



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

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

Cutoff Date: January-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 - January-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 January-2023

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

	2014		2015		2016		2017		2018		2019		2020		2021		2022		2023	
	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January
Balance	5,408,645	5,583,400	5,189,459	4,882,890	5,210,909	7,956,849	11,136,535	10,046,301	9,755,266	6,002,326										

### Delinquency Status (\$ of Current Balance)

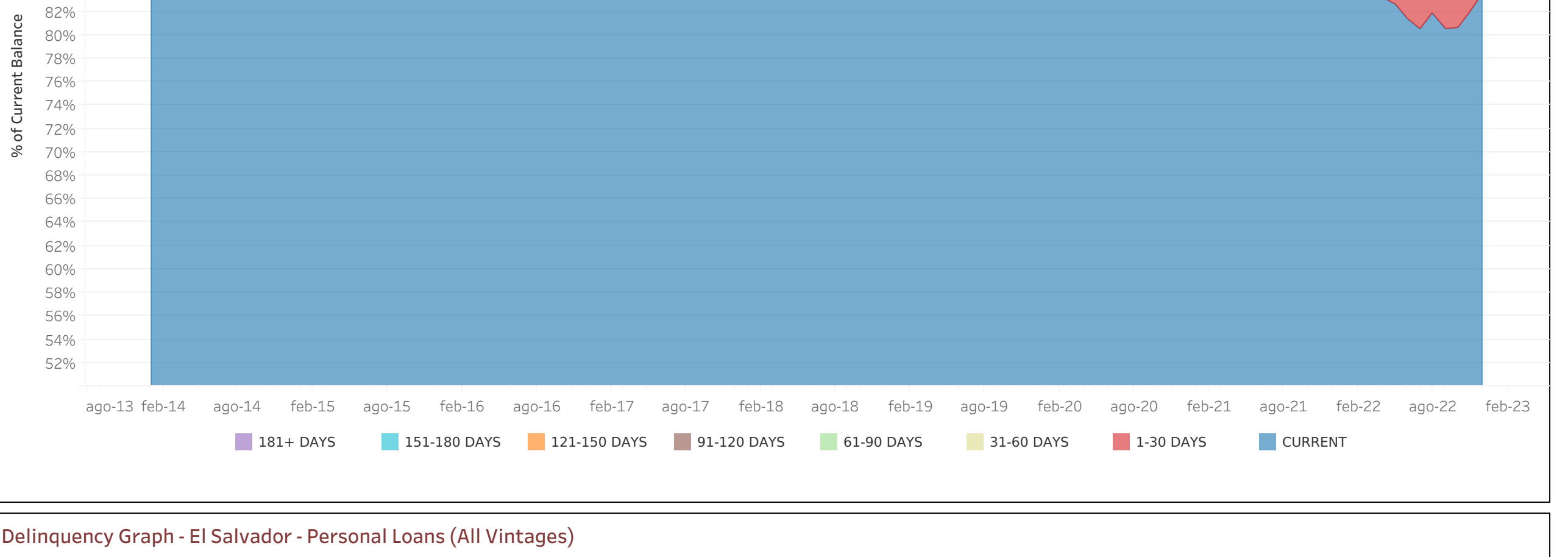
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	January	January	January	January	January	January	January	January	January	January
CURRENT	5,000,500	5,205,802	4,885,354	4,086,895	4,777,583	7,350,598	10,280,151	8,757,313	6,720,636	4,871,971
1-30 DAYS	133,408	136,541	143,903	105,885	129,602	405,031	419,466	388,532	447,412	339,626
31-60 DAYS	83,813	93,643	68,022	61,278	89,142	55,037	134,559	365,961	230,077	251,286
61-90 DAYS	308,308	64,447	25,460	40,063	95,633	44,059	80,528	205,783	174,551	226,993
91-120 DAYS	18,875	31,176	40,290	55,189	51,773	33,399	90,085	70,398	66,694	99,691
121-150 DAYS	6,686	6,516	17,952	19,616	41,361	45,152	30,112	117,011	49,975	48,027
151-180 DAYS	27,230	23,392	8,481	13,969	25,313	21,113	79,296	72,564	31,885	49,589
181+ DAYS	0	0	0	0	0	1,859	22,302	69,247	35,036	115,143

### Delinquency Status (% of Current Balance)

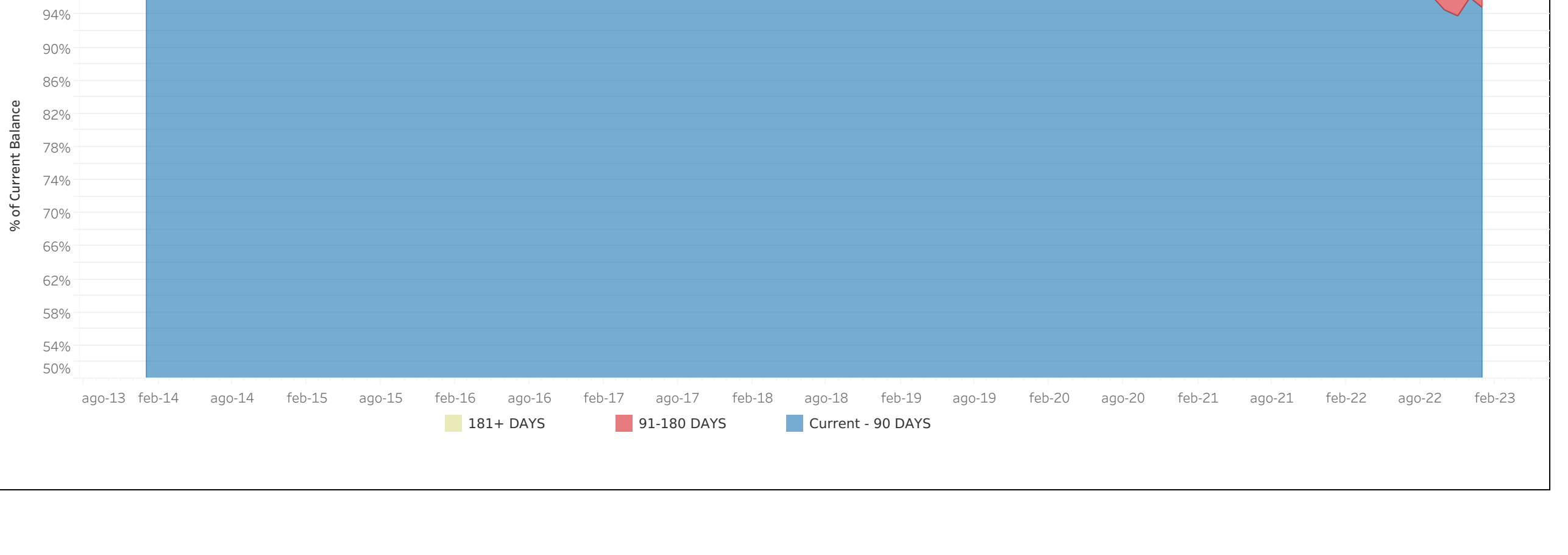
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	January	January	January	January	January	January	January	January	January	January
CURRENT	92.45%	93.24%	94.14%	93.22%	91.69%	92.38%	92.37%	87.17%	86.66%	81.17%
1-30 DAYS	2.47%	2.46%	2.77%	2.42%	2.49%	2.69%	3.27%	3.67%	5.77%	5.66%
31-60 DAYS	1.59%	1.68%	1.31%	1.40%	1.71%	0.69%	1.21%	3.64%	2.97%	4.19%
61-90 DAYS	2.00%	1.15%	0.49%	0.91%	1.84%	0.55%	0.72%	2.05%	2.25%	3.78%
91-120 DAYS	0.35%	0.56%	0.78%	1.26%	0.99%	0.42%	0.81%	0.70%	0.89%	1.66%
121-150 DAYS	0.13%	0.11%	0.35%	0.40%	0.79%	0.57%	0.27%	1.36%	0.64%	0.80%
151-180 DAYS	0.50%	0.42%	0.16%	0.32%	0.48%	0.27%	0.73%	0.72%	0.43%	0.83%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.20%	0.69%	0.45%	1.92%

CURRENT - 90 DAYS	98.47%	98.51%	98.71%	97.97%	97.22%	98.72%	88.01%	96.79%	97.65%	94.79%
181-180 DAYS	1.53%	1.49%	1.29%	2.03%	2.27%	1.26%	1.79%	2.56%	1.90%	3.29%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.20%	0.69%	0.45%	1.92%

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



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



## Vintages Summary

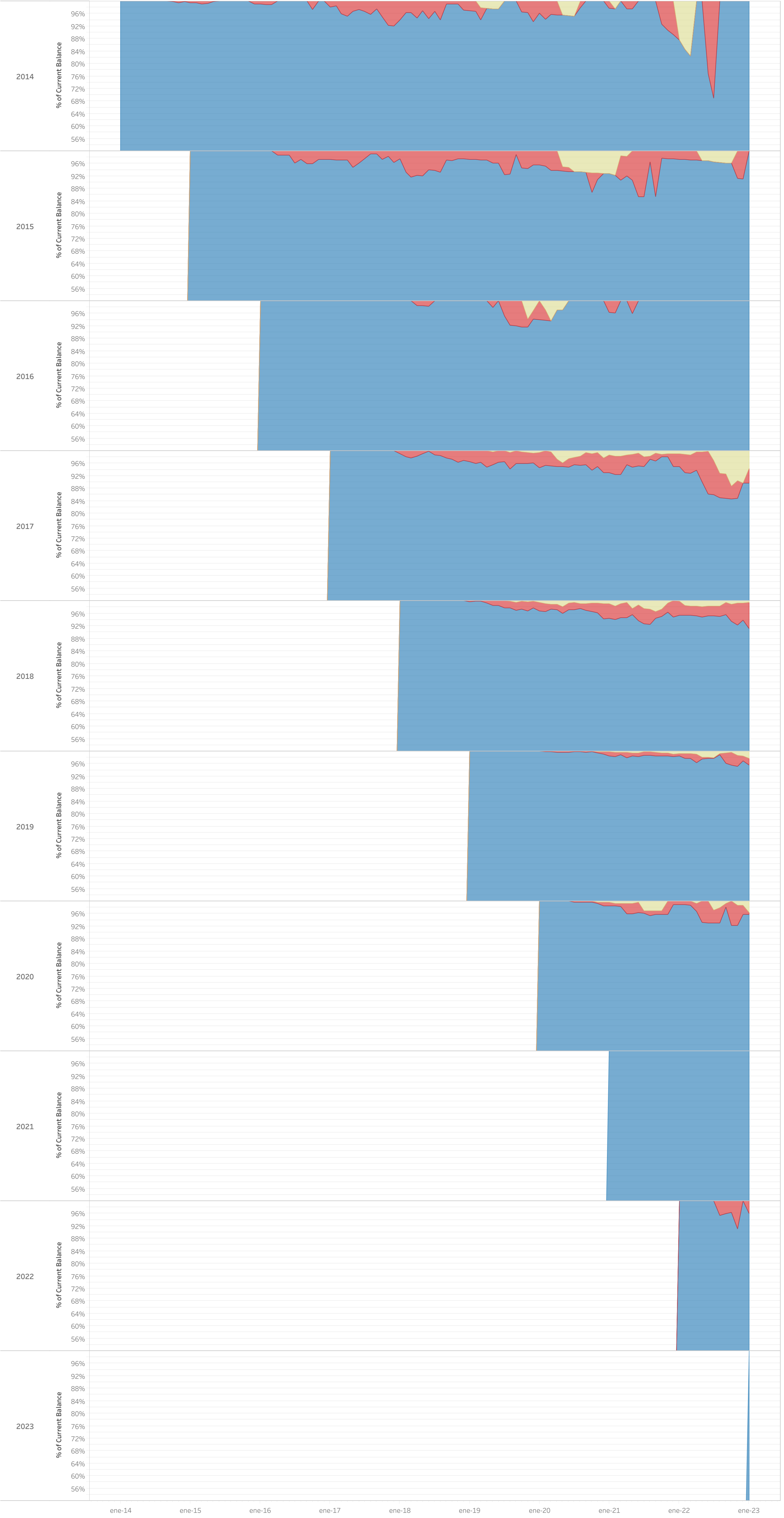
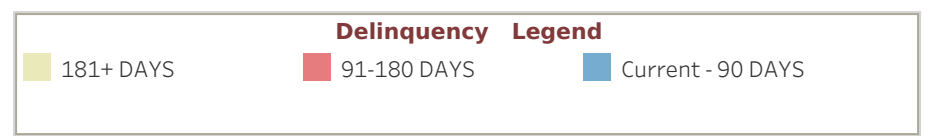
### Monthly Balance - El Salvador - Personal Loans

	2014		2015		2016		2017		2018		2019		2020		2021		2022		2023	
	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January
2014	282,672	2,415,806	1,670,525	1,044,765	639,811	420,491	234,467	114,976	25,671	527										
2015		158,831	1,545,647	1,052,115	772,264	473,823	299,873	228,512	131,354	73,775										
2016			154,946	1,212,086	955,076	705,206	499,641	376,757	256,168	142,896										
2017				30,159	2,054,921	1,450,039	909,309	707,451	474,669	278,694										
2018					157,674	4,259,877	3,169,362	2,543,224	1,836,562	1,395,613										
2019						326,679	5,331,457	4,518,610	3,351,864	2,433,021										
2020							559,273	1,433,807	1,042,463	846,903										
2021								76,390	586,345	488,149										
2022									29,275	315,353										
2023										8,500										

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

	2014		2015		2016		2017		2018		2019		2020		2021		2022		2023	
	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January
	181+ DAYS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
151-180 DAYS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
121-150 DAYS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
91-120 DAYS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61-90 DAYS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31-60 DAYS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1-30 DAYS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CURRENT	282,672	2,374,846	1,602,649	977,718	551,622	365,042	192,158	82,935	19,722	19										
2014																				
1-30 DAYS	0	19,670	27,391	5,541	8,021	29,139	19,009	8,430	2,703	217										
31-60 DAYS	0	6,334	22,531	24,294	27,458	1,638	10,091	12,606	0	291										
61-90 DAYS	0	0	0	36,194	13,829	11,821	14,076	8,333	0	0										
91-120 DAYS	0	9,679	0	21,019	0	0	0	9,133	0	0										
121-150 DAYS	0	0	17,952	0	22,558	4,358	0	0	0	0										
151-180 DAYS	0	5,277	0	0	16,325	8,792	0	2,683	0	0										
181+ DAYS	0	0	0	0	0	0	0	0	0	3,196										
2015																				
CURRENT	0	158,831	1,513,669	994,030	700,274	438,936	240,213	164,578	97,022	48,214										
1-30 DAYS	0	0	0	28,583	5,394	21,966	32,652	9,588	0	0										
31-60 DAYS	0	0	31,978	0	5,511	0	9,887	15,105	12,993	18,317										
61-90 DAYS	0	0	0	0	40,841	0	3,323	23,411	17,708	7,245										
91-120 DAYS	0	0	0	15,860	20,244	0	13,798	0	0	0										
121-150 DAYS	0	0	0	13,643	0	0	0	0	3,631	0										
151-180 DAYS	0	0	0	0	0	12,921	0	0	0	0										
181+ DAYS	0	0	0	0	0	0	0	16,399	0	0										
2016																				
CURRENT	0	0	154,946	1,185,978	922,490	674,111	423,906	313,716	234,601	113,909										
1-30 DAYS	0	0	0	26,107	13,936	31,096	44,980	21,653	13,671	18,899										
31-60 DAYS	0	0	0	0	18,650	0	0	13,157	7,617	6,162										
61-90 DAYS	0	0	0	0	0	0	0	14,277	0	3,982										
91-120 DAYS	0	0	0	0	0	0	0	13,954	0	0										
121-150 DAYS	0	0	0	0	0	0	0	30,753	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										
2017																				
CURRENT	0	0	0	30,159	1,945,022	1,267,981	771,582	545,658	378,630	190,214										
1-30 DAYS	0	0	0	0	63,186	105,399	72,851	27,393	25,830	43,768										
31-60 DAYS	0	0	0	0	7,988	18,622	6,805	81,023	24,167	3,466										
61-90 DAYS	0	0	0	0	19,028	8,295	8,538	2,829	21,923	12,440										
91-120 DAYS	0	0	0	0	19,698	16,459	22,449	16,178	18,271	0										
121-150 DAYS	0	0	0	0	0	0	38,884	15,576	119,978	382										
151-180 DAYS	0	0	0	0	0	0	0	6,700	14,069	29,266										
181+ DAYS	0	0	0	0	0	0	0	8,959	11,113	11,093										
2018																				
CURRENT	0	0	0	0	157,674	2,016,213	2,868,834	2,136,797	1,592,022	1,150,656										
1-30 DAYS	0	0	0	0	0	40,115	78,218	149,533	71,633	66,198										
31-60 DAYS	0	0	0	0	0	24,894	85,952	52,617	54,970	34,831										
61-90 DAYS	0	0	0	0	0	5,394	19,946	32,652	32,518	17,817										
91-120 DAYS	0	0	0	0	0	0	12,717	14,076	176,171	126,562										
121-150 DAYS	0	0	0	0	0	0	4,980	67,122	18,910	30,778										
151-180 DAYS	0	0	0	0	0	0	41,843	45,487	22,854	24,521										
181+ DAYS	0	0	0	0	0	0	17,498	24,289	4,359	8,506										
2019																				
CURRENT	0	0	0	0	0	326,679	5,119,265	4,062,049	2,828,702	1,904,472										
1-30 DAYS	0	0	0	0	0	0	170,579	114,151	273,992	172,479										
31-60 DAYS	0	0	0	0	0	0	14,730	176,171	126,562	102,129										
61-90 DAYS	0	0	0	0	0	0	21,906	34,058	68											

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 - enero-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: enero-2023





Gráficos de Morosidad - Préstamos Personales - El Salvador

