



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

Trust XIII
February 2019

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 2/28/2019.

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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 2/28/2019

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	43,642,292.40	41,230,358.72	37,911,570.34
										Feb-17	Feb-18	Feb-19
Current										42,311,194.48	39,062,343.33	35,206,470.58
1-30 Days										872,255.42	1,349,556.61	1,144,796.04
31-60 Days										301,305.03	268,353.45	691,545.55
61-90 Days										127,167.71	321,462.24	334,272.11
91-120 Days										-	112,665.64	119,109.68
121-150 Days										30,369.76	-	79,281.16
151-180 Days										-	26,779.80	55,149.52
181+ Days										-	89,197.65	280,945.70

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	43,642,292.40	41,230,358.72	37,911,570.34
										Feb-17	Feb-18	Feb-19
Current										96.95%	94.74%	92.86%
1-30 Days										2.00%	3.27%	3.02%
31-60 Days										0.69%	0.65%	1.82%
61-90 Days										0.29%	0.78%	0.88%
91-120 Days										0.00%	0.27%	0.31%
121-150 Days										0.07%	0.00%	0.21%
151-180 Days										0.00%	0.06%	0.15%
181+ Days										0.00%	0.22%	0.74%
Current - 90 Days										99.93%	99.45%	98.59%
91-180 Days										0.07%	0.34%	0.67%

