



Delinquency Graphs by Vintage (*Gráficos de Morosidad por Cosechas*)

El Salvador - Mortgage Loans
(*El Salvador - Préstamos Hipotecarios*)

Cutoff Date: April-2026

Section 1 (English Reports/Reportes en Inglés)

Delinquency Graphs by Vintage

Section 2 (Reportes en Español/Spanish Reports)

Gráficos de Morosidad por Cosechas

Section 1

(English Reports / Reportes en Inglés)



Delinquency Graphs by Vintage El Salvador

Mortgage Loans - April-2026

An analysis of historical loan payment data was used to compile a migration analysis of delinquency by annual vintage. Delinquencies for each vintage were grouped into the following buckets; Current, 1-30, 31- 60, 61-90, 91-120, 121-150, 151-180, and 180+. Results are provided in graphical and tabular form. Vintages with fewer than fifty (50) loans are not presented, however these excluded loans are included in the data and graphs showing all vintages.

The cutoff date is April-2026

Mortgage Loans - La Hipotecaria El Salvador Migration Analysis (All Vintages)

	2017 April	2018 April	2019 April	2020 April	2021 April	2022 April	2023 April	2024 April	2025 April	2026 April
Balance	177,718,459	184,107,344	197,022,432	204,654,426	200,263,712	190,264,022	180,457,936	172,040,784	167,703,223	76,850,000

Delinquency Status (\$ of Current Balance)

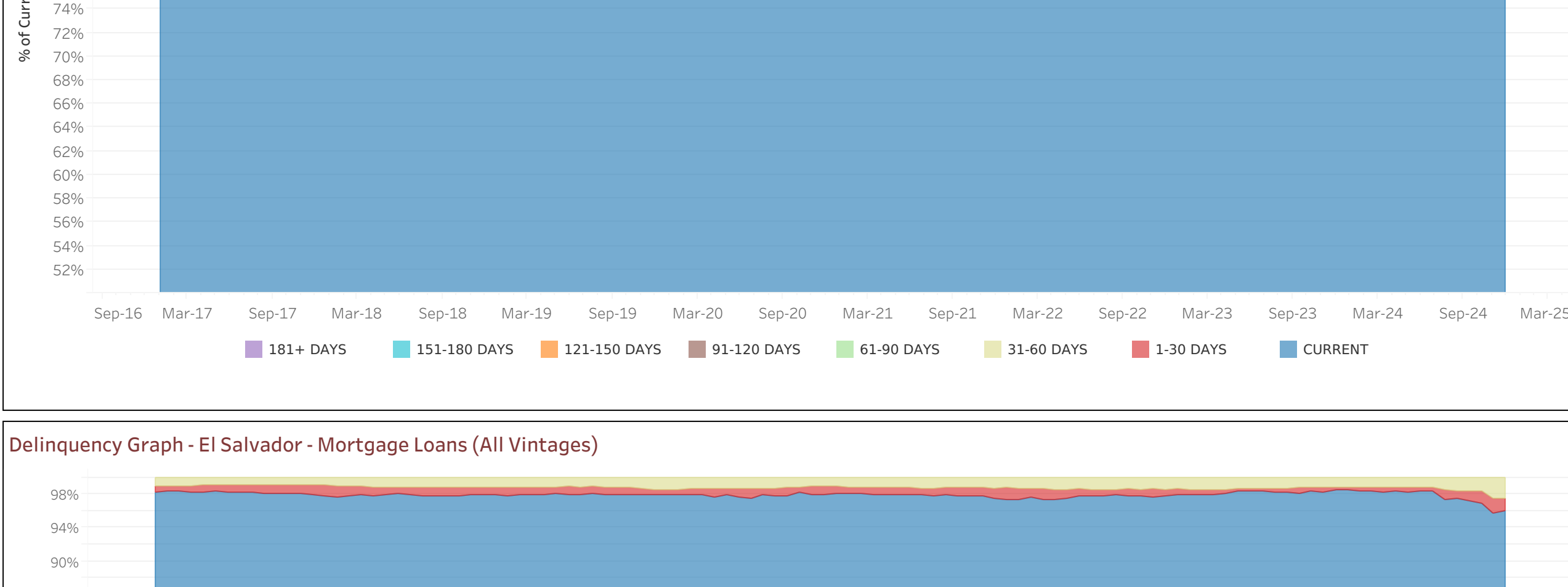
	2017 April	2018 April	2019 April	2020 April	2021 April	2022 April	2023 April	2024 April	2025 April	2026 April
CURRENT	163,562,411	166,106,952	179,610,385	188,480,371	179,616,588	172,413,507	161,160,960	154,692,999	151,106,758	63,379,913
1-30 DAYS	5,964,158	8,679,463	7,322,445	6,106,290	8,640,252	7,006,163	8,776,663	8,972,266	9,196,877	6,124,701
31-60 DAYS	3,555,407	2,996,225	3,581,097	3,190,176	4,819,653	3,991,259	3,214,870	3,921,308	2,876,400	2,779,393
61-90 DAYS	1,554,358	1,932,506	2,430,889	2,181,076	2,165,997	2,121,763	2,674,004	895,149	1,639,407	1,451,425
91-120 DAYS	646,433	1,326,066	865,683	939,739	1,152,981	673,884	923,979	488,558	532,298	483,436
121-150 DAYS	358,469	730,168	357,021	437,279	463,790	542,905	369,267	213,365	237,812	480,113
151-180 DAYS	194,533	466,189	409,059	397,679	189,549	228,629	542,667	255,139	110,254	210,342
181+ DAYS	1,882,689	1,869,775	2,445,855	2,621,817	2,615,402	2,485,911	2,793,527	2,601,310	1,993,337	1,938,677

Delinquency Status (% of Current Balance)

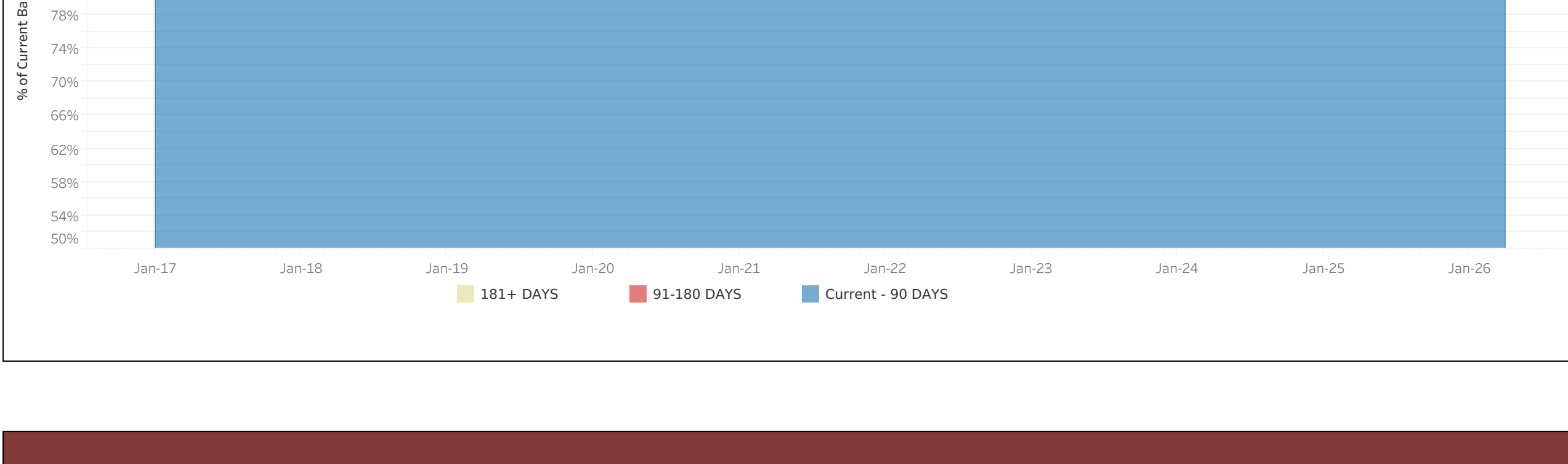
	2017 April	2018 April	2019 April	2020 April	2021 April	2022 April	2023 April	2024 April	2025 April	2026 April
CURRENT	92.03%	90.22%	91.16%	92.10%	89.69%	90.62%	89.31%	89.62%	90.15%	83.47%
1-30 DAYS	3.36%	4.71%	3.72%	2.92%	4.31%	4.10%	4.86%	5.22%	5.46%	7.97%
31-60 DAYS	2.00%	1.63%	1.82%	1.75%	2.41%	2.10%	1.79%	2.29%	1.72%	3.62%
61-90 DAYS	0.87%	1.05%	1.23%	1.07%	1.38%	1.12%	1.48%	0.52%	0.99%	1.89%
91-120 DAYS	0.36%	0.72%	0.44%	0.46%	0.58%	0.35%	0.51%	0.28%	0.32%	0.63%
121-150 DAYS	0.20%	0.40%	0.18%	0.21%	0.23%	0.29%	0.20%	0.12%	0.14%	0.62%
151-180 DAYS	0.11%	0.25%	0.21%	0.19%	0.09%	0.12%	0.30%	0.15%	0.07%	0.27%
181+ DAYS	1.06%	1.02%	1.24%	1.28%	1.31%	1.31%	1.55%	1.51%	1.19%	2.52%

	2017 April	2018 April	2019 April	2020 April	2021 April	2022 April	2023 April	2024 April	2025 April	2026 April
CURRENT - 90 DAYS	98.27%	97.61%	97.93%	97.85%	97.79%	97.93%	97.44%	97.93%	98.29%	95.95%
91-180 DAYS	0.67%	1.37%	0.83%	0.87%	0.90%	0.76%	1.02%	0.56%	0.52%	1.53%
181+ DAYS	1.06%	1.02%	1.24%	1.28%	1.31%	1.31%	1.55%	1.51%	1.19%	2.52%

Delinquency Graph - El Salvador - Mortgage Loans (All Vintages)



Delinquency Graph - El Salvador - Mortgage Loans (All Vintages)



Vintages Summary

Monthly Balance - El Salvador - Mortgage Loans

	2017 April	2018 April	2019 April	2020 April	2021 April	2022 April	2023 April	2024 April	2025 April	2026 April
2017	6,523,926	18,818,510	17,695,515	16,367,166	15,479,086	14,346,639	12,779,951	11,751,604	10,632,552	5,294,397
2018		5,696,696	23,097,983	66,238	124,453	779,272	344,875	18,046,355	15,968,277	14,790,398
2019			9,406,026	26,360,710	24,757,550	22,361,969	20,922,604	19,229,647	17,670,228	4,599,276
2020				4,897,984	10,664,541	10,374,067	9,689,962	8,850,161	8,376,307	2,362,755
2021					4,108,482	9,871,138	9,228,994	8,491,387	7,912,176	1,840,393
2022						2,933,164	9,034,646	8,445,995	7,833,071	2,065,421
2023							1,980,271	7,388,888	7,100,720	2,112,123
2024								2,483,437	9,823,385	3,613,871
2025									2,608,919	398,144

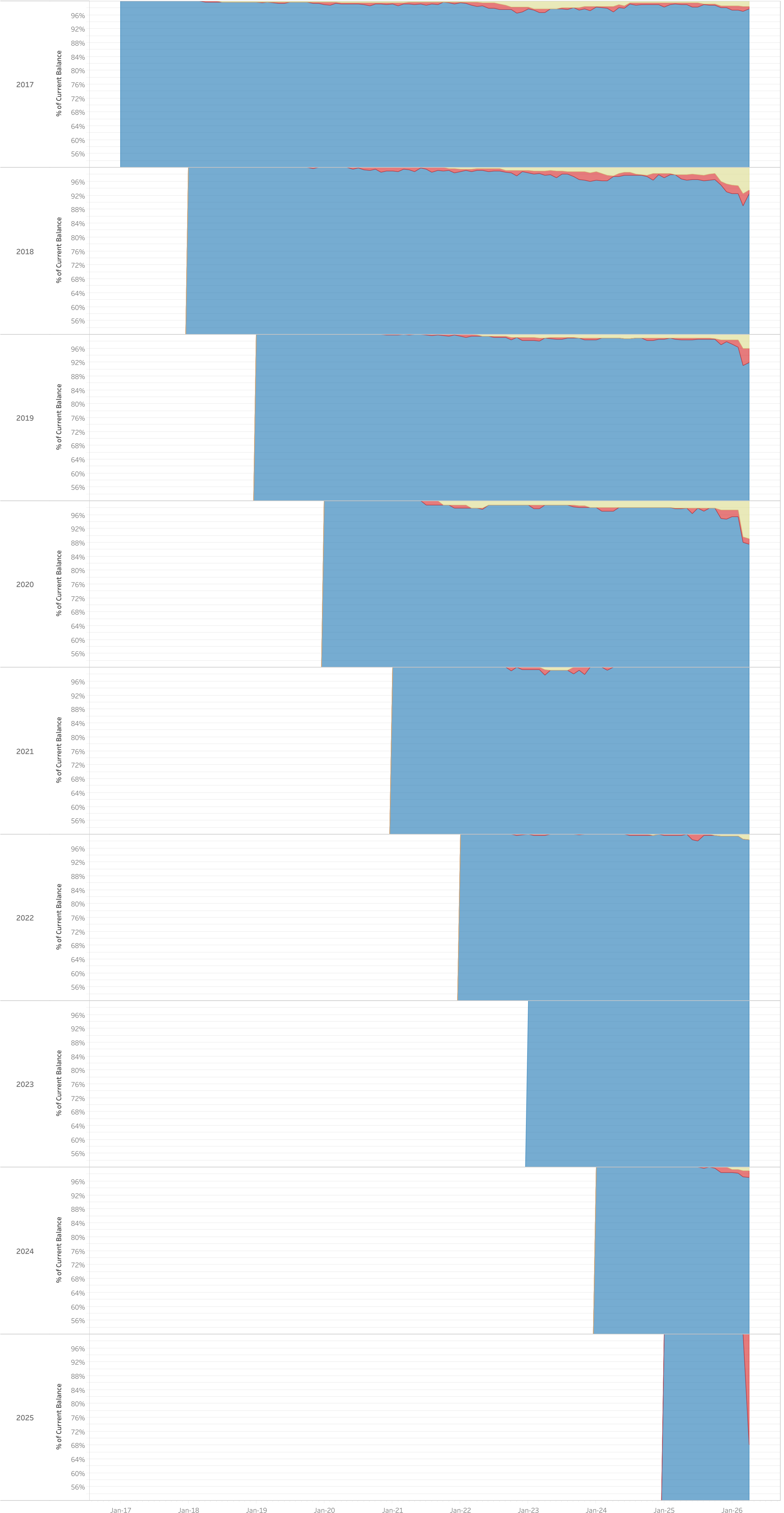
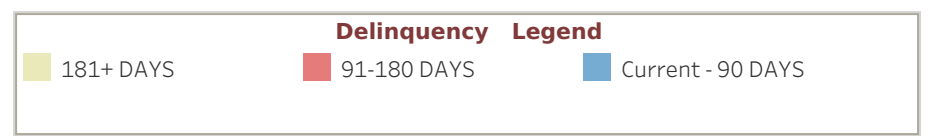
Delinquency Status (\$ of Current Balance) - El Salvador - Mortgage Loans

	2017 April	2018 April	2019 April	2020 April	2021 April	2022 April	2023 April	2024 April	2025 April	2026 April
CURRENT	6,523,926	18,818,510	16,926,715	15,719,777	14,056,523	13,377,030	11,639,917	10,945,474	9,950,389	4,841,549
1-30 DAYS	0	173,065	330,414	214,779	779,272	344,875	506,323	314,659	378,478	165,889
31-60 DAYS	0	0	66,238	124,453	365,802	215,095	71,738	23,871	121,551	121,525
61-90 DAYS	0	0	200,664	366,102	143,815	376,284	130,550	85,587	63,516	45,336
91-120 DAYS	0	59,400	0	60,169	68,273	85,184	130,140	159,524	19,178	0
121-150 DAYS	0	0	22,485	0	0	89,770	0	0	34,616	34,089
151-180 DAYS	0	0	0	0	0	0	0	34,685	0	0
181+ DAYS	0	0	59,400	81,885	59,400	59,400	292,282	188,343	64,822	84,000
CURRENT	0	5,696,696	22,776,930	21,758,673	19,960,054	17,952,527	16,479,640	14,501,353	13,596,170	3,833,457
1-30 DAYS	0	0	253,175	327,573	565,408	1,185,002	352,235	676,888	382,619	639,978
31-60 DAYS	0	0	67,877	199,789	420,207	329,918	533,195	231,492	273,613	0
61-90 DAYS	0	0	0	0	151,583	431,483	324,507	282,204	127,160	52,118
91-120 DAYS	0	0	0	0	0	155,065	0	68,975	0	167,651
121-150 DAYS	0	0	0	0	0	83,463	32,718	39,748	0	52,118
151-180 DAYS	0	0	0	0	0	0	92,028	0	0	0
181+ DAYS	0	0	0	0	0	0	0	332,197	310,208	332,197
CURRENT	0	0	9,304,504	26,140,829	23,321,593	20,746,420	19,034,011	16,412,310	15,624,640	3,222,697
1-30 DAYS	0	0	101,521	159,336	925,131	833,683	1,012,019	1,939,226	1,503,660	768,147
31-60 DAYS	0	0	0	0	42,000	361,956	508,599	445,762	624,927	197,322
61-90 DAYS	0	0	0	0	18,545	87,825	138,719	513,024	48,398	126,087
91-120 DAYS	0	0	0	0	0	42,000	0	0	88,892	40,579
121-150 DAYS	0	0	0	0	0	0	0	0	0	90,184
151-180 DAYS	0	0	0	0	0	0	0	0	0	48,279
181+ DAYS	0	0	0	0	0	18,545	45,559	217,787	180,250	190,750
CURRENT	0	0	0	4,868,764	10,356,416	9,839,826	8,974,099	8,138,534	7,648,049	1,567,263
1-30 DAYS	0	0	0	29,100	308,125	289,473	369,069	432,186	207,226	161,526
31-60 DAYS	0	0	0	0	0	0	0	223,497	0	142,912
61-90 DAYS	0	0	0	0	0	25,253	0	17,958	178,767	142,912
91-120 DAYS	0	0	0	0	0	0	0	0	0	27,070
151-180 DAYS	0	0	0	0	0	0	0	0	0	38,599
181+ DAYS	0	0	0	0	0	219,516	123,296	171,363	171,363	258,639
CURRENT	0	0	0	0	4,108,482	9,798,160	8,888,916	7,855,375	7,331,165	1,118,387
1-30 DAYS	0	0	0	0	0	72,978	242,667	564,959	510,307	491,903
31-60 DAYS	0	0	0	0	0	0	0	0	0	280,104
61-90 DAYS	0	0	0	0	0	0	0	0	0	51,169
91-120 DAYS	0	0	0	0	0	0	0	0	0	0
181+ DAYS	0	0	0	0	0	0	0	0	0	0
CURRENT	0	0	0	0	0	2,712,646	8,763,813	7,923,132	6,954,374	1,782,282
1-30 DAYS	0	0	0	0	0	220,518	239,150	330,568	504,745	251,526
31-60 DAYS	0	0	0	0	0	0	0	160,613	105,997	0
61-90 DAYS	0	0	0	0	0	0	0	31,604	236,337	0
121-150 DAYS	0	0	0	0	0	0	0	0	0	0
181+ DAYS	0	0	0	0	0	0	0	31,684	0	31,684
CURRENT	0	0	0	0	0	0	0	0	0	0
1-30 DAYS	0	0	0	0	0	0	0	1,980,271	7,020,341	6,653,613
31-60 DAYS	0	0	0	0	0	0	0	316,371	395,866	316,484
61-90 DAYS	0	0	0	0	0	0	0	52,176	51,242	226,295
91-120 DAYS	0	0	0	0	0	0	0	0	0	0
151-180 DAYS	0	0	0	0	0	0	0	0	0	0
181+ DAYS	0	0	0	0	0	0	0	0	0	0
CURRENT	0	0	0	0	0	0	0	2,319,232	9,277,519	3,475,901
1-30 DAYS	0	0	0	0	0	0	0	164,204	545,866	31,598
121-150 DAYS	0	0	0	0	0	0	0	0	0	65,198
181+ DAYS	0	0	0	0	0	0	0	0	0	41,174
CURRENT	0	0	0	0	0	0	0	0	2,608,919	217,704
1-30 DAYS	0	0	0	0	0	0	0	0	0	51,083
91-120 DAYS	0	0	0	0	0	0	0	0	0	127,855

Delinquency Status (% of Current Balance) - El Salvador - Mortgage Loans

	2017 April	2018 April	2019 April	2020 April	2021 April	2022 April	2023 April	202
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Delinquency Graph - El Salvador - Mortgage Loans (2017,2018,2019 y 6 más) Vintages



Section 2

(Spanish Reports / Reportes en Español)



Gráficos de Morosidad por Cosechas El Salvador

Préstamos Hipotecarios - Abril-2026

Se realizó un análisis de los datos históricos de pago de préstamos para compilar un análisis de migración de la morosidad por antigüedad anual. Las morosidades de cada cosecha se agruparon en los siguientes canastas; Corriente, 1-30, 31-60, 61-90, 91-120, 121-150, 151-180 y 180+. Los resultados se proporcionan en forma gráfica y tabular. Las cosechas con menos de cincuenta (50) préstamos no se muestran en el reporte, sin embargo, aquellos préstamos excluidos, si forman parte de la tabla de datos como en la gráfica de todas las cosechas.

La fecha de corte: Abril-2026



Gráficos de Morosidad - Préstamos Hipotecarios - El Salvador

