



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

Trust XIII  
July 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 7/31/2021.

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

**Delinquency Status (\$ of Current Balance)**

Data Cutoff: 7/31/2021

Current Portfolio Balance	-	-	-	-	-	42,766,560.32	39,880,220.67	36,559,175.39	34,146,563.47	31,239,984.56
						Jul-17	Jul-18	Jul-19	Jul-20	Jul-21
Current						41,484,572.78	37,514,982.22	33,586,107.40	31,200,156.94	28,972,186.21
1-30 Days						706,602.11	1,125,513.55	1,180,805.05	1,043,102.23	870,558.21
31-60 Days						279,718.95	557,909.51	1,035,938.14	792,413.77	468,547.24
61-90 Days						168,586.97	195,266.27	290,294.24	491,378.73	419,410.27
91-120 Days						13,677.32	85,761.74	119,745.27	137,158.12	158,053.23
121-150 Days						-	102,885.22	86,673.41	47,146.38	-
151-180 Days						10,620.11	62,836.12	31,128.90	20,804.75	-
181+ Days						102,782.08	235,066.04	228,482.98	414,402.55	351,229.40

**Delinquency Status (% of Current Balance)**

Current Portfolio Balance	-	-	-	-	-	42,766,560.32	39,880,220.67	36,559,175.39	34,146,563.47	31,239,984.56
						Jul-17	Jul-18	Jul-19	Jul-20	Jul-21
Current						97.00%	94.07%	91.87%	91.37%	92.74%
1-30 Days						1.65%	2.82%	3.23%	3.05%	2.79%
31-60 Days						0.65%	1.40%	2.83%	2.32%	1.50%
61-90 Days						0.39%	0.49%	0.79%	1.44%	1.34%
91-120 Days						0.03%	0.22%	0.33%	0.40%	0.51%
121-150 Days						0.00%	0.26%	0.24%	0.14%	0.00%
151-180 Days						0.02%	0.16%	0.09%	0.06%	0.00%
181+ Days						0.24%	0.59%	0.62%	1.21%	1.12%
Current - 90 Days						99.70%	98.78%	98.73%	98.19%	98.37%
91-180 Days						0.06%	0.63%	0.65%	0.60%	0.51%

