



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

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

Cutoff Date: July-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 - July-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 July-2026

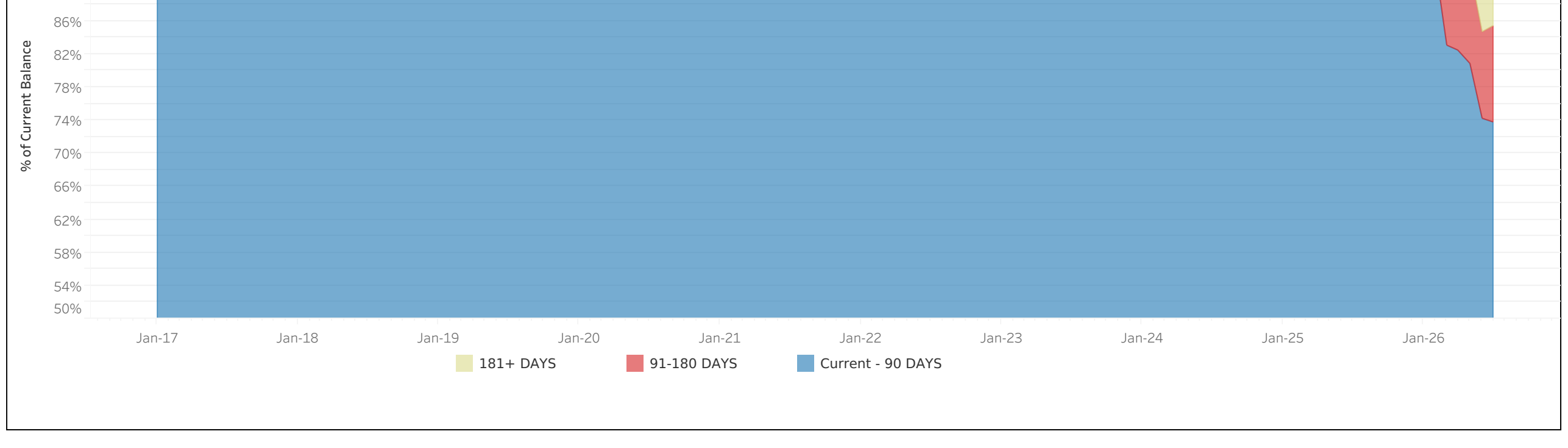
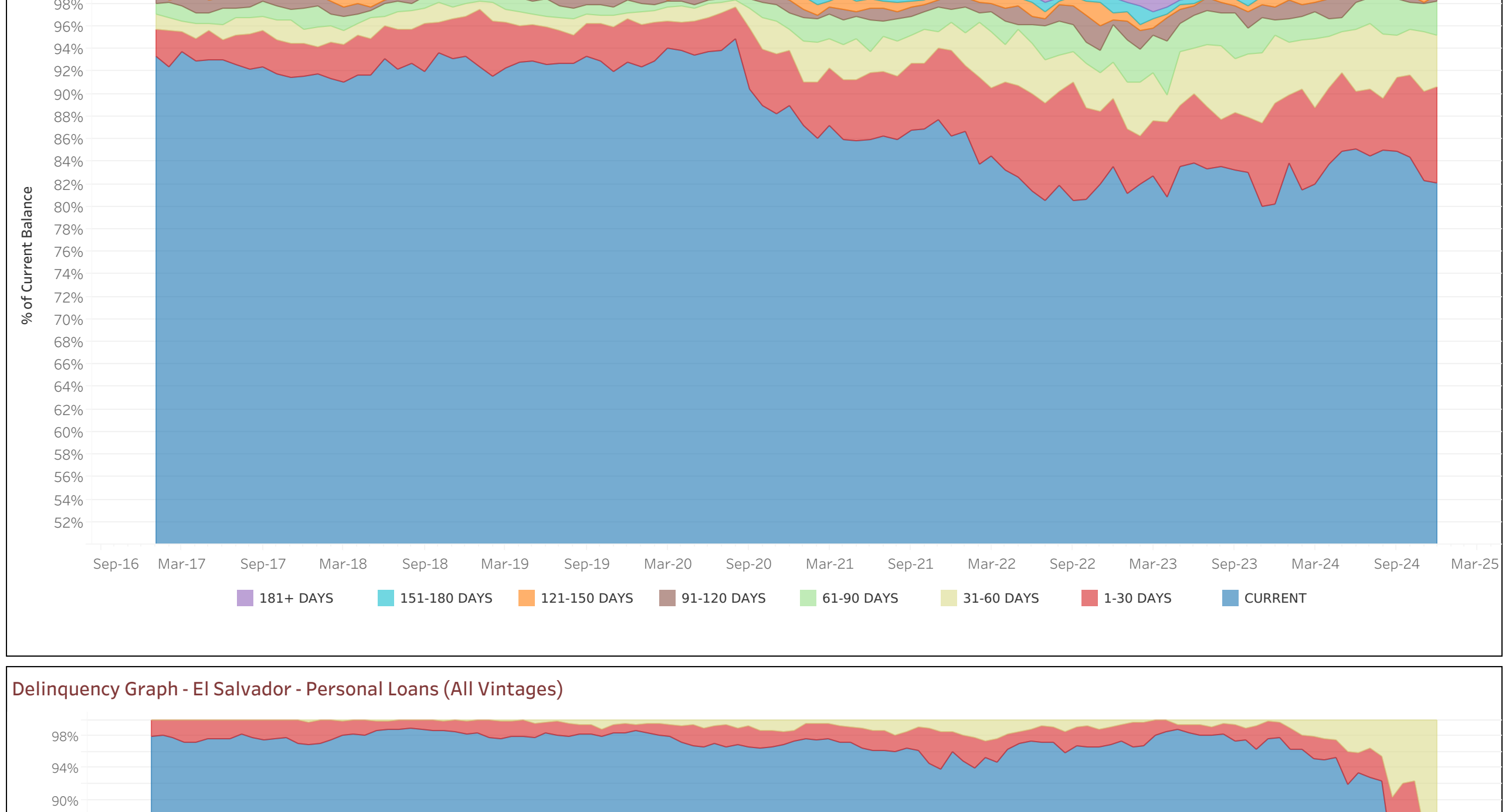
Personal Loans - La Hipotecaria El Salvador Migration Analysis (All Vintages)

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	July	July	July	July	July	July	July	July	July	July
Balance	4,937,223	5,957,134	9,896,283	10,795,008	8,865,204	6,774,061	5,372,344	4,308,426	3,296,136	552,941

Delinquency Status (\$ of Current Balance)										
CURRENT	4,570,455	5,492,010	9,166,579	10,130,226	7,647,527	5,453,150	4,477,165	3,639,501	2,686,808	198,865
1-30 DAYS	127,435	206,410	288,833	359,520	507,967	584,825	295,825	255,163	241,925	66,024
31-60 DAYS	78,137	96,990	115,174	102,220	273,412	257,504	293,689	250,432	91,823	108,935
61-90 DAYS	41,904	50,990	105,197	29,807	116,981	211,088	161,694	96,676	154,663	35,184
91-120 DAYS	64,010	24,890	96,295	69,310	103,003	40,814	61,385	0	16,753	30,116
121-150 DAYS	43,255	38,705	59,060	13,498	60,388	42,197	4,043	34,626	31,662	20,016
151-180 DAYS	12,048	47,200	60,265	32,031	40,609	52,565	14,871	28,303	9,248	9,129
181+ DAYS	0	0	4,881	58,395	115,327	133,917	63,672	3,724	63,253	80,645

Delinquency Status (% of Current Balance)										
CURRENT	92.57%	92.19%	92.63%	93.84%	86.26%	80.50%	83.34%	84.47%	81.11%	35.96%
1-30 DAYS	2.58%	3.46%	2.92%	3.32%	5.72%	8.63%	5.51%	5.92%	7.34%	11.94%
31-60 DAYS	1.58%	1.63%	1.16%	0.95%	3.08%	3.80%	5.47%	5.61%	2.79%	19.70%
61-90 DAYS	0.85%	0.86%	1.06%	0.28%	1.32%	3.12%	3.01%	2.24%	4.69%	6.17%
91-120 DAYS	1.30%	0.42%	0.97%	0.64%	1.16%	0.60%	1.14%	0.00%	0.51%	6.36%
121-150 DAYS	0.88%	0.65%	0.60%	0.13%	0.68%	0.62%	0.08%	0.80%	0.96%	3.62%
151-180 DAYS	0.24%	0.79%	0.61%	0.30%	0.46%	0.78%	0.28%	0.66%	0.28%	1.65%
181+ DAYS	0.00%	0.00%	0.05%	0.54%	1.30%	1.95%	1.19%	0.09%	1.92%	14.58%

CURRENT - 90 DAYS	97.58%	98.14%	97.77%	98.40%	96.40%	96.05%	97.32%	98.45%	96.33%	73.78%
91-180 DAYS	2.42%	1.86%	2.18%	1.06%	2.30%	2.00%	1.49%	1.46%	1.75%	11.63%
181+ DAYS	0.00%	0.00%	0.05%	0.54%	1.30%	1.95%	1.19%	0.09%	1.92%	14.58%



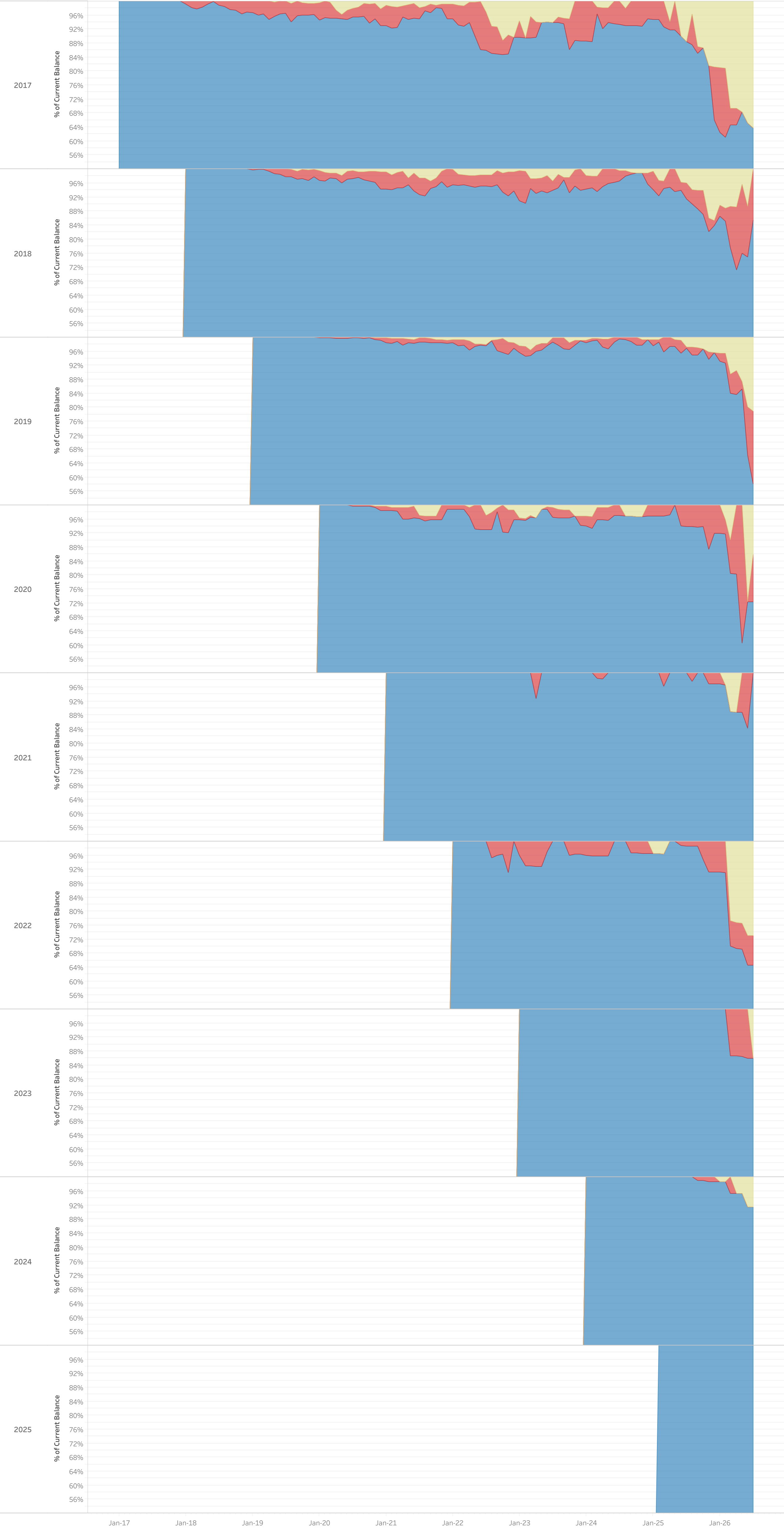
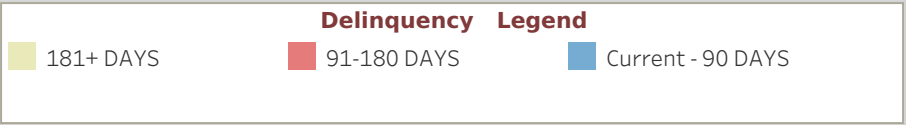
Vintages Summary

Monthly Balance - El Salvador - Personal Loans										
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	July	July	July	July	July	July	July	July	July	July
2017	1,328,136	1,682,573	1,108,253	787,106	576,057	339,479	238,939	154,951	70,430	16,688
2018		1,864,041	3,827,162	2,843,646	2,207,002	1,609,736	1,138,927	714,885	494,721	63,062
2019			3,377,160	4,946,580	3,831,104	2,876,866	2,212,163	1,722,787	1,239,282	192,046
2020				1,247,843	1,198,911	926,272	739,630	596,746	449,593	81,012
2021					490,863	527,129	403,025	323,434	265,947	37,421
2022						171,474	302,425	250,347	187,904	26,947
2023							143,648	147,586	123,195	80,885
2024								283,251	369,669	44,616
2025									52,844	4,533

Delinquency Status (\$ of Current Balance) - El Salvador - Personal Loans										
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	July	July	July	July	July	July	July	July	July	July
2017	CURRENT	1,293,455	1,521,787	961,415	656,110	457,183	229,015	168,403	126,843	54,123
	1-30 DAYS	34,681	51,154	24,501	79,279	41,110	26,115	13,898	17,278	6,934
	31-60 DAYS	0	57,307	33,578	15,006	38,229	28,944	23,524	519	0
	61-90 DAYS	0	30,160	49,349	0	11,778	7,752	18,346	0	1,211
	91-120 DAYS	0	18,083	12,007	2,195	0	536	0	0	0
	121-150 DAYS	0	0	17,574	4,805	19,935	25,678	0	0	0
	151-180 DAYS	0	4,082	9,830	12,475	0	10,540	0	10,311	0
2018	181+ DAYS	0	0	0	16,636	10,821	10,899	14,769	0	8,162
	CURRENT	0	1,813,389	3,515,425	2,573,915	1,837,574	1,388,195	920,864	591,204	361,166
	1-30 DAYS	0	50,653	160,373	127,870	89,101	55,644	53,077	46,641	38,422
	31-60 DAYS	0	0	63,362	40,681	73,345	44,408	71,472	45,586	25,208
	61-90 DAYS	0	0	9,934	19,937	42,118	41,523	22,555	6,863	27,196
	91-120 DAYS	0	0	36,389	45,561	45,348	33,025	22,396	0	13,466
	121-150 DAYS	0	0	19,276	4,912	35,348	13,491	4,043	20,866	0
2019	151-180 DAYS	0	0	32,403	14,988	26,053	4,304	3,958	0	9,248
	181+ DAYS	0	0	0	0	15,781	56,115	28,747	39,865	20,014
	CURRENT	0	0	3,330,067	4,843,491	3,354,603	2,138,814	1,764,620	1,361,743	958,905
	1-30 DAYS	0	0	39,754	75,641	237,599	396,712	187,508	96,087	92,571
	31-60 DAYS	0	0	6,720	8,202	141,551	142,757	139,551	187,153	62,402
	61-90 DAYS	0	0	0	8,862	42,659	128,992	85,344	67,258	87,059
	91-120 DAYS	0	0	0	0	10,455	34,632	7,253	22,614	0
2020	121-150 DAYS	0	0	0	0	0	6,105	1,157	10,545	0
	151-180 DAYS	0	0	0	0	0	4,183	0	6,189	0
	181+ DAYS	0	0	0	0	0	9,771	61,181	4,337	0
	CURRENT	0	0	0	1,237,870	1,027,173	760,726	660,805	528,985	354,696
	1-30 DAYS	0	0	0	4,973	112,956	92,019	4,945	41,326	51,552
	31-60 DAYS	0	0	0	0	4,872	3,678	3,121	0	2,619
	61-90 DAYS	0	0	0	0	7,567	4,604	17,094	8,444	13,053
2021	91-120 DAYS	0	0	0	5,000	4,865	0	16,374	0	0
	121-150 DAYS	0	0	0	0	0	0	0	0	11,031
	151-180 DAYS	0	0	0	0	4,849	37,721	4,725	17,992	0
	181+ DAYS	0	0	0	0	36,620	27,524	4,604	0	11,392
	CURRENT	0	0	0	0	475,863	510,590	392,422	323,434	248,230
	1-30 DAYS	0	0	0	0	15,000	0	10,605	0	9,139
	31-60 DAYS	0	0	0	0	0	16,529	0	0	0
2022	61-90 DAYS	0	0	0	0	0	0	0	0	15,579
	CURRENT	0	0	0	0	0	158,999	267,368	219,381	155,636
	1-30 DAYS	0	0	0	0	0	0	0	9,845	29,770
	31-60 DAYS	0	0	0	0	0	0	0	10,789	0
	61-90 DAYS	0	0	0	0	0	12,475	12,365	10,332	0
	91-120 DAYS	0	0	0	0	0	0	0	0	2,469
	121-150 DAYS	0	0	0	0	0	0	0	0	0
2023	151-180 DAYS	0	0	0	0	0	0	0	0	2,287
	181+ DAYS	0	0	0	0	0	0	0	0	7,253
	CURRENT	0	0	0	0	0	143,648	141,687	118,864	69,417
	1-30 DAYS	0	0	0	0	0	0	5,899	4,331	0
	31-60 DAYS	0	0	0	0	0	0	0	0	11,468
	61-90 DAYS	0	0	0	0	0	0	0	0	25,924
	91-120 DAYS	0	0	0	0	0	0	253,445	350,362	15,574
2024	121-150 DAYS	0	0	0	0	0	0	29,756	15,574	0
	151-180 DAYS	0	0	0	0	0	0	0	0	7,443
	181+ DAYS	0	0	0	0	0	0	0	3,834	7,435
	CURRENT	0	0	0	0	0	0	0	0	3,834
	1-30 DAYS	0	0	0	0	0	0	0	0	52,844
	31-60 DAYS	0	0	0	0	0	0	0	0	4,533
	61-90 DAYS	0	0	0	0	0	0	0	0	0

	Delinquency Status (% of Current Balance) - El Salvador - Personal Loans									
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	July	July	July	July	July	July	July	July	July	July
2017	CURRENT	97.39%	90.44%	86.75%	83.36%	79.09%	67.46%	70.48%	81.86%	76.85%
	1-30 DAYS	2.61%	3.04%	2.21%	10.07%	7.11%	2.69%	5.82%	11.15%	9.85%
	31-60 DAYS	0.00%	3.41%	3.03%	1.98%	6.61%	8.53%	9.80%	6.34%	0.00%
	61-90 DAYS	0.00%	1.79%	4.45%	0.00%	2.04%	2.28%	7.68%	0.00%	1.72%
	91-120 DAYS	0.00%	1.07%	1.08%	0.28%	0.00%	0.16%	0.00%	0.00%	0.00%
	121-150 DAYS	0.00%	0.00%	1.59%	0.61%	3.28%	7.56%	0.00%	0.00%	0.00%
	151-180 DAYS	0.00%	0.24%	0.89%	1.58%	0.00%	3.10%	0.00%	6.65%	0.00%
2018	181+ DAYS	0.00%	0.00%	0.00%	2.11%	1.87%	3.21%	6.18%	0.00%	11.59%
	CURRENT	98.62%	97.91%	87.56%	74.35%	79.86%	79.04%	77.37%	8.70%	
	1-30 DAYS	1.18%	1.53%	6.20%	13.77%	8.49%	5.58%	7.47%	17.17%	
	31-60 DAYS	0.20%	0.17%	2.69%	4.96%	6.31%	10.86%	5.04%	32.00%	
	61-90 DAYS	0.00%	0.18%	1.11%	4.48%	3.86%	3.90%	7.02%	0.00%	
	91-120 DAYS	0.00%	0.21%	0.90%	1.02%	1.02%	0.27%	10.46%	0.00%	
	121-150 DAYS	0.00%	0.00%	0.16%	0.04%	0.00%	0.61%	0.00%	10.42%	
2019	151-180 DAYS	0.00%	0.00%	0.11%	0.00%	0.28%	0.00%	0.00%	0.00%	
	181+ DAYS	0.00%	0.00%	2.13%	0.20%	0.20%	2.83%	21.14%	0.00%	
	CURRENT		99.20%	85.68%	82.13%	89.34%	88.64%	79.89%	29.43%	
	1-30 DAYS		0.40%	9.42%	9.93%	0.67%	6.93%	11.47%	15.52%	
	31-60 DAYS		0.00%	0.41%	0.00%	4.20%	0.00%	5.98%	27.37%	
	61-90 DAYS		0.00%	0.63%	1.50%	2.31%	1.41%	2.58%	0.00%	
	91-120 DAYS		0.45%	0.00%	0.41%	2.21%	0.00%	0.84%	0.00%	
2020	121-150 DAYS		0.00%	0.00%	0.00%	0.00%	0.00%	6.16%	0.00%	
	151-180 DAYS		0.00%	0.00%	0.40%	0.64%	3.02%	0.00%	0.00%	
	181+ DAYS		0.00%	3.05%	19.67%	0.62%	0.00%	0.00%	14.06%	
	CURRENT		96.94%	96.86%	97.37%	100.00%	93.34%	33.94%		
	1-30 DAYS		0.00%	0.86%	2.63%	0.00%	0.00%	24.42%		
	31-60 DAYS		0.00%	3.34%	0.00%	0.00%	0.00%	0.00%		
	61-90 DAYS		0.00%	0.00%	0.00%	0.00%	6.66%	41.63%		
2021	CURRENT		92.72%	88.41%	87.63%	82.83%	64.60%			
	1-30 DAYS		0.00%	0.00%	3.93%	15.84%	0.00%			
	31-60 DAYS		0.00%	0.00%	7.50%	4.31%	0.00%	0.00%		
	61-90 DAYS		7.28%	4.09%	4.13%	0.00%	0.00%	0.00%		
	121-150 DAYS		0.00%	0.00%	0.00%	0.00%	1.33%	0.00%		
	151-180 DAYS		0.00%	0.00%	0.00%	0.00%	0.00%	8.49%		
	181+ DAYS		0.00%	0.00%	0.00%	0.00%	0.00%	26.92%		
2022	CURRENT				100.00%	95.00%	96.48%	85.82%		
	1-30 DAYS				4.00%	5.52%	0.00%	0.00%		
	31-60 DAYS				0.00%	0.00%	0.00%	14.18%		
	181+ DAYS									
	CURRENT				89.49%	94.75%	58.10%			
	1-30 DAYS				10.51%	4.21%	0.00%			
	31-60 DAYS				0.00%	0.00%	16.68%			
2023	61-90 DAYS				0.00%	1.04%	35.65%			
	181+ DAYS				0.00%	0.00%	8.50%			
	CURRENT						100.00%	100.00%		
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	181+ DAYS									
2024	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2025	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2026	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2027	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2028	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2029	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2030	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2031	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2032	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2033	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2034	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2035	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2036	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2037	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2038	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2039	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2040	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2041	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2042	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2043	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2044	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2045	CURRENT									
	1-30 DAYS									
	31-60 DAYS									
	61-90 DAYS									
	121-150 DAYS									
	151-180 DAYS									
	181+ DAYS									
2046	CURRENT									
	1-30 DAYS									

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 - Julio-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: Julio-2026



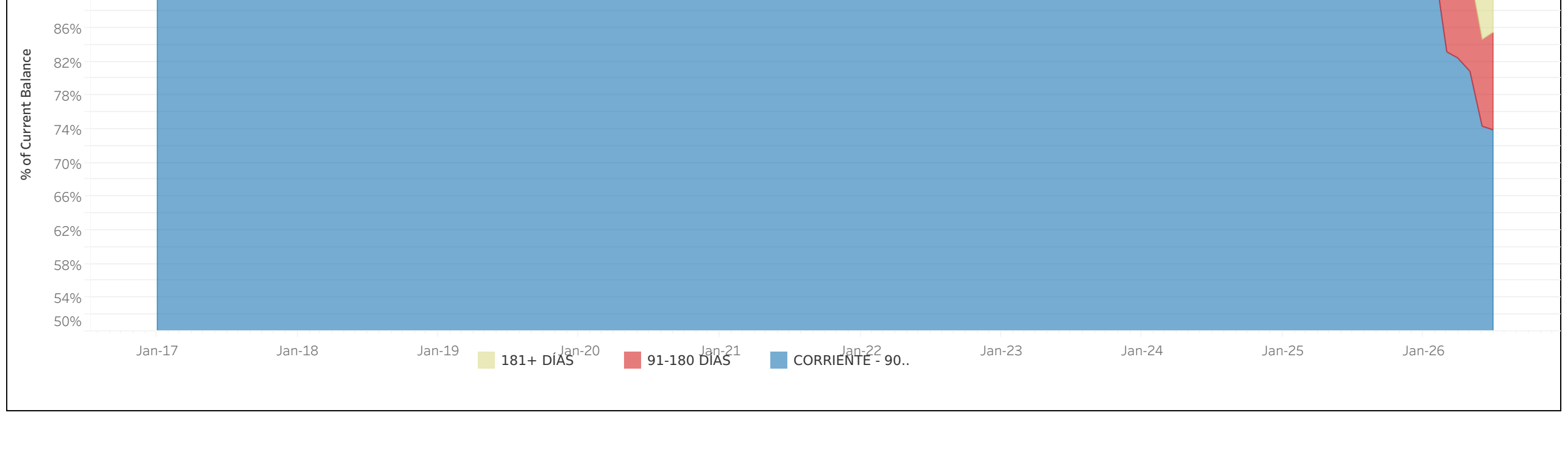
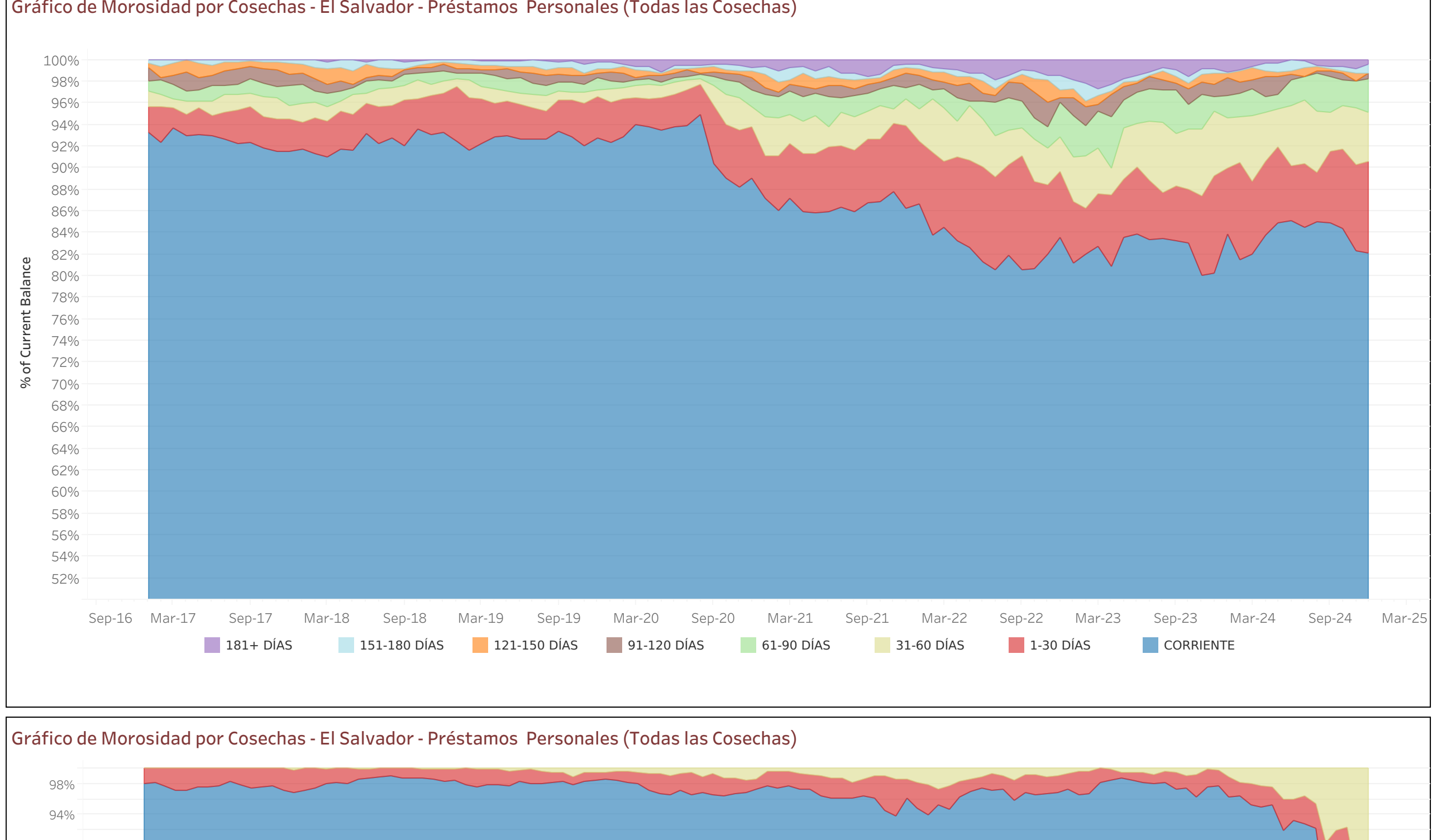
Préstamos Personales - La Hipotecaria El Salvador - Análisis de Migración de Cosechas (Todas)

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio
Balance	4,937,223	5,957,134	9,896,283	10,795,008	8,865,204	6,774,061	5,372,344	4,308,426	3,296,136	552,941

Estado de Morosidad (\$ Saldo Actual)										
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio
CORRIENTE	4,570,455	5,492,010	9,166,579	10,130,226	7,647,527	5,453,150	4,477,165	3,639,001	2,686,808	198,865
31-60 DÍAS	127,435	206,410	288,833	359,520	907,957	584,625	295,825	355,163	241,925	66,024
61-90 DÍAS	76,137	96,390	115,174	102,220	273,412	257,504	293,689	250,432	151,623	108,935
91-120 DÍAS	41,904	50,990	105,197	29,807	116,981	211,088	161,694	96,676	154,663	34,144
121-150 DÍAS	64,010	24,890	96,295	69,310	103,003	40,814	61,385	0	16,753	30,184
151-180 DÍAS	43,255	38,705	59,060	13,498	60,388	42,197	4,043	34,626	33,662	20,016
181+ DÍAS	12,048	47,200	60,265	32,033	40,609	52,565	14,871	28,303	9,248	9,129
	0	0	4,881	58,995	115,327	131,917	63,672	3,724	63,253	80,645

Estado de Morosidad (% del Saldo Actual)										
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio
CORRIENTE	92.57%	92.13%	92.63%	93.84%	86.26%	80.50%	83.34%	84.47%	81.51%	35.96%
31-60 DÍAS	2.59%	3.46%	2.92%	3.33%	5.73%	8.63%	5.53%	5.52%	7.34%	11.94%
61-90 DÍAS	1.58%	1.63%	1.16%	0.95%	3.08%	3.80%	5.47%	5.81%	2.79%	19.70%
91-120 DÍAS	0.85%	0.86%	1.06%	0.28%	1.32%	3.12%	3.01%	2.24%	4.69%	6.17%
121-150 DÍAS	1.30%	0.42%	0.97%	0.64%	1.16%	0.60%	1.14%	0.00%	0.51%	6.36%
151-180 DÍAS	0.88%	0.65%	0.60%	0.13%	0.68%	0.62%	0.08%	0.80%	0.96%	3.62%
181+ DÍAS	0.24%	0.79%	0.61%	0.30%	0.46%	0.78%	0.28%	0.66%	0.28%	1.65%
	0.00%	0.00%	0.05%	0.54%	1.30%	1.95%	1.19%	0.09%	1.92%	14.58%

CORRIENTE - 90 DÍAS	97.58%	98.14%	97.77%	98.40%	96.40%	96.05%	97.32%	98.45%	96.33%	73.78%
91-180 DÍAS	2.42%	1.86%	2.18%	1.06%	2.30%	2.00%	1.49%	1.46%	1.75%	11.63%
181+ DÍAS	0.00%	0.00%	0.05%	0.54%	1.30%	1.95%	1.19%	0.09%	1.92%	14.58%



Resumen por Cosechas

Saldo Mensual - Préstamos Personales - El Salvador										
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio
2017	1,328,136	1,682,573	1,108,253	787,106	578,057	339,479	238,939	154,951	70,430	16,688
2018		1,864,041	3,827,162	2,843,646	2,207,002	1,609,736	1,138,927	714,885	494,721	63,062
2019			3,377,160	4,946,580	3,831,104	2,876,866	2,212,163	1,722,787	1,239,282	192,046
2020				1,247,843	1,198,911	926,272	739,630	596,746	449,593	81,012
2021					490,883	527,129	403,025	323,434	265,947	37,421
2022						171,474	302,425	250,347	187,904	26,947
2023							143,648	147,586	123,195	80,885
2024								283,251	369,669	44,616
2025									52,844	4,533

Estado de Morosidad (% del Saldo Actual) - Préstamos Personales - El Salvador										
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio
2017	CORRIENTE	1,293,455	1,521,787	961,415	656,110	457,183	229,015	168,403	126,843	54,123
	31-60 DÍAS	34,681	51,154	24,501	79,279	41,110	26,115	13,898	17,278	6,934
	61-90 DÍAS	0	57,207	33,578	15,606	38,225	28,944	23,524	519	0
	91-120 DÍAS	0	30,160	49,349	0	11,778	7,752	18,346	0	1,211
	121-150 DÍAS	0	0	17,574	4,805	18,935	25,678	0	0	0
	151-180 DÍAS	0	4,082	9,830	12,475	0	10,540	0	10,311	0
	181+ DÍAS	0	0	0	16,636	0	14,769	0	0	8,162
2018	CORRIENTE	0	1,813,389	2,515,425	2,573,815	1,837,574	1,388,956	920,864	691,204	361,166
	31-60 DÍAS	0	50,653	160,373	127,870	89,101	55,644	53,677	46,641	38,422
	61-90 DÍAS	0	0	53,362	40,681	73,345	44,408	71,472	45,586	25,208
	91-120 DÍAS	0	0	9,934	19,937	42,118	41,523	22,555	6,863	27,196
	121-150 DÍAS	0	0	36,389	45,561	45,348	33,025	22,396	0	13,466
	151-180 DÍAS	0	0	19,276	4,542	35,348	13,491	4,043	20,866	0
	181+ DÍAS	0	0	32,403	14,988	26,053	4,304	3,958	0	9,248
2019	CORRIENTE	0	0	3,330,687	4,843,419	3,354,603	2,138,814	1,766,620	1,361,743	958,885
	31-60 DÍAS	0	0	39,754	75,641	237,599	396,712	187,508	96,087	92,571
	61-90 DÍAS	0	0	6,720	8,202	141,551	142,757	139,551	187,153	62,402
	91-120 DÍAS	0	0	0	8,862	42,659	128,992	85,344	67,258	87,059
	121-150 DÍAS	0	0	0	10,455	34,632	7,213	22,614	0	3,288
	151-180 DÍAS	0	0	0	0	6,105	1,157	0	10,545	0
	181+ DÍAS	0	0	0	0	4,183	0	6,189	0	0
2020	CORRIENTE	0	0	0	1,237,870	1,027,183	760,726	660,805	528,985	354,696
	31-60 DÍAS	0	0	0	4,973	112,956	92,019	4,945	41,326	51,552
	61-90 DÍAS	0	0	0	0	4,872	3,076	31,083	0	2,519
	91-120 DÍAS	0	0	0	0	7,567	4,604	17,094	8,444	13,053
	121-150 DÍAS	0	0	0	0	5,000	4,865	0	16,374	0
	151-180 DÍAS	0	0	0	0	0	0	0	0	27,673
	181+ DÍAS	0	0	0	0	36,620	27,524	6,604	0	0
2021	CORRIENTE	0	0	0	0	475,883	510,590	392,422	323,434	248,220
	31-60 DÍAS	0	0	0	0	15,000	0	16,668	0	0
	61-90 DÍAS	0	0	0	0	0	16,539	0	0	0
	91-120 DÍAS	0	0	0	0	0	0	0	0	17,716
	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
2022	CORRIENTE	0	0	0	0	158,999	267,368	219,381	155,636	17,406
	31-60 DÍAS	0	0	0	0	0	0	9,845	29,970	0
	61-90 DÍAS	0	0	0	0	0	0	22,692	10,789	0
	91-120 DÍAS	0	0	0	0	0	12,475	12,365	10,332	0
	121-150 DÍAS	0	0	0	0	0	0	0	0	2,498
	151-180 DÍAS	0	0	0	0	0	0	0	0	0
	181+ DÍAS	0	0	0	0	0	0	0	0	2,287
2023	CORRIENTE	0	0	0	0	0	0	143,648	141,687	118,864
	31-60 DÍAS	0	0	0	0	0	0	0	5,699	4,331
	61-90 DÍAS	0	0	0	0	0	0	0	0	0
	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
2024	CORRIENTE	0	0	0	0	0	0	253,495	350,262	25,924
	31-60 DÍAS	0	0	0	0	0	0	0	29,756	15,574
	61-90 DÍAS	0	0	0	0	0	0	0	0	7,443
	91-120 DÍAS	0	0	0	0	0	0	0	0	7,415
	121-150 DÍAS	0	0	0	0	0	0	0	0	3,834
	151-180 DÍAS	0	0	0	0	0	0	0	0	3,834
	181+ DÍAS	0	0	0	0	0	0	0	0	5,533

2020	151-180 DÍAS				0.00%	0.00%	0.11%	0.00%	0.28%	0.00%	0.00%	0.00%
	181+ DÍAS				0.00%	0.00%	0.26%	2.13%	0.20%	0.00%	2.83%	21.16%
	CORRIENTE				99.20%	85.66%	82.13%	89.34%	88.64%	78.89%	29.42%	21.16%
	1-30 DÍAS				0.40%	9.42%	9.93%	0.67%	6.93%	11.47%	15.52%	15.52%
	31-60 DÍAS				0.00%	0.41%	0.40%	4.20%	0.00%	0.58%	27.37%	27.37%
	61-90 DÍAS				0.00%	0.63%	0.50%	2.31%	1.41%	2.90%	0.00%	0.00%
	91-120 DÍAS				0.40%	0.41%	0.00%	2.21%	0.00%	0.00%	13.62%	13.62%
	121-150 DÍAS				0.00%	0.00%	0.00%	0.00%	0.00%	6.16%	0.00%	0.00%
2021	151-180 DÍAS				0.00%	0.40%	4.07%	0.64%	3.02%	0.00%	0.00%	0.00%
	181+ DÍAS				0.00%	3.05%	2.97%	0.62%	0.00%	0.00%	14.06%	14.06%
	CORRIENTE				96.94%	96.86%	97.37%	100.00%	93.94%	33.94%	33.94%	33.94%
	1-30 DÍAS				3.06%	0.00%	2.63%	0.00%	0.00%	24.42%	24.42%	24.42%
	31-60 DÍAS				0.00%	3.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	61-90 DÍAS				0.00%	0.00%	0.00%	0.00%	6.66%	41.63%	41.63%	41.63%
	CORRIENTE				92.72%	88.41%	87.63%	82.83%	82.83%	64.66%	64.66%	64.66%
	1-30 DÍAS				0.00%	0.00%	0.00%	3.93%	15.84%	0.00%	0.00%	0.00%
2022	31-60 DÍAS				0.00%	7.50%	4.31%	0.00%	0.00%	0.00%	0.00%	0.00%
	61-90 DÍAS				7.28%	4.99%	4.13%	0.00%	0.00%	0.00%	0.00%	0.00%
	121-150 DÍAS				0.00%	0.00%	0.00%	1.33%	0.00%	0.00%	0.00%	0.00%
	151-180 DÍAS				0.00%	0.00%	0.00%	0.00%	0.00%	8.49%	8.49%	8.49%
	181+ DÍAS				0.00%	0.00%	0.00%	0.00%	0.00%	26.92%	26.92%	26.92%
	CORRIENTE				100.00%	96.00%	96.00%	85.82%	85.82%	85.82%	85.82%	85.82%
2023	1-30 DÍAS				0.00%	0.00%	4.00%	3.52%	0.00%	0.00%	0.00%	0.00%
	181+ DÍAS				0.00%	0.00%	0.00%	0.00%	0.00%	14.18%	14.18%	14.18%
	CORRIENTE						89.49%	94.75%	58.10%	58.10%	58.10%	58.10%
2024	1-30 DÍAS						10.51%	4.21%	0.00%	0.00%	0.00%	0.00%
	31-60 DÍAS						0.00%	0.00%	16.68%	16.68%	16.68%	16.68%
	61-90 DÍAS						0.00%	1.04%	16.62%	16.62%	16.62%	16.62%
	181+ DÍAS						0.00%	0.00%	8.55%	8.55%	8.55%	8.55%
2025	CORRIENTE							100.00%	100.00%	100.00%	100.00%	
Estado de Morosidad (% del Saldo Actual) - Préstamos Personales- El Salvador												
		2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	
		Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	
2017	CORRIENTE - 90 DÍAS	100.00%	98.68%	96.44%	95.41%	94.85%	85.96%	93.82%	93.35%	88.41%	63.64%	
	91-180 DÍAS	0.00%	1.32%	3.56%	2.47%	3.28%	10.83%	0.00%	6.65%	0.00%	0.00%	
	181+ DÍAS	0.00%	0.00%	0.00%	2.11%	1.87%	3.21%	6.18%	0.00%	11.59%	36.36%	
2018	CORRIENTE - 90 DÍAS		100.00%	97.70%	97.14%	92.53%	95.06%	93.82%	96.56%	93.36%	85.43%	
	91-180 DÍAS		0.00%	2.30%	4.84%	3.16%	2.67%	2.92%	4.59%	14.57%	14.57%	
	181+ DÍAS		0.00%	0.00%	0.55%	2.63%	1.79%	0.52%	4.05%	0.00%	0.00%	
2019	CORRIENTE - 90 DÍAS			100.00%	99.79%	98.57%	97.58%	98.50%	99.39%	96.30%	57.96%	
	91-180 DÍAS			0.00%	0.21%	1.17%	0.29%	1.30%	0.61%	0.27%	20.88%	
	181+ DÍAS			0.00%	0.00%	0.26%	2.13%	0.20%	0.00%	2.83%	21.16%	

Gráficos de Morosidad - Préstamos Personales - El Salvador

181+ DÍAS

91-180 DÍAS

CORRIENTE - 90 DÍAS

Leyenda Estado de Morosidad

