



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

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

Cutoff Date: April-2026

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 - April-2026

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 April-2026

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

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Balance	4,497,337	5,532,696	9,208,663	11,075,533	9,361,925	7,250,592	5,699,923	4,510,723	3,617,118	867,701

Delinquency Status (\$ of Current Balance)

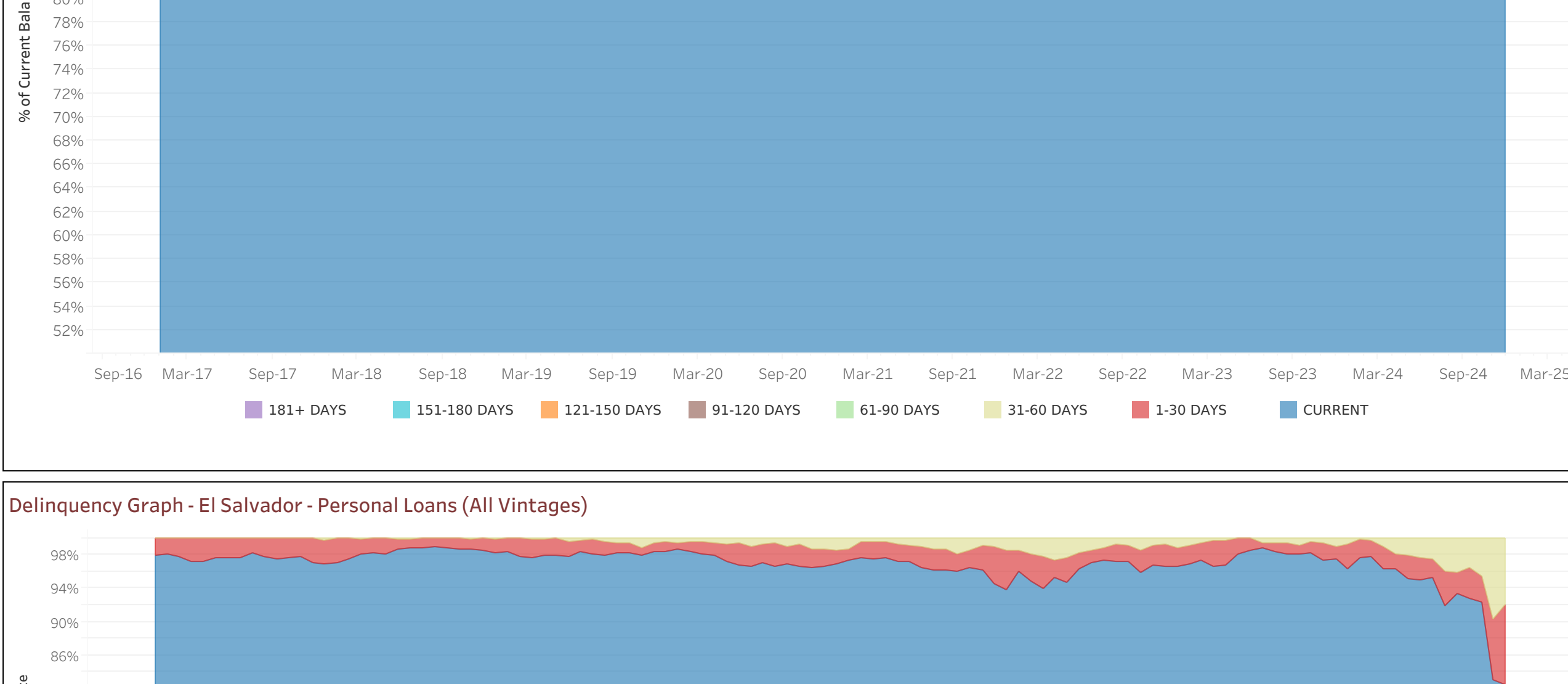
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Current	4,177,791	5,070,256	8,548,061	10,386,931	8,042,885	6,032,344	4,604,281	3,775,344	2,968,146	422,054
1-30 DAYS	90,244	195,595	290,353	280,434	499,210	566,345	376,662	307,525	239,893	139,114
31-60 DAYS	57,893	54,807	118,810	157,757	287,245	237,718	139,101	204,675	158,497	66,456
61-90 DAYS	41,066	49,955	117,237	50,871	209,624	153,593	272,478	69,075	161,594	87,395
91-120 DAYS	76,245	51,900	48,077	32,639	88,261	83,228	117,127	82,519	134,469	8,643
121-150 DAYS	53,536	67,066	33,901	50,788	115,874	63,607	19,554	24,917	46,992	31,709
151-180 DAYS	563	43,118	43,432	42,878	60,880	41,588	33,148	28,929	20,296	42,647
181+ DAYS	0	0	8,792	73,235	57,746	72,169	133,573	17,740	8,241	69,683

Delinquency Status (% of Current Balance)

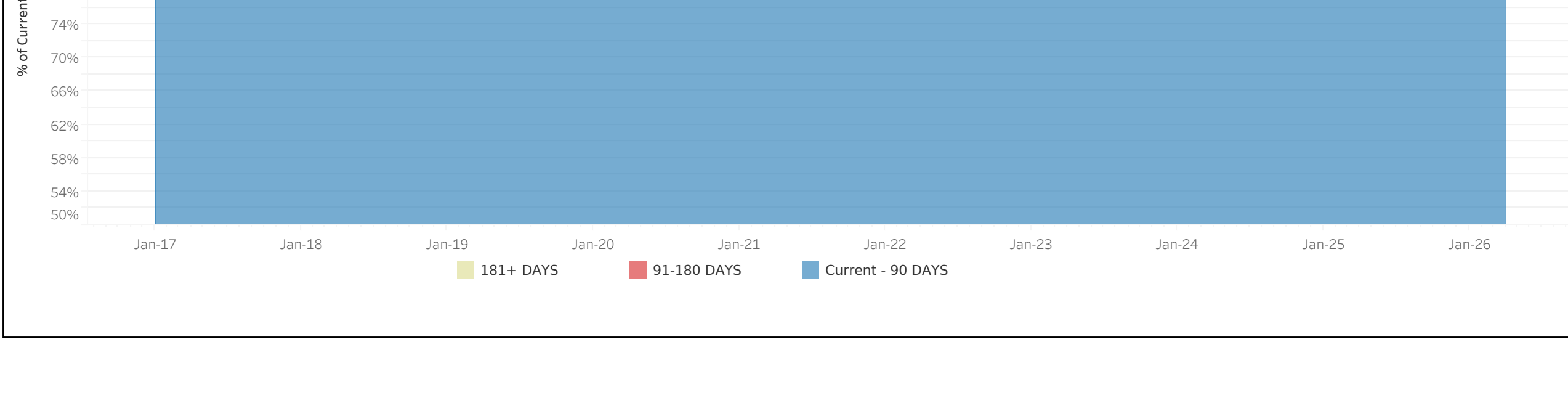
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Current	92.89%	91.64%	92.83%	93.78%	85.01%	82.20%	80.83%	83.70%	82.06%	48.64%
1-30 DAYS	2.02%	3.54%	3.15%	2.57%	5.32%	7.81%	6.61%	6.62%	6.63%	16.03%
31-60 DAYS	1.29%	0.99%	1.29%	1.42%	3.07%	3.28%	2.44%	4.54%	4.38%	7.66%
61-90 DAYS	0.93%	0.90%	1.27%	0.46%	2.24%	2.12%	4.78%	1.53%	4.47%	10.07%
91-120 DAYS	1.70%	0.94%	0.52%	0.29%	0.94%	1.15%	2.06%	1.83%	0.37%	1.00%
121-150 DAYS	1.19%	1.21%	0.37%	0.46%	1.24%	0.88%	0.34%	0.55%	1.30%	3.65%
151-180 DAYS	0.01%	0.78%	0.47%	0.39%	0.65%	0.57%	0.58%	0.64%	0.56%	4.91%
181+ DAYS	0.00%	0.00%	0.10%	0.66%	0.62%	1.00%	2.35%	0.39%	0.23%	8.03%

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Current - 90 DAYS	97.10%	97.07%	98.54%	98.20%	96.55%	96.41%	94.67%	96.58%	97.54%	82.40%
91-180 DAYS	2.90%	2.93%	1.36%	1.14%	2.83%	2.60%	2.98%	3.02%	2.23%	9.57%
181+ DAYS	0.00%	0.00%	0.10%	0.66%	0.62%	1.00%	2.35%	0.39%	0.23%	8.03%

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



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



Vintages Summary

Monthly Balance - El Salvador - Personal Loans

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
2017	461,953	1,882,699	1,331,295	819,105	645,835	402,518	262,222	171,481	103,285	21,898
2018		973,152	4,084,520	2,955,465	2,354,353	1,712,570	1,214,723	805,028	561,366	122,652
2019			2,024,515	5,093,529	4,117,632	3,134,978	2,300,652	1,847,441	1,351,110	333,812
2020				1,152,279	1,276,897	958,554	795,497	620,937	474,478	120,905
2021					313,960	574,683	471,935	348,866	292,255	56,561
2022						84,474	308,297	256,129	214,311	31,406
2023							125,071	151,001	130,687	84,972
2024								177,005	387,010	81,913
2025									45,334	4,620

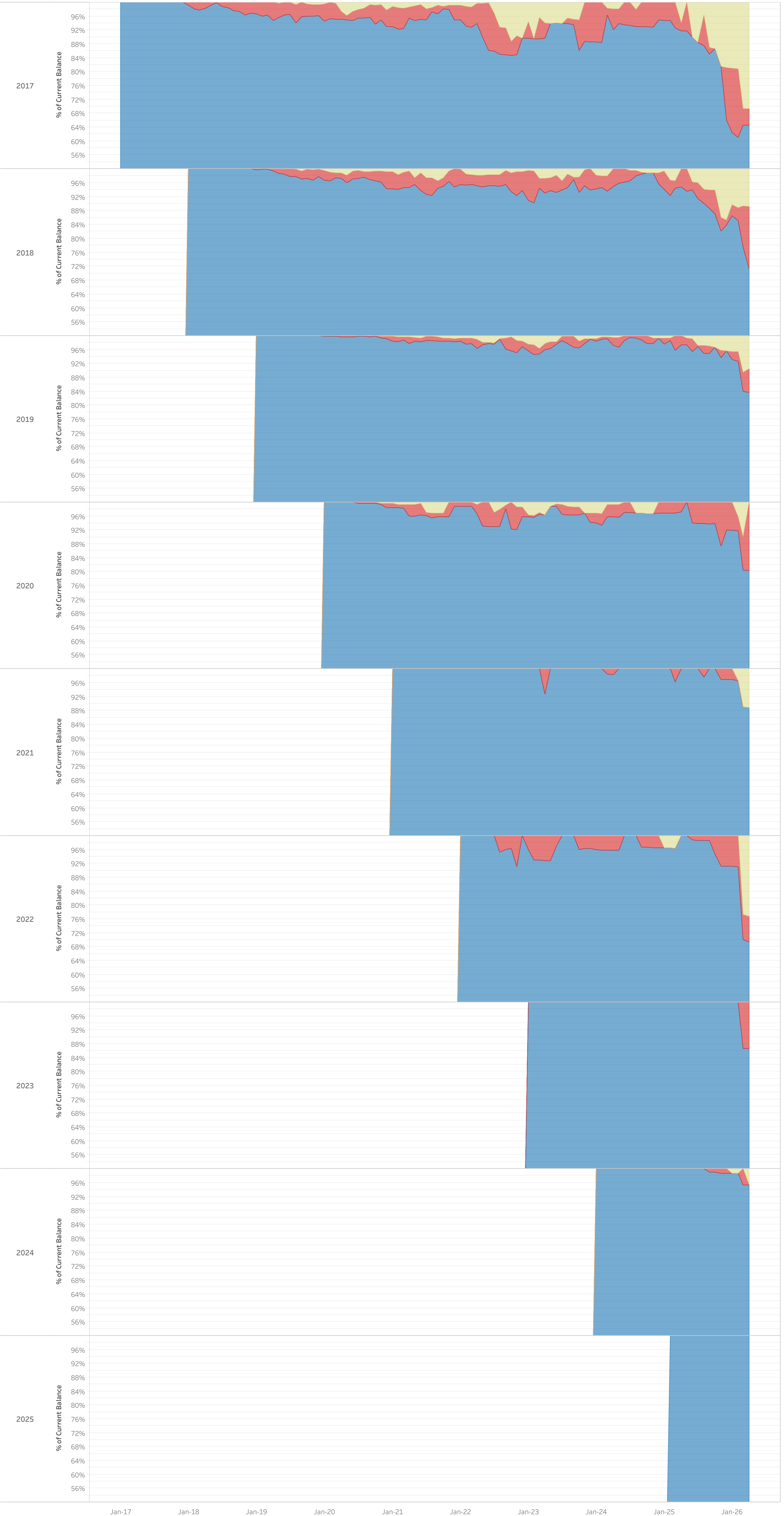
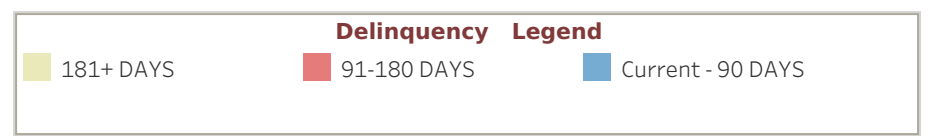
Delinquency Status (\$ of Current Balance) - El Salvador - Personal Loans

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Current	461,953	1,700,139	1,172,492	685,930	491,673	317,737	171,483	135,850	87,390	8,769
1-30 DAYS	0	128,872	39,936	73,966	57,372	22,593	51,226	21,550	6,142	27
31-60 DAYS	0	16,825	34,302	12,291	41,750	9,615	3,489	519	1,211	0
61-90 DAYS	0	4,938	13,596	5,944	25,754	27,389	9,555	0	0	5,353
91-120 DAYS	0	9,022	22,610	0	4,548	0	11,844	10,375	0	0
121-150 DAYS	0	12,966	25,026	9,518	4,544	23,946	0	0	2,964	1,033
151-180 DAYS	0	9,937	23,344	9,362	11,508	0	0	0	0	0
181+ DAYS	0	0	0	22,093	8,687	1,238	15,676	3,187	6,177	6,735
Current	0	960,152	3,628,940	2,664,551	1,916,491	1,426,704	999,631	665,151	440,245	60,113
1-30 DAYS	0	5,000	136,232	90,842	113,315	174,294	36,589	60,596	40,596	9,806
31-60 DAYS	0	0	41,146	89,499	94,022	19,245	26,010	17,642	27,025	2,654
61-90 DAYS	0	0	49,998	25,016	100,937	8,566	67,520	11,268	23,671	14,799
91-120 DAYS	0	0	23,207	17,833	18,573	14,295	29,609	19,712	0	4,985
121-150 DAYS	0	0	4,998	19,968	51,173	33,904	3,958	23,060	9,433	16,896
151-180 DAYS	0	0	0	10,801	44,395	3,868	16,486	0	20,296	0
181+ DAYS	0	0	0	36,955	15,448	31,694	34,900	0	0	13,399
Current	0	0	1,568,754	4,986,009	2,962,660	3,161,449	3,813,103	1,415,995	1,037,922	122,527
1-30 DAYS	0	0	65,761	55,975	292,660	316,479	150,636	186,387	103,528	73,027
31-60 DAYS	0	0	0	34,025	92,938	123,999	96,959	157,142	101,785	52,856
61-90 DAYS	0	0	0	0	55,850	63,593	146,155	35,207	72,681	30,880
91-120 DAYS	0	0	0	10,621	28,521	48,811	33,763	38,905	0	3,657
121-150 DAYS	0	0	0	4,899	41,469	5,750	6,210	3,856	35,195	0
151-180 DAYS	0	0	0	0	4,977	29,250	0	0	0	18,851
181+ DAYS	0	0	0	0	16,834	31,769	53,826	9,949	0	32,035
Current	0	0	0	1,147,279	1,189,909	805,005	640,160	564,312	366,052	37,788
1-30 DAYS	0	0	0	5,000	18,098	24,629	72,803	23,416	35,825	33,105
31-60 DAYS	0	0	0	0	9,735	63,608	3,085	0	16,193	2,246
61-90 DAYS	0	0	0	0	7,739	36,878	50,298	8,844	42,399	23,969
91-120 DAYS	0	0	0	0	36,620	20,122	0	4,057	13,469	0
121-150 DAYS	0	0	0	0	4,849	0	0	0	0	0
151-180 DAYS	0	0	0	0	0	4,849	0	18,104	0	23,796
181+ DAYS	0	0	0	0	9,967	7,468	29,151	4,604	0	0
Current	0	0	0	0	313,960	574,683	410,800	321,604	261,561	40,038
1-30 DAYS	0	0	0	0	0	0	26,024	14,580	12,506	0
31-60 DAYS	0	0	0	0	0	0	0	7,149	0	0
61-90 DAYS	0	0	0	0	0	0	0	0	18,188	10,162
91-120 DAYS	0	0	0	0	0	0	0	35,110	6,083	0
181+ DAYS	0	0	0	0	0	0	0	0	0	6,362
Current	0	0	0	0	0	62,089	271,390	222,944	184,900	21,755
1-30 DAYS	0	0	0	0	0	22,385	14,841	8,335	26,908	0
31-60 DAYS	0	0	0	0	0	0	0	0	0	0
61-90 DAYS	0	0	0	0	0	0	0	2,699	2,503	0
121-150 DAYS	0	0	0	0	0	0	0	9,387	0	2,332
151-180 DAYS	0	0	0	0	0	0	0	12,880	0	0
181+ DAYS	0	0	0	0	0	0	0	0	0	7,319
Current	0	0	0	0	0	0	120,071	151,001	130,687	73,504
1-30 DAYS	0	0	0	0	0	0	0	0	0	0
121-150 DAYS	0	0	0	0	0	0	0	0	0	0
Current	0	0	0	0	0	0	0	0	0	11,468
1-30 DAYS	0	0	0	0	0	0	0	0	0	49,624
31-60 DAYS	0	0	0	0	0	0	0	0	0	6,860
181+ DAYS	0	0	0	0	0	0	0	0	0	7,472
Current	0	0	0	0	0	0	0	0	0	3,834
2025	0	0	0	0	0	0	0	0	45,334	4,620

Delinquency Status (% of Current Balance) - El Salvador - Personal Loans

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Current	100.00%	90.30%	88.07%	83.74%	76.13%	78.96%	65.40%	79.22%	84.61%	40.04%
1-30 DAYS	0.00%	6.85%	3.00%	9.03%	8.88%	5.62%	19.54%	12.57%	5.93%	0.13%
31-60 DAYS	0.00%	0.89%	2.58%	1.50%	4.46%	2.39%	1.33%	0.30%	1.17%	0.00%
61-90 DAYS	0.00%	0.26%	1.02%	0.73%	3.99%	6.76%	3.24%	0.00%	0.00%	24.45%
91-120 DAYS	0.00%	0.48%	1.70%	0.00%	0.70%	0.00%	4.52%	6.05%	0.00%	0.00%
121-150 DAYS	0.00%	0.69%	1.88%	1.16%	0.70%	5.95%	0.00%	0.00%	2.29%	4.63%
151-180 DAYS	0.00%	0.53%	1.75%	1.14%	1.78%	0.00%	0.00%			

Delinquency Graph - El Salvador - Personal Loans (2017,2018,2019 y 6 más) Vintages



Section 2

(Spanish Reports / Reportes en Español)



Gráficos de Morosidad por Cosechas El Salvador

Préstamos Personales - Abril-2026

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: Abril-2026



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

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Balance	4,497,337	5,532,696	9,206,663	11,075,533	9,361,925	7,250,592	5,695,923	4,510,723	3,617,118	867,701

Estado de Morosidad (\$ Saldo Actual)

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CORRIENTE	4,177,791	5,070,266	8,048,061	10,386,031	8,042,885	6,032,344	4,604,281	3,775,344	2,968,141	422,054
1-30 DÍAS	90,244	195,956	290,353	280,434	490,210	565,345	376,662	307,525	230,893	133,114
31-60 DÍAS	57,893	54,807	118,810	157,757	287,245	237,718	139,101	204,675	158,497	66,546
61-90 DÍAS	41,066	49,955	117,237	50,871	209,824	153,593	272,478	69,075	161,584	87,395
91-120 DÍAS	76,245	61,900	48,077	32,639	88,261	83,228	117,127	82,519	13,469	8,643
121-150 DÍAS	53,536	67,066	33,901	50,788	115,874	63,607	19,554	24,917	46,992	31,709
151-180 DÍAS	563	43,118	43,432	42,878	60,880	41,588	33,148	28,929	20,296	42,647
181+ DÍAS	0	0	0	73,235	57,746	72,169	133,573	17,740	8,241	69,683

Estado de Morosidad (% del Saldo Actual)

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CORRIENTE	92.89%	91.64%	92.83%	93.78%	85.91%	83.20%	80.83%	83.70%	82.06%	48.64%
1-30 DÍAS	2.03%	3.54%	3.15%	2.53%	5.33%	7.81%	6.61%	6.62%	6.35%	15.00%
31-60 DÍAS	1.29%	0.99%	1.29%	1.42%	3.07%	3.28%	2.44%	4.54%	4.38%	7.66%
61-90 DÍAS	0.93%	0.90%	1.27%	0.46%	2.24%	2.12%	4.78%	1.53%	4.47%	10.07%
91-120 DÍAS	1.70%	0.94%	0.52%	0.29%	0.94%	1.15%	2.06%	1.83%	0.37%	1.00%
121-150 DÍAS	1.19%	1.21%	0.37%	0.46%	1.24%	0.88%	0.34%	0.54%	1.30%	6.93%
151-180 DÍAS	0.01%	0.78%	0.47%	0.39%	0.65%	0.57%	0.58%	0.64%	0.56%	4.31%
181+ DÍAS	0.00%	0.00%	0.10%	0.68%	0.62%	1.00%	2.35%	0.39%	0.23%	8.03%

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CORRIENTE - 90 DÍAS	97.10%	97.07%	98.54%	98.20%	96.55%	96.41%	94.67%	96.58%	97.54%	82.40%
91-180 DÍAS	2.90%	2.93%	1.36%	1.14%	2.83%	2.98%	2.98%	3.02%	2.23%	9.57%
181+ DÍAS	0.00%	0.00%	0.10%	0.66%	0.62%	1.00%	2.35%	0.39%	0.23%	8.03%

Gráfico de Morosidad por Cosechas - El Salvador - Préstamos Personales (Todas las Cosechas)

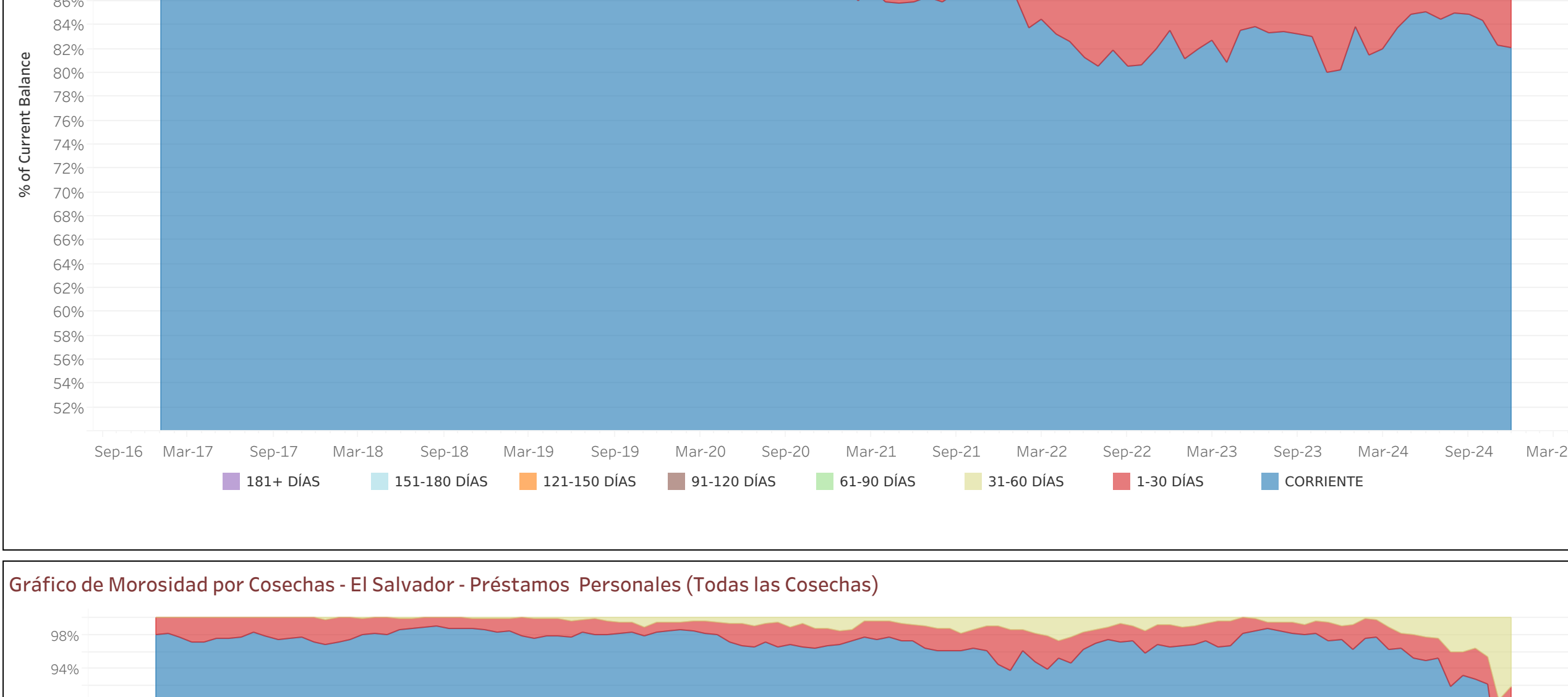
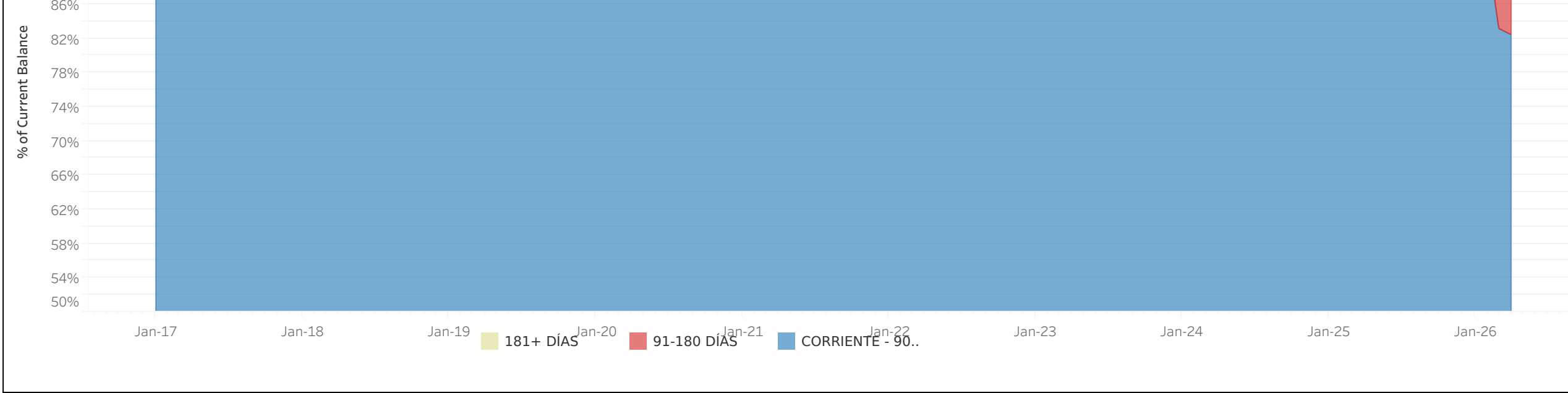


Gráfico de Morosidad por Cosechas - El Salvador - Préstamos Personales (Todas las Cosechas)



Resumen por Cosechas

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
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2017	461,953	1,882,699	1,331,295	819,105	645,835	402,318	262,222	171,481	103,285	21,899
2018		973,152	4,084,520	2,955,465	2,354,353	1,712,570	1,214,723	805,028	561,966	122,652
2019			2,024,515	5,093,529	4,117,632	3,134,978	2,300,652	1,847,441	1,351,110	333,812
2020				1,152,279	1,276,897	958,554	795,497	620,937	474,478	120,905
2021					313,960	574,683	471,935	348,866	292,255	56,561
2022						84,474	308,297	256,129	214,311	31,406
2023							125,071	151,001	130,687	84,972
2024								177,005	387,010	81,913
2025									45,334	4,620

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

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CORRIENTE	461,953	1,700,139	1,172,492	685,930	491,673	317,737	171,483	135,850	87,390	8,769
1-30 DÍAS	0	126,872	39,396	73,966	57,372	22,589	51,226	21,590	6,142	27
31-60 DÍAS	0	16,825	34,302	12,201	41,750	9,615	3,469	519	1,211	0
61-90 DÍAS	0	4,933	13,586	5,944	25,754	27,189	8,505	0	0	5,353
91-120 DÍAS	0	9,022	22,610	0	4,548	0	11,844	10,375	0	0
121-150 DÍAS	0	12,966	25,026	9,518	4,544	23,946	0	0	2,364	1,033
151-180 DÍAS	0	9,937	23,344	9,362	11,508	0	0	0	0	0
181+ DÍAS	0	0	0	22,993	6,687	1,238	16,076	3,187	6,177	6,785
CORRIENTE	0	968,152	3,828,940	2,664,551	1,916,493	1,426,704	999,631	685,151	440,245	60,113
1-30 DÍAS	0	5,000	136,232	90,842	113,315	174,294	36,589	50,196	40,696	9,806
31-60 DÍAS	0	0	41,146	89,499	94,022	19,245	26,010	17,642	23,625	2,654
61-90 DÍAS	0	0	49,998	25,016	100,937	8,566	67,520	12,668	27,021	14,799
91-120 DÍAS	0	0	23,207	17,833	18,573	14,295	29,609	19,712	0	4,983
121-150 DÍAS	0	0	4,998	19,968	53,173	33,904	3,958	21,060	9,433	16,896
151-180 DÍAS	0	0	0	10,821	44,395	3,660	15,466	0	20,296	0
181+ DÍAS	0	0	0	36,955	15,448	31,694	34,920	0	11,239	0
CORRIENTE	0	0	1,958,754	4,988,009	3,584,364	2,515,349	1,813,103	1,415,995	1,037,922	122,525
1-30 DÍAS	0	0	65,761	56,975	292,660	316,479	190,636	186,387	103,528	73,027
31-60 DÍAS	0	0	0	34,025	92,938	123,999	96,959	157,142	101,785	52,856
61-90 DÍAS	0	0	0	0	55,850	63,523	146,155	35,207	72,881	30,860
91-120 DÍAS	0	0	0	10,821	44,395	3,660	15,466	0	20,296	0
121-150 DÍAS	0	0	0	4,899	42,489	5,758	6,210	3,856	35,195	0
151-180 DÍAS	0	0	0	0	4,977	29,290	0	0	0	18,851
181+ DÍAS	0	0	0	0	16,834	31,769	53,826	9,949	0	32,035
CORRIENTE	0	0	0	1,147,279	1,189,909	805,005	640,160	564,312	366,052	37,788
1-30 DÍAS	0	0	0	5,000	18,098	24,629	72,883	21,416	35,825	33,105
31-60 DÍAS	0	0	0	0	9,755	63,000	3,065	0	16,133	2,245
61-90 DÍAS	0	0	0	0	7,719	32,873	59,298	8,444	42,939	23,969
91-120 DÍAS	0	0	0	0	36,620	20,122	0	4,057	13,469	0
121-150 DÍAS	0	0	0	0	4,849	0	0	0	0	0
151-180 DÍAS	0	0	0	0	0	4,849	0	18,104	0	23,796
181+ DÍAS	0	0	0	0	9,967	7,468	29,151	4,604	0	0
CORRIENTE	0	0	0	0	313,960	574,683	410,000	321,004	261,561	40,038
1-30 DÍAS	0	0	0	0	0	0	26,024	14,920	12,506	0
31-60 DÍAS	0	0	0	0	0	0	0	7,149	0	0
61-90 DÍAS	0	0	0	0	0	0	0	0	18,188	10,162
91-120 DÍAS	0	0	0	0	0	0	0	0	0	6,362
121-150 DÍAS	0	0	0	0	0	62,999	271,390	222,044	184,900	21,755
151-180 DÍAS	0	0	0	0	0	22,385	14,841	8,235	26,900	0
181+ DÍAS	0	0	0	0	0	0	0	11,327	0	0
61-90 DÍAS	0	0	0	0	0	0	0	2,699	2,503	0
121-150 DÍAS	0	0	0	0	0	0	9,387	0	0	2,332
151-180 DÍAS	0	0	0	0	0	0	12,680	10,825	0	0
181+ DÍAS	0	0	0	0	0	0	0	0	0	0
CORRIENTE	0	0	0	0	0	0	120,071	151,001	130,687	73,504
1-30 DÍAS	0	0	0	0	0	0	0	5,000	0	0
31-60 DÍAS	0	0	0	0	0	0	0	0	0	11,468
61-90 DÍAS	0	0	0	0	0	0	0	0	0	0
91-120 DÍAS	0	0	0	0	0	0	0	0	0	0
121-150 DÍAS	0	0	0	0	0	0	0	0	0	0
151-180 DÍAS	0	0	0	0	0	0	0	0	0	0
181+ DÍAS	0	0	0	0	0	0	0	0	0	0
CORRIENTE	0	0	0	0	0	0	0	177,005	372,281	49,624
1-30 DÍAS	0	0	0	0	0	0	0	0	6,860	20,984
31-60 DÍAS	0	0	0	0	0	0	0	0	7,869	2,832
61-90 DÍAS	0	0	0	0	0	0	0	0	0	4,834
91-120 DÍAS	0	0	0	0	0	0	0	0	0	4,620

Estado de Morosidad (% del Saldo Actual) - Préstamos Personales - El Salvador

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CORRIENTE	100.00%	90.30%	88.07%	83.74%	76.13%	78.99%	65.40%	79.29%	84.61%	40.04%
1-30 DÍAS	0.00%	6.85%	3.00%	9.03%	8.88%	5.62%	19.54%	12.57%	5.95%	0.13%
31-60 DÍAS	0.00%	0.89%	2							

Gráficos de Morosidad - Préstamos Personales - El Salvador

