



Delinquency Graphs by Vintage El Salvador

Mortgage Loans - August-2026
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 August-2026

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

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	August	August	August	August	August	August	August	August	August	August
Balance	42,552,056	39,663,235	36,289,037	33,855,538	31,032,665	28,427,276	25,985,453	23,813,056	21,890,109	19,778,063

CURRENT	40,941,508	3
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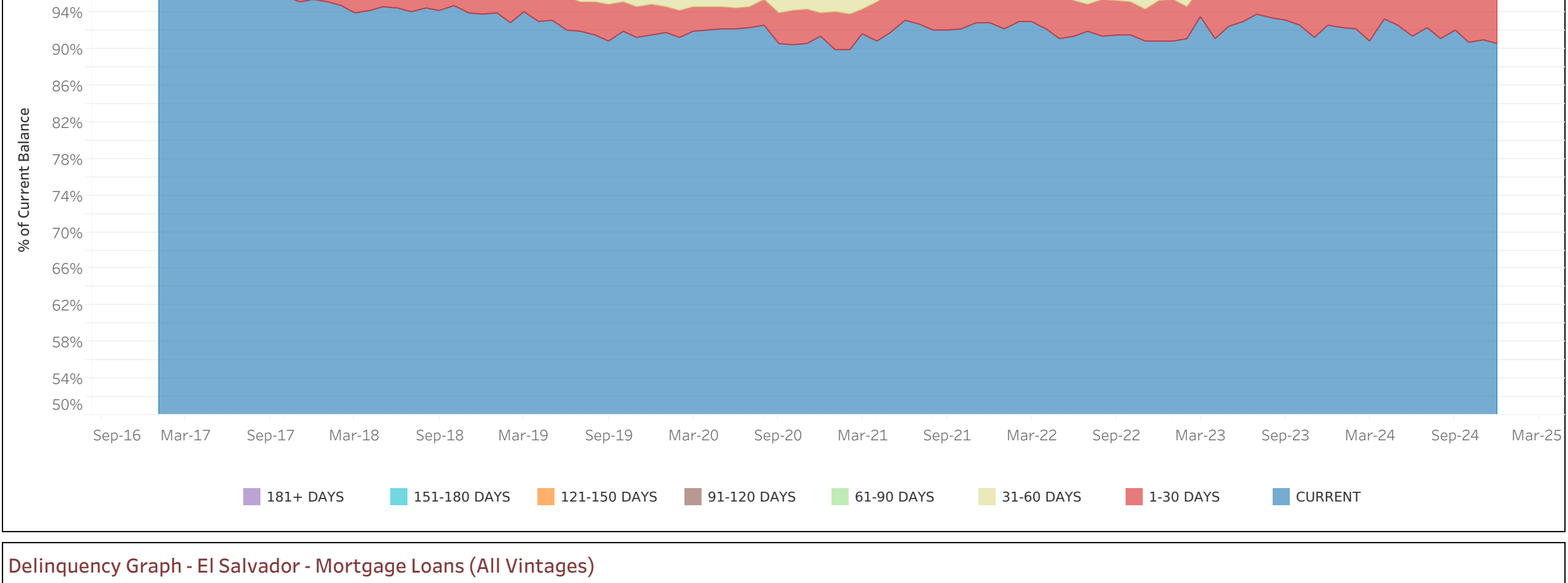
	1-30 DAYS	31-60 DAYS	61-90 DAYS	91-120 DAYS	121-150 DAYS	151-180 DAYS	181+ DAYS
894,822	905,584	1,340,663	953,076	1,093,672			
	612,511	829,485	594,802	463,057	530,914	261,777	
444,578	94,361	343,157	420,930	315,257	370,911	218,968	
61,900	63,384	26,457	152,714	172,946	157,036	17,256	
	0	36,573	15,036	55,297	130,896	14,456	
	0	52,216	36,304	10,842	30,574	0	
113,402	235,066	259,612	435,129	351,155	318,652	274,640	
						258,162	
						25,300	
						281,568	
							346,298

Delinquency Status (% of Current Balance)

	August	August	August	August	August	August	August	August	August
CURRENT	96.22%	94.42%	91.45%	92.60%	92.02%	91.42%	93.89%	91.15%	90.71%
1-30 DAYS	2.10%	2.28%	3.69%	2.82%	3.52%	3.92%	3.48%	5.43%	4.39%
31-60 DAYS	1.04%	1.54%	2.29%	1.76%	1.97%	1.01%	1.27%	2.18%	2.59%
61-90 DAYS	0.22%	0.87%	1.16%	0.93%	1.20%	0.82%	0.92%	0.96%	0.57%
91-120 DAYS	0.15%	0.07%	0.55%	0.42%	0.54%	0.61%	0.21%	0.07%	0.18%
121-150 DAYS	0.09%	0.09%	0.04%	0.04%	0.16%	0.46%	0.06%	0.07%	0.31%
151-180 DAYS	0.05%	0.13%	0.10%	0.03%	0.10%	0.00%	0.00%	0.12%	0.03%
181+ DAYS	0.27%	0.59%	0.72%	1.29%	1.13%	1.12%	1.06%	1.08%	1.29%
CURRENT - 90 DAYS	99.58%	99.12%	98.59%	98.10%	98.23%	98.33%	97.81%	98.67%	98.78%
91-180 DAYS	0.15%	0.09%	0.69%	0.61%	0.63%	1.07%	0.27%	0.27%	0.14%
181+ DAYS	0.27%	0.29%	0.72%	1.29%	1.13%	1.12%	1.06%	1.08%	1.08%

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

Stacked area chart showing the percentage of respondents by age group for the statement "I will be able to find a job in my field". The y-axis represents the percentage (0% to 100%), and the x-axis represents the age groups. The legend indicates the following age groups: 18-24 (blue), 25-34 (red), 35-44 (yellow), 45-54 (green), 55-64 (purple), and 65+ (brown). The chart shows that the 18-24 age group has the highest percentage of respondents who believe they will find a job in their field, while the 65+ age group has the lowest.



Year	Percentage
2003	98%
2007	84%

