



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

Trust XIII
March 2021

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 3/31/2021.

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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2021

Current Portfolio Balance	-	-	-	-	-	43,401,907.42	40,900,717.70	37,561,737.87	34,611,721.36	32,175,633.02
						Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current						42,275,069.16	38,427,633.85	35,333,901.59	31,822,665.13	29,475,251.05
1-30 Days						573,819.72	1,411,387.65	779,825.06	899,207.92	856,228.46
31-60 Days						283,164.11	350,586.89	617,328.55	645,967.95	912,479.38
61-90 Days						153,395.03	293,117.77	240,803.84	647,508.63	389,097.54
91-120 Days						86,089.64	238,773.25	116,168.35	112,494.65	25,967.82
121-150 Days						-	79,400.53	101,455.06	105,583.24	110,628.50
151-180 Days						30,369.76	10,620.11	91,309.72	103,069.28	-
181+ Days						-	89,197.65	280,945.70	275,224.56	405,980.27

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	43,401,907.42	40,900,717.70	37,561,737.87	34,611,721.36	32,175,633.02
						Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current						97.40%	93.95%	94.07%	91.94%	91.61%
1-30 Days						1.32%	3.45%	2.08%	2.60%	2.66%
31-60 Days						0.65%	0.86%	1.64%	1.87%	2.84%
61-90 Days						0.35%	0.72%	0.64%	1.87%	1.21%
91-120 Days						0.20%	0.58%	0.31%	0.33%	0.08%
121-150 Days						0.00%	0.19%	0.27%	0.31%	0.34%
151-180 Days						0.07%	0.03%	0.24%	0.30%	0.00%
181+ Days						0.00%	0.22%	0.75%	0.80%	1.26%
Current - 90 Days						99.73%	98.98%	98.43%	98.28%	98.31%
91-180 Days						0.27%	0.80%	0.82%	0.93%	0.42%

