



Delinquency Graphs by Vintage El Salvador

Mortgage Loans - July-2026
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 July-2026

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

	2017 July	2018 July	2019 July	2020 July	2021 July	2022 July	2023 July	2024 July	2025 July	2026 July
Balance	42,766,560	39,880,221	36,559,175	34,146,563	31,239,985	28,687,930	26,222,528	23,990,358	21,975,805	19,882,598

CURRENT	41,484,573	3
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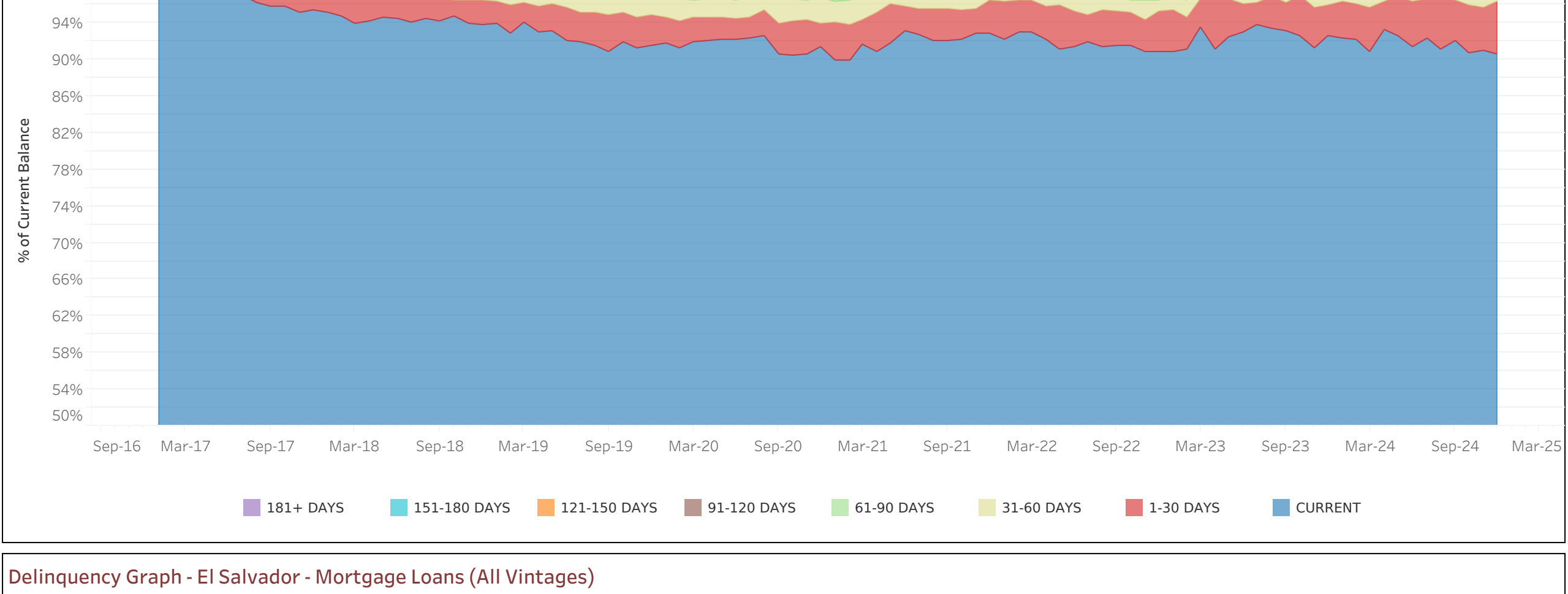
Age Group	1960-69	1970-79	1980-89	1990-99	2000-09	2010-19	2020-29	2030-39	2040-49	2050-59	2060-69	2070-79	2080-89	2090-99	2100-109
1-90 DAYS	766,602	1,125,314	1,190,805	770,291	870,558	828,477	643,218	1,023,996	647,844	724,270					
91-180 DAYS	0	557,219	1,035,302	750,206	468,547	615,811	468,547	615,811	468,547	615,811					
181-360 DAYS	165,887	195,266	290,204	484,537	419,410	320,208	144,558	156,749	189,628	139,249					
361-540 DAYS	13,677	85,762	119,745	124,909	158,053	92,944	95,520	42,682	40,396	48,091					
541-720 DAYS	0	102,885	86,673	47,146	0	84,728	0	0	25,300	69,006					
721-900 DAYS	10,620	62,836	31,129	20,805	0	17,755	8,758	0	0	109,634					
901-1080 DAYS	102,782	235,066	228,483	414,403	351,229	318,652	297,714	258,254	281,568	236,787					

Delinquency Status (% of Current Balance)

	July	July	July	July	July	July	July	July	July	July
CURRENT	97.00%	94.07%	91.87%	92.35%	92.74%	91.93%	93.74%	92.32%	91.75%	92.61%
1-30 DAYS	1.65%	2.82%	3.23%	2.26%	2.79%	2.89%	2.45%	4.27%	2.95%	3.64%
31-60 DAYS	0.65%	1.40%	2.83%	1.50%	1.73%	1.73%	1.50%	0.78%	2.86%	0.76%
61-90 DAYS	0.39%	0.49%	1.42%	0.79%	1.34%	1.12%	0.55%	0.65%	0.86%	0.70%
91-120 DAYS	0.00%	0.22%	0.33%	0.37%	0.51%	0.32%	0.36%	0.18%	0.18%	0.55%
121-150 DAYS	0.00%	0.26%	0.00%	0.24%	0.00%	0.30%	0.00%	0.00%	0.15%	0.00%
151-180 DAYS	0.00%	0.16%	0.09%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%
181+ DAYS	0.24%	0.59%	0.62%	1.21%	1.12%	1.11%	1.14%	1.08%	1.28%	1.19%
CURRENT - 90 DAYS	99.70%	98.78%	98.73%	98.22%	98.37%	98.21%	98.21%	98.47%	98.75%	98.75%
91-180 DAYS	0.06%	0.63%	0.65%	0.56%	0.51%	0.68%	0.68%	0.40%	0.18%	0.18%
181+ DAYS	0.24%	0.59%	0.62%	1.21%	1.12%	1.11%	1.14%	1.08%	1.28%	1.19%

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

98%



Year	Percentage
2007	94%
2008	95%
2009	96%
2010	97%
2011	97%
2012	98%

