



Delinquency Graphs by Vintage El Salvador

Mortgage Loans - January-2024
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 January-2024

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

	2020	2021	2022	2023	2024
	January	January	January	January	January
Balance	36,304,213	33,970,868	30,214,889	27,295,846	24,952,194

Delinquency Status (\$ of Current Balance)

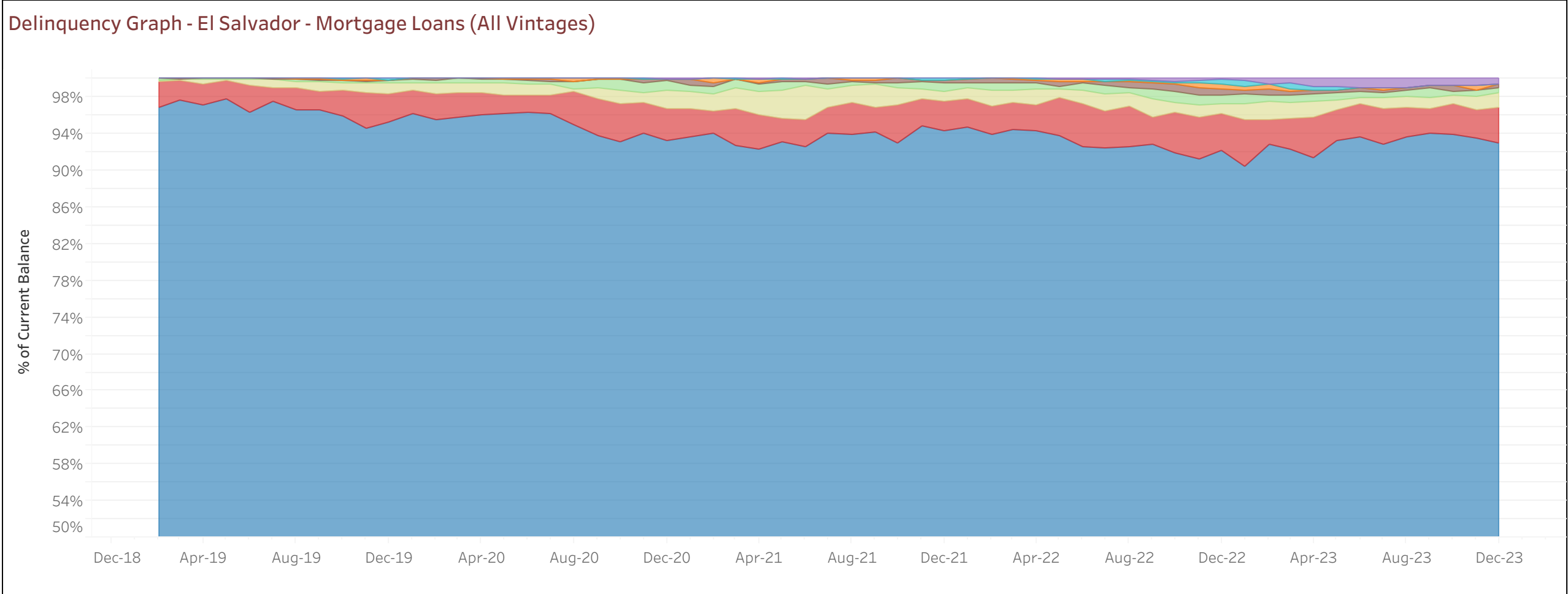
CURRENT	34,924,493	31,804,629	28,614,968	24,695,094	23,207,571
1-30 DAYS	898,897	1,059,695	937,171	1,359,858	814,455
31-60 DAYS	331,832	615,516	360,147	507,695	415,725
61-90 DAYS	135,184	227,310	169,037	258,327	300,987
91-120 DAYS	23,897	224,444	126,731	122,563	54,831
121-150 DAYS	0	30,835	0	127,241	0
151-180 DAYS	0	0	6,834	168,963	0
181+ DAYS	0	8,426	0	56,104	158,625

Delinquency Status (% of Current Balance)

	2020	2021	2022	2023	2024
	January	January	January	January	January
CURRENT	96.20%	93.62%	94.70%	90.47%	93.01%
1-30 DAYS	2.48%	3.12%	3.10%	4.98%	3.26%
31-60 DAYS	0.89%	1.81%	1.19%	1.86%	1.67%
61-90 DAYS	0.37%	0.67%	0.56%	0.95%	1.23%
91-120 DAYS	0.07%	0.66%	0.42%	0.45%	0.22%
121-150 DAYS	0.00%	0.09%	0.00%	0.47%	0.00%
151-180 DAYS	0.00%	0.00%	0.02%	0.62%	0.00%
181+ DAYS	0.00%	0.02%	0.00%	0.21%	0.64%

CURRENT - 90 DAYS	99.93%	99.22%	99.56%	98.26%	99.14%
91-180 DAYS	0.07%	0.75%	0.44%	1.53%	0.22%
181+ DAYS	0.00%	0.02%	0.00%	0.21%	0.64%

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



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