



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

Trust XIII  
November 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 11/30/2022.

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

## Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2022

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	27,685,206.64
				Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21	Nov-22
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	25,142,584.88
1-30 Days				851,207.58	1,348,305.35	991,877.87	1,165,573.67	1,260,537.44	816,550.62	977,677.79
31-60 Days				109,005.99	410,896.94	582,602.42	912,572.01	743,697.83	341,341.11	577,034.71
61-90 Days				30,249.85	133,584.20	229,002.03	430,494.11	467,641.32	289,865.56	251,495.95
91-120 Days				-	68,566.86	213,858.50	196,837.72	240,284.90	182,384.91	244,918.38
121-150 Days				-	16,159.69	97,906.57	120,349.88	11,142.83	188,887.13	145,581.44
151-180 Days				-	7,733.45	29,656.86	57,053.08	10,842.39	-	69,035.07
181+ Days				-	63,305.76	218,215.04	237,985.39	434,939.67	350,987.46	276,878.42

## 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	27,685,206.64
				Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21	Nov-22
Current				97.76%	95.11%	93.90%	91.24%	90.45%	92.86%	90.82%
1-30 Days				1.93%	3.22%	2.56%	3.27%	3.80%	2.69%	3.53%
31-60 Days				0.25%	0.98%	1.50%	2.56%	2.24%	1.12%	2.08%
61-90 Days				0.07%	0.32%	0.59%	1.21%	1.41%	0.95%	0.91%
91-120 Days				0.00%	0.16%	0.55%	0.55%	0.72%	0.60%	0.88%
121-150 Days				0.00%	0.04%	0.25%	0.34%	0.03%	0.62%	0.53%
151-180 Days				0.00%	0.02%	0.08%	0.16%	0.03%	0.00%	0.25%
181+ Days				0.00%	0.15%	0.56%	0.67%	1.31%	1.15%	1.00%
Current - 90 Days				100.00%	99.63%	98.55%	98.28%	97.90%	97.62%	97.34%
91-180 Days				0.00%	0.22%	0.88%	1.05%	0.79%	1.22%	1.66%

