



## Delinquency Graphs by Vintage El Salvador

Mortgage Loans - October-2023  
Trust XIII

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 October-2023

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

	2016	2017	2018	2019	2020	2021	2022	2023
Balance	October	October	October	October	October	October	October	October
Balance	44,478,836	42,051,036	38,944,131	35,761,265	33,403,635	30,572,388	28,052,064	25,606,167

## Delinquency Status (\$ of Current Balance)

CURRENT	43,885,108	40,266,717	36,895,574	32,842,151	30,183,630	28,177,030	25,659,906	23,705,235
1-30 DAYS	428,463	1,107,054	667,715	1,173,609	1,263,136	974,904	1,056,510	1,115,953
31-60 DAYS	165,264	370,076	648,916	767,472	779,755	576,948	369,531	205,544
61-90 DAYS	0	190,643	313,315	419,348	551,567	399,993	313,646	127,222
91-120 DAYS	0	45,506	130,748	143,836	137,132	243,954	196,034	163,858
121-150 DAYS	0	0	43,694	82,059	22,590	17,997	94,795	43,001
151-180 DAYS	0	7,733	25,953	104,341	31,647	30,574	57,273	0
181+ DAYS	0	63,806	218,215	228,447	414,178	350,987	325,369	245,353

## Delinquency Status (% of Current Balance)

	2016	2017	2018	2019	2020	2021	2022	2023
	October	October	October	October	October	October	October	October
CURRENT	98.67%	95.76%	94.74%	91.84%	90.36%	92.16%	91.47%	92.58%
1-30 DAYS	0.96%	2.63%	1.71%	3.28%	3.84%	3.19%	3.69%	4.36%
31-60 DAYS	0.37%	0.88%	1.67%	2.15%	2.33%	1.23%	1.32%	0.50%
61-90 DAYS	0.00%	0.45%	0.80%	1.17%	1.65%	1.31%	1.12%	0.50%
91-120 DAYS	0.00%	0.11%	0.34%	0.40%	0.41%	0.80%	0.70%	0.64%
121-150 DAYS	0.00%	0.00%	0.11%	0.23%	0.07%	0.06%	0.34%	0.17%
151-180 DAYS	0.00%	0.02%	0.07%	0.29%	0.09%	0.10%	0.20%	0.00%
181+ DAYS	0.00%	0.15%	0.56%	0.64%	1.24%	1.15%	1.16%	0.96%

