



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

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

Cutoff Date: May-2026

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### **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 - May-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 May-2026

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

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Balance	178,472,987	185,353,449	198,338,882	204,195,710	199,287,955	189,428,919	179,873,094	171,794,586	166,933,733	76,351,600

## Delinquency Status (\$ of Current Balance)

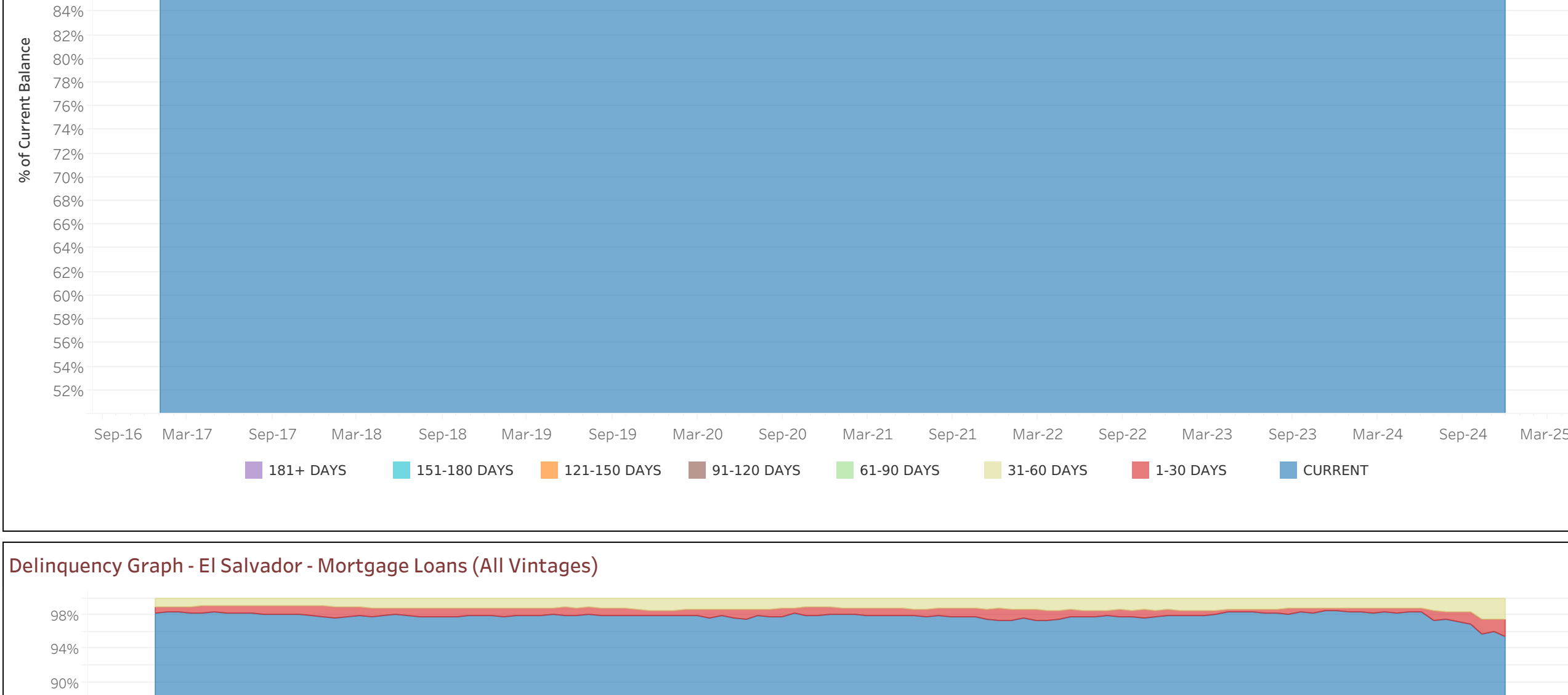
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CURRENT	165,092,447	168,091,806	181,620,405	187,979,853	179,833,041	170,921,421	163,253,580	156,424,995	152,233,245	62,702,469
1-30 DAYS	5,350,500	7,799,327	7,243,296	5,860,676	8,362,921	8,940,979	6,774,790	8,105,073	7,469,596	6,350,321
31-60 DAYS	3,249,002	3,181,680	3,231,846	3,694,602	4,173,837	3,709,931	3,688,953	2,960,833	2,918,532	2,526,612
61-90 DAYS	1,693,420	2,128,664	2,062,893	2,265,012	2,554,038	1,739,284	2,172,145	1,005,554	1,548,500	1,251,024
91-120 DAYS	739,935	589,304	954,055	580,232	1,131,180	838,131	743,243	422,633	495,927	960,620
121-150 DAYS	323,776	1,008,030	535,296	417,697	428,920	496,326	278,819	302,047	217,770	483,562
151-180 DAYS	316,932	560,230	394,964	540,556	317,069	185,878	434,303	106,845	186,415	166,762
181+ DAYS	1,706,975	1,994,410	2,296,136	2,857,083	2,486,408	2,596,968	2,527,261	2,466,607	1,923,907	1,960,519

## Delinquency Status (% of Current Balance)

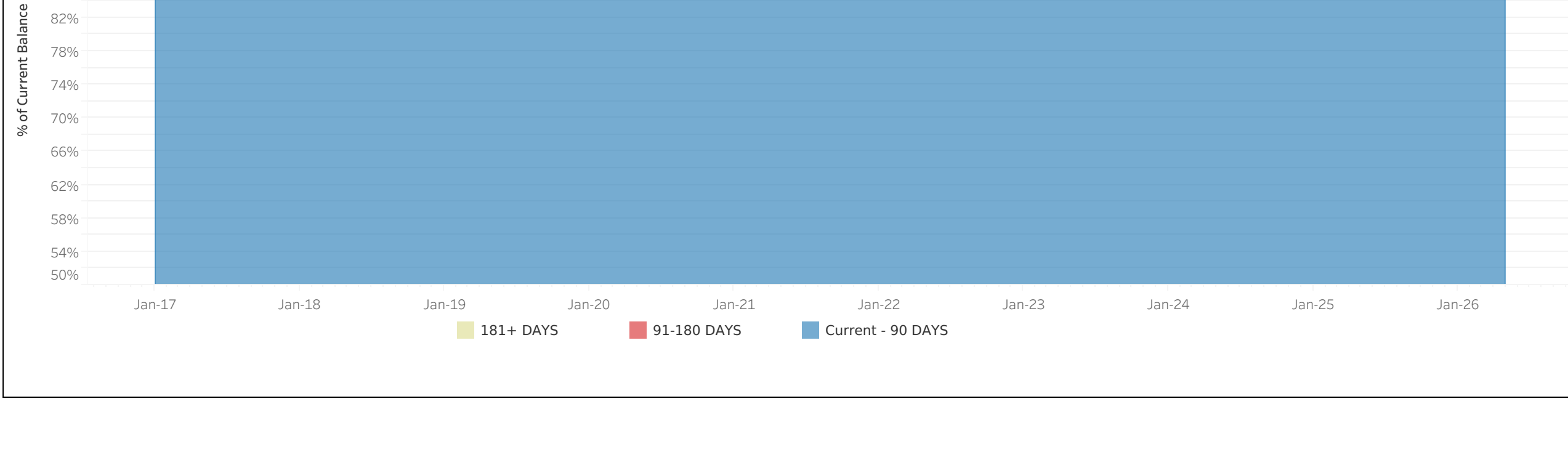
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CURRENT	92.50%	90.69%	91.57%	92.06%	90.24%	90.23%	90.76%	91.59%	91.16%	83.22%
1-30 DAYS	3.02%	4.21%	3.65%	2.87%	4.20%	4.72%	3.77%	4.72%	4.47%	8.32%
31-60 DAYS	1.82%	1.72%	1.63%	1.81%	2.09%	1.96%	2.05%	1.72%	1.75%	3.31%
61-90 DAYS	0.95%	1.15%	1.04%	1.11%	1.29%	0.92%	1.21%	0.59%	0.93%	1.64%
91-120 DAYS	0.41%	0.32%	0.48%	0.28%	0.57%	0.44%	0.41%	0.25%	0.30%	1.26%
121-150 DAYS	0.18%	0.54%	0.27%	0.20%	0.22%	0.26%	0.16%	0.18%	0.13%	0.57%
151-180 DAYS	0.18%	0.30%	0.20%	0.26%	0.16%	0.10%	0.24%	0.06%	0.11%	0.22%
181+ DAYS	0.96%	1.08%	1.16%	1.40%	1.25%	1.37%	1.41%	1.44%	1.15%	2.57%

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CURRENT - 90 DAYS	98.27%	97.76%	97.87%	97.85%	97.81%	97.63%	97.73%	98.08%	98.31%	95.39%
91-180 DAYS	0.77%	1.16%	0.95%	0.75%	0.94%	0.80%	0.81%	0.48%	0.54%	2.04%
181+ DAYS	0.96%	1.08%	1.16%	1.40%	1.25%	1.37%	1.41%	1.44%	1.15%	2.57%

## 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	2018	2019	2020	2021	2022	2023	2024	2025	2026
2017	8,180,559	18,464,411	17,514,317	16,338,191	15,440,749	14,133,406	12,677,125	11,591,454	10,601,009	5,266,132
2018		6,105,754	23,067,949	22,367,414	21,446,958	19,778,423	17,932,543	15,891,551	14,676,768	5,051,321
2019			202,264	26,326,200	24,581,020	22,097,274	20,874,825	19,048,140	17,282,510	4,568,896
2020				4,893,398	10,651,545	10,241,000	9,675,830	8,819,927	8,362,861	2,361,017
2021					4,697,735	9,858,940	9,076,222	8,476,325	7,902,950	1,837,614
2022						3,789,030	9,021,071	8,438,999	7,819,394	2,059,116
2023							2,546,397	7,379,395	7,088,669	2,109,223
2024								3,479,671	9,793,474	3,608,555
2025									3,229,304	397,948

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

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CURRENT	8,180,559	18,464,411	16,929,119	15,691,126	14,025,198	13,047,580	11,805,389	10,645,051	10,073,885	4,857,752
1-30 DAYS	0	134,616	192,006	214,683	773,446	619,226	411,663	482,866	278,457	125,473
31-60 DAYS	0	50,449	75,079	68,604	260,436	57,088	37,240	147,511	66,574	63,865
61-90 DAYS	0	0	202,264	221,724	215,366	218,857	130,550	92,866	63,516	57,661
91-120 DAYS	0	0	35,964	60,169	38,629	41,485	0	66,574	0	43,336
121-150 DAYS	0	59,400	22,485	0	68,273	66,433	0	0	53,755	34,046
151-180 DAYS	0	0	0	0	0	0	0	34,685	0	0
181+ DAYS	0	0	59,400	81,885	59,400	82,737	292,282	123,190	64,822	84,000

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CURRENT	0	8,009,569	22,796,624	21,728,469	19,789,616	18,021,188	16,330,344	14,597,655	13,487,502	3,796,881
1-30 DAYS	0	96,184	203,447	383,610	851,985	1,165,031	680,444	503,388	433,442	603,933
31-60 DAYS	0	0	67,877	276,801	184,261	208,969	318,751	187,780	217,808	40,945
61-90 DAYS	0	0	0	118,534	362,991	212,705	209,638	174,523	0	58,789
91-120 DAYS	0	0	0	0	168,918	11,489	141,632	0	187,780	216,576
121-150 DAYS	0	0	0	0	87,188	83,463	21,749	136,809	31,989	0
151-180 DAYS	0	0	0	0	0	0	70,133	0	0	0
181+ DAYS	0	0	0	0	0	0	150,092	294,595	310,208	332,197

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CURRENT	0	0	12,032,821	26,106,319	23,404,566	20,377,919	18,956,317	17,036,795	15,616,479	5,924,732
1-30 DAYS	0	0	0	15,938	564,522	722,824	805,774	1,288,676	1,011,703	694,674
31-60 DAYS	0	0	0	48,500	495,496	805,229	474,333	353,376	375,185	228,376
61-90 DAYS	0	0	0	12,545	97,891	68,803	368,470	151,516	0	123,810
91-120 DAYS	0	0	0	0	0	0	0	97,077	0	88,892
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	18,545	122,548	172,903	217,787	190,250	190,250

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CURRENT	0	0	0	4,867,748	10,528,249	9,566,477	8,960,290	8,244,921	7,639,257	1,538,854
1-30 DAYS	0	0	0	25,650	369,483	429,755	369,483	297,300	202,572	238,404
31-60 DAYS	0	0	0	0	123,296	0	222,761	88,590	142,912	143,609
61-90 DAYS	0	0	0	0	0	0	0	17,958	206,757	143,609
91-120 DAYS	0	0	0	0	0	0	25,253	0	0	0
121-150 DAYS	0	0	0	0	0	0	0	0	0	230,189
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	171,363

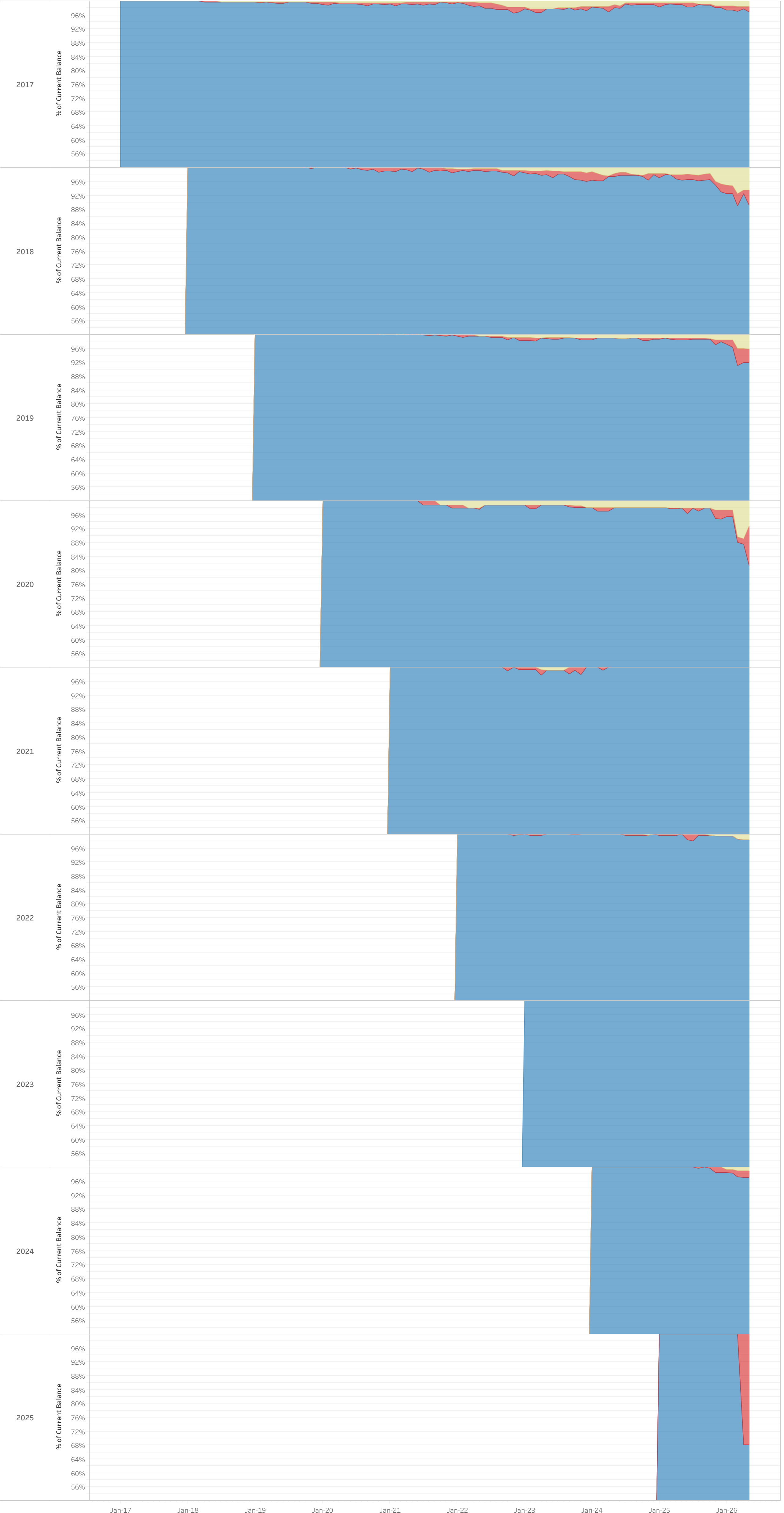
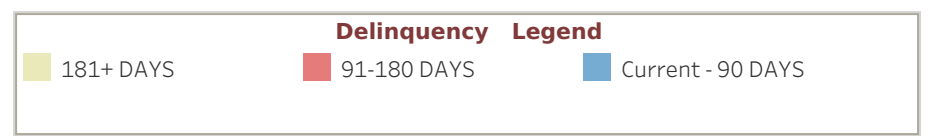
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CURRENT	0	0	0	0	4,625,769	9,656,652	8,758,832	7,996,500	7,244,870	1,142,499
1-30 DAYS	0	0	0	0	71,965	202,287	66,853	335,607	507,629	538,068
31-60 DAYS	0	0	0	0	0	0	0	73,653	150,452	77,059
61-90 DAYS	0	0	0	0	0	0	0	104,823	72,953	79,969
91-120 DAYS	0	0	0	0	0	0	0	72,650	0	0

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CURRENT	0	0	0	0	0	3,747,346	8,989,387	7,878,928	7,287,124	1,814,187
1-30 DAYS	0	0	0	0	0	31,684	31,684	414,812	222,284	213,305
31-60 DAYS	0	0	0	0	0	10,000	0	143,259	73,650	0
61-90 DAYS	0	0	0	0	0	0	0	0	236,337	0
91-120 DAYS	0	0	0	0	0	0	0	0	0	31,624

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CURRENT	0	0	0	0	0	2,859,208	7,045,917	6,866,633	1,399,967	1,399,967
1-30 DAYS	0	0	0	0	0	0	144,689	294,238	170,827	431,801
31-60 DAYS	0	0	0	0	0	0	42,500	39,239	51,210	226,295
61-90 DAYS	0	0	0	0	0	0	0	0	0	51,169

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CURRENT	0	0	0	0	0	0	0	3,250,413	9,426,913	3,294,904
1-30 DAYS	0	0	0	0	0	0	0	229,257	366,561	136,548
31-60 DAYS	0	0	0	0						

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 - Mayo-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: Mayo-2026

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Gráficos de Morosidad - Préstamos Hipotecarios - El Salvador

