



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

Trust XIII
July 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 7/31/2018.

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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 7/31/2018

Current Portfolio Balance										42,766,560.32	39,880,220.67
										Jul-17	Jul-18
Current										41,484,572.78	37,514,982.22
1-30 Days										706,602.11	1,125,513.55
31-60 Days										279,718.95	557,909.51
61-90 Days										168,586.97	195,266.27
91-120 Days										13,677.32	85,761.74
121-150 Days										-	102,885.22
151-180 Days										10,620.11	62,836.12
181+ Days										102,782.08	235,066.04

Delinquency Status (% of Current Balance)

Current Portfolio Balance										42,766,560.32	39,880,220.67
										Jul-17	Jul-18
Current										97.00%	94.07%
1-30 Days										1.65%	2.82%
31-60 Days										0.65%	1.40%
61-90 Days										0.39%	0.49%
91-120 Days										0.03%	0.22%
121-150 Days										0.00%	0.26%
151-180 Days										0.02%	0.16%
181+ Days										0.24%	0.59%
Current - 90 Days										99.70%	98.78%
91-180 Days										0.06%	0.63%

