



## Delinquency Graphs by Vintage El Salvador

Mortgage Loans - January-2023  
XV Fideicomiso

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)

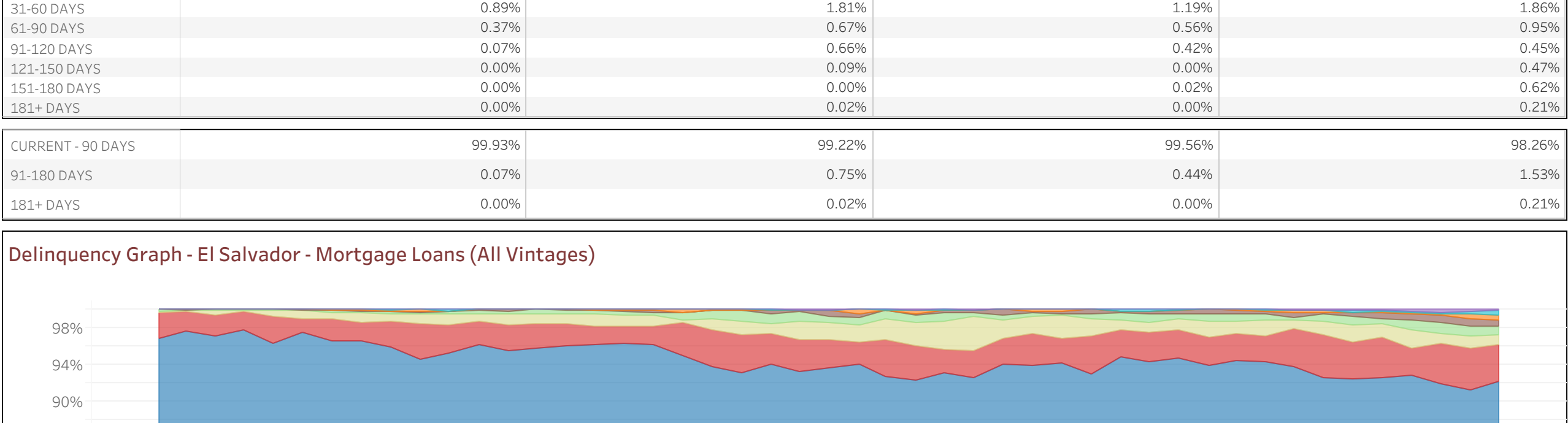
	2020	2021	2022	2023
	January	January	January	January
Balance	36,304,213	33,970,868	30,214,889	27,295,846

Delinquency Status (\$ of Current Balance)				
CURRENT	34,924,493	31,804,629	28,614,968	24,695,094
1-30 DAYS	898,807	1,059,605	937,171	1,359,858
31-60 DAYS	321,832	615,616	360,147	507,695
61-90 DAYS	135,184	227,310	169,037	258,327
91-120 DAYS	23,897	224,444	126,731	122,563
121-150 DAYS	0	30,835	0	127,241
151-180 DAYS	0	0	6,834	168,963
181+ DAYS	0	8,426	0	56,104

Delinquency Status (% of Current Balance)				
CURRENT	96.20%	93.62%	94.70%	90.47%
1-30 DAYS	2.48%	3.12%	3.10%	4.98%
31-60 DAYS	0.89%	1.81%	1.19%	1.96%
61-90 DAYS	0.37%	0.67%	0.56%	0.95%
91-120 DAYS	0.07%	0.66%	0.42%	0.45%
121-150 DAYS	0.00%	0.09%	0.00%	0.47%
151-180 DAYS	0.00%	0.00%	0.02%	0.62%
181+ DAYS	0.00%	0.02%	0.00%	0.21%

CURRENT - 90 DAYS	99.93%	99.22%	99.56%	98.26%
91-180 DAYS	0.07%	0.75%	0.44%	1.53%
181+ DAYS	0.00%	0.02%	0.00%	0.21%

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



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