



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

Trust XIII  
November 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 11/30/2021.

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

## Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2021

Current Portfolio Balance	-	-	-	-	44,209,652.67	41,917,553.06	38,720,451.89	35,630,142.83	33,172,927.35	30,400,880.07
					Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current					43,219,189.25	39,869,000.81	36,357,332.60	32,509,276.97	30,003,840.97	28,230,863.28
1-30 Days					851,207.58	1,348,305.35	991,877.87	1,165,573.67	1,260,537.44	816,550.62
31-60 Days					109,005.99	410,896.94	582,602.42	912,572.01	743,697.83	341,341.11
61-90 Days					30,249.85	133,584.20	229,002.03	430,494.11	467,641.32	289,865.56
91-120 Days					-	68,566.86	213,858.50	196,837.72	240,284.90	182,384.91
121-150 Days					-	16,159.69	97,906.57	120,349.88	11,142.83	188,887.13
151-180 Days					-	7,733.45	29,656.86	57,053.08	10,842.39	-
181+ Days					-	63,305.76	218,215.04	237,985.39	434,939.67	350,987.46

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	44,209,652.67	41,917,553.06	38,720,451.89	35,630,142.83	33,172,927.35	30,400,880.07
					Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current					97.76%	95.11%	93.90%	91.24%	90.45%	92.86%
1-30 Days					1.93%	3.22%	2.56%	3.27%	3.80%	2.69%
31-60 Days					0.25%	0.98%	1.50%	2.56%	2.24%	1.12%
61-90 Days					0.07%	0.32%	0.59%	1.21%	1.41%	0.95%
91-120 Days					0.00%	0.16%	0.55%	0.55%	0.72%	0.60%
121-150 Days					0.00%	0.04%	0.25%	0.34%	0.03%	0.62%
151-180 Days					0.00%	0.02%	0.08%	0.16%	0.03%	0.00%
181+ Days					0.00%	0.15%	0.56%	0.67%	1.31%	1.15%
Current - 90 Days					100.00%	99.63%	98.55%	98.28%	97.90%	97.62%
91-180 Days					0.00%	0.22%	0.88%	1.05%	0.79%	1.22%

