



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

Trust XIII  
February 2022

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 2/28/2022.

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

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

Data Cutoff: 2/28/2022

Current Portfolio Balance	-	-	-	-	43,642,292.40	41,230,358.72	37,911,570.34	34,703,152.04	32,374,179.22	29,808,652.32
					Feb-17	Feb-18	Feb-19	Feb-20	Feb-21	Feb-22
Current					42,311,194.48	39,062,343.33	35,206,470.58	31,644,421.21	29,119,504.60	27,712,822.07
1-30 Days					872,255.42	1,349,556.61	1,144,796.04	1,025,393.86	1,256,514.56	1,053,151.47
31-60 Days					301,305.03	268,353.45	691,545.55	859,669.27	840,111.51	321,444.14
61-90 Days					127,167.71	321,462.24	334,272.11	563,973.53	513,006.23	111,345.41
91-120 Days					-	112,665.64	119,109.68	177,364.69	136,394.03	92,254.73
121-150 Days					30,369.76	-	79,281.16	136,355.83	73,465.49	170,981.28
151-180 Days					-	26,779.80	55,149.52	57,092.36	39,499.89	-
181+ Days					-	89,197.65	280,945.70	238,881.29	395,682.91	346,653.22

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

Current Portfolio Balance	-	-	-	-	43,642,292.40	41,230,358.72	37,911,570.34	34,703,152.04	32,374,179.22	29,808,652.32
					Feb-17	Feb-18	Feb-19	Feb-20	Feb-21	Feb-22
Current					96.95%	94.74%	92.86%	91.19%	89.95%	92.97%
1-30 Days					2.00%	3.27%	3.02%	2.95%	3.88%	3.53%
31-60 Days					0.69%	0.65%	1.82%	2.48%	2.60%	1.08%
61-90 Days					0.29%	0.78%	0.88%	1.63%	1.58%	0.37%
91-120 Days					0.00%	0.27%	0.31%	0.51%	0.42%	0.31%
121-150 Days					0.07%	0.00%	0.21%	0.39%	0.23%	0.57%
151-180 Days					0.00%	0.06%	0.15%	0.16%	0.12%	0.00%
181+ Days					0.00%	0.22%	0.74%	0.69%	1.22%	1.16%
Current - 90 Days					99.93%	99.45%	98.59%	98.24%	98.01%	97.95%
91-180 Days					0.07%	0.34%	0.67%	1.07%	0.77%	0.88%

