



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

Trust XIII
May 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 5/31/2021.

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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2021

Current Portfolio Balance	-	-	-	-	-	43,162,260.54	40,449,659.76	37,072,739.87	34,435,503.78	31,693,658.51
						May-17	May-18	May-19	May-20	May-21
Current						41,903,620.62	38,246,057.74	34,492,814.92	31,752,479.41	29,065,818.23
1-30 Days						765,428.61	1,090,317.62	1,127,281.37	831,477.84	1,371,644.57
31-60 Days						202,597.30	388,543.84	674,402.80	710,898.02	253,927.40
61-90 Days						121,200.24	391,090.92	272,179.54	555,492.97	320,702.80
91-120 Days						52,954.37	26,110.99	153,498.85	47,463.66	270,207.85
121-150 Days						63,773.75	158,487.40	74,524.64	20,804.75	26,136.47
151-180 Days						35,993.21	26,779.80	21,564.46	99,328.81	73,312.54
181+ Days						16,692.44	122,271.45	256,473.29	417,558.32	311,908.65

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	43,162,260.54	40,449,659.76	37,072,739.87	34,435,503.78	31,693,658.51
						May-17	May-18	May-19	May-20	May-21
Current						97.08%	94.55%	93.04%	92.21%	91.71%
1-30 Days						1.77%	2.70%	3.04%	2.41%	4.33%
31-60 Days						0.47%	0.96%	1.82%	2.06%	0.80%
61-90 Days						0.28%	0.97%	0.73%	1.61%	1.01%
91-120 Days						0.12%	0.06%	0.41%	0.14%	0.85%
121-150 Days						0.15%	0.39%	0.20%	0.06%	0.08%
151-180 Days						0.08%	0.07%	0.06%	0.29%	0.23%
181+ Days						0.04%	0.30%	0.69%	1.21%	0.98%
Current - 90 Days						99.61%	99.18%	98.63%	98.30%	97.85%
91-180 Days						0.35%	0.52%	0.67%	0.49%	1.17%

