



Delinquency Graphs by Vintage El Salvador

Mortgage Loans - May-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 May-2023

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

	2017	2018	2019	2020	2021	2022	2023
	May	May	May	May	May	May	May
Balance	43,162,261	40,449,660	37,072,740	34,435,504	31,693,659	29,276,752	26,589,715

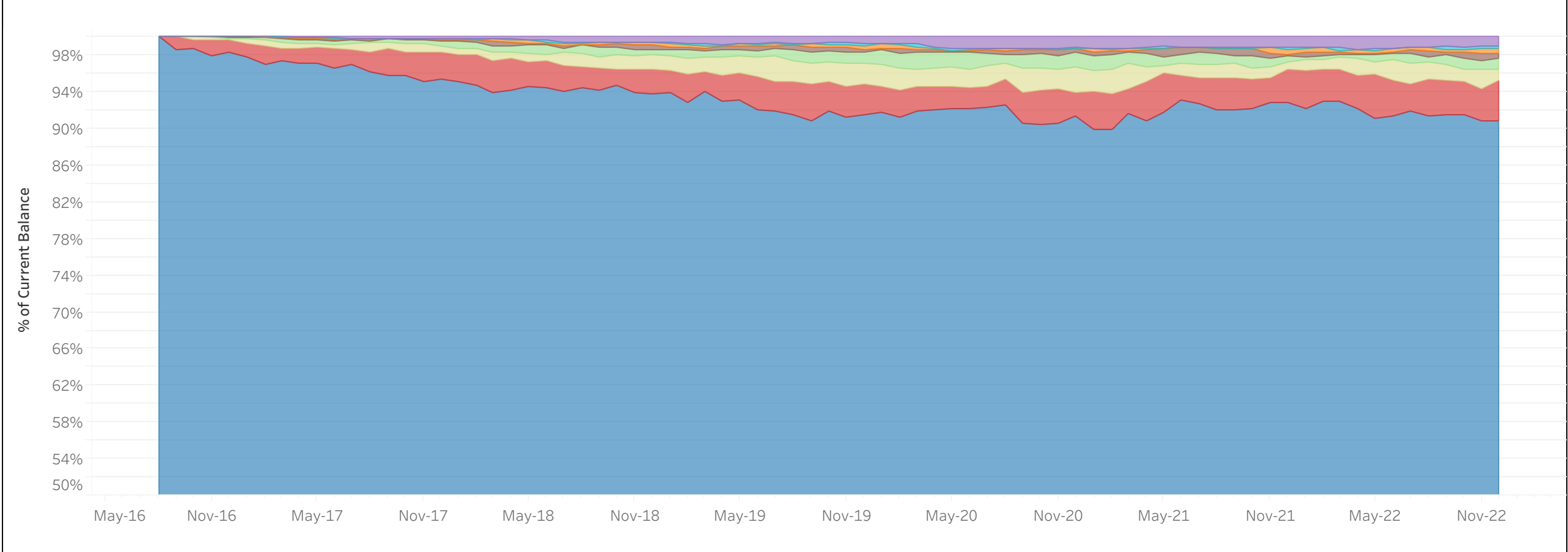
Delinquency Status (\$ of Current Balance)

CURRENT	41,903,621	38,246,058	34,492,815	31,752,479	29,065,818	26,669,860	24,590,662
1-30 DAYS	765,429	1,090,518	1,127,281	851,478	1,373,645	1,391,833	1,107,941
31-60 DAYS	202,557	388,544	674,403	710,898	255,927	412,025	370,156
61-90 DAYS	121,200	391,091	272,180	555,493	320,703	225,474	129,259
91-120 DAYS	52,954	26,111	153,499	47,464	270,208	47,702	85,656
121-150 DAYS	63,774	158,487	74,525	20,805	26,136	89,253	24,796
151-180 DAYS	35,993	26,780	21,564	99,329	73,313	53,479	44,865
181+ DAYS	16,692	122,271	256,473	417,558	311,909	387,126	236,980

Delinquency Status (% of Current Balance)

	2017	2018	2019	2020	2021	2022	2023
	May	May	May	May	May	May	May
CURRENT	97.08%	94.55%	93.04%	92.21%	91.71%	91.10%	92.48%
1-30 DAYS	1.77%	2.70%	3.04%	2.41%	4.33%	4.75%	4.16%
31-60 DAYS	0.47%	0.96%	1.82%	2.06%	0.80%	1.41%	1.39%
61-90 DAYS	0.28%	0.97%	0.73%	1.61%	1.03%	0.77%	0.49%
91-120 DAYS	0.12%	0.06%	0.41%	0.14%	0.85%	0.16%	0.32%
121-150 DAYS	0.15%	0.39%	0.20%	0.06%	0.08%	0.30%	0.09%
151-180 DAYS	0.08%	0.07%	0.06%	0.29%	0.23%	0.18%	0.17%
181+ DAYS	0.04%	0.30%	0.69%	1.21%	0.98%	1.32%	0.89%
CURRENT - 90 DAYS	99.61%	99.18%	98.63%	98.30%	97.85%	98.03%	98.52%
91-180 DAYS	0.35%	0.52%	0.67%	0.49%	1.17%	0.65%	0.58%
181+ DAYS	0.04%	0.30%	0.69%	1.21%	0.98%	1.32%	0.89%

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



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