Fondo Social para la Vivienda

Síntesis estadística 1973 - diciembre 2016.

(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 | - | - | - | ND | ND | - | - | - | - |
| 1974 | 230 | $250.3 | 1,150 | ND | ND | D.N.D | $248.0 | 6.70% | 0.50% |
| 1975 | 1,516 | $1,900.3 | 7,580 | ND | ND | D.N.D | $2,121.9 | 6.90% | 0.50% |
| 1976 | 2,008 | $2,722.3 | 10,040 | ND | ND | D.N.D | $4,759.6 | 6.30% | 0.50% |
| 1977 | 2,239 | $3,169.7 | 11,195 | ND | ND | D.N.D | $7,777.9 | 6.20% | 0.50% |
| 1978 | 1,876 | $2,899.5 | 9,380 | ND | ND | D.N.D | $10,459.2 | 7.10% | 0.50% |
| 1979 | 3,583 | $7,169.6 | 17,915 | ND | ND | D.N.D | $17,328.4 | 6.80% | 0.50% |
| 1980 | 2,870 | $6,155.4 | 14,350 | ND | ND | D.N.D | $22,446.7 | 7.20% | 0.50% |
| 1981 | 2,922 | $5,995.0 | 14,610 | ND | ND | D.N.D | $27,827.6 | 6.90% | 0.50% |
| 1982 | 7,019 | $14,569.0 | 35,095 | ND | ND | D.N.D | $41,653.8 | 6.70% | 0.50% |
| 1983 | 7,665 | $15,602.4 | 38,325 | ND | ND | 30,790 | $56,260.8 | 6.70% | 0.50% |
| 1984 | 4,246 | $8,966.7 | 21,230 | ND | ND | 34,721 | $63,799.3 | 6.90% | 0.50% |
| 1985 | 4,565 | $9,845.2 | 22,825 | ND | ND | 38,786 | $71,767.1 | 7.20% | 0.50% |
| 1986 | 4,867 | $14,393.8 | 24,335 | ND | ND | 43,002 | $83,250.7 | 7.00% | 0.50% |
| 1987 | 5,552 | $19,604.4 | 27,760 | ND | ND | 47,441 | $98,452.1 | 7.60% | 0.50% |
| 1988 | 4,731 | $16,450.8 | 23,655 | 3,158 | $11,569.7 | 50,588 | $109,349.6 | 7.60% | 0.50% |
| 1989 | 5,127 | $16,805.3 | 25,635 | 3,223 | $11,996.3 | 53,911 | $119,823.3 | 7.40% | 0.50% |
| 1990 | 6,837 | $23,855.9 | 34,185 | 4,566 | $18,611.2 | 59,170 | $137,216.7 | 8.50% | 0.50% |
| 1991 | 7,327 | $29,409.2 | 36,635 | 5,758 | $24,490.7 | 64,592 | $158,420.6 | 8.80% | 0.50% |
| 1992 | 8,212 | $34,721.3 | 41,060 | 6,432 | $27,890.4 | 70,456 | $183,381.4 | 9.00% | 0.50% |
| 1993 | 10,283 | $50,680.2 | 51,415 | 8,099 | $40,653.2 | 77,531 | $222,469.6 | 8.10% | 1.30% |
| 1994 | 10,523 | $61,714.3 | 52,615 | 7,851 | $46,551.5 | 84,655 | $273,355.8 | 10.70% | 2.80% |
| 1995 | 9,056 | $58,763.9 | 45,280 | 6,232 | $41,638.7 | 89,412 | $322,598.6 | 11.80% | 6.10% |
| 1996 | 8,770 | $66,578.1 | 43,850 | 5,871 | $46,043.2 | 92,685 | $366,950.9 | 11.90% | 7.00% |
| 1997 | 9,953 | $77,418.9 | 49,765 | 6,777 | $54,936.8 | 99,062 | $442,547.7 | 11.60% | 7.50% |
| 1998 | 13,939 | $119,920.3 | 69,695 | 10,689 | $96,426.7 | 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 | $93,693.6 | 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% |
| TOTAL | 291,481 | $2,380,598.1 | 1,417,312 | 139,376 | $1,314,000.4 |  |  |  |  |

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

ND : No disponible.

Fondo Social para la Vivienda

Síntesis estadística 1973 - diciembre 2016.

(Monto en miles de dólares)

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Año** | **Saldos Balance** | | | **Estados de Resultados** | | | **Colocación Títulos Valores** | **Devolución Cotizaciones** | | **Saldos depósitos Cotizaciones** |
|
| **Activo** | **Pasivo** | **Patrimonio** | **Ingresos** | **Gasto** | **Superávit** | **Número** | **Miles de US$** |
| 1973 | $989.9 | $704.2 | $285.7 | $5.6 | $22.1 | -$16.5 | $0.0 | 0 | - | $704.1 |
| 1974 | $5,034.3 | $4,747.8 | $286.5 | $127.8 | $164.4 | -$36.6 | $0.0 | 338 | $3.9 | $3,224.6 |
| 1975 | $10,267.2 | $9,400.4 | $866.8 | $267.3 | $257.5 | $9.8 | $0.0 | 699 | $20.0 | $6,771.9 |
| 1976 | $12,257.9 | $10,704.6 | $1,553.3 | $494.4 | $369.7 | $124.7 | $0.0 | 594 | $29.3 | $10,527.2 |
| 1977 | $18,066.8 | $15,365.9 | $2,700.9 | $824.9 | $491.1 | $333.8 | $0.0 | 653 | $39.9 | $15,239.0 |
| 1978 | $24,617.3 | $20,992.8 | $3,624.5 | $967.5 | $617.3 | $350.2 | $0.0 | 798 | $65.7 | $20,659.3 |
| 1979 | $31,387.8 | $27,321.1 | $4,066.7 | $1,259.6 | $817.5 | $442.1 | $0.0 | 763 | $78.8 | $26,725.5 |
| 1980 | $38,820.4 | $33,979.0 | $4,841.4 | $1,747.3 | $972.6 | $774.7 | $0.0 | 1,350 | $163.0 | $33,424.1 |
| 1981 | $46,329.4 | $40,610.9 | $5,718.5 | $2,229.3 | $1,352.2 | $877.1 | $0.0 | 1,799 | $246.5 | $39,867.8 |
| 1982 | $56,068.5 | $49,356.0 | $6,712.5 | $2,479.5 | $1,485.5 | $994.0 | $0.0 | 1,280 | $221.6 | $46,245.9 |
| 1983 | $67,969.4 | $59,774.1 | $8,195.3 | $3,809.1 | $2,212.1 | $1,597.0 | $0.0 | 1,159 | $231.6 | $53,238.5 |
| 1984 | $77,239.5 | $72,870.4 | $4,369.1 | $4,512.3 | $3,457.4 | $1,054.9 | $0.0 | 1,033 | $242.4 | $60,455.3 |
| 1985 | $83,801.0 | $78,202.2 | $5,598.8 | $5,342.8 | $4,113.1 | $1,229.6 | $0.0 | 1,338 | $360.4 | $68,129.0 |
| 1986 | $94,771.0 | $86,363.9 | $8,407.1 | $6,639.8 | $3,831.5 | $2,808.3 | $0.0 | 1,564 | $448.2 | $76,274.9 |
| 1987 | $106,199.8 | $91,000.2 | $15,199.6 | $9,912.4 | $3,119.8 | $6,792.6 | $0.0 | 1,672 | $602.7 | $83,526.7 |
| 1988 | $117,494.4 | $99,604.5 | $17,889.8 | $8,358.9 | $4,145.7 | $4,213.1 | $0.0 | 1,730 | $678.3 | $92,631.8 |
| 1989 | $132,419.6 | $110,499.8 | $21,919.7 | $9,137.6 | $5,107.7 | $4,029.9 | $0.0 | 2,340 | $920.8 | $103,463.7 |
| 1990 | $149,835.3 | $121,669.9 | $28,165.3 | $11,076.4 | $4,830.8 | $6,245.6 | $0.0 | 3,524 | $1,406.9 | $114,183.9 |
| 1991 | $171,003.3 | $133,289.9 | $37,713.4 | $14,141.3 | $4,593.3 | $9,548.0 | $0.0 | 3,318 | $1,413.6 | $126,071.5 |
| 1992 | $195,114.7 | $148,571.7 | $46,543.0 | $15,013.0 | $6,183.4 | $8,829.6 | $0.0 | 3,308 | $1,504.2 | $140,399.0 |
| 1993 | $231,664.9 | $172,450.0 | $59,214.8 | $19,826.8 | $7,155.0 | $12,671.8 | $0.0 | 4,844 | $2,052.1 | $160,418.6 |
| 1994 | $264,111.2 | $212,592.3 | $51,518.9 | $27,134.0 | $16,031.3 | $11,102.7 | $8,000.0 | 3,985 | $1,845.9 | $191,705.2 |
| 1995 | $324,708.9 | $250,277.5 | $74,431.4 | $35,971.7 | $18,677.3 | $17,294.4 | $0.0 | 5,653 | $2,720.5 | $230,698.1 |
| 1996 | $382,472.6 | $287,999.9 | $94,472.7 | $44,393.5 | $27,878.9 | $16,514.6 | $0.0 | 6,387 | $3,232.0 | $275,673.5 |
| 1997 | $446,969.0 | $337,405.3 | $109,563.7 | $49,001.3 | $32,767.3 | $16,233.9 | $0.0 | 6,584 | $3,769.7 | $326,735.7 |
| 1998 | $544,015.5 | $417,740.9 | $126,274.6 | $50,521.6 | $33,810.7 | $16,710.9 | $49,085.7 | 5,792 | $3,332.0 | $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 |
| TOTAL |  |  |  |  |  |  | **$587,892.6** | **242,967** | **$144,270.5** |  |

|  |  |
| --- | --- |
| Cifras Relevantes | |
| Acumulado 1973 - diciembre 2016 | |
| (monto en miles de US$) | |
| Total histórico de créditos otorgados por el FSV | 291,481 |
| $2,380,598.1 |
| Familias Beneficiadas | 291,481 |
| Salvadoreños Beneficiados | 1,417,312 |
| Créditos históricos para adquisición de Vivienda Nueva | 139,376 |
| $1,314,000.4 |
| Devolución de Cotizaciones | 242,967 |
| $144,270.5 |
| Cartera Hipotecaria 1/ | 99,122 |
| $936,357.2 |
| Registro en número de hipotecas | |
| Cartera Hipotecaria Total | 99,122 |
| Hipotecas Inscritas | 98,713 |
| Hipotecas en proceso de Inscripción | 409 |

Fuente:

Monitor de Operaciones, Gerencia de Planificación, FSV.

1/ Saldo Cartera hipotecaria bruta.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Gestión operativa | | | | | |
| Período diciembre 2012-2016 | | | | | |
| (monto en miles de US$) | | | | | |
| Recursos | 2012 | 2013 | 2014 | 2015 | 2016 |
| Recuperación de cuotas | $120,585.0 | $127,091.4 | $128,230.8 | $134,099.1 | $140,472.7 |
| Ingresos de cotizaciones | $11.2 | $10.6 | $9.4 | $12.6 | $12.7 |
| Colocación de Títulos valores | $0.0 | $22,500.0 | $18,725.3 | $12,599.0 | $13,762.9 |
| Total Créditos otorgados | 5,895 | 6,415 | 5,972 | 7,559 | 5,941 |
| $83,436.2 | $93,573.6 | $93,693.6 | $143,266.6 | $115,365.5 |
| Vivienda nueva | 1,656 | 2,004 | 1,577 | 1,937 | 1,546 |
| $29,875.6 | $38,046.8 | $37,229.3 | $59,166.2 | $47,800.8 |
| Vivienda usada | 2,955 | 3,028 | 3,076 | 4,313 | 3,232 |
| $42,565.7 | $43,437.9 | $44,439.2 | $70,699.5 | $55,306.4 |
| Viviendas del FSV | 890 | 952 | 932 | 864 | 817 |
| $7,116.6 | $8,105.2 | $8,078.8 | $8,091.8 | $8,248.6 |
| Otras líneas | 394 | 431 | 387 | 445 | 346 |
| $3,878.4 | $3,983.6 | $3,946.3 | $5,309.0 | $4,009.7 |

Fuente:

Monitor de Operaciones, Gerencia de Planificación, FSV.

|  |  |
| --- | --- |
| Estados Financieros | |
| Al mes de diciembre 2016 | |
| (monto en miles de US$) | |
| Balance general | |
| Activo | $871,422.1 |
| Pasivo | $487,265.9 |
| Patrimonio | $384,156.2 |
| Estado de Resultados | |
| Ingresos de Operación | $101,943.6 |
| Gastos de Operación | $69,615.4 |
| Superávit del Ejercicio | $32,328.2 |

Fuente:

Monitor de Operaciones, Gerencia de Planificación, FSV.