



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

Trust XV
February 2020

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 2/29/2020.

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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 2/29/2020

Current Portfolio Balance										39,574,474.42	35,996,666.71
										Feb-19	Feb-20
Current										38,309,718.33	34,361,842.35
1-30 Days										1,114,902.68	1,032,215.32
31-60 Days										92,699.74	426,211.55
61-90 Days										57,153.67	96,716.66
91-120 Days										-	79,680.83
121-150 Days										-	-
151-180 Days										-	-
181+ Days										-	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance										39,574,474.42	35,996,666.71
										Feb-19	Feb-20
Current										96.80%	95.46%
1-30 Days										2.82%	2.87%
31-60 Days										0.23%	1.18%
61-90 Days										0.14%	0.27%
91-120 Days										0.00%	0.22%
121-150 Days										0.00%	0.00%
151-180 Days										0.00%	0.00%
181+ Days										0.00%	0.00%
Current - 90 Days										100.00%	99.78%
91-180 Days										0.00%	0.22%

