

Statistics on non-performing loans

Asociación Hipotecaria Española

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Statistics on non-performing loans Q4 2023

In a scenario characterized by downside risks to economic growth due to geopolitical tensions and the impact of monetary policy tightening, the performance of the NPL portfolio in 2023 is somewhat surprising. Despite a not so favourable behaviour since mid-year and a slight deterioration in some portfolios, such as the residential portfolio, it has performed better than expected overall, especially if we consider the unprecedented performance that the European Central Bank (ECB) had to provide to alleviate inflationary pressures.

Thus, **NPL loans**, which include **credit to households and companies**, declined both year-on-year (-3.0%) and quarter-on-quarter (-0.5%) at the end of 2023, although this decline followed a downward trend over the course of the year. With a doubtful balance of €41,868 million, the NPL ratio stood at 3.5% at the end of the year, remaining at the same level as a year ago in a context in which the outstanding balance of the portfolio fell as interest rates rose (-3.1%)

Broken down by segment, the credit quality of **private households** has suffered slightly more than that of the manufacturing sector, as doubtful assets in private households have risen over the last 12 months (+3.1%). As a result, the NPL ratio of **3.1%** is slightly higher than in December 2022 (3.0%), although it has improved slightly compared to the previous quarter. Within the private household portfolio, the negative contribution of NPL risks from housing loans and, to a lesser extent, consumer loans should be emphasized. The former has increased by almost 900 million euros in doubtful debts (+7.4%) over the last year, rising from 2.3% in December 2022 to 2.6% one year later. In any case, this ratio is at the same level as at the beginning of the crisis in 2008, when the worst was yet to come. In addition, despite passing the 6% mark in 2014, this portfolio has always had one of the lowest delinquency rates, which is due to the sentimental meaning associated with housing, especially when it is the main residence.

Loan exposures to **non-financial companies**, whose NPL ratio has remained at **4.1%** throughout the year -in December 2022 it was 4.2% - have in turn fallen by 4.5% in outstanding volume, while NPL assets have fallen even more sharply, by 7.8%. Although this is relevant, it shows a moderation of the restructuring process. The NPL ratio of **real estate activities** improved by 0.2 percentage points compared to the previous quarter and by 0.8 points compared to the previous year, to **3.0%** at the end of 2023. Currently, these NPL exposures account for around 10% of doubtful loans within the business segment, which is in stark contrast to the data from 2011 or 2012 - in the middle of the real estate crisis - when almost 60% of doubtful loans were in this category. Together with loans to the construction sector, they accounted for almost 75%. Regarding **the construction sector**, it should be noted that the rate

of doubtful loans has improved very slightly over the last year, from 8.1% in December 2022 to **8.0%** one year later (an improvement that cannot be observed on a quarterly basis, however).

In this context, the prospect of a less volatile horizon in terms of interest rate developments and their possible lowering in the wake of more moderate inflation are expected to ease the financial pressure on households and companies, even if NPLs could still be subject to some upward adjustment¹. In fact, with the current yield curve and according to estimates by the Bank of Spain, around a third of households could already have benefited from a slight reduction in their mortgage payment in this first quarter of 2024. In particular, those where the new interest rate is settled in this first quarter and which are subject to a semi-annual review system, as it compares the Euribor levels of recent months (around 3.65%) with those of the two previous quarters in which it exceeded 4%. In the case of credit to companies, which are generally loans with more frequent reviews, the positive impact could have been even greater, affecting around 60% of the portfolio.

In short, in this context where interest rates, and particularly Euribor, are expected to continue to fall, we can expect to see a reduction in instalments over the course of the year, potentially reducing the risk of non-compliance. This should inevitably help to maintain the credit quality of portfolios. However, it is important to remember that improving credit quality depends not only on interest rates, but also on the overall health of the economy. Supporting solid economic activity with a positively responding labour market will be key to supporting positive balance sheet performance.

¹ Considering that, in accounting terms, NPL takes around a year, or even a year and a half, to manifest from the moment the first complications arise.

1. Percentage of doubtful loans in total lending to the private sector

Period	Total	Deposit-taking lenders	Other credit Institutions	CFEs*
mar-20	4,8%	4,8%	3,7%	6,0%
jun-20	4,7%	4,6%	3,2%	6,9%
sep-20	4,6%	4,5%	3,3%	6,6%
dic-20	4,5%	4,4%	3,1%	6,5%
mar-21	4,5%	4,4%	3,1%	6,8%
jun-21	4,4%	4,3%	2,9%	6,5%
sep-21	4,4%	4,3%	2,8%	6,5%
dic-21	4,3%	4,2%	3,0%	6,9%
mar-22	4,2%	4,1%	2,8%	7,1%
jun-22	3,9%	3,8%	2,7%	6,2%
sep-22	3,8%	3,7%	2,6%	6,3%
dic-22	3,5%	3,5%	2,6%	5,9%
mar-23	3,5%	3,4%	2,5%	6,5%
jun-23	3,5%	3,4%	2,4%	6,3%
sep-23	3,6%	3,4%	2,3%	6,7%
dic-23	3,5%	3,4%	2,2%	6,3%

Chart: Evolution of the percentage of doubtful loans in total lending to the private sector

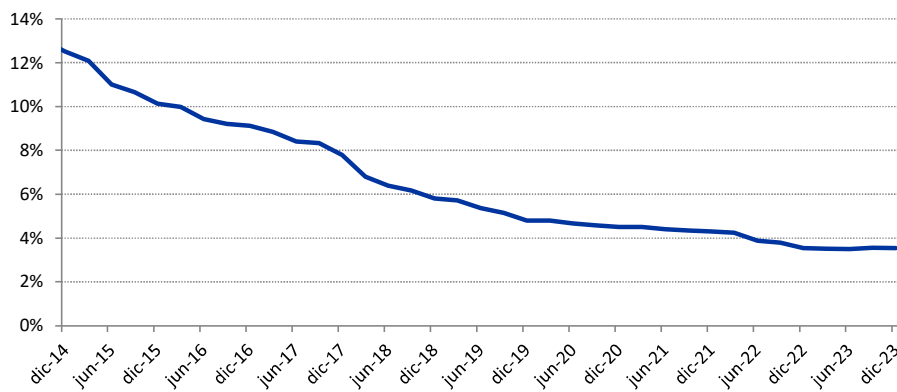
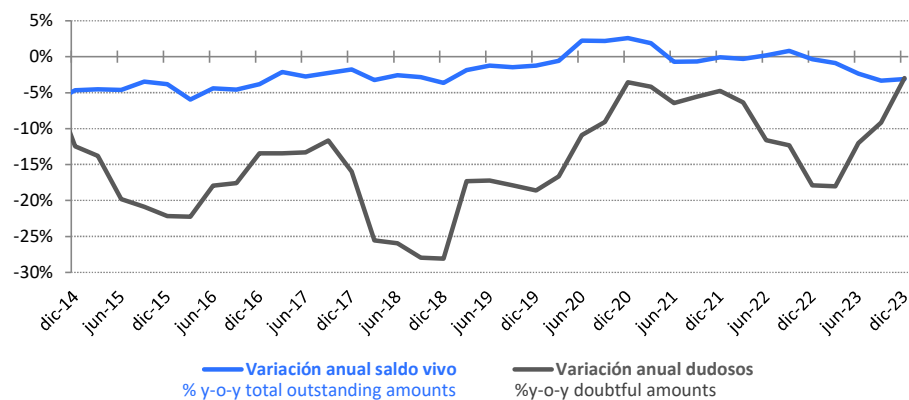


Chart: y-o-y variation rate of outstanding and doubtful amounts of total lending to the private sector



*Credit financial establishments

2. Percentage of doubtful loans in residential lending

Period	Housing purchase	Renovation	Purchase and Renovation
mar-20	3,4%	5,2%	3,5%
jun-20	3,5%	5,7%	3,5%
sep-20	3,3%	5,7%	3,3%
dic-20	3,1%	5,5%	3,2%
mar-21	3,1%	5,5%	3,2%
jun-21	3,0%	5,4%	3,1%
sep-21	3,0%	5,3%	3,0%
dic-21	3,0%	4,8%	3,1%
mar-22	2,9%	4,8%	3,0%
jun-22	2,7%	4,5%	2,7%
sep-22	2,5%	4,3%	2,6%
dic-22	2,3%	3,7%	2,4%
mar-23	2,3%	3,7%	2,4%
jun-23	2,4%	3,7%	2,5%
sep-23	2,6%	3,8%	2,6%
dic-23	2,6%	3,7%	2,6%

Chart: Evolution of residential doubtful loans by credit purpose

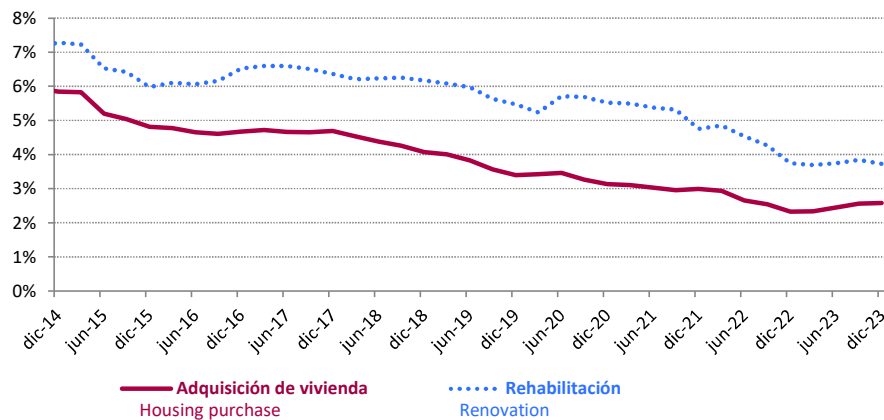
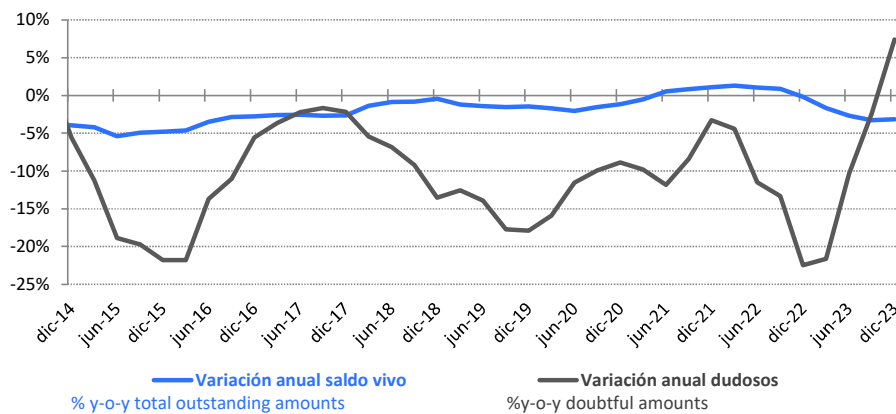


Chart: y-o-y variation rate of outstanding and doubtful amounts of residential loans for housing purchase



3. Percentage of doubtful loans in residential loans for housing purchase

Period	Total	Deposit-taking Institutions	Other credit Institutions	CFEs
mar-20	3,4%	3,2%	0,0%	13,9%
jun-20	3,5%	3,2%	0,0%	14,2%
sep-20	3,3%	3,0%	0,0%	14,2%
dic-20	3,1%	2,9%	0,0%	13,8%
mar-21	3,1%	2,9%	0,0%	13,3%
jun-21	3,0%	2,8%	0,0%	12,9%
sep-21	3,0%	2,8%	0,0%	12,6%
dic-21	3,0%	2,7%	0,0%	16,9%
mar-22	2,9%	2,7%	0,0%	16,8%
jun-22	2,7%	2,4%	0,0%	15,6%
sep-22	2,5%	2,3%	0,0%	15,8%
dic-22	2,3%	2,1%	0,0%	14,6%
mar-23	2,3%	2,1%	0,0%	15,2%
jun-23	2,4%	2,2%	0,0%	16,7%
sep-23	2,6%	2,3%	0,0%	18,2%
dic-23	2,6%	2,3%	0,0%	17,6%

4. Percentage of doubtful loans in residential loans for housing renovation

Period	Total	Deposit-taking Institutions	Other credit Institutions	CFEs
mar-20	5,2%	5,3%	0,0%	3,5%
jun-20	5,7%	5,7%	0,0%	4,2%
sep-20	5,7%	5,7%	0,0%	4,7%
dic-20	5,5%	5,5%	0,0%	5,3%
mar-21	5,5%	5,5%	0,0%	6,3%
jun-21	5,4%	5,4%	0,0%	5,6%
sep-21	5,3%	5,3%	0,0%	5,6%
dic-21	4,8%	4,7%	0,0%	5,4%
mar-22	4,8%	4,8%	0,0%	5,5%
jun-22	4,5%	4,5%	0,0%	5,3%
sep-22	4,3%	4,3%	0,0%	4,4%
dic-22	3,7%	3,7%	0,0%	3,8%
mar-23	3,7%	3,7%	0,0%	4,3%
jun-23	3,7%	3,7%	0,0%	4,0%
sep-23	3,8%	3,8%	0,0%	4,7%
dic-23	3,7%	3,7%	0,0%	5,5%

5. Percentage of doubtful loans in residential loans for consumer goods

Period	Total	Deposit-taking Institutions	Other credit Institutions	CFEs
mar-20	5,0%	5,1%	0,0%	4,6%
jun-20	5,6%	5,6%	0,0%	5,6%
sep-20	5,6%	5,8%	0,0%	4,6%
dic-20	5,1%	5,3%	0,0%	4,3%
mar-21	5,5%	5,6%	0,0%	5,1%
jun-21	5,0%	5,2%	0,0%	4,2%
sep-21	5,1%	5,3%	0,0%	4,4%
dic-21	5,0%	5,3%	0,0%	3,6%
mar-22	4,9%	5,1%	0,0%	4,1%
jun-22	4,6%	4,9%	0,0%	3,3%
sep-22	4,7%	5,0%	0,0%	3,4%
dic-22	4,2%	4,4%	0,0%	3,5%
mar-23	4,4%	4,4%	0,0%	4,0%
jun-23	4,4%	4,6%	0,0%	3,4%
sep-23	4,3%	4,5%	0,0%	3,7%
dic-23	4,3%	4,4%	0,0%	3,7%

6. Percentage of doubtful loans in productive activity exposures

Period	Total	Deposit-taking Institutions	Other credit Institutions	CFEs
mar-20	5,3%	5,4%	5,4%	2,6%
jun-20	4,9%	5,0%	5,0%	3,3%
sep-20	4,9%	5,0%	5,0%	3,4%
dic-20	5,0%	5,1%	5,1%	3,2%
mar-21	5,0%	5,0%	5,0%	3,3%
jun-21	5,0%	5,0%	5,0%	3,6%
sep-21	4,9%	4,9%	4,9%	3,6%
dic-21	4,8%	4,8%	4,8%	3,4%
mar-22	4,8%	4,9%	4,9%	3,4%
jun-22	4,6%	4,6%	4,6%	3,1%
sep-22	4,4%	4,5%	4,5%	3,1%
dic-22	4,2%	4,3%	4,3%	3,3%
mar-23	4,1%	4,2%	4,2%	3,7%
jun-23	4,1%	4,1%	4,1%	3,6%
sep-23	4,1%	4,1%	4,1%	3,8%
dic-23	4,1%	4,1%	4,1%	3,7%

7. Percentage of doubtful loans in lending to real estate activities

Period	Total	Deposit-taking Institutions	Other credit Institutions	CFEs
mar-20	5,2%	5,2%	19,3%	3,1%
jun-20	5,1%	5,1%	19,2%	5,7%
sep-20	5,1%	5,1%	19,5%	5,8%
dic-20	5,0%	4,9%	19,7%	6,1%
mar-21	4,8%	4,8%	19,6%	5,9%
jun-21	4,6%	4,5%	21,8%	5,8%
sep-21	4,4%	4,4%	21,8%	6,1%
dic-21	4,1%	4,1%	17,9%	7,1%
mar-22	4,3%	4,3%	17,8%	6,5%
jun-22	4,1%	4,0%	14,3%	5,9%
sep-22	3,9%	3,9%	10,1%	6,1%
dic-22	3,8%	3,7%	9,3%	5,5%
mar-23	3,4%	3,4%	11,5%	4,5%
jun-23	3,5%	3,4%	13,6%	4,2%
sep-23	3,2%	3,1%	12,8%	4,2%
dic-23	3,0%	3,0%	12,7%	4,6%

8. Percentage of doubtful loans in lending to construction sector

Period	Total	Deposit-taking Institutions	Other credit Institutions	CFEs
mar-20	11,4%	11,6%	19,2%	5,1%
jun-20	9,8%	9,8%	14,9%	6,8%
sep-20	9,5%	9,5%	15,3%	6,6%
dic-20	9,2%	9,2%	15,4%	5,5%
mar-21	9,1%	9,1%	14,8%	6,2%
jun-21	9,1%	9,0%	15,0%	9,1%
sep-21	8,7%	8,6%	14,9%	8,0%
dic-21	8,5%	8,4%	16,0%	7,4%
mar-22	8,4%	8,3%	16,2%	8,1%
jun-22	8,4%	8,4%	16,3%	5,9%
sep-22	8,0%	8,0%	15,1%	5,7%
dic-22	8,1%	8,1%	15,4%	4,0%
mar-23	7,8%	7,8%	15,5%	4,0%
jun-23	7,9%	8,0%	16,3%	4,2%
sep-23	7,8%	7,8%	16,6%	4,4%
dic-23	8,0%	8,1%	17,1%	4,3%

9. Outstanding amounts of total lending to the private sector
(million EUR)

Period	Total	Deposit-taking Institutions	Other credit Institutions	CFEs
mar-20	1.195.487	1.138.885	7.321	49.280
jun-20	1.241.445	1.187.023	8.036	46.386
sep-20	1.221.810	1.167.999	8.025	45.786
dic-20	1.224.458	1.174.945	8.191	41.323
mar-21	1.218.084	1.169.638	8.211	40.234
jun-21	1.232.484	1.184.136	7.901	40.447
sep-21	1.213.528	1.165.368	7.868	40.291
dic-21	1.223.700	1.173.435	7.482	42.783
mar-22	1.214.017	1.164.183	7.739	42.096
jun-22	1.234.514	1.182.955	7.633	43.926
sep-22	1.223.502	1.172.369	7.438	43.695
dic-22	1.219.477	1.166.763	7.286	45.429
mar-23	1.203.338	1.152.312	7.198	43.828
jun-23	1.205.595	1.152.994	7.420	45.181
sep-23	1.183.049	1.131.559	7.721	43.769
dic-23	1.181.270	1.126.785	8.515	45.970

10. Doubtful amounts of total lending to the private sector
(million EUR)

Period	Total	Deposit-taking Institutions	Other credit Institutions	CFEs
mar-20	57.382	54.155	270	2.957
jun-20	57.965	54.509	258	3.199
sep-20	55.933	52.650	263	3.020
dic-20	55.164	52.224	252	2.687
mar-21	54.980	51.975	253	2.752
jun-21	54.218	51.357	229	2.632
sep-21	52.826	49.982	220	2.623
dic-21	52.548	49.378	222	2.948
mar-22	51.485	48.286	217	2.982
jun-22	47.916	44.973	208	2.736
sep-22	46.325	43.386	193	2.747
dic-22	43.159	40.276	188	2.695
mar-23	42.215	39.193	182	2.840
jun-23	42.174	39.134	180	2.859
sep-23	42.081	38.955	178	2.948
dic-23	41.868	38.769	188	2.911

11. Outstanding amounts of lending to households for housing purchase
(million EUR)

Period	Total	Deposit-taking Institutions	Other credit Institutions	CFEs
mar-20	491.160	481.134	14	10.012
jun-20	488.615	478.617	14	9.984
sep-20	487.772	477.778	13	9.981
dic-20	487.855	477.877	13	9.965
mar-21	488.594	478.570	12	10.011
jun-21	491.343	481.368	12	9.963
sep-21	491.814	481.917	12	9.885
dic-21	493.146	483.323	12	9.812
mar-22	494.854	485.133	11	9.710
jun-22	496.515	486.890	11	9.614
sep-22	496.187	486.674	11	9.502
dic-22	492.425	483.252	12	9.160
mar-23	486.762	477.783	13	8.966
jun-23	483.224	474.416	13	8.795
sep-23	480.039	471.895	14	8.130
dic-23	476.847	468.871	14	7.962

12. Doubtful amounts of lending to households for housing purchase
(million EUR)

Period	Total	Deposit-taking Institutions	Other credit institutions	CFEs
mar-20	16.841	15.445	0	1.396
jun-20	16.897	15.481	0	1.416
sep-20	15.899	14.480	0	1.419
dic-20	15.276	13.900	0	1.375
mar-21	15.192	13.864	0	1.328
jun-21	14.900	13.617	0	1.283
sep-21	14.563	13.314	0	1.249
dic-21	14.777	13.122	0	1.655
mar-22	14.522	12.895	0	1.628
jun-22	13.188	11.692	0	1.496
sep-22	12.623	11.125	0	1.498
dic-22	11.459	10.118	0	1.341
mar-23	11.380	10.016	0	1.364
jun-23	11.823	10.359	0	1.464
sep-23	12.316	10.835	0	1.481
dic-23	12.307	10.904	0	1.403

13. Outstanding amounts of lending to households for housing renovation
(million EUR)

Period	Total	Deposit-taking Institutions	Other credit institutions	CFEs
mar-20	17.068	16.752	0	316
jun-20	16.851	16.548	0	303
sep-20	16.610	16.314	0	296
dic-20	16.360	16.074	0	286
mar-21	16.117	15.834	0	283
jun-21	15.955	15.660	0	295
sep-21	15.897	15.599	0	298
dic-21	17.030	16.722	0	307
mar-22	16.687	16.360	0	327
jun-22	16.707	16.365	0	342
sep-22	16.606	16.258	0	348
dic-22	16.512	16.165	0	347
mar-23	16.275	15.922	0	353
jun-23	16.008	15.640	0	368
sep-23	15.693	15.335	0	358
dic-23	15.621	15.255	0	365

14. Doubtful amounts of lending to households for housing renovation
(million EUR)

Period	Total	Deposit-taking Institutions	Other credit institutions	CFEs
mar-20	893	882	0	11
jun-20	963	951	0	13
sep-20	945	931	0	14
dic-20	904	888	0	15
mar-21	886	868	0	18
jun-21	858	841	0	17
sep-21	845	828	0	17
dic-21	810	793	0	17
mar-22	809	791	0	18
jun-22	758	740	0	18
sep-22	709	694	0	15
dic-22	618	605	0	13
mar-23	601	586	0	15
jun-23	600	585	0	15
sep-23	604	587	0	17
dic-23	583	563	0	20

15. Outstanding amounts of lending to households for consumer goods
(million EUR)

Period	Total	Deposit-taking Institutions	Other credit institutions	CFEs
mar-20	93.394	71.170	1	22.223
jun-20	91.769	71.070	1	20.699
sep-20	90.761	70.077	1	20.684
dic-20	91.796	75.546	1	16.250
mar-21	89.925	74.407	1	15.517
jun-21	93.008	76.625	1	16.383
sep-21	91.572	75.177	1	16.395
dic-21	93.370	75.251	1	18.118
mar-22	90.008	72.535	1	17.473
jun-22	91.406	73.215	1	18.190
sep-22	92.889	74.524	1	18.364
dic-22	94.393	75.112	1	19.280
mar-23	93.244	74.358	1	18.886
jun-23	94.580	74.948	1	19.631
sep-23	94.891	75.241	1	19.649
dic-23	97.052	76.445	1	20.606

16. Doubtful amounts of lending to households for consumer goods
(million EUR)

Period	Total	Deposit-taking Institutions	Other credit institutions	CFEs
mar-20	4.641	3.610	0	1.031
jun-20	5.118	3.964	0	1.153
sep-20	5.048	4.086	0	962
dic-20	4.718	4.013	0	705
mar-21	4.972	4.182	0	790
jun-21	4.659	3.970	0	689
sep-21	4.703	3.981	0	723
dic-21	4.654	4.007	0	648
mar-22	4.427	3.718	0	709
jun-22	4.200	3.592	0	607
sep-22	4.351	3.729	0	622
dic-22	3.973	3.300	0	673
mar-23	4.062	3.298	0	764
jun-23	4.148	3.478	0	670
sep-23	4.123	3.395	0	727
dic-23	4.155	3.390	0	765

17. Outstanding amounts of lending to finance productive activities
(million EUR)

Period	Total	Deposit-taking Institutions	Other credit institutions	CFEs
mar-20	539.777	517.312	7.270	15.196
jun-20	584.061	562.679	7.984	13.398
sep-20	573.624	552.796	7.982	12.846
dic-20	575.162	554.073	8.165	12.925
mar-21	569.827	548.877	8.186	12.764
jun-21	572.050	551.664	7.878	12.508
sep-21	563.085	542.915	7.845	12.325
dic-21	571.098	550.342	7.459	13.297
mar-22	561.373	540.403	7.716	13.254
jun-22	568.507	546.513	7.611	14.383
sep-22	567.081	545.726	7.416	13.939
dic-22	564.626	542.154	7.263	15.210
mar-23	554.747	533.430	7.174	14.142
jun-23	547.436	525.147	7.395	14.894
sep-23	537.930	516.215	7.692	14.024
dic-23	538.996	514.953	8.485	15.558

18. Doubtful amounts of lending to finance productive activities
(million EUR)

Period	Total	Deposit-taking Institutions	Other credit institutions	CFEs
mar-20	28.672	28.014	270	389
jun-20	28.808	28.104	258	445
sep-20	28.178	27.482	263	434
dic-20	28.648	27.986	252	410
mar-21	28.334	27.656	253	425
jun-21	28.365	27.683	229	453
sep-21	27.321	26.660	220	441
dic-21	27.180	26.508	221	451
mar-22	27.101	26.433	217	451
jun-22	25.900	25.253	208	439
sep-22	25.135	24.503	193	439
dic-22	23.759	23.075	188	496
mar-23	22.913	22.212	182	519
jun-23	22.391	21.682	180	530
sep-23	21.855	21.142	178	535
dic-23	21.906	21.145	188	574

19. Outstanding amounts of lending to real estate activities
(million EUR)

Period	Total	Deposit-taking Institutions	Other credit institutions	CFEs
mar-20	87.853	86.848	158	848
jun-20	85.542	84.894	157	490
sep-20	83.829	83.206	155	468
dic-20	81.943	81.359	152	433
mar-21	81.529	80.957	150	422
jun-21	81.700	81.157	131	412
sep-21	80.498	79.974	129	395
dic-21	82.101	81.586	123	392
mar-22	76.707	76.194	120	393
jun-22	75.409	74.822	149	437
sep-22	76.357	75.731	205	422
dic-22	74.607	73.946	244	417
mar-23	73.598	73.020	160	418
jun-23	72.007	71.442	162	402
sep-23	70.308	69.773	169	365
dic-23	69.748	69.206	168	374

20. Doubtful amounts of lending to real estate activities
(million EUR)

Period	Total	Deposit-taking Institutions	Other credit institutions	CFEs
mar-20	4.554	4.497	31	26
jun-20	4.358	4.300	30	28
sep-20	4.282	4.224	30	27
dic-20	4.079	4.023	30	26
mar-21	3.940	3.886	29	25
jun-21	3.718	3.665	28	24
sep-21	3.555	3.503	28	24
dic-21	3.390	3.340	22	28
mar-22	3.335	3.288	21	26
jun-22	3.064	3.017	21	26
sep-22	2.987	2.940	21	26
dic-22	2.814	2.768	23	23
mar-23	2.532	2.495	18	19
jun-23	2.491	2.452	22	17
sep-23	2.218	2.181	22	15
dic-23	2.088	2.050	21	17

21. Outstanding amounts of lending to the construction sector
(million EUR)

Period	Total	Deposit-taking Institutions	Other credit institutions	CFEs
mar-20	26.926	25.253	519	1.154
jun-20	28.703	27.164	602	936
sep-20	28.362	26.876	580	905
dic-20	27.895	26.275	570	1.050
mar-21	27.668	26.086	591	991
jun-21	27.577	25.937	586	1.054
sep-21	27.420	25.777	587	1.056
dic-21	27.235	25.603	487	1.145
mar-22	27.177	25.645	462	1.070
jun-22	26.678	25.092	458	1.127
sep-22	27.237	25.579	454	1.204
dic-22	26.542	24.945	432	1.165
mar-23	26.703	25.124	427	1.152
jun-23	26.158	24.563	408	1.187
sep-23	25.670	24.092	400	1.178
dic-23	25.613	24.003	388	1.222

22. Doubtful amounts of lending to the construction sector
(million EUR)

Period	Total	Deposit-taking Institutions	Other credit institutions	CFEs
mar-20	3.083	2.924	99	59
jun-20	2.821	2.668	90	63
sep-20	2.690	2.541	89	60
dic-20	2.553	2.408	88	57
mar-21	2.517	2.368	88	62
jun-21	2.514	2.330	88	96
sep-21	2.381	2.209	87	84
dic-21	2.305	2.143	78	84
mar-22	2.282	2.121	75	87
jun-22	2.238	2.096	75	66
sep-22	2.189	2.052	69	68
dic-22	2.142	2.029	67	46
mar-23	2.079	1.967	66	46
jun-23	2.073	1.957	66	49
sep-23	2.000	1.882	66	51
dic-23	2.060	1.942	66	52