



Delinquency Graphs by Vintage El Salvador

Mortgage Loans - January-2023
Trust XV

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 January-2023

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

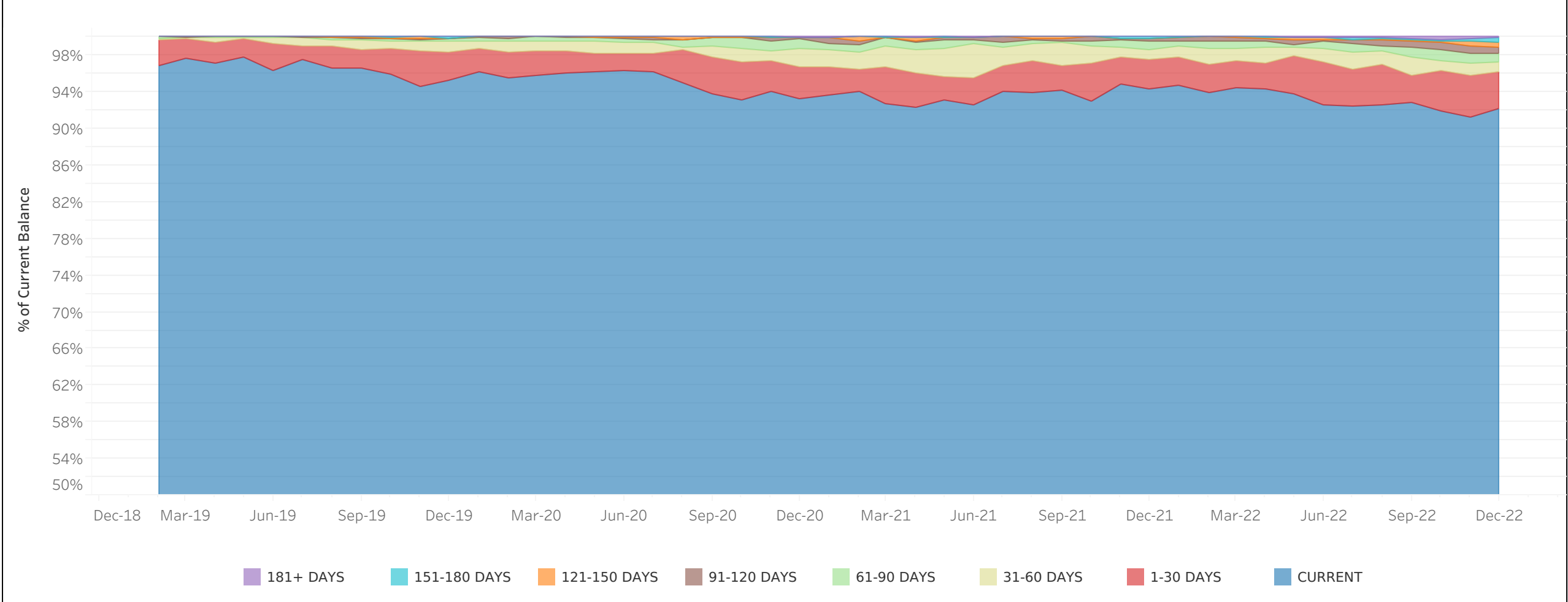
	2019	2020	2021	2022	2023
	February	February	February	February	February
Balance	39,574,474	35,996,667	33,584,243	29,942,439	27,111,740

Delinquency Status (\$ of Current Balance)					
CURRENT	38,309,718	34,382,552	31,601,483	28,102,876	25,151,496
1-30 DAYS	1,114,903	1,011,506	809,340	951,729	760,861
31-60 DAYS	92,700	426,212	594,508	491,832	520,052
61-90 DAYS	97,154	96,717	278,079	232,604	193,216
91-120 DAYS	0	79,681	150,855	123,376	158,749
121-150 DAYS	0	0	149,177	0	176,050
181+ DAYS	0	0	0	0	151,317

Delinquency Status (% of Current Balance)					
	2019	2020	2021	2022	2023
	February	February	February	February	February
CURRENT	96.80%	95.52%	94.10%	93.86%	92.77%
1-30 DAYS	2.82%	2.81%	2.41%	3.18%	2.81%
31-60 DAYS	0.23%	1.18%	1.77%	1.64%	1.92%
61-90 DAYS	0.14%	0.27%	0.83%	0.91%	0.71%
91-120 DAYS	0.00%	0.22%	0.45%	0.41%	0.59%
121-150 DAYS	0.00%	0.00%	0.44%	0.00%	0.65%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.56%

CURRENT - 90 DAYS	100.00%	99.78%	99.11%	99.59%	98.21%
91-180 DAYS	0.00%	0.22%	0.89%	0.41%	1.23%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.56%

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



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