

Delinquency Graphs by Vintage El Salvador

Mortgage Loans - June-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 June-2023

	2017	2018	2019	2020	2021	2022	2023
	June	June	June	June	June	June	June
Balance	42,966,206	40,152,205	36,773,620	34,306,003	31,559,603	29,034,675	26,359,181
Deliquency Status (\$	of Current Balance)						
CURRENT	41,477,856	37,906,185	33,832,297	31,610,962	29,382,283	26,545,335	24,522,614
1-30 DAYS	929,658	1,203,026	1,315,512	800,281	857,699	1,098,295	806,543
31-60 DAYS	207,980	265,137	823,375	694,363	409,665	678,509	399,461
61-90 DAYS	162,313	430,171	214,894	615,281	306,426	177,359	299,555
91-120 DAYS	29,837	40,147	209,564	47,424	229,703	56,209	24,435
121-150 DAYS	55,781	52,216	32,507	47,146	22,515	94,003	0
151-180 DAYS	50,096	116,892	67,433	39,798	0	14,097	24,796
	= = = = = = =	120 421	278,038	150 740	251 212	270.000	281,777
181+ DAYS Deliquency Status (%	52,686 of Current Balance)	138,431	270,030	450,748	351,312	370,868	201,777
	· · · · ·	2018	2019	2020	2021	2022	201,777
	of Current Balance)				1		
	of Current Balance) 2017	2018	2019	2020	2021	2022	2023
Deliquency Status (%	of Current Balance) 2017 June 96.54% 2.16%	2018 June	2019 June	2020 June 92.14% 2.33%	2021 June 93.10% 2.72%	2022 June	2023 June 93.03% 3.06%
Deliquency Status (% CURRENT 1-30 DAYS 31-60 DAYS	of Current Balance) 2017 June 96.54% 2.16% 0.48%	2018 June 94.41% 3.00% 0.66%	2019 June 92.00% 3.58% 2.24%	2020 June 92.14% 2.33% 2.02%	2021 June 93.10% 2.72% 1.30%	2022 June 91.43% 3.78% 2.34%	2023 June 93.03% 3.06% 1.52%
CURRENT 1-30 DAYS 31-60 DAYS 61-90 DAYS	of Current Balance) 2017 June 96.54% 2.16% 0.48% 0.38%	2018 June 94.41% 3.00% 0.66% 1.07%	2019 June 92.00% 3.58% 2.24% 0.58%	2020 June 92.14% 2.33% 2.02% 1.79%	2021 June 93.10% 2.72% 1.30% 0.97%	2022 June 91.43% 3.78% 2.34% 0.61%	2023 June 93.03% 3.06% 1.52% 1.14%
CURRENT 1-30 DAYS 31-60 DAYS 61-90 DAYS 91-120 DAYS	of Current Balance) 2017 June 96.54% 2.16% 0.48% 0.38% 0.07%	2018 June 94.41% 3.00% 0.66% 1.07% 0.10%	2019 June 92.00% 3.58% 2.24% 0.58% 0.57%	2020 June 92.14% 2.33% 2.02% 1.79% 0.14%	2021 June 93.10% 2.72% 1.30% 0.97% 0.73%	2022 June 91.43% 3.78% 2.34% 0.61% 0.19%	2023 June 93.03% 3.06% 1.52% 1.14% 0.09%
Deliquency Status (%CURRENT1-30 DAYS31-60 DAYS61-90 DAYS91-120 DAYS121-150 DAYS	of Current Balance) 2017 June 96.54% 2.16% 0.48% 0.38% 0.07% 0.13%	2018 June 94.41% 3.00% 0.66% 1.07% 0.10% 0.13%	2019 June 92.00% 3.58% 2.24% 0.58% 0.57% 0.09%	2020 June 92.14% 2.33% 2.02% 1.79% 0.14% 0.14%	2021 June 93.10% 2.72% 1.30% 0.97% 0.73% 0.07%	2022 June 91.43% 3.78% 2.34% 0.61% 0.19% 0.32%	2023 June 93.03% 3.06% 1.52% 1.14% 0.09% 0.00%
Deliquency Status (% CURRENT 1-30 DAYS 31-60 DAYS 61-90 DAYS 91-120 DAYS 91-120 DAYS 121-150 DAYS 151-180 DAYS	of Current Balance) 2017 June 96.54% 2.16% 0.48% 0.38% 0.38% 0.07% 0.13% 0.12%	2018 June 94.41% 3.00% 0.66% 1.07% 0.10% 0.13% 0.29%	2019 June 92.00% 3.58% 2.24% 0.58% 0.57% 0.09% 0.18%	2020 June 92.14% 2.33% 2.02% 1.79% 0.14% 0.14% 0.12%	2021 June 93.10% 2.72% 1.30% 0.97% 0.73% 0.07% 0.00%	2022 June 91.43% 3.78% 2.34% 0.61% 0.19% 0.32% 0.05%	2023 June 93.03% 3.06% 1.52% 1.14% 0.09% 0.00% 0.00%
Deliquency Status (% CURRENT 1-30 DAYS 31-60 DAYS 61-90 DAYS 91-120 DAYS 121-150 DAYS	of Current Balance) 2017 June 96.54% 2.16% 0.48% 0.38% 0.07% 0.13%	2018 June 94.41% 3.00% 0.66% 1.07% 0.10% 0.13%	2019 June 92.00% 3.58% 2.24% 0.58% 0.57% 0.09%	2020 June 92.14% 2.33% 2.02% 1.79% 0.14% 0.14%	2021 June 93.10% 2.72% 1.30% 0.97% 0.73% 0.07%	2022 June 91.43% 3.78% 2.34% 0.61% 0.19% 0.32%	2023 June 93.03% 3.06% 1.52% 1.14% 0.09% 0.00%
Deliquency Status (% CURRENT 1-30 DAYS 31-60 DAYS 61-90 DAYS 91-120 DAYS 121-150 DAYS 151-180 DAYS	of Current Balance) 2017 June 96.54% 2.16% 0.48% 0.38% 0.38% 0.07% 0.13% 0.12%	2018 June 94.41% 3.00% 0.66% 1.07% 0.10% 0.13% 0.29%	2019 June 92.00% 3.58% 2.24% 0.58% 0.57% 0.09% 0.18%	2020 June 92.14% 2.33% 2.02% 1.79% 0.14% 0.14% 0.12%	2021 June 93.10% 2.72% 1.30% 0.97% 0.73% 0.07% 0.00%	2022 June 91.43% 3.78% 2.34% 0.61% 0.19% 0.32% 0.05%	2023 June 93.03% 3.06% 1.52% 1.14% 0.09% 0.00% 0.00%
Deliquency Status (%CURRENT1-30 DAYS31-60 DAYS61-90 DAYS91-120 DAYS121-150 DAYS121-150 DAYS151-180 DAYS181+ DAYS	of Current Balance) 2017 June 96.54% 2.16% 0.48% 0.38% 0.07% 0.13% 0.12% 0.12%	2018 June 94.41% 3.00% 0.66% 1.07% 0.10% 0.13% 0.29% 0.34%	2019 June 92.00% 3.58% 2.24% 0.58% 0.57% 0.09% 0.18% 0.76%	2020 June 92.14% 2.33% 2.02% 1.79% 0.14% 0.14% 0.12% 1.31%	2021 June 93.10% 2.72% 1.30% 0.97% 0.73% 0.07% 0.00% 1.11%	2022 June 91.43% 3.78% 2.34% 0.61% 0.19% 0.32% 0.05% 1.28%	2023 June 93.03% 3.06% 1.52% 1.14% 0.09% 0.00% 0.09% 1.07%

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











