



Historical Performance Reports (*Reportes de Desempeño Histórico*)

El Salvador - Mortgage Loans
(*El Salvador - Préstamos Hipotecarios*)

Cutoff Date: May, 2026

Section 1 (English Reports/*Reportes en Inglés*)

Deemed Defaults

Prepayments

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Section 2 (Reportes en Español/*Spanish Reports*)

Préstamos bajo la Categoría de Incumplidos

Cancelaciones Anticipadas

Section 1

(English Reports/ *Reportes en Inglés*)

Prepayment Vintage Analysis - El Salvador Mortgage Loans

Cutoff Date: May, 2026

An analysis of loan characteristics and historical payment data was used to compile this prepayment vintage analysis. Prepaid loans are those that were cancelled in-full prior to their originally programmed maturity date.

Overview

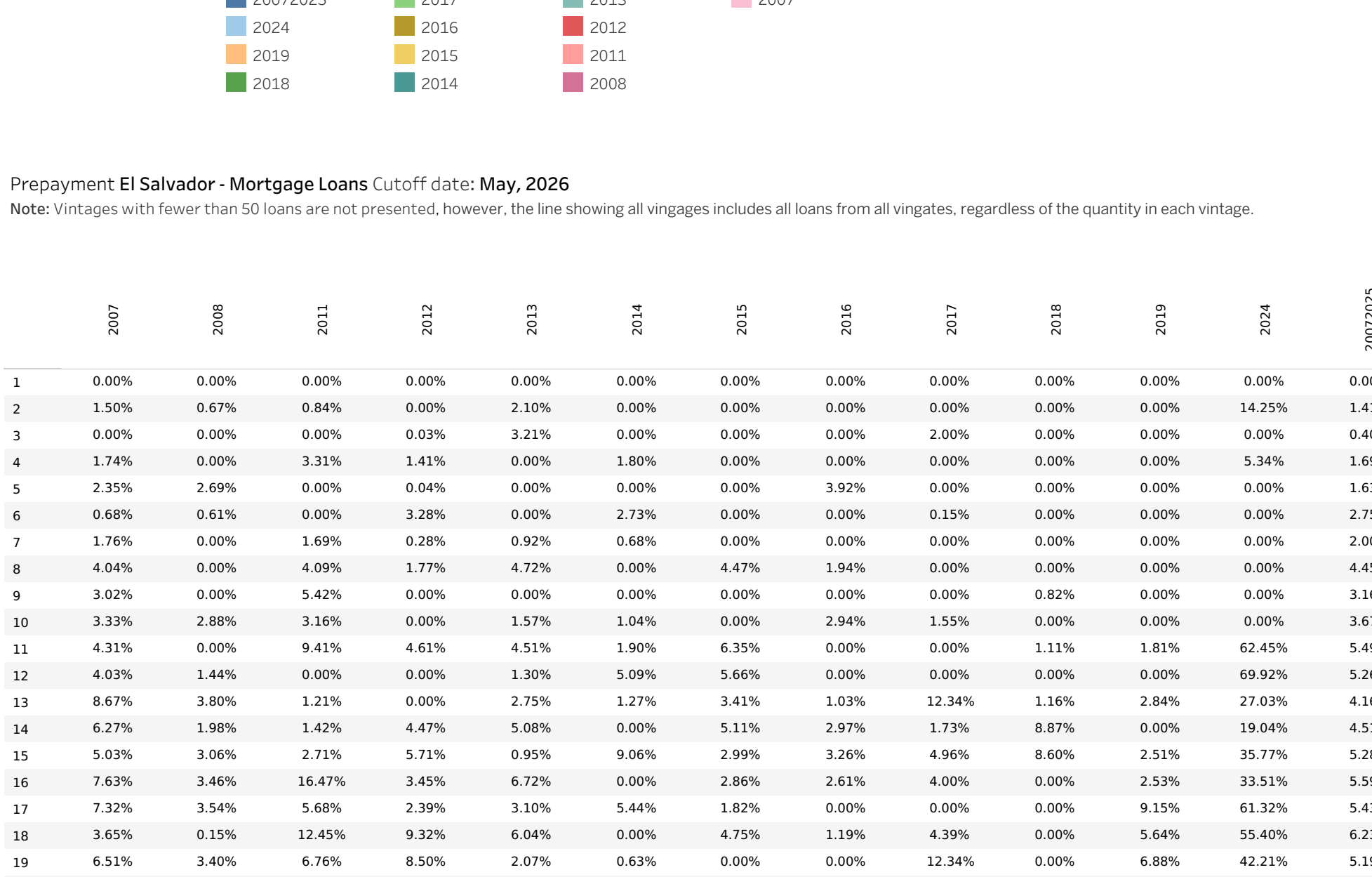
Analysis were drawn from the entire portfolio of La Hipotecaria in El Salvador. The report presents the percentage of prepayments in each period as counted from the number of completed months from the original disbursement date and only considers vintages of twenty years or less. Data points in the graph and table are displayed if there are more than 50 loans in the respective vintage.

Prepayment Results Summary

First Vintage	El Salvador
	Mortgage
Last Vintage	2007
Total Periods	233
Number of Loans	7,948
Total Disbursements	340,611,897
Total Prepayments	196,387,191
Total Loans Prepaid	5,785

Prepayment El Salvador - Mortgage Loans Cutoff date: May, 2026

Note: Vintages with fewer than 50 loans are not presented, however, the line showing all vintages includes all loans from all vintages, regardless of the quantity in each vintage.



Prepayment El Salvador - Mortgage Loans Cutoff date: May, 2026

Note: Vintages with fewer than 50 loans are not presented, however, the line showing all vintages includes all loans from all vintages, regardless of the quantity in each vintage.

	2007	2008	2011	2012	2013	2014	2015	2016	2017	2018	2019	2024	2025
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	1.50%	0.67%	0.84%	0.00%	2.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.25%	1.41%
3	0.00%	0.00%	0.00%	0.03%	3.21%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%	0.00%	0.40%
4	1.74%	0.00%	3.31%	1.41%	0.00%	1.80%	0.00%	0.00%	0.00%	0.00%	0.00%	5.34%	1.69%
5	2.35%	2.69%	0.00%	0.04%	0.00%	0.00%	0.00%	3.92%	0.00%	0.00%	0.00%	0.00%	1.63%
6	0.68%	0.61%	0.00%	0.28%	0.00%	2.73%	0.00%	0.00%	0.15%	0.00%	0.00%	0.00%	2.75%
7	1.76%	0.00%	1.69%	0.28%	0.92%	0.88%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%
8	4.04%	0.00%	4.09%	1.77%	4.72%	0.00%	4.47%	1.94%	0.00%	0.00%	0.00%	0.00%	4.45%
9	3.02%	0.00%	5.42%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.82%	0.00%	0.00%	3.16%
10	3.33%	2.88%	3.16%	0.00%	1.57%	1.04%	0.00%	2.94%	1.55%	0.00%	0.00%	0.00%	3.67%
11	4.31%	0.00%	9.41%	4.61%	4.51%	1.90%	6.35%	0.00%	0.00%	1.11%	1.81%	62.45%	5.49%
12	4.03%	1.44%	0.00%	0.00%	1.30%	5.09%	5.60%	0.00%	0.00%	0.00%	0.00%	69.92%	5.26%
13	8.67%	3.80%	1.21%	0.00%	2.75%	1.27%	3.41%	1.03%	1.73%	1.16%	2.84%	27.03%	4.51%
14	6.27%	1.98%	1.42%	4.47%	5.08%	0.00%	5.11%	2.97%	1.73%	8.87%	0.00%	19.04%	4.16%
15	5.03%	3.06%	2.71%	5.71%	0.95%	9.06%	2.99%	3.26%	4.96%	8.60%	2.51%	35.77%	5.28%
16	7.63%	3.46%	16.47%	3.45%	6.72%	0.00%	2.86%	2.61%	4.00%	0.00%	2.53%	33.51%	5.59%
17	7.32%	3.54%	5.68%	2.39%	3.10%	5.44%	1.82%	0.00%	0.00%	0.00%	9.15%	61.32%	5.43%
18	3.65%	0.15%	12.45%	9.32%	6.04%	0.00%	4.75%	1.19%	4.39%	0.00%	5.64%	55.40%	6.23%
19	6.51%	3.40%	6.76%	8.50%	2.07%	0.63%	0.00%	0.00%	12.34%	0.00%	6.88%	42.21%	5.19%
20	4.81%	1.74%	1.83%	5.38%	1.96%	0.00%	4.00%	0.00%	0.00%	0.00%	2.76%	0.00%	2.64%
21	5.38%	0.00%	4.44%	13.50%	3.90%	17.08%	1.13%	1.52%	11.00%	0.00%	3.15%	68.38%	7.77%
22	5.70%	5.59%	1.61%	7.00%	3.57%	2.16%	3.00%	0.00%	4.66%	0.00%	5.50%	52.65%	4.65%
23	3.40%	4.07%	15.53%	3.24%	2.71%	2.09%	0.00%	0.00%	0.00%	3.68%	9.98%	54.94%	4.41%
24	5.26%	0.79%	0.00%	2.41%	1.69%	1.73%	7.57%	3.74%	6.95%	0.00%	8.86%	77.09%	5.11%
25	3.11%	0.00%	15.00%	7.03%	0.81%	2.28%	3.42%	1.61%	1.50%	0.00%	5.12%	98.86%	5.92%
26	2.94%	5.67%	3.32%	9.02%	2.56%	3.94%	5.26%	15.02%	5.75%	0.00%	10.47%	99.86%	7.04%
27	0.48%	3.77%	4.42%	8.13%	5.41%	0.62%	6.83%	7.98%	18.60%	0.00%	9.00%	0.00%	7.31%
28	3.31%	1.34%	3.30%	7.84%	5.22%	5.06%	0.00%	6.33%	0.00%	0.00%	18.33%	0.00%	7.46%
29	3.26%	1.36%	9.06%	6.16%	3.68%	5.45%	0.97%	0.00%	9.12%	0.00%	14.1%	0.00%	5.17%
30	5.88%	16.91%	7.46%	3.92%	4.01%	3.32%	3.16%	0.00%	0.00%	0.00%	3.59%	5.94%	6.20%
31	2.24%	5.73%	5.46%	5.77%	4.51%	5.09%	1.80%	0.00%	8.39%	6.94%	17.11%	0.00%	6.43%
32	6.04%	1.54%	3.33%	7.64%	2.71%	1.94%	3.96%	7.16%	0.00%	0.00%	1.66%	0.00%	4.75%
33	7.85%	1.95%	3.24%	1.57%	2.54%	1.40%	3.35%	0.00%	0.00%	0.00%	3.04%	0.00%	4.75%
34	5.66%	4.26%	2.42%	2.27%	1.37%	9.29%	0.00%	7.60%	2.24%	5.65%	2.60%	0.00%	5.52%
35	12.27%	6.12%	0.02%	7.32%	10.21%	0.00%	2.96%	3.69%	0.00%	4.57%	2.88%	0.00%	5.71%
36	5.05%	6.98%	8.99%	7.30%	7.70%	2.74%	6.16%	8.19%	11.07%	6.69%	16.39%	0.00%	9.14%
37	1.72%	6.30%	0.00%	2.34%	3.61%	2.65%	4.17%	1.38%	0.00%	3.47%	7.02%	0.00%	4.17%
38	2.21%	7.92%	9.31%	13.01%	0.00%	3.00%	2.16%	0.00%	1.16%	8.73%	2.08%	0.00%	5.30%
39	4.94%	9.96%	9.28%	5.14%	1.64%	0.00%	2.92%	5.08%	1.89%	2.06%	2.36%	0.00%	5.31%
40	0.00%	9.34%	7.44%	9.60%	6.90%	7.59%	4.92%	7.52%	4.10%	0.00%	6.45%	0.00%	7.41%
41	7.43%	13.91%	11.85%	2.92%	3.52%	6.17%	3.66%	2.83%	3.80%	8.96%	5.61%	0.00%	8.60%
42	1.68%	4.98%	11.88%	5.45%	5.45%	1.14%	4.46%	8.82%	3.13%	6.74%	1.81%	0.00%	8.77%
43	3.10%	8.10%	11.84%	0.79%	0.92%	2.13%	0.00%	8.03%	5.29%	6.29%	0.00%	0.00%	5.25%
44	6.84%	3.62%	1.25%	3.11%	0.90%	3.36%	4.85%	2.71%	10.18%	4.84%	4.84%	0.00%	5.05%
45	3.28%	0.85%	10.32%	2.40%	4.52%	16.17%	6.91%	2.06%	0.00%	0.93%	0.00%	0.00%	8.99%
47	4.18%	2.11%	7.26%	6.12%	0.00%	9.97%	0.00%	5.81%	0.00%	8.15%	3.03%	0.00%	5.05%
48	6.60%	5.20%	0.00%	5.28%	13.45%	3.33%	13.40%	2.07%	0.00%	11.08%	2.94%	0.00%	7.89%
49	3.49%	4.49%	6.66%	3.06%	7.84%	3.95%	8.02%	0.00%	5.46%	3.40%	2.10%	0.00%	6.69%
50	7.14%	0.85%	8.73%	1.33%	4.00%	9.49%	14.61%	2.52%	2.49%	2.55%	0.63%	0.00%	7.55%
51	8.94%	5.66%	6.92%	4.71%	6.05%	1.00%	3.91%	1.88%	0.00%	0.00%	0.00%	0.00%	5.17%
52	4.60%	9.33%	1.56%	1.87%	3.74%	24.06%	7.65%	2.98%	10.73%	9.90%	15.28%	0.00%	12.11%
53	4.93%	7.58%	3.56%	1.15%	9.82%	4.36%	1.87%	3.86%	3.22%	5.75%	1.88%	0.00%	5.85%
54	6.25%	7.60%	4.90%	6.02%	10.51%	0.02%	1.96%	7.46%	0.00%	6.34%	3.87%	0.00%	6.26%
55	6.03%	3.26%	3.40%	4.26%	3.92%	11.95%	3.19%	4.65%	7.08%	13.12%	3.70%	0.00%	7.37%
56	6.87%	8.57%	5.15%	6.36%	3.53%	5.99%	0.00%	14.05%	16.87%	2.52%	5.95%	0.00%	11.80%
57	5.47%	3.77%	9.82%	2.34%	8.35%	8.80%	10.26%	2.31%	15.02%	3.71%	8.15%	0.00%	8.30%
58	2.56%	9.34%	0.00%	0.00%	2.80%	10.86%	7.56%	11.89%	1.16%	2.31%	11.63%	0.00%	7.72%
59	2.56%	12.85%	0.00%	2.66%	0.29%	4.31%	1.24%	3.02%	0.00%	4.34%	8.42%	0.00%	6.65%
60	4.70%	8.47%	0.00%	3.47%	4.29%	2.74%	4.10%	1.45%	9.04%	12.65%	5.81%	0.00%	7.40%
61	4.20%	5.79%	0.00%	7.42%	2.95%	3.97%	2.22%	1.45%	0.00%	15.38%	5.76%	0.00%	8.29%
62	7.99%	8.14%	0.00%	11.95%	1.65%	1.36%	2.12%	1.20%	8.10%	0.00%	1.67%	0.00%	7.41%
63	8.23%	15.00%	2.41%	0.39%	6.21%	13.69%	3.32%	8.17%	0.00%	5.75%	3.43%	0.00%	9.43%
64	9.23%	1.02%	2.03%	0.59%	8.37%	0.00%	13.39%	4.41%	4.23%	11.92%	5.99%	0.00%	9.36%
65	8.47%	5.54%	2.08%	6.80%	2.60%	5.78%	4.81%	12.55%	0.00%	10.28%	3.66%	0.00%	8.82%
66	2.48%	7.26%	2.64%	3.34%	5.14%	1.93%	4.48%	0.00%	5.39%	0.00%	12.64%	0.00%	6.96%
67	5.63%	3.77%	3.78%	2.19%	14.28%	4.12%	7.41%	1.22%	11.96%	9.26%	5.24%	0.00%	7.34%
68	4.64%	9.49%	0.00%	7.11%	6.66%	1.32%	0.02%	7.39%	2.26%	3.63%	3.32%	0.00%	5.02%
69	6.86%	6.79%	8.13%	5.33%	1.16%	2.69%	0.00%	0.00%	4.82%	4.62%	16.97%	0.00%	6.10%
70	4.99%	6.66%	8.23%	3.79%	3.69%	17.20%	1.40%	0.61%	8.30%	15.86%	14.97%	0.00%	8.87%
71	10.47%	9.52%	4.18%	3.73%	0.10%	3.63%	5.51%	13.11%	3.60%	3.74%	18.07%	0.00%	7.41%
72	3.76%	14.73%	3.20%	9.02%	4.98%	0.00%	1.81%	8.08%	9.13%	8.40%	26.14%	0.00%	9.05%
73	8.78%	5.61%	9.83%	7.71%	5.63%	2.41%	0.00%	8.38%	2.44%	3.56%	26.01%	0.00%	11.01%
74	3.26%	7.10%	7.30%	2.89%	11.91%	0.61%	14.24%	4.44%	0.00%	13.45%	45.19%	0.00%	15.36%
75	3.57%	2.52%	0.00%	2.82%	13.18%	6.62%	14.32%	0.00%	3.94%	0.00%	48.35%	0.00%	9.37%
76	5.70%	8.04%	28.12%	0.00%	0.00%	4.08%	2.53%	0.00%	4.90%	7.22%	45.01%	0.00%	9.20%
77	6.05%	1.89%	5.55%	0.00%	0.00%	10.95%	0.00%	0.00%	3.71%	7.34%	71.80%	0.00%	11.32%
78	10.43%	24.41%	0.00%	0.00%	14.65%	8.26%	5.27%	4.42%	10.64%	9.06%	52.67%	0.00%	12.67%
79	5.76%	11.40%	4.89%	0.97%	9.72%	2.11%	4.50%	7.44%	0.03%	0.00%	70.96%	0.00%	11.66%
80	5.98%	4.55%	2.16%	4.38%	2.72%	4.88%	8.37%	6.65%	6.86%	4.97%	83.80%	0.00%	12.80%
81	6.11%	2.40%	1.06%	0.01%	0.57%	6.52%	6.15%	11.40%	8.77%	0.13%	61.94%	0.00%	8.05%
82	5.81%	5.04%	8.49%	1.52%	1.14%	9.52%	13.80%	5.37%	0.00%	0.02%	84.28%	0.00%	10.37%
83	4.61%	7.29%	3.82%	7.24%	3.23%	10.16%	0.00%	3.92%	0.00%	13.48%	57.46%	0.00%	7.67%
84	0.49%	1.97%	3.87%	5.54%	9.43%	3.71%	5.28%	0.00%	6.28%	35.41%	88.91%	0.00%	11.66%
85	2.14%	3.48%	5.66%	6.88%	5.20%	5.39%	16.90%	5.61%	10.27%	34.99%	86.76%	0.00%	12.74%
86	3.85%	10.70%	1.95%	4.63%	7.60%	0.11%	17.12%	0.00%	6.37%	48.67%	95.37%	0.00%	13.55%
87	8.39%	3.99%	0.00%	2.93%	1								

Section 2

(Reportes en Español/ *Spanish Reports*)

Análisis bajo la Categoría de Incumplidos - El Salvador Préstamos Hipotecarios

Fecha Corte: May, 2026

Para el presente informe de cosechas de préstamos bajo la categoría de incumplidos, se llevó a cabo un análisis de las características de cada préstamo y su comportamiento histórico de pago. Es importante aclarar que, para considerar un préstamo como incumplido, se definió una morosidad de ciento ochenta (180) días.

Introducción

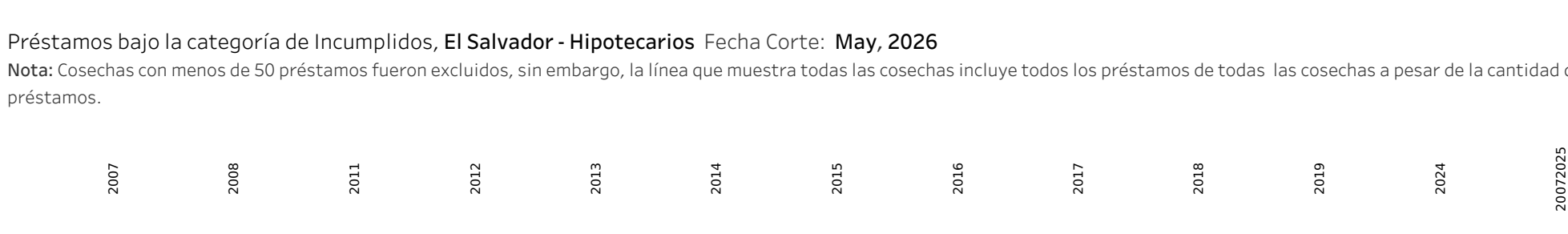
Para este informe se realizó un análisis de toda la cartera de La Hipotecaria en El Salvador. El porcentaje acumulado de los préstamos bajo la categoría de incumplidos para cada cosecha, es presentado por cada periodo desde su fecha original de desembolso y solo considera cosechas de veinte (20) años o menos. En la gráfica y tabla solo se muestran cosechas que, al momento de la generación del informe, tenían al menos 50 préstamos.

Información General de Préstamos bajo la Categoría de Incumplidos

		El Salvador Hipotecarios
Primera Cosecha		2007
Última Cosecha		2025
Periodos Totales		233
Préstamos Desembolsados		7,948
Total Desembolsado		340,611,897
Acumulado de Préstamos Categoría Incumplidos		4.13%

Préstamos bajo la categoría de Incumplidos, El Salvador - Hipotecarios Fecha Corte: May, 2026

Nota: Cosechas con menos de 50 préstamos fueron excluidos, sin embargo, la línea que muestra todas las cosechas incluye todos los préstamos de todas las cosechas a pesar de la cantidad de préstamos.



Préstamos bajo la categoría de Incumplidos, El Salvador - Hipotecarios Fecha Corte: May, 2026

Nota: Cosechas con menos de 50 préstamos fueron excluidos, sin embargo, la línea que muestra todas las cosechas incluye todos los préstamos de todas las cosechas a pesar de la cantidad de préstamos.

Cosecha	2007/2025	2018	2015	2012	2007
1	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%	0.00%	0.00%
3	0.00%	0.00%	0.00%	0.00%	0.00%
4	0.00%	0.00%	0.00%	0.00%	0.00%
5	0.00%	0.00%	0.00%	0.00%	0.00%
6	0.00%	0.00%	0.00%	0.00%	0.00%
7	0.00%	0.00%	0.00%	0.00%	0.00%
8	0.00%	0.00%	0.00%	0.00%	0.00%
9	0.03%	0.00%	0.00%	0.00%	0.00%
10	0.08%	0.00%	0.00%	0.00%	0.00%
11	0.08%	0.00%	0.00%	0.00%	0.00%
12	0.14%	0.00%	0.00%	0.00%	0.00%
13	0.14%	0.00%	0.00%	0.00%	0.00%
14	0.19%	0.00%	0.00%	0.00%	0.00%
15	0.26%	0.08%	0.00%	0.00%	0.00%
16	0.26%	0.08%	0.00%	0.00%	0.00%
17	0.26%	0.18%	0.00%	0.00%	0.00%
18	0.26%	0.65%	0.00%	0.00%	0.00%
19	0.37%	0.71%	0.00%	0.00%	0.00%
20	0.37%	0.71%	0.00%	0.00%	0.00%
21	0.65%	0.75%	0.00%	0.00%	0.00%
22	0.65%	0.87%	0.00%	0.00%	0.00%
23	0.95%	0.97%	0.00%	0.00%	0.00%
24	1.10%	1.19%	0.00%	0.00%	0.00%
25	1.15%	1.24%	0.00%	0.00%	0.00%
26	1.15%	1.24%	0.00%	0.00%	0.00%
27	1.37%	1.37%	0.00%	0.00%	0.00%
28	1.24%	1.37%	0.00%	0.00%	0.00%
29	1.37%	1.64%	0.00%	0.00%	0.00%
30	1.49%	1.82%	0.00%	0.00%	0.00%
31	1.60%	2.29%	0.00%	0.00%	0.00%
32	1.90%	2.61%	0.00%	0.00%	0.00%
33	2.00%	2.86%	0.00%	0.00%	0.00%
34	2.14%	3.15%	0.00%	0.00%	0.00%
35	2.44%	3.60%	0.00%	0.00%	0.00%
36	2.44%	3.73%	0.00%	0.00%	0.00%
37	2.56%	3.91%	0.00%	0.00%	0.00%
38	2.74%	4.05%	0.06%	0.00%	0.00%
39	2.73%	4.27%	0.06%	0.00%	0.00%
40	2.73%	4.44%	0.06%	0.00%	0.00%
41	2.73%	4.53%	0.06%	0.00%	0.00%
42	3.26%	4.53%	0.06%	0.00%	0.00%
43	3.48%	4.69%	0.06%	0.00%	0.00%
44	3.76%	4.69%	0.06%	0.00%	0.00%
45	3.96%	4.76%	0.06%	0.00%	0.00%
46	4.17%	4.81%	0.06%	0.00%	0.00%
47	4.38%	5.01%	0.06%	0.00%	0.00%
48	4.76%	5.01%	0.06%	0.00%	0.00%
49	5.23%	5.25%	0.06%	0.00%	0.00%
50	5.57%	5.32%	0.06%	0.00%	0.00%
51	5.63%	5.40%	0.06%	0.00%	0.00%
52	5.77%	5.63%	0.06%	0.00%	0.00%
53	5.83%	5.68%	0.06%	0.00%	0.00%
54	6.08%	5.68%	0.06%	0.00%	0.00%
55	6.18%	5.68%	0.06%	0.00%	0.00%
56	6.37%	6.01%	0.08%	0.00%	0.00%
57	6.45%	6.13%	0.08%	0.00%	0.00%
58	6.45%	6.45%	0.18%	0.05%	0.00%
59	6.68%	6.45%	0.30%	0.05%	0.00%
60	6.68%	6.59%	0.30%	0.05%	0.00%
61	6.73%	6.59%	0.30%	0.05%	0.00%
62	6.94%	6.93%	0.30%	0.05%	0.00%
63	7.02%	7.19%	0.30%	0.16%	0.00%
64	7.12%	7.19%	0.30%	0.16%	0.00%
65	7.16%	7.19%	0.30%	0.16%	0.00%
66	7.16%	7.19%	0.30%	0.16%	0.00%
67	7.16%	7.19%	0.30%	0.16%	0.00%
68	7.16%	7.22%	0.30%	0.19%	0.00%
69	7.16%	7.32%	0.30%	0.19%	0.00%
70	7.16%	7.40%	0.37%	0.19%	0.00%
71	7.16%	7.41%	0.37%	0.19%	0.00%
72	7.16%	7.78%	0.37%	0.19%	0.00%
73	7.25%	7.84%	0.37%	0.19%	0.00%
74	7.48%	7.90%	0.37%	0.19%	0.00%
75	7.61%	7.97%	0.46%	0.19%	0.00%
76	7.66%	7.97%	0.46%	0.19%	0.00%
77	7.71%	8.07%	0.46%	0.19%	0.00%
78	7.71%	8.23%	0.46%	0.19%	0.00%
79	7.76%	8.36%	0.46%	0.19%	0.00%
80	7.76%	8.36%	0.46%	0.19%	0.00%
81	7.83%	8.44%	0.46%	0.19%	0.00%
82	7.83%	8.44%	0.46%	0.19%	0.00%
83	7.83%	8.44%	0.46%	0.19%	0.00%
84	8.11%	8.48%	0.73%	0.19%	0.00%
85	8.11%	8.52%	0.73%	0.19%	0.00%
86	8.15%	8.76%	0.73%	0.20%	0.00%
87	8.26%	8.76%	0.82%	0.20%	0.00%
88	8.26%	8.80%	0.82%	0.20%	0.00%
89	8.30%	8.80%	0.82%	0.20%	0.00%
90	8.38%	8.80%	0.82%	0.20%	0.00%
91	8.38%	8.95%	0.82%	0.24%	0.00%
92	8.53%	8.99%	0.82%	0.24%	0.00%
93	8.63%	8.99%	0.82%	0.24%	0.00%
94	8.68%	9.14%	1.00%	0.29%	0.00%
95	8.68%	9.20%	1.00%	0.29%	0.00%
96	8.73%	9.25%	1.00%	0.29%	0.00%
97	8.81%	9.31%	1.00%	0.29%	0.00%
98	8.81%	9.36%	1.00%	0.29%	0.00%
99	8.87%	9.43%	1.00%	0.29%	0.00%
100	8.99%	9.43%	1.00%	0.29%	0.00%
101	9.09%	9.72%	1.00%	0.29%	0.00%
102	9.09%	9.72%	1.00%	0.29%	0.00%
103	9.09%	9.72%	1.11%	0.29%	0.00%
104	9.09%	9.76%	1.11%	0.29%	0.00%
105	9.32%	9.76%	1.11%	0.29%	0.00%
106	9.32%	9.76%	1.11%	0.29%	0.00%
107	9.32%	9.76%	1.11%	0.29%	0.00%
108	9.36%	9.84%	1.11%	0.29%	0.00%
109	9.45%	9.84%	1.11%	0.29%	0.00%
110	9.45%	9.88%	1.11%	0.29%	0.00%
111	9.45%	9.88%	1.11%	0.29%	0.00%
112	9.49%	9.88%	1.11%	0.29%	0.00%
113	9.56%	9.88%	1.11%	0.29%	0.00%
114	9.56%	9.88%	1.11%	0.29%	0.00%
115	9.59%	9.90%	1.11%	0.29%	0.00%
116	9.67%	9.98%	1.11%	0.29%	0.00%
117	9.70%	9.98%	1.11%	0.29%	0.00%
118	9.75%	10.04%	1.11%	0.29%	0.00%
119	9.86%	10.04%	1.11%	0.29%	0.00%
120	9.86%	10.04%	1.11%	0.29%	0.00%
121	9.91%	10.04%	1.11%	0.29%	0.00%
122	9.91%	10.04%	1.11%	0.29%	0.00%
123	10.09%	10.04%	1.11%	0.29%	0.00%
124	10.26%	10.13%	1.11%	0.29%	0.00%
125	10.40%	10.13%	1.11%	0.29%	0.00%
126	10.40%	10.13%	1.11%	0.29%	0.00%
127	10.40%	10.18%	1.11%	0.29%	0.00%
128	10.40%	10.29%	1.11%	0.29%	0.00%
129	10.40%	10.29%	1.11%	0.29%	0.00%
130	10.44%	10.33%	1.11%	0.29%	0.00%
131	10.48%	10.33%	1.11%	0.29%	0.00%
132	10.69%	10.33%	1.11%	0.29%	0.00%
133	10.69%	10.44%	1.11%	0.29%	0.00%
134	10.69%	10.48%	1.11%	0.29%	0.00%
135	10.79%	10.55%	1.11%	0.29%	0.00%
136	10.83%	10.55%	1.11%	0.29%	0.00%
137	10.85%	10.73%	1.11%	0.29%	0.00%
138	11.06%	10.73%	1.11%	0.29%	0.00%
139	11.06%	10.79%	1.33%	0.30%	0.00%
140	11.10%	10.87%	1.33%	0.30%	0.00%
141	11.10%	10.91%	1.33%	0.30%	0.00%
142	11.10%	11.04%	1.42%	0.30%	0.00%
143	11.13%	11.09%	1.42%	0.30%	0.00%
144	11.13%	11.09%	1.42%	0.30%	0.00%
145	11.21%	11.16%	1.64%	0.30%	0.00%
146	11.25%	11.16%	1.64%	0.30%	0.00%
147	11.25%	11.16%	1.64%	0.30%	0.00%
148	11.37%	11.21%	1.64%	0.30%	0.00%
149	11.43%	11.27%	1.87%	0.30%	0.00%
150	11.43%	11.41%	1.87%	0.30%	0.00%
151	11.43%	11.41%	1.87%	0.30%	0.00%
152	11.47%	11.41%	1.87%	0.30%	0.00%
153	11.47%	11.45%	1.87%	0.30%	0.00%
154	11.47%	11.49%	1.87%	0.30%	0.00%
155	11.52%	11.49%	1.87%	0.30%	0.00%
156	11.58%	11.49%	1.87%	0.30%	0.00%
157	11.58%	11.49%	1.87%	0.30%	0.00%
158	11.62%	11.49%	1.99%	0.30%	0.00%
159	11.67%	11.49%	1.99%	0.30%	0.00%
160	11.67%	11.64%	1.99%	0.30%	0.00%
161	11.67%	11.74%	1.99%	0.30%	0.00%
162	11.67%	11.74%	1.99%	0.30%	0.00%
163	11.67%	11.74%	1.99%	0.30%	0.00%
164	11.67%	11.85%	1.99%	0.30%	0.00%
165	11.82%	11.93%	2.20%	0.30%	0.00%
166	11.86%	11.93%	2.48%	0.30%	0.00%
167	11.86%	11.93%	2.48%	0.30%	0.00%
168	11.86%	12.02%	2.48%	0.30%	0.00%
169	11.86%	12.02%	2.48%	0.30%	0.00%
170	11.86%	12.02%	2.48%	0.30%	0.00%
171	11.86%	12.08%	2.48%	0.30%	0.00%
172	11.86%	12.10%	2.48%	0.30%	0.00%
173	11.86%	12.10%	2.48%	0.30%	0.00%
174	11.86%	12.10%	2.48%	0.30%	0.00%
175	11.86%	12.10%	2.48%	0.30%	0.00%
176	11.86%	12.10%	2.48%	0.30%	0.00%
177	11.86%	12.10%	2.48%	0.30%	0.00%
178	11.86%	12.10%	2.48%	0.30%	0.00%
179	11.86%	12.16%	2.48%	0.30%	0.00%
180	11.90%	12.16%	2.48%	0.30%	0.00%
181	11.99%	12.24%	2.48%	0.30%	0.00%
182	12.03%	12.24%	2.48%	0.30%	0.00%
183	12.06%	12.24%	2.48%	0.30%	0.00%
184	12.09%	12.24%	2.48%	0.30%	0.00%
185	12.09%	12.24%	2.48%	0.30%	0.00%
186	12.09%	12.28%	2.48%	0.30%	0.00%
187	12.14%	12.28%	2.48%	0.30%	0.00%
188	12.14%	12.28%	2.48%	0.30%	0.00%
189	12.19%	12.28%	2.48%	0.30%	0.00%
190	12.2				

Análisis de Cancelaciones Anticipadas - El Salvador Préstamos Hipotecarios

Fecha de Corte: May, 2026

Para el presente informe de cancelaciones anticipadas por cosechas, se llevó a cabo un análisis de las características de cada préstamo y su comportamiento histórico de pago. Los préstamos cancelados anticipadamente, son aquellos que fueron cancelados completamente antes de la fecha de vencimiento originalmente pactada.

Introducción

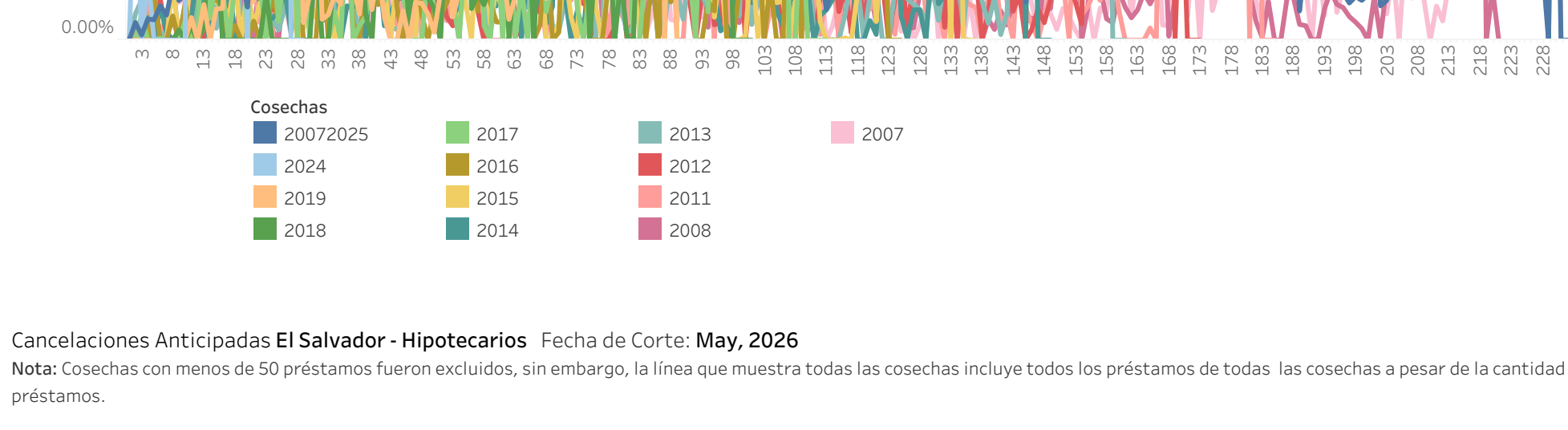
Para este informe se realizó un análisis de toda la cartera de La Hipotecaria en El Salvador. En este informe se presenta, el porcentaje de cancelaciones anticipadas, contados desde el número de meses desde su desembolso original y solo considera cosechas de veinte (20) años o menos. En la gráfica y la tabla solo se muestran cosechas que, al momento de la generación del informe, tenían al menos 50 préstamos.

Información General Cancelaciones Anticipadas

	El Salvador Hipotecarios
Primera Cosecha	2007
Última Cosecha	2025
Periodos Totales	233
Préstamos Desembolsados	7,948
Total Desembolsado	340,611,897
Total Cancelaciones Anticipadas	196,387,191
Préstamos Cancelados Anticipadamente	5,785

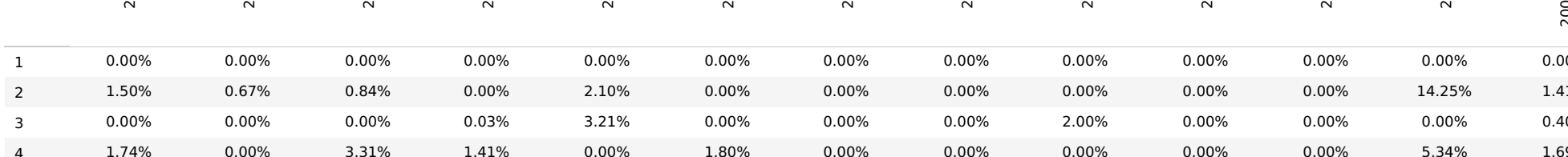
Cancelaciones Anticipadas El Salvador - Préstamos Hipotecarios Fecha de Corte: May, 2026

Nota: Cosechas con menos de 50 préstamos fueron excluidos, sin embargo, la línea que muestra todas las cosechas incluye todos los préstamos de todas las cosechas a pesar de la cantidad de préstamos.



Cancelaciones Anticipadas El Salvador - Hipotecarios Fecha de Corte: May, 2026

Nota: Cosechas con menos de 50 préstamos fueron excluidos, sin embargo, la línea que muestra todas las cosechas incluye todos los préstamos de todas las cosechas a pesar de la cantidad de préstamos.



	2007	2008	2011	2012	2013	2014	2015	2016	2017	2018	2019	2024	2025
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	1.50%	0.67%	0.84%	0.00%	2.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.25%	1.41%
3	0.00%	0.00%	0.00%	0.03%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%
4	1.74%	0.00%	3.31%	1.41%	0.00%	1.80%	0.00%	0.00%	0.00%	0.00%	0.00%	5.34%	1.69%
5	2.35%	2.69%	0.00%	0.04%	0.00%	0.00%	0.00%	3.92%	0.00%	0.00%	0.00%	0.00%	1.63%
6	0.68%	0.61%	0.00%	3.28%	0.00%	2.73%	0.00%	0.00%	0.15%	0.00%	0.00%	0.00%	2.75%
7	1.76%	0.00%	1.69%	0.28%	0.92%	0.68%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%
8	4.04%	0.00%	4.49%	1.77%	4.72%	0.00%	4.47%	1.94%	0.00%	0.00%	0.00%	0.00%	4.45%
9	3.02%	0.00%	5.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.82%	0.00%	0.00%	3.16%
10	3.33%	2.88%	3.16%	0.00%	1.57%	1.04%	0.00%	2.94%	1.55%	0.00%	0.00%	0.00%	3.67%
11	4.31%	0.00%	9.41%	4.61%	4.51%	1.90%	6.35%	0.00%	0.00%	1.11%	1.81%	62.45%	5.49%
12	4.03%	1.44%	0.00%	0.00%	1.30%	5.99%	5.66%	0.00%	0.00%	0.00%	0.00%	69.92%	5.26%
13	8.27%	3.80%	1.21%	0.00%	2.75%	1.27%	3.41%	1.03%	12.34%	1.16%	2.84%	27.03%	4.16%
14	6.27%	1.96%	1.42%	4.47%	5.08%	0.00%	5.11%	2.97%	1.79%	8.07%	0.00%	19.04%	4.52%
15	5.03%	3.06%	2.71%	5.71%	0.95%	9.30%	2.99%	3.2%	4.96%	8.60%	2.51%	35.77%	5.29%
16	7.63%	3.46%	16.47%	3.45%	6.72%	0.00%	2.86%	2.63%	4.00%	0.00%	2.53%	33.51%	5.59%
17	7.32%	3.54%	5.68%	2.39%	3.10%	5.44%	1.82%	0.00%	0.00%	0.00%	9.15%	61.32%	5.43%
18	3.65%	0.15%	12.45%	9.32%	6.04%	0.00%	4.75%	1.19%	4.39%	0.00%	5.64%	55.40%	6.23%
19	6.51%	3.40%	6.76%	8.50%	2.07%	0.63%	0.00%	0.00%	12.34%	0.00%	6.88%	42.21%	5.19%
20	4.81%	1.74%	1.83%	5.38%	1.96%	0.00%	4.00%	0.00%	0.00%	0.00%	2.76%	0.00%	2.64%
21	5.38%	0.00%	4.64%	13.50%	3.96%	17.08%	1.13%	1.52%	11.00%	0.00%	3.15%	68.38%	7.77%
22	5.70%	5.59%	1.41%	7.90%	3.57%	2.16%	3.00%	0.00%	4.66%	0.00%	5.50%	52.65%	4.65%
23	3.40%	4.07%	15.53%	3.24%	2.71%	2.09%	0.00%	0.00%	0.00%	3.68%	9.98%	54.94%	4.41%
24	5.26%	0.79%	0.00%	2.41%	1.69%	1.73%	7.57%	3.74%	6.95%	0.00%	8.96%	77.09%	5.11%
25	3.11%	0.00%	15.00%	7.03%	0.81%	2.28%	3.42%	1.61%	1.50%	0.00%	5.12%	98.86%	5.92%
26	2.94%	5.67%	3.32%	9.02%	2.56%	3.94%	5.26%	15.02%	5.75%	0.00%	10.47%	99.86%	7.04%
27	0.48%	3.77%	4.42%	8.13%	5.61%	0.62%	6.83%	7.98%	18.60%	0.00%	9.00%	0.00%	7.31%
28	3.31%	1.34%	3.30%	7.84%	5.22%	5.06%	0.00%	6.33%	0.00%	0.00%	18.33%	0.00%	7.46%
29	3.26%	1.36%	9.06%	6.16%	3.68%	5.45%	0.97%	0.00%	9.12%	0.00%	1.41%	0.00%	5.17%
30	5.88%	16.91%	7.46%	3.92%	4.01%	3.32%	3.16%	0.00%	0.00%	0.00%	3.59%	0.00%	5.94%
31	2.24%	5.73%	5.46%	5.77%	4.51%	5.09%	1.80%	0.00%	8.39%	6.94%	17.11%	0.00%	6.20%
32	6.04%	1.54%	3.33%	7.64%	2.71%	1.94%	3.96%	7.16%	0.00%	0.00%	1.66%	0.00%	6.43%
33	7.85%	1.95%	3.24%	1.57%	2.54%	1.40%	3.35%	0.00%	0.00%	0.00%	0.00%	0.00%	4.75%
34	5.66%	4.26%	2.42%	2.27%	1.37%	9.29%	0.00%	7.60%	2.24%	5.65%	3.60%	0.00%	5.52%
35	12.27%	6.12%	0.02%	7.32%	10.21%	0.00%	2.96%	3.69%	0.00%	4.57%	2.89%	0.00%	5.71%
36	5.05%	6.98%	8.99%	7.30%	7.70%	2.74%	6.16%	8.19%	11.07%	6.69%	1.63%	0.00%	9.34%
37	1.72%	6.30%	0.00%	2.34%	3.61%	2.65%	4.17%	1.38%	0.00%	3.47%	7.02%	0.00%	4.17%
38	2.21%	7.92%	9.31%	13.01%	0.00%	3.00%	2.16%	0.00%	1.16%	8.73%	2.88%	0.00%	5.30%
39	4.94%	9.96%	9.28%	5.14%	1.64%	0.00%	2.97%	5.08%	1.89%	2.06%	6.36%	0.00%	5.31%
40	0.00%	9.34%	7.44%	9.60%	6.90%	7.59%	4.92%	7.52%	4.10%	0.00%	2.45%	0.00%	7.41%
41	7.43%	13.91%	11.85%	2.92%	3.92%	6.17%	3.60%	2.83%	3.80%	8.96%	1.81%	0.00%	8.60%
42	1.68%	4.98%	11.88%	5.45%	5.45%	1.14%	4.46%	8.82%	3.13%	6.74%	5.16%	0.00%	8.77%
43	3.10%	8.10%	11.84%	0.79%	0.92%	2.13%	0.00%	8.03%	5.29%	6.29%	0.00%	0.00%	5.25%
44	6.84%	3.62%	1.25%	3.11%	0.90%	3.36%	4.85%	2.71%	10.18%	4.84%	0.00%	0.00%	5.05%
45	1.92%	0.85%	3.52%	11.03%	0.00%	3.34%	6.64%	0.00%	3.78%	8.31%	2.35%	0.00%	4.62%
46	3.28%	5.46%	10.33%	2.40%	4.52%	16.17%	6.91%	2.06%	0.00%	0.93%	0.00%	0.00%	8.99%
47	4.18%	2.11%	7.26%	6.12%	0.00%	9.97%	0.00%	5.81%	0.00%	8.15%	3.03%	0.00%	5.05%
48	6.60%	5.20%	0.00%	5.28%	13.45%	3.33%	13.40%	2.07%	0.00%	11.08%	2.94%	0.00%	7.89%
49	3.49%	4.49%	6.66%	3.06%	7.84%	3.95%	8.02%	0.00%	5.46%	3.40%	2.10%	0.00%	6.69%
50	7.14%	0.85%	8.73%	1.33%	4.00%	9.49%	14.61%	2.52%	2.49%	2.55%	1.63%	0.00%	7.55%
51	8.94%	5.66%	6.92%	4.71%	6.05%	1.00%	3.91%	1.88%	0.00%	0.00%	3.69%	0.00%	5.17%
52	6.25%	9.33%	1.56%	1.87%	3.74%	24.06%	7.65%	2.98%	10.73%	9.90%	15.28%	0.00%	12.11%
53	6.25%	7.58%	3.56%	1.15%	9.82%	4.36%	1.87%	3.86%	3.22%	5.75%	1.88%	0.00%	5.85%
54	4.93%	7.60%	4.90%	6.02%	10.51%	0.02%	1.96%	7.46%	0.00%	6.34%	3.87%	0.00%	6.26%
55	6.03%	3.26%	3.40%	4.26%	3.92%	11.95%	3.19%	4.65%	7.08%	13.12%	3.70%	0.00%	7.37%
56	6.87%	8.57%	5.15%	6.36%	3.53%	5.99%	0.00%	14.05%	16.87%	2.52%	5.95%	0.00%	11.58%
57	8.67%	3.77%	9.82%	2.34%	8.35%	8.80%	10.26%	2.31%	15.02%	3.71%	8.15%	0.00%	8.30%
58	5.47%	9.34%	0.00%	0.00%	2.80%	10.86%	7.56%	11.98%	1.16%	2.83%	11.63%	0.00%	7.72%
59	2.56%	12.85%	0.00%	2.66%	0.29%	4.31%	1.24%	3.02%	0.00%	4.34%	8.42%	0.00%	6.65%
60	4.70%	8.47%	0.00%	3.47%	4.29%	2.74%	4.10%	1.45%	9.04%	12.65%	5.81%	0.00%	7.40%
61	4.20%	5.79%	0.00%	7.42%	2.95%	3.97%	2.22%	1.45%	0.00%	15.38%	5.76%	0.00%	8.29%
62	7.99%	1.81%	0.00%	11.95%	1.65%	1.36%	2.12%	1.20%	8.10%	0.00%	1.67%	0.00%	7.41%
63	8.23%	15.00%	2.41%	0.39%	6.31%	13.69%	3.32%	8.17%	0.00%	5.75%	3.43%	0.00%	9.83%
64	9.03%	1.03%	2.03%	0.59%	8.37%	0.00%	13.39%	4.41%	4.23%	11.92%	5.59%	0.00%	9.36%
65	8.47%	5.24%	2.08%	6.80%	2.60%	5.78%	4.81%	12.55%	0.00%	10.28%	3.66%	0.00%	8.82%
66	2.48%	7.66%	2.64%	3.34%	5.14%	1.93%	4.48%	0.00%	5.39%	0.00%	12.64%	0.00%	6.96%
67	5.67%	3.77%	3.78%	2.19%	14.28%	4.12%	7.41%	1.22%	11.96%	9.26%	5.24%	0.00%	7.34%
68	4.68%	9.49%	0.00%	7.11%	6.66%	1.32%	0.02%	7.39%	2.26%	3.63%	3.32%	0.00%	5.02%
69	6.84%	6.79%	8.13%	5.33%	1.16%	2.69%	0.00%	0.00%	4.82%	4.62%	16.97%	0.00%	6.10%
70	4.79%	6.66%	8.23%	3.79%	0.69%	17.20%	1.40%	0.61%	8.30%	15.86%	14.97%	0.00%	8.87%
71	10.69%	9.52%	4.18%	3.73%	3.10%	3.63%	5.51%	13.11%	3.60%	3.74%	18.07%	0.00%	7.41%
72	3.76%	14.73%	3.20%	9.02%	4.98%	0.00%	1.81%	8.08%	9.13%	8.40%	26.14%	0.00%	9.05%
73	8.78%	5.61%	9.83%	7.71%	5.63%	2.41%	0.00%	8.38%	2.44%	3.56%	26.01%	0.00%	11.01%
74	3.26%	7.10%	7.30%	2.89%	1.91%	0.61%	14.24%	4.44%	0.00%	13.45%	45.19%	0.00%	15.36%
75	3.57%	2.52%	0.00%	2.82%	13.18%	6.62%	14.32%	0.00%	3.94%	0.00%	48.35%	0.00%	9.37%
76	5.70%	8.04%	28.12%	0.00%	0.00%	4.08%	2.53%	0.00%	4.90%	7.22%	45.01%	0.00%	9.20%
77	6.05%	1.89%	5.55%	0.00%	0.00%	10.95%	0.00%	0.00%	10.71%	7.24%	71.80%	0.00%	11.32%
78	10.43%	24.41%	0.00%	0.00%	14.65%	8.26%	5.27%	4.42%	10.64%	9.06%	52.67%	0.00%	12.67%
79	5.76%	11.40%	4.89%	0.97%	9.72%	2.11%	4.50%	7.44%	0.03%	0.00%	70.96%	0.00%	11.06%
80	5.98%	4.55%	2.16%	4.38%	2.72%	4.88%	8.37%	6.65%	6.86%	4.97%	83.80%	0.00%	12.80%
81	6.11%	2.40%	1.06%	0.01%	0.57%	6.52%	6.15%	11.40%	8.77%	0.13%	61.94%	0.00%	8.05%
82	5.81%	5.04%	8.49%	1.52%	1.14%	9.52%	13.80%	5.37%	0.00%	0.02%	84.28%	0.00%	10.37%
83	4.61%	7.29%	3.82%	7.24%	3.23%	10.16%	0.00%	3.92%	0.00%	13.48%	57.46%	0.00%	7.67%
84	0.49%	1.97%	3.87%	5.54%	9.43%	3.71%	5.28%	0.00%	6.28%	0.00%	35.41%	0.00%	11.86%
85	2.14%	3											