



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

Trust XIII
June 2018

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 6/30/2018.

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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2018

Current Portfolio Balance										42,966,206.26	40,152,205.34
										Jun-17	Jun-18
Current										41,477,855.51	37,906,185.34
1-30 Days										929,658.13	1,203,026.00
31-60 Days										207,979.90	265,137.41
61-90 Days										162,312.68	430,170.51
91-120 Days										29,837.01	40,147.43
121-150 Days										55,780.95	52,216.01
151-180 Days										50,096.43	116,891.50
181+ Days										52,685.65	138,431.14

Delinquency Status (% of Current Balance)

Current Portfolio Balance										42,966,206.26	40,152,205.34
										Jun-17	Jun-18
Current										96.54%	94.41%
1-30 Days										2.16%	3.00%
31-60 Days										0.48%	0.66%
61-90 Days										0.38%	1.07%
91-120 Days										0.07%	0.10%
121-150 Days										0.13%	0.13%
151-180 Days										0.12%	0.29%
181+ Days										0.12%	0.34%
Current - 90 Days										99.56%	99.13%
91-180 Days										0.32%	0.52%

