



Delinquency Graphs by Vintage El Salvador

Mortgage Loans - January-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 January-2023

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

	2017	2018	2019	2020	2021	2022	2023
	February	February	February	February	February	February	February
Balance	43,642,340	41,230,359	37,911,570	34,703,152	32,374,179	29,808,652	27,071,902

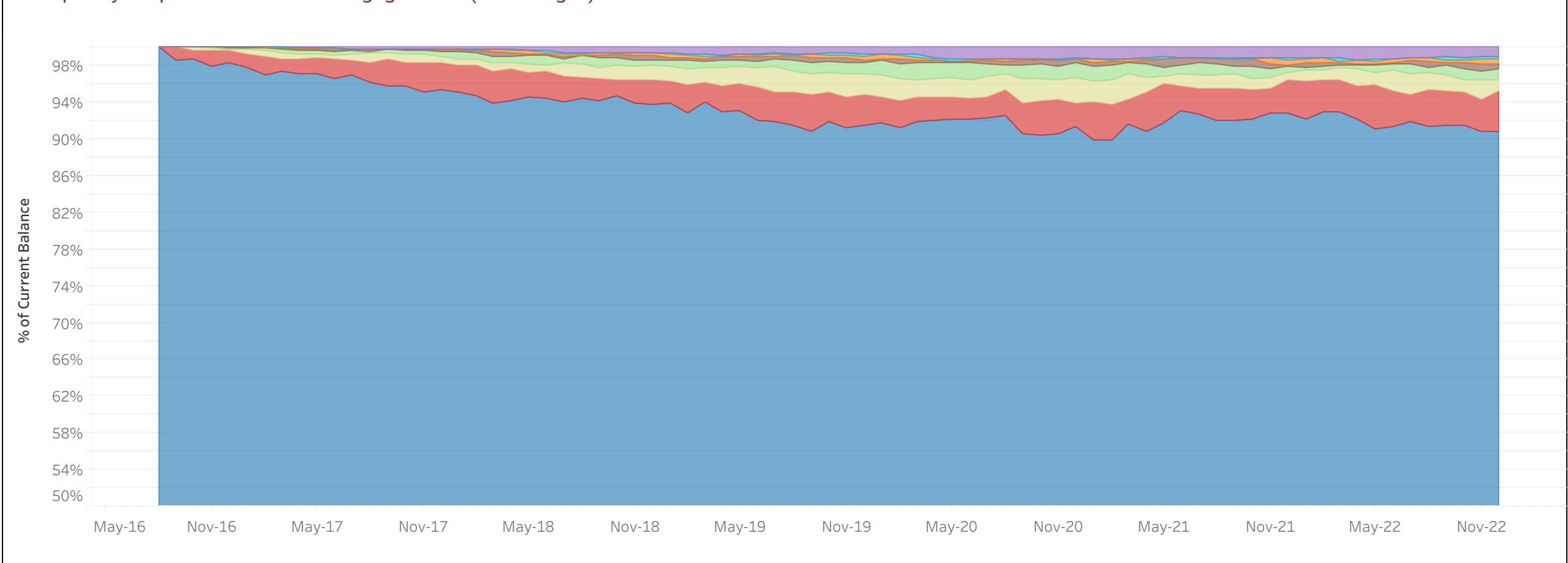
Delinquency Status (\$ of Current Balance)

CURRENT	42,311,242	39,062,343	35,206,471	31,644,421	29,119,505	27,712,822	24,651,349
1-30 DAYS	872,255	1,349,557	1,144,796	1,025,294	1,295,515	1,053,151	952,442
31-60 DAYS	301,305	268,353	691,546	859,669	840,112	321,444	656,392
61-90 DAYS	127,168	321,462	334,272	563,974	513,006	111,345	331,283
91-120 DAYS	0	112,666	119,110	177,365	136,394	92,255	161,815
121-150 DAYS	30,370	0	79,281	136,356	73,465	170,981	80,386
151-180 DAYS	0	26,780	55,150	57,092	39,500	0	81,244
181+ DAYS	0	89,198	280,346	238,981	395,683	346,653	306,990

Delinquency Status (% of Current Balance)

	2017	2018	2019	2020	2021	2022	2023
	February	February	February	February	February	February	February
CURRENT	96.95%	94.74%	92.86%	91.19%	89.95%	92.97%	91.06%
1-30 DAYS	2.00%	3.27%	3.02%	2.95%	3.88%	3.53%	3.52%
31-60 DAYS	0.69%	0.65%	1.82%	2.49%	2.60%	1.09%	1.87%
61-90 DAYS	0.29%	0.79%	0.88%	1.63%	1.59%	0.37%	1.22%
91-120 DAYS	0.00%	0.27%	0.31%	0.51%	0.42%	0.31%	0.60%
121-150 DAYS	0.07%	0.00%	0.21%	0.39%	0.23%	0.57%	0.30%
151-180 DAYS	0.00%	0.06%	0.15%	0.16%	0.12%	0.00%	0.30%
181+ DAYS	0.00%	0.22%	0.74%	0.69%	1.22%	1.16%	1.13%
CURRENT - 90 DAYS	99.93%	99.45%	98.59%	98.24%	98.01%	97.95%	97.67%
91-180 DAYS	0.07%	0.34%	0.67%	1.07%	0.77%	0.88%	1.19%
181+ DAYS	0.00%	0.22%	0.74%	0.69%	1.22%	1.16%	1.13%

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



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

