



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

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

Cutoff Date: May-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 - May-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 May-2026

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

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Balance	4,663,906	5,638,070	9,481,468	10,984,105	9,222,563	7,091,188	5,558,288	4,430,070	3,527,633	842,046

Delinquency Status (\$ of Current Balance)

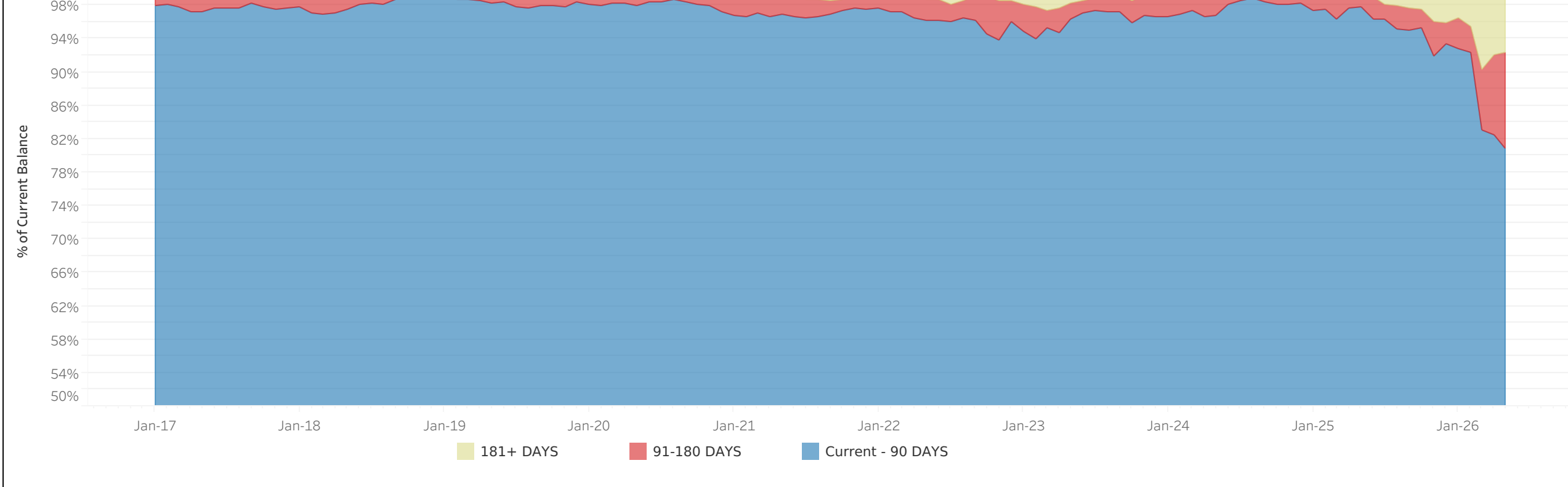
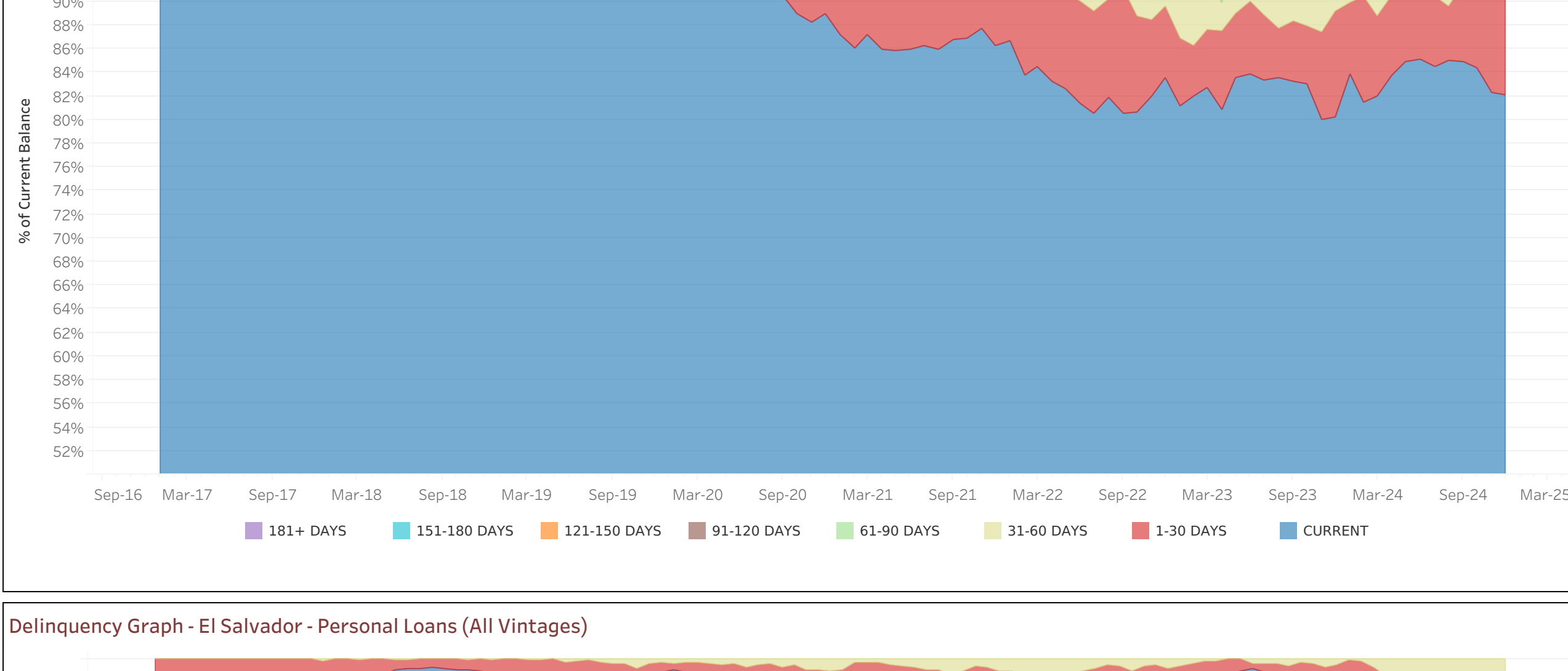
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CURRENT	4,326,685	5,165,427	8,810,766	10,264,838	7,910,557	5,856,957	4,639,584	3,761,246	2,924,701	441,061
1-30 DAYS	119,196	185,575	303,977	330,890	506,169	572,365	302,061	399,013	236,691	92,850
31-60 DAYS	29,176	105,112	84,364	127,007	129,061	353,307	263,303	157,675	117,830	65,336
61-90 DAYS	46,406	34,784	115,013	30,353	188,112	30,491	141,900	56,522	148,585	80,968
91-120 DAYS	52,783	17,097	82,916	64,160	39,810	115,757	67,238	74,141	5,014	35,127
121-150 DAYS	61,212	67,169	20,864	22,446	82,527	49,428	21,726	18,299	34,205	38,288
151-180 DAYS	18,458	62,907	49,881	18,711	64,583	16,704	22,269	35,533	28,289	27,009
181+ DAYS	0	0	13,687	126,212	101,745	92,178	97,188	17,540	12,308	64,407

Delinquency Status (% of Current Balance)

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CURRENT	92.58%	91.62%	92.93%	93.45%	85.77%	82.59%	83.47%	84.90%	82.91%	52.38%
1-30 DAYS	2.56%	3.29%	3.21%	3.01%	5.49%	8.07%	5.43%	9.25%	6.71%	11.03%
31-60 DAYS	0.63%	1.86%	0.89%	1.16%	3.57%	5.04%	4.79%	3.56%	3.91%	9.62%
61-90 DAYS	0.99%	0.62%	1.21%	0.28%	2.04%	0.43%	2.55%	1.28%	4.21%	9.62%
91-120 DAYS	1.13%	0.30%	0.87%	0.58%	0.43%	1.63%	1.21%	1.67%	0.14%	4.19%
121-150 DAYS	1.31%	1.19%	0.22%	0.20%	0.89%	0.70%	0.39%	0.41%	0.97%	4.17%
151-180 DAYS	0.40%	1.12%	0.53%	0.17%	0.70%	0.24%	0.40%	0.80%	0.80%	3.21%
181+ DAYS	0.00%	0.00%	0.14%	1.15%	1.10%	1.30%	1.75%	0.40%	0.35%	7.65%

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CURRENT - 90 DAYS	97.16%	97.39%	98.23%	97.89%	96.87%	96.14%	96.25%	96.72%	97.74%	80.78%
91-180 DAYS	2.84%	2.61%	1.62%	0.96%	2.03%	2.57%	2.00%	2.89%	1.91%	11.57%
181+ DAYS	0.00%	0.00%	0.14%	1.15%	1.10%	1.30%	1.75%	0.40%	0.35%	7.65%

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	758,346	1,847,624	1,264,162	812,048	630,622	389,946	254,972	166,226	100,141	20,595
2018		1,198,428	3,975,349	2,934,528	2,296,465	1,680,663	1,191,593	772,267	526,038	109,028
2019			2,533,334	5,060,044	4,042,697	3,010,354	2,268,855	1,822,178	1,315,899	327,644
2020				1,145,449	1,260,822	951,449	767,980	614,402	468,352	119,270
2021					362,143	570,922	427,355	330,736	288,790	55,840
2022						117,062	306,443	254,112	212,397	31,277
2023							130,193	149,871	129,570	84,198
2024								192,798	380,743	80,928
2025									54,078	4,590

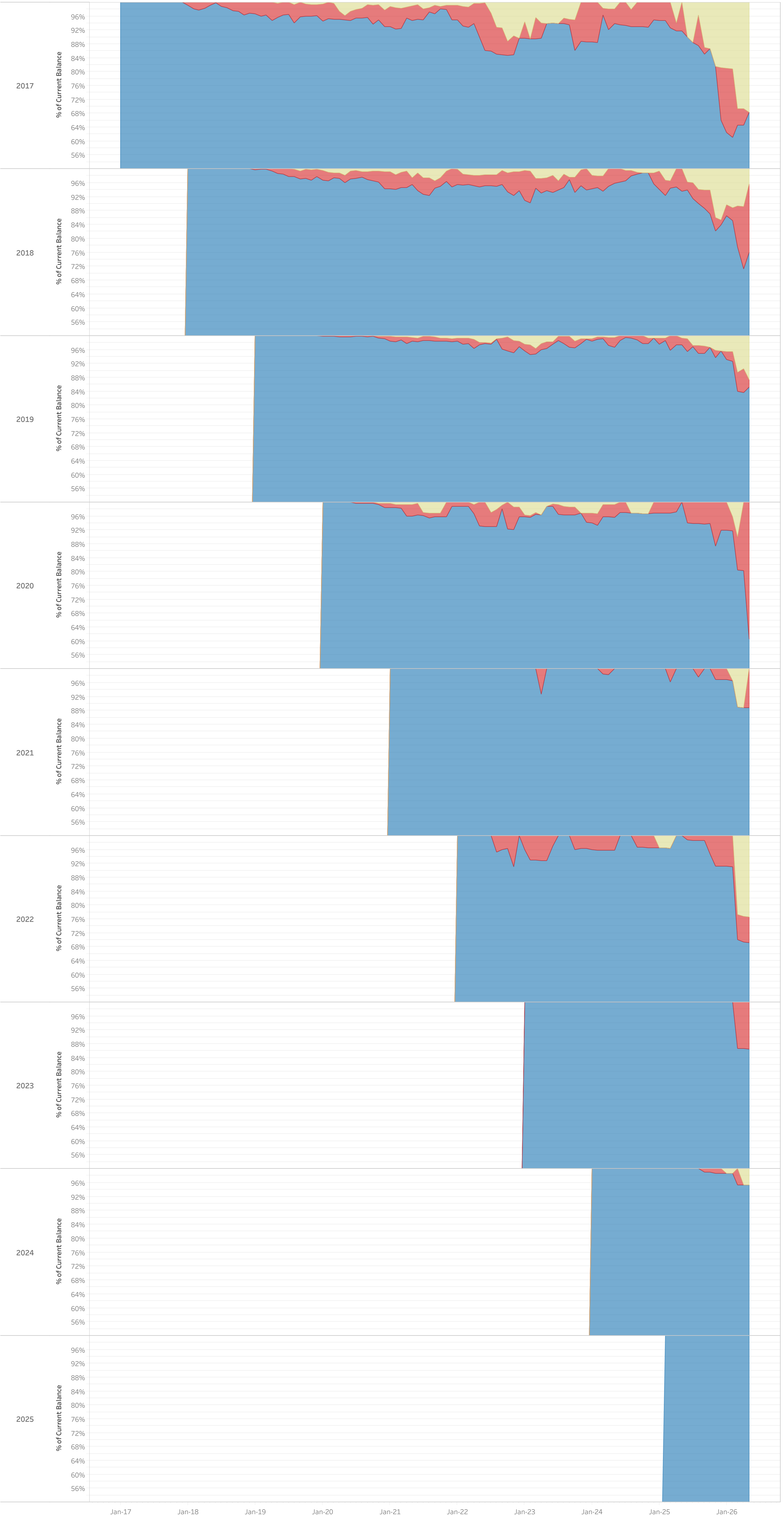
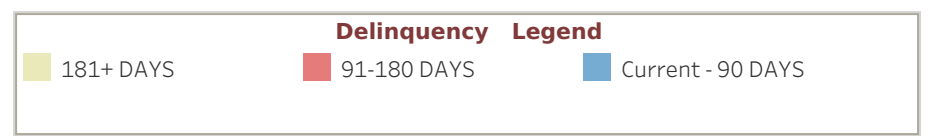
Delinquency Status (\$ of Current Balance) - El Salvador - Personal Loans

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CURRENT	758,346	1,667,581	1,098,728	675,023	489,720	290,462	166,969	134,231	74,677	3,645
1-30 DAYS	0	59,594	56,778	74,414	37,825	43,821	60,464	12,677	15,978	5,294
31-60 DAYS	0	0	28,292	5,933	34,386	11,853	11,862	0	0	5,112
61-90 DAYS	0	0	26,607	0	4,399	28,283	0	0	0	0
91-120 DAYS	0	4,082	0	4,805	20,286	9,862	0	7,123	0	0
121-150 DAYS	0	12,966	25,026	4,714	1,737	0	0	0	8,275	0
151-180 DAYS	0	0	4,895	31,397	6,805	1,150	15,676	3,187	0	6,543
181+ DAYS	0	0	0	0	0	0	0	0	0	0
CURRENT	0	1,180,444	3,695,353	2,029,768	1,826,872	1,418,156	983,042	646,570	394,113	54,500
1-30 DAYS	0	9,984	165,872	110,077	175,102	152,706	41,085	45,798	43,202	4,398
31-60 DAYS	0	0	41,579	56,383	130,164	22,320	50,074	28,238	41,305	23,293
61-90 DAYS	0	0	24,422	19,989	59,878	0	35,327	19,306	13,017	3,054
91-120 DAYS	0	0	38,462	45,675	4,424	42,335	15,666	7,697	5,014	4,784
121-150 DAYS	0	0	14,844	4,932	9,045	13,932	21,726	7,320	9,374	9,593
151-180 DAYS	0	0	4,998	9,813	31,138	0	7,853	17,429	20,014	6,965
181+ DAYS	0	0	0	0	57,911	59,643	31,203	30,819	0	4,848
CURRENT	0	0	2,533,334	4,948,801	3,548,650	2,387,415	1,867,564	1,415,828	1,011,246	136,261
1-30 DAYS	0	0	0	66,991	237,176	298,902	81,622	230,919	143,317	44,867
31-60 DAYS	0	0	0	28,873	117,506	245,626	162,064	92,208	53,739	33,350
61-90 DAYS	0	0	0	0	76,117	0	72,333	21,307	72,520	62,761
91-120 DAYS	0	0	0	10,539	0	7,418	42,296	48,311	0	6,534
121-150 DAYS	0	0	0	4,899	14,577	5,513	0	3,886	24,332	0
151-180 DAYS	0	0	0	0	26,859	9,236	1,736	0	0	0
181+ DAYS	0	0	0	0	21,811	56,244	41,240	9,748	10,245	41,871
CURRENT	0	0	0	1,140,449	1,143,770	814,357	659,500	561,482	386,723	39,336
1-30 DAYS	0	0	0	0	48,171	12,857	41,368	2,804	7,196	32,702
31-60 DAYS	0	0	0	5,000	9,735	54,319	35,280	14,907	33,387	0
61-90 DAYS	0	0	0	0	7,711	4,604	22,379	8,444	41,047	0
91-120 DAYS	0	0	0	0	0	0	0	4,057	0	23,969
121-150 DAYS	0	0	0	0	36,620	20,122	0	0	0	11,815
151-180 DAYS	0	0	0	0	4,849	7,468	0	18,104	0	11,447
181+ DAYS	0	0	0	0	9,967	0	9,453	4,604	0	0
CURRENT	0	0	0	0	0	362,143	520,660	411,916	324,881	270,707
1-30 DAYS	0	0	0	0	0	0	50,562	15,439	5,855	10,041
31-60 DAYS	0	0	0	0	0	0	0	0	0	6,293
61-90 DAYS	0	0	0	0	0	0	0	0	0	10,043
91-120 DAYS	0	0	0	0	0	0	0	0	0	6,265
CURRENT	0	0	0	0	0	104,587	261,647	240,770	196,293	21,626
1-30 DAYS	0	0	0	0	0	12,475	22,841	0	13,606	0
31-60 DAYS	0	0	0	0	0	0	0	2,651	0	0
61-90 DAYS	0	0	0	0	0	0	0	0	2,498	0
91-120 DAYS	0	0	0	0	0	0	0	9,275	10,691	0
121-150 DAYS	0	0	0	0	0	0	0	12,680	0	2,332
151-180 DAYS	0	0	0	0	0	0	0	0	0	7,313
181+ DAYS	0	0	0	0	0	0	0	0	0	0
CURRENT	0	0	0	0	0	0	130,193	149,871	129,570	72,730
121-150 DAYS	0	0	0	0	0	0	0	0	0	11,468
CURRENT	0	0	0	0	0	0	0	192,798	370,049	62,185
1-30 DAYS	0	0	0	0	0	0	0	0	10,664	7,443
31-60 DAYS	0	0	0	0	0	0	0	0	0	7,465
61-90 DAYS	0	0	0	0	0	0	0	0	0	3,834
91-120 DAYS	0	0	0	0	0	0	0	0	0	0
181+ DAYS	0	0	0	0	0	0	0	0	0	0
CURRENT	0	0	0	0	0	0	0	0	54,078	4,590

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

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CURRENT	100.00%	90.26%	86.91%	83.13%	77.66%	74.49%	65.49%	80.75%	74.57%	17.70%
1-30 DAYS	0.00%	3.59%	4.49%	6.76%	7.76%	11.24%	23.71%	7.63%	15.96%	25.70%
31-60 DAYS	0.00%	0.00%	0.23%	0.54%	0.40%	1.16%	0.00%	1.42%	1.21%	0.00%
61-90 DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
91-120 DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
121-150 DAYS	0.00%	0.22%	0.00%	0.59%	3.22%	2.53%	0.00%	4.29%	0.00%	0.00%
151-180 DAYS	0.00%	0.70%	1.98%	0.58%	0.28%	0.00%	0.00%	0.00%	8.26%	0.00%
181+ DAYS	0.00%	0.00%	0.39%	3.87%	1.09%	0.29%	6.15%	1.92%	0.00%	31.77%
CURRENT	0	1,180,444	3,695							

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 - Mayo-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: Mayo-2026



Gráficos de Morosidad - Préstamos Personales - El Salvador

