



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

Trust XIII
April 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 4/30/2021.

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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2021

Current Portfolio Balance	-	-	-	-	-	43,266,943.40	40,750,410.20	37,263,300.28	34,536,177.92	31,859,839.64
						Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current						42,037,562.01	38,383,366.60	34,653,295.41	31,791,431.45	28,939,304.19
1-30 Days						692,013.06	1,417,022.71	1,059,608.96	850,908.82	1,350,874.21
31-60 Days						240,387.24	274,367.72	731,087.31	706,267.72	544,195.69
61-90 Days						169,901.58	249,098.70	297,040.60	602,391.72	453,192.00
91-120 Days						60,716.54	196,746.31	138,713.44	79,133.47	111,599.25
121-150 Days						49,670.53	66,749.56	17,471.56	88,486.42	39,483.00
151-180 Days						-	73,860.95	63,205.37	39,264.48	54,620.24
181+ Days						16,692.44	89,197.65	302,877.63	378,293.84	366,571.06

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	43,266,943.40	40,750,410.20	37,263,300.28	34,536,177.92	31,859,839.64
						Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current						97.16%	94.19%	93.00%	92.05%	90.83%
1-30 Days						1.60%	3.48%	2.84%	2.46%	4.24%
31-60 Days						0.56%	0.67%	1.96%	2.05%	1.71%
61-90 Days						0.39%	0.61%	0.80%	1.74%	1.42%
91-120 Days						0.14%	0.48%	0.37%	0.23%	0.35%
121-150 Days						0.11%	0.16%	0.05%	0.26%	0.12%
151-180 Days						0.00%	0.18%	0.17%	0.11%	0.17%
181+ Days						0.04%	0.22%	0.81%	1.10%	1.15%
Current - 90 Days						99.71%	98.95%	98.60%	98.31%	98.20%
91-180 Days						0.26%	0.83%	0.59%	0.60%	0.65%

