



Migration Analysis for La Hipotecaria S.A. de C.V El Salvador

Trust XIII
September 2017

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. The cutoff date is 9/30/2017.

Trust XIII - La Hipotecaria El Salvador Migration Analysis (All Vintages)

Delinquency Status (\$ of Current Balance)

Data Cutoff: 9/30/2017

Current Portfolio Balance										44,688,208.49	42,328,315.05
										Sep-16	Sep-17
Current										44,039,508.66	40,532,688.95
1-30 Days										648,699.83	1,227,890.70
31-60 Days										-	337,345.70
61-90 Days										-	129,513.48
91-120 Days										-	29,837.01
121-150 Days										-	7,733.45
151-180 Days										-	-
181+ Days										-	63,305.76

Delinquency Status (% of Current Balance)

Current Portfolio Balance										44,688,208.49	42,328,315.05
										Sep-16	Sep-17
Current										98.55%	95.76%
1-30 Days										1.45%	2.90%
31-60 Days										0.00%	0.80%
61-90 Days										0.00%	0.31%
91-120 Days										0.00%	0.07%
121-150 Days										0.00%	0.02%
151-180 Days										0.00%	0.00%
181+ Days										0.00%	0.15%
Current - 90 Days										100.00%	99.76%
91-180 Days										0.00%	0.09%

