

Delinquency Graphs by Vintage El Salvador

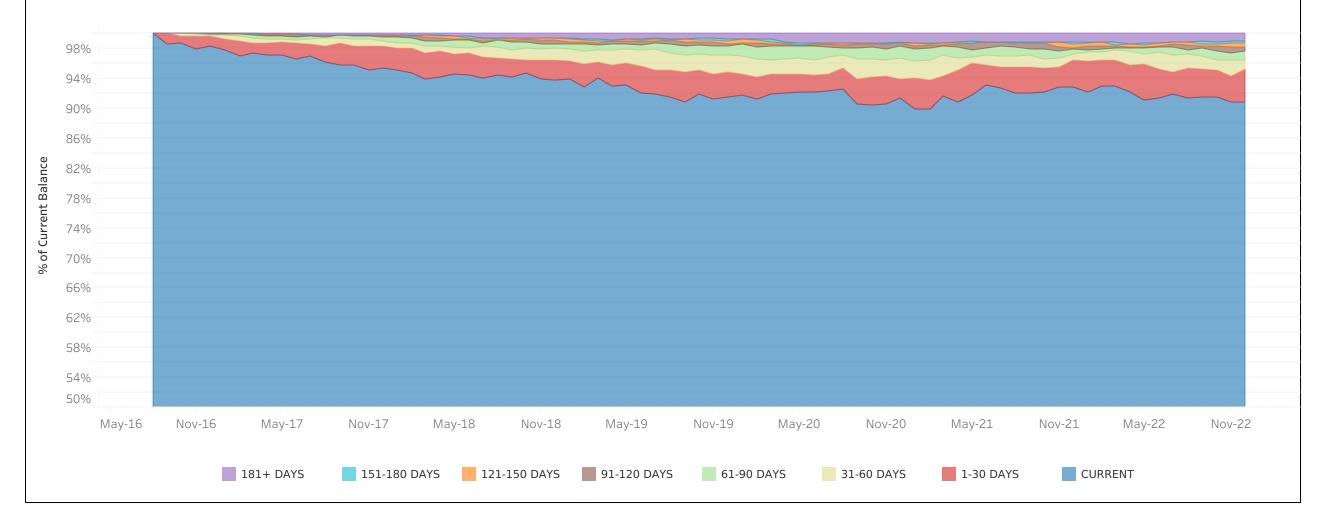
Mortgage Loans - November-2023 Trust XIII

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 November-2023

| | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 202 |
|--|---|---|---|---|---|--|---|--|
| | November | November | November | November | November | November | November | Novembe |
| Balance | 44,219,402 | 41,917,553 | 38,720,452 | 35,630,143 | 33,172,927 | 30,400,880 | 27,685,207 | 25,348,64 |
| Deliquency Status (S | of Current Balance) | | | | | | | |
| CURRENT | 43,316,988 | 39,869,001 | 36,357,333 | 32,509,277 | 30,031,708 | 28,230,863 | 25,142,585 | 23,125,58 |
| 1-30 DAYS | 763,157 | 1,348,305 | 991,878 | 1,165,574 | 1,232,671 | 816,551 | 977,678 | 1,108,75 |
| 31-60 DAYS | 109,006 | 410,897 | 582,602 | 912,572 | 743,698 | 341,341 | 577,035 | 589,61 |
| 61-90 DAYS | 30,250 | 133,584 | 229,002 | 430,494 | 467,641 | 289,866 | 251,496 | 109,29 |
| 91-120 DAYS | 0 | 68,567 | 213,859 | 196,838 | 240,285 | 182,385 | 244,918 | 141,51 |
| 121-150 DAYS | 0 | 16,160 | 97,907 | 120,350 | 11,143 | 188,887 | 145,581 | |
| 151-180 DAYS | 0 | 7,733 | 29,657 | 57,053 | 10,842 | 0 | 69,035 | 15,81 |
| 101 . DAVC | 0 | c2 20C | 218,215 | 237,985 | 434,940 | 350,987 | 276,878 | 258,07 |
| Deliquency Status (% | 6 of Current Balance) | 63,306 | 210,213 | 237,363 | | 550,507 | 270,070 | |
| | | 2017 | 210,213 | 2019 | 2020 | 2021 | 2022 | 202 |
| | 6 of Current Balance) | | | | | · · · · · · · · · · · · · · · · · · · | | |
| Deliquency Status (% | 6 of Current Balance) 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 202 Novembe |
| Deliquency Status (% | 6 of Current Balance) 2016 November 97.96% 1.73% | 2017 November 95.11% 3.22% | 2018 November 93.90% 2.56% | 2019 November 91.24% 3.27% | 2020 November 90.53% 3.72% | 2021 November 92.86% 2.69% | 2022 November 90.82% 3.53% | 202 Novembe 91.23 4.37 |
| Deliquency Status (% CURRENT 1-30 DAYS 31-60 DAYS | 6 of Current Balance) 2016 November 97.96% 1.73% 0.25% | 2017 November 95.11% 3.22% 0.98% | 2018 November 93.90% 2.56% 1.50% | 2019 November 91.24% 3.27% 2.56% | 2020 November 90.53% 3.72% 2.24% | 2021 November 92.86% 2.69% 1.12% | 2022 November 90.82% 3.53% 2.08% | 202 Novembe 91.23 4.37 2.33 |
| Deliquency Status (% CURRENT 1-30 DAYS 31-60 DAYS 61-90 DAYS | 6 of Current Balance) 2016 November 97.96% 1.73% 0.25% 0.07% | 2017 November 95.11% 3.22% 0.98% 0.32% | 2018 November 93.90% 2.56% 1.50% 0.59% | 2019 November 91.24% 3.27% 2.56% 1.21% | 2020 November 90.53% 3.72% 2.24% 1.41% | 2021 November 92.86% 2.69% 1.12% 0.95% | 2022 November 90.82% 3.53% 2.08% 0.91% | 202 Novembe 91.23 4.37 2.33 0.43 |
| Deliquency Status (% CURRENT 1-30 DAYS 31-60 DAYS 61-90 DAYS 91-120 DAYS | 6 of Current Balance) 2016 November 97.96% 1.73% 0.25% 0.07% 0.00% | 2017 November 95.11% 3.22% 0.98% 0.32% 0.16% | 2018 November 93.90% 2.56% 1.50% 0.59% 0.55% | 2019 November 91.24% 3.27% 2.56% 1.21% 0.55% | 2020 November 90.53% 3.72% 2.24% 1.41% 0.72% | 2021 November 92.86% 2.69% 1.12% 0.95% 0.60% | 2022 November 90.82% 3.53% 2.08% 0.91% 0.88% | 202 Novembe 91.23 4.37 2.33 0.43 0.56 |
| Deliquency Status (% CURRENT 1-30 DAYS 31-60 DAYS 61-90 DAYS 91-120 DAYS 121-150 DAYS | 6 of Current Balance) 2016 November 97.96% 1.73% 0.25% 0.07% 0.00% 0.00% | 2017 November 95.11% 3.22% 0.98% 0.32% 0.16% 0.04% | 2018 November 93.90% 2.56% 1.50% 0.59% 0.55% 0.25% | 2019 November 91.24% 3.27% 2.56% 1.21% 0.55% 0.34% | 2020 November 90.53% 3.72% 2.24% 1.41% 0.72% 0.03% | 2021 November 92.86% 2.69% 1.12% 0.95% 0.60% 0.62% | 2022 November 90.82% 3.53% 2.08% 0.91% 0.88% 0.53% | 202 Novembo 91.23 4.37 2.33 0.43 0.56 0.00 |
| Deliquency Status (% CURRENT 1-30 DAYS 31-60 DAYS 61-90 DAYS 91-120 DAYS 121-150 DAYS 151-180 DAYS | 6 of Current Balance) 2016 November 97.96% 1.73% 0.25% 0.07% 0.00% 0.00% 0.00% | 2017 November 95.11% 3.22% 0.98% 0.32% 0.16% 0.04% 0.02% | 2018 November 93.90% 2.56% 1.50% 0.55% 0.25% 0.25% 0.08% | 2019 November 91.24% 3.27% 2.56% 1.21% 0.55% 0.34% 0.16% | 2020 November 90.53% 3.72% 2.24% 1.41% 0.72% 0.03% 0.03% | 2021 November 92.86% 2.69% 1.12% 0.95% 0.60% 0.62% 0.00% | 2022 November 90.82% 3.53% 2.08% 0.91% 0.88% 0.53% 0.25% | 202 Novembo 91.23 4.37 2.33 0.43 0.56 0.00 0.00 |
| Deliquency Status (% CURRENT 1-30 DAYS 31-60 DAYS 61-90 DAYS 91-120 DAYS 121-150 DAYS 151-180 DAYS | 6 of Current Balance) 2016 November 97.96% 1.73% 0.25% 0.07% 0.00% 0.00% | 2017 November 95.11% 3.22% 0.98% 0.32% 0.16% 0.04% | 2018 November 93.90% 2.56% 1.50% 0.59% 0.55% 0.25% | 2019 November 91.24% 3.27% 2.56% 1.21% 0.55% 0.34% | 2020 November 90.53% 3.72% 2.24% 1.41% 0.72% 0.03% | 2021 November 92.86% 2.69% 1.12% 0.95% 0.60% 0.62% | 2022 November 90.82% 3.53% 2.08% 0.91% 0.88% 0.53% | 202 Novembo 91.23 4.37 2.33 0.43 0.56 0.00 0.00 |
| Deliquency Status (% CURRENT 1-30 DAYS 31-60 DAYS 61-90 DAYS 91-120 DAYS 121-150 DAYS 151-180 DAYS 181+ DAYS | 6 of Current Balance) 2016 November 97.96% 1.73% 0.25% 0.07% 0.00% 0.00% 0.00% | 2017 November 95.11% 3.22% 0.98% 0.32% 0.16% 0.04% 0.02% | 2018 November 93.90% 2.56% 1.50% 0.55% 0.25% 0.25% 0.08% | 2019 November 91.24% 3.27% 2.56% 1.21% 0.55% 0.34% 0.16% | 2020 November 90.53% 3.72% 2.24% 1.41% 0.72% 0.03% 0.03% | 2021 November 92.86% 2.69% 1.12% 0.95% 0.60% 0.62% 0.00% | 2022 November 90.82% 3.53% 2.08% 0.91% 0.88% 0.53% 0.25% | 202 Novemb 91.23 4.37 2.33 0.43 0.56 0.00 0.06 1.02 |
| CURRENT 1-30 DAYS 31-60 DAYS 61-90 DAYS | 2016 November 97.96% 1.73% 0.25% 0.00% 0.00% 0.00% 0.00% | 2017 November 95.11% 3.22% 0.98% 0.32% 0.16% 0.04% 0.02% 0.15% | 2018 November 93.90% 2.56% 1.50% 0.59% 0.55% 0.25% 0.08% 0.56% | 2019 November 91.24% 3.27% 2.56% 1.21% 0.55% 0.34% 0.16% 0.67% | 2020 November 90.53% 3.72% 2.24% 1.41% 0.72% 0.03% 0.03% 1.31% | 2021 November 92.86% 2.69% 1.12% 0.95% 0.60% 0.60% 0.62% 0.00% 1.15% | 2022 November 90.82% 3.53% 2.08% 0.91% 0.88% 0.53% 0.25% 1.00% | 202 Novembe |

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



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

