



Delinquency Graphs by Vintage El Salvador

Mortgage Loans - February-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 February-2024

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

	2017	2018	2019	2020	2021	2022	2023	2024
Balance	February	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	24,890,159

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	22,933,595
1-30 DAYS	872,259	1,249,557	1,144,796	1,025,594	1,256,515	1,053,151	952,442	979,962
31-60 DAYS	301,305	268,353	691,545	859,669	840,117	321,444	506,352	551,928
61-90 DAYS	127,168	321,462	334,272	563,974	513,006	111,345	331,283	111,689
91-120 DAYS	0	112,666	119,110	177,365	136,394	92,255	161,815	0
121-150 DAYS	30,370	0	79,281	136,356	73,465	170,981	80,386	18,733
151-180 DAYS	0	26,780	55,150	57,092	39,500	0	81,244	37,097
181+ DAYS	0	89,198	280,946	238,881	395,683	346,653	306,900	257,454

Delinquency Status (% of Current Balance)

	2017	2018	2019	2020	2021	2022	2023	2024
	February	February	February	February	February	February	February	February
CURRENT	96.95%	94.74%	92.86%	91.19%	89.95%	92.97%	91.05%	92.14%
1-30 DAYS	2.00%	3.27%	3.02%	2.95%	3.88%	3.53%	3.52%	3.94%
31-60 DAYS	0.69%	0.65%	1.82%	2.40%	2.60%	1.09%	1.87%	2.22%
61-90 DAYS	0.29%	0.78%	0.89%	1.53%	1.58%	0.37%	1.22%	0.45%
91-120 DAYS	0.00%	0.27%	0.31%	0.51%	0.42%	0.31%	0.60%	0.00%
121-150 DAYS	0.07%	0.00%	0.21%	0.39%	0.23%	0.57%	0.30%	0.08%
151-180 DAYS	0.00%	0.06%	0.15%	0.16%	0.12%	0.00%	0.30%	0.15%
181+ DAYS	0.00%	0.22%	0.74%	0.69%	1.22%	1.15%	1.13%	1.03%

