



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

Trust XIII
September 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 9/30/2022.

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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 9/30/2022

| Current Portfolio Balance | - | - | - | 44,688,208.49 | 42,328,315.05 | 39,394,079.51 | 35,945,551.60 | 33,572,690.46 | 30,790,843.64 | 28,165,290.67 |
|---------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | Sep-16 | Sep-17 | Sep-18 | Sep-19 | Sep-20 | Sep-21 | Sep-22 | | | |
| Current | 44,039,508.66 | 40,532,688.95 | 37,112,007.57 | 32,652,754.32 | 30,354,789.87 | 28,337,305.70 | 25,759,317.24 | | | |
| 1-30 Days | 648,699.83 | 1,227,890.70 | 958,439.99 | 1,431,948.91 | 1,136,581.48 | 1,084,288.38 | 1,076,424.74 | | | |
| 31-60 Days | - | 337,345.70 | 470,706.92 | 823,121.60 | 931,854.59 | 466,653.50 | 478,770.01 | | | |
| 61-90 Days | - | 129,513.48 | 396,747.96 | 433,858.42 | 468,857.80 | 258,465.77 | 288,951.48 | | | |
| 91-120 Days | - | 29,837.01 | 127,752.97 | 216,779.71 | 198,402.52 | 262,401.63 | 87,849.64 | | | |
| 121-150 Days | - | 7,733.45 | 84,255.84 | 127,512.77 | 36,303.99 | - | 91,335.36 | | | |
| 151-180 Days | - | - | - | - | - | 30,573.93 | 94,563.76 | | | |
| 181+ Days | - | 63,305.76 | 244,168.26 | 259,575.87 | 445,900.21 | 351,154.73 | 288,078.44 | | | |

Delinquency Status (% of Current Balance)

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|---------------------------|---------|--------|--------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | Sep-16 | Sep-17 | Sep-18 | Sep-19 | Sep-20 | Sep-21 | Sep-22 | | | |
| Current | 98.55% | 95.76% | 94.21% | 90.84% | 90.42% | 92.03% | 91.46% | | | |
| 1-30 Days | 1.45% | 2.90% | 2.43% | 3.98% | 3.39% | 3.52% | 3.82% | | | |
| 31-60 Days | 0.00% | 0.80% | 1.19% | 2.29% | 2.78% | 1.52% | 1.70% | | | |
| 61-90 Days | 0.00% | 0.31% | 1.01% | 1.21% | 1.40% | 0.84% | 1.03% | | | |
| 91-120 Days | 0.00% | 0.07% | 0.32% | 0.60% | 0.59% | 0.85% | 0.31% | | | |
| 121-150 Days | 0.00% | 0.02% | 0.21% | 0.35% | 0.11% | 0.00% | 0.32% | | | |
| 151-180 Days | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.10% | 0.34% | | | |
| 181+ Days | 0.00% | 0.15% | 0.62% | 0.72% | 1.33% | 1.14% | 1.02% | | | |
| Current - 90 Days | 100.00% | 99.76% | 98.84% | 98.32% | 97.97% | 97.91% | 98.01% | | | |
| 91-180 Days | 0.00% | 0.09% | 0.54% | 0.96% | 0.70% | 0.95% | 0.97% | | | |

