



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

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

Cutoff Date: November-2022

Section 1 (English Reports/Reportes en Inglés)

Delinquency Graphs by Vintage

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Gráficos de Morosidad por Cosechas

Section 1

(English Reports / Reportes en Inglés)



Delinquency Graphs by Vintage El Salvador

Mortgage Loans - November-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 November-2022

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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Sin valor de medida	November	November	November	November	November	November	November	November	November	November
	131,094,869	147,465,646	159,824,667	173,214,857	182,126,886	192,358,146	204,144,228	202,443,251	194,706,424	184,545,889

Delinquency Status (\$ of Current Balance)

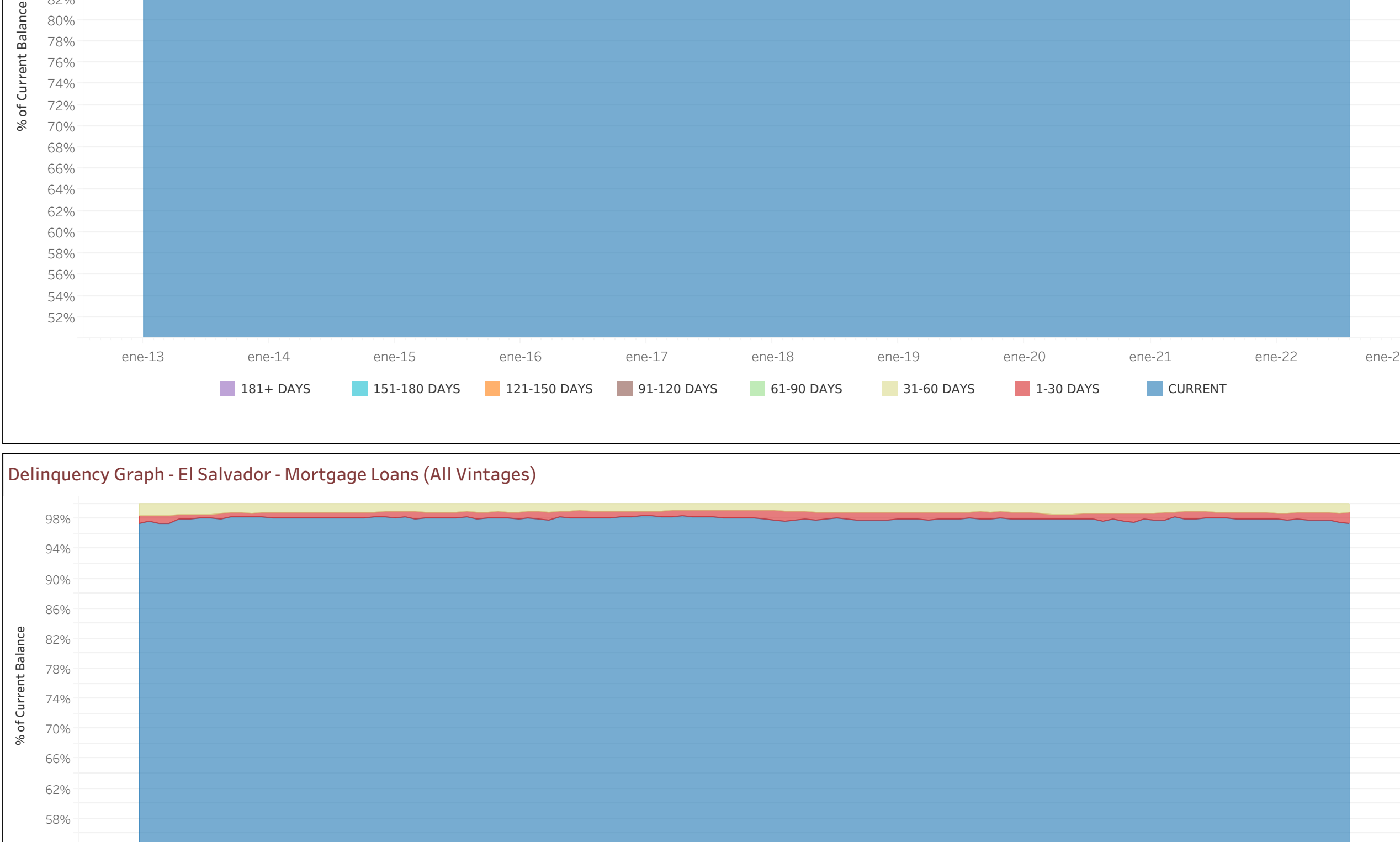
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	November	November	November	November	November	November	November	November	November	November
CURRENT	121,011,247	134,631,225	146,050,440	159,611,248	164,914,725	175,280,717	184,710,243	180,856,489	177,655,125	164,869,038
1-30 DAYS	4,597,832	6,167,349	6,732,941	5,923,851	7,787,662	6,873,310	8,504,938	9,455,931	7,877,552	6,436,196
31-60 DAYS	1,876,055	2,482,220	2,674,543	3,117,917	3,608,051	3,571,300	4,476,884	4,281,362	3,314,822	3,838,350
61-90 DAYS	1,230,114	1,358,938	1,193,902	1,235,395	2,214,426	2,408,000	2,094,822	3,121,370	1,962,254	2,461,987
91-120 DAYS	326,434	456,157	664,844	662,271	904,791	914,944	1,046,533	1,220,077	985,407	1,468,470
121-150 DAYS	251,060	407,406	468,330	642,102	580,715	691,116	390,154	441,971	415,960	475,838
151-180 DAYS	132,153	114,275	173,881	217,524	377,347	391,025	427,588	213,249	215,082	476,203
181+ DAYS	1,669,975	1,848,075	1,865,586	1,804,549	1,739,169	2,259,733	2,293,274	2,853,402	2,200,231	2,321,809

Delinquency Status (% of Current Balance)

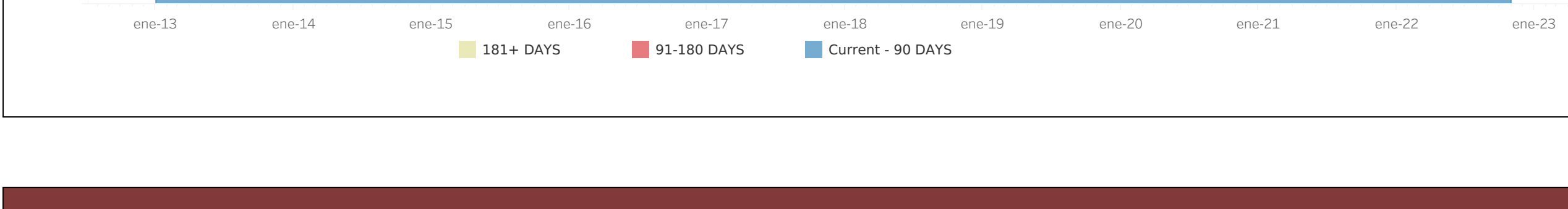
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	November	November	November	November	November	November	November	November	November	November
CURRENT	92.31%	91.30%	91.38%	92.15%	90.59%	91.12%	90.49%	89.36%	91.24%	89.34%
1-30 DAYS	3.52%	4.18%	4.21%	3.42%	4.28%	3.57%	4.17%	4.67%	4.50%	3.98%
31-60 DAYS	1.43%	1.68%	1.67%	1.82%	1.98%	1.86%	2.19%	2.11%	1.70%	2.08%
61-90 DAYS	0.94%	0.92%	0.75%	0.71%	1.22%	1.25%	1.03%	1.54%	1.01%	1.33%
91-120 DAYS	0.25%	0.31%	0.42%	0.38%	0.50%	0.48%	0.51%	0.60%	0.51%	0.80%
121-150 DAYS	0.19%	0.28%	0.29%	0.37%	0.32%	0.34%	0.29%	0.22%	0.25%	0.29%
151-180 DAYS	0.10%	0.08%	0.11%	0.13%	0.21%	0.20%	0.23%	0.11%	0.11%	0.26%
181+ DAYS	1.27%	1.25%	1.17%	1.04%	0.95%	1.17%	1.29%	1.41%	1.17%	1.26%

CURRENT - 90 DAYS	98.18%	98.09%	98.01%	98.08%	98.09%	97.80%	97.87%	97.66%	98.00%	97.22%
91-180 DAYS	0.54%	0.66%	0.82%	0.88%	1.02%	1.02%	1.01%	0.93%	0.83%	1.42%
181+ DAYS	1.27%	1.25%	1.17%	1.04%	0.95%	1.17%	1.12%	1.41%	1.17%	1.26%

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



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



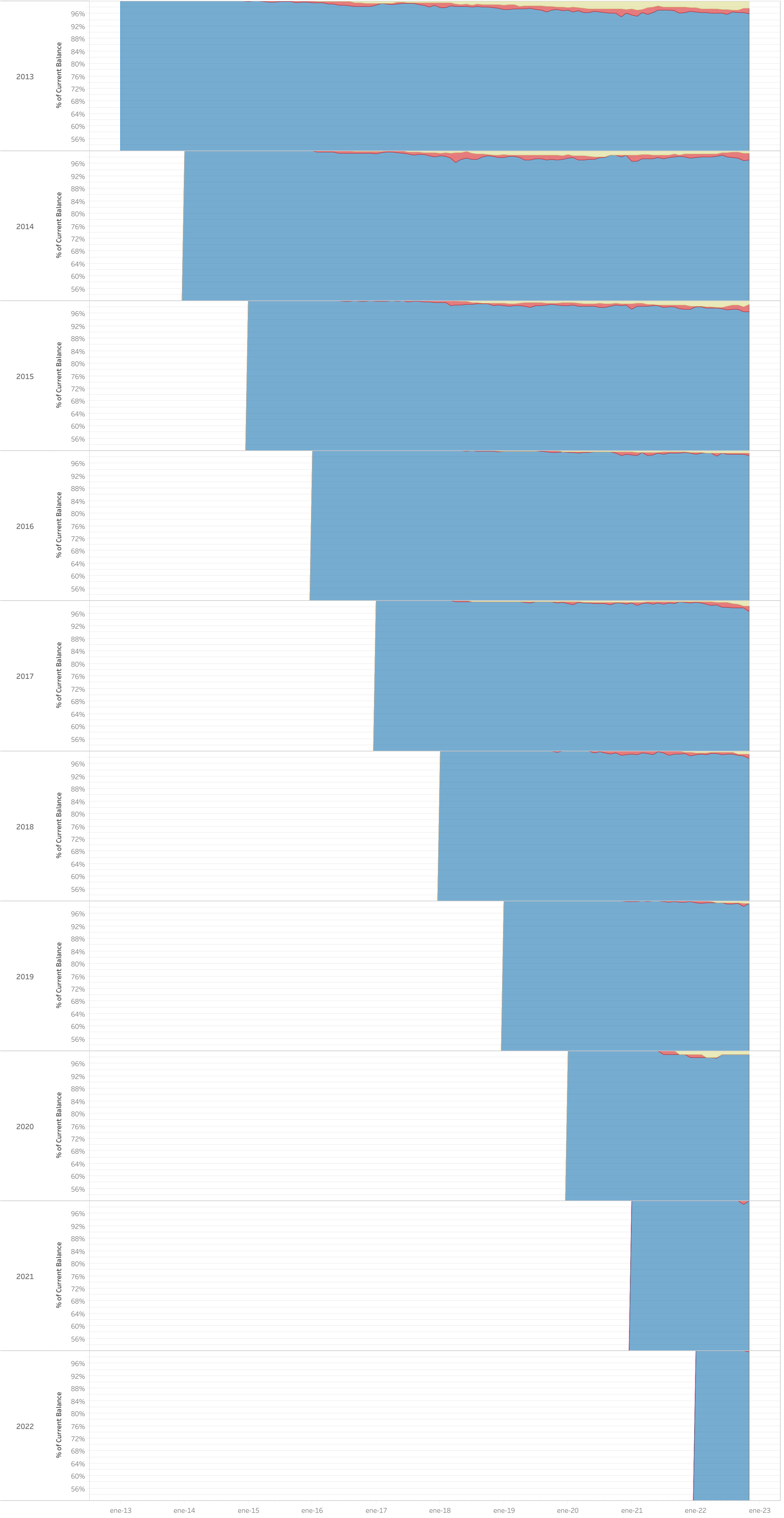
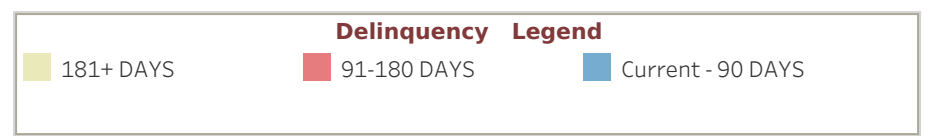
Vintages Summary

Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	November	November	November	November	November	November	November	November	November	November
2013	27,775,599	28,162,327	26,805,671	25,156,675	23,401,118	21,421,005	19,677,886	18,113,034	15,951,633	14,306,792
2014		25,810,673	26,878,276	25,417,886	23,935,458	21,861,729	19,968,079	18,455,644	16,435,414	14,453,670
2015			20,617,022	22,666,245	21,568,851	20,162,220	18,505,603	17,135,600	15,665,559	13,504,125
2016				21,493,550	23,024,000	22,039,285	20,567,584	19,420,905	17,700,362	16,281,949
2017					17,440,081	18,194,768	16,847,737	15,944,080	14,815,529	13,288,399
2018						22,292,377	22,774,205	21,936,598	20,670,635	19,038,208
2019							24,995,302	25,656,791	23,364,826	21,323,700
2020								9,677,117	10,502,422	9,900,467
2021									9,669,324	9,485,252
2022										8,792,650

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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	November	November	November	November	November	November	November	November	November	November
CURRENT	27,718,579	27,218,568	25,385,988	23,734,701	20,954,099	19,191,622	17,178,048	15,448,890	14,166,633	12,395,939
1-30 DAYS	55,019	662,721	817,338	501,974	1,219,664	948,430	899,888	901,646	648,141	753,642
31-60 DAYS	0	214,519	373,204	266,196	510,679	489,739	795,348	623,721	367,716	345,380
61-90 DAYS	0	66,518	108,026	389,432	267,468	325,317	279,781	880,799	185,066	234,044
91-120 DAYS	0	0	72,723	112,941	215,901	188,700	0	352,353	119,422	71,348
121-150 DAYS	0	0	33,266	148,707	109,494	19,081	113,439	109,235	138,405	74,928
151-180 DAYS	0	0	0	15,954	0	23,081	36,304	15,308	0	92,417
181+ DAYS	0	0	14,515	186,769	123,793	234,834	375,078	463,092	326,050	339,094
CURRENT	0	25,655,302	26,235,994	24,321,699	21,209,961	19,375,408	17,209,413	15,474,554	14,589,524	12,560,600
1-30 DAYS	0	128,990	499,812	575,930	1,287,456	1,157,409	1,214,935	1,452,776	988,819	1,162,708
31-60 DAYS	0	26,382	124,697	177,192	588,244	429,416	755,961	555,444	447,746	527,143
61-90 DAYS	0	0	33,348	156,204	458,886	527,358	214,453	624,038	486,526	116,037
91-120 DAYS	0	0	24,425	61,254	127,110	6,564	198,698	90,766	97,241	24,570
121-150 DAYS	0	0	0	92,879	0	43,961	67,395	0	0	193,703
151-180 DAYS	0	0	0	0	140,547	32,791	15,575	8,682	65,956	87,283
181+ DAYS	0	0	0	0	33,229	123,254	208,802	291,450	249,384	159,582
CURRENT	0	0	20,598,526	22,285,943	20,708,043	18,876,942	16,638,437	15,340,123	14,034,811	11,740,048
1-30 DAYS	0	0	28,497	166,849	351,338	502,665	670,835	843,312	763,953	650,380
31-60 DAYS	0	0	145,602	241,381	299,914	453,715	473,726	329,798	298,409	516,122
61-90 DAYS	0	0	31,031	191,089	353,993	359,993	179,426	340,199	144,808	100,464
91-120 DAYS	0	0	0	36,869	76,399	121,223	76,013	11,733	100,944	81,798
121-150 DAYS	0	0	0	0	0	33,074	53,927	63,881	10,314	136,053
151-180 DAYS	0	0	0	0	0	0	0	27,664	93,927	98,999
181+ DAYS	0	0	0	0	0	214,339	193,284	159,189	168,154	171,272
CURRENT	0	0	21,430,993	22,741,946	21,633,125	19,549,991	18,093,232	16,921,254	15,611,250	13,515,100
1-30 DAYS	0	0	62,556	271,554	654,770	593,271	593,271	348,292	243,292	436,387
31-60 DAYS	0	0	0	0	10,500	140,673	221,651	306,135	212,406	346,236
61-90 DAYS	0	0	0	0	164,556	174,486	220,114	799,798	723,226	275,983
91-120 DAYS	0	0	0	0	361	226,558	231,148	201,554	287,886	23,267
121-150 DAYS	0	0	0	0	0	0	0	142,238	0	139,854
151-180 DAYS	0	0	0	0	0	0	0	20,361	80,991	0
181+ DAYS	0	0	0	0	0	31,626	84,023	0	34,447	0
CURRENT	0	0	0	0	0	0	0	84,023	84,023	118,470
1-30 DAYS	0	0	0	0	17,275,164	17,711,798	16,165,064	14,692,920	13,695,320	12,399,683
31-60 DAYS	0	0	0	0	184,558	174,486	220,114	799,798	723,226	275,983
61-90 DAYS	0	0	0	0	361	226,558	231,148	201,554	287,886	23,267
91-120 DAYS	0	0	0	0	0	22,485	115,426	202,058	30,002	120,979
121-150 DAYS	0	0	0	0	0	0	0	56,585	19,796	170,577
151-180 DAYS	0	0	0	0	0	0	0	0	0	57,088
181+ DAYS	0	0	0	0	0	59,400	59,400	81,885	59,400	235,194
CURRENT	0	0	0	0	0	22,207,153	21,939,404	20,211,166	19,088,769	16,842,295
1-30 DAYS	0	0	0	0	0	85,345	639,112	805,146	1,452,776	1,162,708
31-60 DAYS	0	0	0	0	0	111,678	111,678	253,637	232,767	242,895
61-90 DAYS	0	0	0	0	0	20,234	274,736	216,229	245,238	245,238
91-120 DAYS	0	0	0	0	0	67,877	297,512	56,583	294,113	294,113
121-150 DAYS	0	0	0	0	0	0	0	0	35,605	0
151-180 DAYS	0	0	0	0	0	0	0	0	0	176,589
181+ DAYS	0	0	0	0	0	0	0	0	0	75,429
CURRENT	0	0	0	0	0	0	24,702,400	24,502,299	22,046,633	19,671,212
1-30 DAYS	0	0	0	0	0	0	25,902	785,983	955,689	685,809
31-60 DAYS	0	0	0	0	0	0	42,000	232,427	238,141	426,533
61-90 DAYS	0									

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 - noviembre-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: noviembre-2022

Gráficos de Morosidad - Préstamos Hipotecarios - El Salvador

