



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

Trust XIII
August 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 8/31/2020.

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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 8/31/2020

Current Portfolio Balance	-	-	-	-	-	44,888,168.24	42,552,055.86	39,663,235.09	36,289,037.15	33,855,537.80
						Aug-16	Aug-17	Aug-18	Aug-19	Aug-20
Current						44,817,601.76	40,941,508.18	37,451,560.68	33,187,293.12	30,926,995.09
1-30 Days						70,566.48	894,822.07	905,584.47	1,340,662.86	1,084,544.81
31-60 Days						-	444,578.15	612,510.50	829,484.66	814,669.05
61-90 Days						-	94,361.10	343,157.21	420,930.36	293,535.95
91-120 Days						-	63,384.17	26,566.85	199,714.46	234,524.37
121-150 Days						-	-	36,573.33	15,035.82	55,296.88
151-180 Days						-	-	52,216.01	36,303.99	10,842.39
181+ Days						-	113,402.19	235,066.04	259,611.88	435,129.26

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	44,888,168.24	42,552,055.86	39,663,235.09	36,289,037.15	33,855,537.80
						Aug-16	Aug-17	Aug-18	Aug-19	Aug-20
Current						99.84%	96.22%	94.42%	91.45%	91.35%
1-30 Days						0.16%	2.10%	2.28%	3.69%	3.20%
31-60 Days						0.00%	1.04%	1.54%	2.29%	2.41%
61-90 Days						0.00%	0.22%	0.87%	1.16%	0.87%
91-120 Days						0.00%	0.15%	0.07%	0.55%	0.69%
121-150 Days						0.00%	0.00%	0.09%	0.04%	0.16%
151-180 Days						0.00%	0.00%	0.13%	0.10%	0.03%
181+ Days						0.00%	0.27%	0.59%	0.72%	1.29%
Current - 90 Days						100.00%	99.58%	99.12%	98.59%	97.83%
91-180 Days						0.00%	0.15%	0.29%	0.69%	0.89%

