



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

Trust XIII
June 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 6/30/2021.

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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2021

Current Portfolio Balance	-	-	-	-	-	42,966,206.26	40,152,205.34	36,773,620.38	34,306,002.62	31,559,602.78
						Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current						41,477,855.51	37,906,185.34	33,832,296.95	31,610,961.50	29,382,283.45
1-30 Days						929,658.13	1,203,026.00	1,315,512.32	800,280.95	857,699.25
31-60 Days						207,979.90	265,137.41	823,374.52	694,362.93	409,664.56
61-90 Days						162,312.68	430,170.51	214,894.44	615,281.05	306,425.51
91-120 Days						29,837.01	40,147.43	209,564.13	47,424.31	229,702.59
121-150 Days						55,780.95	52,216.01	32,507.38	47,146.38	22,515.23
151-180 Days						50,096.43	116,891.50	67,432.89	39,797.64	-
181+ Days						52,685.65	138,431.14	278,037.75	450,747.86	351,312.19

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	42,966,206.26	40,152,205.34	36,773,620.38	34,306,002.62	31,559,602.78
						Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current						96.54%	94.41%	92.00%	92.14%	93.10%
1-30 Days						2.16%	3.00%	3.58%	2.33%	2.72%
31-60 Days						0.48%	0.66%	2.24%	2.02%	1.30%
61-90 Days						0.38%	1.07%	0.58%	1.79%	0.97%
91-120 Days						0.07%	0.10%	0.57%	0.14%	0.73%
121-150 Days						0.13%	0.13%	0.09%	0.14%	0.07%
151-180 Days						0.12%	0.29%	0.18%	0.12%	0.00%
181+ Days						0.12%	0.34%	0.76%	1.31%	1.11%
Current - 90 Days						99.56%	99.13%	98.40%	98.29%	98.09%
91-180 Days						0.32%	0.52%	0.84%	0.39%	0.80%

