



## Stratification Report for La Hipotecaria S.A. de C.V El Salvador

### Personal Loans May 2016

The La Hipotecaria personal loan portfolio was stratified on a variety of axes to provide an overview of pool characteristics. Each characteristic includes summary information as well as individual statistics by bucket. The cutoff date is 5/31/2016.

*Stratification Report*

La Hipotecaria El Salvador - Personal Loans  
May 2016

For La Hipotecaria El Salvador  
Cutoff Date: 5/31/2016

Original Term

Min: 24

Max: 360

WA (original balance):108

WA (remaining balance): 108

Original Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
24	3	4,367	0.05%	1,212	0.02%	0.02%	9.28%	24	-43
36	6	18,363	0.21%	9,528	0.16%	0.18%	9.57%	36	-1
48	5	15,050	0.18%	7,537	0.12%	0.30%	9.09%	48	1
60	14	63,614	0.74%	35,207	0.58%	0.88%	10.18%	60	14
72	16	105,141	1.23%	69,952	1.16%	2.04%	9.75%	72	25
84	32	273,477	3.20%	173,801	2.87%	4.91%	9.55%	84	40
96	400	4,176,294	48.89%	3,191,022	52.73%	57.65%	10.23%	96	62
108	9	99,168	1.16%	70,295	1.16%	58.81%	9.44%	108	50
120	366	3,622,794	42.41%	2,352,375	38.87%	97.68%	11.11%	120	61
132	2	33,360	0.39%	24,454	0.40%	98.09%	8.00%	132	86
144	2	21,000	0.25%	16,355	0.27%	98.36%	8.52%	144	81
180	5	39,058	0.46%	34,198	0.57%	98.92%	8.04%	180	110
240	3	29,256	0.34%	28,619	0.47%	99.39%	7.06%	240	165
360	11	42,146	0.49%	36,682	0.61%	100.00%	8.49%	360	284
<b>Total</b>	<b>874</b>	<b>8,543,086</b>	<b>100.00%</b>	<b>6,051,237</b>			<b>10.52%</b>	<b>108</b>	<b>61</b>
Minimum		567		0			6.50%	24	-55
Maximum		23,542		22,480			16.00%	360	306
Average		9,775		6,924					

*Stratification Report*

La Hipotecaria El Salvador - Personal Loans  
May 2016

For La Hipotecaria El Salvador  
Cutoff Date: 5/31/2016

Original Balance

Original Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	175	543,764	6.36%	325,281	5.38%	5.38%	10.97%	111	38
5,000 - 10,000	316	2,301,021	26.93%	1,471,910	24.32%	29.70%	10.68%	108	51
10,000 - 15,000	196	2,342,633	27.42%	1,669,413	27.59%	57.29%	10.69%	107	61
15,000 - 20,000	116	1,929,079	22.58%	1,495,928	24.72%	82.01%	10.15%	105	70
20,000 - 25,000	71	1,426,590	16.70%	1,088,705	17.99%	100.00%	10.33%	110	75
<b>Total</b>	<b>874</b>	<b>8,543,086</b>	<b>100.00%</b>	<b>6,051,237</b>			<b>10.52%</b>	<b>108</b>	<b>61</b>
Minimum		567		0			6.50%	24	-55
Maximum		23,542		22,480			16.00%	360	306
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La Hipotecaria El Salvador - Personal Loans  
May 2016

For La Hipotecaria El Salvador  
Cutoff Date: 5/31/2016

Original Borrower Rate

Min: 6.50% Max: 16.00% WA (original balance): 10.57% WA (remaining balance): 10.49%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
6.50% - 6.75%	1	7,489	0.09%	7,093	0.12%	0.12%	6.50%	360	306
6.75% - 7.00%	3	4,413	0.05%	3,624	0.06%	0.18%	6.75%	360	298
7.00% - 7.25%	18	175,600	2.06%	131,949	2.18%	2.36%	7.00%	134	70
7.25% - 7.50%	4	20,148	0.24%	17,909	0.30%	2.65%	7.25%	224	150
7.50% - 7.75%	7	25,025	0.29%	19,717	0.33%	2.98%	7.50%	258	185
7.75% - 8.00%	1	2,895	0.03%	1,336	0.02%	3.00%	7.75%	120	43
8.00% - 8.25%	57	463,707	5.43%	304,964	5.04%	8.04%	8.00%	99	52
8.50% - 8.75%	2	21,555	0.25%	14,317	0.24%	8.28%	8.50%	112	41
9.00% - 9.25%	107	1,110,281	13.00%	769,086	12.71%	20.99%	9.00%	96	53
9.50% - 9.75%	1	6,900	0.08%	4,768	0.08%	21.07%	9.58%	96	58
9.75% - 10.00%	10	78,027	0.91%	33,582	0.55%	21.62%	9.77%	86	34
10.00% - 10.25%	129	1,674,317	19.60%	1,397,580	23.10%	44.72%	10.00%	101	80
10.25% - 10.50%	2	21,412	0.25%	21,412	0.35%	45.07%	10.25%	120	120
10.50% - 10.75%	37	367,243	4.30%	141,516	2.34%	47.41%	10.46%	116	25
11.00% - 11.25%	233	2,570,377	30.09%	1,933,055	31.94%	79.35%	10.97%	108	66
11.25% - 11.50%	2	34,200	0.40%	34,098	0.56%	79.92%	11.25%	120	119
11.50% - 11.75%	1	4,250	0.05%	877	0.01%	79.93%	11.50%	120	29
12.00% - 12.25%	184	1,434,398	16.79%	923,311	15.26%	95.19%	11.94%	113	52
12.25% - 12.50%	4	42,006	0.49%	41,808	0.69%	95.88%	12.25%	118	118
13.00% - 13.25%	10	112,334	1.31%	107,026	1.77%	97.65%	13.00%	114	106
14.00% - 14.25%	55	336,760	3.94%	132,844	2.20%	99.85%	13.38%	112	3
16.00% - 16.25%	6	29,750	0.35%	9,366	0.15%	100.00%	16.00%	112	2
<b>Total</b>	<b>874</b>	<b>8,543,086</b>	<b>100.00%</b>	<b>6,051,237</b>			<b>10.52%</b>	<b>108</b>	<b>61</b>
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La Hipotecaria El Salvador - Personal Loans  
 May 2016

For La Hipotecaria El Salvador  
 Cutoff Date: 5/31/2016

Remaining Term

Min: -55      Max: 306      WA (original balance):61      WA (remaining balance): 71

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
-60 - 1	65	324,537	3.80%	188,895	3.12%	3.12%	11.80%	90	-20
0 - 59	402	3,463,739	40.54%	1,746,500	28.86%	31.98%	10.34%	109	31
60 - 119	385	4,585,390	53.67%	3,954,764	65.35%	97.34%	10.60%	104	86
120 - 179	11	127,274	1.49%	124,396	2.06%	99.39%	9.92%	152	130
240 - 299	8	30,240	0.35%	26,756	0.44%	99.84%	9.17%	360	276
300 - 359	3	11,906	0.14%	9,926	0.16%	100.00%	6.75%	360	304
<b>Total</b>	<b>874</b>	<b>8,543,086</b>	<b>100.00%</b>	<b>6,051,237</b>			<b>10.52%</b>	<b>108</b>	<b>61</b>
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 May 2016

For La Hipotecaria El Salvador  
 Cutoff Date: 5/31/2016

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	381	2,230,099	26.10%	873,697	14.44%	14.44%	10.57%	111	29
5,000 - 10,000	270	2,651,699	31.04%	1,974,944	32.64%	47.08%	10.41%	105	61
10,000 - 15,000	133	1,926,272	22.55%	1,646,721	27.21%	74.29%	10.53%	106	74
15,000 - 20,000	89	1,712,469	20.05%	1,533,395	25.34%	99.63%	10.41%	107	88
20,000 - 25,000	1	22,548	0.26%	22,480	0.37%	100.00%	7.00%	240	164
<b>Total</b>	<b>874</b>	<b>8,543,086</b>	<b>100.00%</b>	<b>6,051,237</b>			<b>10.45%</b>	<b>108</b>	<b>61</b>
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May 2016

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Cutoff Date: 5/31/2016

Current Borrower Rate

Min: 6.50% Max: 16.00% WA (original balance): 10.52% WA (remaining balance): 10.45%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
6.50% - 6.75%	1	7,489	0.09%	7,093	0.12%	0.12%	6.50%	360	306
6.75% - 7.00%	3	4,413	0.05%	3,624	0.06%	0.18%	6.75%	360	298
7.00% - 7.25%	18	175,600	2.06%	131,949	2.18%	2.36%	7.00%	134	70
7.25% - 7.50%	4	20,148	0.24%	17,909	0.30%	2.65%	7.25%	224	150
7.50% - 7.75%	7	25,025	0.29%	19,717	0.33%	2.98%	7.50%	258	185
7.75% - 8.00%	1	2,895	0.03%	1,336	0.02%	3.00%	7.75%	120	43
8.00% - 8.25%	58	465,357	5.45%	306,424	5.06%	8.07%	8.00%	99	52
8.50% - 8.75%	2	21,555	0.25%	14,317	0.24%	8.30%	8.50%	112	41
9.00% - 9.25%	109	1,123,119	13.15%	780,671	12.90%	21.20%	9.00%	97	52
9.50% - 9.75%	2	26,900	0.31%	14,607	0.24%	21.44%	9.52%	114	36
9.75% - 10.00%	13	132,527	1.55%	57,953	0.96%	22.40%	9.76%	100	30
10.00% - 10.25%	132	1,709,102	20.01%	1,408,977	23.28%	45.69%	10.00%	101	78
10.25% - 10.50%	2	21,412	0.25%	21,412	0.35%	46.04%	10.25%	120	120
10.50% - 10.75%	38	363,243	4.25%	140,607	2.32%	48.36%	10.50%	116	25
11.00% - 11.25%	232	2,538,352	29.71%	1,919,893	31.73%	80.09%	11.00%	107	66
11.25% - 11.50%	2	34,200	0.40%	34,098	0.56%	80.65%	11.25%	120	119
11.50% - 11.75%	2	18,150	0.21%	13,163	0.22%	80.87%	11.50%	120	14
12.00% - 12.25%	181	1,402,200	16.41%	905,620	14.97%	95.84%	12.00%	113	53
12.25% - 12.50%	4	42,006	0.49%	41,808	0.69%	96.53%	12.25%	118	118
13.00% - 13.25%	10	112,334	1.31%	107,026	1.77%	98.30%	13.00%	114	106
14.00% - 14.25%	47	267,310	3.13%	93,668	1.55%	99.85%	14.00%	114	5
16.00% - 16.25%	6	29,750	0.35%	9,366	0.15%	100.00%	16.00%	112	2
<b>Total</b>	<b>874</b>	<b>8,543,086</b>	<b>100.00%</b>	<b>6,051,237</b>			<b>10.52%</b>	<b>108</b>	<b>61</b>
Minimum		567		0			6.50%	24	-55
Maximum		23,542		22,480			16.00%	360	306
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La Hipotecaria El Salvador - Personal Loans  
 May 2016

For La Hipotecaria El Salvador  
 Cutoff Date: 5/31/2016

Origination Year

Origination Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
2005	2	14,913	0.17%	11,086	0.18%	0.18%	12.00%	96	-30
2006	33	150,371	1.76%	80,998	1.34%	1.52%	12.79%	96	-22
2007	125	921,747	10.79%	330,808	5.47%	6.99%	12.40%	120	14
2008	109	1,067,776	12.50%	475,022	7.85%	14.84%	10.80%	120	24
2009	36	253,583	2.97%	180,026	2.98%	17.81%	8.55%	102	21
2010	36	272,808	3.19%	201,537	3.33%	21.14%	8.51%	144	72
2011	25	175,550	2.05%	97,441	1.61%	22.75%	8.85%	124	67
2012	67	607,996	7.12%	368,445	6.09%	28.84%	8.68%	94	49
2013	114	1,174,375	13.75%	851,221	14.07%	42.91%	9.84%	96	62
2014	158	1,883,312	22.04%	1,543,872	25.51%	68.42%	10.32%	95	72
2015	126	1,461,997	17.11%	1,359,373	22.46%	90.89%	11.10%	112	102
2016	43	558,658	6.54%	551,410	9.11%	100.00%	11.24%	117	115
<b>Total</b>	<b>874</b>	<b>8,543,086</b>	<b>100.00%</b>	<b>6,051,237</b>			<b>10.52%</b>	<b>108</b>	<b>61</b>
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Maximum		23,542		22,480			16.00%	360	306
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La Hipotecaria El Salvador - Personal Loans  
 May 2016

For La Hipotecaria El Salvador  
 Cutoff Date: 5/31/2016

**Current Delinquency Status**

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	605	6,420,100	75.15%	4,575,962	75.62%	75.62%	10.51%	106	71
30	25	256,694	3.00%	152,444	2.52%	78.14%	10.61%	101	50
60	17	161,132	1.89%	75,551	1.25%	79.39%	10.26%	111	40
90	12	99,355	1.16%	54,274	0.90%	80.28%	10.08%	105	44
120	6	45,872	0.54%	25,289	0.42%	80.70%	10.58%	104	38
150	9	84,082	0.98%	39,232	0.65%	81.35%	9.85%	113	37
180	5	26,535	0.31%	8,083	0.13%	81.48%	10.29%	106	14
210	2	6,200	0.07%	1,750	0.03%	81.51%	12.00%	108	1
240	1	4,000	0.05%	1,654	0.03%	81.54%	14.00%	96	-16
270	4	38,550	0.45%	24,128	0.40%	81.94%	10.81%	101	36
300	2	18,411	0.22%	7,734	0.13%	82.07%	11.72%	103	-3
330	3	10,697	0.13%	4,341	0.07%	82.14%	10.81%	85	-10
360	2	22,614	0.26%	10,866	0.18%	82.32%	11.13%	120	25
390+	181	1,348,844	15.79%	1,069,929	17.68%	100.00%	10.62%	116	26
<b>Total</b>	<b>874</b>	<b>8,543,086</b>	<b>100.00%</b>	<b>6,051,237</b>			<b>10.52%</b>	<b>108</b>	<b>61</b>
Minimum		567		0			6.50%	24	-55
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Average		9,775		6,924					

District

District	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	55	396,567	4.64%	310,340	5.13%	5.13%	8.30%	104	39
AHUACHAPAN	4	28,846	0.34%	24,405	0.40%	5.53%	11.18%	96	76
ANTIGUO CUSCATLAN	10	129,575	1.52%	97,132	1.61%	7.14%	10.41%	110	79
APOPA	7	76,502	0.90%	44,589	0.74%	7.87%	9.83%	139	77
AYUTUXTEPEQUE	19	189,412	2.22%	115,360	1.91%	9.78%	11.36%	110	36
CHALCHUAPA	3	20,060	0.23%	12,384	0.20%	9.98%	12.13%	120	72
CIUDAD DELGADO	8	78,238	0.92%	56,669	0.94%	10.92%	10.19%	105	67
CIUDAD MERLIOT	1	2,877	0.03%	2,460	0.04%	10.96%	11.00%	96	76
COJUTEPEQUE	3	36,792	0.43%	25,460	0.42%	11.38%	9.96%	113	76
COLON	10	130,227	1.52%	86,589	1.43%	12.81%	10.17%	106	55
CUSCATANCINGO	9	58,712	0.69%	22,547	0.37%	13.19%	11.40%	120	16
ILOPANGO	18	160,755	1.88%	121,099	2.00%	15.19%	11.11%	108	65
LOURDES	38	449,246	5.26%	296,319	4.90%	20.08%	10.67%	106	52
MEJICANOS	85	827,775	9.69%	543,862	8.99%	29.07%	10.53%	105	56
METAPAN	4	18,491	0.22%	8,348	0.14%	29.21%	12.09%	105	37
NEJAPA	8	59,462	0.70%	37,010	0.61%	29.82%	10.66%	104	50
NUEVA SAN SALVADOR	3	19,600	0.23%	6,493	0.11%	29.93%	11.86%	111	29
OLOCUILTA	1	5,400	0.06%	320	0.01%	29.93%	12.00%	120	10
PANCHIMALCO	3	46,531	0.54%	41,690	0.69%	30.62%	10.55%	106	90
QUEZALTEPEQUE	38	434,343	5.08%	356,599	5.89%	36.52%	10.60%	105	79
SAN ANTONIO DEL MONTE	5	34,850	0.41%	24,412	0.40%	36.92%	9.77%	107	68
SAN JACINTO	6	44,432	0.52%	23,515	0.39%	37.31%	12.05%	109	37
SAN JOSE VILLANUEVA	3	58,000	0.68%	48,567	0.80%	38.11%	11.03%	96	74
SAN JUAN OPICO	15	127,778	1.50%	82,782	1.37%	39.48%	11.78%	134	45
SAN MARCOS	17	166,910	1.95%	105,754	1.75%	41.23%	10.96%	105	57
SAN MARTIN	7	44,553	0.52%	24,455	0.40%	41.63%	11.54%	114	11
SAN MIGUEL	2	26,500	0.31%	23,018	0.38%	42.01%	11.00%	110	6
SAN SALVADOR	270	2,962,574	34.68%	2,249,365	37.17%	79.18%	10.40%	106	71
SAN SEBASTIAN SALITRILLO	1	7,500	0.09%	7,105	0.12%	79.30%	12.00%	120	12
SAN VICENTE	1	15,300	0.18%	4,268	0.07%	79.37%	10.50%	120	27
SANTA ANA	56	480,167	5.62%	323,043	5.34%	84.71%	10.58%	106	58
SANTA TECLA	71	723,845	8.47%	504,451	8.34%	93.05%	10.55%	104	63
SANTO TOMAS	14	156,240	1.83%	124,571	2.06%	95.10%	10.80%	132	100
SONSONATE	3	17,200	0.20%	10,282	0.17%	95.27%	12.05%	120	19
SONZACATE	4	27,256	0.32%	20,954	0.35%	95.62%	10.13%	104	65
SOYAPANGO	45	313,531	3.67%	176,804	2.92%	98.54%	11.21%	113	34
TONACATEPEQUE	15	75,381	0.88%	35,779	0.59%	99.13%	11.77%	119	19
USULUTAN	2	10,306	0.12%	2,415	0.04%	99.17%	12.49%	114	4
ZACATECOLUCA	6	45,354	0.53%	28,637	0.47%	99.65%	11.02%	111	54
ZARAGOZA	4	36,000	0.42%	21,383	0.35%	100.00%	11.16%	104	40

*Stratification Report*

La Hipotecaria El Salvador - Personal Loans  
May 2016

For La Hipotecaria El Salvador  
Cutoff Date: 5/31/2016

Total	874	8,543,086	100.00%	6,051,237	10.52%	108	61
Minimum		567		0	6.50%	24	-55
Maximum		23,542		22,480	16.00%	360	306
Average		9,775		6,924			

*Stratification Report*

La Hipotecaria El Salvador - Personal Loans  
May 2016

For La Hipotecaria El Salvador  
Cutoff Date: 5/31/2016

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	6	41,026	0.48%	28,419	0.47%	0.47%	11.68%	111	61
DD	615	6,396,953	74.88%	4,655,158	76.93%	77.40%	10.48%	106	70
VOL	253	2,105,108	24.64%	1,367,661	22.60%	100.00%	10.64%	112	34
<b>Total</b>	<b>874</b>	<b>8,543,086</b>	<b>100.00%</b>	<b>6,051,237</b>			<b>10.52%</b>	<b>108</b>	<b>61</b>
Minimum		567		0			6.50%	24	-55
Maximum		23,542		22,480			16.00%	360	306
Average		9,775		6,924					

*Stratification Report*

La Hipotecaria El Salvador - Personal Loans  
May 2016

For La Hipotecaria El Salvador  
Cutoff Date: 5/31/2016

**Loan Type**

Loan Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
B	665	6,597,587	77.23%	4,551,827	75.22%	75.22%	10.72%	108	60
C	209	1,945,500	22.77%	1,499,410	24.78%	100.00%	9.85%	107	64
Total	874	8,543,086	100.00%	6,051,237			10.52%	108	61
Minimum		567		0			6.50%	24	-55
Maximum		23,542		22,480			16.00%	360	306
Average		9,775		6,924					