



## Delinquency Graphs by Vintage El Salvador

Mortgage Loans - May-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 May-2026

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

	2019	2020	2021	2022	2023	2024	2025	2026
	May	May	May	May	May	May	May	May
Balance	38,938,653	35,704,809	32,754,944	29,024,136	26,469,214	24,289,348	22,210,037	20,388,131

## Delinquency Status (\$ of Current Balance)

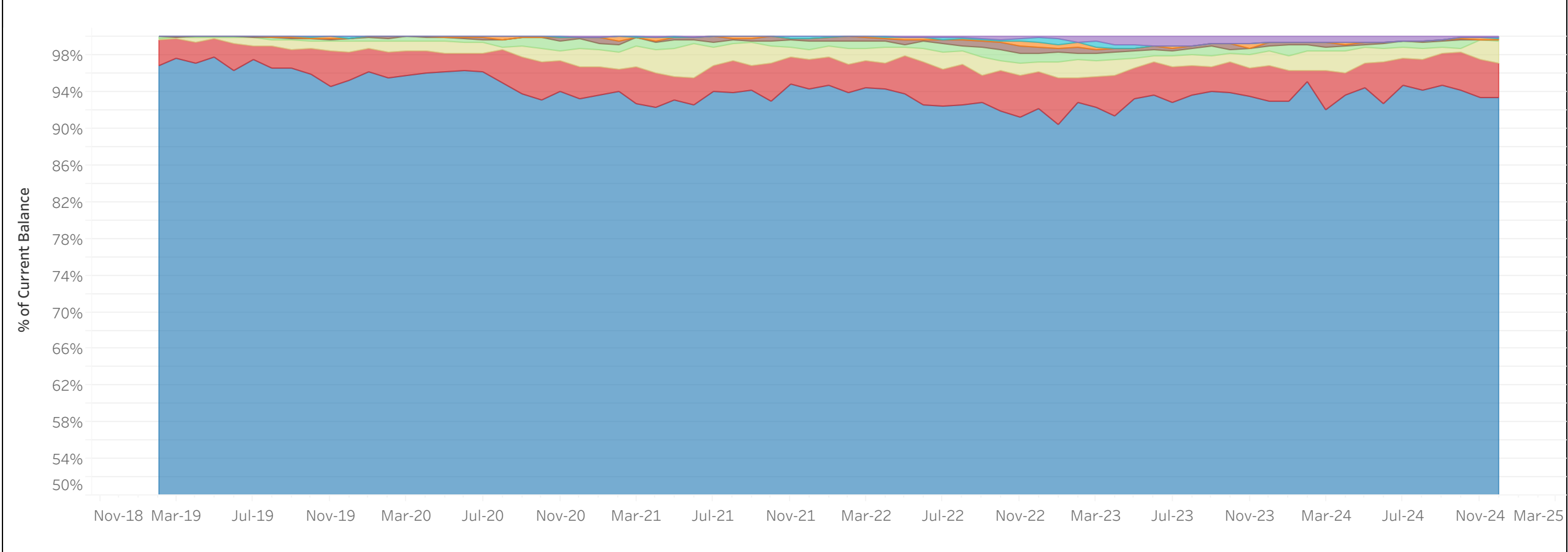
CURRENT	38,075,875	34,345,452	30,486,330	27,199,889	24,666,909	22,934,140	20,930,460	18,825,806
1-30 DAYS	759,497	724,988	856,571	1,224,779	894,056	669,878	833,329	945,304
31-60 DAYS	64,505	487,284	1,008,575	257,359	271,695	392,092	170,553	356,236
61-90 DAYS	38,355	106,054	313,401	104,350	217,382	79,944	203,695	26,609
91-120 DAYS	0	17,155	83,127	147,679	92,041	54,670	0	103,713
121-150 DAYS	0	23,897	0	82,808	0	0	44,489	0
151-180 DAYS	0	0	6,939	0	91,266	0	0	0
181+ DAYS	0	0	0	6,673	235,866	158,625	25,541	132,464

## Delinquency Status (% of Current Balance)

	2019	2020	2021	2022	2023	2024	2025	2026
	May	May	May	May	May	May	May	May
CURRENT	97.78%	96.19%	93.07%	93.71%	93.19%	94.42%	94.24%	92.34%
1-30 DAYS	1.95%	2.03%	2.62%	4.22%	3.38%	2.76%	3.75%	4.63%
31-60 DAYS	0.17%	1.36%	3.08%	0.89%	1.03%	1.61%	0.78%	1.75%
61-90 DAYS	0.10%	0.30%	0.96%	0.36%	0.82%	0.33%	0.92%	0.33%
91-120 DAYS	0.00%	0.05%	0.25%	0.51%	0.35%	0.23%	0.00%	0.51%
121-150 DAYS	0.00%	0.07%	0.00%	0.29%	0.00%	0.00%	0.20%	0.00%
151-180 DAYS	0.00%	0.00%	0.02%	0.00%	0.34%	0.00%	0.00%	0.00%
181+ DAYS	0.00%	0.00%	0.00%	0.02%	0.89%	0.65%	0.11%	0.65%

CURRENT - 90 DAYS	100.00%		99.89%	99.73%	99.18%		98.42%	99.12%
91-180 DAYS	0.00%		0.11%	0.27%	0.79%		0.69%	0.23%
181+ DAYS	0.00%		0.00%	0.00%	0.02%		0.89%	0.65%

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



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