



Delinquency Graphs by Vintage El Salvador

Mortgage Loans - September-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 September-2023

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

	2016	2017	2018	2019	2020	2021	2022	2023
Balance	September	September	September	September	September	September	September	September
Balance	44,688,363	42,328,315	39,394,080	35,945,552	33,572,690	30,790,844	28,165,291	25,783,857

Delinquency Status (\$ of Current Balance)

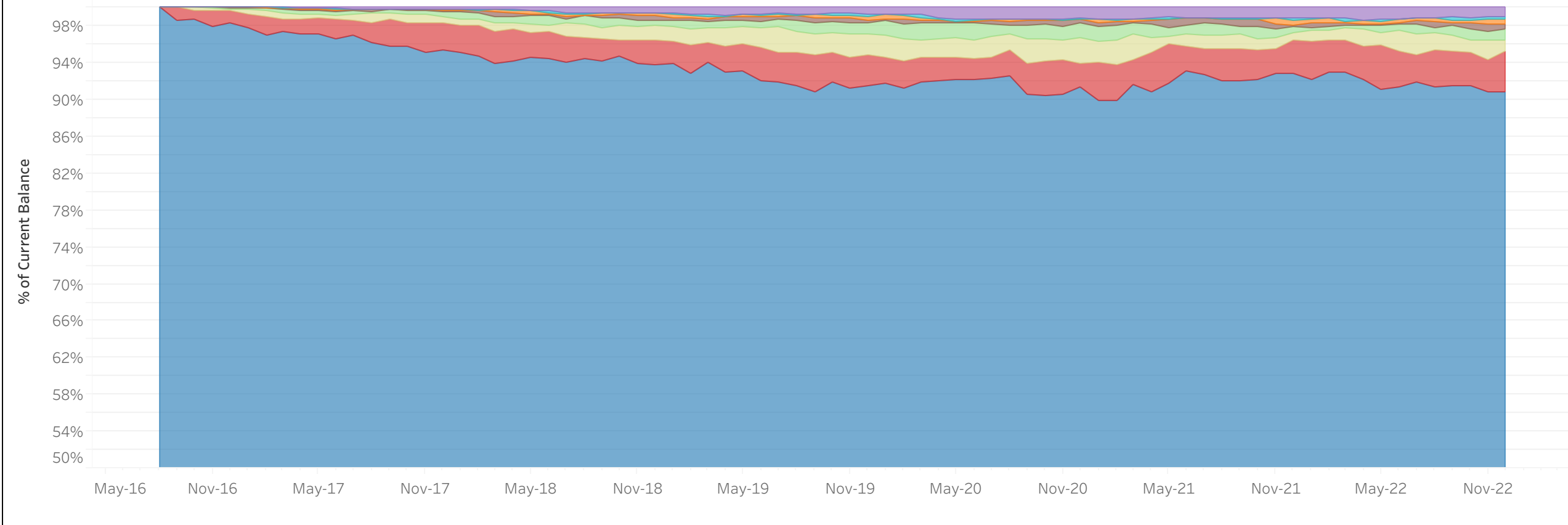
CURRENT	44,081,630	40,532,699	37,112,008	32,652,754	30,400,826	28,337,306	25,759,317	24,020,118
1-30 DAYS	606,733	1,227,891	958,440	1,431,949	1,114,370	1,084,288	1,076,425	781,404
31-60 DAYS	0	337,346	470,707	823,122	908,030	466,154	478,770	455,220
61-90 DAYS	0	129,513	396,748	433,858	479,199	258,466	288,951	185,364
91-120 DAYS	0	29,837	127,753	216,780	188,061	262,402	87,850	28,615
121-150 DAYS	0	7,738	84,256	127,513	36,304	0	91,335	38,572
151-180 DAYS	0	0	0	0	0	30,574	94,564	0
181+ DAYS	0	63,306	244,168	259,576	445,900	351,155	288,078	274,562

Delinquency Status (% of Current Balance)

	2016	2017	2018	2019	2020	2021	2022	2023
	September	September	September	September	September	September	September	September
CURRENT	98.64%	95.76%	94.21%	90.84%	90.55%	92.03%	91.46%	93.16%
1-30 DAYS	1.36%	2.90%	2.43%	3.98%	3.32%	3.52%	3.82%	3.03%
31-60 DAYS	0.00%	0.80%	1.19%	2.29%	2.70%	1.52%	1.70%	1.77%
61-90 DAYS	0.00%	0.33%	1.01%	1.21%	1.43%	0.84%	1.03%	0.72%
91-120 DAYS	0.00%	0.07%	0.32%	0.60%	0.56%	0.85%	0.31%	0.11%
121-150 DAYS	0.00%	0.02%	0.21%	0.35%	0.11%	0.00%	0.32%	0.15%
151-180 DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.34%	0.00%
181+ DAYS	0.00%	0.35%	0.62%	0.72%	1.33%	1.14%	1.02%	1.06%

CURRENT - 90 DAYS	100.00%	99.76%	98.84%	98.32%	98.00%	97.91%	98.01%	98.67%
91-180 DAYS	0.00%	0.09%	0.54%	0.96%	0.67%	0.95%	0.97%	0.26%
181+ DAYS	0.00%	0.15%	0.62%	0.72%	1.33%	1.14%	1.02%	1.06%

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



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