



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

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

Cutoff Date: August-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 - August-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 August-2026

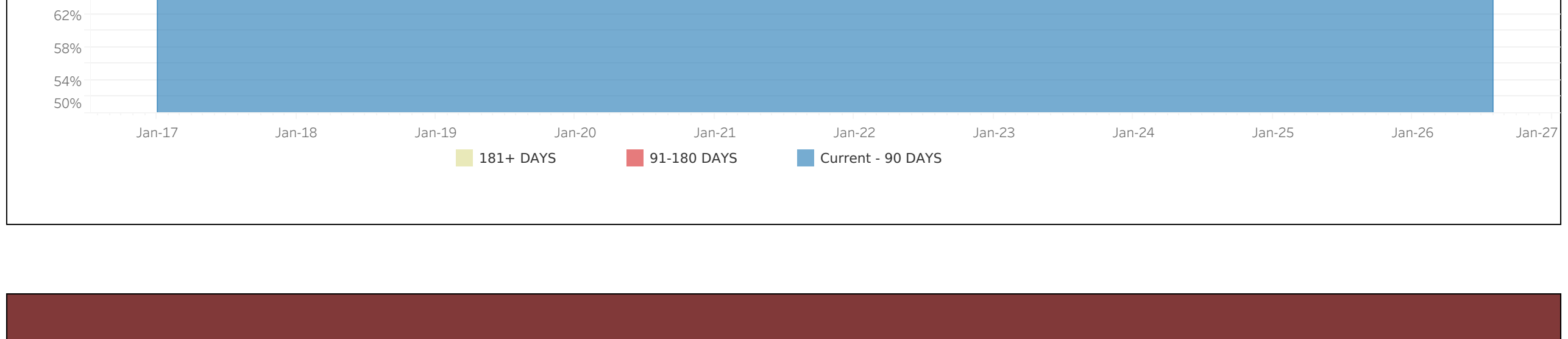
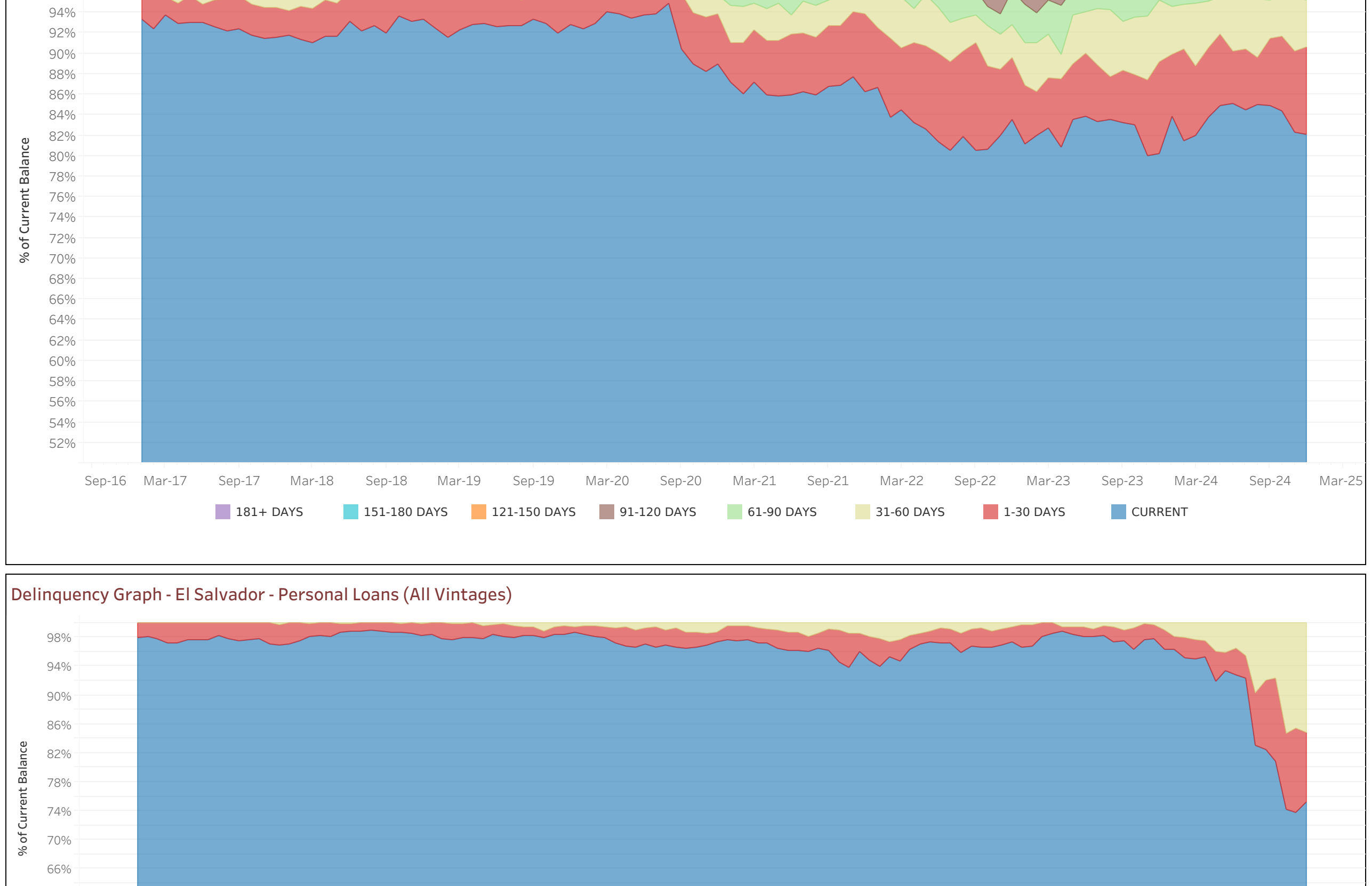
Personal Loans - La Hipotecaria El Salvador Migration Analysis (All Vintages)

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	August	August	August	August	August	August	August	August	August	August
Balance	5,038,778	6,572,830	9,962,005	10,691,422	8,643,130	6,653,675	5,268,284	4,272,449	3,227,055	543,029

Delinquency Status (\$ of Current Balance)										
CURRENT	4,644,810	6,094,391	9,229,632	10,142,923	7,423,750	5,446,603	4,397,110	3,632,025	2,590,774	206,932
1-30 DAYS	158,091	198,290	253,241	299,034	491,363	556,700	223,493	192,060	184,120	77,328
31-60 DAYS	72,881	109,197	145,953	62,052	266,582	212,551	342,416	244,446	177,894	52,613
61-90 DAYS	46,056	41,511	91,834	36,995	169,034	200,214	155,892	150,226	118,197	71,251
91-120 DAYS	71,921	25,280	92,750	16,870	53,297	94,838	47,966	7,165	49,093	25,323
121-150 DAYS	34,012	50,154	54,262	52,351	74,423	18,943	46,900	17,625	30,961	9,875
151-180 DAYS	11,006	52,206	82,535	19,714	51,657	24,007	12,166	4,026	9,493	17,183
181+ DAYS	0	1,859	11,798	61,464	113,025	99,819	42,341	24,876	66,523	82,525

Delinquency Status (% of Current Balance)										
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	August	August	August	August	August	August	August	August	August	August
CURRENT	92.18%	92.72%	92.65%	94.87%	85.89%	81.86%	83.46%	85.01%	80.28%	38.11%
1-30 DAYS	3.14%	3.02%	2.54%	2.80%	5.69%	8.27%	4.24%	4.50%	5.71%	14.24%
31-60 DAYS	1.49%	1.66%	1.47%	0.58%	3.09%	3.19%	6.50%	5.72%	5.51%	9.69%
61-90 DAYS	0.91%	0.63%	0.92%	0.35%	1.96%	3.01%	2.96%	3.52%	3.66%	13.12%
91-120 DAYS	1.43%	0.38%	0.93%	0.16%	0.62%	1.43%	0.91%	0.17%	1.52%	4.66%
121-150 DAYS	0.68%	0.76%	0.54%	0.49%	0.86%	0.28%	0.89%	0.41%	0.96%	1.82%
151-180 DAYS	0.22%	0.79%	0.83%	0.18%	0.60%	0.36%	0.23%	0.09%	0.29%	3.16%
181+ DAYS	0.00%	0.03%	0.12%	0.58%	1.31%	1.50%	0.80%	0.58%	2.06%	15.20%

CURRENT - 90 DAYS	97.68%	98.03%	97.58%	98.59%	96.62%	96.43%	97.16%	98.74%	95.16%	75.16%
1-30 DAYS	2.32%	1.94%	2.30%	0.83%	2.08%	2.07%	2.03%	0.67%	2.77%	9.65%
181+ DAYS	0.00%	0.03%	0.12%	0.58%	1.31%	1.50%	0.80%	0.58%	2.06%	15.20%



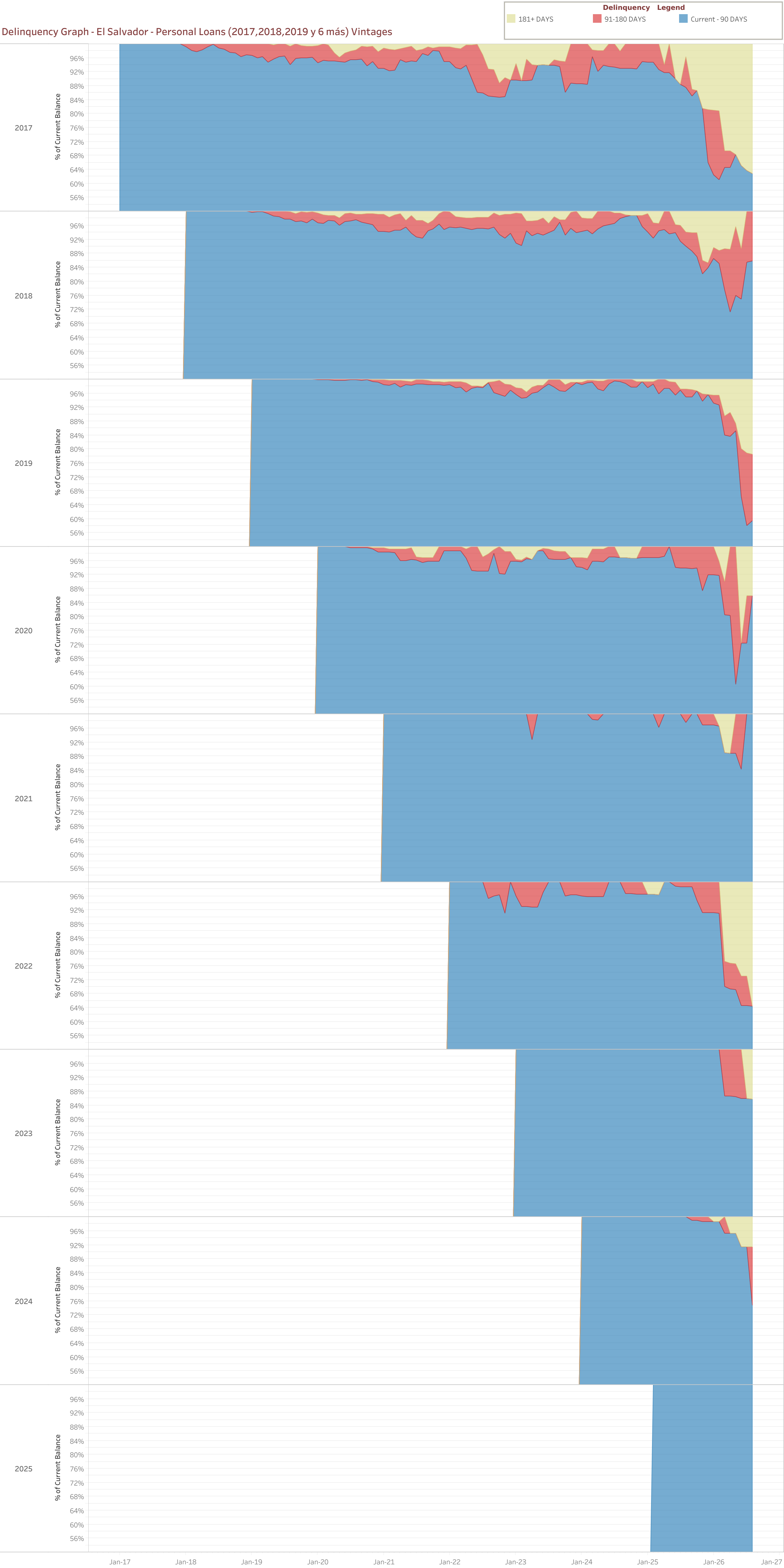
Vintages Summary

Monthly Balance - El Salvador - Personal Loans										
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	August	August	August	August	August	August	August	August	August	August
2017	1,556,581	1,645,060	1,075,427	780,836	546,543	333,216	233,870	145,423	62,641	15,601
2018		2,554,824	3,645,712	2,794,151	2,185,948	1,567,081	1,093,490	701,640	485,212	60,886
2019			3,752,266	2,904,861	2,809,748	2,809,748	2,184,968	1,693,221	1,213,700	189,325
2020				1,277,191	1,164,541	917,396	725,625	558,526	443,684	79,315
2021					503,397	523,503	395,759	320,564	262,996	36,771
2022						201,695	300,092	241,398	186,657	26,822
2023							142,729	146,338	122,227	80,168
2024								356,304	357,855	44,516
2025									52,266	4,502

Delinquency Status (\$ of Current Balance) - El Salvador - Personal Loans										
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	August	August	August	August	August	August	August	August	August	August
2017	CURRENT	1,486,434	1,450,804	918,462	698,324	471,772	224,346	163,791	117,651	44,728
	1-30 DAYS	70,147	94,480	26,686	35,297	22,171	33,579	20,937	14,257	8,832
	31-60 DAYS	0	48,431	46,429	11,259	12,647	7,552	12,711	3,226	0
	61-90 DAYS	0	24,254	20,128	0	24,980	17,597	22,146	0	1,211
	91-120 DAYS	0	4,926	27,224	4,905	4,302	13,952	3,380	0	0
	121-150 DAYS	0	18,083	12,007	4,805	0	0	7,101	0	0
	151-180 DAYS	0	4,082	17,574	14,881	1,513	11,853	0	5,505	0
	181+ DAYS	0	0	6,817	14,075	9,158	24,342	10,907	3,187	2,364
2018	CURRENT	0	2,489,122	3,333,377	2,585,640	1,789,321	1,352,922	902,072	583,647	345,845
	1-30 DAYS	0	59,945	107,452	96,032	84,622	88,150	89,565	23,764	16,531
	31-60 DAYS	0	7,757	71,243	31,435	104,195	39,631	28,576	62,436	45,160
	61-90 DAYS	0	0	50,497	12,704	39,383	27,527	22,285	16,876	19,728
	91-120 DAYS	0	0	16,660	0	14,878	32,309	23,348	7,165	19,566
	121-150 DAYS	0	0	29,694	37,570	54,863	17,796	6,709	0	2,348
	151-180 DAYS	0	0	31,807	4,833	40,470	0	12,166	4,026	0
	181+ DAYS	0	0	4,981	25,096	58,115	28,747	17,769	3,724	29,082
2019	CURRENT	0	0	3,696,796	4,818,176	3,188,565	2,182,547	1,735,570	1,336,307	919,987
	1-30 DAYS	0	0	58,811	77,294	271,280	312,172	107,790	101,467	76,009
	31-60 DAYS	0	0	0	0	121,161	153,089	192,404	101,192	27,789
	61-90 DAYS	0	0	6,720	8,862	74,146	131,399	100,532	104,371	55,151
	91-120 DAYS	0	0	0	5,376	21,058	6,352	4,143	0	23,000
	121-150 DAYS	0	0	0	4,577	14,656	1,147	40,151	10,558	3,288
	151-180 DAYS	0	0	0	0	4,825	0	0	0	0
	181+ DAYS	0	0	0	0	9,132	23,042	4,337	0	40,630
2020	CURRENT	0	0	0	1,217,435	1,020,286	786,745	648,386	481,488	363,331
	1-30 DAYS	0	0	0	54,757	80,728	57,343	0	36,240	25,272
	31-60 DAYS	0	0	0	0	9,628	0	50,815	8,247	14,522
	61-90 DAYS	0	0	0	0	0	8,882	0	14,586	10,656
	91-120 DAYS	0	0	0	0	7,567	32,749	17,094	0	0
	121-150 DAYS	0	0	0	5,000	4,865	0	0	0	27,673
	151-180 DAYS	0	0	0	0	4,849	12,154	0	0	0
	181+ DAYS	0	0	0	0	36,620	20,122	9,329	27,964	0
2021	CURRENT	0	0	0	0	488,397	507,198	389,156	320,564	235,009
	1-30 DAYS	0	0	0	0	15,000	16,304	0	0	10,354
	31-60 DAYS	0	0	0	0	0	0	10,929	0	0
	61-90 DAYS	0	0	0	0	0	0	0	0	11,108
	91-120 DAYS	0	0	0	0	0	0	0	0	6,526
	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	0	0	0	0	0	0	0	0
2022	CURRENT	0	0	0	0	0	176,540	268,181	209,438	154,454
	1-30 DAYS	0	0	0	0	0	15,680	0	0	13,375
	31-60 DAYS	0	0	0	0	0	0	20,981	21,171	16,331
	61-90 DAYS	0	0	0	0	0	0	10,929	10,709	0
	91-120 DAYS	0	0	0	0	0	9,475	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	2,498
	181+ DAYS	0	0	0	0	0	0	0	0	9,540
2023	CURRENT	0	0	0	0	0	137,749	146,328	106,296	68,700
	1-30 DAYS	0	0	0	0	0	4,980	0	15,931	0
	31-60 DAYS	0	0	0	0	0	0	0	0	11,469
	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	0	0	0	0	0	0	0	0
2024	CURRENT	0	0	0	0	0	0	346,350	338,803	25,824
	1-30 DAYS	0	0	0	0	0	0	9,954	15,219	0
	31-60 DAYS	0	0	0	0	0	0	0	0	7,443
	61-90 DAYS	0	0	0	0	0	0	0	0	3,834
	91-120 DAYS	0	0	0	0	0	0	0	0	7,415
	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	0	0	0	0	0	0	0	0
2025	CURRENT	0	0	0	0	0	0	0	52,266	4,502

Delinquency Status (% of Current Balance) - El Salvador - Personal Loans											
		2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
		August	August	August	August	August	August	August	August	August	August
2017	CURRENT - 90 DAYS	100.00%	98.35%	94.07%	95.40%	97.26%	94.95%	93.89%	92.93%	87.44%	82.69%
	91-180 DAYS	0.00%	1.65%	5.29%	2.80%	1.06%	7.74%	1.45%	4.88%	8.79%	0.00%
	181+ DAYS	0.00%	0.00%	0.63%	1.80%	1.68%	7.31%	4.66%	2.19%	3.77%	37.31%
2018	CURRENT - 90 DAYS		100.00%	97.72%	97.55%	92.30%	94.97%	94.51%	97.87%	89.97%	85.81%
	91-180 DAYS		0.00%	2.14%	1.52%	5.04%	3.20%	3.86%	1.60%	4.03%	14.19%
	181+ DAYS		0.00%	0.14%	0.93%	2.66%	1.83%	1.62%	0.53%	5.99%	0.00%
2019	CURRENT - 90 DAYS			100.00%	99.79%	98.66%	98.91%	97.77%	99.38%	94.94%	59.35%
	91-180 DAYS			0.00%	0.21%	1.10%	0.27%	2.03%	0.62%	2.17%	19.19%

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 - Agosto-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: Agosto-2026



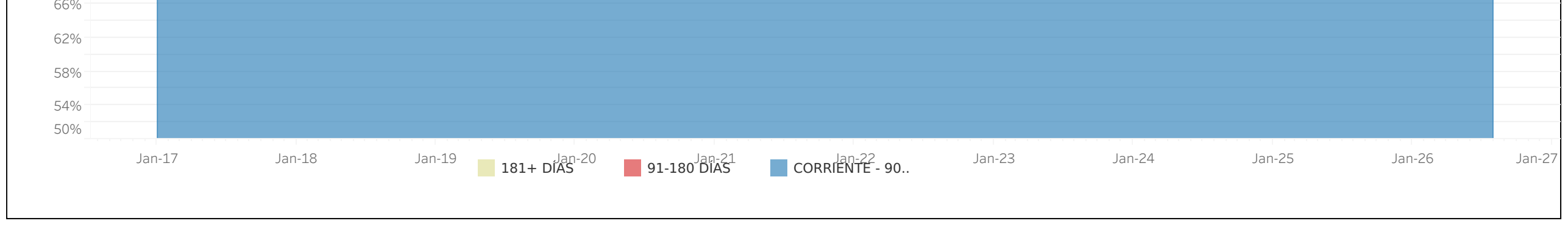
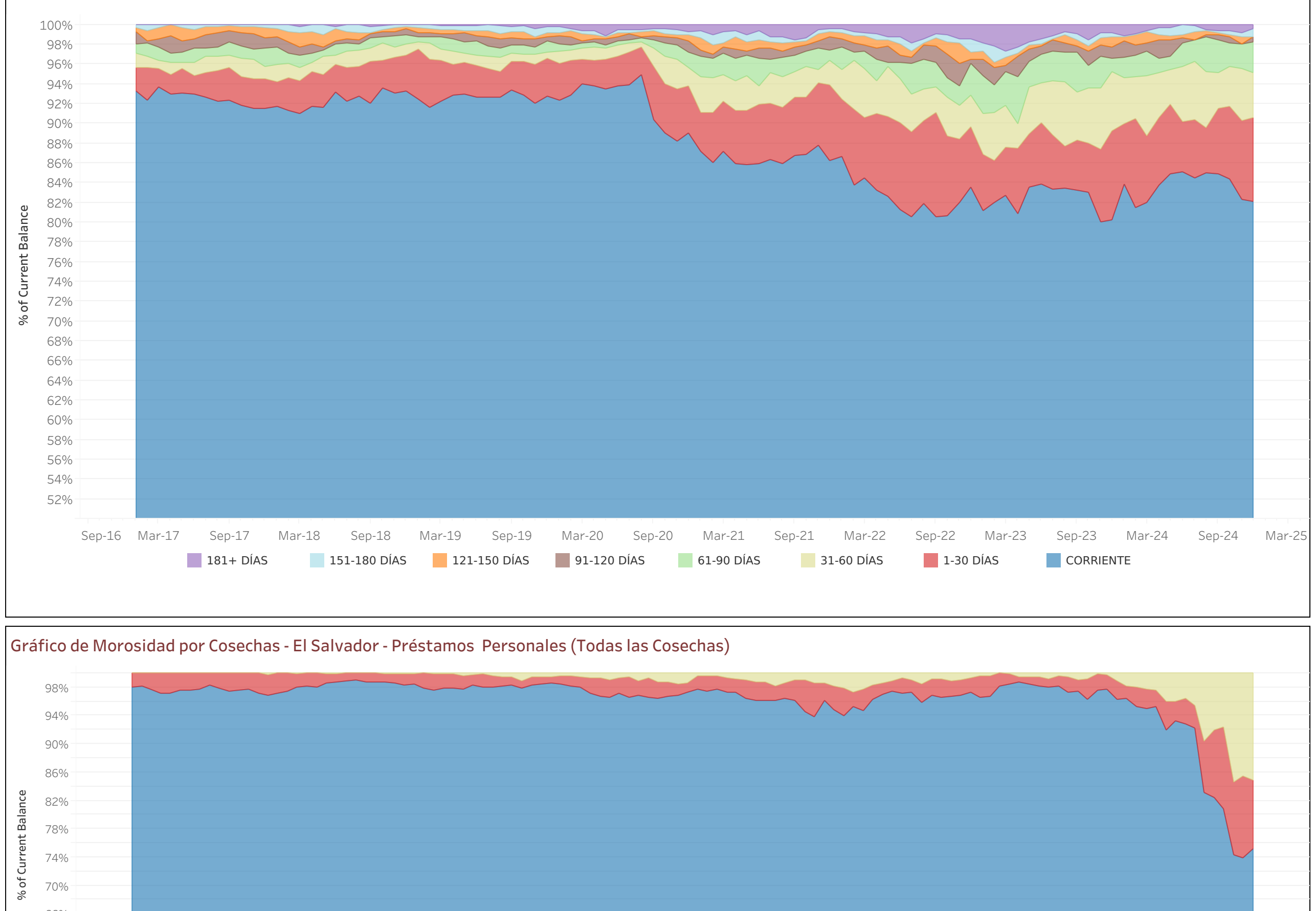
Préstamos Personales - La Hipotecaria El Salvador - Análisis de Migración de Cosechas (Todas)

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto
Balance	5,038,778	6,572,830	9,962,005	10,691,422	8,643,130	6,653,675	5,268,284	4,272,449	3,227,055	543,029

Estado de Morosidad (\$ Saldo Actual)										
CORRIENTE	4,644,810	6,094,391	9,229,632	10,142,823	7,423,750	5,446,603	4,397,110	3,632,025	2,590,774	206,832
31-60 DÍAS	158,091	198,230	253,241	295,034	493,363	556,700	223,493	192,960	184,120	77,339
61-90 DÍAS	72,881	109,197	145,953	62,052	266,582	232,551	342,416	244,446	177,894	52,613
91-120 DÍAS	46,056	41,511	91,834	36,995	169,034	200,214	155,892	150,226	118,197	71,251
121-150 DÍAS	71,921	25,280	92,750	16,870	53,297	94,838	47,966	7,165	49,093	25,323
151-180 DÍAS	34,012	50,154	54,262	52,351	74,423	18,943	46,900	17,625	30,961	9,875
181+ DÍAS	11,006	52,206	82,535	19,714	51,657	24,007	12,166	4,026	9,493	17,183
181+ DÍAS	0	1,859	11,798	61,484	113,025	99,819	42,343	24,876	66,523	82,525

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto
CORRIENTE	92.18%	92.72%	92.65%	94.87%	85.89%	81.86%	83.46%	85.01%	80.29%	98.11%
31-60 DÍAS	3.14%	3.02%	2.54%	2.80%	5.69%	8.37%	4.24%	4.50%	5.71%	14.24%
61-90 DÍAS	1.45%	1.66%	1.47%	0.58%	3.08%	3.19%	6.50%	5.72%	5.51%	9.69%
91-120 DÍAS	0.93%	0.63%	0.92%	0.35%	1.96%	3.01%	2.96%	3.52%	3.66%	13.12%
121-150 DÍAS	1.43%	0.38%	0.93%	0.16%	0.62%	1.43%	0.91%	0.17%	1.52%	4.66%
151-180 DÍAS	0.68%	0.76%	0.54%	0.49%	0.86%	0.28%	0.89%	0.41%	0.96%	1.82%
181+ DÍAS	0.22%	0.79%	0.83%	0.18%	0.60%	0.36%	0.23%	0.09%	0.23%	3.16%
181+ DÍAS	0.00%	0.03%	0.12%	0.58%	1.31%	1.50%	0.80%	0.58%	2.06%	15.20%

CORRIENTE - 90 DÍAS	97.68%	98.03%	97.58%	98.59%	96.62%	96.43%	97.16%	98.74%	95.10%	75.16%
91-180 DÍAS	2.32%	1.94%	2.30%	0.83%	2.08%	2.07%	2.63%	0.67%	2.77%	9.65%
181+ DÍAS	0.00%	0.03%	0.12%	0.58%	1.31%	1.50%	0.80%	0.58%	2.06%	15.20%



Resumen por Cosechas

Saldo Mensual - Préstamos Personales - El Salvador										
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto
2017	1,556,581	1,645,060	1,075,427	780,836	546,543	333,216	233,870	145,423	62,641	15,601
2018		2,554,824	3,645,712	2,794,151	2,185,848	1,567,081	1,093,490	701,640	485,212	60,886
2019			3,752,266	4,914,686	3,704,861	2,809,748	2,184,968	1,693,221	1,213,700	189,325
2020				1,277,191	1,164,541	917,396	725,625	558,526	443,684	79,315
2021					503,397	523,503	399,759	320,564	262,996	36,771
2022						201,695	300,092	241,398	186,657	26,822
2023							142,723	146,328	122,227	80,168
2024								356,304	357,855	44,516
2025									52,266	4,502

Estado de Morosidad (\$ Saldo Actual) - Préstamos Personales - El Salvador										
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto
2017	CORRIENTE	1,486,434	1,450,804	918,462	698,324	471,772	224,346	163,791	117,651	44,728
	1-30 DÍAS	70,147	94,480	26,686	35,297	22,171	33,579	20,937	14,257	8,832
	31-60 DÍAS	0	48,431	46,429	11,259	12,547	7,552	12,711	3,225	0
	61-90 DÍAS	0	24,254	20,128	0	24,980	17,592	22,145	0	1,211
	91-120 DÍAS	0	4,926	27,324	2,195	4,302	13,952	3,380	0	0
	121-150 DÍAS	0	18,083	12,007	4,805	0	0	0	7,101	0
	151-180 DÍAS	0	4,082	17,574	14,881	1,513	11,853	10,007	0	5,505
2018	181+ DÍAS	0	0	6,817	10,075	9,158	24,342	3,187	2,364	5,880
	CORRIENTE	0	2,489,122	3,332,377	2,585,640	1,789,321	1,332,822	902,072	583,647	345,845
	1-30 DÍAS	0	57,945	107,452	96,032	84,622	88,150	89,565	23,764	16,831
	31-60 DÍAS	0	7,757	71,243	31,435	104,195	39,631	28,576	62,436	45,160
	61-90 DÍAS	0	0	50,497	12,704	39,383	27,527	22,285	16,876	28,728
	91-120 DÍAS	0	0	16,660	0	14,878	32,309	23,348	7,165	19,566
	121-150 DÍAS	0	0	29,694	37,570	54,863	17,796	6,709	0	2,348
2019	151-180 DÍAS	0	0	31,807	4,853	40,470	0	12,166	4,035	0
	181+ DÍAS	0	0	4,981	25,936	58,115	28,747	17,769	3,724	29,082
	CORRIENTE	0	0	3,686,736	4,818,176	3,188,565	2,182,547	1,735,570	1,336,307	919,983
	1-30 DÍAS	0	0	58,811	77,294	271,280	312,172	107,790	101,467	76,009
	31-60 DÍAS	0	0	0	0	121,161	153,089	192,404	140,552	101,192
	61-90 DÍAS	0	0	6,720	8,682	74,146	131,399	100,532	104,371	55,151
	91-120 DÍAS	0	0	1,126	0	5,376	21,055	6,352	4,143	23,000
2020	121-150 DÍAS	0	0	0	4,977	14,696	1,147	40,191	10,524	3,298
	151-180 DÍAS	0	0	0	0	4,825	0	0	0	0
	181+ DÍAS	0	0	0	0	9,132	23,042	4,337	0	35,076
	CORRIENTE	0	0	0	0	1,217,435	1,020,286	786,745	648,386	481,488
	1-30 DÍAS	0	0	0	54,757	80,728	57,343	0	36,240	25,272
	31-60 DÍAS	0	0	0	9,626	0	0	50,816	9,247	14,527
	61-90 DÍAS	0	0	0	0	0	8,282	0	14,586	12,885
2021	91-120 DÍAS	0	0	0	0	7,567	32,749	17,094	0	0
	121-150 DÍAS	0	0	0	5,000	4,865	0	0	0	27,673
	151-180 DÍAS	0	0	0	0	4,849	12,154	0	0	0
	181+ DÍAS	0	0	0	0	36,620	20,122	9,329	17,964	0
	CORRIENTE	0	0	0	0	488,397	507,186	389,156	320,564	235,068
	1-30 DÍAS	0	0	0	0	15,000	16,304	0	0	11,232
	31-60 DÍAS	0	0	0	0	0	0	0	0	0
2022	61-90 DÍAS	0	0	0	0	0	0	10,603	0	0
	91-120 DÍAS	0	0	0	0	0	0	0	0	11,308
	121-150 DÍAS	0	0	0	0	0	0	0	0	6,526
	CORRIENTE	0	0	0	0	0	176,540	268,181	209,438	154,454
	1-30 DÍAS	0	0	0	0	0	15,680	0	0	13,575
	31-60 DÍAS	0	0	0	0	0	0	20,981	21,171	16,321
	61-90 DÍAS	0	0	0	0	0	0	0	0	0
2023	91-120 DÍAS	0	0	0	0	0	0	0	0	0
	121-150 DÍAS	0	0	0	0	0	0	0	0	0
	151-180 DÍAS	0	0	0	0	0	0	0	0	0
	181+ DÍAS	0	0	0	0	0	0	0	0	9,540
	CORRIENTE	0	0	0	0	0	137,749	146,328	106,296	66,700
	1-30 DÍAS	0	0	0	0	0	6,980	0	0	15,931
	31-60 DÍAS	0	0	0	0	0	0	0	0	0
2024	61-90 DÍAS	0	0	0	0	0	0	0	0	5,583
	91-120 DÍAS	0	0	0	0	0	0	0	0	9,683
	121-150 DÍAS	0	0	0	0	0	0	0	0	6,526
	CORRIENTE	0	0	0	0	0	0	0	0	17,282
	1-30 DÍAS	0	0	0	0	0	0	0	0	0
	31-60 DÍAS	0	0	0	0	0	0	0	0	0
	61-90 DÍAS	0	0	0	0	0	0	0	0	0
2025	91-120 DÍAS	0	0	0	0	0	0	0	0	0
	121-150 DÍAS	0	0	0	0	0	0	0	0	0
	151-180 DÍAS	0	0	0	0	0	0	0	0	0
	181+ DÍAS	0	0	0	0	0	0	0	0	0
	CORRIENTE	0	0	0	0	0	0	0	0	0
	1-30 DÍAS	0	0	0	0	0	0	0	0	0
	31-60 DÍAS	0	0	0	0	0	0	0	0	0

2018	61-90 DÍAS		0.00%	1.39%	0.45%	1.80%	1.76%	2.04%	2.41%	5.92%	17.53%
	91-120 DÍAS		0.00%	0.46%	0.00%	0.68%	2.06%	2.14%	1.02%	4.03%	10.33%
	121-150 DÍAS		0.00%	0.81%	1.34%	2.51%	1.14%	0.61%	0.00%	0.00%	3.86%
	151-180 DÍAS		0.00%	0.87%	0.17%	1.85%	0.00%	1.11%	0.57%	0.00%	0.00%
	181+ DÍAS		0.00%	0.34%	0.93%	2.66%	1.63%	1.62%	0.53%	5.99%	0.00%
	CORRIENTE			98.25%	98.04%	86.06%	77.68%	79.43%	78.92%	75.80%	10.71%
	1-30 DÍAS			1.57%	1.57%	7.32%	11.11%	4.93%	5.99%	6.26%	13.32%
2019	31-60 DÍAS			0.00%	0.00%	3.27%	5.45%	8.81%	8.30%	8.34%	14.68%
	61-90 DÍAS			0.18%	0.18%	2.00%	4.68%	4.60%	6.16%	4.54%	20.65%
	91-120 DÍAS			0.00%	0.11%	0.57%	0.23%	0.19%	0.00%	1.90%	6.14%
	121-150 DÍAS			0.00%	0.10%	0.40%	0.04%	1.84%	0.62%	0.27%	3.98%
	151-180 DÍAS			0.00%	0.00%	0.13%	0.00%	0.00%	0.00%	0.00%	9.08%
	181+ DÍAS			0.00%	0.00%	0.25%	0.82%	0.20%	0.00%	2.89%	21.46%
	CORRIENTE				95.34%	87.61%	85.76%	89.36%	86.21%	81.89%	29.65%
2020	1-30 DÍAS				4.29%	6.93%	6.25%	0.00%	6.49%	5.70%	42.76%
	31-60 DÍAS				0.00%	0.83%	0.00%	7.00%	1.48%	3.27%	0.00%
	61-90 DÍAS				0.00%	0.00%	0.90%	0.00%	2.61%	2.90%	13.43%
	91-120 DÍAS				0.00%	0.00%	0.65%	3.57%	2.36%	0.00%	0.00%
	121-150 DÍAS				0.39%	0.42%	0.00%	0.00%	0.00%	6.24%	0.00%
	151-180 DÍAS				0.00%	0.42%	1.32%	0.00%	0.00%	0.00%	0.00%
	181+ DÍAS				0.00%	3.14%	2.19%	1.29%	3.22%	0.00%	14.16%
2021	CORRIENTE				97.02%	96.89%	97.35%	100.00%	89.36%	58.48%	58.48%
	1-30 DÍAS				2.98%	3.11%	0.00%	0.00%	0.00%	3.94%	0.00%
	31-60 DÍAS				0.00%	0.00%	0.25%	0.00%	0.00%	0.00%	15.18%
	61-90 DÍAS				0.00%	0.00%	0.00%	0.00%	0.00%	4.22%	26.33%
	91-120 DÍAS				0.00%	0.00%	0.00%	0.00%	0.00%	2.48%	0.00%
	CORRIENTE					87.53%	89.37%	86.76%	82.75%	64.43%	
	1-30 DÍAS					7.77%	0.00%	0.00%	7.17%	0.00%	
2022	31-60 DÍAS				0.00%	6.99%	8.77%	8.75%	0.00%	0.00%	
	61-90 DÍAS				0.00%	0.00%	3.64%	4.47%	0.00%	0.00%	
	91-120 DÍAS					4.70%	0.00%	0.00%	0.00%	0.00%	
	151-180 DÍAS					0.00%	0.00%	0.00%	1.34%	0.00%	
	181+ DÍAS					0.00%	0.00%	0.00%	0.00%	35.57%	
	CORRIENTE						96.51%	100.00%	86.97%	88.49%	
	1-30 DÍAS						3.49%	0.00%	13.03%	0.00%	
2023	181+ DÍAS						0.00%	0.00%	0.00%	14.31%	
	CORRIENTE							97.21%	94.68%	58.01%	
	1-30 DÍAS							2.79%	4.25%	0.00%	
	31-60 DÍAS							0.00%	0.00%	0.00%	
	61-90 DÍAS							0.00%	1.67%	0.00%	
	91-120 DÍAS							0.00%	0.00%	0.00%	
	181+ DÍAS							0.00%	0.00%	8.61%	
2025	CORRIENTE								100.00%	100.00%	

Estado de Morosidad (% del Saldo Actual) - Préstamos Personales - El Salvador											
		2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
		Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto	Agosto
2017	CORRIENTE - 90 DÍAS	100.00%	98.35%	94.07%	95.40%	97.26%	84.95%	93.89%	92.93%	87.44%	62.69%
	91-180 DÍAS	0.00%	1.65%	5.29%	2.90%	1.85%	7.74%	3.46%	4.88%	8.79%	0.00%
	181+ DÍAS	0.00%	0.00%	0.63%	1.80%	1.65%	7.31%	4.66%	2.19%	3.77%	37.31%
	CORRIENTE - 90 DÍAS		100.00%	97.72%	97.55%	92.30%	94.97%	94.51%	97.87%	89.97%	85.81%
2018	91-180 DÍAS		0.00%	2.14%	1.52%	5.04%	3.20%	3.86%	1.60%	4.03%	14.19%
	181+ DÍAS		0.00%	0.14%	0.93%	2.66%	1.83%	1.62%	0.53%	5.99%	0.00%
	CORRIENTE - 90 DÍAS			100.00%	99.79%	98.66%	98.91%	97.77%	99.38%	94.94%	59.35%
2019	91-180 DÍAS			0.00%	0.21%	1.18%	0.27%	2.05%	0.62%	2.17%	19.15%
	181+ DÍAS			0.00%	0.07%	1.32%	0.87%	0.22%	0.02%	2.88%	37.44%
	CORRIENTE										

Gráficos de Morosidad - Préstamos Personales - El Salvador

181+ DÍAS

91-180 DÍAS

CORRIENTE - 90 DÍAS

Leyenda Estado de Morosidad

