



Delinquency Graphs by Vintage El Salvador

Mortgage Loans - April-2026
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 April-2026

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

	2019	2020	2021	2022	2023	2024	2025	2026
	April	April	April	April	April	April	April	April
Balance	39,321,497	35,774,915	33,022,479	29,267,274	26,686,203	24,625,767	22,332,778	20,586,345

Delinquency Status (\$ of Current Balance)

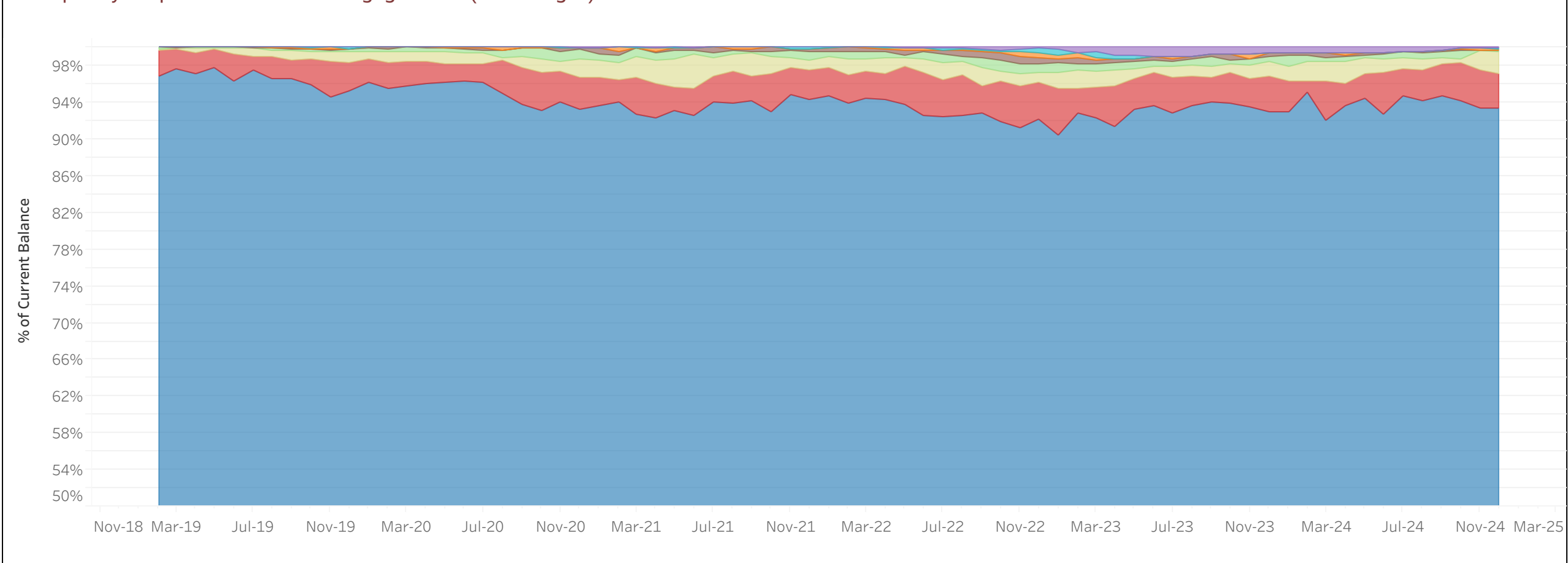
CURRENT	38,211,569	34,354,543	30,461,444	27,608,422	24,388,587	23,047,173	21,182,477	19,252,858
1-30 DAYS	894,696	874,263	1,241,587	817,018	1,188,807	598,697	676,272	684,625
31-60 DAYS	213,151	399,005	867,550	488,433	464,419	607,685	215,810	381,266
61-90 DAYS	12,080	106,054	258,222	221,041	211,419	129,588	169,219	100,835
91-120 DAYS	0	41,051	44,498	77,916	85,939	34,945	63,459	43,219
121-150 DAYS	0	0	142,238	24,689	0	49,054	0	11,057
151-180 DAYS	0	0	0	29,755	121,849	0	0	65,263
181+ DAYS	0	0	6,939	0	225,182	158,625	25,541	67,201

Delinquency Status (% of Current Balance)

	2019	2020	2021	2022	2023	2024	2025	2026
	April	April	April	April	April	April	April	April
CURRENT	97.18%	96.03%	92.24%	94.33%	91.39%	93.59%	94.85%	93.52%
1-30 DAYS	2.25%	2.44%	3.76%	2.79%	4.45%	2.43%	3.03%	3.23%
31-60 DAYS	0.54%	1.12%	2.63%	1.67%	1.74%	2.47%	0.97%	1.85%
61-90 DAYS	0.03%	0.30%	0.78%	0.76%	0.79%	0.53%	0.76%	0.49%
91-120 DAYS	0.00%	0.11%	0.13%	0.27%	0.32%	0.14%	0.28%	0.21%
121-150 DAYS	0.00%	0.00%	0.43%	0.08%	0.00%	0.20%	0.00%	0.05%
151-180 DAYS	0.00%	0.00%	0.00%	0.10%	0.46%	0.00%	0.00%	0.32%
181+ DAYS	0.00%	0.00%	0.02%	0.00%	0.84%	0.64%	0.11%	0.33%

CURRENT - 90 DAYS	100.00%		99.89%	99.41%	99.55%		98.38%	99.01%
91-180 DAYS	0.00%		0.11%	0.57%	0.45%		0.78%	0.34%
181+ DAYS	0.00%		0.00%	0.02%	0.00%		0.84%	0.64%

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



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