



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

Trust XIII  
July 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 7/31/2019.

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

**Delinquency Status (\$ of Current Balance)**

Data Cutoff: 7/31/2019

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	42,766,560.32	39,880,220.67	36,559,175.39
										Jul-17	Jul-18	Jul-19
Current										41,484,572.78	37,514,982.22	33,586,107.40
1-30 Days										706,602.11	1,125,513.55	1,180,805.05
31-60 Days										279,718.95	557,909.51	1,035,938.14
61-90 Days										168,586.97	195,266.27	290,294.24
91-120 Days										13,677.32	85,761.74	119,745.27
121-150 Days										-	102,885.22	86,673.41
151-180 Days										10,620.11	62,836.12	31,128.90
181+ Days										102,782.08	235,066.04	228,482.98

**Delinquency Status (% of Current Balance)**

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	42,766,560.32	39,880,220.67	36,559,175.39
										Jul-17	Jul-18	Jul-19
Current										97.00%	94.07%	91.87%
1-30 Days										1.65%	2.82%	3.23%
31-60 Days										0.65%	1.40%	2.83%
61-90 Days										0.39%	0.49%	0.79%
91-120 Days										0.03%	0.22%	0.33%
121-150 Days										0.00%	0.26%	0.24%
151-180 Days										0.02%	0.16%	0.09%
181+ Days										0.24%	0.59%	0.62%
Current - 90 Days										99.70%	98.78%	98.73%
91-180 Days										0.06%	0.63%	0.65%

