Fondo Social para la Vivienda

Síntesis estadística 1973 - septiembre 2020

 (Monto en miles de dólares)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Año | Créditos escriturados 1/ | Salvadoreños beneficiados | Créditos escrituradosVivienda nueva | Saldos cartera hipotecaria | Tasa de interés ponderada |
|  |
| Número | Miles de US$ | Número | Miles de US$ | Número | Miles de US$ | Activa | Pasiva |  |
| 1973 - 1998 | 145,916 | $669,561.8 | 729,580 | 68,656 | $420,808.4 | 107,324 | $539,115.3 | 8.70% | 6.25% |  |
| 1999 | 15,982 | $148,272.5 | 79,910 | 12,350 | $121,079.5 | 118,325 | $657,408.4 | 8.97% | 5.97% |  |
|  2000 | 12,904 | $126,103.1 | 64,520 | 9,904 | $102,531.2 | 125,587 | $751,562.3 | 6.47% | 4.41% |  |
|  2001 | 11,807 | $115,075.5 | 59,035 | 9,548 | $97,176.5 | 130,849 | $819,988.1 | 6.60% | 2.63% |  |
| 2002 | 9,105 | $85,829.9 | 45,525 | 6,567 | $66,667.2 | 130,676 | $842,078.6 | 6.60% | 2.34% |  |
| 2003 | 9,956 | $87,749.7 | 49,780 | 5,448 | $54,148.0 | 130,171 | $852,304.8 | 6.67% | 2.52% |  |
| 2004 | 9,717 | $84,688.9 | 48,585 | 4,590 | $45,281.9 | 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 | 2,903 | $59,435.4 | 12,193 | 549 | $22,336.9 | 94,046 | $963,008.3 | 7.61% | 3.44% |  |
| TOTAL | 311,652 | $2,740,889.8 | 1,502,030 | 142,616 | $1,417,600.8 |   |   |   |   |  |

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

ND: No disponible.

Fondo Social para la Vivienda

Síntesis estadística 1973 – septiembre 2020

(Monto en miles de dólares)

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| --- | --- | --- | --- | --- | --- |
| Año | Saldos balance | Estado de resultados | Colocación títulos valores | Devolución cotizaciones | Saldos depósitos cotizaciones |
| Activo | Pasivo | Patrimonio | Ingresos | Gasto | Superávit | Número | Miles de US$ |
| 1973 - 1998 | $544,015.5 | $417,740.9 | $126,274.6 | $50,521.6 | $33,810.7 | $16,710.9 | $57,085.7 | 62,505 | $25,629.8 | $354,438.8 |
| 1999 | $667,321.5 | $534,420.9 | $132,900.6 | $55,610.1 | $50,127.0 | $5,483.1 | $61,485.7 | 6,097 | $3,885.1 | $360,884.7 |
|  2000 | $759,822.3 | $617,109.1 | $142,713.3 | $71,650.6 | $61,801.0 | $9,849.6 | $133,742.9 | 6,894 | $5,364.2 | $359,969.9 |
|  2001 | $758,103.5 | $657,752.1 | $100,351.4 | $54,923.3 | $45,404.1 | $9,519.2 | $75,991.1 | 7,248 | $5,559.9 | $356,408.8 |
| 2002 | $810,539.5 | $700,577.2 | $109,962.4 | $57,469.6 | $47,694.7 | $9,774.9 | $96,000.0 | 7,633 | $6,294.3 | $352,030.1 |
| 2003 | $795,538.4 | $677,353.2 | $118,185.2 | $77,179.5 | $69,146.3 | $8,033.2 | $42,300.0 | 10,380 | $7,789.9 | $327,454.4 |
| 2004 | $804,298.7 | $686,327.9 | $117,970.8 | $60,566.8 | $55,469.3 | $5,097.5 | $53,700.0 | 10,286 | $8,052.8 | $321,510.2 |
| 2005 | $775,188.5 | $648,914.0 | $126,274.5 | $61,800.9 | $53,783.9 | $8,017.0 | $0.0 | 12,442 | $9,120.0 | $313,101.6 |
| 2006 | $748,236.7 | $619,316.7 | $128,920.0 | $63,876.1 | $52,669.5 | $11,206.6 | $0.0 | 9,252 | $5,781.8 | $300,265.9 |
| 2007 | $740,959.7 | $596,675.1 | $144,284.6 | $68,212.8 | $53,112.1 | $15,100.8 | $0.0 | 7,332 | $4,501.9 | $292,552.4 |
| 2008 | $740,460.5 | $575,299.4 | $165,161.1 | $76,068.5 | $54,871.5 | $21,197.0 | $0.0 | 8,382 | $5,012.3 | $285,945.7 |
| 2009 | $738,235.3 | $553,207.7 | $185,027.5 | $76,025.5 | $55,621.0 | $20,404.5 | $0.0 | 8,971 | $5,369.1 | $279,290.0 |
| 2010 | $737,779.8 | $532,036.7 | $205,743.1 | $75,901.1 | $53,355.0 | $22,546.1 | $0.0 | 9,125 | $5,446.5 | $272,789.9 |
| 2011 | $766,630.8 | $531,048.5 | $235,582.3 | $80,383.4 | $54,788.8 | $25,594.6 | $0.0 | 10,221 | $6,222.7 | $265,741.9 |
| 2012 | $780,428.1 | $515,360.4 | $265,067.7 | $81,857.1 | $51,996.5 | $29,860.7 | $0.0 | 12,139 | $7,422.7 | $257,708.6 |
| 2013 | $808,870.8 | $517,112.7 | $291,758.2 | $91,162.7 | $60,927.1 | $30,235.6 | $22,500.0 | 12,858 | $7,878.0 | $249,127.6 |
| 2014 | $821,039.3 | $511,412.0 | $309,627.3 | $92,384.0 | $61,866.7 | $30,517.2 | $18,725.3 | 11,368 | $7,149.1 | $241,473.7 |
| 2015 | $852,151.9 | $500,292.0 | $351,859.9 | $98,855.5 | $67,391.9 | $31,463.6 | $12,599.0 | 13,369 | $8,151.6 | $232,709.1 |
| 2016 | $871,422.1 | $487,265.9 | $384,156.2 | $101,943.6 | $69,615.4 | $32,328.2 | $13,762.9 | 16,465 | $9,638.8 | $222,235.6 |
| 2017 | $897,104.8 | $476,528.6 | $420,576.2 | $108,107.3 | $74,731.4 | $33,375.9 | $7,148.2 | 16,535 | $9,503.3 | $212,085.4 |
| 2018 | $930,340.5 | $477,336.5 | $453,004.0 | $110,048.9 | $75,589.6 | $34,459.3 | $0.0 | 16,008 | $8,772.2 | $202,647.4 |
| 2019 | $949,811.7 | $463,144.7 | $486,667.0 | $119,975.8 | $84,454.9 | $35,520.9 | $0.0 | 15,180 | $7,761.7 | $194,080.2 |
| 2020 | $960,476.6 | $446,776.7 | $513,700.0 | $74,019.7 | $46,805.4 | $27,214.3 | $0.0 | 5,861 | $3,108.3 | $190,224.8 |
| TOTAL |   |   |   |   |   |   | $595,040.8 | 296,551 | $173,416.0 |   |

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

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| Cifras relevantes |
| Acumulado 1973 - septiembre 2020 |
| (monto en miles de US$) |
| Total histórico de créditos otorgados por el FSV | 311,652 |
| $2,740,889.8 |
| Familias beneficiadas | 311,652 |
| Salvadoreños beneficiados | 1,502,030 |
| Créditos históricos para adquisición de vivienda nueva | 142,616 |
| $1,417,600.8 |
| Devolución de Cotizaciones | 296,551 |
| $173,416.0 |
| Cartera hipotecaria1/ | 94,046 |
| $963,008.3 |
| Registro en número de hipotecas |
| Total hipotecas | 94,046 |
| Hipotecas inscritas | 93,311 |
| Hipotecas en proceso de inscripción | 735 |

1/ Saldo Cartera hipotecaria bruta.

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| Gestión operativa |
| Período septiembre 2016-2020 |
| (monto en miles de US$) |
| Recursos | 2016 | 2017 | 2018 | 2019 | 2020 |
| Recuperación de cuotas | $104,324.4 | $109,228.1 | $112,911.2 | $116,738.0 | $99,081.8 |
| Ingresos de cotizaciones | $9.8 | $8.6 | $7.8 | $13.3 | $1.6 |
| Total créditos otorgados | 4,978 | 4,247 | 3,829 | 4,607 | 2,903 |
| $95,841.7 | $73,239.6 | $63,761.4 | $83,227.6 | $59,435.4 |
| Vivienda nueva | 1,127 | 1,001 | 463 | 578 | 549 |
| $36,179.1 | $25,794.0 | $14,889.2 | $19,967.4 | $22,336.9 |
| Vivienda usada | 2,944 | 2,455 | 2,393 | 3,243 | 1,596 |
| $50,002.9 | $39,224.2 | $37,720.9 | $53,946.3 | $27,913.6 |
| Viviendas del FSV | 597 | 490 | 632 | 384 | 585 |
| $6,022.5 | $4,796.0 | $6,915.0 | $4,104.7 | $6,865.0 |
| Otras líneas | 310 | 301 | 341 | 402 | 173 |
| $3,637.2 | $3,425.4 | $4,236.3 | $5,209.2 | $2,319.9 |

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

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| Estados financieros |
| Al mes de septiembre 2020 |
| (monto en miles de US$) |
| Balance general |
| Activo | $960,476.6 |
| Pasivo | $446,776.7 |
| Patrimonio | $513,700.0 |
| Estado de resultados |
| Ingresos de operación | $74,019.7 |
| Gastos de operación | $46,805.4 |
| Superávit del ejercicio | $27,214.3 |

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

Otras Líneas incluye RAM, Construcción, Lotes, Refinanciamiento de mora y Financiamiento de deuda.