



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

### Personal Loans March 2021

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 3/31/2021.

## Personal Loans - La Hipotecaria El Salvador Migration Analysis (All Vintages)

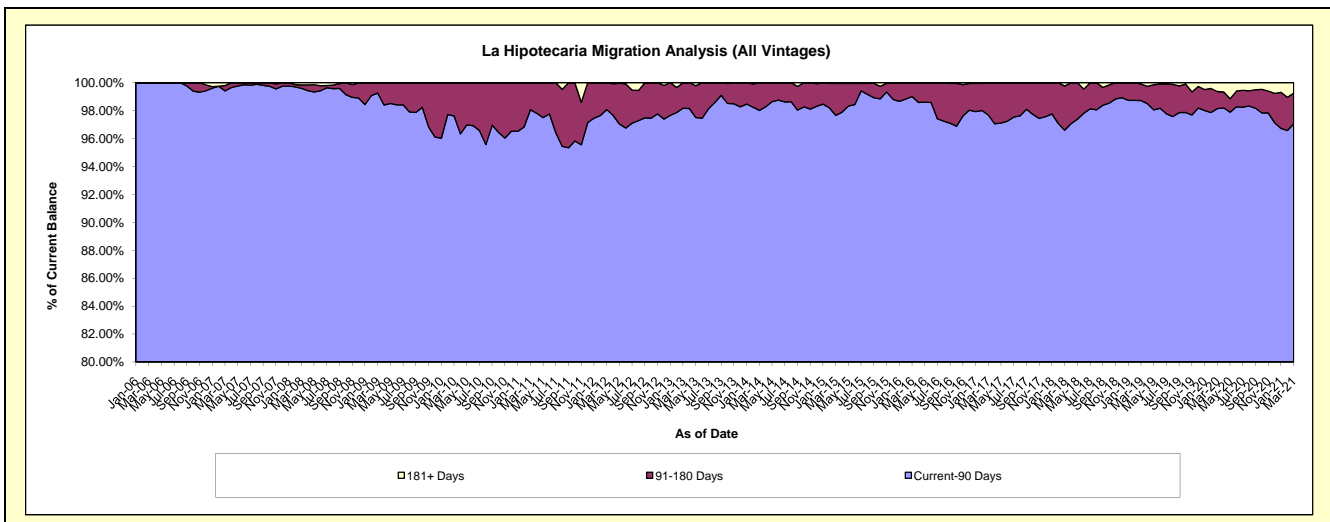
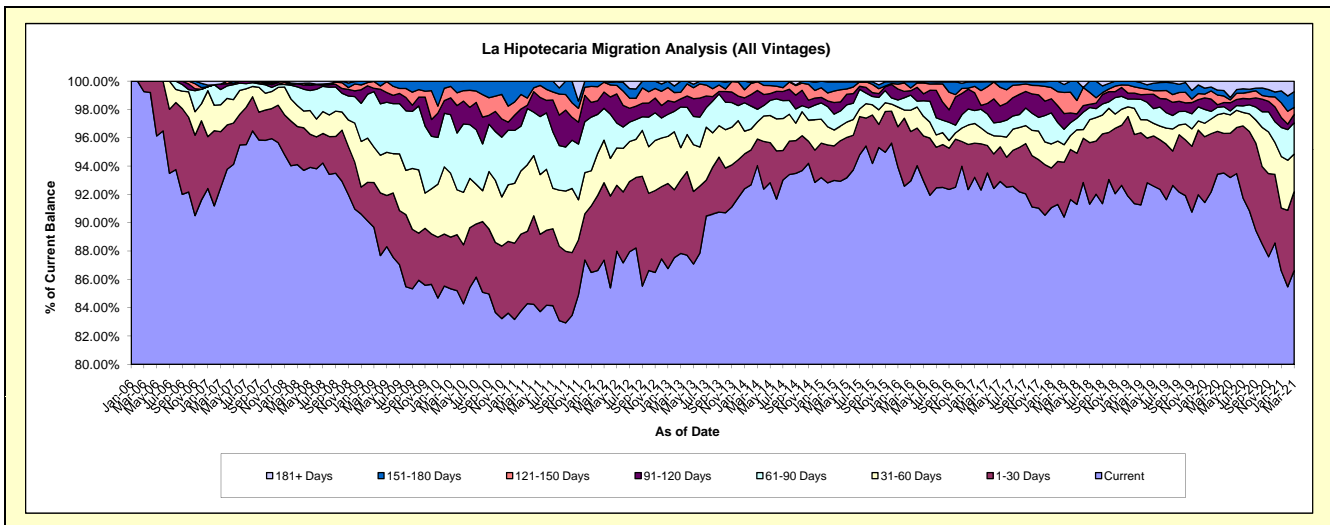
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2021

Current Portfolio Balance	4,683,696.80	4,992,769.51	5,394,780.31	5,379,911.87	5,080,213.36	4,557,568.39	5,403,070.04	8,738,658.99	11,169,319.83	9,457,982.39
	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current	4,091,948.14	4,385,349.31	5,073,286.56	5,002,704.28	4,722,324.83	4,262,197.52	4,884,635.85	7,975,252.94	10,435,138.40	8,192,767.35
1-30 Days	256,024.83	259,012.17	101,020.01	131,385.65	177,139.58	88,327.87	208,988.74	445,491.01	338,445.03	527,696.42
31-60 Days	140,629.60	114,079.43	65,288.71	60,313.94	76,656.95	40,361.45	66,895.25	80,178.33	130,846.70	250,671.10
61-90 Days	105,420.39	143,254.87	48,121.33	60,142.44	54,024.63	60,936.13	58,973.42	125,917.61	58,463.96	209,093.29
91-120 Days	53,705.77	28,699.18	71,642.57	44,203.42	15,779.12	34,107.27	59,992.17	27,983.02	20,897.09	57,150.12
121-150 Days	32,497.43	23,376.43	33,419.75	43,641.30	9,959.64	53,750.68	80,674.63	40,625.50	76,292.98	45,254.95
151-180 Days	3,470.64	38,998.12	2,001.38	34,971.21	22,185.13	15,859.65	30,151.63	34,418.43	38,801.92	105,294.88
181+ Days	-	-	-	2,549.63	2,143.48	2,027.82	12,758.35	8,792.15	70,433.75	70,054.28

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	4,683,696.80	4,992,769.51	5,394,780.31	5,379,911.87	5,080,213.36	4,557,568.39	5,403,070.04	8,738,658.99	11,169,319.83	9,457,982.39
	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current	87.37%	87.83%	94.04%	92.99%	92.96%	93.52%	90.40%	91.26%	93.43%	86.62%
1-30 Days	5.47%	5.19%	1.87%	2.44%	3.49%	1.94%	3.87%	5.10%	3.03%	5.58%
31-60 Days	3.00%	2.28%	1.21%	1.12%	1.51%	0.89%	1.24%	0.92%	1.17%	2.65%
61-90 Days	2.25%	2.87%	0.89%	1.12%	1.06%	1.34%	1.09%	1.44%	0.52%	2.21%
91-120 Days	1.15%	0.57%	1.33%	0.82%	0.31%	0.75%	1.11%	0.32%	0.19%	0.60%
121-150 Days	0.69%	0.47%	0.62%	0.81%	0.20%	1.18%	1.49%	0.46%	0.68%	0.48%
151-180 Days	0.07%	0.78%	0.04%	0.65%	0.44%	0.35%	0.56%	0.39%	0.35%	1.11%
181+ Days	0.00%	0.00%	0.00%	0.05%	0.04%	0.04%	0.24%	0.10%	0.63%	0.74%
Current - 90 Days	98.09%	98.18%	98.02%	97.67%	99.01%	97.68%	96.60%	98.72%	98.15%	97.06%
91-180 Days	1.91%	1.82%	1.98%	2.28%	0.94%	2.28%	3.16%	1.18%	1.22%	2.20%



# Personal Loans - La Hipotecaria El Salvador Migration Analysis (2006 Vintage)

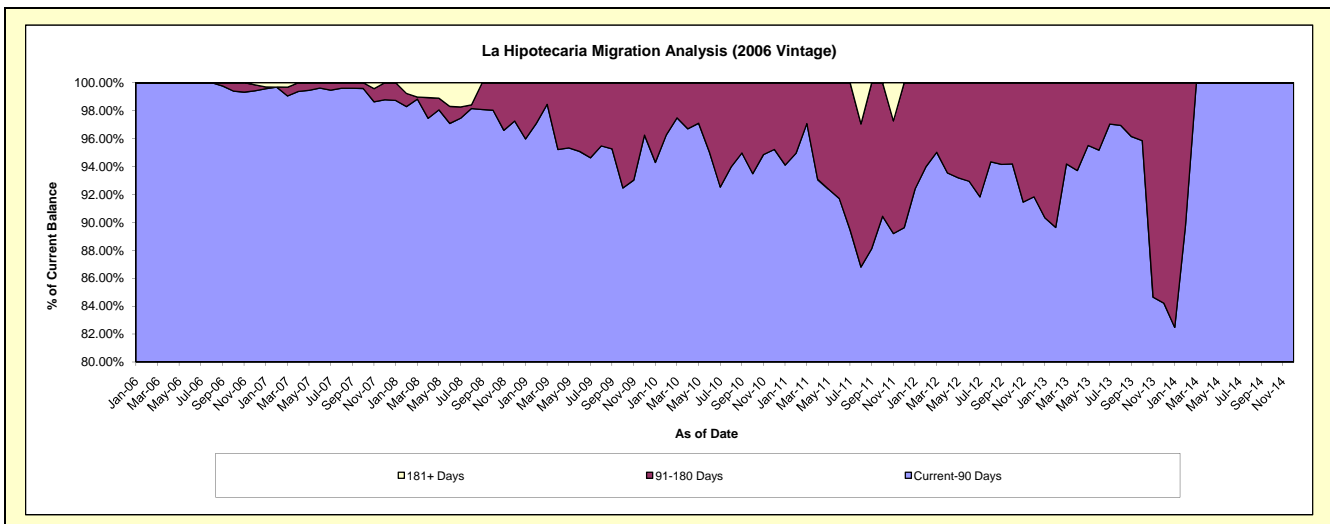
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2021

Current Portfolio Balance	165,933.84	76,587.94	13,342.39	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current	132,335.57	49,915.34	7,793.78	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	8,700.42	11,780.65	1,235.95	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	8,643.79	10,435.11	3,396.92	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	7,993.04	-	915.74	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	-	1,219.12	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	8,261.02	3,237.72	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	-	-	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
181+ Days	-	-	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	165,933.84	76,587.94	13,342.39	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current	79.75%	65.17%	58.41%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	5.24%	15.38%	9.26%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	5.21%	13.63%	25.46%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	4.82%	0.00%	6.86%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	0.00%	1.59%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	4.98%	4.23%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
181+ Days	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Current - 90 Days	95.02%	94.18%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-180 Days	4.98%	5.82%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A



# Personal Loans - La Hipotecaria El Salvador Migration Analysis (2007 Vintage)

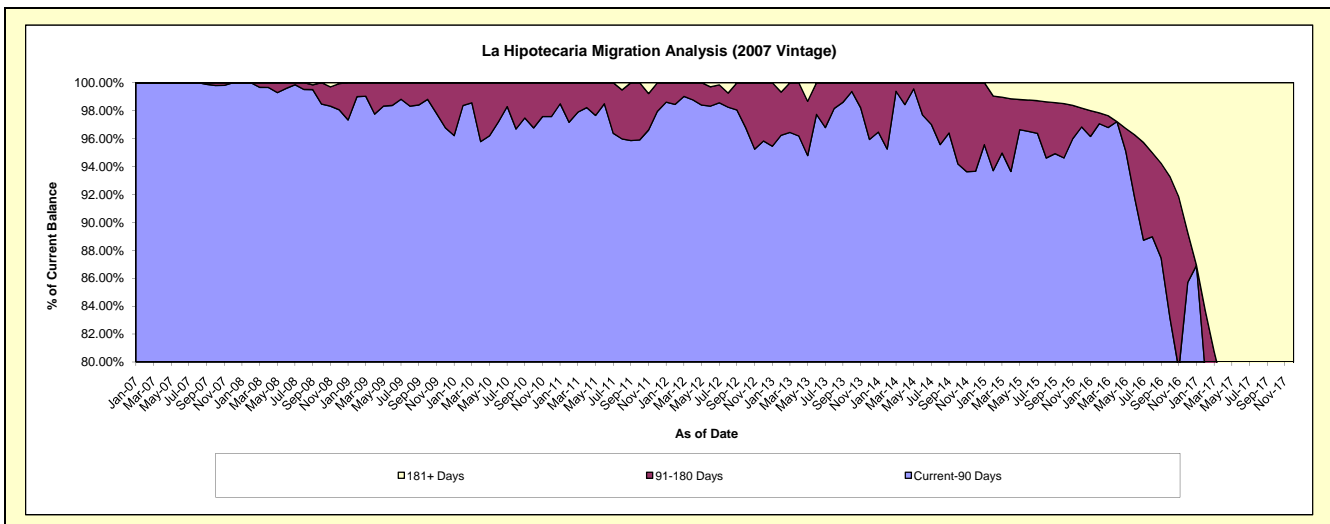
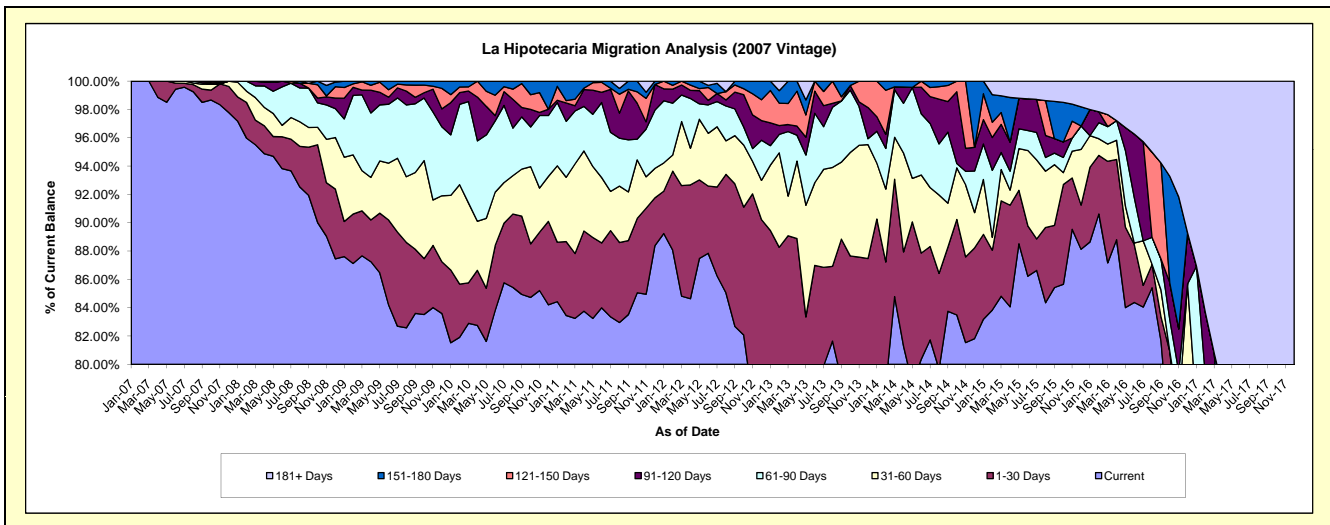
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2021

Current Portfolio Balance	1,416,989.53	860,481.66	495,973.02	246,807.68	90,800.71	10,549.57	#N/A	#N/A	#N/A	#N/A
	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current	1,201,791.68	657,987.92	420,515.78	209,330.81	79,148.80	4,734.14	#N/A	#N/A	#N/A	#N/A
1-30 Days	110,705.11	108,534.92	41,098.77	16,614.78	6,515.03	-	#N/A	#N/A	#N/A	#N/A
31-60 Days	64,060.25	24,106.01	14,693.21	5,450.49	1,106.68	2,145.92	#N/A	#N/A	#N/A	#N/A
61-90 Days	26,546.53	39,214.48	16,629.56	2,982.45	1,118.09	1,078.73	#N/A	#N/A	#N/A	#N/A
91-120 Days	10,073.71	4,283.35	1,034.32	4,893.57	-	562.96	#N/A	#N/A	#N/A	#N/A
121-150 Days	3,812.25	12,790.15	-	2,065.25	768.63	-	#N/A	#N/A	#N/A	#N/A
151-180 Days	-	13,564.83	2,001.38	2,920.70	-	-	#N/A	#N/A	#N/A	#N/A
181+ Days	-	-	-	2,549.63	2,143.48	2,027.82	#N/A	#N/A	#N/A	#N/A

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	1,416,989.53	860,481.66	495,973.02	246,807.68	90,800.71	10,549.57	#N/A	#N/A	#N/A	#N/A
	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current	84.81%	76.47%	84.79%	84.82%	87.17%	44.88%	#N/A	#N/A	#N/A	#N/A
1-30 Days	7.81%	12.61%	8.29%	6.73%	7.18%	0.00%	#N/A	#N/A	#N/A	#N/A
31-60 Days	4.52%	2.80%	2.96%	2.21%	1.22%	20.34%	#N/A	#N/A	#N/A	#N/A
61-90 Days	1.87%	4.56%	3.35%	1.21%	1.23%	10.23%	#N/A	#N/A	#N/A	#N/A
91-120 Days	0.71%	0.50%	0.21%	1.98%	0.00%	5.34%	#N/A	#N/A	#N/A	#N/A
121-150 Days	0.27%	1.49%	0.00%	0.84%	0.85%	0.00%	#N/A	#N/A	#N/A	#N/A
151-180 Days	0.00%	1.58%	0.40%	1.18%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A
181+ Days	0.00%	0.00%	0.00%	1.03%	2.36%	19.22%	#N/A	#N/A	#N/A	#N/A
Current - 90 Days	99.02%	96.44%	99.39%	94.96%	96.79%	75.44%	#N/A	#N/A	#N/A	#N/A
91-180 Days	0.98%	3.56%	0.61%	4.00%	0.85%	5.34%	#N/A	#N/A	#N/A	#N/A



## Personal Loans - La Hipotecaria El Salvador Migration Analysis (2008 Vintage)

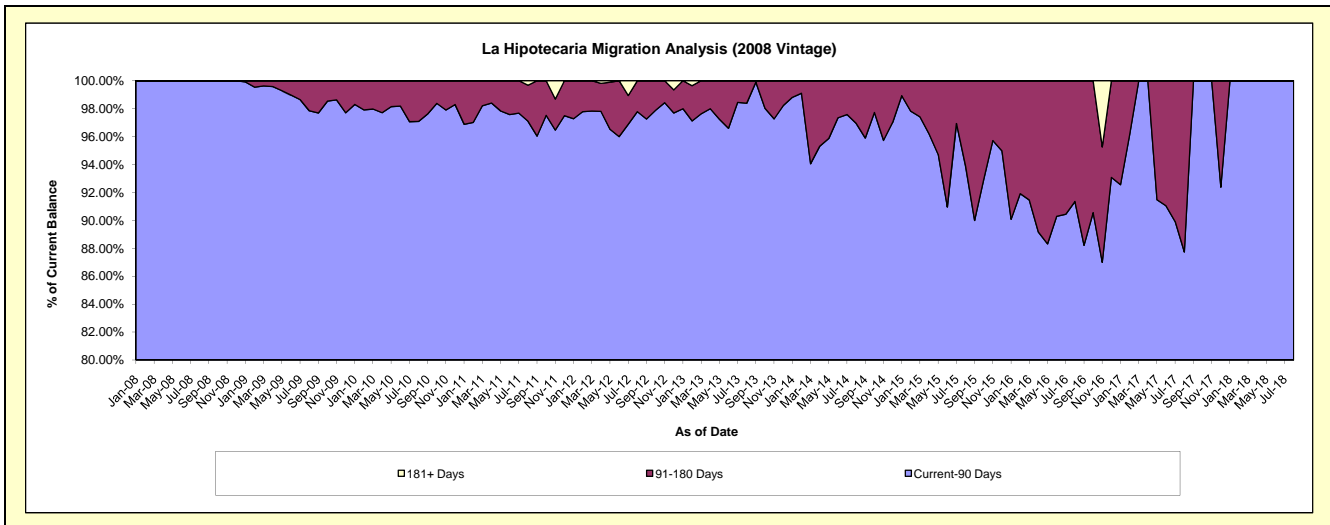
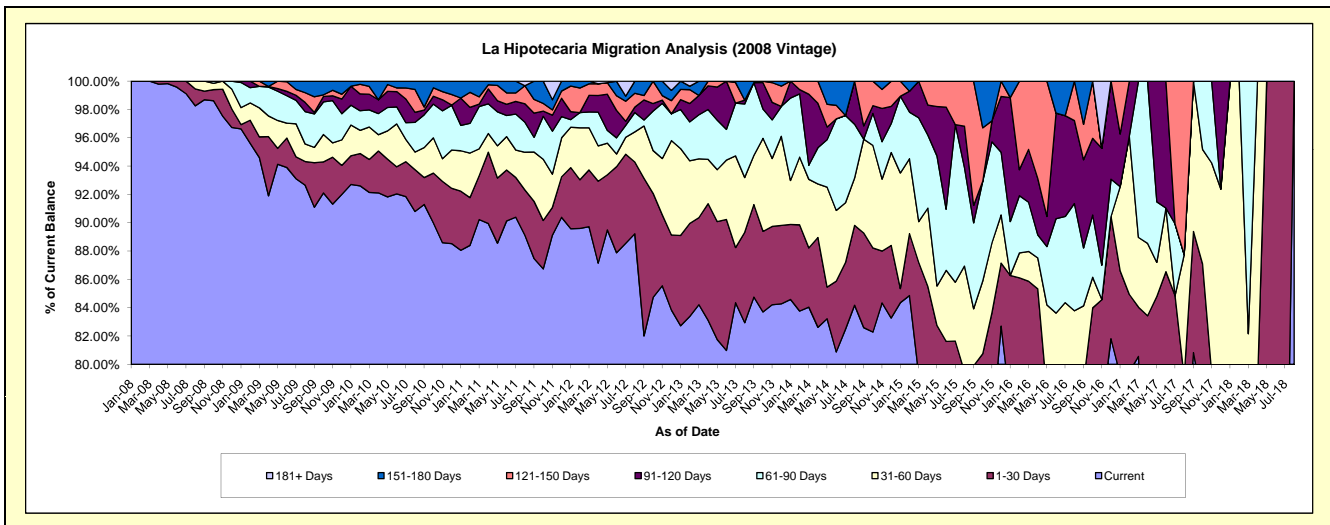
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2021

Current Portfolio Balance	1,866,511.10	1,334,083.36	873,651.90	442,445.19	190,655.13	59,073.69	5,000.72	#N/A	#N/A	#N/A
	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current	1,674,726.62	1,123,451.81	734,201.58	350,630.86	144,454.28	47,592.19	2,405.83	#N/A	#N/A	#N/A
1-30 Days	74,822.11	82,112.51	36,565.37	35,242.75	19,257.38	2,054.06	1,236.64	#N/A	#N/A	#N/A
31-60 Days	55,430.96	55,310.81	42,323.59	12,686.68	4,016.72	2,909.33	466.35	#N/A	#N/A	#N/A
61-90 Days	20,981.24	41,610.70	8,634.15	32,445.15	6,628.68	6,518.11	891.90	#N/A	#N/A	#N/A
91-120 Days	21,795.72	18,132.41	43,893.24	11,439.75	7,107.06	-	-	#N/A	#N/A	#N/A
121-150 Days	15,283.81	-	8,033.97	-	9,191.01	-	-	#N/A	#N/A	#N/A
151-180 Days	3,470.64	13,465.12	-	-	-	-	-	#N/A	#N/A	#N/A
181+ Days	-	-	-	-	-	-	-	#N/A	#N/A	#N/A

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	1,866,511.10	1,334,083.36	873,651.90	442,445.19	190,655.13	59,073.69	5,000.72	#N/A	#N/A	#N/A
	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current	89.72%	84.21%	84.04%	79.25%	75.77%	80.56%	48.11%	#N/A	#N/A	#N/A
1-30 Days	4.01%	6.15%	4.19%	7.97%	10.10%	3.48%	24.73%	#N/A	#N/A	#N/A
31-60 Days	2.97%	4.15%	4.84%	2.87%	2.11%	4.92%	9.33%	#N/A	#N/A	#N/A
61-90 Days	1.12%	3.12%	0.99%	7.33%	3.48%	11.03%	17.84%	#N/A	#N/A	#N/A
91-120 Days	1.17%	1.36%	5.02%	2.59%	3.73%	0.00%	0.00%	#N/A	#N/A	#N/A
121-150 Days	0.82%	0.00%	0.92%	0.00%	4.82%	0.00%	0.00%	#N/A	#N/A	#N/A
151-180 Days	0.19%	1.01%	0.00%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A
Current - 90 Days	97.83%	97.63%	94.06%	97.41%	91.45%	100.00%	100.00%	#N/A	#N/A	#N/A
91-180 Days	2.17%	2.37%	5.94%	2.59%	8.55%	0.00%	0.00%	#N/A	#N/A	#N/A



# Personal Loans - La Hipotecaria El Salvador Migration Analysis (2009 Vintage)

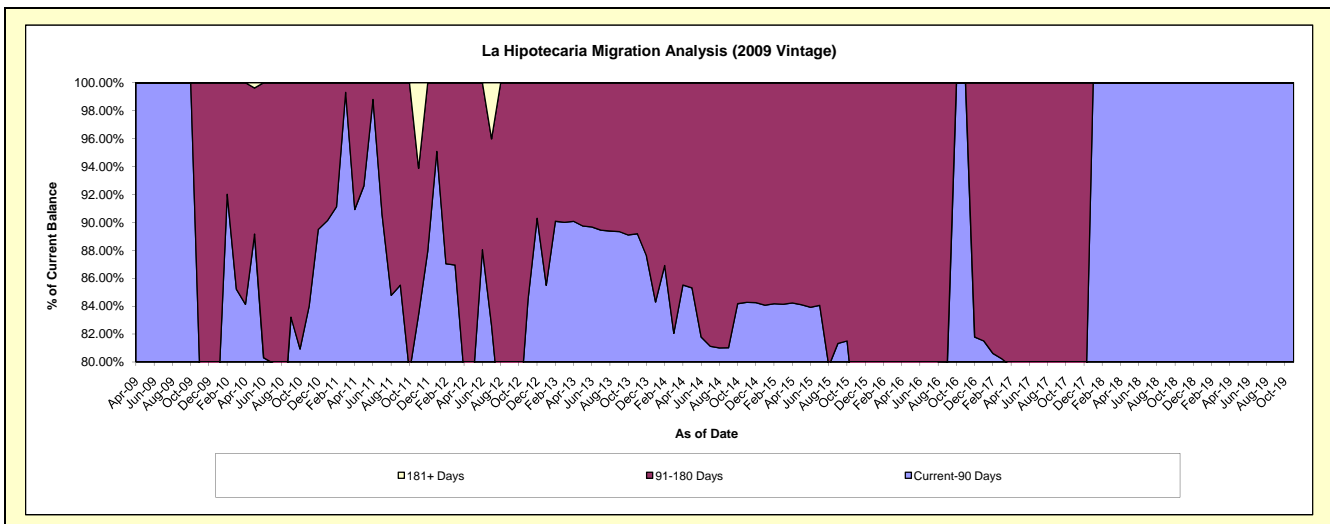
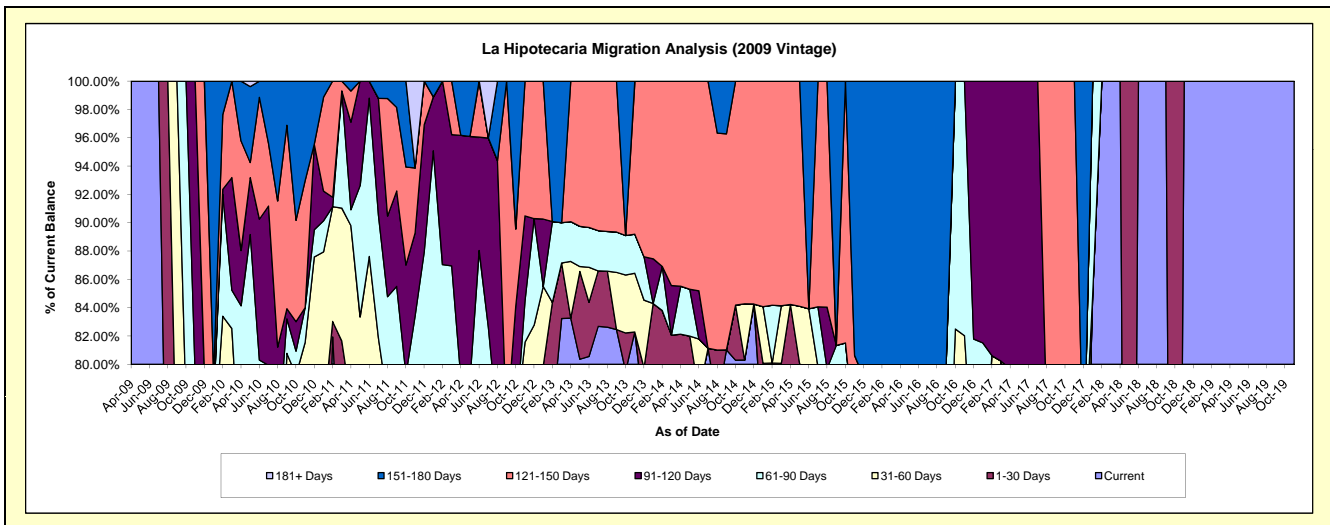
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2021

Current Portfolio Balance	135,925.50	96,209.12	54,343.76	38,309.22	19,046.92	11,464.21	703.91	296.96	#N/A	#N/A
	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current	95,350.25	80,078.04	42,633.07	28,406.75	12,547.08	8,095.88	703.91	296.96	#N/A	#N/A
1-30 Days	5,065.40	3,779.50	1,962.95	2,267.16	-	1,101.17	-	-	#N/A	#N/A
31-60 Days	3,495.00	-	-	1,560.29	2,267.16	-	-	-	#N/A	#N/A
61-90 Days	14,278.26	2,735.02	-	-	-	-	-	-	#N/A	#N/A
91-120 Days	12,596.24	-	1,900.89	-	-	2,267.16	-	-	#N/A	#N/A
121-150 Days	5,140.35	-	7,846.85	6,075.02	-	-	-	-	#N/A	#N/A
151-180 Days	-	9,616.56	-	-	4,232.68	-	-	-	#N/A	#N/A
181+ Days	-	-	-	-	-	-	-	-	#N/A	#N/A

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	135,925.50	96,209.12	54,343.76	38,309.22	19,046.92	11,464.21	703.91	296.96	#N/A	#N/A
	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current	70.15%	83.23%	78.45%	74.15%	65.87%	70.62%	100.00%	100.00%	#N/A	#N/A
1-30 Days	3.73%	3.93%	3.61%	5.92%	0.00%	9.61%	0.00%	0.00%	#N/A	#N/A
31-60 Days	2.57%	0.00%	0.00%	4.07%	11.90%	0.00%	0.00%	0.00%	#N/A	#N/A
61-90 Days	10.50%	2.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A
91-120 Days	9.27%	0.00%	3.50%	0.00%	0.00%	19.78%	0.00%	0.00%	#N/A	#N/A
121-150 Days	3.78%	0.00%	14.44%	15.86%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A
151-180 Days	0.00%	10.00%	0.00%	0.00%	22.22%	0.00%	0.00%	0.00%	#N/A	#N/A
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A
Current - 90 Days	86.95%	90.00%	82.06%	84.14%	77.78%	80.22%	100.00%	100.00%	#N/A	#N/A
91-180 Days	13.05%	10.00%	17.94%	15.86%	22.22%	19.78%	0.00%	0.00%	#N/A	#N/A



# Personal Loans - La Hipotecaria El Salvador Migration Analysis (2010 Vintage)

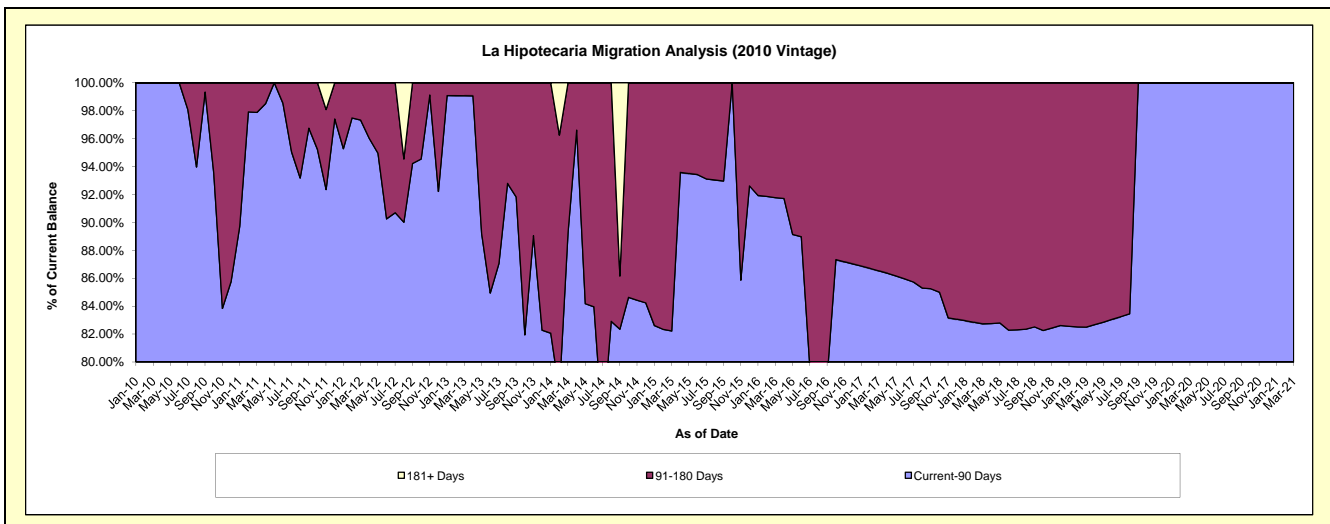
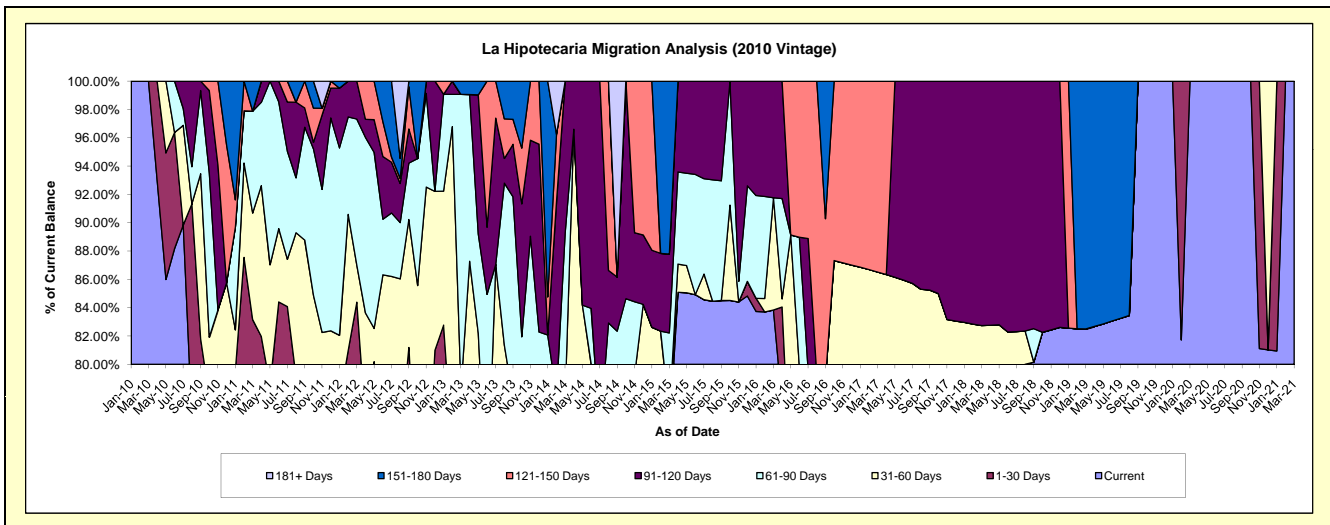
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2021

Current Portfolio Balance	345,045.19	251,193.50	131,024.29	70,889.68	43,345.01	23,866.44	16,080.60	13,818.87	10,818.48	10,210.77
	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current	238,452.38	141,605.66	94,289.49	53,033.87	36,338.10	18,634.97	12,466.79	11,400.80	10,818.48	10,210.77
1-30 Days	52,731.79	43,741.93	2,513.63	1,214.03	-	-	-	-	-	-
31-60 Days	8,999.60	11,233.00	4,874.99	-	3,440.15	2,014.42	837.85	-	-	-
61-90 Days	35,621.32	52,261.30	15,274.26	4,041.02	-	-	-	-	-	-
91-120 Days	9,240.10	-	14,071.92	3,941.91	3,566.76	-	2,775.96	-	-	-
121-150 Days	-	-	-	-	-	3,217.05	-	-	-	-
151-180 Days	-	2,351.61	-	8,658.85	-	-	-	2,418.07	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	345,045.19	251,193.50	131,024.29	70,889.68	43,345.01	23,866.44	16,080.60	13,818.87	10,818.48	10,210.77
	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current	69.11%	56.37%	71.96%	74.81%	83.83%	78.08%	77.53%	82.50%	100.00%	100.00%
1-30 Days	15.28%	17.41%	1.92%	1.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31-60 Days	2.61%	4.47%	3.72%	0.00%	7.94%	8.44%	5.21%	0.00%	0.00%	0.00%
61-90 Days	10.32%	20.81%	11.66%	5.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
91-120 Days	2.68%	0.00%	10.74%	5.56%	8.23%	0.00%	17.26%	0.00%	0.00%	0.00%
121-150 Days	0.00%	0.00%	0.00%	0.00%	0.00%	13.48%	0.00%	0.00%	0.00%	0.00%
151-180 Days	0.00%	0.94%	0.00%	12.21%	0.00%	0.00%	0.00%	17.50%	0.00%	0.00%
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Current - 90 Days	97.32%	99.06%	89.26%	82.22%	91.77%	86.52%	82.74%	82.50%	100.00%	100.00%
91-180 Days	2.68%	0.94%	10.74%	17.78%	8.23%	13.48%	17.26%	17.50%	0.00%	0.00%



# Personal Loans - La Hipotecaria El Salvador Migration Analysis (2011 Vintage)

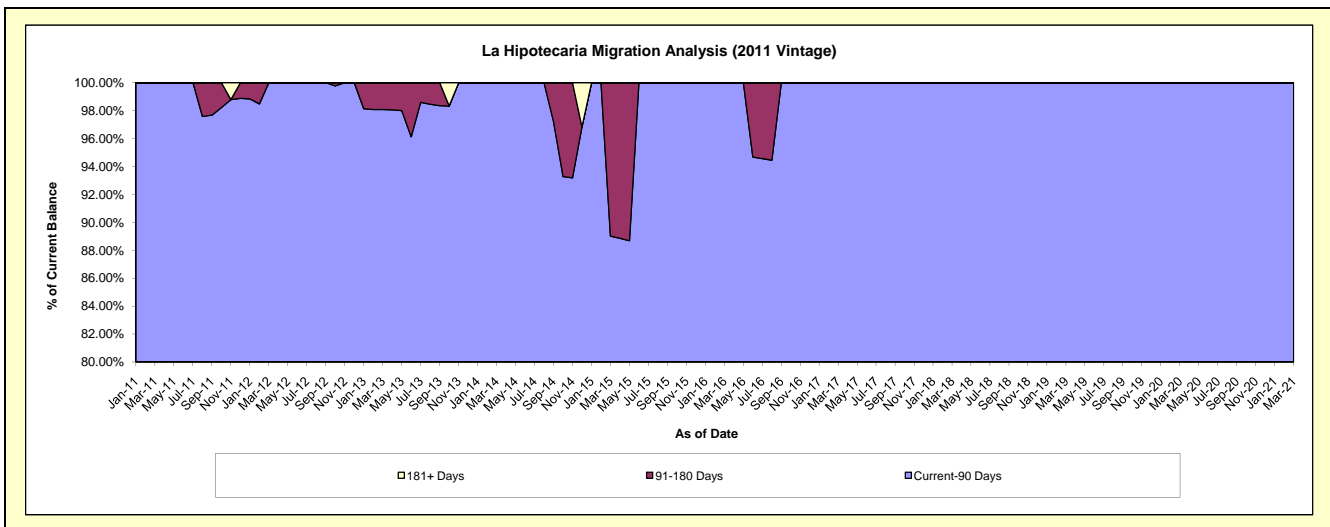
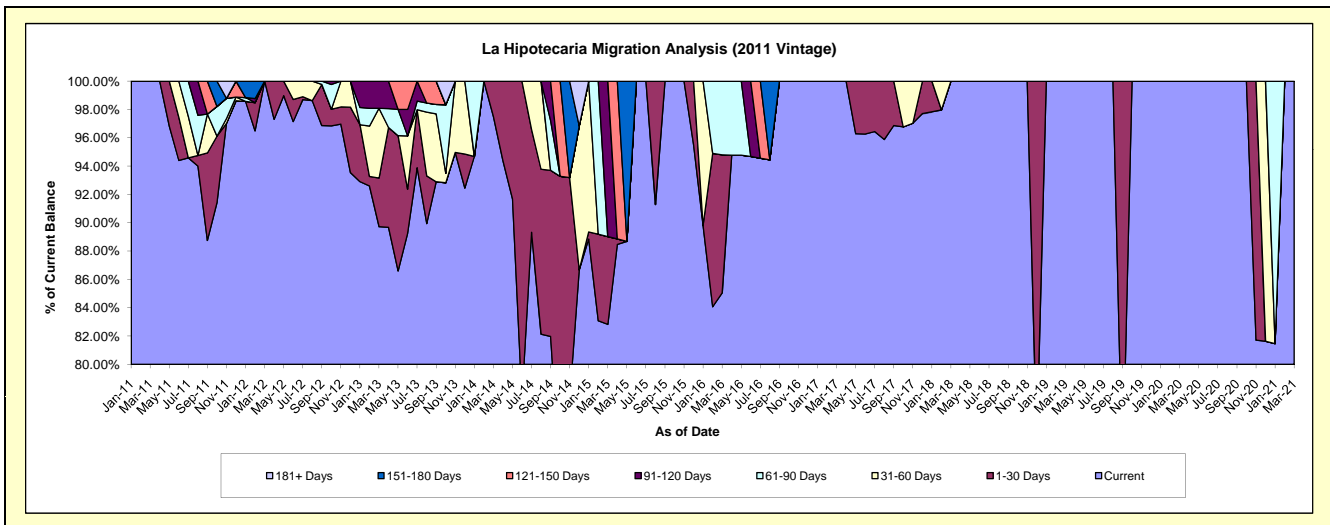
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2021

Current Portfolio Balance	363,649.30	263,909.20	166,897.70	116,833.81	73,169.03	51,728.86	31,983.46	23,627.66	19,020.01	13,237.98
	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current	363,649.30	236,787.74	162,698.65	96,768.39	62,226.73	51,728.86	31,983.46	23,627.66	19,020.01	13,237.98
1-30 Days	-	9,062.66	4,199.05	7,243.60	7,134.42	-	-	-	-	-
31-60 Days	-	12,994.50	-	-	-	-	-	-	-	-
61-90 Days	-	-	-	-	3,807.88	-	-	-	-	-
91-120 Days	-	5,064.30	-	12,821.82	-	-	-	-	-	-
121-150 Days	-	-	-	-	-	-	-	-	-	-
151-180 Days	-	-	-	-	-	-	-	-	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	363,649.30	263,909.20	166,897.70	116,833.81	73,169.03	51,728.86	31,983.46	23,627.66	19,020.01	13,237.98
	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current	100.00%	89.72%	97.48%	82.83%	85.05%	100.00%	100.00%	100.00%	100.00%	100.00%
1-30 Days	0.00%	3.43%	2.52%	6.20%	9.75%	0.00%	0.00%	0.00%	0.00%	0.00%
31-60 Days	0.00%	4.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
61-90 Days	0.00%	0.00%	0.00%	0.00%	5.20%	0.00%	0.00%	0.00%	0.00%	0.00%
91-120 Days	0.00%	1.82%	0.00%	10.97%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
121-150 Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
151-180 Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Current - 90 Days	100.00%	98.08%	100.00%	89.03%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
91-180 Days	0.00%	1.92%	0.00%	10.97%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%





## Personal Loans - La Hipotecaria El Salvador Migration Analysis (2012 Vintage)

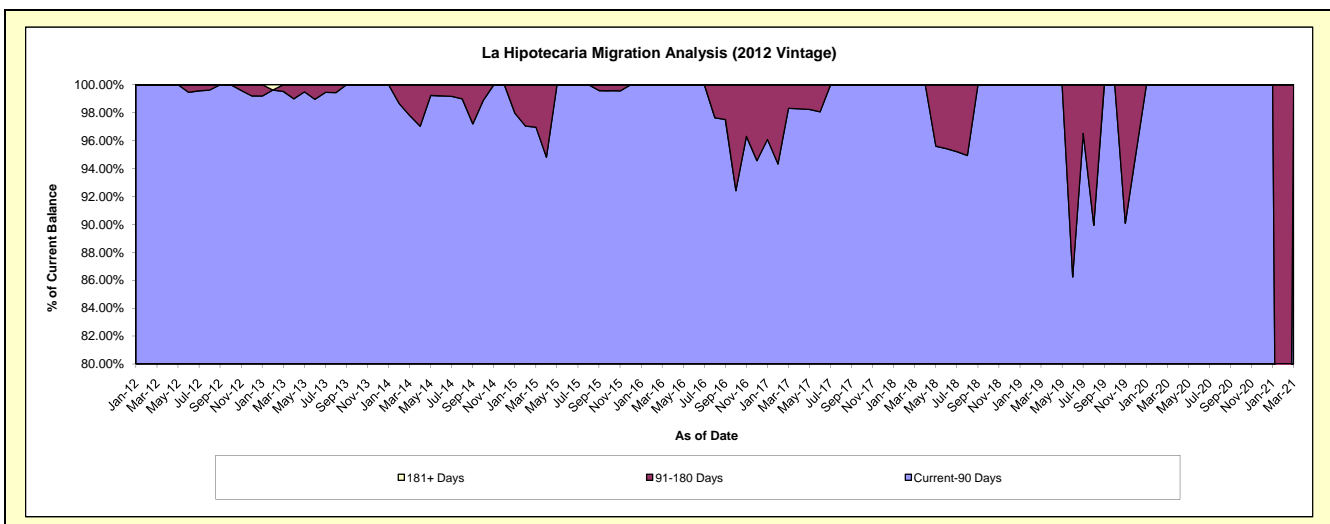
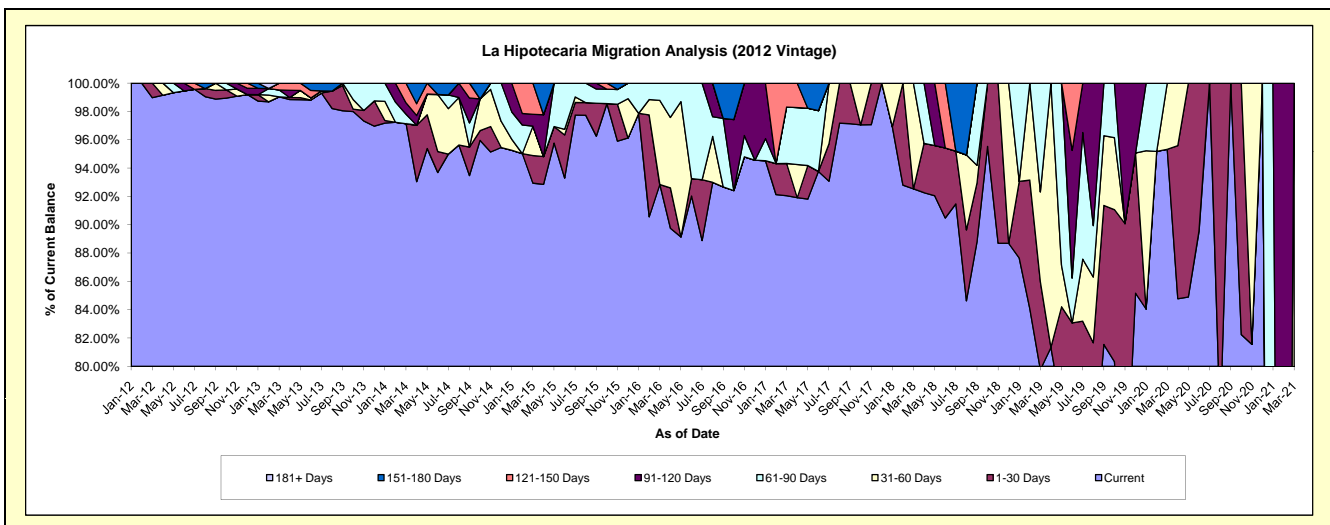
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2021

Current Portfolio Balance	389,642.34	1,532,981.42	1,007,551.00	568,867.09	347,272.75	212,805.08	123,072.25	53,265.39	10,878.50	1,623.26
	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current	385,642.34	1,518,199.49	978,733.08	528,693.44	322,399.35	195,886.72	113,880.60	42,493.27	10,370.68	-
1-30 Days	4,000.00	-	-	11,084.36	-	4,848.11	-	3,306.17	-	-
31-60 Days	-	-	-	11,812.67	20,666.49	-	9,191.65	3,375.50	507.82	1,623.26
61-90 Days	-	7,433.37	6,667.62	-	4,206.91	8,483.59	-	4,090.45	-	-
91-120 Days	-	-	8,111.71	4,771.89	-	-	-	-	-	-
121-150 Days	-	7,348.56	14,038.59	12,504.73	-	3,586.66	-	-	-	-
151-180 Days	-	-	-	-	-	-	-	-	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	389,642.34	1,532,981.42	1,007,551.00	568,867.09	347,272.75	212,805.08	123,072.25	53,265.39	10,878.50	1,623.26
	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current	98.97%	99.04%	97.14%	92.94%	92.84%	92.05%	92.53%	79.78%	95.33%	0.00%
1-30 Days	1.03%	0.00%	0.00%	1.95%	0.00%	2.28%	0.00%	6.21%	0.00%	0.00%
31-60 Days	0.00%	0.00%	0.00%	2.08%	5.95%	0.00%	7.47%	6.34%	4.67%	100.00%
61-90 Days	0.00%	0.48%	0.66%	0.00%	1.21%	3.99%	0.00%	7.68%	0.00%	0.00%
91-120 Days	0.00%	0.00%	0.81%	0.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
121-150 Days	0.00%	0.48%	1.39%	2.20%	0.00%	1.69%	0.00%	0.00%	0.00%	0.00%
151-180 Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Current - 90 Days	100.00%	99.52%	97.80%	96.96%	100.00%	98.31%	100.00%	100.00%	100.00%	100.00%
91-180 Days	0.00%	0.48%	2.20%	3.04%	0.00%	1.69%	0.00%	0.00%	0.00%	0.00%



## Personal Loans - La Hipotecaria El Salvador Migration Analysis (2013 Vintage)

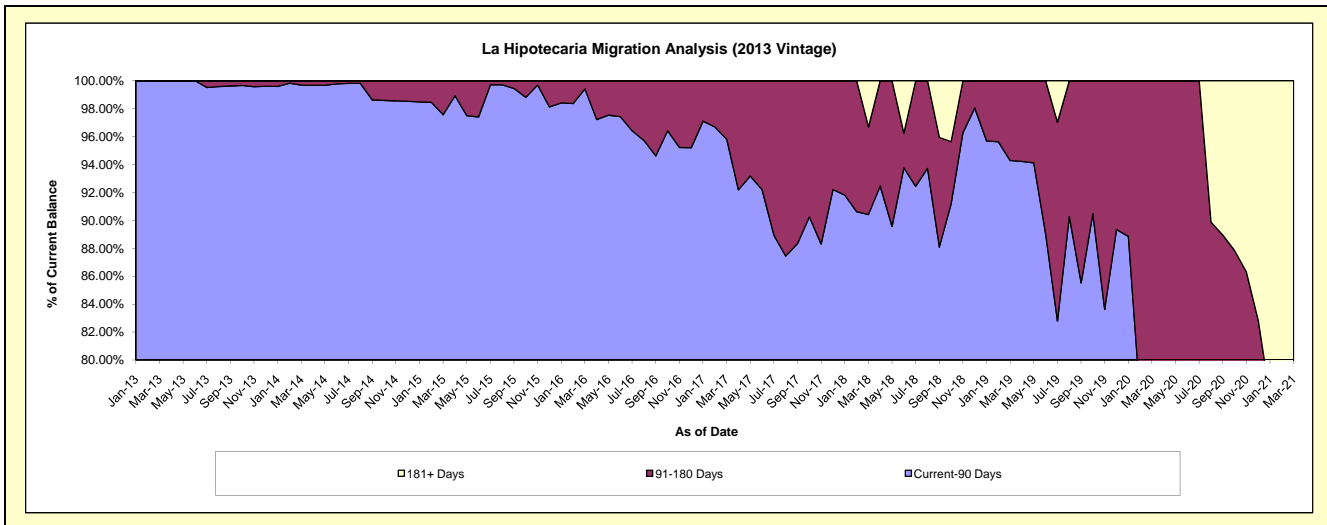
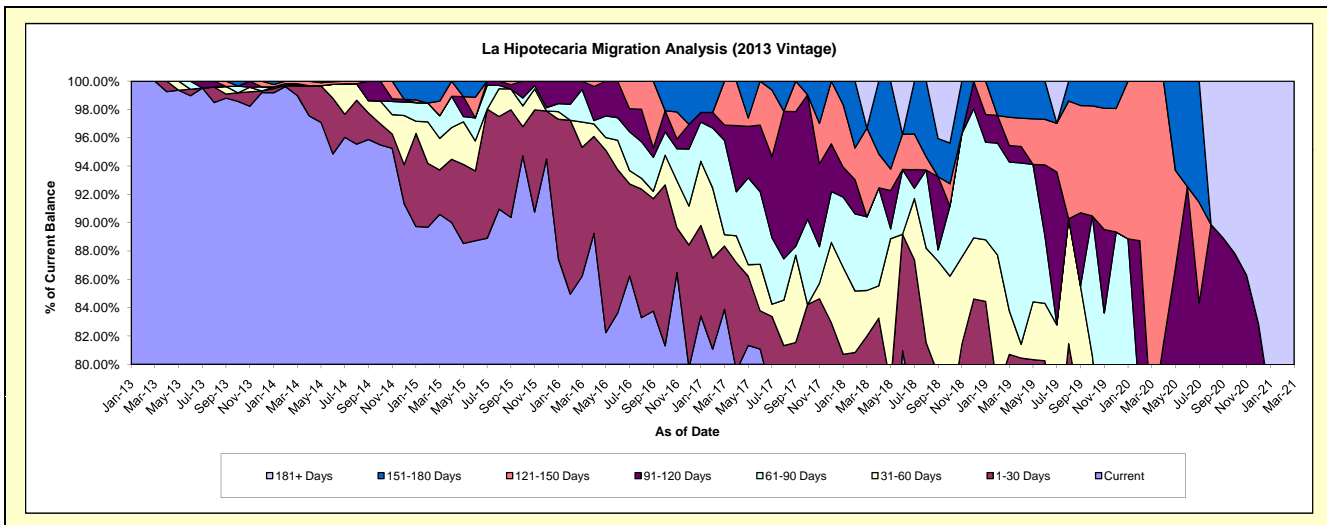
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2021

Current Portfolio Balance	-	577,323.31	1,924,611.29	1,290,544.84	866,885.61	589,172.36	386,396.29	199,549.63	76,124.26	12,747.57
		Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current		577,323.31	1,905,036.17	1,169,164.05	747,416.34	494,291.40	274,856.16	156,382.76	51,893.52	7,745.32
1-30 Days		-	13,444.29	40,471.07	78,984.54	26,264.70	42,001.03	4,665.35	-	529.31
31-60 Days		-	-	28,803.81	15,451.64	4,717.43	12,430.79	6,146.31	1,129.37	749.17
61-90 Days		-	-	20,673.82	19,927.79	39,221.55	20,092.42	20,950.86	4,833.24	-
91-120 Days		-	2,630.49	-	5,105.30	6,426.87	-	2,330.77	-	-
121-150 Days		-	3,500.34	13,317.36	-	18,250.41	24,257.54	3,991.07	18,268.13	-
151-180 Days		-	-	18,114.73	-	-	-	5,082.51	-	-
181+ Days		-	-	-	-	-	12,758.35	-	-	3,723.77

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	577,323.31	1,924,611.29	1,290,544.84	866,885.61	589,172.36	386,396.29	199,549.63	76,124.26	12,747.57
		Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current		100.00%	98.98%	90.59%	86.22%	83.90%	71.13%	78.37%	68.17%	60.76%
1-30 Days		0.00%	0.70%	3.14%	9.11%	4.46%	10.87%	2.34%	0.00%	4.15%
31-60 Days		0.00%	0.00%	2.23%	1.78%	0.80%	3.22%	3.08%	1.48%	5.88%
61-90 Days		0.00%	0.00%	1.60%	2.30%	6.66%	5.20%	10.50%	6.35%	0.00%
91-120 Days		0.00%	0.14%	0.00%	0.59%	1.09%	0.00%	1.17%	0.00%	0.00%
121-150 Days		0.00%	0.18%	1.03%	0.00%	3.10%	6.28%	2.00%	24.00%	0.00%
151-180 Days		0.00%	0.00%	1.40%	0.00%	0.00%	0.00%	2.55%	0.00%	0.00%
181+ Days		0.00%	0.00%	0.00%	0.00%	0.00%	3.30%	0.00%	0.00%	29.21%
Current - 90 Days		100.00%	99.68%	97.56%	99.41%	95.81%	90.42%	94.28%	76.00%	70.79%
91-180 Days		0.00%	0.32%	2.44%	0.59%	4.19%	6.28%	5.72%	24.00%	0.00%



# Personal Loans - La Hipotecaria El Salvador Migration Analysis (2014 Vintage)

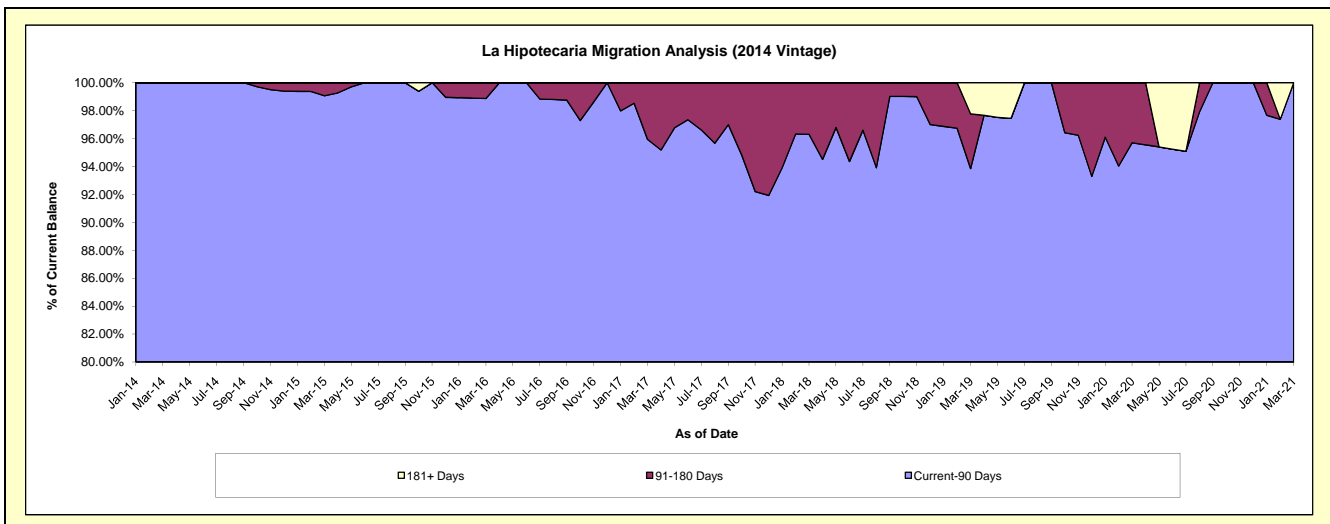
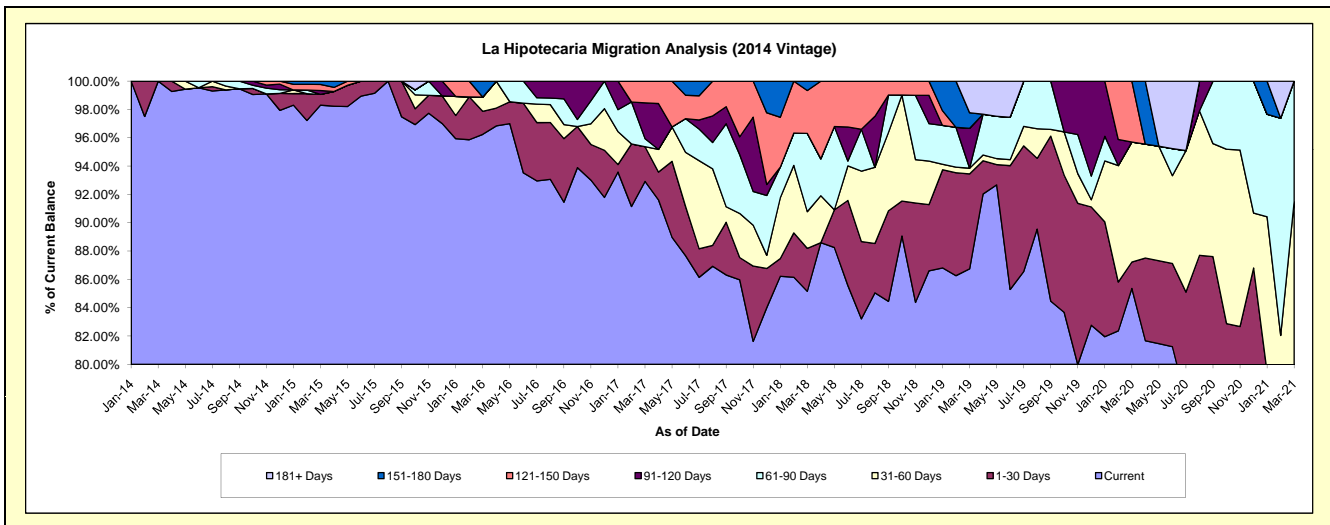
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2021

Current Portfolio Balance	-	-	727,384.96	2,272,945.71	1,594,676.72	983,038.85	598,245.24	393,457.67	207,484.67	90,900.52
	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21		
Current	727,384.96	2,234,407.46	1,534,807.63	913,443.68	509,459.01	341,312.99	177,113.86	69,096.19		
1-30 Days	-	17,247.90	25,851.32	24,056.97	18,160.80	26,391.98	3,871.32	-		
31-60 Days	-	-	16,065.32	-	15,500.79	1,569.41	17,580.38	14,062.97		
61-90 Days	-	-	-	5,634.15	33,049.02	-	-	7,741.36		
91-120 Days	-	6,334.48	-	24,850.28	-	11,091.60	-	-		
121-150 Days	-	9,678.94	-	15,053.77	18,119.78	-	8,919.11	-		
151-180 Days	-	5,276.93	17,952.45	-	3,955.84	4,299.54	-	-		
181+ Days	-	-	-	-	-	8,792.15	-	-		

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	727,384.96	2,272,945.71	1,594,676.72	983,038.85	598,245.24	393,457.67	207,484.67	90,900.52
	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21		
Current	100.00%	98.30%	96.25%	92.92%	85.16%	86.75%	85.36%	76.01%		
1-30 Days	0.00%	0.76%	1.62%	2.45%	3.04%	6.71%	1.87%	0.00%		
31-60 Days	0.00%	0.00%	1.01%	0.00%	2.59%	0.40%	8.47%	15.47%		
61-90 Days	0.00%	0.00%	0.00%	0.57%	5.52%	0.00%	0.00%	8.52%		
91-120 Days	0.00%	0.28%	0.00%	2.53%	0.00%	2.82%	0.00%	0.00%		
121-150 Days	0.00%	0.43%	0.00%	1.53%	3.03%	0.00%	4.30%	0.00%		
151-180 Days	0.00%	0.23%	1.13%	0.00%	0.66%	1.09%	0.00%	0.00%		
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	2.23%	0.00%	0.00%		
Current - 90 Days	100.00%	99.06%	98.87%	95.94%	96.31%	93.85%	95.70%	100.00%		
91-180 Days	0.00%	0.94%	1.13%	4.06%	3.69%	3.91%	4.30%	0.00%		



## Personal Loans - La Hipotecaria El Salvador Migration Analysis (2015 Vintage)

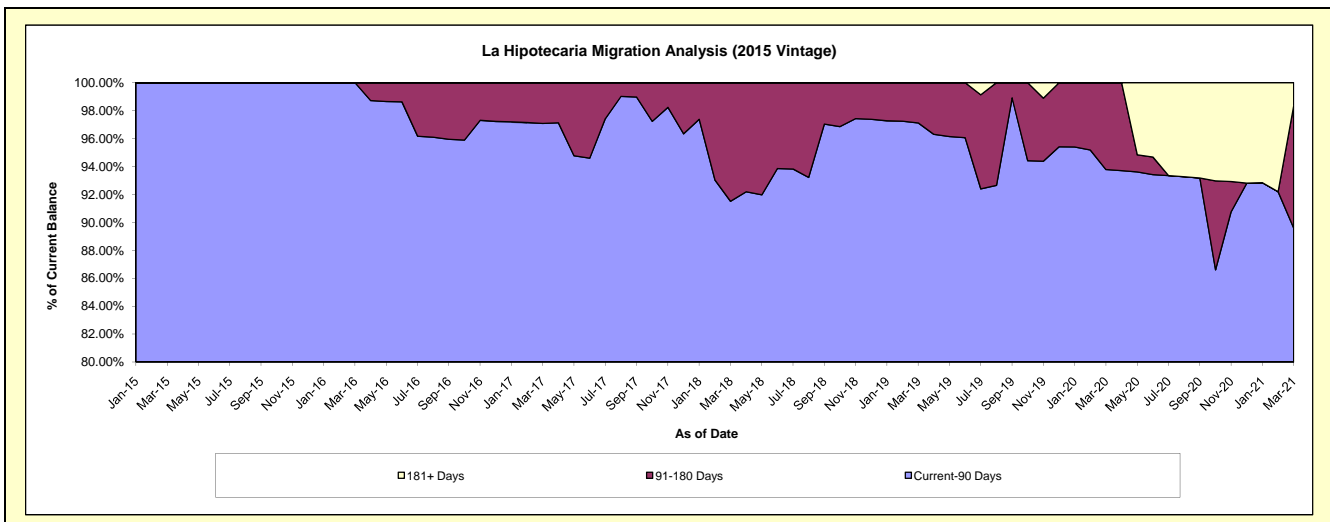
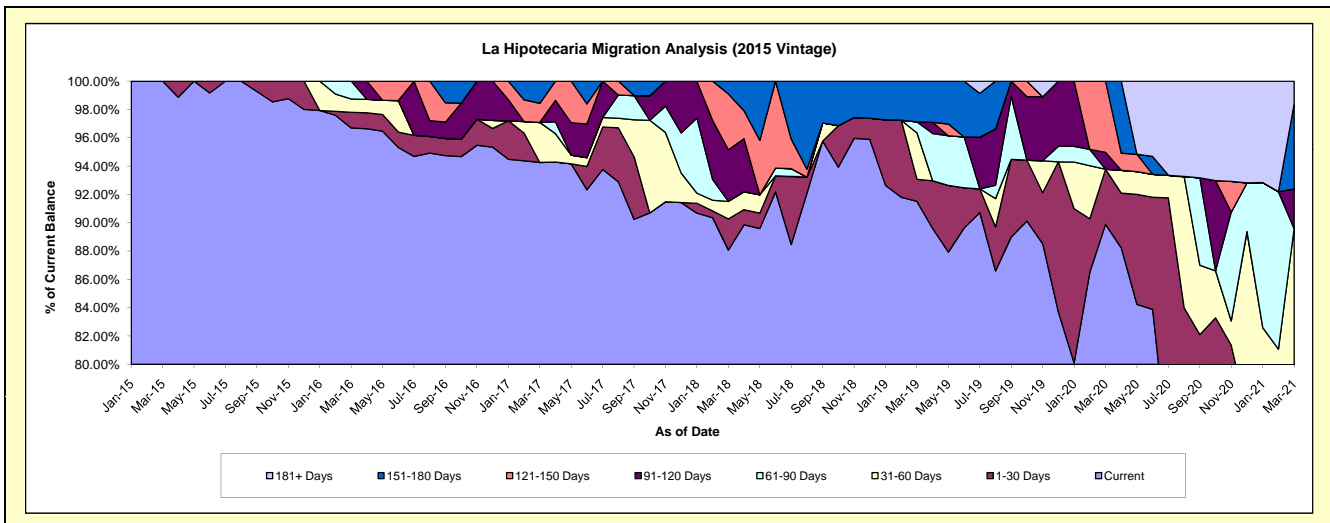
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2021

Current Portfolio Balance	-	-	-	332,268.65	1,456,038.67	1,011,711.51	719,114.95	442,467.36	274,375.99	201,204.33
				Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current				332,268.65	1,407,863.71	953,634.72	633,346.16	404,893.23	246,627.74	155,972.24
1-30 Days				-	16,196.89	-	15,784.35	6,898.53	10,689.50	3,181.60
31-60 Days				-	13,642.79	28,574.35	8,924.58	14,513.28	-	21,109.87
61-90 Days				-	18,335.28	-	-	3,434.74	-	-
91-120 Days				-	-	-	26,201.08	-	3,262.00	5,601.83
121-150 Days				-	-	13,642.79	28,360.72	-	13,796.75	-
151-180 Days				-	-	15,859.65	6,498.06	12,727.58	-	12,076.78
181+ Days				-	-	-	-	-	-	3,262.01

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	332,268.65	1,456,038.67	1,011,711.51	719,114.95	442,467.36	274,375.99	201,204.33
				Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current				100.00%	96.69%	94.26%	88.07%	91.51%	89.89%	77.52%
1-30 Days				0.00%	1.11%	0.00%	2.19%	1.56%	3.90%	1.58%
31-60 Days				0.00%	0.94%	2.82%	1.24%	3.28%	0.00%	10.49%
61-90 Days				0.00%	1.26%	0.00%	0.00%	0.78%	0.00%	0.00%
91-120 Days				0.00%	0.00%	0.00%	3.64%	0.00%	1.19%	2.78%
121-150 Days				0.00%	0.00%	1.35%	3.94%	0.00%	5.03%	0.00%
151-180 Days				0.00%	0.00%	1.57%	0.90%	2.88%	0.00%	6.00%
181+ Days				0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.62%
Current - 90 Days				100.00%	100.00%	97.08%	91.51%	97.12%	93.78%	89.59%
91-180 Days				0.00%	0.00%	2.92%	8.49%	2.88%	6.22%	8.79%



**Personal Loans - La Hipotecaria El Salvador Migration Analysis (2016 Vintage)**

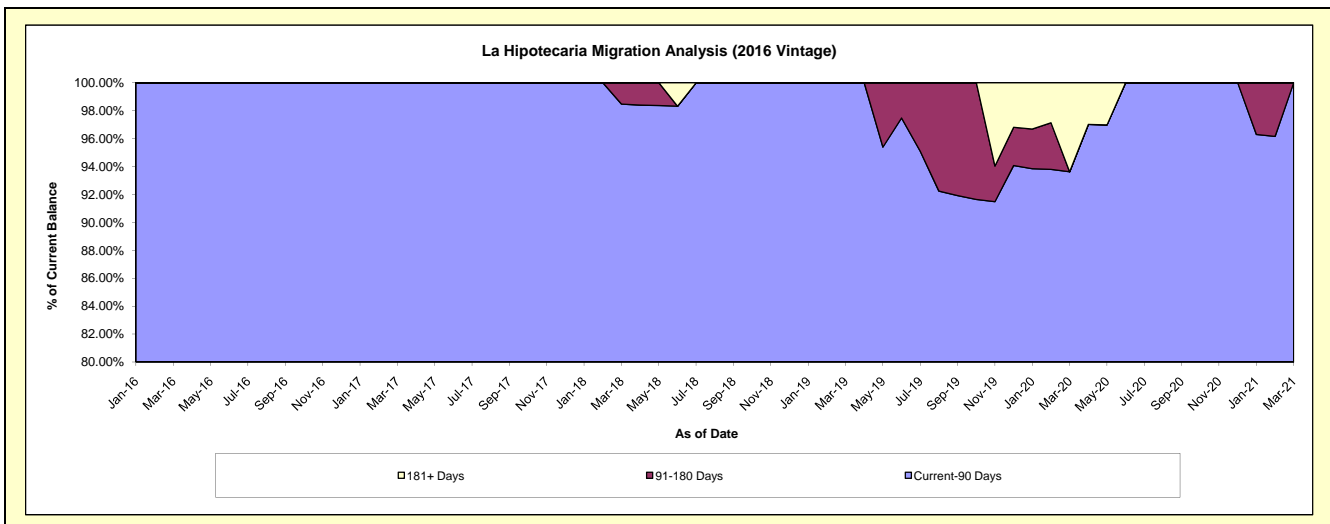
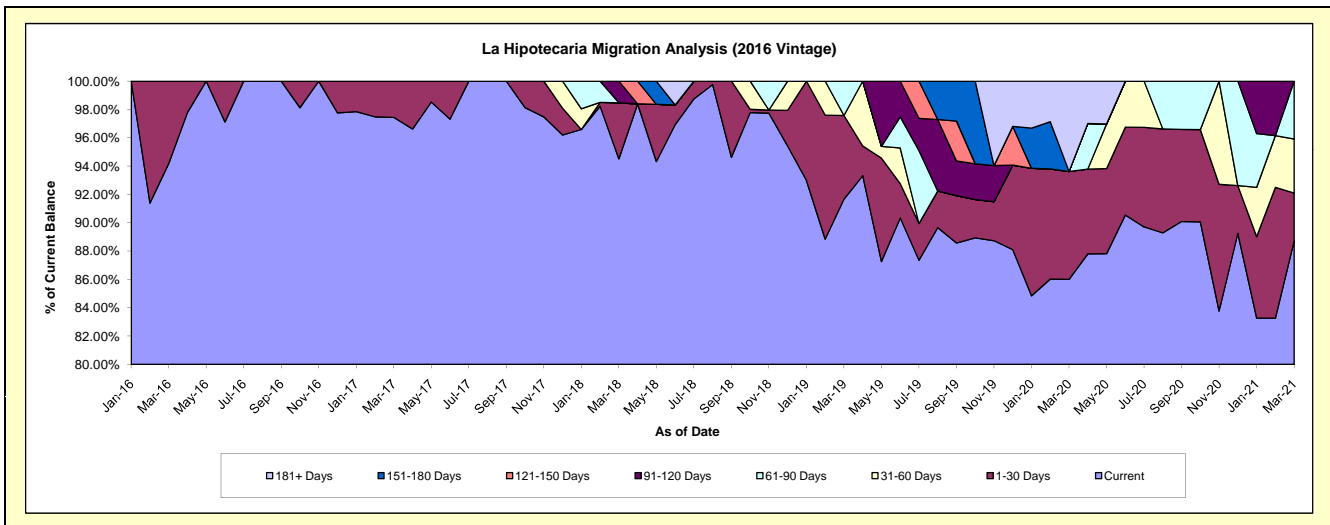
**Delinquency Status (\$ of Current Balance)**

Data Cutoff: 3/31/2021

Current Portfolio Balance	-	-	-	-	398,322.81	1,173,187.90	911,362.14	682,618.84	481,091.84	349,532.49
					Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current					375,122.81	1,143,185.04	861,349.89	625,725.44	413,756.07	310,038.23
1-30 Days					23,200.00	30,002.86	36,075.84	40,327.25	36,656.87	11,876.10
31-60 Days					-	-	-	-	-	13,341.23
61-90 Days					-	-	-	16,566.15	-	14,276.93
91-120 Days					-	-	13,936.41	-	-	-
121-150 Days					-	-	-	-	-	-
151-180 Days					-	-	-	-	-	-
181+ Days					-	-	-	-	30,678.90	-

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

Current Portfolio Balance	-	-	-	-	398,322.81	1,173,187.90	911,362.14	682,618.84	481,091.84	349,532.49
					Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current					94.18%	97.44%	94.51%	91.67%	86.00%	88.70%
1-30 Days					5.82%	2.56%	3.96%	5.91%	7.62%	3.40%
31-60 Days					0.00%	0.00%	0.00%	0.00%	0.00%	3.82%
61-90 Days					0.00%	0.00%	0.00%	2.43%	0.00%	4.08%
91-120 Days					0.00%	0.00%	1.53%	0.00%	0.00%	0.00%
121-150 Days					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
151-180 Days					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ Days					0.00%	0.00%	0.00%	0.00%	6.38%	0.00%
Current - 90 Days					100.00%	100.00%	98.47%	100.00%	93.62%	100.00%
91-180 Days					0.00%	0.00%	1.53%	0.00%	0.00%	0.00%



## Personal Loans - La Hipotecaria El Salvador Migration Analysis (2017 Vintage)

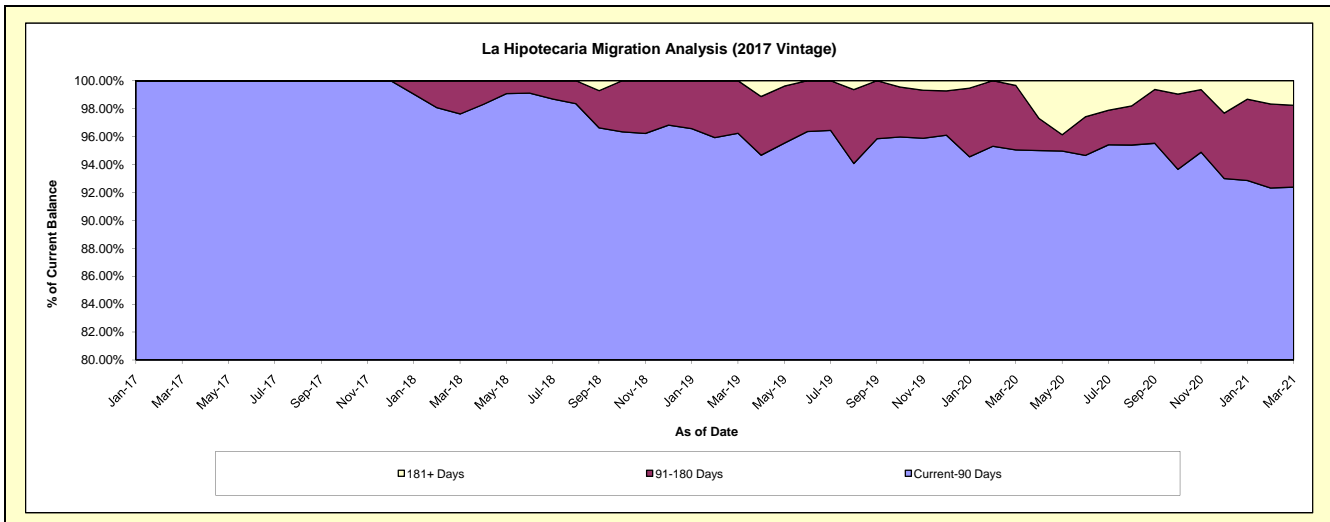
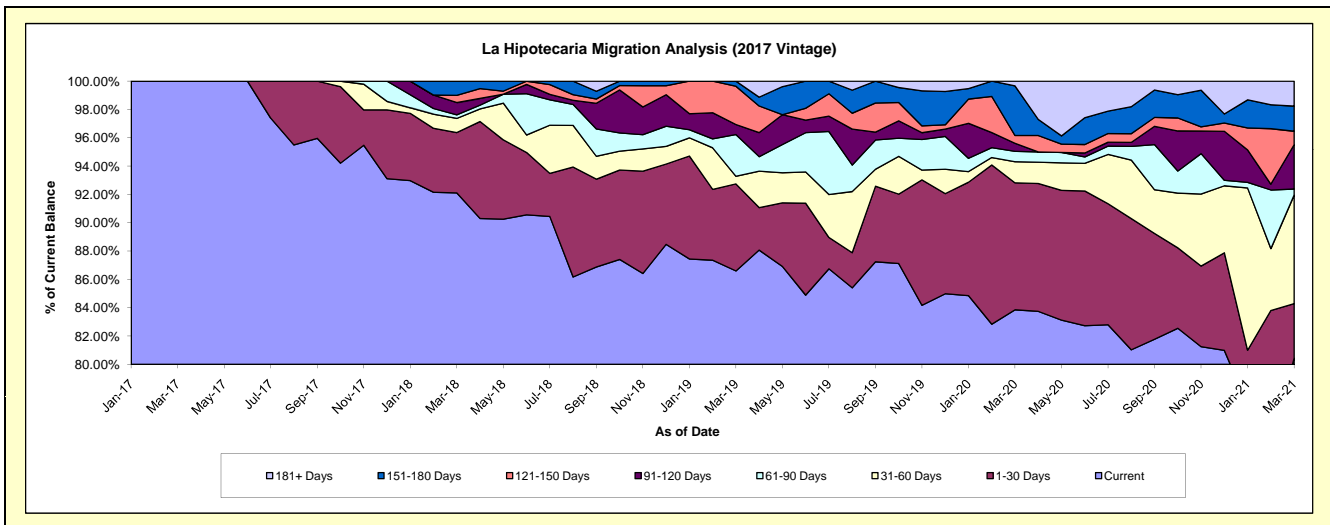
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2021

Current Portfolio Balance	-	-	-	-	-	430,969.92	1,962,302.81	1,356,370.37	826,696.14	653,565.62
						Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current						430,969.92	1,807,376.37	1,174,575.11	693,214.02	525,686.79
1-30 Days						-	83,730.08	83,402.14	74,113.98	25,221.44
31-60 Days						-	19,543.24	7,305.01	12,344.67	50,048.48
61-90 Days						-	4,940.08	40,000.39	6,044.06	2,828.60
91-120 Days						-	17,078.72	9,562.56	4,713.61	20,498.69
121-150 Days						-	9,936.59	36,634.43	4,577.34	6,168.70
151-180 Days						-	19,697.73	4,890.73	28,888.28	11,594.06
181+ Days						-	-	-	2,800.18	11,518.86

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	430,969.92	1,962,302.81	1,356,370.37	826,696.14	653,565.62
						Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Current						100.00%	92.10%	86.60%	83.85%	80.43%
1-30 Days						0.00%	4.27%	6.15%	8.97%	3.86%
31-60 Days						0.00%	1.00%	0.54%	1.49%	7.66%
61-90 Days						0.00%	0.25%	2.95%	0.73%	0.43%
91-120 Days						0.00%	0.87%	0.71%	0.57%	3.14%
121-150 Days						0.00%	0.51%	2.70%	0.55%	0.94%
151-180 Days						0.00%	1.00%	0.36%	3.49%	1.77%
181+ Days						0.00%	0.00%	0.00%	0.34%	1.76%
Current - 90 Days						100.00%	97.62%	96.23%	95.04%	92.38%
91-180 Days						0.00%	2.38%	3.77%	4.62%	5.85%



## Personal Loans - La Hipotecaria El Salvador Migration Analysis (2018 Vintage)

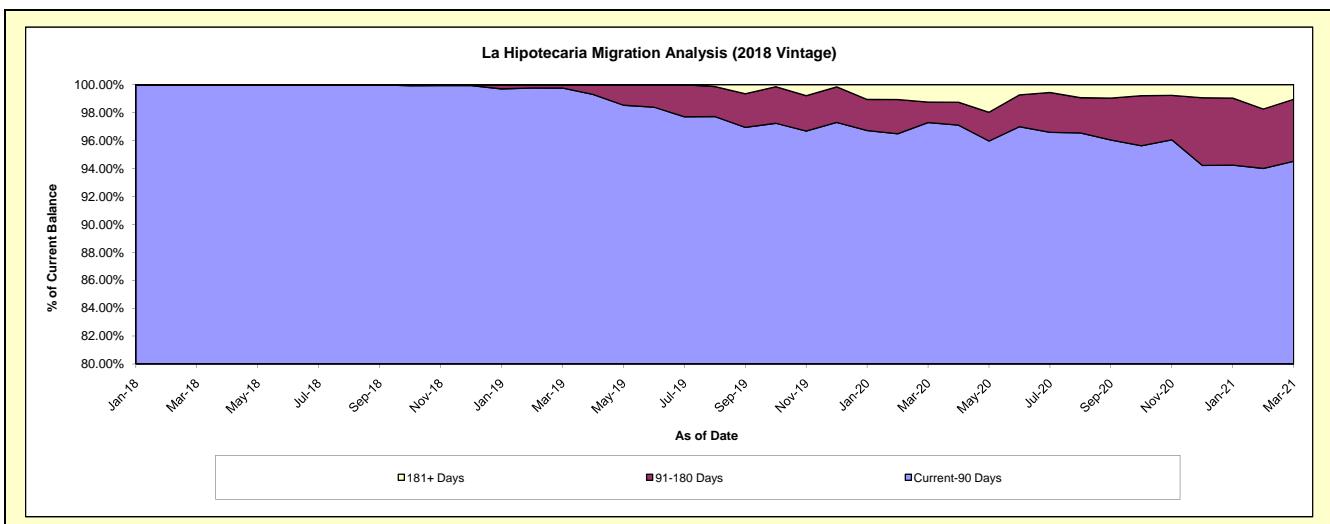
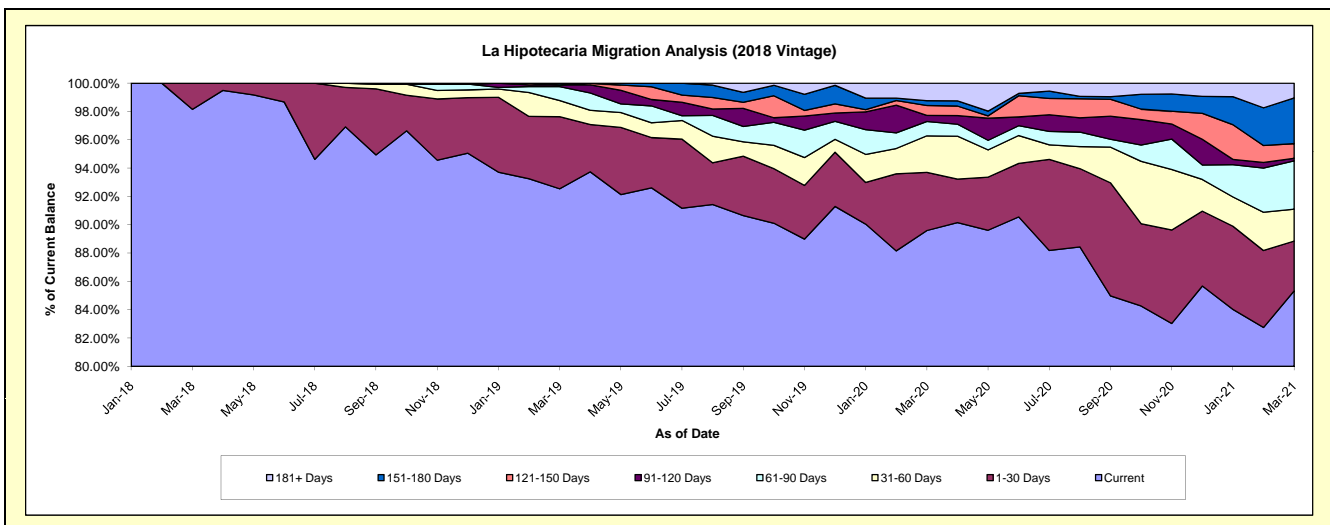
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2021

Current Portfolio Balance	-	-	-	-	-	-	-	648,807.67	4,151,592.57	2,976,517.64	2,373,680.11
								Mar-18	Mar-19	Mar-20	Mar-21
Current								636,807.67	3,841,981.76	2,666,753.49	2,025,400.48
1-30 Days								12,000.00	211,468.88	122,162.57	83,562.79
31-60 Days								-	47,268.82	76,907.98	53,394.41
61-90 Days								-	40,875.02	30,048.19	81,090.52
91-120 Days								-	4,998.09	12,921.48	4,388.99
121-150 Days								-	-	20,855.62	24,446.95
151-180 Days								-	5,000.00	9,913.64	76,647.19
181+ Days								-	-	36,954.67	24,748.78

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	-	-	648,807.67	4,151,592.57	2,976,517.64	2,373,680.11
								Mar-18	Mar-19	Mar-20	Mar-21
Current								98.15%	92.54%	89.59%	85.33%
1-30 Days								1.85%	5.09%	4.10%	3.52%
31-60 Days								0.00%	1.14%	2.58%	2.25%
61-90 Days								0.00%	0.98%	1.01%	3.42%
91-120 Days								0.00%	0.12%	0.43%	0.18%
121-150 Days								0.00%	0.00%	0.70%	1.03%
151-180 Days								0.00%	0.12%	0.33%	3.23%
181+ Days								0.00%	0.00%	1.24%	1.04%
Current - 90 Days								100.00%	99.76%	97.29%	94.51%
91-180 Days								0.00%	0.24%	1.47%	4.44%



**Personal Loans - La Hipotecaria El Salvador Migration Analysis (2019 Vintage)**

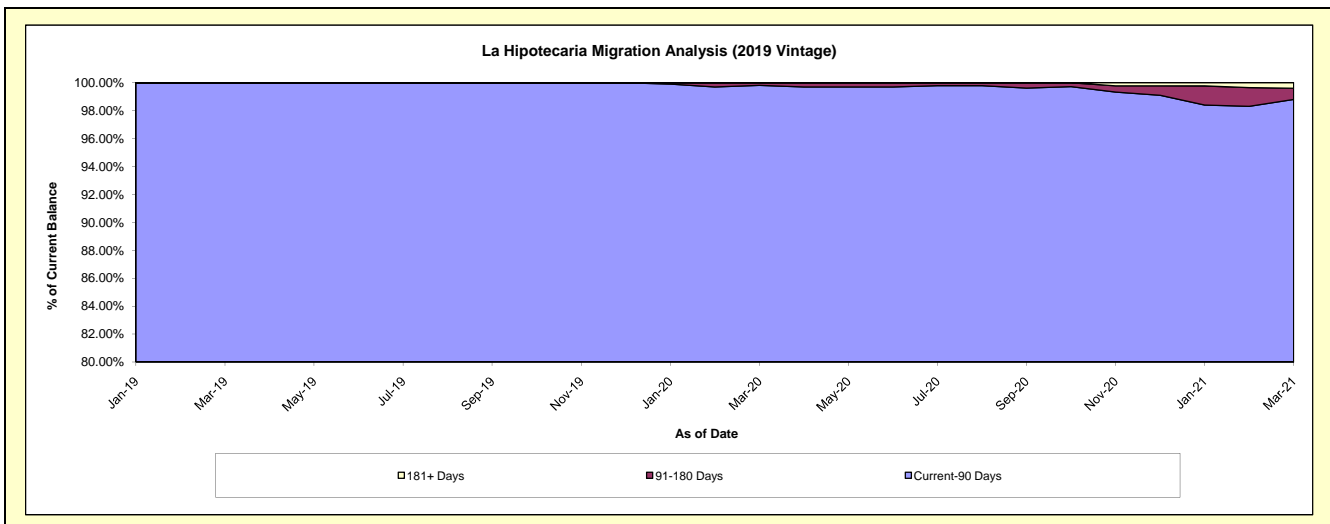
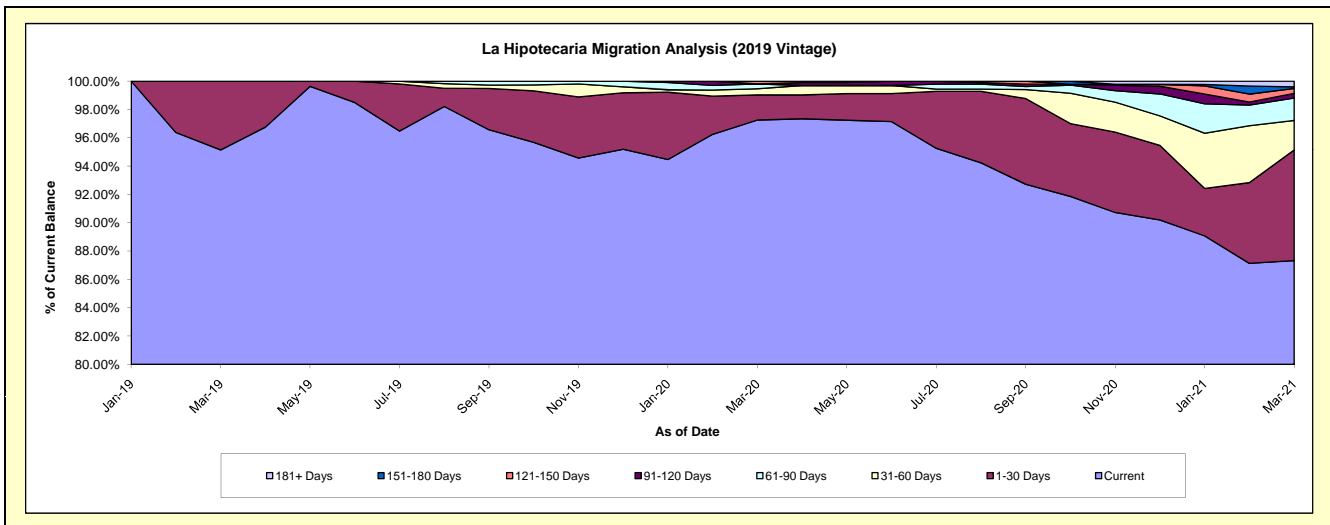
**Delinquency Status (\$ of Current Balance)**

Data Cutoff: 3/31/2021

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	1,421,593.67	5,126,235.41	4,221,944.41
										Mar-19	Mar-20	Mar-21
Current										1,352,562.96	4,985,493.64	3,687,089.15
1-30 Days										69,030.71	90,950.79	329,835.21
31-60 Days										-	22,376.48	88,042.63
61-90 Days										-	17,538.47	66,536.34
91-120 Days										-	-	13,990.76
121-150 Days										-	9,876.03	14,639.30
151-180 Days										-	-	4,976.85
181+ Days										-	-	16,834.17

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

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	1,421,593.67	5,126,235.41	4,221,944.41
										Mar-19	Mar-20	Mar-21
Current										95.14%	97.25%	87.33%
1-30 Days										4.86%	1.77%	7.81%
31-60 Days										0.00%	0.44%	2.09%
61-90 Days										0.00%	0.34%	1.58%
91-120 Days										0.00%	0.00%	0.33%
121-150 Days										0.00%	0.19%	0.35%
151-180 Days										0.00%	0.00%	0.12%
181+ Days										0.00%	0.00%	0.40%
Current - 90 Days										100.00%	99.81%	98.81%
91-180 Days										0.00%	0.19%	0.80%





**Personal Loans - La Hipotecaria El Salvador Migration Analysis (2020 Vintage)**

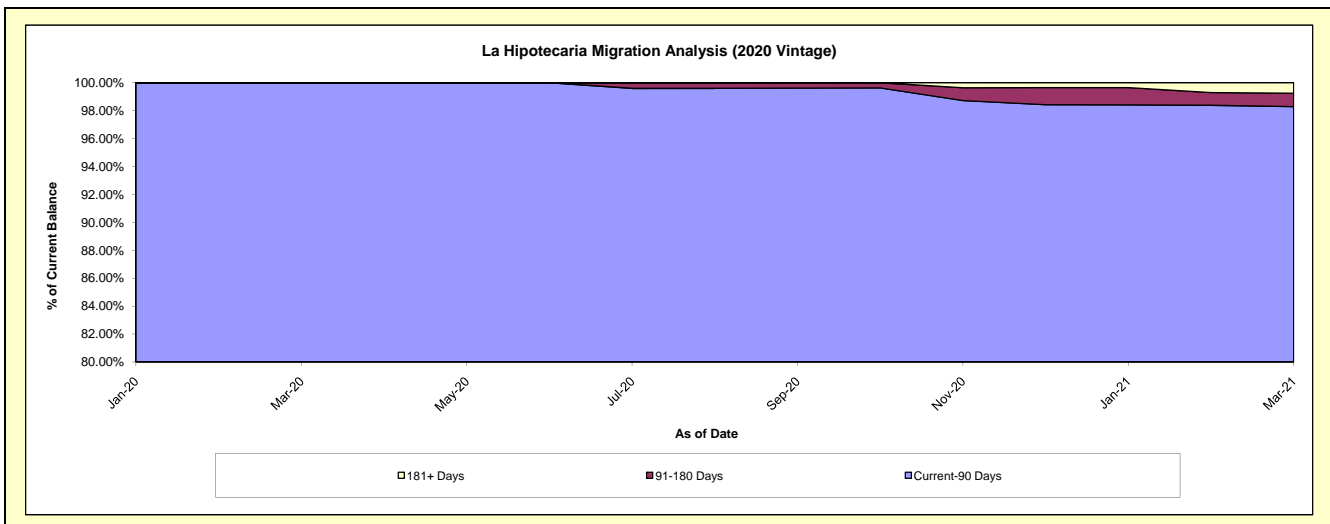
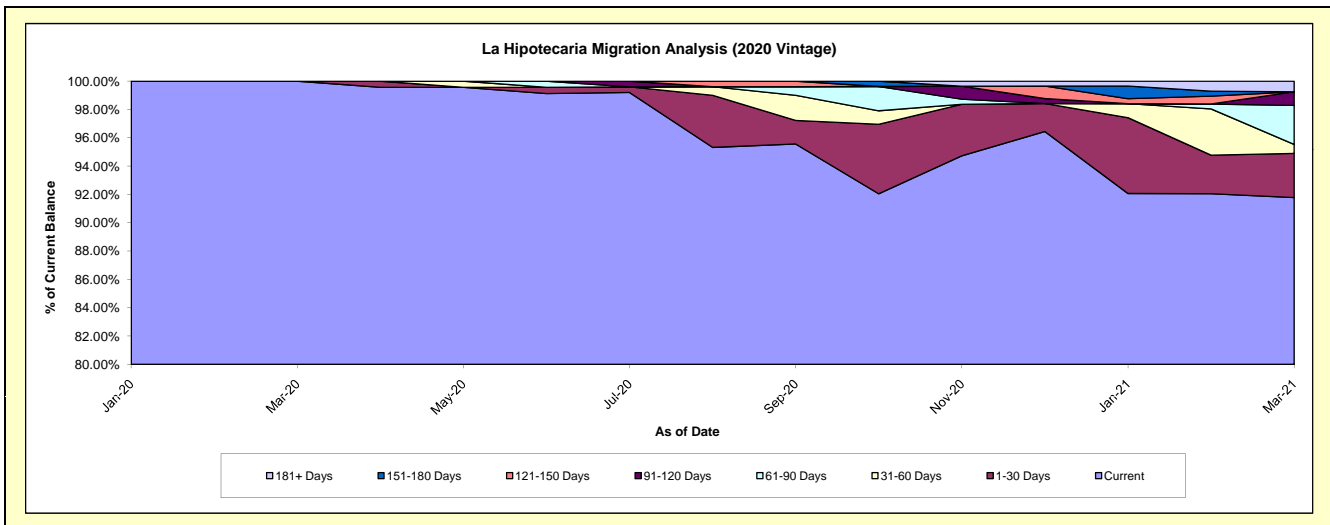
**Delinquency Status (\$ of Current Balance)**

Data Cutoff: 3/31/2021

Current Portfolio Balance										1,160,076.89	1,325,187.02
										Mar-20	Mar-21
Current										1,160,076.89	1,216,241.89
1-30 Days										-	41,389.97
31-60 Days										-	8,299.08
61-90 Days										-	36,619.54
91-120 Days										-	12,669.85
121-150 Days										-	-
151-180 Days										-	-
181+ Days										-	9,966.69

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

Current Portfolio Balance										1,160,076.89	1,325,187.02
										Mar-20	Mar-21
Current										100.00%	91.78%
1-30 Days										0.00%	3.12%
31-60 Days										0.00%	0.63%
61-90 Days										0.00%	2.76%
91-120 Days										0.00%	0.96%
121-150 Days										0.00%	0.00%
151-180 Days										0.00%	0.00%
181+ Days										0.00%	0.75%
Current - 90 Days										100.00%	98.29%
91-180 Days										0.00%	0.96%



**Personal Loans - La Hipotecaria El Salvador Migration Analysis (2021 Vintage)**

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

Data Cutoff: 3/31/2021

Current Portfolio Balance											204,148.31
											<b>Mar-21</b>
Current											172,048.31
1-30 Days											32,100.00
31-60 Days											-
61-90 Days											-
91-120 Days											-
121-150 Days											-
151-180 Days											-
181+ Days											-

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

Current Portfolio Balance											204,148.31
											<b>Mar-21</b>
Current											84.28%
1-30 Days											15.72%
31-60 Days											0.00%
61-90 Days											0.00%
91-120 Days											0.00%
121-150 Days											0.00%
151-180 Days											0.00%
181+ Days											0.00%
Current - 90 Days											100.00%
91-180 Days											0.00%

