



Delinquency Graphs by Vintage El Salvador

Mortgage Loans - June-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 June-2026

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

	2019	2020	2021	2022	2023	2024	2025	2026
	June	June	June	June	June	June	June	June
Balance	38,797,048	35,589,463	32,414,152	28,877,122	26,363,451	24,166,506	22,124,408	20,284,245

	2019	2020	2021	2022	2023	2024	2025	2026
	June	June	June	June	June	June	June	June
CURRENT	37,392,662	34,296,776	30,025,743	26,717,795	24,697,993	22,406,340	20,833,158	19,023,647
1-30 DAYS	1,125,888	656,336	939,639	1,361,651	957,830	1,100,613	726,664	489,227
31-60 DAYS	224,171	410,153	1,134,845	439,993	151,538	341,130	255,352	382,196
61-90 DAYS	44,347	161,672	152,066	211,708	173,920	130,611	145,258	208,452
91-120 DAYS	0	38,629	94,920	56,594	121,793	29,187	53,960	48,259
121-150 DAYS	0	23,897	0	62,814	7,916	0	44,434	65,263
151-180 DAYS	0	0	0	19,994	0	0	0	0
181+ DAYS	0	0	6,939	6,673	252,461	158,625	25,541	67,201

	2019	2020	2021	2022	2023	2024	2025	2026
	June	June	June	June	June	June	June	June
CURRENT	96.38%	96.37%	92.63%	92.52%	93.68%	92.72%	94.16%	93.79%
1-30 DAYS	2.90%	1.84%	2.90%	4.72%	3.63%	4.55%	3.28%	2.41%
31-60 DAYS	0.60%	1.15%	3.69%	1.52%	0.57%	1.41%	1.34%	1.98%
61-90 DAYS	0.11%	0.45%	0.47%	0.73%	0.66%	0.54%	0.66%	1.03%
91-120 DAYS	0.00%	0.11%	0.29%	0.20%	0.46%	0.12%	0.24%	0.24%
121-150 DAYS	0.00%	0.07%	0.00%	0.22%	0.03%	0.00%	0.20%	0.32%
151-180 DAYS	0.00%	0.00%	0.00%	0.07%	0.00%	0.00%	0.00%	0.00%
181+ DAYS	0.00%	0.00%	0.02%	0.02%	0.96%	0.66%	0.12%	0.33%

CURRENT - 90 DAYS	100.00%		99.82%	99.69%	99.49%		98.55%	99.22%
91-180 DAYS	0.00%		0.18%	0.29%	0.48%		0.49%	0.12%
181+ DAYS	0.00%		0.00%	0.02%	0.02%		0.96%	0.66%

