



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

Trust XIII
October 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 10/31/2022.

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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 10/31/2022

Current Portfolio Balance	-	-	-	44,478,835.68	42,051,037.56	38,944,130.73	35,761,264.87	33,403,635.16	30,572,388.48	28,052,063.84
				Oct-16	Oct-17	Oct-18	Oct-19	Oct-20	Oct-21	Oct-22
Current				43,885,108.10	40,266,716.84	36,895,574.31	32,842,151.49	30,183,630.02	28,177,030.00	25,659,905.93
1-30 Days				428,463.42	1,107,054.15	667,714.98	1,173,608.53	1,283,136.25	974,904.42	1,035,510.31
31-60 Days				165,264.16	370,078.44	648,915.67	767,472.48	779,754.50	376,948.15	369,531.05
61-90 Days				-	190,643.00	313,315.25	419,348.34	551,567.49	399,993.06	313,645.64
91-120 Days				-	45,505.92	130,748.35	143,836.22	137,131.51	243,954.38	196,033.93
121-150 Days				-	-	43,693.91	82,059.47	22,590.05	17,997.08	94,794.78
151-180 Days				-	7,733.45	25,953.22	104,341.37	31,647.14	30,573.93	57,273.13
181+ Days				-	63,305.76	218,215.04	228,446.97	414,178.20	350,987.46	325,369.07

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	44,478,835.68	42,051,037.56	38,944,130.73	35,761,264.87	33,403,635.16	30,572,388.48	28,052,063.84
				Oct-16	Oct-17	Oct-18	Oct-19	Oct-20	Oct-21	Oct-22
Current				98.67%	95.76%	94.74%	91.84%	90.36%	92.16%	91.47%
1-30 Days				0.96%	2.63%	1.71%	3.28%	3.84%	3.19%	3.69%
31-60 Days				0.37%	0.88%	1.67%	2.15%	2.33%	1.23%	1.32%
61-90 Days				0.00%	0.45%	0.80%	1.17%	1.85%	1.31%	1.12%
91-120 Days				0.00%	0.11%	0.34%	0.40%	0.41%	0.80%	0.70%
121-150 Days				0.00%	0.00%	0.11%	0.23%	0.07%	0.06%	0.34%
151-180 Days				0.00%	0.02%	0.07%	0.29%	0.09%	0.10%	0.20%
181+ Days				0.00%	0.15%	0.56%	0.64%	1.24%	1.15%	1.16%
Current - 90 Days				100.00%	99.72%	98.93%	98.44%	98.19%	97.90%	97.60%
91-180 Days				0.00%	0.13%	0.51%	0.92%	0.57%	0.96%	1.24%

