



Delinquency Graphs by Vintage El Salvador

Mortgage Loans - August-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 August-2026

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

	2019 August	2020 August	2021 August	2022 August	2023 August	2024 August	2025 August	2026 August
Balance	38,189,145	35,191,598	31,551,617	28,338,946	26,032,397	23,863,308	21,913,299	19,971,571

Delinquency Status (% of Current Balance)		
30-59 Days	60-89 Days	90+ Days
0.00%	0.00%	0.00%

1-30 DAYS	36,870,474	53,405,769	29,621,032	26,231,831	24,365,366	22,474,000	20,719,843	18,876,530
31-60 DAYS	922,046	1,267,481	1,099,412	1,265,398	834,295	810,016	577,887	539,491
61-90 DAYS	276,444	126,656	585,778	411,110	340,220	289,326	291,995	303,205
91-120 DAYS	95,693	286,702	117,647	180,555	146,415	145,234	72,519	117,289
121-150 DAYS	12,080	77,325	180,355	69,620	43,195	92,410	152,623	152,623
151-180 DAYS	12,200	100,990	50,423	62,814	24,031	0	53,960	65,263
181+ DAYS	0	0	0	14,558	0	0	10,963	10,963
	0	0	0	26,667	252,461	101,537	44,720	67,201

Delinquency Status (% of Current Balance)

	2019	2020	2021	2022	2023	2024	2025	2026
	August	August	August	August	August	August	August	August
CURRENT	96.55%	94.94%	93.88%	92.56%	93.60%	94.18%	94.83%	94.51%
1-30 DAYS	2.41%	3.40%	2.40%	4.30%	4.39%	2.64%	1.90%	2.64%
31-60 DAYS	0.72%	0.36%	1.86%	1.45%	1.31%	1.21%	1.32%	1.52%
61-90 DAYS	0.25%	0.81%	0.37%	0.51%	0.56%	0.61%	0.33%	0.59%
91-120 DAYS	0.03%	0.00%	0.25%	0.64%	0.27%	0.18%	0.42%	0.76%
121-150 DAYS	0.03%	0.29%	0.16%	0.09%	0.09%	0.00%	0.03%	0.35%
151-180 DAYS	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.05%
181+ DAYS	0.00%	0.00%	0.00%	0.09%	0.97%	0.43%	0.20%	0.34%
CURRENT - 90 DAYS	99.34%	99.71%	99.65%	99.00%	98.67%	99.39%		
91-180 DAYS	0.06%	0.29%	0.40%	0.91%	0.36%	0.18%		
181+ DAYS	0.00%	0.00%	0.00%	0.09%	0.97%	0.43%		

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

