



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

Trust XIII
April 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 4/30/2022.

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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2022

| Current Portfolio Balance | - | - | - | - | 43,266,943.40 | 40,750,410.20 | 37,263,300.28 | 34,536,177.92 | 31,859,839.64 | 29,418,874.57 |
|---------------------------|---|---|---|---|---------------|---------------|---------------|---------------|---------------|---------------|
| | | | | | Apr-17 | Apr-18 | Apr-19 | Apr-20 | Apr-21 | Apr-22 |
| Current | | | | | 42,037,562.01 | 38,383,366.60 | 34,653,295.41 | 31,791,431.45 | 28,939,304.19 | 27,124,818.59 |
| 1-30 Days | | | | | 692,013.06 | 1,417,022.71 | 1,059,608.96 | 850,908.82 | 1,350,874.21 | 1,069,216.09 |
| 31-60 Days | | | | | 240,387.24 | 274,367.72 | 731,087.31 | 706,267.72 | 544,195.69 | 519,742.27 |
| 61-90 Days | | | | | 169,901.58 | 249,098.70 | 297,040.60 | 602,391.72 | 453,192.00 | 145,383.14 |
| 91-120 Days | | | | | 60,716.54 | 196,746.31 | 138,713.44 | 79,133.47 | 111,599.25 | 28,917.48 |
| 121-150 Days | | | | | 49,670.53 | 66,749.56 | 17,471.56 | 88,486.42 | 39,483.00 | 128,734.78 |
| 151-180 Days | | | | | - | 73,860.95 | 63,205.37 | 39,264.48 | 54,620.24 | - |
| 181+ Days | | | | | 16,692.44 | 89,197.65 | 302,877.63 | 378,293.84 | 366,571.06 | 402,062.22 |

Delinquency Status (% of Current Balance)

| Current Portfolio Balance | - | - | - | - | 43,266,943.40 | 40,750,410.20 | 37,263,300.28 | 34,536,177.92 | 31,859,839.64 | 29,418,874.57 |
|---------------------------|---|---|---|---|---------------|---------------|---------------|---------------|---------------|---------------|
| | | | | | Apr-17 | Apr-18 | Apr-19 | Apr-20 | Apr-21 | Apr-22 |
| Current | | | | | 97.16% | 94.19% | 93.00% | 92.05% | 90.83% | 92.20% |
| 1-30 Days | | | | | 1.60% | 3.48% | 2.84% | 2.46% | 4.24% | 3.63% |
| 31-60 Days | | | | | 0.56% | 0.67% | 1.96% | 2.05% | 1.71% | 1.77% |
| 61-90 Days | | | | | 0.39% | 0.61% | 0.80% | 1.74% | 1.42% | 0.49% |
| 91-120 Days | | | | | 0.14% | 0.48% | 0.37% | 0.23% | 0.35% | 0.10% |
| 121-150 Days | | | | | 0.11% | 0.16% | 0.05% | 0.26% | 0.12% | 0.44% |
| 151-180 Days | | | | | 0.00% | 0.18% | 0.17% | 0.11% | 0.17% | 0.00% |
| 181+ Days | | | | | 0.04% | 0.22% | 0.81% | 1.10% | 1.15% | 1.37% |
| Current - 90 Days | | | | | 99.71% | 98.95% | 98.60% | 98.31% | 98.20% | 98.10% |
| 91-180 Days | | | | | 0.26% | 0.83% | 0.59% | 0.60% | 0.65% | 0.54% |

