          | 0          | 165,528    | 338,377    | 214,547    | 548,236    | 880,931    | 326,403    |
| 31-60 DAYS   | 0          | 0          | 0          | 0          | 57,262     | 54,487     | 68,563     | 253,930    | 120,446    | 19,667     |
| 61-90 DAYS   | 0          | 0          | 0          | 0          | 58,449     | 212,442    | 218,933    | 149,466    | 163,905    | 130,367    |
| 91-120 DAYS  | 0          | 0          | 0          | 0          | 0          | 66,892     | 36,605     | 65,611     | 109,927    | 0          |
| 121-150 DAYS | 0          | 0          | 0          | 0          | 0          | 0          | 24,214     | 0          | 0          | 107,518    |
| 151-180 DAYS | 0          | 0          | 0          | 0          | 59,400     | 0          | 0          | 0          | 0          | 0          |
| 181+ DAYS    | 0          | 0          | 0          | 0          | 0          | 59,400     | 81,885     | 59,400     | 82,737     | 292,282    |
| CURRENT      | 0          | 0          | 0          | 0          | 10,730,688 | 22,508,781 | 21,729,473 | 19,767,205 | 17,832,997 | 16,288,759 |
| 1-30 DAYS    | 0          | 0          | 0          | 0          | 0          | 189,640    | 798,664    | 1,022,943  | 832,253    | 463,253    |
| 31-60 DAYS   | 0          | 0          | 0          | 0          | 0          | 67,877     | 151,946    | 451,034    | 416,488    | 104,672    |
| 61-90 DAYS   | 0          | 0          | 0          | 0          | 0          | 97,246     | 360,529    | 208,930    | 208,930    | 56,240     |
| 91-120 DAYS  | 0          | 0          | 0          | 0          | 0          | 0          | 118,534    | 0          | 168,644    | 230,034    |
| 121-150 DAYS | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 35,605     | 0          | 136,472    |
| 151-180 DAYS | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 75,629     | 180,841    |
| 181+ DAYS    | 0          | 0          | 0          | 0          | 0          | 14,096,328 | 26,147,983 | 23,072,297 | 20,086,376 | 19,076,873 |
| CURRENT      | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 91,684     | 824,933    | 1,134,442  |
| 1-30 DAYS    | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 42,000     | 358,996    | 162,500    |
| 31-60 DAYS   | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          |
| 61-90 DAYS   | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          |
| 91-120 DAYS  | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          |
| 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          | 0          | 0          | 0          | 0          |
| CURRENT      | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          |
| 1-30 DAYS    | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          |
| 31-60 DAYS   | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          |
| 61-90 DAYS   | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          |
| 91-120 DAYS  | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          |
| 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          | 0          | 0          | 0          | 0          |
| CURRENT      | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          |
| 1-30 DAYS    | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          |
| 31-60 DAYS   | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          |
| 61-90 DAYS   | 0          | 0          | 0          | 0          | 0</        |            |            |            |            |            |

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 - Junio-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: Junio-2023

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Gráficos de Morosidad - Préstamos Hipotecarios - El Salvador

