



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

Trust XIII
April 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 4/30/2019.

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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2019

Current Portfolio Balance												
										43,266,943.40	40,750,410.20	37,263,300.28
										Apr-17	Apr-18	Apr-19
Current										42,037,562.01	38,383,366.60	34,653,295.41
1-30 Days										692,013.06	1,417,022.71	1,059,608.96
31-60 Days										240,387.24	274,367.72	731,087.31
61-90 Days										169,901.58	249,098.70	297,040.60
91-120 Days										60,716.54	196,746.31	138,713.44
121-150 Days										49,670.53	66,749.56	17,471.56
151-180 Days										-	73,860.95	63,205.37
181+ Days										16,692.44	89,197.65	302,877.63

Delinquency Status (% of Current Balance)

Current Portfolio Balance												
										43,266,943.40	40,750,410.20	37,263,300.28
										Apr-17	Apr-18	Apr-19
Current										97.16%	94.19%	93.00%
1-30 Days										1.60%	3.48%	2.84%
31-60 Days										0.56%	0.67%	1.96%
61-90 Days										0.39%	0.61%	0.80%
91-120 Days										0.14%	0.48%	0.37%
121-150 Days										0.11%	0.16%	0.05%
151-180 Days										0.00%	0.18%	0.17%
181+ Days										0.04%	0.22%	0.81%
Current - 90 Days										99.71%	98.95%	98.60%
91-180 Days										0.26%	0.83%	0.59%

