



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

Trust XIII  
June 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 6/30/2020.

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

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

Data Cutoff: 6/30/2020

Current Portfolio Balance	-	-	-	-	-	-	-	42,966,206.26	40,152,205.34	36,773,620.38	34,306,002.62
								Jun-17	Jun-18	Jun-19	Jun-20
Current								41,477,855.51	37,906,185.34	33,832,296.95	31,610,961.50
1-30 Days								929,658.13	1,203,026.00	1,315,512.32	800,280.95
31-60 Days								207,979.90	265,137.41	823,374.52	694,362.93
61-90 Days								162,312.68	430,170.51	214,894.44	615,281.05
91-120 Days								29,837.01	40,147.43	209,564.13	47,424.31
121-150 Days								55,780.95	52,216.01	32,507.38	47,146.38
151-180 Days								50,096.43	116,891.50	67,432.89	39,797.64
181+ Days								52,685.65	138,431.14	278,037.75	450,747.86

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

Current Portfolio Balance	-	-	-	-	-	-	-	42,966,206.26	40,152,205.34	36,773,620.38	34,306,002.62
								Jun-17	Jun-18	Jun-19	Jun-20
Current								96.54%	94.41%	92.00%	92.14%
1-30 Days								2.16%	3.00%	3.58%	2.33%
31-60 Days								0.48%	0.66%	2.24%	2.02%
61-90 Days								0.38%	1.07%	0.58%	1.79%
91-120 Days								0.07%	0.10%	0.57%	0.14%
121-150 Days								0.13%	0.13%	0.09%	0.14%
151-180 Days								0.12%	0.29%	0.18%	0.12%
181+ Days								0.12%	0.34%	0.76%	1.31%
Current - 90 Days								99.56%	99.13%	98.40%	98.29%
91-180 Days								0.32%	0.52%	0.84%	0.39%

