



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

Trust XV
October 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 10/31/2020.

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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 10/31/2020

Current Portfolio Balance										37,315,043.47	34,502,824.86
										Oct-19	Oct-20
Current										35,798,431.02	32,141,705.02
1-30 Days										1,026,690.60	1,423,245.24
31-60 Days										316,616.75	516,377.83
61-90 Days										106,255.42	389,173.72
91-120 Days										-	-
121-150 Days										54,842.00	32,323.05
151-180 Days										12,207.68	-
181+ Days										-	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance										37,315,043.47	34,502,824.86
										Oct-19	Oct-20
Current										95.94%	93.16%
1-30 Days										2.75%	4.13%
31-60 Days										0.85%	1.50%
61-90 Days										0.28%	1.13%
91-120 Days										0.00%	0.00%
121-150 Days										0.15%	0.09%
151-180 Days										0.03%	0.00%
181+ Days										0.00%	0.00%
Current - 90 Days										99.82%	99.91%
91-180 Days										0.18%	0.09%

