



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

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

Cutoff Date: April-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 - April-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 April-2023

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Balance	5,379,802	5,272,653	5,016,769	4,497,337	5,532,696	9,208,663	11,075,533	9,361,925	7,250,952	6,695,923

Delinquency Status (\$ of Current Balance)

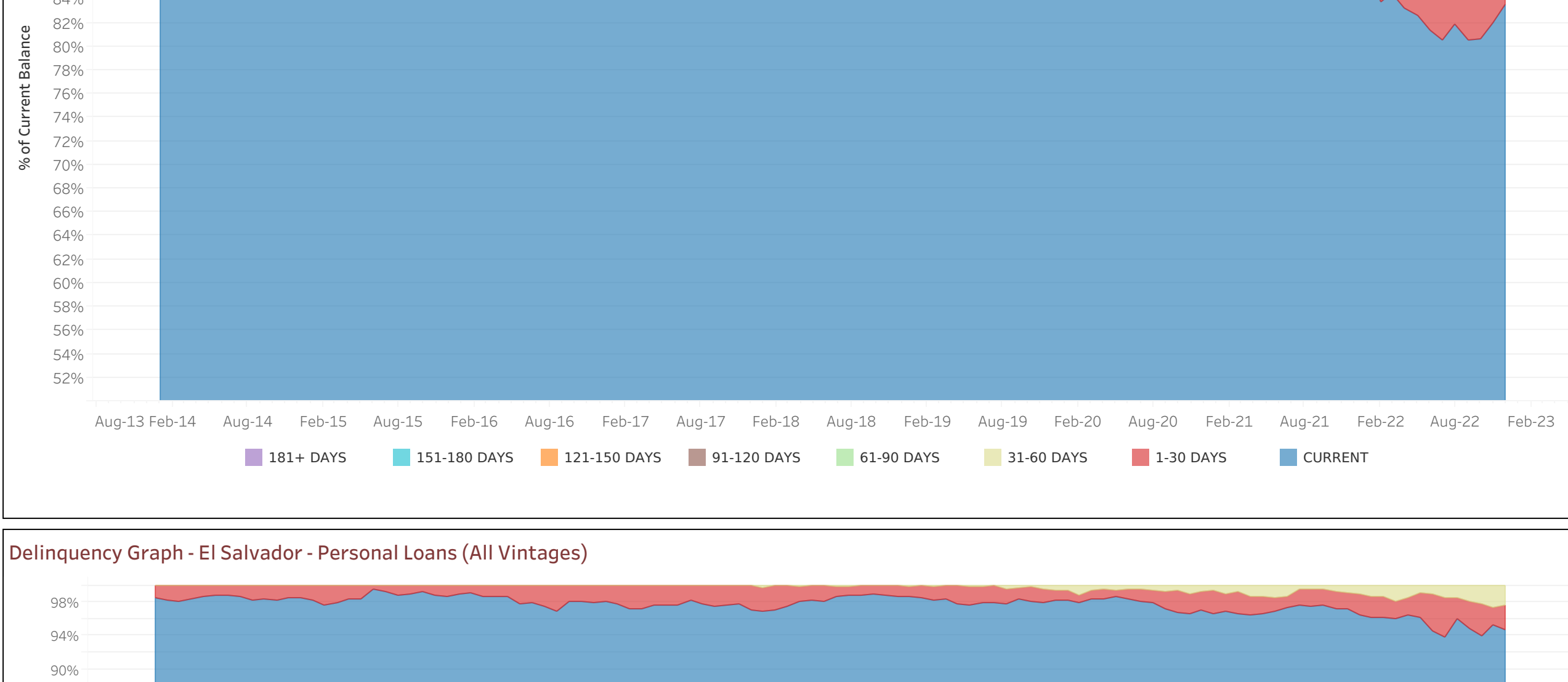
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Current	4,987,456	4,913,270	4,733,557	4,177,791	5,070,256	8,548,061	10,386,931	8,042,885	6,032,344	4,654,281
1-30 DAYS	355,978	340,454	326,658	302,244	395,595	290,353	280,434	499,210	566,345	376,662
31-60 DAYS	97,109	54,531	67,155	57,933	54,807	118,810	157,757	287,245	237,719	130,101
61-90 DAYS	36,684	55,946	20,900	41,066	49,955	117,237	50,871	209,924	153,593	272,478
91-120 DAYS	41,942	33,895	51,990	76,245	51,900	48,077	32,639	88,261	83,228	117,127
121-150 DAYS	34,614	45,414	12,410	53,536	67,066	33,001	50,788	115,874	63,607	19,554
151-180 DAYS	16,020	29,142	4,098	563	43,118	43,432	42,878	60,880	41,588	33,148
181+ DAYS	0	0	0	0	0	8,792	73,235	57,746	72,169	133,573

Delinquency Status (% of Current Balance)

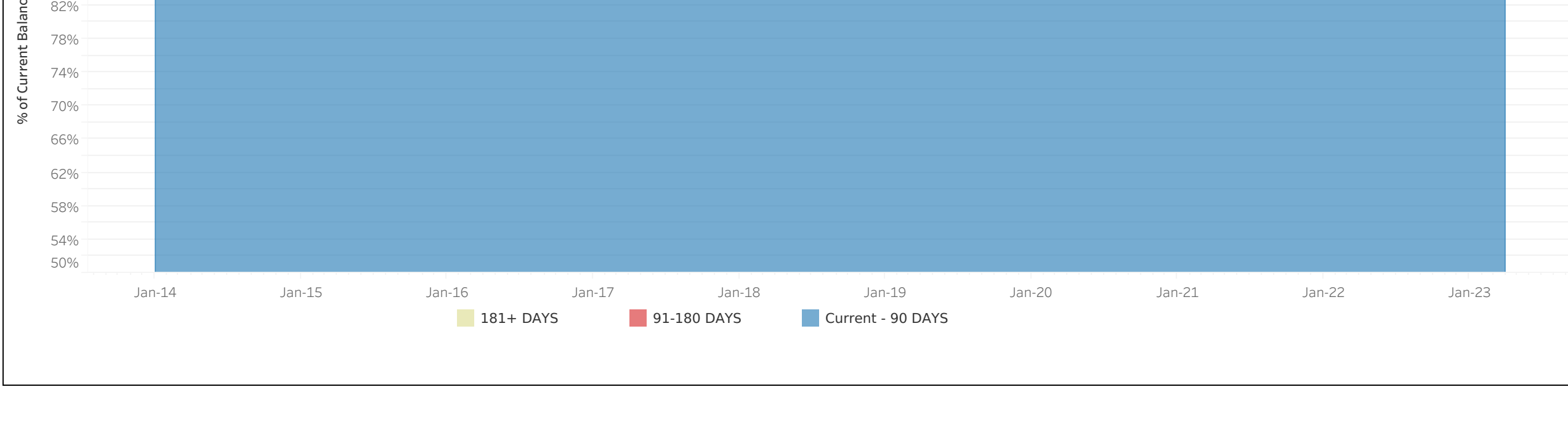
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Current	92.71%	93.18%	94.35%	92.89%	91.64%	92.83%	93.78%	85.21%	83.20%	80.30%
1-30 DAYS	3.09%	2.66%	2.52%	2.01%	2.54%	3.15%	2.57%	5.23%	7.82%	6.11%
31-60 DAYS	1.81%	1.03%	1.34%	1.29%	0.99%	1.29%	1.42%	3.07%	3.28%	2.44%
61-90 DAYS	0.68%	1.06%	0.42%	0.91%	0.90%	1.27%	0.46%	2.24%	2.12%	4.78%
91-120 DAYS	0.78%	0.64%	1.04%	1.70%	0.94%	0.52%	0.29%	0.54%	1.15%	2.06%
121-150 DAYS	0.64%	0.85%	0.28%	1.19%	1.21%	0.37%	0.46%	1.24%	0.88%	0.34%
151-180 DAYS	0.30%	0.56%	0.09%	0.01%	0.78%	0.47%	0.39%	0.65%	0.57%	0.58%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.66%	0.62%	1.00%	2.35%

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Current - 90 DAYS	98.28%	97.94%	98.63%	97.10%	97.07%	98.54%	98.20%	96.55%	96.41%	94.67%
91-180 DAYS	1.72%	2.06%	1.37%	2.90%	2.93%	1.36%	1.14%	2.83%	2.60%	2.98%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.66%	0.62%	1.00%	2.35%

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



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



Vintages Summary

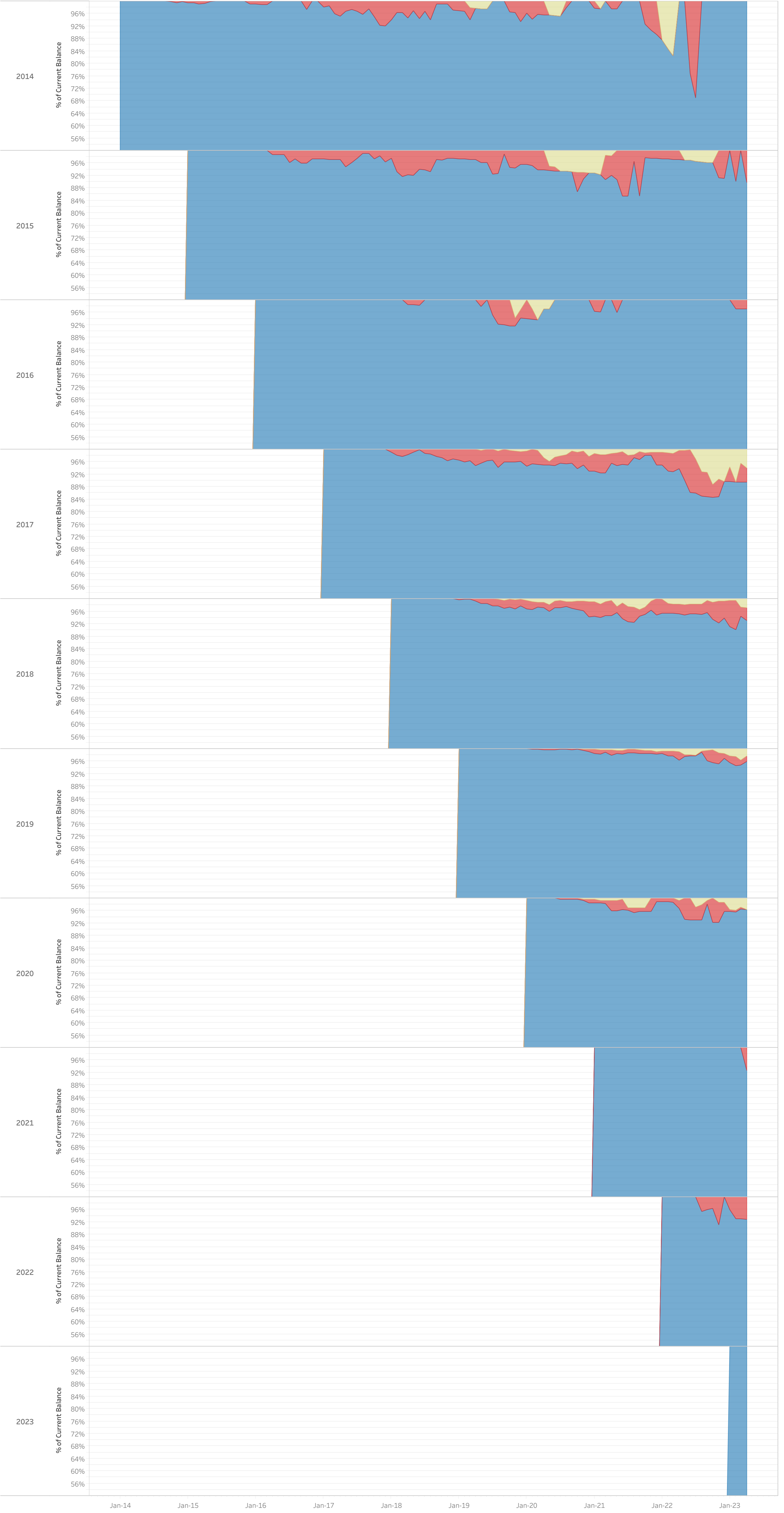
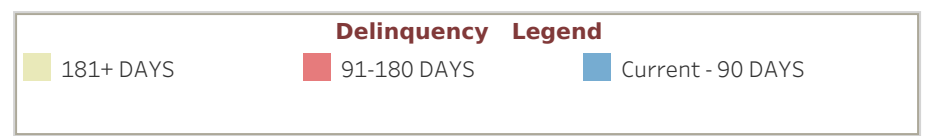
Monthly Balance - El Salvador - Personal Loans

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Balance	900,404	2,210,042	1,550,593	941,595	578,149	377,381	200,599	84,951	12,889	889
2014		404,405	1,430,531	1,003,864	698,741	434,403	271,039	187,712	121,921	65,427
2015			483,127	1,152,319	868,902	677,181	474,751	345,134	227,762	133,361
2016				461,953	1,882,699	1,331,295	819,105	645,835	402,318	262,222
2017					972,152	4,084,520	2,955,465	2,354,353	1,712,570	1,214,723
2018						2,024,515	5,093,529	4,117,632	3,134,978	2,300,652
2019							1,152,279	1,276,897	958,554	795,497
2020								313,960	574,683	471,935
2021									84,474	308,297
2022										125,071

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Current	893,855	2,171,049	1,505,167	862,380	512,211	347,319	163,834	67,654	9,472	98
1-30 DAYS	6,549	22,979	23,359	18,583	19,174	8,857	11,709	2,657	1,647	0
31-60 DAYS	0	0	22,066	15,064	15,096	10,884	0	5,287	0	291
61-90 DAYS	0	0	0	0	0	0	0	0	0	0
91-120 DAYS	0	0	0	30,468	0	0	0	0	0	0
121-150 DAYS	0	6,334	0	14,900	31,708	0	0	2,103	0	0
151-180 DAYS	0	9,679	0	0	0	0	8,919	0	0	0
181+ DAYS	0	0	0	0	0	8,792	0	0	0	0
Current	0	399,817	1,382,460	946,503	627,900	389,198	239,123	143,280	95,293	47,573
1-30 DAYS	0	4,587	18,093	0	7,409	14,629	10,480	3,081	0	1,567
31-60 DAYS	0	0	13,643	20,121	8,770	0	4,380	26,373	1,606	3,496
61-90 DAYS	0	0	0	8,396	0	17,948	0	0	21,441	0
91-120 DAYS	0	0	18,335	15,201	26,201	0	0	0	0	6,801
121-150 DAYS	0	0	0	13,643	13,726	0	3,262	11,716	0	0
151-180 DAYS	0	0	0	0	14,635	12,628	13,797	0	3,581	0
181+ DAYS	0	0	0	0	0	0	0	0	0	0
Current	0	0	483,127	1,132,684	854,965	631,578	416,827	305,882	205,549	114,922
1-30 DAYS	0	0	0	19,635	0	14,224	28,467	11,740	4,419	8,676
31-60 DAYS	0	0	0	0	0	30,978	0	13,235	17,774	5,780
61-90 DAYS	0	0	0	0	0	0	15,270	14,277	0	0
91-120 DAYS	0	0	0	0	13,956	0	0	0	0	0
121-150 DAYS	0	0	0	0	0	0	0	0	0	3,982
151-180 DAYS	0	0	0	0	0	0	0	0	0	0
181+ DAYS	0	0	0	0	0	0	14,187	0	0	0
Current	0	0	0	461,953	1,700,139	1,172,492	685,930	491,673	317,737	171,483
1-30 DAYS	0	0	0	0	128,872	39,396	73,966	57,372	22,593	51,226
31-60 DAYS	0	0	0	0	16,825	13,302	12,291	41,750	9,615	3,809
61-90 DAYS	0	0	0	0	4,938	34,366	5,944	25,754	27,189	8,455
91-120 DAYS	0	0	0	0	9,022	22,610	0	4,548	0	11,844
121-150 DAYS	0	0	0	0	12,965	25,025	9,516	4,544	23,945	0
151-180 DAYS	0	0	0	0	9,937	23,344	9,362	11,508	0	0
181+ DAYS	0	0	0	0	0	0	22,993	8,687	1,238	15,676
Current	0	0	0	0	968,152	3,828,940	2,664,551	1,916,491	1,426,704	999,631
1-30 DAYS	0	0	0	0	5,000	136,232	90,842	113,315	174,294	36,589
31-60 DAYS	0	0	0	0	0	7,409	10,480	3,081	0	1,567
61-90 DAYS	0	0	0	0	0	41,346	89,499	94,052	19,245	26,018
91-120 DAYS	0	0	0	0	0	49,589	25,015	10,537	8,566	67,520
121-150 DAYS	0	0	0	0	0	23,207	17,833	18,573	14,295	29,659
151-180 DAYS	0	0	0	0	0	4,998	19,968	51,173	33,904	3,958
181+ DAYS	0	0	0	0	0	0	10,801	44,395	3,868	16,486
Current	0	0	0	0	0	0	36,955	15,448	31,694	34,920
1-30 DAYS	0	0	0	0	0	1,958,754	4,988,009	3,584,364	2,515,349	1,815,103
31-60 DAYS	0	0	0	0	0	65,761	55,975	292,650	316,479	150,636
61-90 DAYS	0	0	0	0	0	0	0	92,398	123,999	96,959
91-120 DAYS	0	0	0	0	0	0	0	55,850	63,523	146,155
121-150 DAYS	0	0	0	0	0	0	0	28,521	48,811	33,763
151-180 DAYS	0	0	0	0	0	0	0	41,489	5,758	6,210
181+ DAYS	0	0	0	0	0	0	0	4,977	29,790	6,000
Current	0	0	0	0	0	0	0	0	0	0
1-30 DAYS	0	0	0	0	0	0	0	0	0	0
31-60 DAYS	0	0	0	0	0	0	0	0	0	0
61-90 DAYS	0	0	0	0	0	0	0	0	0	0
91-120 DAYS	0	0	0	0	0	0	0	0	0	0
121-150 DAYS	0	0	0	0	0	0	0	0	0	0
151-180 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	1,147,279	1,189,009	805,005	640,160
1-30 DAYS	0	0	0	0	0	0	5,000	18,098	24,629	72,803
31-60 DAYS	0	0	0	0	0	0	0	9,735	63,608	3,085
61-90 DAYS	0	0	0	0	0	0	0	7,719	32,873	50,298
91-120 DAYS	0	0	0	0	0	0	0	36,620	20,122	0
121-150 DAYS	0	0	0	0	0	0	0	8,489	0	0
151-180 DAYS	0	0	0	0	0	0	0	0	4,849	0
181+ DAYS	0	0	0	0	0	0	0	9,967	7,468	29,151
Current	0	0	0	0	0	0	0	313,960	574,683	410,880
1-30 DAYS	0	0								

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 - Abril-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: Abril-2023

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril
Balance	5,379,802	5,272,653	5,016,769	4,497,337	5,532,696	9,208,663	11,075,533	9,361,925	7,250,592	5,695,923

Estado de Morosidad (\$ Saldo Actual)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril
CORRIENTE	4,987,456	4,913,270	4,733,037	4,177,791	5,070,956	8,548,061	10,388,833	8,042,883	6,032,344	4,624,281
1-30 DÍAS	3,099,616	3,099,616	3,099,616	3,099,616	3,099,616	3,099,616	3,099,616	3,099,616	3,099,616	3,099,616
31-60 DÍAS	97,109	54,531	67,155	57,893	45,807	118,810	117,237	287,245	217,718	139,101
61-90 DÍAS	36,684	55,946	20,900	41,066	49,955	117,237	50,871	209,824	153,593	272,478
91-120 DÍAS	41,942	38,895	51,990	76,245	51,900	48,077	32,639	88,261	83,278	117,527
121-150 DÍAS	34,614	45,414	12,410	53,536	67,066	33,901	50,788	115,874	63,607	19,554
151-180 DÍAS	16,020	29,142	4,098	563	43,118	43,432	42,878	60,880	41,388	33,148
181+ DÍAS	0	0	0	0	0	8,792	73,235	57,746	72,169	133,573

Estado de Morosidad (% del Saldo Actual)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril
CORRIENTE	92.71%	93.18%	94.35%	92.89%	91.64%	92.83%	93.78%	85.91%	83.20%	80.83%
1-30 DÍAS	3.09%	2.66%	2.52%	2.01%	3.54%	3.15%	2.53%	5.33%	7.83%	6.51%
31-60 DÍAS	1.81%	1.03%	1.34%	1.29%	0.94%	1.29%	1.42%	3.07%	3.28%	2.44%
61-90 DÍAS	0.68%	1.06%	0.42%	0.91%	0.90%	1.27%	0.46%	2.24%	2.12%	4.78%
91-120 DÍAS	0.78%	0.64%	1.04%	1.70%	0.94%	0.52%	0.29%	0.94%	1.15%	2.06%
121-150 DÍAS	0.64%	0.86%	0.25%	1.19%	1.21%	0.37%	0.46%	1.24%	0.88%	0.34%
151-180 DÍAS	0.30%	0.55%	0.08%	0.01%	0.78%	0.47%	0.39%	0.65%	0.57%	0.58%
181+ DÍAS	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.66%	0.62%	1.00%	2.35%

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril
CORRIENTE - 90 DÍAS	98.28%	97.94%	98.63%	97.10%	97.07%	98.54%	98.20%	96.55%	96.41%	94.67%
91-180 DÍAS	1.72%	2.06%	1.37%	2.90%	2.93%	1.36%	1.14%	2.83%	2.60%	2.98%
181+ DÍAS	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.66%	0.62%	1.00%	2.35%

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

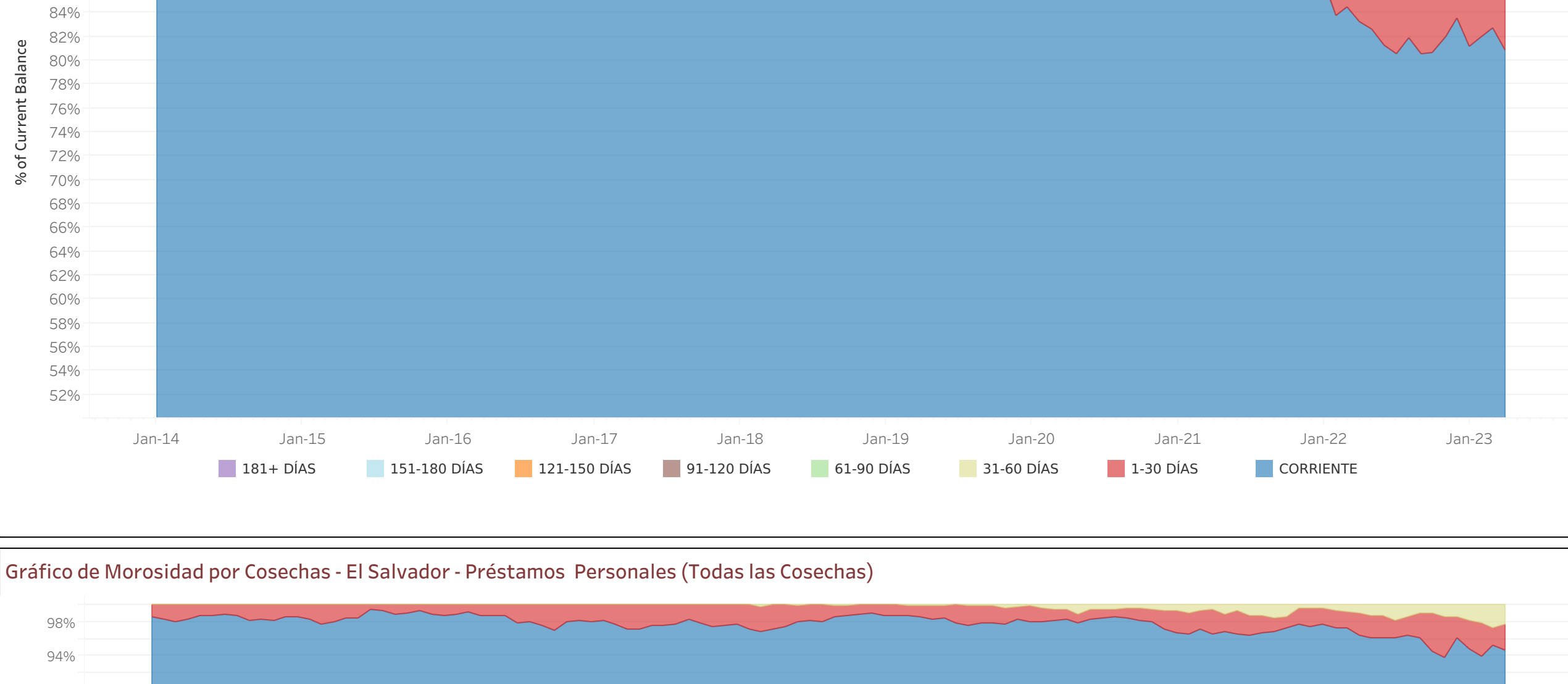
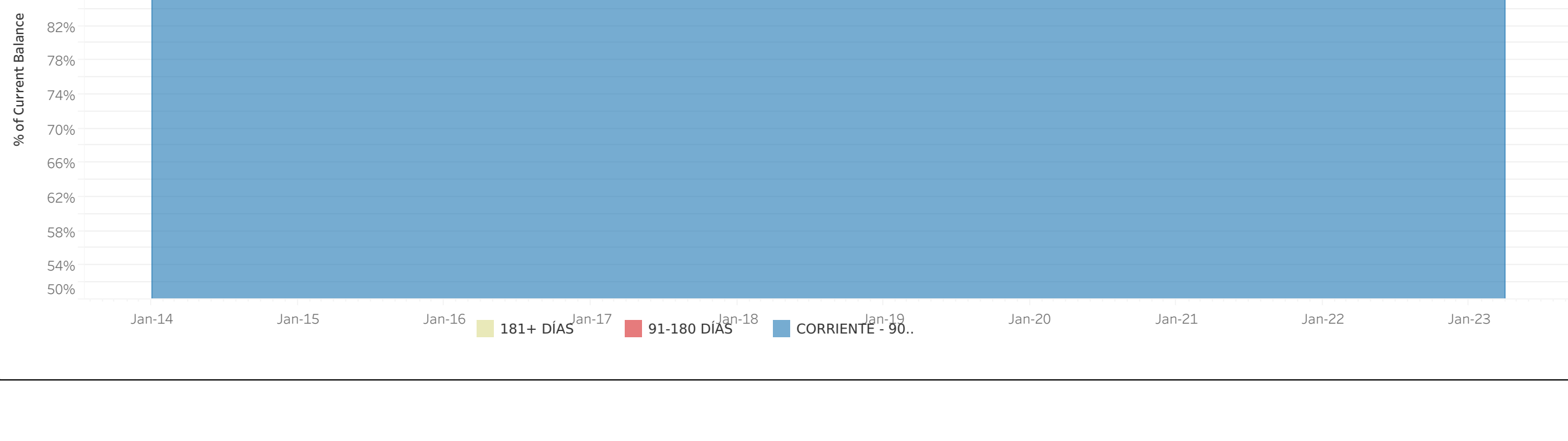


Gráfico de Morosidad por Cosechas - El Salvador - Préstamos Personales (Todas las Cosechas)



Resumen por Cosechas

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril
2014	900,404	2,210,042	1,550,593	941,395	578,149	377,381	200,599	84,951	12,899	389
2015		404,405	1,430,531	1,003,864	698,741	434,403	271,039	187,712	121,921	65,427
2016			483,127		868,902	677,281	474,751	345,134	227,762	133,361
2017				461,953	1,882,699	1,331,295	819,105	645,835	402,318	262,222
2018					973,152	4,084,520	2,955,465	2,354,353	1,712,570	1,214,723
2019						2,024,515	5,093,529	4,117,632	3,134,978	2,300,652
2020							1,152,279	1,276,897	958,554	795,407
2021								313,960	574,683	471,935
2022									84,474	308,297
2023										125,071

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril
CORRIENTE	893,855	2,171,049	1,505,167	862,380	512,211	347,319	163,834	67,654	9,472	98
1-30 DÍAS	6,549	22,979	23,569	18,583	0	8,857	11,709	2,657	1,547	0
31-60 DÍAS	0	0	22,066	15,064	15,174	1,539	16,137	7,249	1,870	291
61-90 DÍAS	0	0	0	0	0	15,056	10,884	0	5,287	0
91-120 DÍAS	0	0	0	30,468	0	0	0	0	0	0
121-150 DÍAS	0	6,334	0	14,900	31,708	0	0	2,103	0	0
151-180 DÍAS	0	9,679	0	0	0	0	8,919	0	0	0
181+ DÍAS	0	0	0	0	0	8,792	0	0	0	0
CORRIENTE	0	399,817	1,382,460	946,503	627,900	389,380	239,111	143,280	95,293	47,517
1-30 DÍAS	0	4,587	16,093	7,409	7,409	14,629	10,480	3,081	0	7,567
31-60 DÍAS	0	0	13,643	20,121	8,870	0	4,380	26,373	1,606	3,486
61-90 DÍAS	0	0	8,396	0	17,948	0	0	0	21,441	0
91-120 DÍAS	0	0	18,335	15,201	26,201	0	0	0	0	6,801
121-150 DÍAS	0	0	0	13,643	13,726	0	3,262	11,716	0	0
151-180 DÍAS	0	0	0	0	14,635	12,628	13,797	13,797	3,581	0
181+ DÍAS	0	0	0	0	0	0	0	3,282	0	0
CORRIENTE	0	483,127	1,132,684	854,965	631,978	416,827	416,827	305,882	205,569	114,922
1-30 DÍAS	0	0	0	19,685	0	14,224	30,978	11,740	4,419	8,676
31-60 DÍAS	0	0	0	0	0	0	0	13,235	17,774	5,780
61-90 DÍAS	0	0	0	0	0	0	15,270	14,277	0	0
91-120 DÍAS	0	0	0	0	13,336	0	0	0	0	0
121-150 DÍAS	0	0	0	0	0	0	0	0	0	3,982
151-180 DÍAS	0	0	0	0	0	0	0	0	0	0
181+ DÍAS	0	0	0	0	0	0	14,187	0	0	0
CORRIENTE	0	0	461,953	1,700,139	1,172,492	685,930	491,673	317,737	171,483	171,483
1-30 DÍAS	0	0	0	0	128,872	39,936	73,966	57,372	22,593	51,229
31-60 DÍAS	0	0	0	0	16,825	34,302	12,291	41,750	9,615	3,486
61-90 DÍAS	0	0	0	0	4,938	13,066	5,544	25,754	27,189	6,505
91-120 DÍAS	0	0	0	0	9,022	22,610	0	4,548	0	11,844
121-150 DÍAS	0	0	0	0	12,965	25,026	5,518	4,544	23,946	0
151-180 DÍAS	0	0	0	0	9,937	23,344	9,362	11,508	0	0
181+ DÍAS	0	0	0	0	0	0	22,093	8,687	1,238	15,676
CORRIENTE	0	0	0	0	968,152	3,828,940	2,664,551	1,916,491	1,426,704	999,631
1-30 DÍAS	0	0	0	0	5,000	136,232	90,842	113,315	174,294	36,589
31-60 DÍAS	0	0	0	0	0	41,346	89,499	94,022	19,245	26,010
61-90 DÍAS	0	0	0	0	0	49,998	25,016	100,937	8,566	67,520
91-120 DÍAS	0	0	0	0	0	23,207	17,833	18,573	14,295	29,609
121-150 DÍAS	0	0	0	0	0	4,998	19,968	51,173	33,904	3,958
151-180 DÍAS	0	0	0	0	0	0	10,801	44,395	3,868	16,486
181+ DÍAS	0	0	0	0	0	0	26,955	15,148	31,694	34,020
CORRIENTE	0	0	0	0	0	1,958,754	4,989,000	3,584,364	2,515,349	1,811,103
1-30 DÍAS	0	0	0	0	0	65,761	55,975	292,660	316,479	150,638
31-60 DÍAS	0	0	0	0	0	0	34,025	92,938	123,999	96,959
61-90 DÍAS	0	0	0	0	0	0	0	55,850	63,523	146,155
91-120 DÍAS	0	0	0	0	0	0	10,621	28,521	48,811	33,763
121-150 DÍAS	0	0	0	0	0	0	4,899	41,489	5,758	6,210
151-180 DÍAS	0	0	0	0	0	0	0	4,937	29,290	0
181+ DÍAS	0	0	0	0	0	0	0	16,834	31,769	53,826
CORRIENTE	0	0	0	0	0	1,147,279	1,189,909	805,005	640,160	640,160
1-30 DÍAS	0	0	0	0	0	0	5,000	18,098</		

Gráficos de Morosidad - Préstamos Personales - El Salvador

