



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

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

	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

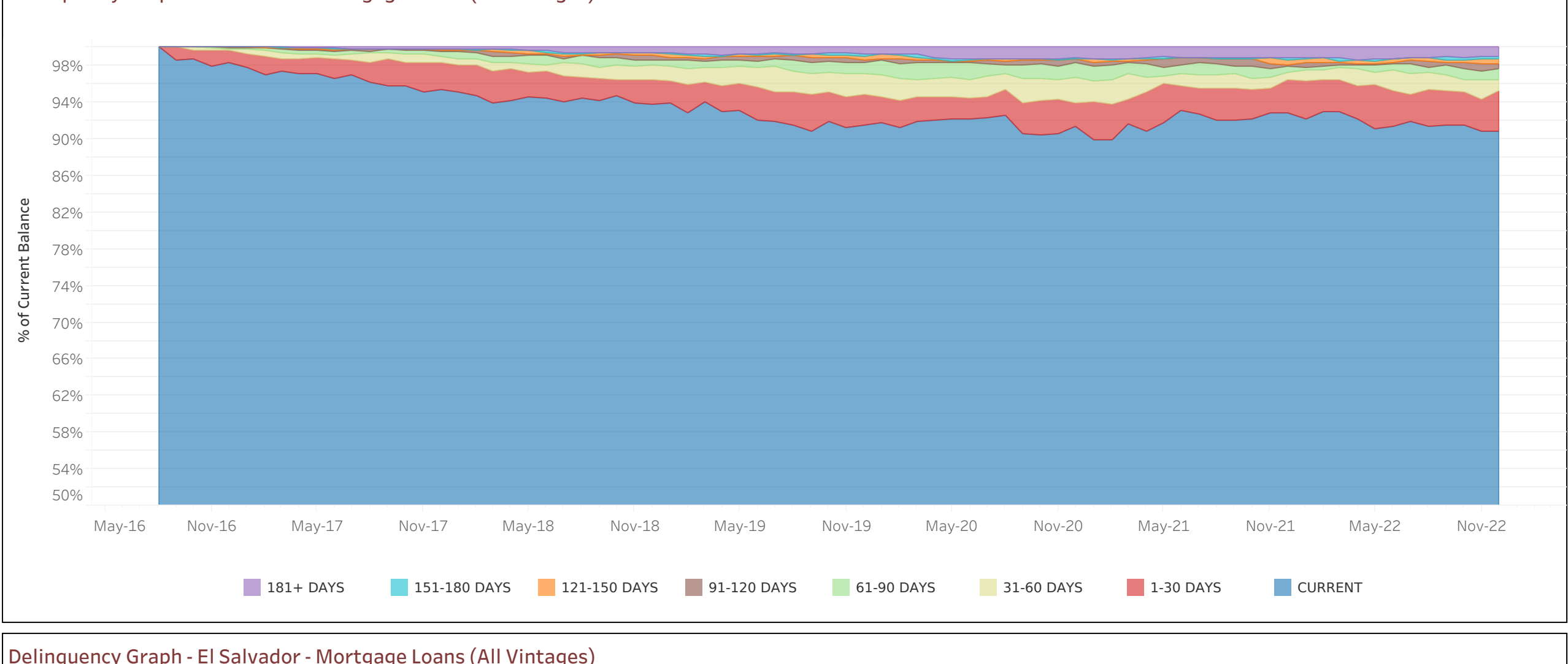
Delinquency Status (\$ of Current Balance)

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	1,096,295	806,543
31-60 DAYS	207,580	265,137	823,375	694,363	495,665	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	90,096	116,692	67,433	39,798	0	14,097	24,796
181+ DAYS	52,686	138,431	278,038	450,748	351,312	370,868	281,777

Delinquency Status (% of Current Balance)

	2017	2018	2019	2020	2021	2022	2023
	June	June	June	June	June	June	June
CURRENT	96.54%	94.41%	92.00%	92.14%	93.10%	91.43%	93.03%
1-30 DAYS	2.16%	3.00%	3.59%	2.33%	2.72%	3.78%	3.06%
31-60 DAYS	0.48%	0.66%	2.24%	2.02%	1.30%	2.34%	1.52%
61-90 DAYS	0.38%	1.07%	0.58%	1.79%	0.97%	0.61%	1.14%
91-120 DAYS	0.07%	0.10%	0.57%	0.14%	0.73%	0.19%	0.09%
121-150 DAYS	0.13%	0.13%	0.09%	0.14%	0.07%	0.32%	0.00%
151-180 DAYS	0.12%	0.29%	0.19%	0.12%	0.00%	0.05%	0.09%
181+ DAYS	0.12%	0.34%	0.76%	1.31%	1.11%	1.28%	1.07%
CURRENT - 90 DAYS	99.56%	99.13%	98.40%	98.29%	98.09%	98.16%	98.74%
91-180 DAYS	0.32%	0.52%	0.84%	0.39%	0.80%	0.57%	0.19%
181+ DAYS	0.12%	0.34%	0.76%	1.31%	1.11%	1.28%	1.07%

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



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

