**Síntesis estadística 1973 – septiembre 2024**

**(Monto en miles de dólares)**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Año | Créditos escriturados 1/ | | Salvadoreños beneficiados | Créditos escriturados Vivienda nueva | | Saldos cartera hipotecaria | | Tasa de interés ponderada | |
|  |
| Número | Miles de US$ | Número | Miles de US$ | Número | Miles de US$ | Activa | Pasiva |  |
| 1973 - 2004 | 215,387 | $1,317,281.3 | 1,076,935 | 117,063 | $907,692.7 | 131,287 | $871,962.4 | 6.68% | 2.55% |  |
| 2005 | 8,084 | $72,455.5 | 40,420 | 3,890 | $40,109.8 | 129,619 | $871,493.7 | 6.79% | 2.81% |  |
| 2006 | 6,569 | $62,695.4 | 32,845 | 2,907 | $30,443.7 | 126,381 | $866,529.2 | 6.90% | 3.45% |  |
| 2007 | 5,650 | $57,720.8 | 28,250 | 1,986 | $22,391.4 | 123,105 | $855,272.6 | 7.32% | 3.25% |  |
| 2008 | 5,675 | $65,311.9 | 28,375 | 923 | $14,467.7 | 114,180 | $807,261.6 | 7.46% | 3.66% |  |
| 2009 | 6,656 | $98,532.4 | 27,955 | 967 | $26,081.4 | 108,046 | $804,779.2 | 7.68% | 2.82% |  |
| 2010 | 5,423 | $84,735.3 | 22,777 | 991 | $24,457.2 | 104,429 | $813,334.5 | 7.84% | 1.80% |  |
| 2011 | 6,255 | $92,529.8 | 26,271 | 1,929 | $36,237.9 | 104,734 | $844,597.7 | 7.90% | 1.71% |  |
| 2012 | 5,895 | $83,436.2 | 24,759 | 1,656 | $29,875.6 | 103,942 | $854,970.9 | 7.94% | 2.53% |  |
| 2013 | 6,415 | $93,573.6 | 26,943 | 2,004 | $38,046.8 | 100,065 | $841,134.0 | 7.94% | 2.85% |  |
| 2014 | 5,972 | $93,693.9 | 25,082 | 1,577 | $37,229.3 | 99,058 | $851,055.4 | 7.97% | 3.17% |  |
| 2015 | 7,559 | $143,266.6 | 31,748 | 1,937 | $59,166.2 | 99,587 | $908,462.4 | 7.91% | 3.39% |  |
| 2016 | 5,941 | $115,365.5 | 24,952 | 1,546 | $47,800.8 | 99,122 | $936,357.2 | 7.87% | 3.56% |  |
| 2017 | 5,713 | $97,181.1 | 23,995 | 1,177 | $31,271.5 | 98,796 | $945,643.0 | 7.83% | 3.54% |  |
| 2018 | 5,189 | $87,843.2 | 21,794 | 649 | $20,604.5 | 96,465 | $939,278.6 | 7.80% | 3.57% |  |
| 2019 | 6,366 | $115,831.9 | 26,737 | 865 | $29,387.5 | 95,580 | $964,969.9 | 7.69% | 3.62% |  |
| 2020 | 4,925 | $97,419.8 | 20,685 | 866 | $34,271.0 | 92,200 | $961,194.2 | 7.55% | 3.37% |  |
| 2021 | 7,503 | $160,959.1 | 31,513 | 2,082 | $70,776.9 | 90,831 | $1,019,026.0 | 7.31% | 3.58% |  |
| 2022 | 7,926 | $177,965.1 | 33,289 | 2,162 | $73,997.4 | 92,087 | $1,109,377.5 | 7.08% | 4.15% |  |
| 2023 | 8,325 | $183,433.9 | 34,965 | 2,188 | $75,418.9 | 93,780 | $1,202,158.4 | 6.81% | 4.59% |  |
| 2024 | 4,958 | $125,572.1 | 20,824 | 1,603 | $60,891.4 | 93,914 | $1,259,922.6 | 6.60% | 2.76% |  |
| TOTAL | 342,386 | $3,426,804.5 | 1,631,113 | 150,968 | $1,710,619.4 |  |  |  |  |  |

Fuente: Monitor de Operaciones, Gerencia de Planificación, FSV.

1/ A partir de 1996 los créditos escriturados incluye generación de hipotecas.

2/ Saldo Cartera hipotecaria bruta.

ND: No disponible.