



Delinquency Graphs by Vintage El Salvador

Mortgage Loans - July-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 July-2026

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

	2019 July	2020 July	2021 July	2022 July	2023 July	2024 July	2025 July	2026 July
Balance	38,339,242	35,391,378	31,869,288	28,602,396	26,236,083	23,972,410	22,021,294	20,097,628

Delinquency Status (\$ of Current Balance)

URGENT	37,385,132	34,018,498	29,988,183	26,421,374	24,399,156	22,713,020	20,897,321	18,726,918
1-30 DAYS	591,658	738,757	881,331	1,173,212	1,023,664	700,450	553,962	665,167
31-60 DAYS	338,164	409,924	650,267	527,011	318,535	292,161	300,623	282,144
61-90 DAYS	12,080	84,579	151,821	163,816	165,242	134,193	139,193	280,972
91-120 DAYS	12,208	115,723	197,686	111,111	57,922	0	65,398	0
121-150 DAYS	0	23,897	0	14,558	80,529	0	25,217	10,963
151-180 DAYS	0	0	0	62,814	0	0	19,178	65,263
181+ DAYS	0	0	0	26,667	252,461	101,537	25,541	67,201

Delinquency Status (% of Current Balance)

	July	July	July	July	July	July	July	July
CURRENT	97.51%	96.12%	94.10%	92.37%	92.77%	94.75%	94.90%	93.17%
1-30 DAYS	1.54%	2.09%	2.77%	4.10%	3.90%	2.92%	2.52%	3.31%
31-60 DAYS	0.88%	1.16%	2.04%	1.21%	1.21%	1.22%	1.37%	1.40%
61-90 DAYS	0.03%	0.24%	0.48%	0.62%	0.69%	0.61%	0.61%	1.40%
91-120 DAYS	0.03%	0.33%	0.62%	0.39%	0.22%	0.00%	0.00%	0.00%
121-150 DAYS	0.00%	0.00%	0.00%	0.00%	0.33%	0.00%	0.31%	0.00%
151-180 DAYS	0.00%	0.00%	0.00%	0.22%	0.00%	0.00%	0.09%	0.32%
181+ DAYS	0.00%	0.00%	0.00%	0.09%	0.96%	0.42%	0.12%	0.33%
CURRENT - 90 DAYS	99.97%		99.61%	99.38%	99.25%		98.51%	99.58%
91-180 DAYS	0.03%		0.39%	0.62%	0.66%		0.53%	0.00%
181+ DAYS	0.00%		0.00%	0.00%	0.09%		0.96%	0.42%

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

