



Delinquency Graphs by Vintage El Salvador

Mortgage Loans - December-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 December-2023

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

	2016	2017	2018	2019	2020	2021	2022	2023
Balance	December	December	December	December	December	December	December	December
	44,023,880	41,710,866	38,452,410	35,230,561	32,865,046	30,165,196	27,378,109	25,241,978

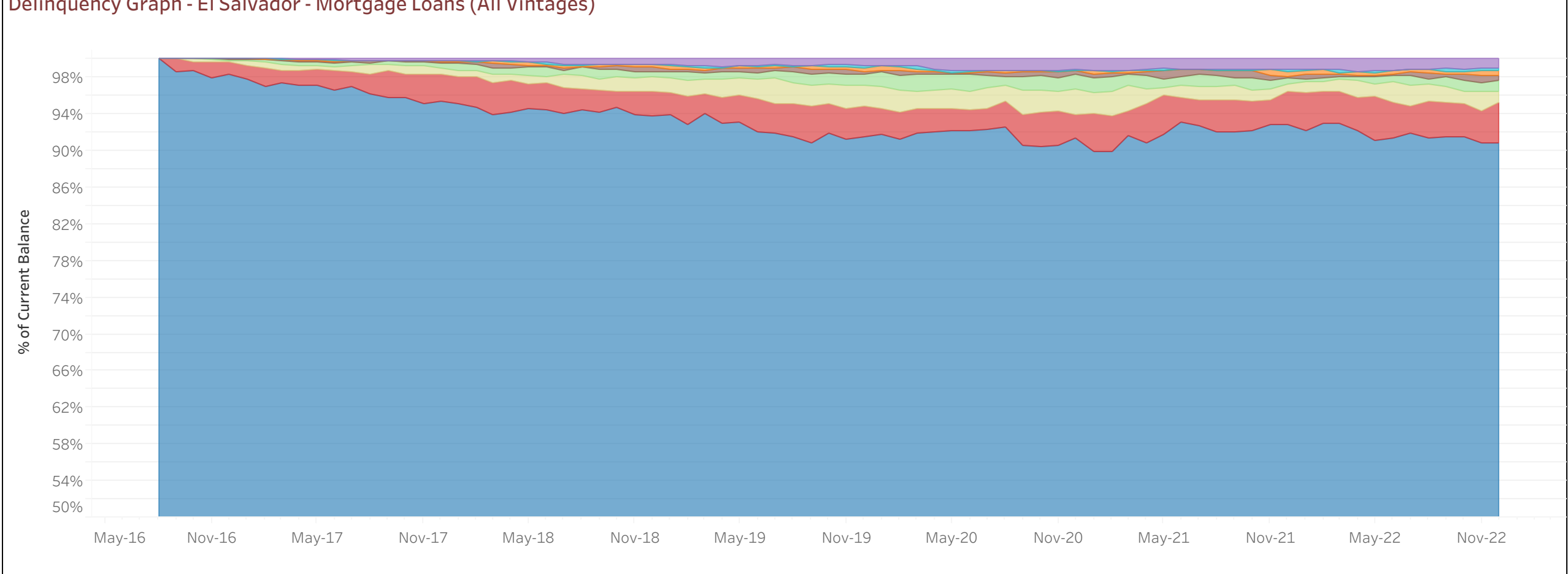
Delinquency Status (\$ of Current Balance)

CURRENT	43,294,754	39,777,915	36,075,322	32,221,507	30,011,932	27,995,329	24,860,970	23,376,347
1-30 DAYS	568,840	1,239,466	1,021,032	1,197,033	851,134	1,081,182	1,232,236	859,772
31-60 DAYS	89,046	277,986	622,013	902,224	908,769	251,322	318,452	475,252
61-90 DAYS	40,990	245,680	175,399	432,147	552,563	217,874	336,253	170,247
91-120 DAYS	30,250	53,842	187,637	104,443	104,528	46,962	143,516	28,564
121-150 DAYS	0	44,938	109,717	127,472	18,316	150,933	127,159	90,267
151-180 DAYS	0	10,620	33,074	107,769	21,985	70,653	96,406	0
181+ DAYS	0	60,419	218,215	237,947	395,819	350,942	263,116	257,530

Delinquency Status (% of Current Balance)

	2016	2017	2018	2019	2020	2021	2022	2023
	December	December	December	December	December	December	December	December
CURRENT	98.34%	95.37%	93.82%	91.46%	91.32%	92.81%	90.81%	92.61%
1-30 DAYS	1.29%	2.97%	2.68%	3.40%	2.59%	3.58%	4.50%	3.33%
31-60 DAYS	0.20%	0.67%	1.62%	2.26%	2.77%	0.83%	1.16%	1.90%
61-90 DAYS	0.09%	0.59%	0.46%	1.23%	1.68%	0.72%	1.23%	0.87%
91-120 DAYS	0.07%	0.13%	0.49%	0.30%	0.32%	0.16%	0.52%	0.11%
121-150 DAYS	0.00%	0.11%	0.29%	0.36%	0.06%	0.50%	0.46%	0.36%
151-180 DAYS	0.00%	0.03%	0.09%	0.31%	0.07%	0.23%	0.45%	0.00%
181+ DAYS	0.00%	0.14%	0.57%	0.68%	1.20%	1.16%	0.96%	1.02%

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



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

