



Delinquency Graphs by Vintage (*Gráficos de Morosidad por Cosechas*)

El Salvador - Mortgage Loans
(*El Salvador - Préstamos Hipotecarios*)

Cutoff Date: March-2024

Section 1 (English Reports/Reportes en Inglés)

Delinquency Graphs by Vintage

Section 2 (Reportes en Español/Spanish Reports)

Gráficos de Morosidad por Cosechas

Section 1

(English Reports / Reportes en Inglés)



Delinquency Graphs by Vintage El Salvador

Mortgage Loans - March-2024
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-2024

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

| | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---------|------------|------------|------------|------------|------------|------------|------------|------------|
| | March | 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 | 24,801,698 |

| | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|--------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | March | March | March | March | March | March | March | March |
| CURRENT | 42,275,221 | 38,427,634 | 35,333,902 | 31,822,665 | 29,475,251 | 27,487,812 | 25,149,798 | 22,528,070 |
| 1-30 DAYS | 573,820 | 1,411,386 | 779,825 | 899,208 | 856,228 | 1,014,056 | 808,809 | 1,205,787 |
| 31-60 DAYS | 283,164 | 360,587 | 617,329 | 645,368 | 912,439 | 894,376 | 392,803 | 531,006 |
| 61-90 DAYS | 153,395 | 293,118 | 240,804 | 647,509 | 389,098 | 92,190 | 82,254 | 239,432 |
| 91-120 DAYS | 86,090 | 238,773 | 116,168 | 112,495 | 25,968 | 46,739 | 70,006 | 0 |
| 121-150 DAYS | 0 | 79,401 | 101,455 | 105,583 | 110,689 | 70,967 | 111,282 | 18,733 |
| 151-180 DAYS | 30,370 | 10,620 | 91,310 | 103,069 | 0 | 35,549 | 16,038 | 0 |
| 181+ DAYS | 0 | 89,198 | 280,946 | 275,225 | 405,980 | 346,597 | 247,514 | 278,671 |

| | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|--------------|--------|--------|--------|--------|--------|--------|--------|--------|
| | March | March | March | March | March | March | March | March |
| CURRENT | 97.40% | 93.95% | 94.07% | 91.94% | 91.61% | 93.03% | 93.57% | 90.83% |
| 1-30 DAYS | 1.32% | 3.45% | 2.08% | 2.60% | 2.66% | 3.43% | 3.01% | 4.86% |
| 31-60 DAYS | 0.65% | 0.86% | 1.64% | 1.87% | 2.84% | 1.33% | 1.46% | 2.14% |
| 61-90 DAYS | 0.35% | 0.72% | 0.64% | 1.87% | 1.21% | 0.31% | 0.31% | 0.57% |
| 91-120 DAYS | 0.20% | 0.58% | 0.31% | 0.33% | 0.08% | 0.16% | 0.26% | 0.00% |
| 121-150 DAYS | 0.00% | 0.19% | 0.27% | 0.31% | 0.34% | 0.24% | 0.41% | 0.08% |
| 151-180 DAYS | 0.07% | 0.03% | 0.24% | 0.30% | 0.00% | 0.32% | 0.06% | 0.00% |
| 181+ DAYS | 0.00% | 0.22% | 0.75% | 0.80% | 1.26% | 1.17% | 0.92% | 1.12% |

| | | | | | | | | |
|-------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| CURRENT - 90 DAYS | 99.73% | 98.98% | 98.43% | 98.28% | 98.31% | 98.11% | 98.34% | 98.80% |
| 91-180 DAYS | 0.27% | 0.80% | 0.82% | 0.93% | 0.42% | 0.72% | 0.73% | 0.08% |
| 181+ DAYS | 0.00% | 0.22% | 0.75% | 0.80% | 1.26% | 1.17% | 0.92% | 1.12% |

