



## Delinquency Graphs by Vintage El Salvador

Mortgage Loans - January-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 January-2024

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

	2017	2018	2019	2020	2021	2022	2023	2024
Balance	January	January	January	January	January	January	January	January
Balance	43,865,622	41,322,511	38,236,848	34,879,971	32,680,242	30,056,162	27,266,298	25,108,619

## Delinquency Status (\$ of Current Balance)

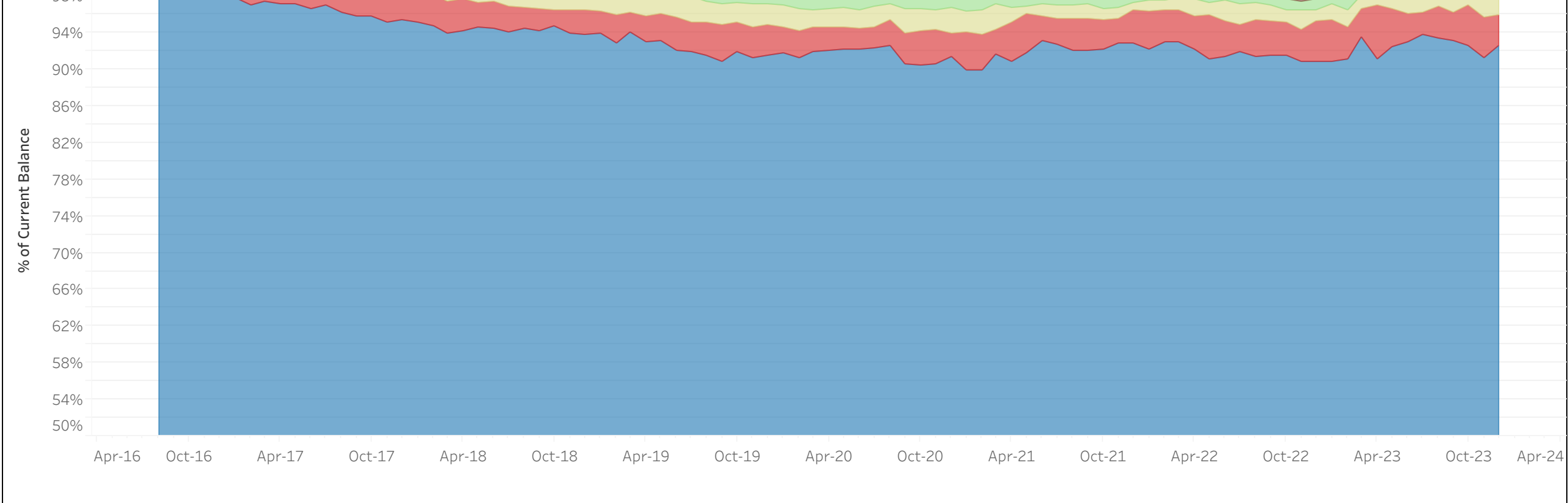
CURRENT	42,905,265	39,276,873	35,902,783	32,015,507	29,379,273	27,684,505	24,756,690	23,180,041
1-30 DAYS	635,890	1,240,296	945,585	950,751	1,370,214	1,278,897	1,253,228	1,034,272
31-60 DAYS	210,073	251,272	601,494	943,665	718,603	531,834	462,835	450,926
61-90 DAYS	100,727	384,261	265,472	590,156	518,978	112,341	272,148	110,120
91-120 DAYS	13,677	39,788	103,168	57,214	140,366	146,860	69,709	18,733
121-150 DAYS	0	30,213	139,411	147,417	135,093	115,588	30,006	28,564
151-180 DAYS	0	39,399	62,731	32,220	10,842	35,360	101,301	8,533
181+ DAYS	0	60,419	218,215	243,042	406,873	350,776	320,300	257,530

## Delinquency Status (% of Current Balance)

	2017	2018	2019	2020	2021	2022	2023	2024
	January	January	January	January	January	January	January	January
CURRENT	97.81%	95.05%	93.90%	91.79%	89.90%	92.11%	90.80%	92.32%
1-30 DAYS	1.45%	3.00%	2.47%	2.73%	4.19%	4.26%	4.60%	4.04%
31-60 DAYS	0.48%	0.61%	1.57%	2.42%	2.20%	1.10%	1.70%	1.95%
61-90 DAYS	0.23%	0.93%	1.65%	1.69%	1.59%	0.37%	1.00%	0.44%
91-120 DAYS	0.03%	0.10%	0.27%	0.16%	0.43%	0.49%	0.26%	0.07%
121-150 DAYS	0.00%	0.07%	0.36%	0.42%	0.41%	0.38%	0.11%	0.11%
151-180 DAYS	0.00%	0.10%	0.16%	0.09%	0.03%	0.12%	0.37%	0.03%
181+ DAYS	0.00%	0.15%	0.57%	0.70%	1.25%	1.17%	1.18%	1.03%

CURRENT - 90 DAYS	99.97%	99.59%	98.63%	98.62%	97.88%	97.84%	98.09%	98.75%
91-180 DAYS	0.03%	0.26%	0.80%	0.68%	0.88%	0.99%	0.74%	0.22%
181+ DAYS	0.00%	0.15%	0.57%	0.70%	1.25%	1.17%	1.18%	1.03%

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



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