



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

El Salvador - Personal Loans  
(*El Salvador - Préstamos Personales*)

Cutoff Date: September-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*)



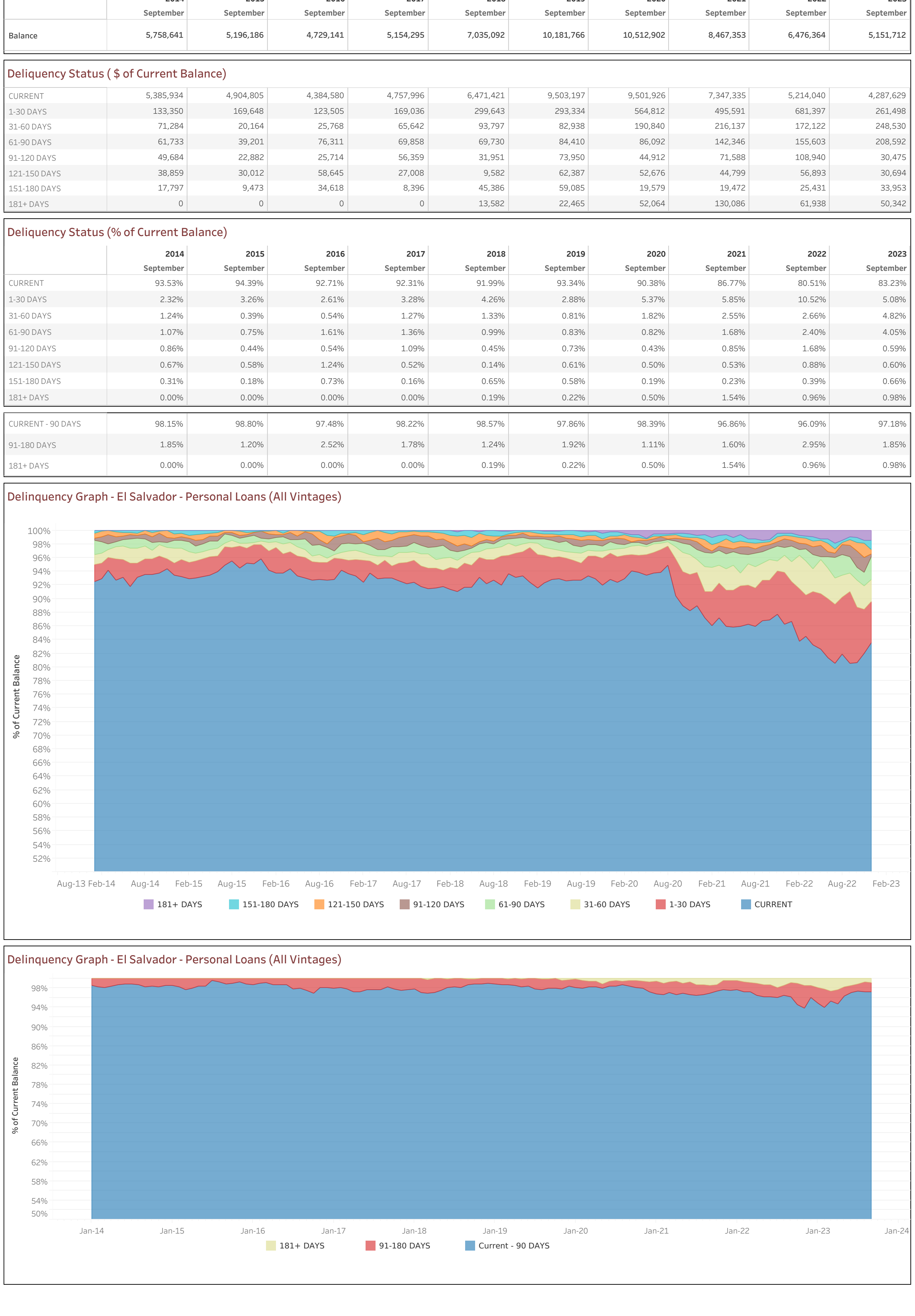
## Delinquency Graphs by Vintage El Salvador

### Personal Loans - September-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 September-2023

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



Vintages Summary

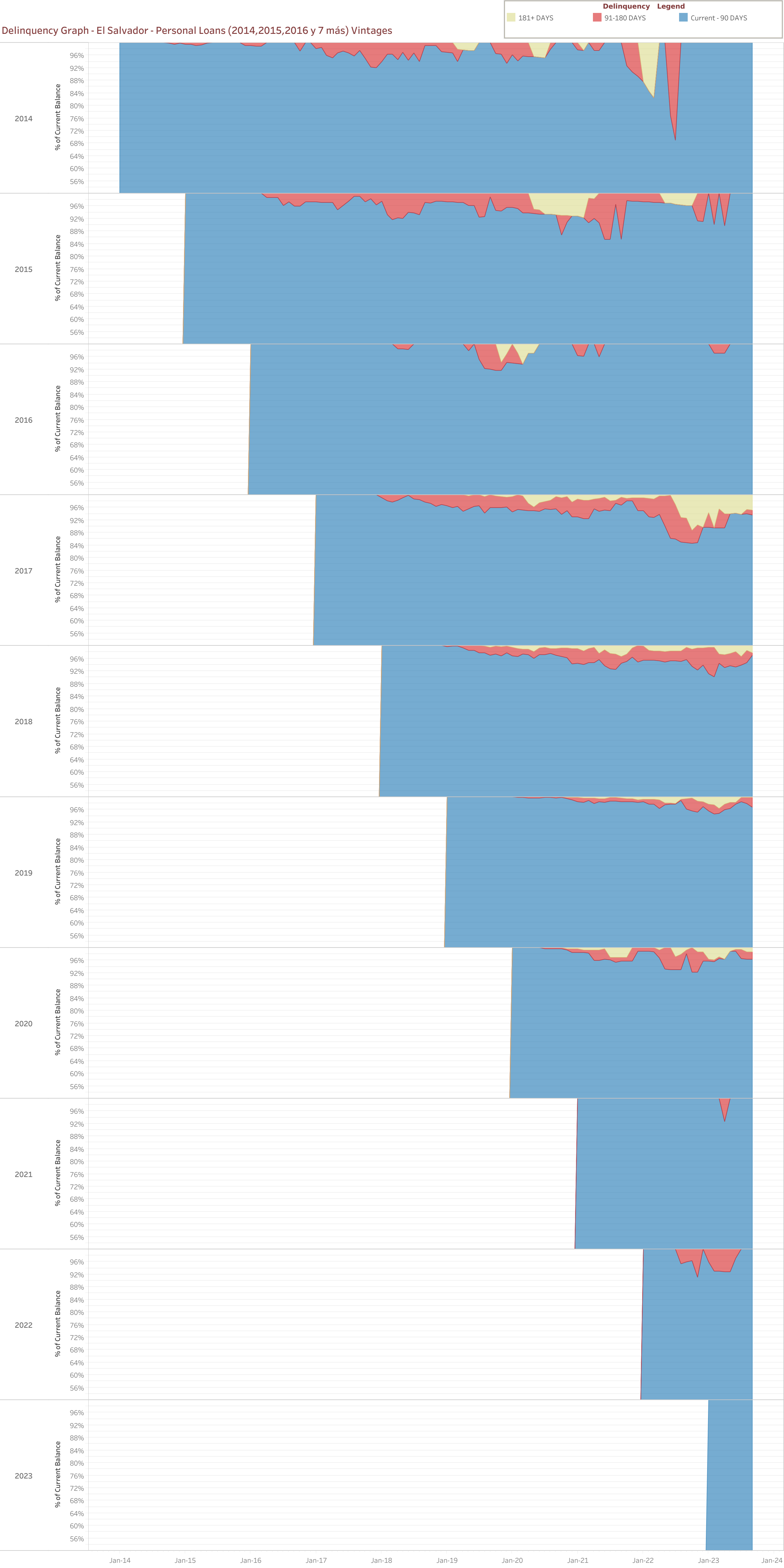
Monthly Balance - El Salvador - Personal Loans										
	2014 September	2015 September	2016 September	2017 September	2018 September	2019 September	2020 September	2021 September	2022 September	2023 September
2014	2,181,012	1,877,665	1,250,330	779,214	473,136	265,521	160,511	49,761	1,847	17
2015		1,165,457	1,183,138	820,891	568,320	318,455	249,903	155,139	92,001	55,278
2016			1,050,918	8,539	755,180	587,731	425,848	294,001	179,751	111,170
2017				1,772,789	1,631,393	1,060,917	756,889	527,410	325,392	218,321
2018					3,185,011	3,456,734	2,718,249	2,085,505	1,521,912	1,058,112
2019						4,291,505	4,843,322	3,670,445	2,694,200	2,140,659
2020							1,288,030	1,148,467	887,033	702,954
2021								512,715	520,034	396,595
2022									234,484	298,196
2023										153,945

Delinquency Status (\$ of Current Balance) - El Salvador - Personal Loans										
	2014 September	2015 September	2016 September	2017 September	2018 September	2019 September	2020 September	2021 September	2022 September	2023 September
2014	CURRENT	2,169,215	1,830,333	1,146,801	672,568	399,568	241,181	126,510	38,507	1,092
	1-30 DAYS	0	47,333	52,812	28,989	30,236	33,255	14,106	3,395	232
	31-60 DAYS	0	0	12,420	8,539	26,169	1,354	12,807	1,947	522
	61-90 DAYS	11,797	0	38,297	49,676	12,597	9,731	7,087	5,931	0
	91-120 DAYS	0	0	0	5,399	0	0	0	0	0
	121-150 DAYS	0	0	0	14,044	4,656	0	0	0	0
	181+ DAYS	0	0	0	0	0	0	0	0	0
2015	CURRENT	0	1,165,457	1,120,888	745,357	544,259	283,419	190,097	128,587	60,466
	1-30 DAYS	0	0	14,380	31,752	0	17,458	15,081	0	12,912
	31-60 DAYS	0	0	0	21,348	7,242	0	12,237	0	7,953
	61-90 DAYS	0	0	0	14,038	0	14,143	15,429	3,565	7,104
	91-120 DAYS	0	0	13,643	0	0	3,435	0	22,947	0
	121-150 DAYS	0	0	16,093	0	0	0	0	0	0
	151-180 DAYS	0	0	18,134	8,396	16,820	0	0	0	0
2016	CURRENT	0	0	1,050,918	1,028,974	716,391	520,577	396,083	260,536	149,117
	1-30 DAYS	0	0	0	0	38,789	19,624	15,247	32,650	14,154
	31-60 DAYS	0	0	0	0	0	0	0	20,795	16,490
	61-90 DAYS	0	0	0	0	0	0	14,518	0	0
	91-120 DAYS	0	0	0	0	0	14,389	0	0	0
	121-150 DAYS	0	0	0	0	0	16,575	0	0	0
	151-180 DAYS	0	0	0	0	0	17,059	0	0	0
2017	CURRENT	0	0	0	1,710,103	1,417,247	933,132	623,297	462,348	213,354
	1-30 DAYS	0	0	0	61,686	101,281	49,064	52,185	90,296	26,528
	31-60 DAYS	0	0	0	0	26,313	12,726	23,361	2,341	24,899
	61-90 DAYS	0	0	0	0	46,608	21,901	24,151	14,728	402
	91-120 DAYS	0	0	0	0	14,468	5,892	9,764	4,302	9,552
	121-150 DAYS	0	0	0	0	4,926	21,846	4,761	7,411	3,862
	151-180 DAYS	0	0	0	0	20,552	16,355	14,668	1,435	11,853
2018	CURRENT	0	0	0	0	0	0	4,714	4,548	24,342
	1-30 DAYS	0	0	0	0	3,068,758	3,169,582	2,317,680	1,743,148	1,262,401
	31-60 DAYS	0	0	0	0	103,609	108,842	209,135	115,932	108,654
	61-90 DAYS	0	0	0	0	9,887	35,157	91,375	60,014	41,262
	91-120 DAYS	0	0	0	0	2,757	37,557	15,265	48,846	40,990
	121-150 DAYS	0	0	0	0	44,072	21,425	10,159	42,588	3,879
	151-180 DAYS	0	0	0	0	14,941	22,562	27,911	8,338	3,982
2019	CURRENT	0	0	0	0	0	0	0	0	10,907
	1-30 DAYS	0	0	0	0	0	22,465	25,878	75,137	8,349
	31-60 DAYS	0	0	0	0	0	4,219,459	4,547,354	3,221,661	2,076,689
	61-90 DAYS	0	0	0	0	0	50,165	249,049	204,347	399,255
	91-120 DAYS	0	0	0	0	0	21,881	19,502	121,277	97,738
	121-150 DAYS	0	0	0	0	0	8,932	6,862	64,460	55,330
	151-180 DAYS	0	0	0	0	0	0	8,202	26,613	42,720
2020	CURRENT	0	0	0	0	0	0	10,353	9,477	44,093
	1-30 DAYS	0	0	0	0	0	0	0	8,829	0
	31-60 DAYS	0	0	0	0	0	0	0	13,781	18,375
	61-90 DAYS	0	0	0	0	0	1,242,315	957,121	731,101	626,189
	91-120 DAYS	0	0	0	0	0	0	0	32,650	14,154
	121-150 DAYS	0	0	0	0	0	0	0	128,891	89,717
	151-180 DAYS	0	0	0	0	0	30,783	8,664	3,678	32,184
2021	CURRENT	0	0	0	0	0	0	4,756	51,778	0
	1-30 DAYS	0	0	0	0	0	0	7,567	4,604	0
	31-60 DAYS	0	0	0	0	0	0	0	0	17,094
	61-90 DAYS	0	0	0	0	0	0	4,849	4,849	0
	91-120 DAYS	0	0	0	0	0	0	36,620	7,305	9,329
	121-150 DAYS	0	0	0	0	0	0	512,715	496,589	385,993
	151-180 DAYS	0	0	0	0	0	0	0	23,445	10,669
2022	CURRENT	0	0	0	0	0	0	0	206,829	251,863
	1-30 DAYS	0	0	0	0	0	0	0	2,500	14,469
	31-60 DAYS	0	0	0	0	0	0	0	0	15,880
	61-90 DAYS	0	0	0	0	0	0	0	0	19,733
	91-120 DAYS	0	0	0	0	0	0	0	0	12,124
	121-150 DAYS	0	0	0	0	0	0	0	9,475	0
	151-180 DAYS	0	0	0	0	0	0	0	0	148,987
2023	CURRENT	0	0	0	0	0	0	0	0	4,958
	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			0.00%	0.00%	0.00%	0.00%	0.00%	6.83%	0.00%	3.88%	0.00%
2016	CURRENT - 90 DAYS				100.00%	100.00%	100.00%	91.91%	100.00%	100.00%	100.00%	100.00%
	91-180 DAYS					0.00%	0.00%	0.00%	8.09%	0.00%	0.00%	0.00%
2017	CURRENT - 90 DAYS					100.00%	97.55%	95.84%	95.52%	96.64%	84.75%	93.46%
	91-180 DAYS					0.00%	2.45%	4.16%	3.86%	2.49%	7.77%	1.55%
	181+ DAYS						0.00%	0.00%	0.62%	0.86%	7.48%	5.00%
2018	CURRENT - 90 DAYS						100.00%	96.95%	96.88%	94.36%	95.49%	96.82%
	91-180 DAYS							0.00%	2.40%	2.17%	2.03%	3.96%
	181+ DAYS							0.00%	0.65%	0.95%	3.60%	0.55%
2019	CURRENT - 90 DAYS							100.00%	99.62%	98.40%	96.10%	96.68%
	91-180 DAYS								0.00%	0.38%	1.22%	3.22%
	181+ DAYS								0.00%	0.00%	0.38%	0.20%
2020	CURRENT - 90 DAYS								99.61%	95.73%	98.11%	96.24%
	91-180 DAYS								0.39%	1.08%	1.07%	2.43%
	181+ DAYS								0.00%	3.19%	0.82%	1.33%
2021	CURRENT - 90 DAYS								100.00%	100.00%	100.00%	
2022	CURRENT - 90 DAYS										95.96%	100.00%
	91-180 DAYS										4.04%	0.00%
2023	CURRENT - 90 DAYS											100.00%



Delinquency Graph - El Salvador - Personal Loans (2014,2015,2016 y 7 más) Vintages



## Section 2

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



## Gráficos de Morosidad por Cosechas El Salvador

### Préstamos Personales - Septiembre-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: Septiembre-2023

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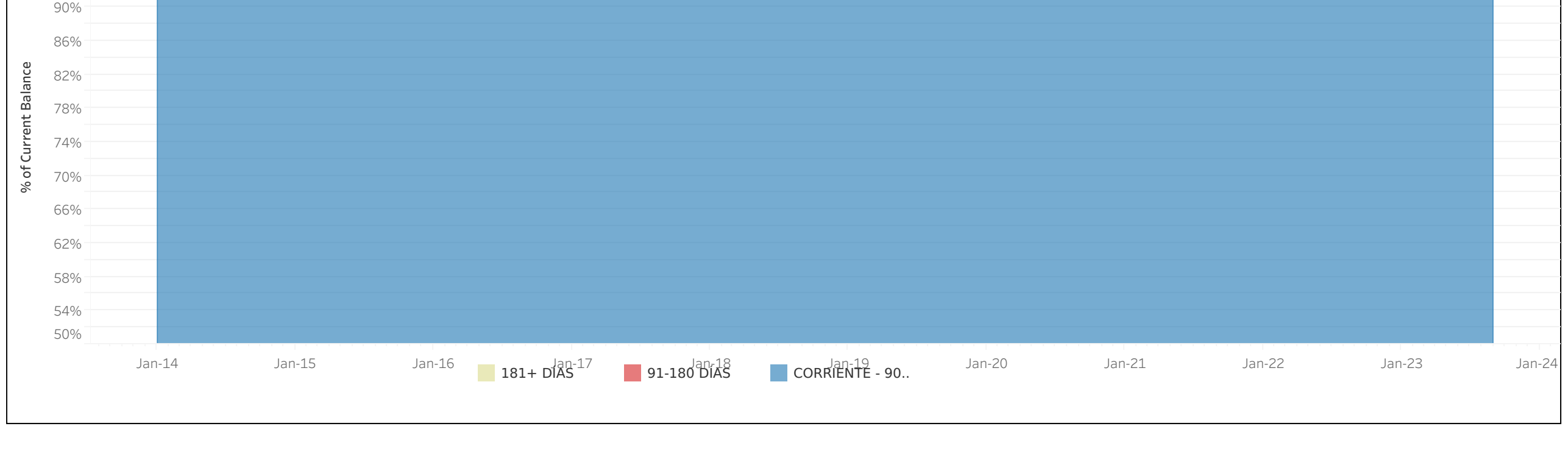
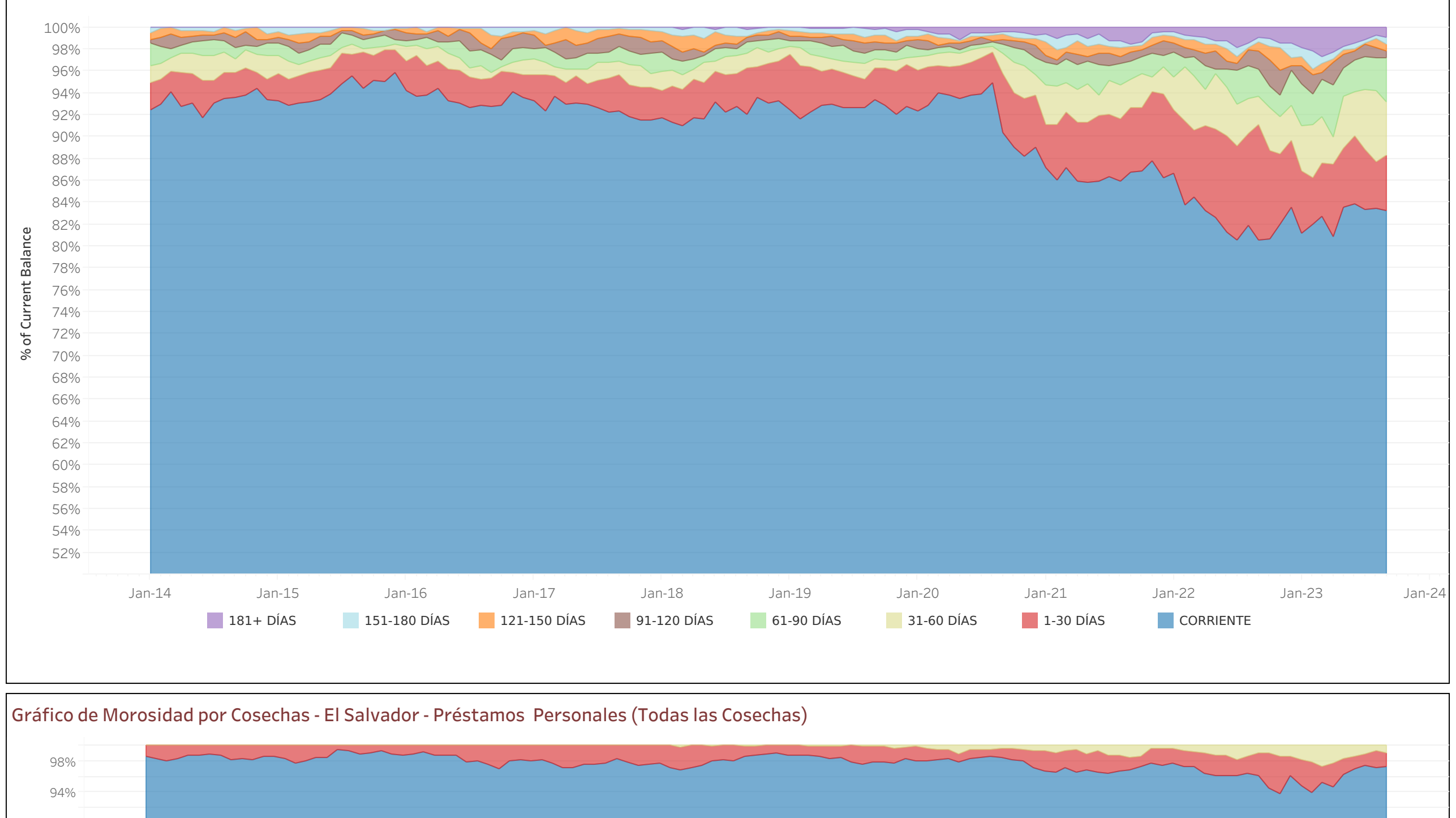
Préstamos Personales - La Hipotecaria El Salvador - Análisis de Migración de Cosechas (Todas)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre
Balance	5,758,641	5,196,186	4,729,141	5,154,295	7,035,092	10,181,766	10,512,902	8,467,353	6,476,364	5,151,712

Estado de Morosidad (\$ Saldo Actual)										
CORRIENTE	5,385,934	4,904,805	4,384,580	4,757,896	6,471,421	9,502,197	9,933,326	7,347,285	5,214,040	4,287,659
1-30 DÍAS	123,350	169,646	123,505	165,636	299,643	293,334	554,832	495,591	681,397	261,498
31-60 DÍAS	71,284	20,164	25,768	65,642	93,797	82,938	190,840	216,137	172,122	248,510
61-90 DÍAS	61,733	39,201	76,311	69,858	69,730	84,410	86,092	142,346	155,603	208,592
91-120 DÍAS	49,684	22,882	25,714	56,359	31,951	73,950	44,912	71,588	108,940	30,475
121-150 DÍAS	38,859	30,032	58,645	27,008	9,582	62,387	52,676	44,799	56,893	30,694
151-180 DÍAS	17,797	9,473	34,618	8,395	45,386	59,085	19,579	19,472	25,431	33,953
181+ DÍAS	0	0	0	0	13,582	22,465	52,064	130,086	61,938	90,942

Estado de Morosidad (% del Saldo Actual)										
	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre
CORRIENTE	93.53%	94.39%	92.71%	92.31%	91.99%	93.34%	90.38%	86.77%	80.51%	83.23%
1-30 DÍAS	2.32%	3.26%	2.61%	3.20%	4.26%	2.89%	5.37%	5.85%	10.55%	5.08%
31-60 DÍAS	1.24%	0.39%	0.54%	1.27%	1.33%	0.81%	1.82%	2.55%	2.66%	4.82%
61-90 DÍAS	1.07%	0.75%	1.61%	1.36%	0.99%	0.83%	0.82%	1.68%	2.40%	4.05%
91-120 DÍAS	0.86%	0.44%	0.54%	1.09%	0.45%	0.73%	0.43%	0.85%	1.68%	0.59%
121-150 DÍAS	0.67%	0.58%	1.24%	0.52%	0.14%	0.61%	0.50%	0.53%	0.88%	0.60%
151-180 DÍAS	0.31%	0.18%	0.73%	0.16%	0.65%	0.58%	0.19%	0.23%	0.39%	0.66%
181+ DÍAS	0.00%	0.00%	0.00%	0.00%	0.19%	0.22%	0.50%	1.54%	0.96%	0.98%

CORRIENTE - 90 DÍAS	98.15%	98.80%	97.48%	98.22%	98.57%	97.86%	98.39%	96.86%	96.09%	97.18%
91-180 DÍAS	1.85%	1.20%	2.52%	1.78%	1.24%	1.92%	1.11%	1.60%	2.95%	1.85%
181+ DÍAS	0.00%	0.00%	0.00%	0.00%	0.19%	0.22%	0.50%	1.54%	0.96%	0.98%



Resumen por Cosechas

Saldo Mensual - Préstamos Personales - El Salvador										
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre
2014	2,181,012	1,870,665	1,250,330	779,214	473,136	285,521	160,511	49,761	1,847	17
2015		1,165,457	1,183,138	820,891	568,320	318,455	249,903	155,179	92,001	55,278
2016			1,050,918	1,026,974	755,180	587,731	425,848	294,001	179,751	111,170
2017				1,771,789	1,631,393	1,060,917	756,889	527,410	325,392	218,321
2018					3,188,011	3,456,734	2,718,249	2,085,505	1,521,912	1,058,112
2019						4,291,505	4,843,322	3,670,445	2,694,200	2,140,650
2020							1,288,030	1,148,467	887,033	702,954
2021								512,715	520,034	396,595
2022									234,484	298,196
2023										153,845

Estado de Morosidad (\$ Saldo Actual) - Préstamos Personales - El Salvador										
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre
2014	CORRIENTE	2,169,215	1,830,333	1,146,801	672,568	399,568	241,181	126,510	38,507	1,092
	1-30 DÍAS	0	47,833	52,812	28,889	30,236	33,255	14,106	3,395	232
	31-60 DÍAS	0	0	12,420	8,559	26,165	1,354	12,807	1,947	522
	61-90 DÍAS	11,797	0	38,297	49,675	12,507	9,731	7,987	5,911	0
	91-120 DÍAS	0	0	0	5,399	0	0	0	0	0
2015	121-150 DÍAS	0	0	0	14,044	4,656	0	0	0	0
	CORRIENTE	0	1,165,457	1,120,888	745,357	544,259	283,419	190,097	128,587	60,466
	1-30 DÍAS	0	0	14,380	31,752	0	17,458	15,081	0	12,912
	31-60 DÍAS	0	0	12,420	8,559	26,165	1,354	12,807	1,947	7,953
	61-90 DÍAS	0	0	0	14,038	0	14,143	15,429	3,645	7,104
2016	91-120 DÍAS	0	0	13,643	0	0	3,435	0	22,947	0
	121-150 DÍAS	0	0	16,093	0	0	0	0	0	0
	151-180 DÍAS	0	0	18,134	8,396	16,820	0	0	0	0
	181+ DÍAS	0	0	0	0	0	17,059	0	0	3,567
	CORRIENTE	0	0	1,050,918	1,026,974	716,391	520,577	398,063	260,536	140,117
2017	1-30 DÍAS	0	0	0	0	38,789	19,624	13,247	12,670	14,154
	31-60 DÍAS	0	0	0	0	0	0	20,795	16,480	14,169
	61-90 DÍAS	0	0	0	0	0	0	14,518	0	0
	91-120 DÍAS	0	0	0	0	0	14,389	0	0	0
	121-150 DÍAS	0	0	0	0	0	16,575	0	0	0
2018	151-180 DÍAS	0	0	0	0	0	16,566	0	0	0
	CORRIENTE	0	0	0	1,710,103	1,417,247	933,132	623,297	462,348	213,954
	1-30 DÍAS	0	0	0	61,686	101,281	49,064	52,183	30,296	36,528
	31-60 DÍAS	0	0	0	0	26,313	12,726	23,361	2,341	24,899
	61-90 DÍAS	0	0	0	0	46,608	21,901	24,151	14,728	40,0
2019	91-120 DÍAS	0	0	0	0	14,468	5,982	9,764	4,302	9,552
	121-150 DÍAS	0	0	0	0	4,305	21,046	4,761	7,411	3,562
	151-180 DÍAS	0	0	0	0	20,552	16,355	14,658	1,435	11,853
	181+ DÍAS	0	0	0	0	0	0	4,714	4,548	24,342
	CORRIENTE	0	0	0	3,068,758	3,169,582	2,317,680	1,743,148	1,262,401	888,275
2020	1-30 DÍAS	0	0	0	0	103,609	108,842	209,135	115,932	108,654
	31-60 DÍAS	0	0	0	0	9,887	35,157	91,375	60,014	41,262
	61-90 DÍAS	0	0	0	0	2,757	37,557	15,268	48,846	40,599
	91-120 DÍAS	0	0	0	0	0	44,072	21,431	10,159	42,598
	121-150 DÍAS	0	0	0	0	0	14,941	32,562	27,911	8,398
2021	151-180 DÍAS	0	0	0	0	0	24,117	4,920	4,359	8,729
	181+ DÍAS	0	0	0	0	0	22,465	25,878	75,137	8,349
	CORRIENTE	0	0	0	0	4,219,459	4,547,354	3,221,661	2,076,689	1,704,533
	1-30 DÍAS	0	0	0	0	50,185	249,049	204,947	399,255	128,907
	31-60 DÍAS	0	0	0	0	23,881	19,502	121,277	57,738	130,035
2022	61-90 DÍAS	0	0	0	0	0	8,862	64,460	55,330	106,052
	91-120 DÍAS	0	0	0	0	0	8,202	26,613	42,720	26,595
	121-150 DÍAS	0	0	0	0	0	10,353	9,477	44,093	6,238
	151-180 DÍAS	0	0	0	0	0	0	8,829	0	33,953
	181+ DÍAS	0	0	0	0	0	0	13,781	18,375	4,327
2023	CORRIENTE	0	0	0	0	0	1,242,315	957,121	731,101	626,160
	1-30 DÍAS	0	0	0	0	0	9,932	128,891	63,717	18,187
	31-60 DÍAS	0	0	0	0	0	30,783	8,664	3,678	32,184
	61-90 DÍAS	0	0	0	0	0	0	4,756	51,778	0
	91-120 DÍAS	0	0	0	0	0	0	7,567	4,604	0
2024	121-150 DÍAS	0	0	0	0	0	5,000	0	0	17,094
	151-180 DÍAS	0	0	0	0	0	0	4,849	4,849	0
	181+ DÍAS	0	0	0	0	0	0	36,620	7,305	9,329
	CORRIENTE	0	0	0	0	0	512,715	496,589	385,993	251,869
	1-30 DÍAS	0	0	0	0	0	0	23,445	10,603	14,489
2025	CORRIENTE	0	0	0	0	0	0	0	206,829	15,680
	1-30 DÍAS	0	0	0	0	0	0	0	2,500	12,124
	31-60 DÍAS	0	0	0	0	0	0	0	0	9,475
	61-90 DÍAS	0	0	0	0	0	0	0	0	148,987
	91-120 DÍAS	0	0	0	0	0	0	0	0	4,958

						3.48%	6.21%	4.62%	6.89%	5.74%	11.23%	14.91%
2017						0.00%	1.61%	1.20%	3.09%	0.44%	7.65%	3.64%
						0.00%	2.86%	2.06%	3.19%	2.79%	0.12%	10.16%
						0.00%	0.89%	0.56%	1.29%	0.82%	2.94%	0.00%
						0.00%	0.30%	0.63%	0.63%	1.41%	1.19%	1.50%
						0.00%	1.26%	1.54%	1.94%	0.27%	3.64%	0.00%
						0.00%	0.00%	0.00%	0.62%	0.85%	7.48%	5.00%
2018							96.35%	91.69%	85.26%	83.58%	82.95%	83.95%
							3.25%	3.15%	7.69%	5.56%	7.14%	3.69%
							0.31%	1.02%	3.36%	2.88%	2.71%	3.81%
							0.09%	1.09%	0.50%	2.54%	2.69%	5.43%
							0.00%	1.27%	0.79%	0.49%	2.80%	0.37%
							0.00%	0.43%	1.20%	1.34%	0.59%	0.39%
2019							0.00%	0.70%	0.18%	0.21%	0.57%	0.00%
							0.00%	0.65%	0.95%	3.60%	0.55%	2.44%
								98.32%	93.89%	87.77%	77.08%	79.63%
							1.17%	5.14%	5.57%	14.82%	6.02%	
							0.51%	0.40%	3.30%	2.14%	6.07%	
							0.00%	0.18%	1.76%	2.05%	4.95%	
2020							0.00%	0.17%	0.73%	1.59%	1.24%	
							0.00%	0.21%	0.26%	1.64%	0.29%	
							0.00%	0.00%	0.24%	0.00%	1.59%	
							0.00%	0.00%	0.38%	0.68%	0.00%	
								96.45%	83.34%	82.42%	89.08%	
								0.77%	11.22%	9.44%	2.59%	
2021								2.39%	0.75%	0.41%	4.58%	
								0.00%	0.41%	5.84%	0.00%	
								0.00%	0.66%	0.52%	0.00%	
								0.39%	0.00%	0.00%	0.00%	
								0.42%	0.00%	0.55%	0.00%	
								0.07%	3.15%	0.82%	1.31%	
2022									100.00%	95.49%	97.33%	
									0.00%	4.51%	2.67%	
										88.21%	84.46%	
										1.07%	4.85%	
										6.69%	6.62%	
										0.00%	4.07%	
2023												96.78%
												3.22%



## Gráficos de Morosidad - Préstamos Personales - El Salvador

