

**COBERTURA DE RESERVAS**

Reservas por incobrabilidad sobre préstamos vencidos

Año	Mes	Bancos														Total
		Agrícola	Cuscatlán	Davivienda	Hipotecario	Citibank N.A.	Fomento Agropecuario	G&T Continental	Promérica	Scotiabank	América Central	Azteca	Industrial	Atlántida	Azul	
1999		106.31%	107.14%	117.30%	104.07%	165.97%	70.15%	73.85%	89.21%	68.16%	122.78%			228.69%		<b>89.65%</b>
2000		111.95%	112.10%	86.58%	87.92%	116.63%	35.35%	130.55%	68.26%	68.94%	109.95%			230.19%		<b>84.89%</b>
2001		111.50%	146.04%	102.66%	100.75%	350.33%	30.35%	100.01%	83.71%	64.45%	132.86%			334.72%		<b>103.09%</b>
2002		131.90%	171.27%	124.90%	74.75%	100.00%	55.05%	181.66%	83.93%	62.34%	138.05%			324.63%		<b>115.11%</b>
2003		167.88%	175.92%	134.23%	74.32%	100.00%	56.05%	197.70%	74.70%	75.47%	166.09%			257.48%		<b>129.83%</b>
2004		170.33%	163.36%	103.53%	107.36%	113.51%	62.84%	235.47%	84.30%	128.41%	131.57%			256.54%		<b>131.99%</b>
2005		131.76%	112.10%	115.42%	61.35%	119.80%	6970.63%	75.56%	69.84%	148.62%	145.13%			253.77%		<b>126.67%</b>
2006		131.51%	107.50%	117.33%	68.58%	79.68%	252.81%	60.21%	78.72%	118.56%	149.64%			245.97%		<b>116.38%</b>
2007		129.11%	114.60%	120.96%	92.66%	83.60%	148.54%	259.08%	91.14%	94.69%	107.99%			262.52%		<b>120.01%</b>
2008		156.15%	99.70%	97.68%	110.43%	72.51%	100.03%	118.33%	82.24%	96.10%	108.07%			210.29%		<b>110.43%</b>
2009	Enero	144.31%	106.83%	95.09%	99.98%	100.00%	100.33%	109.51%	81.71%	105.08%	106.29%			207.73%		<b>111.14%</b>
	Febrero	140.47%	110.46%	87.48%	102.91%	100.00%	100.05%	117.95%	85.22%	101.64%	113.00%			211.35%		<b>109.70%</b>
	Marzo	143.37%	107.39%	86.64%	100.16%	100.00%	100.06%	122.45%	72.24%	95.62%	117.27%			212.64%		<b>107.33%</b>
	Abril	136.71%	107.79%	85.22%	104.98%	100.00%	100.33%	55.49%	74.17%	96.23%	115.75%			203.85%		<b>105.61%</b>
	Mayo	129.77%	105.23%	81.77%	100.14%	100.00%	100.14%	75.93%	69.48%	80.73%	111.44%			194.94%		<b>99.22%</b>
	Junio	138.30%	107.88%	82.23%	107.63%	100.00%	100.03%	81.91%	83.42%	76.96%	112.38%			202.74%		<b>101.04%</b>
	Julio	141.43%	112.17%	81.65%	100.10%	100.00%	100.18%	84.58%	84.18%	72.13%	113.03%			188.69%		<b>101.29%</b>
	Agosto	139.96%	113.04%	87.76%	100.04%	100.00%	100.19%	92.68%	86.09%	71.88%	102.36%	0.00%		186.39%		<b>101.92%</b>
	Septiembre	135.55%	105.90%	85.67%	106.83%	100.00%	86.68%	84.24%	87.51%	70.59%	100.93%	0.00%		204.63%		<b>99.13%</b>
	Octubre	123.48%	103.65%	84.10%	113.93%	100.03%	89.45%	94.67%	83.71%	71.96%	107.79%	0.00%		186.90%		<b>96.97%</b>
	Noviembre	130.89%	104.47%	81.47%	113.58%	100.03%	85.81%	91.81%	79.74%	100.03%	78.11%	103.87%	0.00%	185.68%		<b>99.02%</b>
	Diciembre	149.62%	106.04%	83.26%	116.68%	100.00%	91.19%	94.06%	79.34%	96.39%	115.30%	124.11%		202.33%		<b>109.91%</b>
2010	Enero	151.60%	104.46%	84.44%	112.98%	100.00%	88.41%	83.27%	79.57%	101.42%	119.67%	90.70%		197.21%		<b>111.27%</b>
	Febrero	152.53%	103.59%	77.24%	115.13%	100.00%	89.66%	87.95%	82.39%	100.27%	123.71%	94.02%		175.99%		<b>109.85%</b>
	Marzo	150.46%	105.13%	80.83%	124.77%	100.00%	91.52%	85.18%	95.44%	95.13%	128.82%	86.82%		151.12%		<b>110.25%</b>
	Abril	148.56%	103.05%	76.77%	124.46%	100.00%	95.92%	111.56%	88.02%	94.99%	123.60%	93.94%		134.93%		<b>108.25%</b>
	Mayo	138.75%	96.30%	75.31%	103.83%	100.00%	96.05%	122.14%	86.72%	93.11%	118.80%	101.14%		147.81%		<b>103.69%</b>
	Junio	134.07%	93.37%	75.43%	102.77%	100.00%	96.10%	106.64%	89.59%	93.35%	110.78%	99.75%		148.56%		<b>101.94%</b>
	Julio	142.78%	93.57%	76.63%	102.71%	100.00%	96.14%	111.29%	87.11%	93.00%	110.14%	98.69%		132.72%		<b>103.59%</b>
	Agosto	143.04%	94.79%	69.37%	106.36%	100.00%	97.09%	90.51%	92.09%	93.00%	111.24%	103.25%		149.18%		<b>102.58%</b>
	Septiembre	138.20%	86.52%	66.53%	112.06%	100.00%	95.53%	101.77%	94.89%	93.45%	113.41%	105.43%		134.41%		<b>98.94%</b>
	Octubre	143.87%	90.18%	66.85%	109.01%	100.00%	98.09%	105.37%	91.34%	93.00%	115.14%	107.85%		137.48%		<b>101.89%</b>
	Noviembre	150.08%	92.33%	66.60%	116.27%	100.00%	98.96%	99.57%	92.62%	90.00%	120.39%	99.40%		137.81%		<b>103.86%</b>
	Diciembre	151.15%	96.47%	75.55%	121.54%	100.00%	101.60%	105.18%	92.52%	89.06%	124.19%	107.20%		142.04%		<b>107.86%</b>
2011	Enero	151.56%	89.81%	76.70%	118.97%	108.64%	101.14%	107.01%	86.67%	86.91%	121.84%	110.88%		137.61%		<b>105.90%</b>
	Febrero	153.19%	91.88%	76.93%	114.33%	106.55%	101.71%	111.44%	91.43%	86.50%	123.80%	111.99%		135.91%		<b>106.67%</b>
	Marzo	153.82%	93.17%	76.95%	122.30%	112.89%	100.52%	139.91%	90.98%	80.00%	124.98%	112.18%		138.40%		<b>105.52%</b>
	Abril	153.78%	89.85%	79.35%	120.48%	122.27%	100.39%	132.42%	81.00%	83.53%	125.78%	108.77%		154.81%		<b>106.17%</b>
	Mayo	151.69%	88.95%	77.19%	112.03%	121.06%	100.16%	125.75%	82.74%	82.45%	116.65%	108.50%		139.36%		<b>103.53%</b>
	Junio	152.54%	88.16%	74.89%	126.83%	112.60%	100.08%	114.03%	90.00%	85.00%	112.50%	104.39%		131.13%		<b>103.53%</b>
	Julio	152.81%	88.50%	72.86%	128.08%	115.04%	100.08%	104.77%	84.37%	86.62%	121.42%	102.18%	0.00%	126.16%		<b>103.81%</b>
	Agosto	145.21%	77.68%	75.91%	129.70%	109.51%	103.67%	112.35%	74.63%	89.57%	124.74%	102.07%	0.00%	118.25%		<b>101.04%</b>
	Septiembre	145.10%	79.98%	77.27%	132.31%	114.33%	100.10%	114.40%	89.52%	87.50%	124.90%	84.16%	0.00%	127.08%		<b>102.09%</b>
	Octubre	149.20%	80.88%	82.09%	136.26%	112.37%	100.09%	108.16%	86.23%	88.50%	118.34%	84.04%	0.00%	121.19%		<b>103.87%</b>
	Noviembre	151.65%	80.62%	79.48%	127.07%	104.08%	101.98%	124.70%	82.54%	90.00%	118.24%	82.12%	0.00%	118.27%		<b>103.62%</b>
	Diciembre	159.75%	79.25%	80.20%	145.54%	100.79%	102.40%	138.24%	100.09%	100.00%	118.26%	100.00%	0.00%	122.50%		<b>107.84%</b>
2012	Enero	164.38%	72.51%	79.09%	137.21%	100.00%	103.40%	77.20%	93.32%	101.05%	111.91%	103.79%	0.00%	118.21%		<b>105.39%</b>
	Febrero	171.07%	69.76%	79.80%	125.56%	100.00%	107.20%	77.68%	79.18%	101.72%	107.17%	105.68%	0.00%	118.21%		<b>105.01%</b>
	Marzo	170.62%	71.85%	79.31%	134.54%	100.00%	104.66%	69.25%	81.63%	101.07%	108.89%	105.34%	0.00%	114.81%		<b>104.98%</b>
	Abril	169.43%	75.39%	81.20%	123.03%	100.00%	104.22%	63.30%	90.40%	100.00%	108.39%	107.65%	0.00%	100.24%		<b>105.95%</b>
	Mayo	168.27%	73.34%	82.43%	124.91%	100.00%	103.09%	62.72%	79.17%	103.69%	103.75%	107.42%	0.00%	116.72%		<b>105.86%</b>
	Junio	172.24%	75.34%	80.50%	141.43%	100.00%	102.90%	60.55%	86.95%	102.50%	106.74%	108.12%	0.00%	120.08%		<b>107.60%</b>
	Julio	182.04%	76.70%	81.58%	146.67%	100.00%	100.08%	59.66%	82.57%	102.50%	105.09%	109.45%	0.00%	112.49%		<b>109.33%</b>
	Agosto	177.32%	76.98%	83.13%	156.91%	100.00%	104.70%	64.77%	79.90%	102.00%	106.47%	110.92%	0.00%	125.31%		<b>109.78%</b>
	Septiembre	179.00%	74.97%	83.61%	169.60%	100.00%	102.62%	62.97%	80.02%	102.00%	110.73%	119.35%	0.00%	76.53%		<b>108.73%</b>
	Octubre	183.83%	75.94%	83.20%	172.70%	112.79%	102.96%	65.81%	82.88%	102.50%	111.52%	119.55%	0.00%	74.28%		<b>110.09%</b>
	Noviembre	193.32%	77.53%	81.56%	191.51%	100.00%	100.00%	84.12%	77.29%	102.50%	119.11%	117.90%	0.00%	72.37%		<b>112.44%</b>
	Diciembre	194.47%	75.90%	84.34%	195.67%	100.00%	102.44%	93.34%	75.63%	102.50%	118.93%	114.21%	0.00%	80.63%		<b>113.35%</b>
2013	Enero	203.62%	76.87%	86.34%	197.65%	100.00%	102.76%	111.10%	75.63%	102.50%	121.40%	112.86%	0.00%	79.56%		<b>115.42%</b>
	Febrero	206.49%	75.19%	89.10%	183.06%	100.00%	107.96%	111.82%	74.89%	102.50%	121.88%	110.69%	0.00%	79.31%		<b>116.19%</b>
	Marzo	204.74%	80.03%	89.44%	171.20%	100.00%	107.15%	111.50%	70.12%	100.00%	123.45%	108.32%	0.00%	72.53%		<b>115.73%</b>
	Abril	201.75%	79.86%	90.09%	180.60%	100.00%	109.14%	112.72%	75.74%	102.50%	122.88%	105.62%	0.00%	69.10%		<b>116.59%</b>
	Mayo	203.24%	81.18%	89.87%	154.44%	100.00%	105.25%	111.78%	75.13%	101.50%	128.39%	107.13%	0.00%	72.40%		<b>116.36%</b>
	Junio	198.99%	80.13%	89.64%	161.09%	100.00%	109.00%	106.05%	78.88%	101.00%	132.08%	102.08%	0.00%	66.69%		<b>116.35%</b>
	Julio	218.18%	80.70%	90.21%	165.82%	100.00%	102.30%	105.04%	76.28%	101.00%	132.07%	100.32%	130.32%	67.44%		<b>117.44%</b>
	Agosto	219.33%	81.31%	91.52%	175.15%	100.00%	104.95%	105.04%	76.75%	102.07%	131.07%	99.54%	138.77%	66.83%		<b>118.26%</b>
	Septiembre	220.07%	81.23%	88.45%	204.21%	100.00%	103.16%	105.11%	82.06%	100.00%	126.51%	98.42%	145.92%	68.58%		<b>118.70%</b>
	Octubre	225.78%	82.70%	90.27%	202.44%	100.00%	104.09%	106.37%	83.68%	101.00%	123.29%	91.76%	180.79%	64.05%		<b>120.25%</b>
	Noviembre	233.44%	80.50%	89.36%	216.40%	100.00%	101.23%	106.26%	87.24%	101.00%	126.18%	90.46%	189.24%	64.83%		<b>120.66%</b>
	Diciembre	230.20%	83.43%	91.13%	217.96%	100.00%	102.49%	105.13%	90.11%	101.00%	123.78%	96.06%	0.00%	61.35%		<b>121.59%</b>
2014	Enero	230.85%	83.31%	92.58%	211.83%	100.00%	106.39%	105.28%	85.33%	101.00%	117.75%	101.41%	0.00%	63.92%		<b>121.68%</b>
	Febrero	231.09%	84.15%	92.35%	222.46%	100.00%	109.98%	105.12%	84.18%	101.00%	124.28%	101.21%	0.00%	63.56%		<b>122.74%</b>
	Marzo	234.62%	79.97%	88.49%	212.97%	100.00%	102.73%	105.09%	86.49%	100.00%	132.13%	101.15%	344.15%	62.53%		<b>120.10%</b>
	Abril															

2015	Agosto	218.62%	81.71%	86.60%	168.87%	100.00%	101.23%	120.01%	75.51%	100.00%	135.12%	103.29%	249.76%	61.01%		<b>116.92%</b>
	Septiembre	210.87%	85.76%	83.14%	169.20%	100.00%	100.35%	122.74%	83.63%	100.00%	132.41%	102.14%	159.45%	60.69%		<b>115.73%</b>
	Octubre	219.89%	87.92%	88.18%	157.30%	100.00%	102.48%	125.27%	84.68%	100.00%	128.70%	103.02%	163.03%	61.29%		<b>118.21%</b>
	Noviembre	225.53%	87.52%	88.29%	150.87%	100.00%	100.08%	124.30%	85.70%	100.00%	132.07%	103.21%	160.82%	62.80%		<b>118.25%</b>
	Diciembre	223.23%	86.80%	88.75%	176.85%	100.00%	102.02%	118.19%	100.08%	100.00%	127.78%	103.10%	120.75%	58.86%		<b>119.01%</b>
	Enero	217.53%	88.01%	88.39%	159.92%	100.00%	105.98%	113.54%	95.90%	100.00%	131.80%	103.24%	82.10%	56.86%		<b>117.73%</b>
	Febrero	218.50%	89.05%	88.84%	165.74%	100.00%	104.01%	114.02%	101.29%	100.00%	130.56%	102.31%	80.05%	56.68%		<b>118.27%</b>
	Marzo	218.82%	90.43%	87.91%	144.16%	100.00%	102.18%	118.00%	103.67%	100.00%	134.95%	102.62%	80.48%	59.53%		<b>117.89%</b>
	Abril	210.04%	90.62%	90.46%	143.88%	100.00%	103.86%	117.98%	100.71%	100.00%	135.24%	103.07%	110.17%	65.19%		<b>118.08%</b>
	Mayo	203.40%	92.13%	83.95%	140.30%	100.00%	105.71%	123.13%	101.39%	100.00%	128.25%	103.40%	152.80%	64.40%		<b>116.14%</b>
	Junio	207.07%	92.01%	84.80%	150.43%	100.00%	103.56%	114.32%	101.91%	100.00%	130.14%	103.63%	153.18%	64.15%		<b>116.97%</b>
	Julio	199.36%	93.01%	85.41%	146.16%	100.00%	100.05%	96.94%	103.67%	100.00%	120.80%	103.63%	390.51%	71.54%	0.00%	<b>115.90%</b>
2016	Agosto	195.58%	93.13%	87.63%	142.72%	100.71%	100.46%	96.25%	104.74%	100.00%	122.02%	103.13%	400.26%	75.95%	0.00%	<b>116.08%</b>
	Septiembre	187.35%	88.98%	84.58%	141.38%	104.46%	100.00%	90.01%	103.59%	100.00%	125.50%	104.14%	314.88%	69.71%	0.00%	<b>113.75%</b>
	Octubre	183.48%	88.94%	83.39%	150.57%	100.04%	91.06%	97.73%	100.00%	130.40%	103.61%	348.35%	73.91%	0.00%	<b>113.07%</b>	
	Noviembre	189.95%	91.34%	85.89%	144.78%	100.30%	94.71%	103.00%	98.00%	138.28%	105.00%	139.10%	74.72%	0.00%	<b>115.09%</b>	
	Diciembre	187.47%	91.27%	91.48%	149.47%	100.15%	100.00%	100.62%	98.00%	137.41%	105.71%	111.54%	68.46%	0.00%	<b>115.91%</b>	
	Enero	185.67%	93.72%	92.03%	141.98%	101.30%	101.23%	100.37%	98.00%	152.22%	105.43%	108.28%	69.93%	1810.65%		<b>117.05%</b>
	Febrero	179.43%	93.97%	90.31%	148.08%	100.07%	90.97%	100.13%	98.00%	151.07%	105.11%	114.19%	72.22%	226.28%		<b>116.04%</b>
	Marzo	180.08%	89.02%	90.41%	131.53%	95.62%	100.05%	104.68%	98.00%	156.92%	100.00%	79.83%	73.63%	182.62%		<b>114.73%</b>
	Abril	180.13%	87.16%	86.66%	137.75%	100.05%	103.90%	103.82%	98.00%	158.56%	100.00%	83.52%	72.29%	112.49%		<b>113.86%</b>
	Mayo	178.46%	88.10%	89.83%	131.71%	102.48%	103.40%	103.10%	98.00%	151.54%	100.81%	86.45%	71.67%	91.36%		<b>114.20%</b>
	Junio	172.24%	92.18%	96.52%	152.32%	107.51%	103.66%	101.21%	98.00%	151.40%	102.76%	90.35%	72.65%	92.83%		<b>117.63%</b>
	Julio	176.70%	93.86%	95.23%	160.79%	94.11%	93.07%	100.43%	98.00%	158.25%	103.91%	107.59%	71.40%	83.79%		<b>118.19%</b>
2017	Agosto	175.31%	93.54%	93.70%	143.43%	97.16%	102.33%	100.02%	98.00%	155.82%	106.14%	108.42%	82.44%	70.93%		<b>117.50%</b>
	Septiembre	170.26%	95.69%	94.47%	147.75%	80.03%	103.97%	101.67%	98.00%	156.23%	106.16%	108.99%	68.60%	94.34%		<b>116.57%</b>
	Octubre	148.83%	98.29%	99.21%	149.47%	87.89%	92.30%	95.88%	98.00%	161.49%	106.91%	118.76%	72.16%	100.00%		<b>114.61%</b>
	Noviembre	147.31%	95.78%	100.37%	141.03%	83.92%	92.45%	103.46%	98.00%	167.96%	109.94%	122.24%	74.58%	105.08%		<b>114.59%</b>
	Diciembre	162.34%	95.63%	100.25%	156.01%	83.06%	101.18%	100.73%	98.00%	165.15%	112.28%	102.34%	100.00%	104.23%		<b>117.98%</b>
	Enero	165.57%	92.92%	98.89%	129.37%	86.02%	98.56%	97.00%	98.00%	170.62%	115.87%	87.77%	103.98%	102.35%		<b>117.32%</b>
	Febrero	168.09%	95.00%	103.77%	131.27%	91.57%	90.17%	106.23%	98.00%	177.10%	119.76%	119.27%	104.03%	107.27%		<b>120.61%</b>
	Marzo	172.27%	98.17%	101.00%	145.05%	91.68%	90.90%	100.71%	98.01%	183.21%	117.72%	77.06%	110.87%	101.78%		<b>121.04%</b>
	Abril	172.13%	96.55%	103.32%	140.44%	95.02%	89.66%	100.43%	99.00%	186.23%	105.75%	81.50%	109.42%	103.47%		<b>121.68%</b>
	Mayo	158.53%	97.09%	99.18%	131.15%	97.28%	98.21%	98.31%	99.00%	171.02%	101.00%	80.91%	94.67%	104.18%		<b>117.37%</b>
	Junio	157.75%	97.01%	100.25%	128.06%	91.73%	100.05%	103.44%	99.50%	167.94%	101.00%	136.12%	107.46%	100.00%		<b>118.14%</b>
	Julio	157.52%	97.23%	100.19%	119.60%	84.63%	100.03%	101.39%	99.50%	170.78%	102.49%	141.55%	100.87%	100.19%		<b>117.48%</b>
2018	Agosto	164.99%	97.69%	100.18%	140.33%	86.19%	99.12%	104.84%	100.00%	168.47%	101.84%	144.13%	108.70%	101.35%		<b>120.09%</b>
	Septiembre	164.45%	98.34%	101.87%	148.11%	88.29%	113.43%	100.01%	100.00%	179.75%	100.00%	141.59%	107.35%	99.51%		<b>121.24%</b>
	Octubre	167.12%	99.62%	106.07%	142.35%	89.18%	107.50%	95.73%	100.00%	168.12%	100.00%	135.96%	107.67%	101.31%		<b>121.69%</b>
	Noviembre	171.98%	99.31%	106.89%	132.79%	78.42%	100.03%	96.63%	101.00%	181.28%	100.00%	119.63%	109.59%	98.64%		<b>122.52%</b>
	Diciembre	165.96%	99.49%	109.21%	134.99%	81.80%	100.00%	100.63%	101.00%	155.96%	102.63%	164.31%	111.05%	100.00%		<b>121.00%</b>
	Enero	163.75%	96.92%	109.74%	118.91%	74.27%	93.23%	100.09%	101.00%	169.23%	108.41%	169.15%	112.33%	100.00%		<b>120.15%</b>
	Febrero	168.20%	98.24%	114.17%	127.17%	76.89%	94.31%	106.69%	101.00%	176.06%	113.15%	126.74%	115.84%	105.73%		<b>123.64%</b>
	Marzo	168.06%	99.25%	110.83%	132.03%	84.26%	100.00%	106.35%	101.00%	191.28%	114.03%	94.77%	114.74%	102.49%		<b>123.44%</b>
	Abril	168.30%	98.57%	115.33%	120.22%	90.84%	124.20%	108.25%	101.00%	168.29%	113.28%	94.45%	100.14%	106.87%		<b>123.36%</b>
	Mayo	167.02%	99.85%	108.58%	125.39%	91.73%	110.72%	102.35%	101.00%	161.16%	110.68%	103.51%	100.58%	103.30%		<b>121.29%</b>
	Junio	173.46%	101.04%	101.59%	129.29%	87.59%	100.05%	102.16%	101.00%	161.51%	110.88%	113.71%	103.44%	109.34%		<b>121.98%</b>
	Julio	179.47%	101.75%	102.17%	132.91%	81.42%	107.55%	100.94%	101.00%	167.27%	108.99%	114.04%	101.08%	110.18%		<b>123.45%</b>
2019	Agosto	173.86%	102.06%	105.13%	142.79%	85.13%	103.76%	99.57%	101.00%	185.29%	111.56%	92.75%	100.00%	107.64%		<b>124.72%</b>
	Septiembre	172.89%	103.51%	102.83%	142.91%	88.16%	100.35%	100.01%	101.00%	182.11%	111.91%	100.00%	101.46%	110.21%		<b>125.40%</b>
	Octubre	166.53%	102.58%	103.72%	146.66%	90.06%	106.20%	101.08%	101.00%	187.43%	108.31%	121.86%	104.12%	109.61%		<b>125.35%</b>
	Noviembre	167.66%	101.47%	103.55%	149.06%	91.13%	104.40%	100.07%	101.00%	191.73%	104.64%	108.96%	102.93%	123.95%		<b>126.25%</b>

Fuente: SSF