



## Delinquency Graphs by Vintage El Salvador

Mortgage Loans - March-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 March-2023

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

	2017	2018	2019	2020	2021	2022	2023
	March	March	March	March	March	March	March
Balance	43,402,060	40,900,718	37,561,738	34,611,721	32,175,633	29,548,286	26,878,504

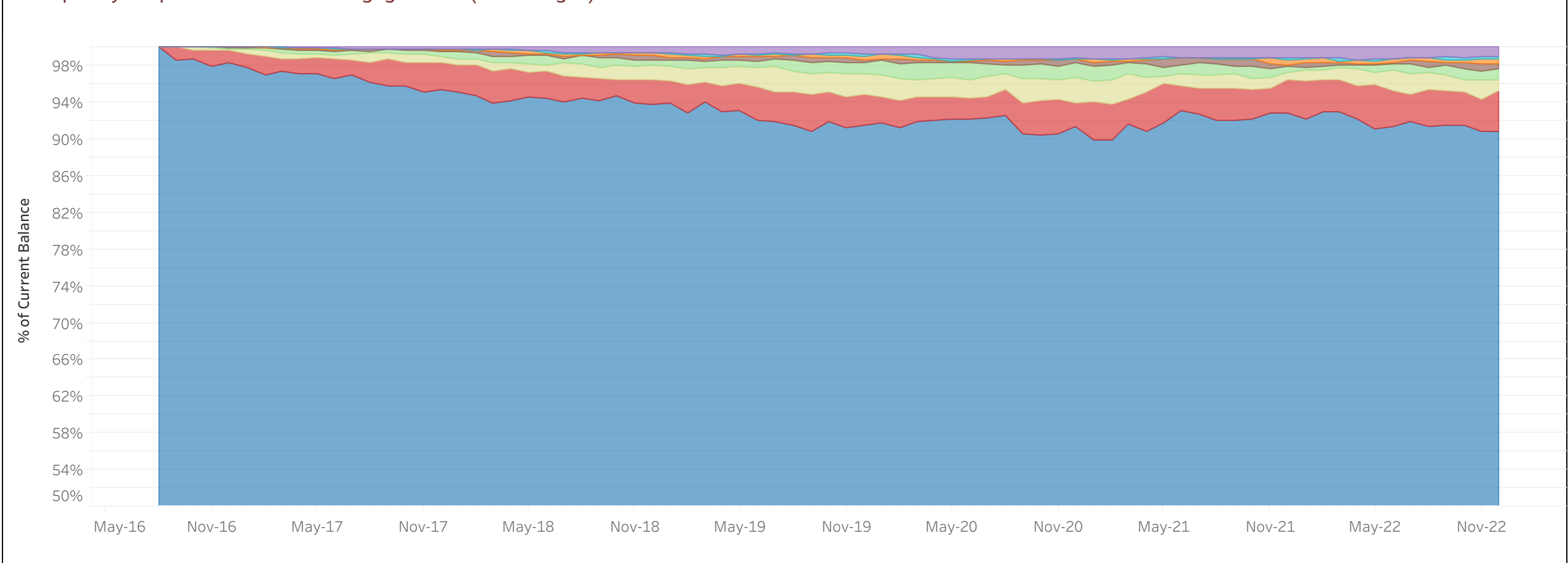
## Delinquency Status (\$ of Current Balance)

CURRENT	42,275,221	38,427,634	35,333,902	31,822,665	29,475,251	27,487,812	25,149,798
1-30 DAYS	573,820	1,411,388	779,825	899,208	856,228	1,014,056	808,809
31-60 DAYS	251,164	350,587	617,329	645,968	912,479	394,376	392,903
61-90 DAYS	153,395	293,118	240,804	647,509	389,098	92,190	82,254
91-120 DAYS	86,090	238,773	116,168	112,495	25,968	46,739	70,006
121-150 DAYS	0	79,401	101,455	105,583	110,629	70,967	111,282
151-180 DAYS	30,370	10,620	91,310	103,969	0	95,549	16,038
181+ DAYS	0	89,198	280,946	275,225	405,980	346,597	247,514

## Delinquency Status (% of Current Balance)

	2017	2018	2019	2020	2021	2022	2023
	March	March	March	March	March	March	March
CURRENT	97.40%	93.95%	94.07%	91.94%	91.61%	93.03%	93.57%
1-30 DAYS	1.32%	3.45%	2.08%	2.60%	2.66%	3.43%	3.01%
31-60 DAYS	0.65%	0.86%	1.64%	1.87%	2.84%	1.33%	1.46%
61-90 DAYS	0.35%	0.72%	0.64%	1.87%	1.23%	0.31%	0.31%
91-120 DAYS	0.20%	0.58%	0.31%	0.33%	0.08%	0.16%	0.26%
121-150 DAYS	0.00%	0.19%	0.27%	0.31%	0.34%	0.24%	0.41%
151-180 DAYS	0.07%	0.26%	0.24%	0.30%	0.00%	0.32%	0.06%
181+ DAYS	0.00%	0.22%	0.75%	0.80%	1.26%	1.17%	0.92%
CURRENT - 90 DAYS	99.73%	98.98%	98.43%	98.28%	98.31%	98.11%	98.34%
91-180 DAYS	0.27%	0.80%	0.82%	0.93%	0.42%	0.72%	0.73%
181+ DAYS	0.00%	0.22%	0.75%	0.80%	1.26%	1.17%	0.92%

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



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