



Delinquency Graphs by Vintage El Salvador

Mortgage Loans - April-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 April-2023

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

	2017	2018	2019	2020	2021	2022	2023
	April	April	April	April	April	April	April
Balance	43,266,943	40,750,410	37,263,300	34,536,178	31,859,840	29,418,875	26,747,885

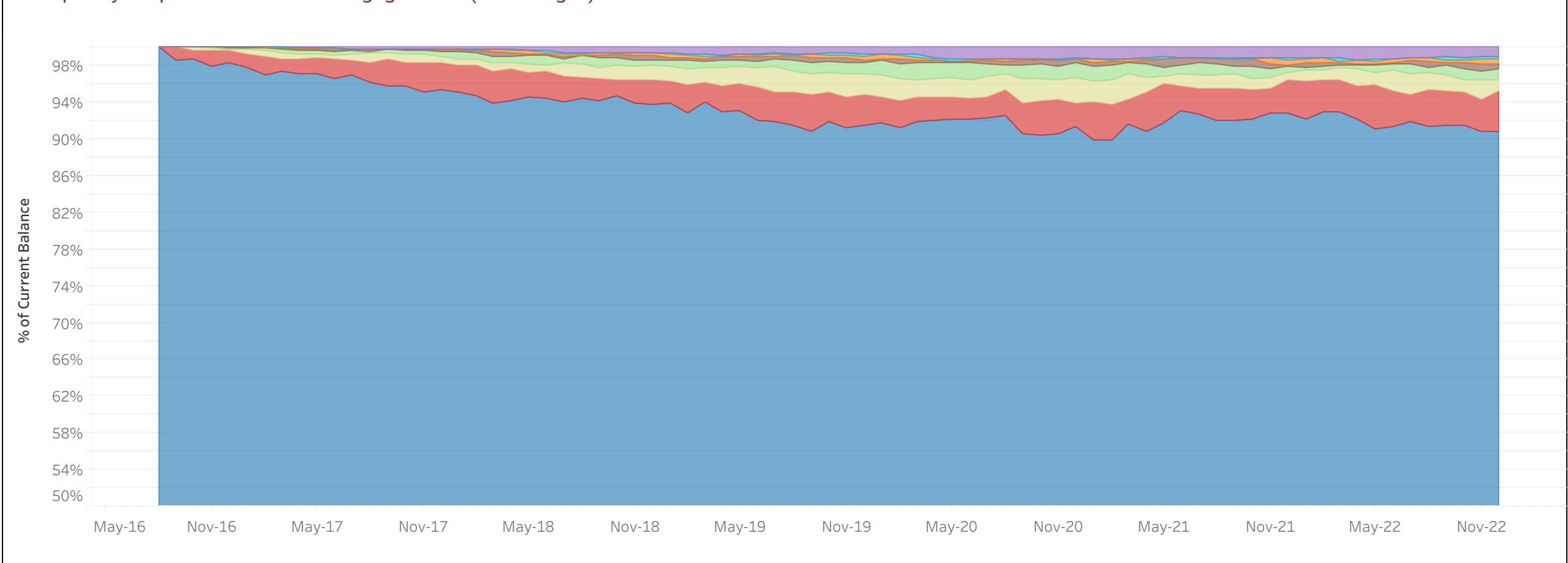
Delinquency Status (\$ of Current Balance)

CURRENT	42,037,562	38,383,367	34,653,295	31,791,431	28,939,304	27,124,819	24,382,572
1-30 DAYS	692,013	1,417,023	1,059,609	850,909	1,350,874	1,069,216	1,548,594
31-60 DAYS	240,387	274,368	731,087	706,568	544,195	519,742	204,940
61-90 DAYS	169,902	249,099	297,041	602,392	453,192	145,383	170,521
91-120 DAYS	60,717	196,746	138,713	79,133	111,599	28,917	72,573
121-150 DAYS	49,671	66,750	17,472	88,486	39,483	128,735	97,155
151-180 DAYS	0	73,961	63,205	39,264	54,000	0	15,712
181+ DAYS	16,692	89,198	302,878	378,294	366,571	402,062	255,818

Delinquency Status (% of Current Balance)

	2017	2018	2019	2020	2021	2022	2023
	April	April	April	April	April	April	April
CURRENT	97.16%	94.19%	93.00%	92.05%	90.83%	92.20%	91.16%
1-30 DAYS	1.60%	3.48%	2.84%	2.46%	4.24%	3.63%	5.79%
31-60 DAYS	0.56%	0.67%	1.96%	2.05%	1.71%	1.77%	0.77%
61-90 DAYS	0.39%	0.61%	0.80%	1.74%	1.42%	0.49%	0.64%
91-120 DAYS	0.14%	0.48%	0.37%	0.23%	0.35%	0.10%	0.27%
121-150 DAYS	0.11%	0.16%	0.05%	0.26%	0.12%	0.44%	0.36%
151-180 DAYS	0.00%	0.18%	0.17%	0.11%	0.17%	0.00%	0.06%
181+ DAYS	0.04%	0.22%	0.81%	1.10%	1.15%	1.37%	0.96%
CURRENT - 90 DAYS	99.71%	98.95%	98.60%	98.31%	98.20%	98.10%	98.35%
91-180 DAYS	0.26%	0.83%	0.59%	0.60%	0.65%	0.54%	0.69%
181+ DAYS	0.04%	0.22%	0.81%	1.10%	1.15%	1.37%	0.96%

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



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

