



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

Trust XV  
June 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 6/30/2020.

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

**Delinquency Status (\$ of Current Balance)**

Data Cutoff: 6/30/2020

Current Portfolio Balance										38,797,048.17	35,589,462.92
										Jun-19	Jun-20
Current										37,392,661.78	34,298,775.66
1-30 Days										1,125,868.30	656,335.93
31-60 Days										234,170.67	410,152.83
61-90 Days										44,347.42	161,672.18
91-120 Days										-	38,629.47
121-150 Days										-	23,896.85
151-180 Days										-	-
181+ Days										-	-

**Delinquency Status (% of Current Balance)**

Current Portfolio Balance										38,797,048.17	35,589,462.92
										Jun-19	Jun-20
Current										96.38%	96.37%
1-30 Days										2.90%	1.84%
31-60 Days										0.60%	1.15%
61-90 Days										0.11%	0.45%
91-120 Days										0.00%	0.11%
121-150 Days										0.00%	0.07%
151-180 Days										0.00%	0.00%
181+ Days										0.00%	0.00%
Current - 90 Days										100.00%	99.82%
91-180 Days										0.00%	0.18%

