



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

Trust XIII  
May 2020

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 5/31/2020.

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

## Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2020

Current Portfolio Balance	-	-	-	-	-	-	-	43,162,260.54	40,449,659.76	37,072,739.87	34,435,503.78
								May-17	May-18	May-19	May-20
Current								41,903,620.62	38,246,057.74	34,492,814.92	31,752,479.41
1-30 Days								765,428.61	1,090,317.62	1,127,281.37	831,477.84
31-60 Days								202,597.30	388,543.84	674,402.80	710,898.02
61-90 Days								121,200.24	391,090.92	272,179.54	555,492.97
91-120 Days								52,954.37	26,110.99	153,498.85	47,463.66
121-150 Days								63,773.75	158,487.40	74,524.64	20,804.75
151-180 Days								35,993.21	26,779.80	21,564.46	99,328.81
181+ Days								16,692.44	122,271.45	256,473.29	417,558.32

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	-	-	43,162,260.54	40,449,659.76	37,072,739.87	34,435,503.78
								May-17	May-18	May-19	May-20
Current								97.08%	94.55%	93.04%	92.21%
1-30 Days								1.77%	2.70%	3.04%	2.41%
31-60 Days								0.47%	0.96%	1.82%	2.06%
61-90 Days								0.28%	0.97%	0.73%	1.61%
91-120 Days								0.12%	0.06%	0.41%	0.14%
121-150 Days								0.15%	0.39%	0.20%	0.06%
151-180 Days								0.08%	0.07%	0.06%	0.29%
181+ Days								0.04%	0.30%	0.69%	1.21%
Current - 90 Days								99.61%	99.18%	98.63%	98.30%
91-180 Days								0.35%	0.52%	0.67%	0.49%

