



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

Trust XIII  
July 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 7/31/2020.

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

## Delinquency Status (\$ of Current Balance)

Data Cutoff: 7/31/2020

Current Portfolio Balance	-	-	-	-	-	-	-	-	42,766,560.32	39,880,220.67	36,559,175.39	34,146,563.47
									Jul-17	Jul-18	Jul-19	Jul-20
Current									41,484,572.78	37,514,982.22	33,586,107.40	31,200,156.94
1-30 Days									706,602.11	1,125,513.55	1,180,805.05	1,018,370.25
31-60 Days									279,718.95	557,909.51	1,035,938.14	817,145.75
61-90 Days									168,586.97	195,266.27	290,294.24	451,760.78
91-120 Days									13,677.32	85,761.74	119,745.27	176,776.07
121-150 Days									-	102,885.22	86,673.41	47,146.38
151-180 Days									10,620.11	62,836.12	31,128.90	20,804.75
181+ Days									102,782.08	235,066.04	228,482.98	414,402.55

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	-	-	-	42,766,560.32	39,880,220.67	36,559,175.39	34,146,563.47
									Jul-17	Jul-18	Jul-19	Jul-20
Current									97.00%	94.07%	91.87%	91.37%
1-30 Days									1.65%	2.82%	3.23%	2.98%
31-60 Days									0.65%	1.40%	2.83%	2.39%
61-90 Days									0.39%	0.49%	0.79%	1.32%
91-120 Days									0.03%	0.22%	0.33%	0.52%
121-150 Days									0.00%	0.26%	0.24%	0.14%
151-180 Days									0.02%	0.16%	0.09%	0.06%
181+ Days									0.24%	0.59%	0.62%	1.21%
Current - 90 Days									99.70%	98.78%	98.73%	98.07%
91-180 Days									0.06%	0.63%	0.65%	0.72%

