Fondo Social para la Vivienda

Síntesis estadística 1973 – mayo 2024

(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 - 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 | 2,996 | $75,756.1 | 12,583 | 1,120 | $40,827.5 | 93,880 | $1,239,217.1 | 6.64% | 4.64% |  |
| TOTAL | 340,424 | $3,376,988.5 | 1,622,873 | 150,485 | $1,690,555.6 |  |  |  |  |  |

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.

Fondo Social para la Vivienda

Síntesis estadística 1973 – mayo 2024

(Monto en miles de dólares)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Año | Saldos balance | Estado de resultados | Colocación títulos valores | Devolución cotizaciones | Saldos depósitos cotizaciones |
| Activo | Pasivo | Patrimonio | Ingresos | Gasto | Resultado del ejercicio | Número | Miles de US$ |
| 1973 - 2004 | $804,298.7 | $686,327.9 | $117,970.8 | $60,566.8 | $55,469.3 | $5,097.5 | $520,305.4 | 111,043 | $62,576.0 | $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 | $957,070.3 | $437,124.7 | $519,945.7 | $104,900.8 | $69,318.4 | $35,582.4 | $0.0 | 7,702 | $4,106.9 | $189,258.5 |
| 2021 | $963,813.3 | $407,896.9 | $555,916.4 | $127,352.5 | $89,367.0 | $37,985.5 | $0.0 | 17,416 | $8,998.1 | $179,125.3 |
| 2022 | $1,014,224.5 | $417,159.5 | $597,065.0 | $130,742.9 | $90,665.9 | $40,077.0 | $0.0 | 19,578 | $9,195.4 | $169,162.9 |
| 2023 | $1,058,695.6 | $410,139.7 | $648,555.8 | $138,795.0 | $85,688.4 | $53,106.6 | $0.0 | 23,807 | $11,490.9 | $156,351.1 |
| 2024 | $1,066,423.5 | $396,312.0 | $670,111.5 | $61,075.0 | $33,067.2 | $28,007.9 | $0.0 | 11,466 | $5,225.6 | $149,974.3 |
| TOTAL |  |  |  |  |  |  | $595,040.8 | 370,659 | $209,324.6 |  |

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

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| Cifras relevantes |
| Acumulado 1973 - mayo 2024 |
| (monto en miles de US$) |
| Total histórico de créditos otorgados por el FSV | 340,424 |
| $3,376,988.5 |
| Familias beneficiadas | 340,424 |
| Salvadoreños beneficiados | 1,622,873 |
| Créditos históricos para adquisición de vivienda nueva | 150,485 |
| $1,690,555.6 |
| Devolución de Cotizaciones | 370,659 |
| $209,324.6 |
| Cartera hipotecaria1/ | 93,880 |
| $1,239,217.1 |
| Registro en número de hipotecas |
| Total hipotecas | 93,880 |
| Hipotecas inscritas | 93,288 |
| Hipotecas en proceso de inscripción | 592 |

1/ Saldo Cartera hipotecaria bruta.

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| Gestión operativa |
| Al mes de mayo 2020 - 2024 |
| (monto en miles de US$) |
| Recursos | 2020 | 2021 | 2022 | 2023 | 2024 |
| Recaudación de cuotas | $53,788.3 | $73,325.9 | $78,512.2 | $79,324.4 | $82,787.1 |
| Ingresos de cotizaciones | $1.6 | $8.9 | $3.9 | $8.7 | $0.0 |
| Total créditos otorgados | 1,597 | 3,008 | 3,542 | 3,098 | 2,996 |
| $31,896.5 | $55,896.4 | $86,598.8 | $65,002.8 | $75,756.1 |
| Vivienda nueva | 273 | 338 | 1,414 | 700 | 1,120 |
| $10,784.7 | $12,445.2 | $47,710.8 | $23,598.0 | $40,827.5 |
| Vivienda usada | 973 | 1,875 | 1,609 | 1,177 | 1,040 |
| $16,866.0 | $33,608.2 | $31,487.5 | $23,953.0 | $22,265.4 |
| Viviendas del FSV | 237 | 596 | 373 | 1,045 | 636 |
| $2,717.7 | $7,034.2 | $4,759.7 | $14,326.5 | $9,287.1 |
| Otras líneas | 114 | 199 | 146 | 176 | 200 |
| $1,528.1 | $2,808.9 | $2,640.7 | $3,125.4 | $3,376.2 |

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

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| Estados financieros |
| Al mes de mayo 2024 |
| (monto en miles de US$) |
| Balance general |
| Activo | $1,066,423.5 |
| Pasivo | $396,312.0 |
| Patrimonio | $670,111.5 |
| Estado de resultados |
| Ingresos de operación | $61,075.0 |
| Gastos de operación | $33,067.2 |
| Resultado del ejercicio | $28,007.9 |

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

Otras Líneas incluye Reparación Ampliación y Mejora, Construcción, Lotes, Refinanciamiento y Financiamiento de deuda.

El dato de género presentado corresponde al deudor principal del crédito.