



## 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

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

	2016	2017	2018	2019	2020	2021	2022	2023
Balance	November	November	November	November	November	November	November	November
	44,219,402	41,917,553	38,720,452	35,630,143	33,172,927	30,400,880	27,685,207	25,348,649

## Delinquency Status (\$ of Current Balance)

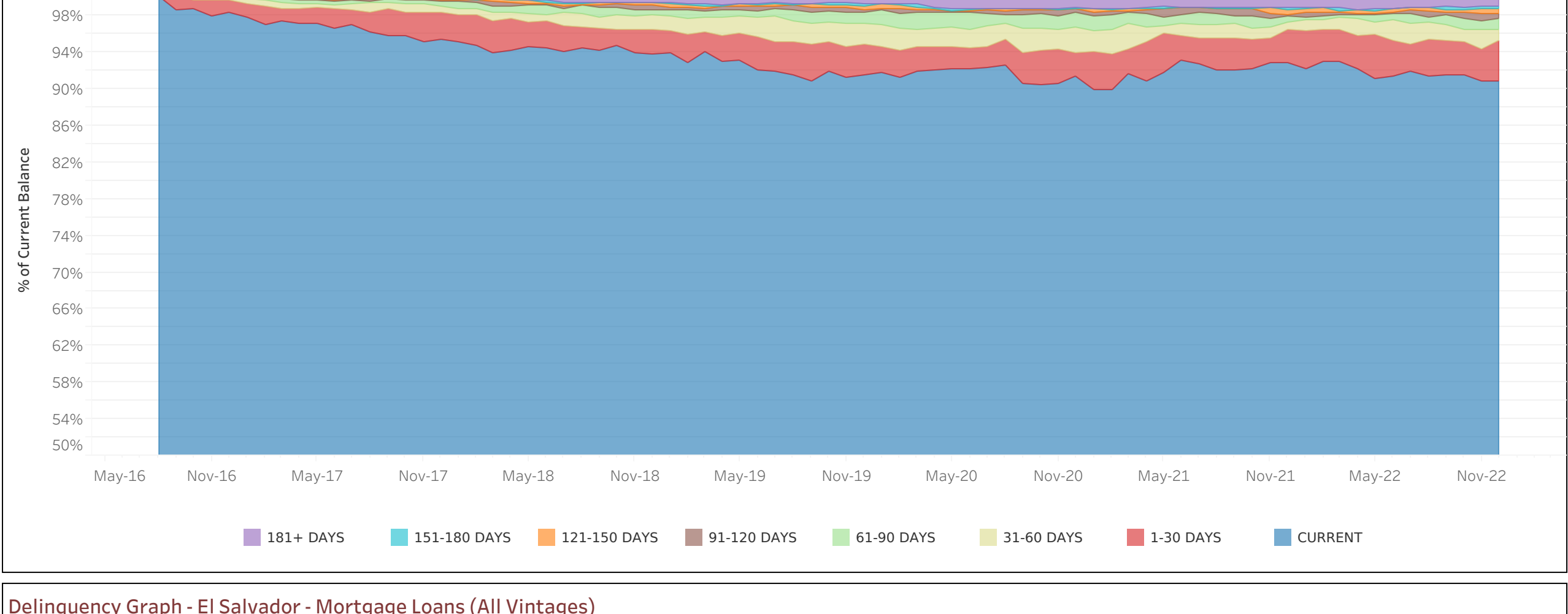
CURRENT	43,316,988	39,869,001	36,357,333	32,509,277	30,031,708	28,230,863	25,142,585	23,125,581
1-30 DAYS	763,157	1,348,305	991,878	1,165,574	1,232,671	816,551	977,678	1,106,751
31-60 DAYS	109,005	410,897	582,002	912,572	743,698	941,341	577,035	589,618
61-90 DAYS	30,250	133,584	229,002	430,494	467,641	289,866	251,496	109,294
91-120 DAYS	0	68,567	213,859	196,838	240,285	182,385	244,918	141,515
121-150 DAYS	0	16,160	97,907	120,350	11,143	188,887	145,581	0
151-180 DAYS	0	7,733	29,657	57,053	10,842	0	69,035	15,010
181+ DAYS	0	63,906	218,215	237,985	434,940	350,987	276,878	258,079

## Delinquency Status (% of Current Balance)

	2016	2017	2018	2019	2020	2021	2022	2023
	November	November	November	November	November	November	November	November
CURRENT	97.96%	95.11%	93.90%	91.24%	90.53%	92.86%	90.82%	91.23%
1-30 DAYS	1.73%	3.22%	2.56%	3.27%	3.72%	2.69%	3.53%	4.37%
31-60 DAYS	0.25%	0.98%	1.50%	2.56%	2.24%	1.12%	2.08%	2.33%
61-90 DAYS	0.03%	0.32%	0.55%	1.21%	1.41%	0.55%	0.91%	0.43%
91-120 DAYS	0.00%	0.16%	0.55%	0.55%	0.72%	0.60%	0.88%	0.56%
121-150 DAYS	0.00%	0.04%	0.25%	0.34%	0.03%	0.62%	0.53%	0.00%
151-180 DAYS	0.00%	0.02%	0.08%	0.16%	0.03%	0.00%	0.25%	0.06%
181+ DAYS	0.00%	0.15%	0.56%	0.67%	1.31%	1.15%	1.00%	1.02%

CURRENT - 90 DAYS	100.00%	99.63%	98.55%	98.28%	97.90%	97.62%	97.34%	96.36%
91-180 DAYS	0.00%	0.22%	0.88%	1.05%	0.79%	1.22%	1.66%	0.62%
181+ DAYS	0.00%	0.15%	0.56%	0.67%	1.31%	1.15%	1.00%	1.02%

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



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