



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

Personal Loans April 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 4/30/2021.

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

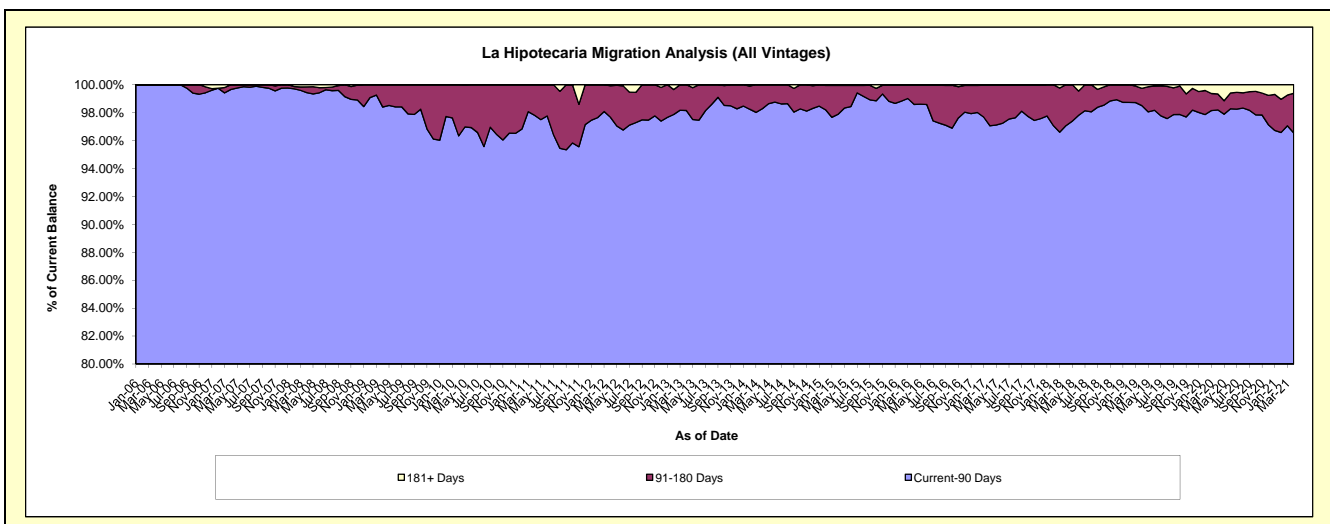
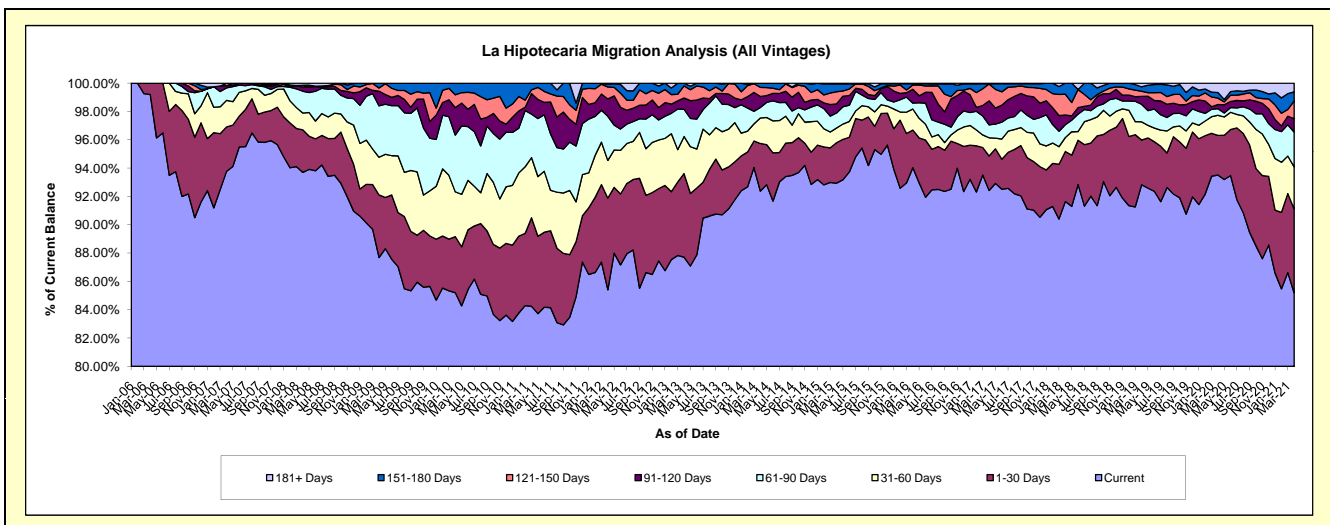
Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2021

Current Portfolio Balance	4,661,248.21	5,082,218.27	5,380,832.71	5,271,874.93	5,015,698.82	4,496,939.16	5,530,356.92	9,208,575.79	11,075,509.29	9,354,111.38
	Apr-12	Apr-13	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current	3,981,081.88	4,457,583.23	4,970,931.89	4,899,478.73	4,716,249.87	4,156,304.96	5,068,157.37	8,548,060.60	10,357,157.52	7,969,447.37
1-30 Days	301,934.20	299,952.85	180,716.25	150,917.92	133,285.57	109,569.53	195,594.59	290,265.60	310,182.87	554,161.83
31-60 Days	123,877.88	133,258.17	97,109.06	54,530.82	74,621.24	57,652.35	54,566.18	118,810.08	157,757.11	276,858.63
61-90 Days	145,453.38	97,680.26	39,500.03	55,946.44	20,900.31	41,065.91	49,955.09	113,802.32	50,871.07	230,882.48
91-120 Days	57,032.25	40,536.58	41,941.83	33,895.25	48,927.74	76,244.55	37,963.28	51,512.12	32,639.24	88,261.10
121-150 Days	39,445.38	43,569.49	34,613.85	45,413.65	15,472.65	53,535.77	81,002.08	33,900.74	50,787.75	115,874.04
151-180 Days	8,952.60	9,637.69	16,019.80	29,142.49	4,097.96	562.96	43,118.33	28,383.36	42,878.45	60,879.52
181+ Days	3,470.64	-	-	2,549.63	2,143.48	2,003.13	-	23,840.97	73,235.28	57,746.41

Delinquency Status (% of Current Balance)

Current Portfolio Balance	4,661,248.21	5,082,218.27	5,380,832.71	5,271,874.93	5,015,698.82	4,496,939.16	5,530,356.92	9,208,575.79	11,075,509.29	9,354,111.38
	Apr-12	Apr-13	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current	85.41%	87.71%	92.38%	92.94%	94.03%	92.43%	91.64%	92.83%	93.51%	85.20%
1-30 Days	6.48%	5.90%	3.36%	2.86%	2.66%	2.44%	3.54%	3.15%	2.80%	5.92%
31-60 Days	2.66%	2.62%	1.80%	1.03%	1.49%	1.28%	0.99%	1.29%	1.42%	2.96%
61-90 Days	3.12%	1.92%	0.73%	1.06%	0.42%	0.91%	0.90%	1.24%	0.46%	2.47%
91-120 Days	1.22%	0.80%	0.78%	0.64%	0.98%	1.70%	0.69%	0.56%	0.29%	0.94%
121-150 Days	0.85%	0.86%	0.64%	0.86%	0.31%	1.19%	1.46%	0.37%	0.46%	1.24%
151-180 Days	0.19%	0.19%	0.30%	0.55%	0.08%	0.01%	0.78%	0.31%	0.39%	0.65%
181+ Days	0.07%	0.00%	0.00%	0.05%	0.04%	0.04%	0.00%	0.26%	0.66%	0.62%
Current - 90 Days	97.66%	98.16%	98.28%	97.89%	98.59%	97.06%	97.07%	98.51%	98.20%	96.55%
91-180 Days	2.26%	1.84%	1.72%	2.06%	1.37%	2.90%	2.93%	1.24%	1.14%	2.83%



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

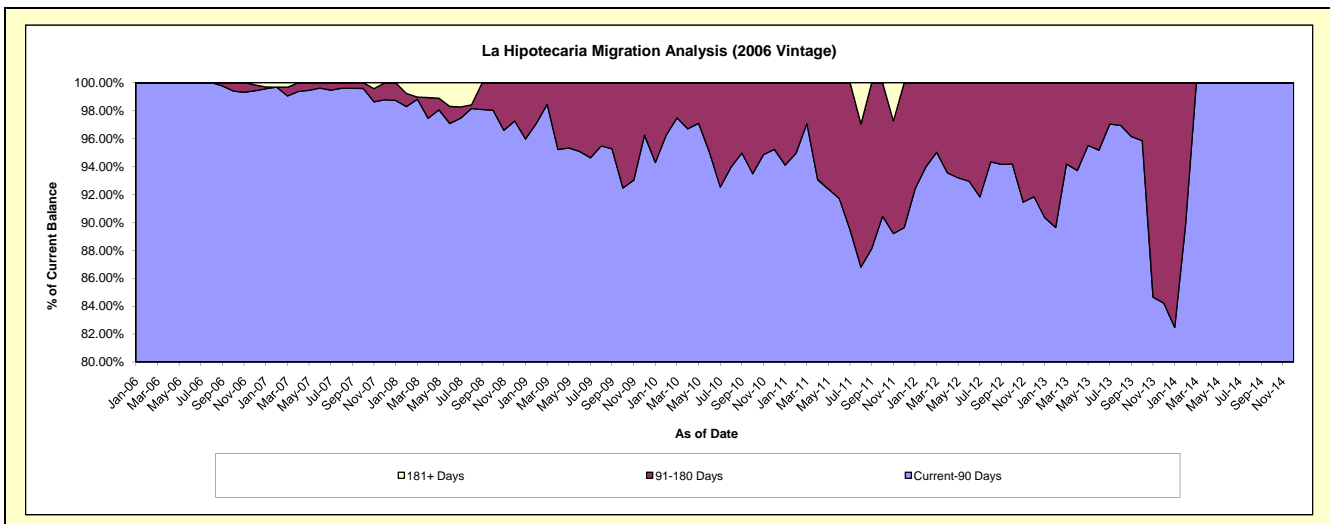
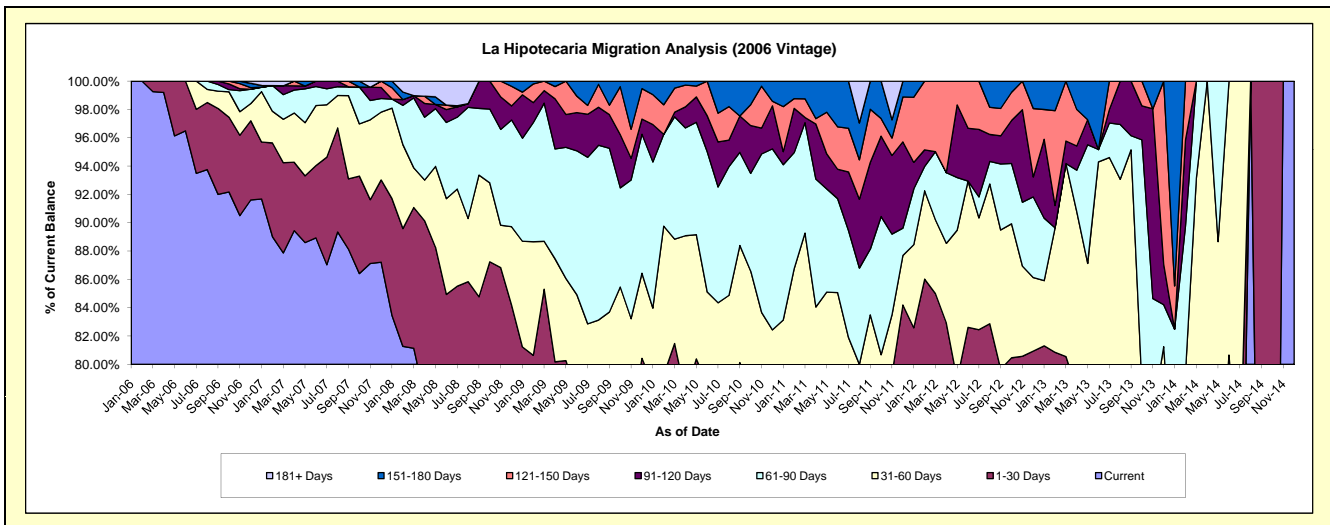
Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2021

Current Portfolio Balance	154,505.00	67,078.89	10,938.01	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	Apr-12	Apr-13	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current	121,432.47	43,860.12	6,238.67	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	6,701.16	8,623.56	1,100.68	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	8,674.25	8,398.89	3,598.66	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	7,715.65	1,978.74	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	-	1,147.79	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	9,981.47	1,731.92	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	-	1,337.87	-	#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	154,505.00	67,078.89	10,938.01	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	Apr-12	Apr-13	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current	78.59%	65.39%	57.04%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	4.34%	12.86%	10.06%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	5.61%	12.52%	32.90%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	4.99%	2.95%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	0.00%	1.71%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	6.46%	2.58%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	0.00%	1.99%	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	93.54%	93.71%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-180 Days	6.46%	6.29%	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)

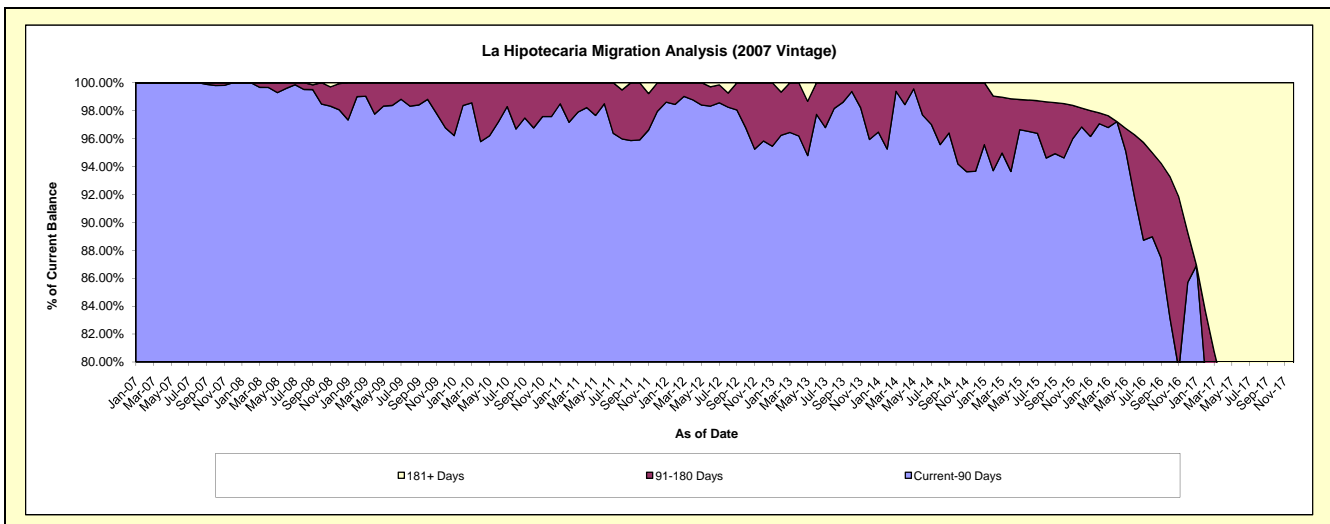
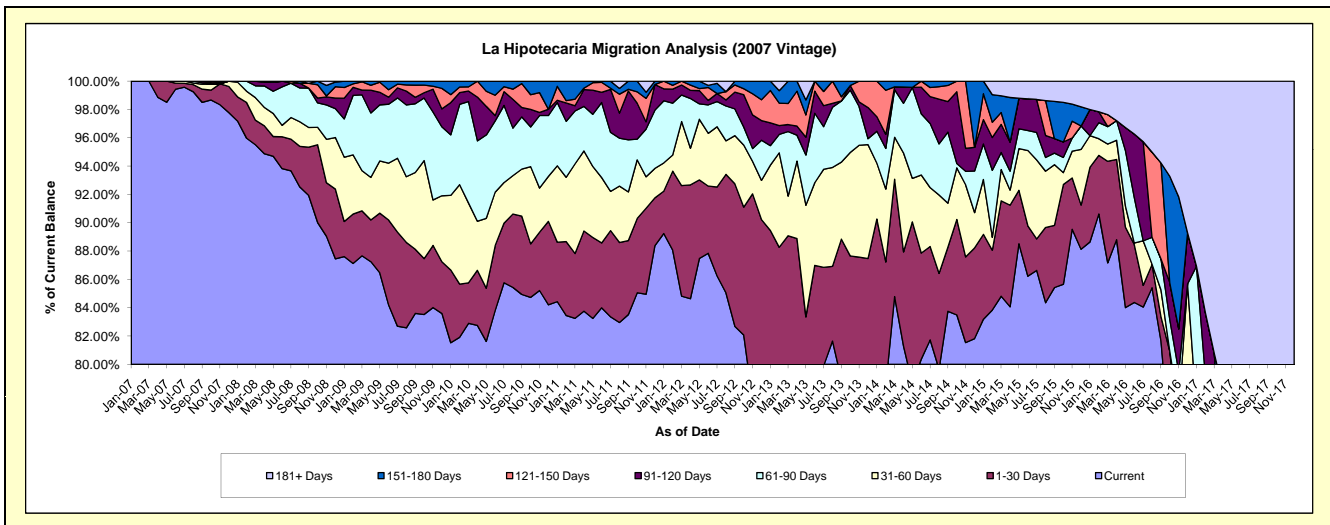
Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2021

Current Portfolio Balance	1,366,107.97	846,091.94	478,615.23	221,071.33	76,980.26	9,176.11	#N/A	#N/A	#N/A	#N/A
	Apr-12	Apr-13	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current	1,156,249.08	638,413.25	389,035.35	185,840.80	68,357.57	4,466.04	#N/A	#N/A	#N/A	#N/A
1-30 Days	109,816.98	113,631.50	31,868.99	15,866.89	4,368.59	263.44	#N/A	#N/A	#N/A	#N/A
31-60 Days	35,341.34	46,320.89	33,430.12	2,358.19	1,040.51	801.81	#N/A	#N/A	#N/A	#N/A
61-90 Days	47,965.48	15,457.21	16,780.42	2,953.12	1,070.11	-	#N/A	#N/A	#N/A	#N/A
91-120 Days	7,900.44	5,408.57	5,519.14	4,543.88	-	1,078.73	#N/A	#N/A	#N/A	#N/A
121-150 Days	5,022.40	20,890.30	-	-	-	-	#N/A	#N/A	#N/A	#N/A
151-180 Days	3,812.25	5,970.22	1,981.21	6,958.82	-	562.96	#N/A	#N/A	#N/A	#N/A
181+ Days	-	-	-	2,549.63	2,143.48	2,003.13	#N/A	#N/A	#N/A	#N/A

Delinquency Status (% of Current Balance)

Current Portfolio Balance	1,366,107.97	846,091.94	478,615.23	221,071.33	76,980.26	9,176.11	#N/A	#N/A	#N/A	#N/A
	Apr-12	Apr-13	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current	84.64%	75.45%	81.28%	84.06%	88.80%	48.67%	#N/A	#N/A	#N/A	#N/A
1-30 Days	8.04%	13.43%	6.66%	7.18%	5.67%	2.87%	#N/A	#N/A	#N/A	#N/A
31-60 Days	2.59%	5.47%	6.98%	1.07%	1.35%	8.74%	#N/A	#N/A	#N/A	#N/A
61-90 Days	3.51%	1.83%	3.51%	1.34%	1.39%	0.00%	#N/A	#N/A	#N/A	#N/A
91-120 Days	0.58%	0.64%	1.15%	2.06%	0.00%	11.76%	#N/A	#N/A	#N/A	#N/A
121-150 Days	0.37%	2.47%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A
151-180 Days	0.28%	0.71%	0.41%	3.15%	0.00%	6.14%	#N/A	#N/A	#N/A	#N/A
181+ Days	0.00%	0.00%	0.00%	1.15%	2.78%	21.83%	#N/A	#N/A	#N/A	#N/A
Current - 90 Days	98.77%	96.19%	98.43%	93.64%	97.22%	60.28%	#N/A	#N/A	#N/A	#N/A
91-180 Days	1.23%	3.81%	1.57%	5.20%	0.00%	17.89%	#N/A	#N/A	#N/A	#N/A



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

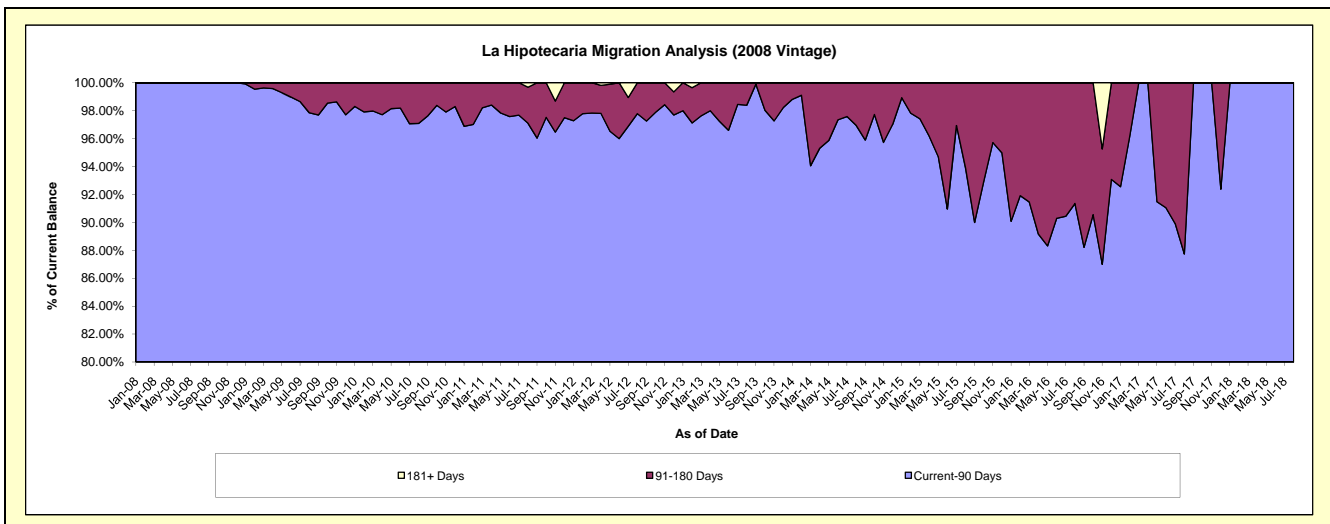
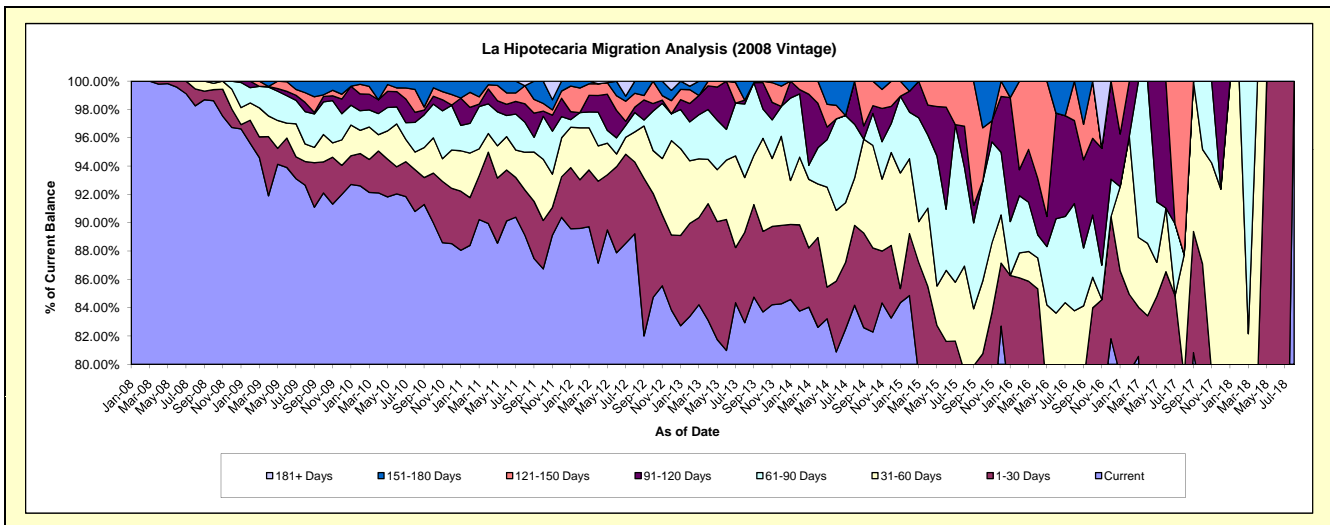
Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2021

Current Portfolio Balance	1,843,954.32	1,282,611.95	814,929.98	416,947.31	180,428.04	54,432.25	3,295.45	#N/A	#N/A	#N/A
	Apr-12	Apr-13	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current	1,606,954.82	1,066,016.61	673,277.44	330,417.08	140,364.45	38,002.02	2,302.31	#N/A	#N/A	#N/A
1-30 Days	106,691.23	105,604.14	51,663.17	26,082.42	13,600.12	7,412.89	284.55	#N/A	#N/A	#N/A
31-60 Days	46,110.49	40,193.94	30,813.77	23,063.42	3,946.59	2,778.80	708.59	#N/A	#N/A	#N/A
61-90 Days	43,823.31	45,080.85	20,917.36	21,509.69	2,940.87	6,238.54	-	#N/A	#N/A	#N/A
91-120 Days	21,689.00	21,482.55	25,489.27	8,852.26	7,165.71	-	-	#N/A	#N/A	#N/A
121-150 Days	15,214.83	4,233.86	12,768.97	7,022.44	12,410.30	-	-	#N/A	#N/A	#N/A
151-180 Days	-	-	-	-	-	-	-	#N/A	#N/A	#N/A
181+ Days	3,470.64	-	-	-	-	-	-	#N/A	#N/A	#N/A

Delinquency Status (% of Current Balance)

Current Portfolio Balance	1,843,954.32	1,282,611.95	814,929.98	416,947.31	180,428.04	54,432.25	3,295.45	#N/A	#N/A	#N/A
	Apr-12	Apr-13	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current	87.15%	83.11%	82.62%	79.25%	77.80%	69.82%	69.86%	#N/A	#N/A	#N/A
1-30 Days	5.79%	8.23%	6.34%	6.26%	7.54%	13.62%	8.63%	#N/A	#N/A	#N/A
31-60 Days	2.50%	3.13%	3.78%	5.53%	2.19%	5.11%	21.50%	#N/A	#N/A	#N/A
61-90 Days	2.38%	3.51%	2.57%	5.16%	1.63%	11.46%	0.00%	#N/A	#N/A	#N/A
91-120 Days	1.18%	1.67%	3.13%	2.12%	3.97%	0.00%	0.00%	#N/A	#N/A	#N/A
121-150 Days	0.83%	0.33%	1.57%	1.68%	6.88%	0.00%	0.00%	#N/A	#N/A	#N/A
151-180 Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A
181+ Days	0.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A
Current - 90 Days	97.81%	97.99%	95.31%	96.19%	89.15%	100.00%	100.00%	#N/A	#N/A	#N/A
91-180 Days	2.00%	2.01%	4.69%	3.81%	10.85%	0.00%	0.00%	#N/A	#N/A	#N/A



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

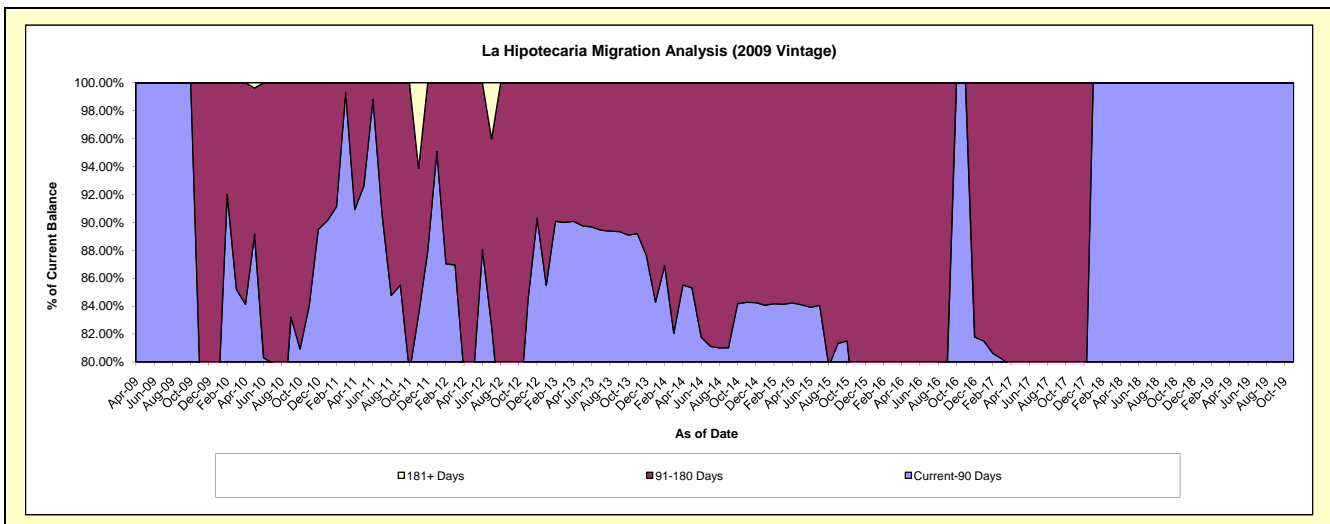
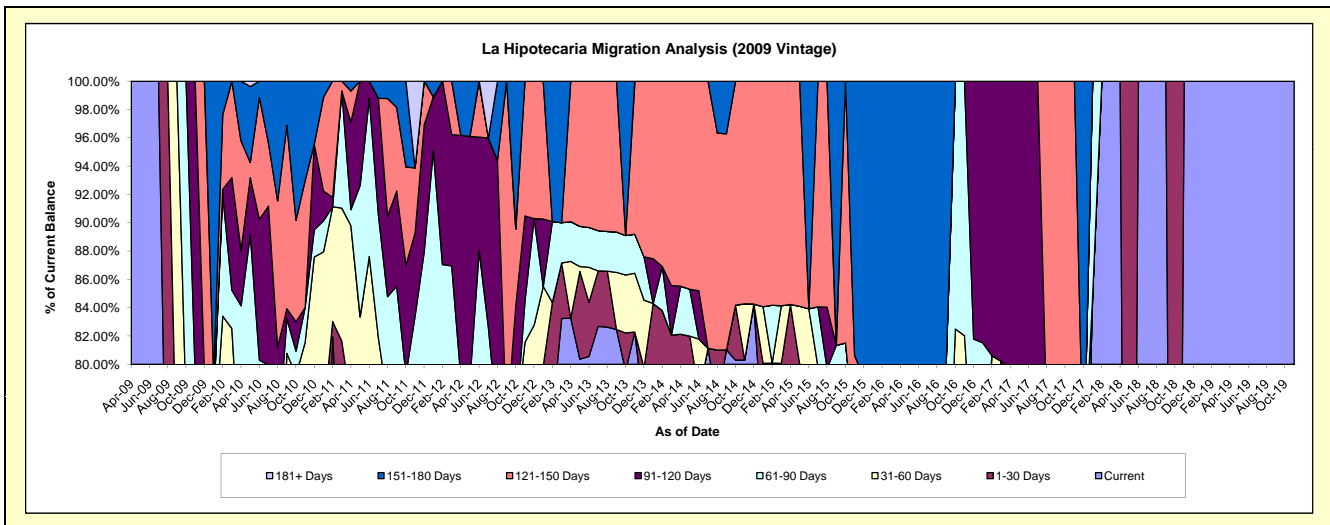
Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2021

Current Portfolio Balance	134,236.91	94,384.70	53,159.33	37,518.54	18,839.75	11,164.18	670.81	296.96	#N/A	#N/A
	Apr-12	Apr-13	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current	83,453.28	78,590.28	41,712.85	17,211.34	12,474.63	7,795.85	670.81	296.96	#N/A	#N/A
1-30 Days	15,747.80	-	1,944.90	14,389.65	-	-	-	-	#N/A	#N/A
31-60 Days	3,402.71	3,779.50	-	-	2,267.16	1,101.17	-	-	#N/A	#N/A
61-90 Days	3,471.47	2,650.07	1,802.25	-	-	-	-	-	#N/A	#N/A
91-120 Days	23,021.30	-	-	-	-	2,267.16	-	-	#N/A	#N/A
121-150 Days	-	9,364.85	7,699.33	5,917.55	-	-	-	-	#N/A	#N/A
151-180 Days	5,140.35	-	-	-	4,097.96	-	-	-	#N/A	#N/A
181+ Days	-	-	-	-	-	-	-	-	#N/A	#N/A

Delinquency Status (% of Current Balance)

Current Portfolio Balance	134,236.91	94,384.70	53,159.33	37,518.54	18,839.75	11,164.18	670.81	296.96	#N/A	#N/A
	Apr-12	Apr-13	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current	62.17%	83.27%	78.47%	45.87%	66.21%	69.83%	100.00%	100.00%	#N/A	#N/A
1-30 Days	11.73%	0.00%	3.66%	38.35%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A
31-60 Days	2.53%	4.00%	0.00%	0.00%	12.03%	9.86%	0.00%	0.00%	#N/A	#N/A
61-90 Days	2.59%	2.81%	3.39%	0.00%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A
91-120 Days	17.15%	0.00%	0.00%	0.00%	0.00%	20.31%	0.00%	0.00%	#N/A	#N/A
121-150 Days	0.00%	9.92%	14.48%	15.77%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A
151-180 Days	3.83%	0.00%	0.00%	0.00%	21.75%	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	79.02%	90.08%	85.52%	84.23%	78.25%	79.69%	100.00%	100.00%	#N/A	#N/A
91-180 Days	20.98%	9.92%	14.48%	15.77%	21.75%	20.31%	0.00%	0.00%	#N/A	#N/A



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

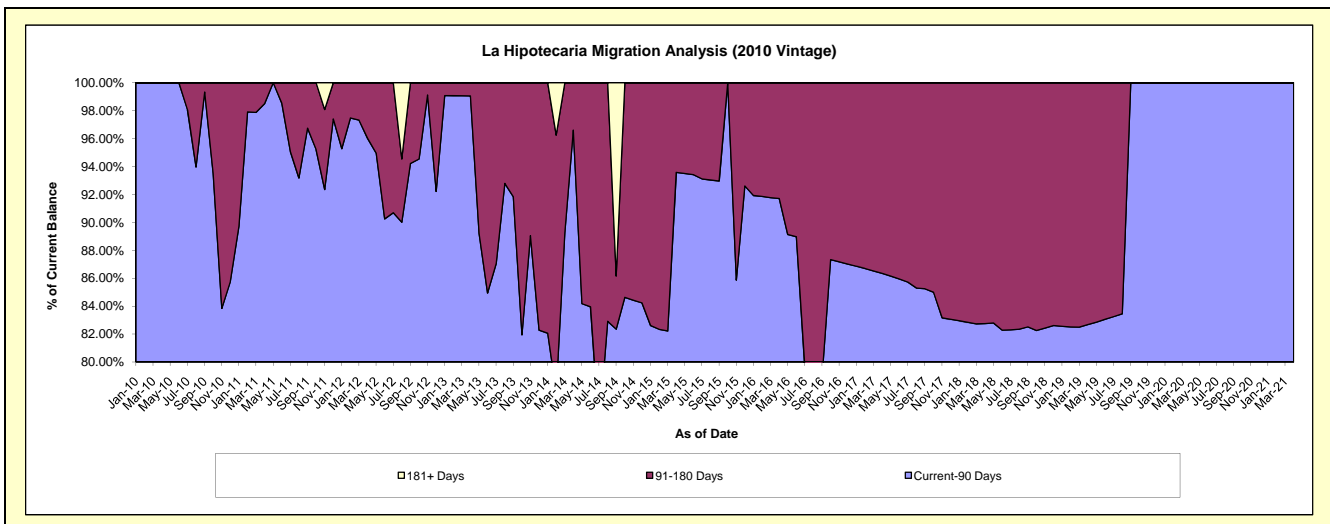
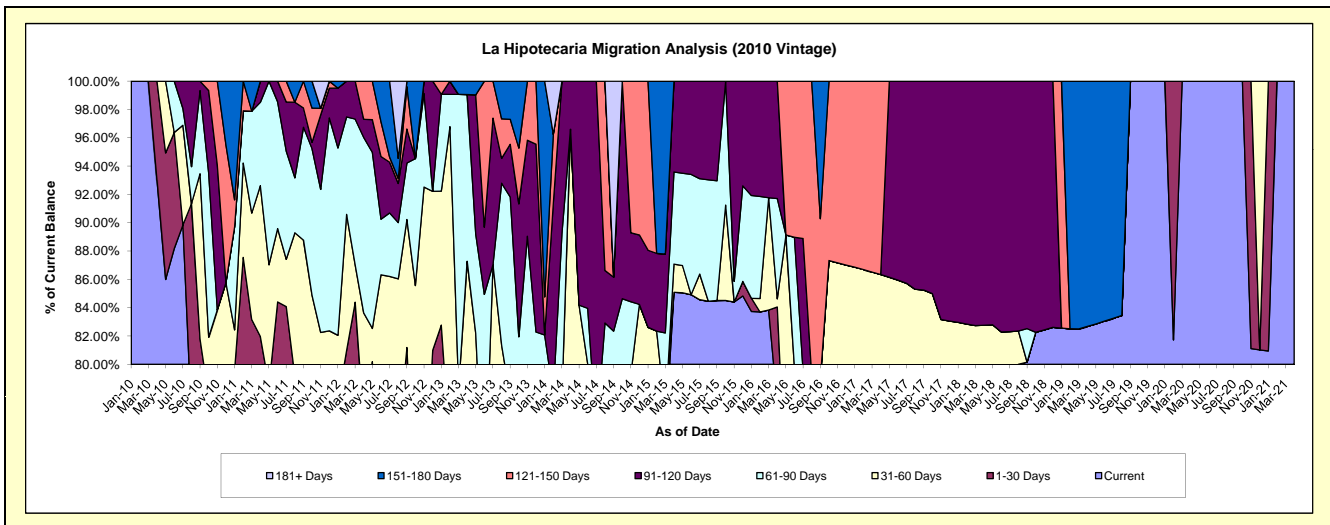
Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2021

Current Portfolio Balance	342,729.01	246,432.99	125,667.87	61,015.48	42,643.83	23,303.90	15,895.99	13,731.06	10,771.37	10,160.52
	Apr-12	Apr-13	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current	206,791.30	134,999.65	92,135.56	51,917.92	32,902.46	18,191.48	12,420.04	11,353.14	10,771.37	10,160.52
1-30 Days	53,462.96	45,512.93	-	-	2,939.46	-	-	-	-	-
31-60 Days	26,349.09	34,564.95	29,266.51	1,214.03	248.60	1,930.85	735.34	-	-	-
61-90 Days	42,477.47	29,025.86	-	3,968.98	3,019.82	-	-	-	-	-
91-120 Days	4,421.51	-	4,265.80	3,914.55	3,533.49	-	2,740.61	-	-	-
121-150 Days	9,226.68	-	-	-	-	3,181.57	-	-	-	-
151-180 Days	-	2,329.60	-	-	-	-	-	2,377.92	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance	342,729.01	246,432.99	125,667.87	61,015.48	42,643.83	23,303.90	15,895.99	13,731.06	10,771.37	10,160.52
	Apr-12	Apr-13	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current	60.34%	54.78%	73.32%	85.09%	77.16%	78.06%	78.13%	82.68%	100.00%	100.00%
1-30 Days	15.60%	18.47%	0.00%	0.00%	6.89%	0.00%	0.00%	0.00%	0.00%	0.00%
31-60 Days	7.69%	14.03%	23.29%	1.99%	0.58%	8.29%	4.63%	0.00%	0.00%	0.00%
61-90 Days	12.39%	11.78%	0.00%	6.50%	7.08%	0.00%	0.00%	0.00%	0.00%	0.00%
91-120 Days	1.29%	0.00%	3.39%	6.42%	8.29%	0.00%	17.24%	0.00%	0.00%	0.00%
121-150 Days	2.69%	0.00%	0.00%	0.00%	0.00%	13.65%	0.00%	0.00%	0.00%	0.00%
151-180 Days	0.00%	0.95%	0.00%	0.00%	0.00%	0.00%	0.00%	17.32%	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	96.02%	99.05%	96.61%	93.58%	91.71%	86.35%	82.76%	82.68%	100.00%	100.00%
91-180 Days	3.98%	0.95%	3.39%	6.42%	8.29%	13.65%	17.24%	17.32%	0.00%	0.00%



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

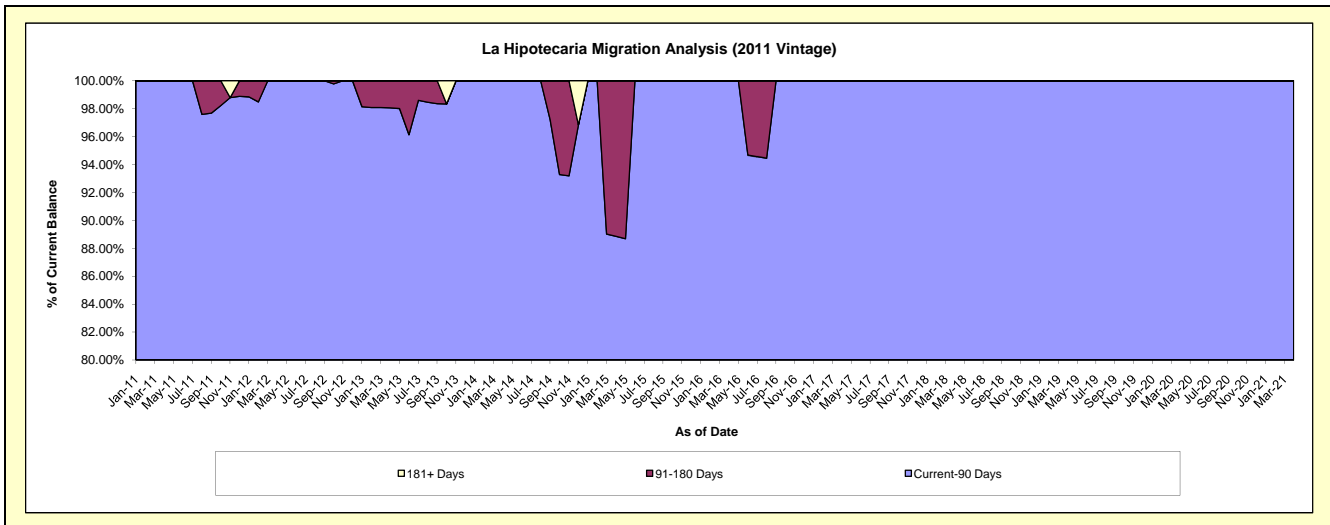
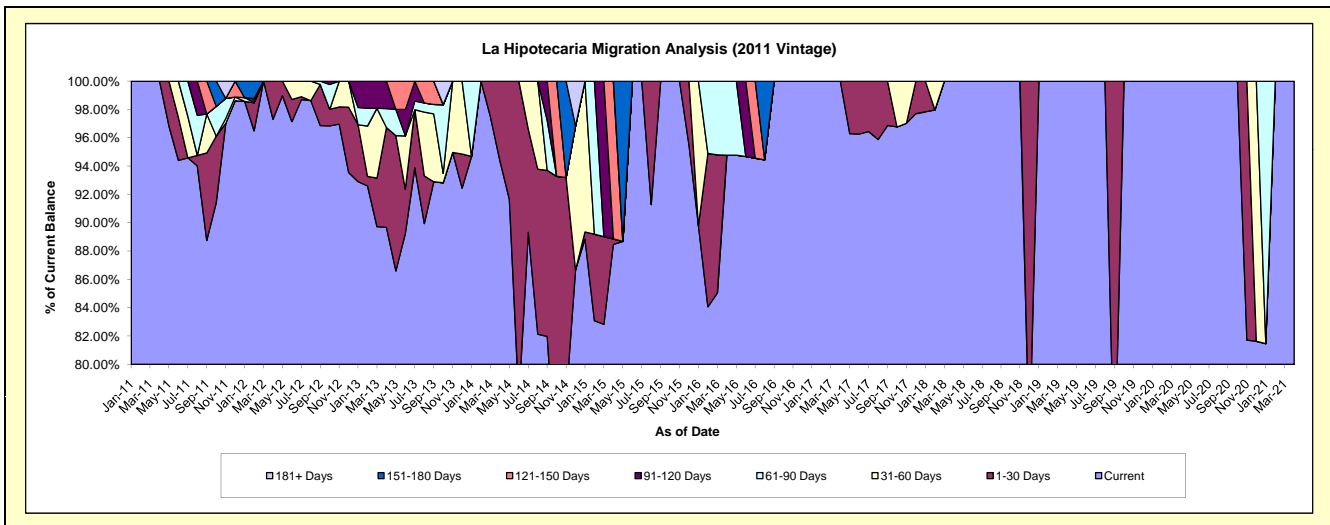
Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2021

Current Portfolio Balance	353,530.60	260,908.09	165,040.44	115,122.46	71,669.58	50,235.67	30,420.76	23,285.54	18,656.56	13,123.12
	Apr-12	Apr-13	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current	344,016.53	233,972.95	155,781.58	101,843.11	67,919.42	50,235.67	30,420.76	23,285.54	18,656.56	13,123.12
1-30 Days	9,514.07	18,383.31	9,258.86	457.53	-	-	-	-	-	-
31-60 Days	-	-	-	-	-	-	-	-	-	-
61-90 Days	-	3,487.53	-	-	3,750.16	-	-	-	-	-
91-120 Days	-	5,064.30	-	-	-	-	-	-	-	-
121-150 Days	-	-	-	12,821.82	-	-	-	-	-	-
151-180 Days	-	-	-	-	-	-	-	-	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance	353,530.60	260,908.09	165,040.44	115,122.46	71,669.58	50,235.67	30,420.76	23,285.54	18,656.56	13,123.12
	Apr-12	Apr-13	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current	97.31%	89.68%	94.39%	88.47%	94.77%	100.00%	100.00%	100.00%	100.00%	100.00%
1-30 Days	2.69%	7.05%	5.61%	0.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31-60 Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
61-90 Days	0.00%	1.34%	0.00%	0.00%	5.23%	0.00%	0.00%	0.00%	0.00%	0.00%
91-120 Days	0.00%	1.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
121-150 Days	0.00%	0.00%	0.00%	11.14%	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%	98.06%	100.00%	88.86%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
91-180 Days	0.00%	1.94%	0.00%	11.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



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

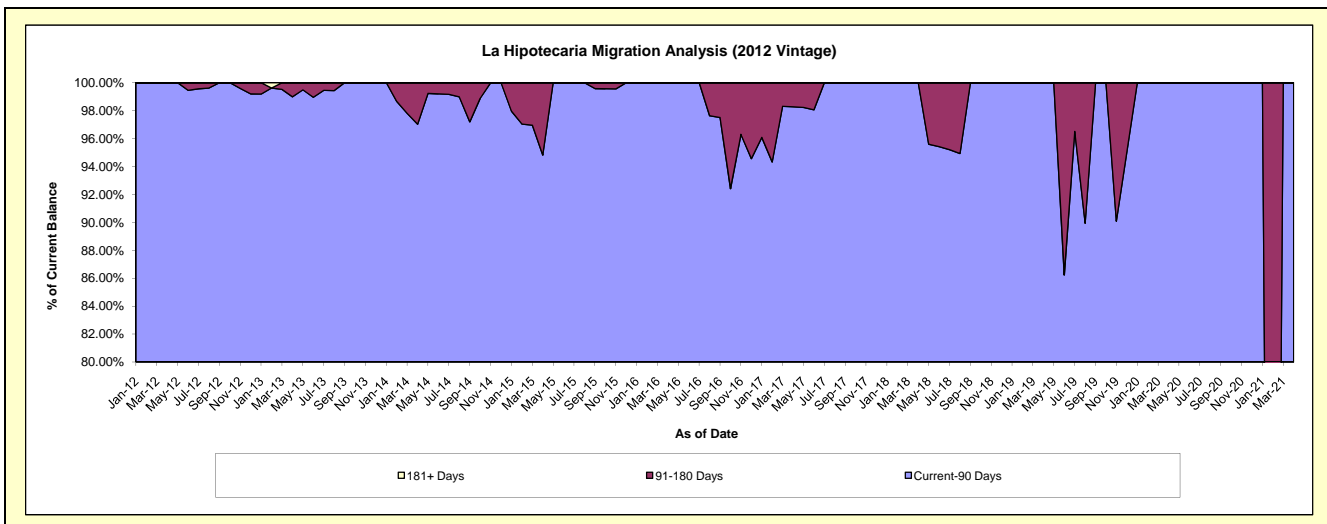
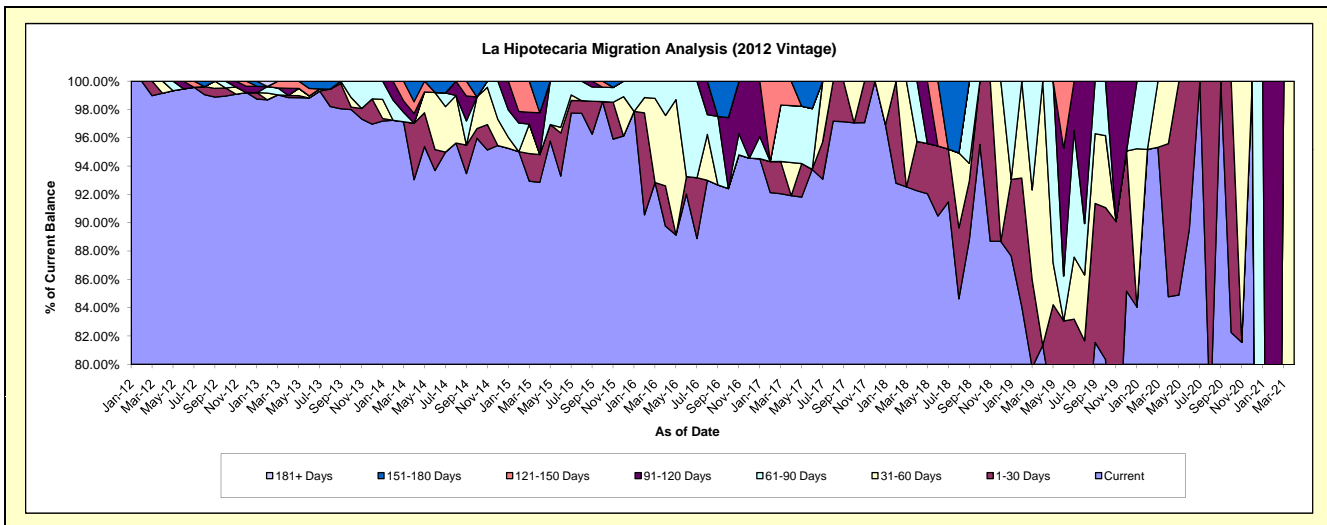
Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2021

Current Portfolio Balance	466,184.40	1,463,566.62	969,634.99	561,108.00	335,664.06	207,006.67	117,307.08	47,956.95	8,263.04	1,533.28
	Apr-12	Apr-13	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current	462,184.40	1,446,679.34	902,195.00	521,002.18	301,276.06	190,271.59	108,227.74	39,007.16	7,005.35	-
1-30 Days	-	2,105.35	38,622.07	11,016.53	9,574.31	-	4,090.17	-	893.21	-
31-60 Days	4,000.00	-	-	-	16,690.35	4,848.11	-	8,949.79	364.48	1,533.28
61-90 Days	-	-	-	-	8,123.34	8,326.20	4,989.17	-	-	-
91-120 Days	-	7,433.37	6,667.62	16,584.56	-	-	-	-	-	-
121-150 Days	-	7,348.56	8,111.71	-	-	3,560.77	-	-	-	-
151-180 Days	-	-	14,038.59	12,504.73	-	-	-	-	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance	466,184.40	1,463,566.62	969,634.99	561,108.00	335,664.06	207,006.67	117,307.08	47,956.95	8,263.04	1,533.28
	Apr-12	Apr-13	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current	99.14%	98.85%	93.04%	92.85%	89.76%	91.92%	92.26%	81.34%	84.78%	0.00%
1-30 Days	0.00%	0.14%	3.98%	1.96%	2.85%	0.00%	3.49%	0.00%	10.81%	0.00%
31-60 Days	0.86%	0.00%	0.00%	0.00%	4.97%	2.34%	0.00%	18.66%	4.41%	100.00%
61-90 Days	0.00%	0.00%	0.00%	0.00%	2.42%	4.02%	4.25%	0.00%	0.00%	0.00%
91-120 Days	0.00%	0.51%	0.69%	2.96%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
121-150 Days	0.00%	0.50%	0.84%	0.00%	0.00%	1.72%	0.00%	0.00%	0.00%	0.00%
151-180 Days	0.00%	0.00%	1.45%	2.23%	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%	98.99%	97.03%	94.82%	100.00%	98.28%	100.00%	100.00%	100.00%	100.00%
91-180 Days	0.00%	1.01%	2.97%	5.18%	0.00%	1.72%	0.00%	0.00%	0.00%	0.00%



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

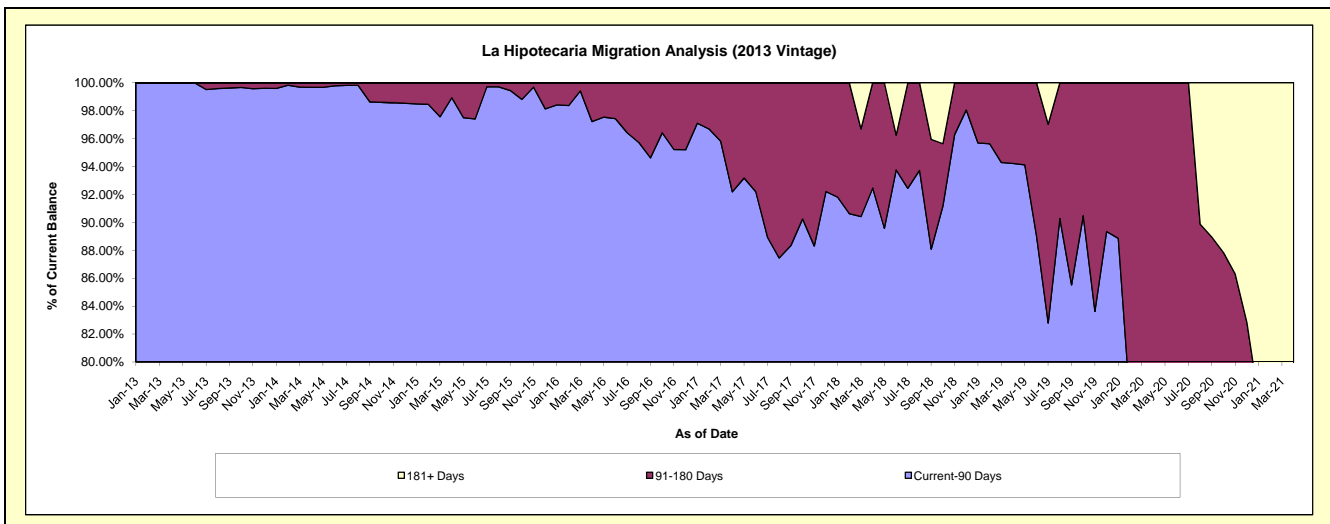
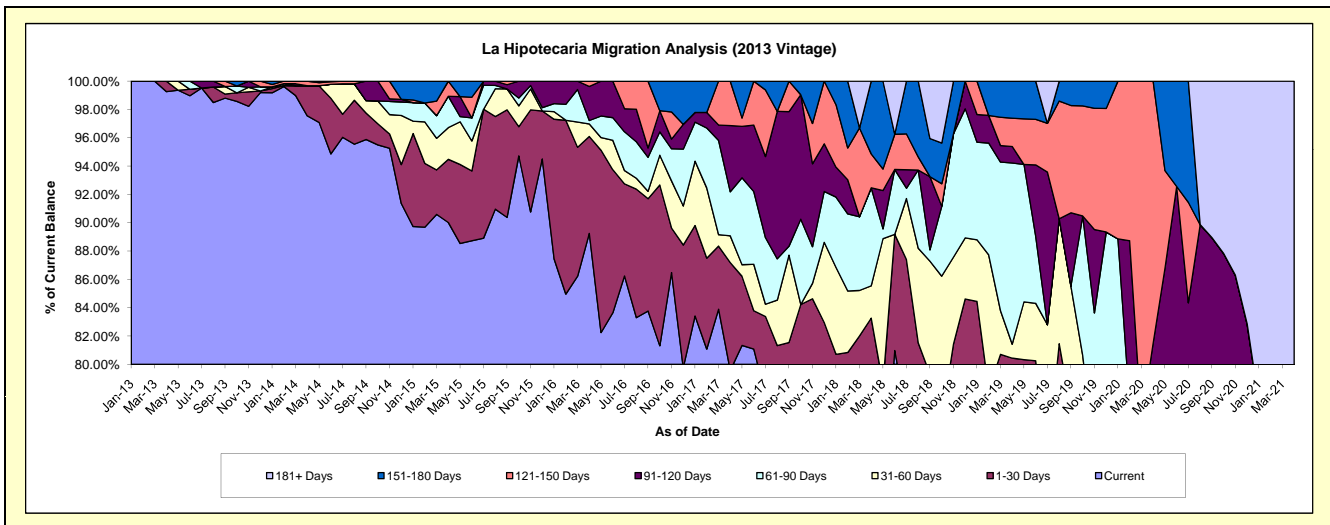
Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2021

Current Portfolio Balance	-	821,143.09	1,862,376.48	1,244,645.56	825,531.88	582,089.28	361,124.48	194,009.79	71,051.14	10,632.21
	Apr-13	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21	
Current	815,051.03	1,816,633.73	1,120,379.80	736,779.14	463,147.50	250,747.54	145,437.21	44,923.53	6,388.14	
1-30 Days	6,092.06	39,708.91	55,538.57	56,483.08	44,349.77	49,939.25	10,626.04	3,100.52	285.67	
31-60 Days	-	-	27,895.18	7,318.04	11,006.39	8,252.64	1,905.81	1,061.01	409.99	
61-90 Days	-	-	27,514.65	1,996.01	18,105.27	24,971.81	24,820.47	4,641.19	-	
91-120 Days	-	-	-	19,893.26	27,229.94	-	2,260.84	4,184.83	-	
121-150 Days	-	6,033.84	13,317.36	3,062.35	18,250.41	8,666.57	3,876.91	13,140.06	-	
151-180 Days	-	-	-	-	-	18,546.67	5,082.51	-	-	
181+ Days	-	-	-	-	-	-	-	-	3,548.41	

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	821,143.09	1,862,376.48	1,244,645.56	825,531.88	582,089.28	361,124.48	194,009.79	71,051.14	10,632.21
	Apr-13	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21	
Current	99.26%	97.54%	90.02%	89.25%	79.57%	69.44%	74.96%	63.23%	60.08%	
1-30 Days	0.74%	2.13%	4.46%	6.84%	7.62%	13.83%	5.48%	4.36%	2.69%	
31-60 Days	0.00%	0.00%	2.24%	0.89%	2.29%	2.29%	0.98%	1.49%	3.86%	
61-90 Days	0.00%	0.00%	2.21%	0.24%	3.11%	6.32%	12.79%	6.53%	0.00%	
91-120 Days	0.00%	0.00%	0.00%	2.41%	4.68%	0.00%	1.17%	5.89%	0.00%	
121-150 Days	0.00%	0.32%	1.07%	0.37%	3.14%	2.40%	2.00%	18.49%	0.00%	
151-180 Days	0.00%	0.00%	0.00%	0.00%	0.00%	5.14%	2.62%	0.00%	0.00%	
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	33.37%	
Current - 90 Days	100.00%	99.68%	98.93%	97.22%	92.19%	92.46%	94.22%	75.62%	66.63%	
91-180 Days	0.00%	0.32%	1.07%	2.78%	7.81%	7.54%	5.78%	24.38%	0.00%	



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

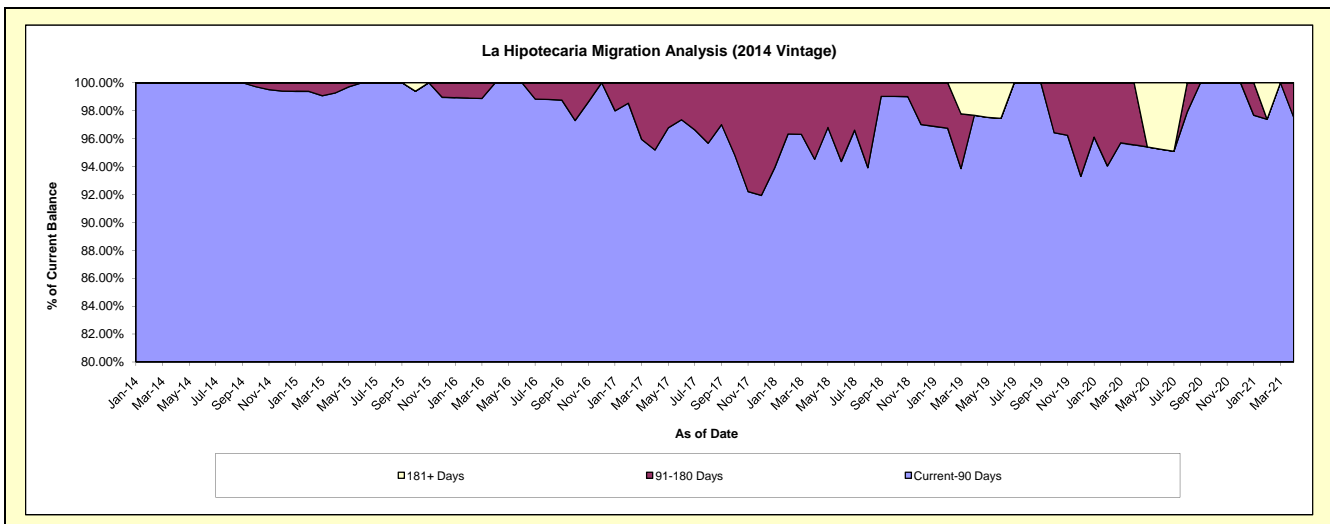
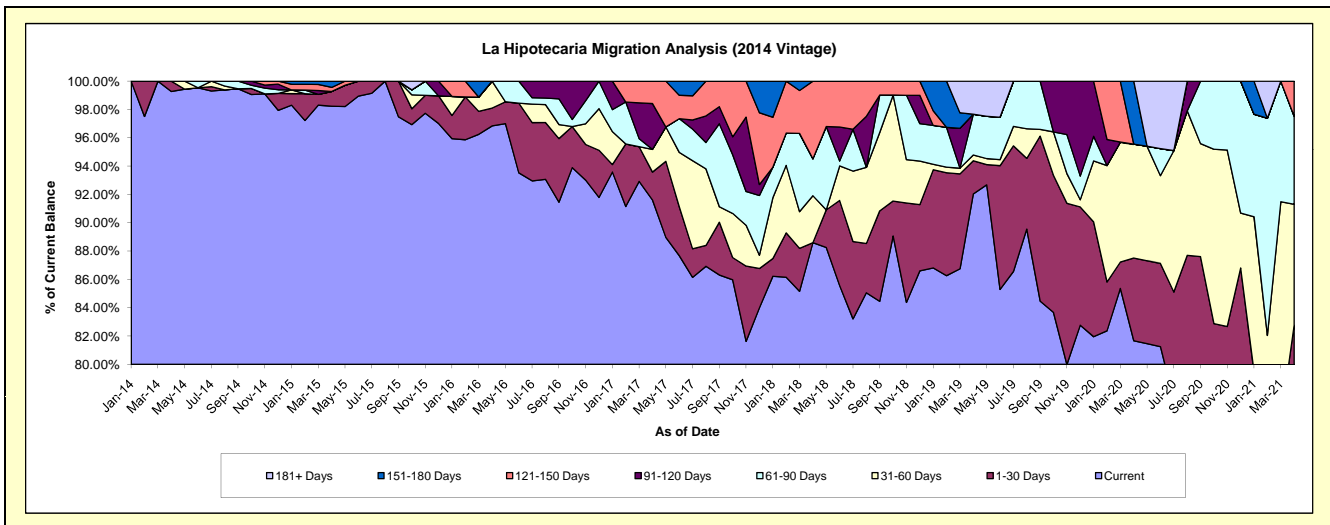
Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2021

Current Portfolio Balance	-	-	900,470.38	2,210,041.71	1,550,283.43	941,395.00	578,149.10	377,380.95	200,598.68	84,950.74
	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21		
Current	893,921.71	2,171,049.28	1,501,284.59	862,380.28	512,211.30	347,318.85	163,833.77	66,132.62		
1-30 Days	6,548.67	22,979.01	19,531.64	18,582.73	-	8,857.44	11,709.01	4,178.88		
31-60 Days	-	-	29,467.20	15,064.03	19,174.35	1,528.07	16,136.79	7,248.73		
61-90 Days	-	-	-	-	15,055.92	10,884.44	-	5,287.27		
91-120 Days	-	-	-	30,467.73	-	-	-	-		
121-150 Days	-	6,334.48	-	14,900.23	31,707.53	-	-	2,103.24		
151-180 Days	-	9,678.94	-	-	-	-	8,919.11	-		
181+ Days	-	-	-	-	-	8,792.15	-	-		

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	900,470.38	2,210,041.71	1,550,283.43	941,395.00	578,149.10	377,380.95	200,598.68	84,950.74
	Apr-14	Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21		
Current	99.27%	98.24%	96.84%	91.61%	88.60%	92.03%	81.67%	77.85%		
1-30 Days	0.73%	1.04%	1.26%	1.97%	0.00%	2.35%	5.84%	4.92%		
31-60 Days	0.00%	0.00%	1.90%	1.60%	3.32%	0.40%	8.04%	8.53%		
61-90 Days	0.00%	0.00%	0.00%	0.00%	2.60%	2.88%	0.00%	6.22%		
91-120 Days	0.00%	0.00%	0.00%	3.24%	0.00%	0.00%	0.00%	0.00%		
121-150 Days	0.00%	0.29%	0.00%	1.58%	5.48%	0.00%	0.00%	2.48%		
151-180 Days	0.00%	0.44%	0.00%	0.00%	0.00%	0.00%	4.45%	0.00%		
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	2.33%	0.00%	0.00%		
Current - 90 Days	100.00%	99.28%	100.00%	95.18%	94.52%	97.67%	95.55%	97.52%		
91-180 Days	0.00%	0.72%	0.00%	4.82%	5.48%	0.00%	4.45%	2.48%		



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

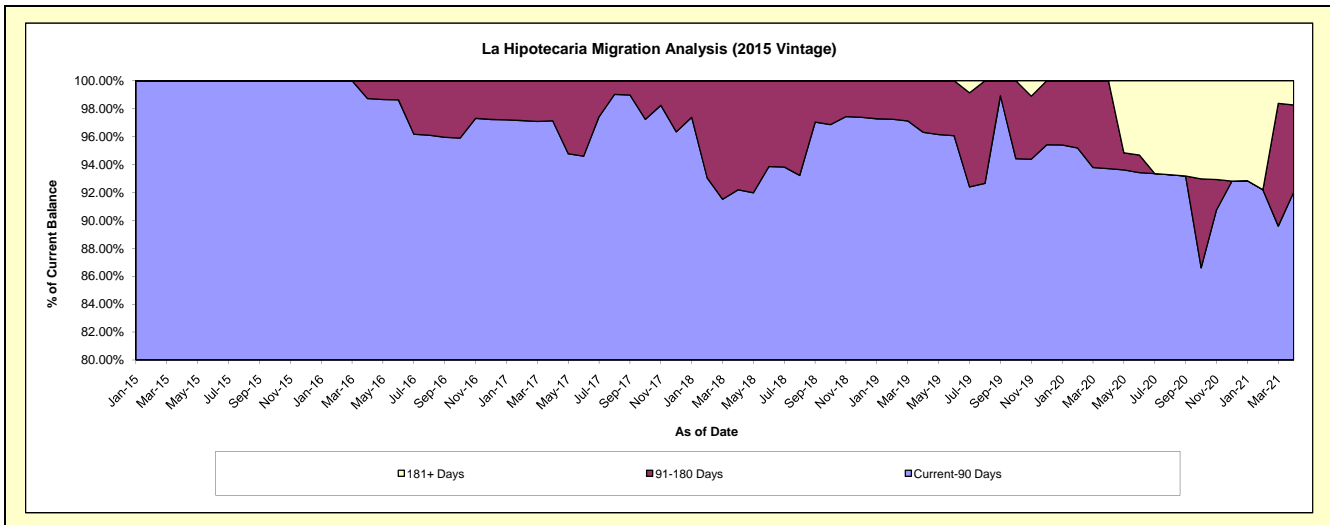
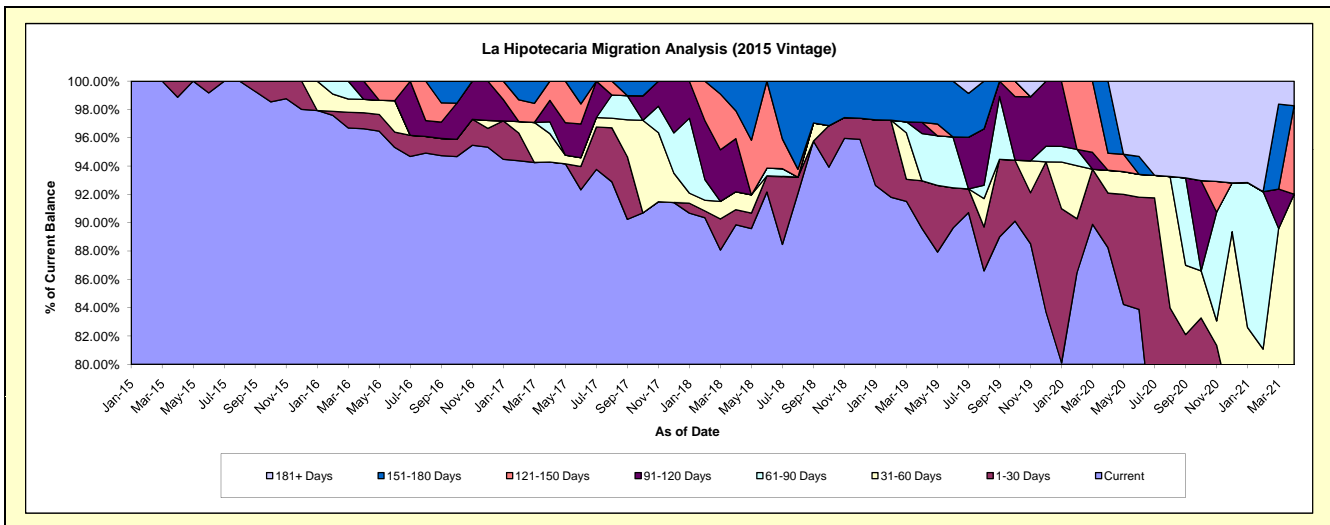
Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2021

Current Portfolio Balance	-	-	-	404,404.54	1,430,531.01	1,003,863.81	698,741.23	434,403.20	271,039.44	187,712.32
				Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current				399,817.22	1,382,460.28	946,502.94	627,900.36	389,198.36	239,120.59	143,279.52
1-30 Days				4,587.32	16,092.66	-	7,408.83	14,629.13	10,480.23	3,080.94
31-60 Days				-	13,642.79	20,121.19	8,870.24	-	4,379.87	26,373.44
61-90 Days				-	-	8,395.90	-	14,513.28	-	-
91-120 Days				-	18,335.28	15,200.99	26,201.08	3,434.74	-	-
121-150 Days				-	-	13,642.79	13,725.65	-	3,262.00	11,716.41
151-180 Days				-	-	-	14,635.07	12,627.69	13,796.75	-
181+ Days				-	-	-	-	-	-	3,262.01

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	404,404.54	1,430,531.01	1,003,863.81	698,741.23	434,403.20	271,039.44	187,712.32
				Apr-15	Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current				98.87%	96.64%	94.29%	89.86%	89.59%	88.22%	76.33%
1-30 Days				1.13%	1.12%	0.00%	1.06%	3.37%	3.87%	1.64%
31-60 Days				0.00%	0.95%	2.00%	1.27%	0.00%	1.62%	14.05%
61-90 Days				0.00%	0.00%	0.84%	0.00%	3.34%	0.00%	0.00%
91-120 Days				0.00%	1.28%	1.51%	3.75%	0.79%	0.00%	0.00%
121-150 Days				0.00%	0.00%	1.36%	1.96%	0.00%	1.20%	6.24%
151-180 Days				0.00%	0.00%	0.00%	2.09%	2.91%	5.09%	0.00%
181+ Days				0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.74%
Current - 90 Days				100.00%	98.72%	97.13%	92.19%	96.30%	93.71%	92.02%
91-180 Days				0.00%	1.28%	2.87%	7.81%	3.70%	6.29%	6.24%



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

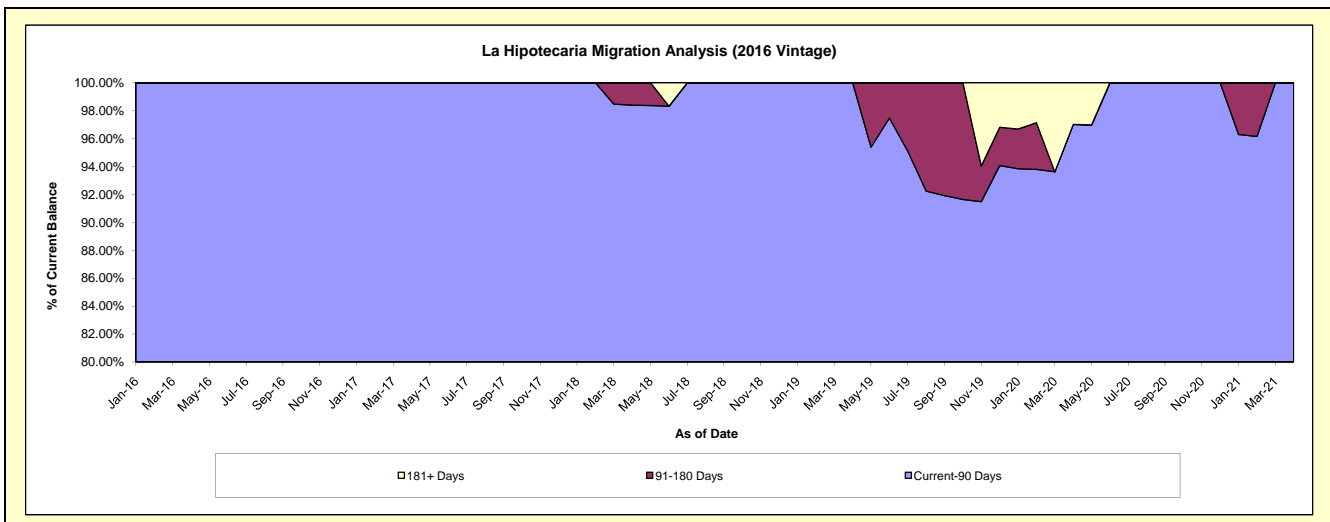
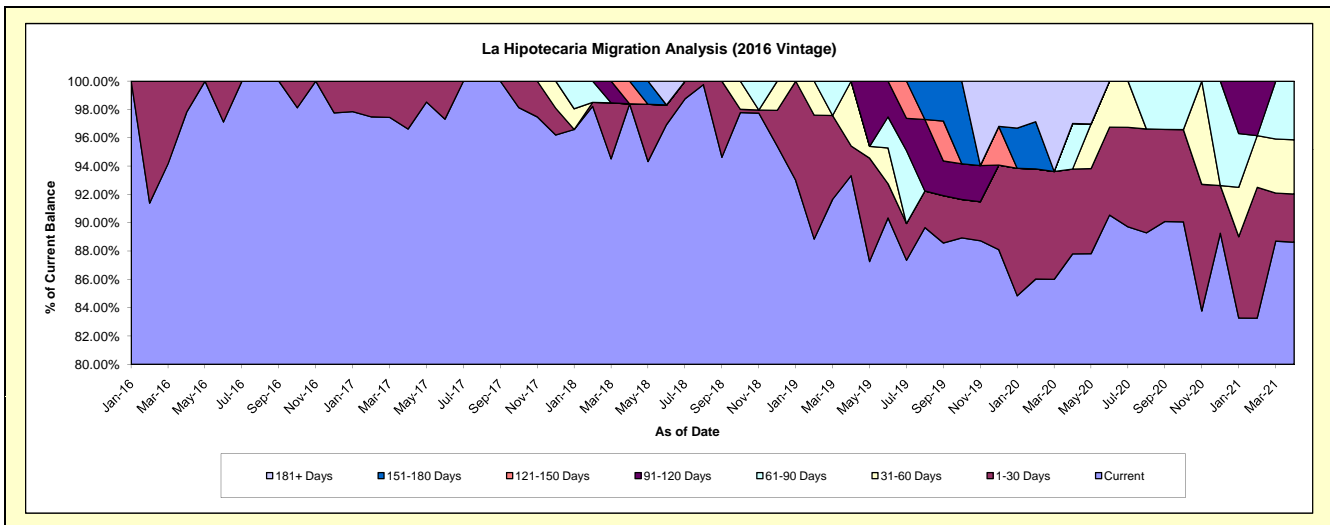
Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2021

Current Portfolio Balance	-	-	-	-	483,126.98	1,152,319.07	868,901.77	677,180.66	474,751.08	345,133.89
					Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current					472,431.27	1,113,358.37	854,965.36	631,978.20	416,826.61	305,882.14
1-30 Days					10,695.71	38,960.70	-	14,224.28	28,467.23	11,740.22
31-60 Days					-	-	-	30,978.18	-	13,234.60
61-90 Days					-	-	-	-	15,270.10	14,276.93
91-120 Days					-	-	-	-	-	-
121-150 Days					-	-	13,936.41	-	-	-
151-180 Days					-	-	-	-	-	-
181+ Days					-	-	-	-	14,187.14	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	483,126.98	1,152,319.07	868,901.77	677,180.66	474,751.08	345,133.89
					Apr-16	Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current					97.79%	96.62%	98.40%	93.32%	87.80%	88.63%
1-30 Days					2.21%	3.38%	0.00%	2.10%	6.00%	3.40%
31-60 Days					0.00%	0.00%	0.00%	4.57%	0.00%	3.83%
61-90 Days					0.00%	0.00%	0.00%	0.00%	3.22%	4.14%
91-120 Days					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
121-150 Days					0.00%	0.00%	1.60%	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%	2.99%	0.00%
Current - 90 Days					100.00%	100.00%	98.40%	100.00%	97.01%	100.00%
91-180 Days					0.00%	0.00%	1.60%	0.00%	0.00%	0.00%



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

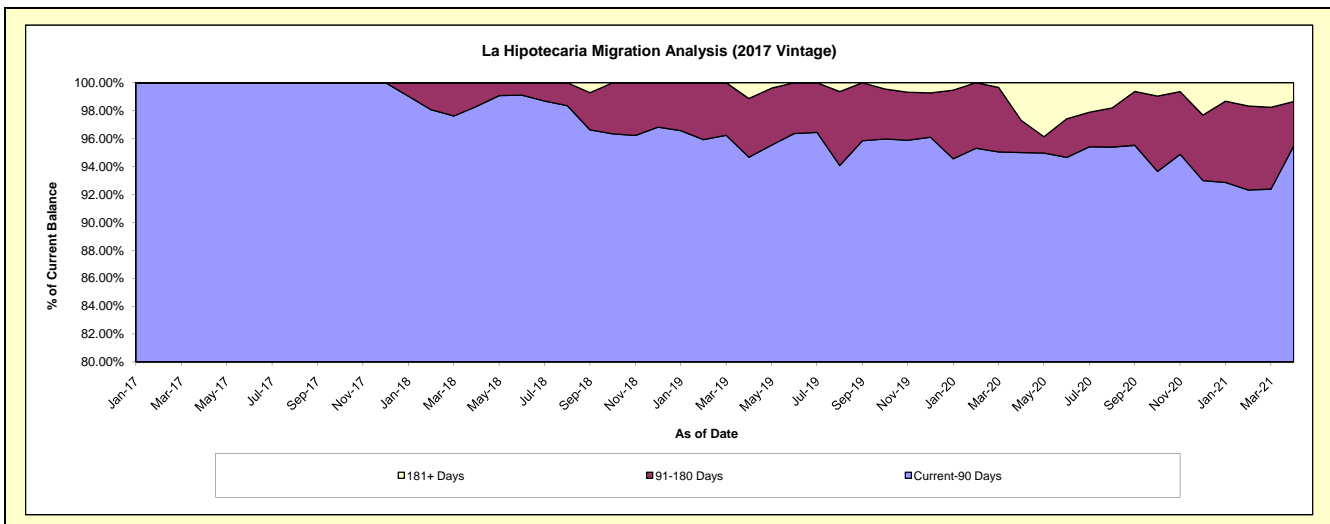
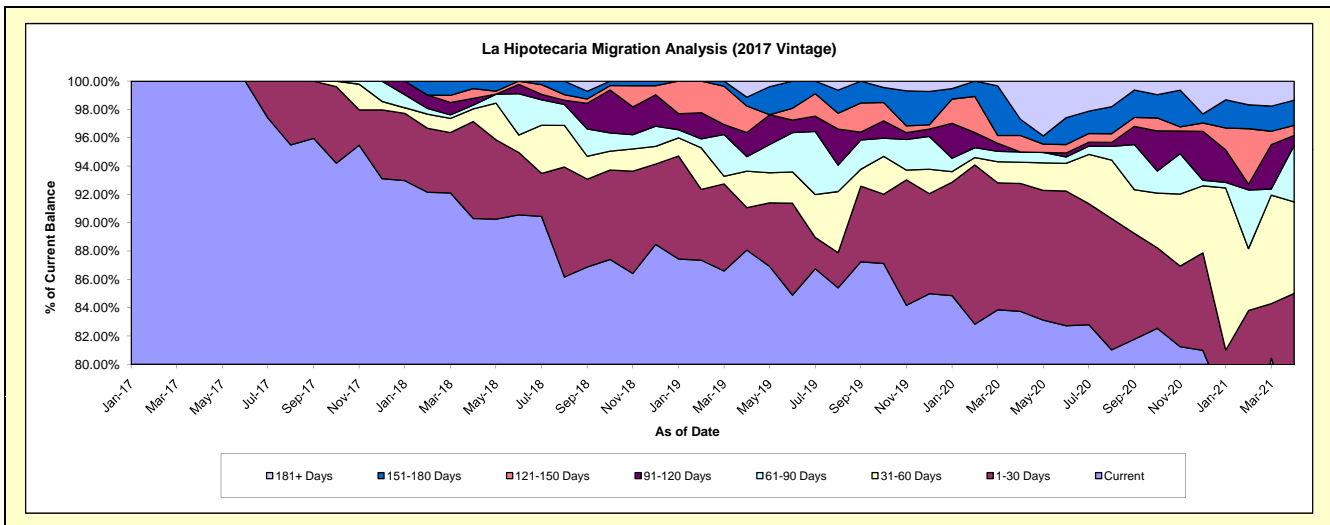
Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2021

Current Portfolio Balance	-	-	-	-	-	461,953.22	1,882,698.56	1,331,295.40	819,104.70	645,835.39
						Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current						461,953.22	1,700,139.46	1,172,491.63	685,930.13	491,672.92
1-30 Days						-	128,871.79	39,935.70	73,965.63	57,372.03
31-60 Days						-	16,825.02	34,302.16	12,291.44	41,749.93
61-90 Days						-	4,938.19	13,586.17	5,944.19	25,753.56
91-120 Days						-	9,021.59	22,609.94	-	4,548.12
121-150 Days						-	12,965.92	25,025.74	9,518.27	4,543.84
151-180 Days						-	9,936.59	8,295.24	9,361.57	11,508.06
181+ Days						-	-	15,048.82	22,093.47	8,686.93

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	461,953.22	1,882,698.56	1,331,295.40	819,104.70	645,835.39
						Apr-17	Apr-18	Apr-19	Apr-20	Apr-21
Current						100.00%	90.30%	88.07%	83.74%	76.13%
1-30 Days						0.00%	6.85%	3.00%	9.03%	8.88%
31-60 Days						0.00%	0.89%	2.58%	1.50%	6.46%
61-90 Days						0.00%	0.26%	1.02%	0.73%	3.99%
91-120 Days						0.00%	0.48%	1.70%	0.00%	0.70%
121-150 Days						0.00%	0.69%	1.88%	1.16%	0.70%
151-180 Days						0.00%	0.53%	0.62%	1.14%	1.78%
181+ Days						0.00%	0.00%	1.13%	2.70%	1.35%
Current - 90 Days						100.00%	98.30%	94.67%	95.00%	95.47%
91-180 Days						0.00%	1.70%	4.20%	2.30%	3.19%



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

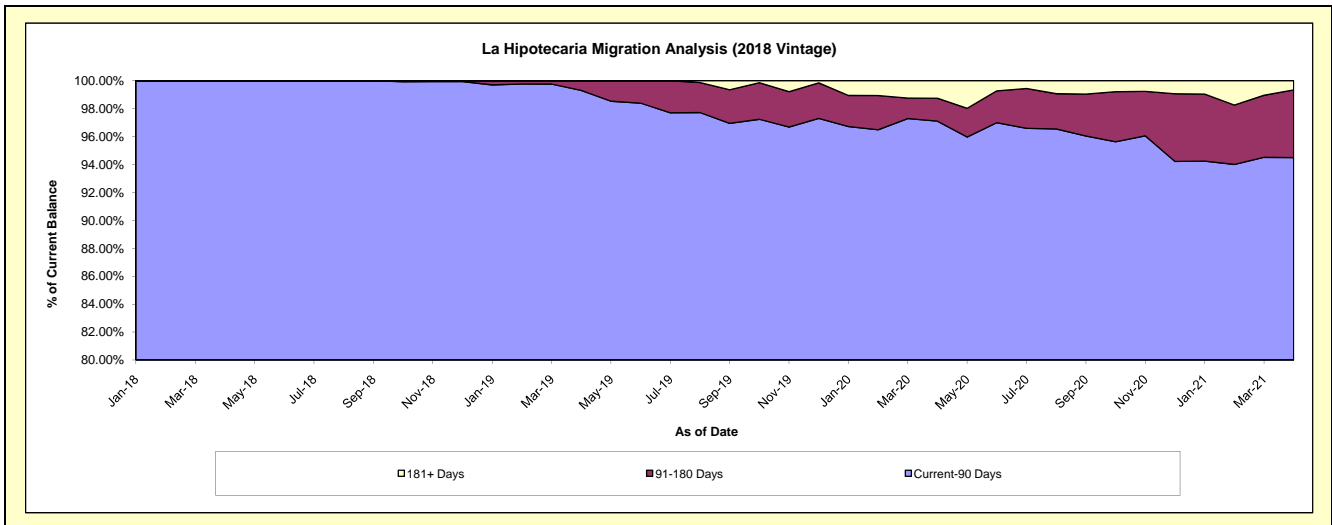
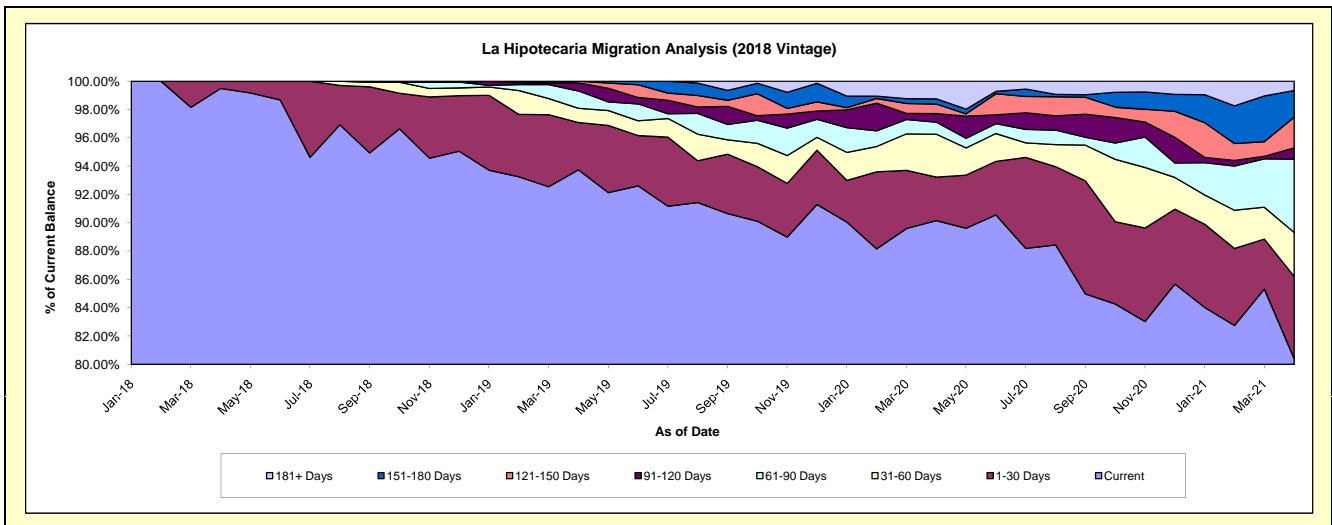
Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2021

Current Portfolio Balance	-	-	-	-	-	-	-	973,151.69	4,084,519.95	2,955,465.34	2,354,353.31
								Apr-18	Apr-19	Apr-20	Apr-21
Current								968,151.69	3,828,939.71	2,664,551.21	1,893,269.28
1-30 Days								5,000.00	136,231.52	90,842.37	136,536.15
31-60 Days								-	41,146.07	89,498.95	72,963.23
61-90 Days								-	49,997.96	25,015.59	121,995.80
91-120 Days								-	23,206.60	17,833.29	18,572.94
121-150 Days								-	4,998.09	19,968.24	51,173.10
151-180 Days								-	-	10,801.02	44,394.61
181+ Days								-	-	36,954.67	15,448.20

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	-	-	973,151.69	4,084,519.95	2,955,465.34	2,354,353.31
								Apr-18	Apr-19	Apr-20	Apr-21
Current								99.49%	93.74%	90.16%	80.42%
1-30 Days								0.51%	3.34%	3.07%	5.80%
31-60 Days								0.00%	1.01%	3.03%	3.10%
61-90 Days								0.00%	1.22%	0.85%	5.18%
91-120 Days								0.00%	0.57%	0.60%	0.79%
121-150 Days								0.00%	0.12%	0.68%	2.17%
151-180 Days								0.00%	0.00%	0.37%	1.89%
181+ Days								0.00%	0.00%	1.25%	0.66%
Current - 90 Days								100.00%	99.31%	97.11%	94.50%
91-180 Days								0.00%	0.69%	1.64%	4.85%



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

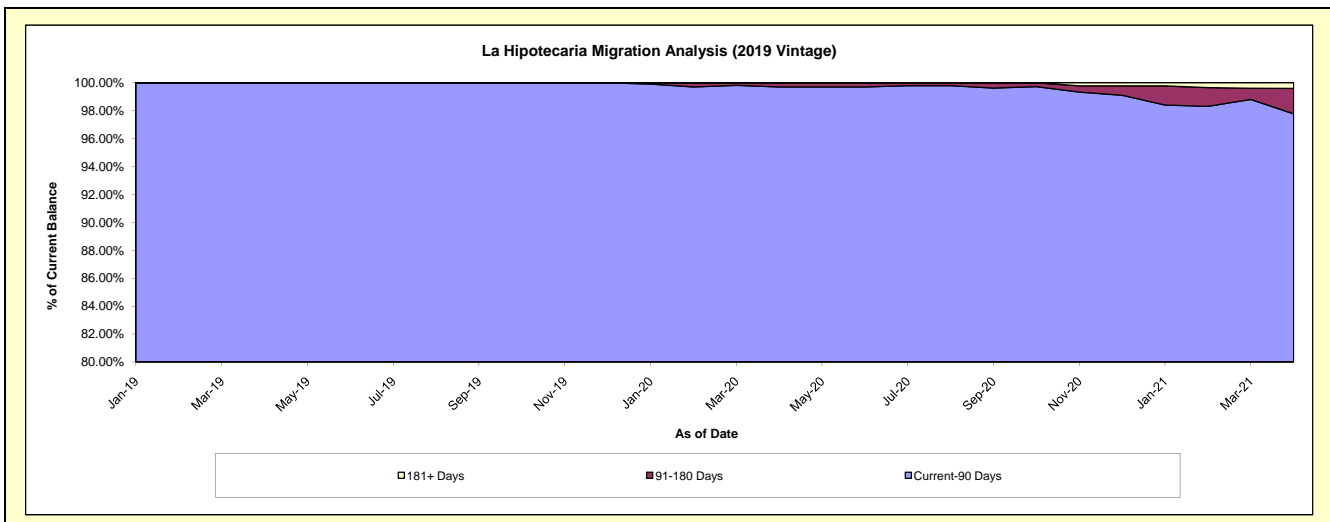
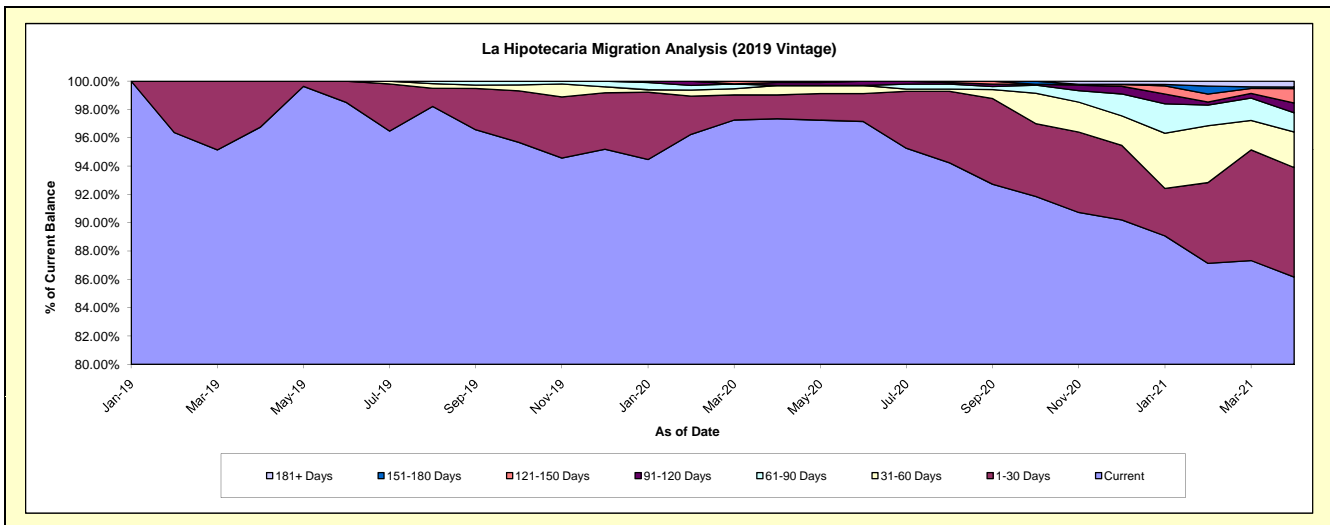
Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2021

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	2,024,515.33	5,093,529.20	4,117,632.33
										Apr-19	Apr-20	Apr-21
Current										1,958,753.84	4,958,259.66	3,547,952.52
1-30 Days										65,761.49	85,724.67	318,399.80
31-60 Days										-	34,024.57	103,610.10
61-90 Days										-	-	55,849.64
91-120 Days										-	10,621.12	28,520.50
121-150 Days										-	4,899.18	41,488.75
151-180 Days										-	-	4,976.85
181+ Days										-	-	16,834.17

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	2,024,515.33	5,093,529.20	4,117,632.33
										Apr-19	Apr-20	Apr-21
Current										96.75%	97.34%	86.16%
1-30 Days										3.25%	1.68%	7.73%
31-60 Days										0.00%	0.67%	2.52%
61-90 Days										0.00%	0.00%	1.36%
91-120 Days										0.00%	0.21%	0.69%
121-150 Days										0.00%	0.10%	1.01%
151-180 Days										0.00%	0.00%	0.12%
181+ Days										0.00%	0.00%	0.41%
Current - 90 Days										100.00%	99.70%	97.77%
91-180 Days										0.00%	0.30%	1.82%



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

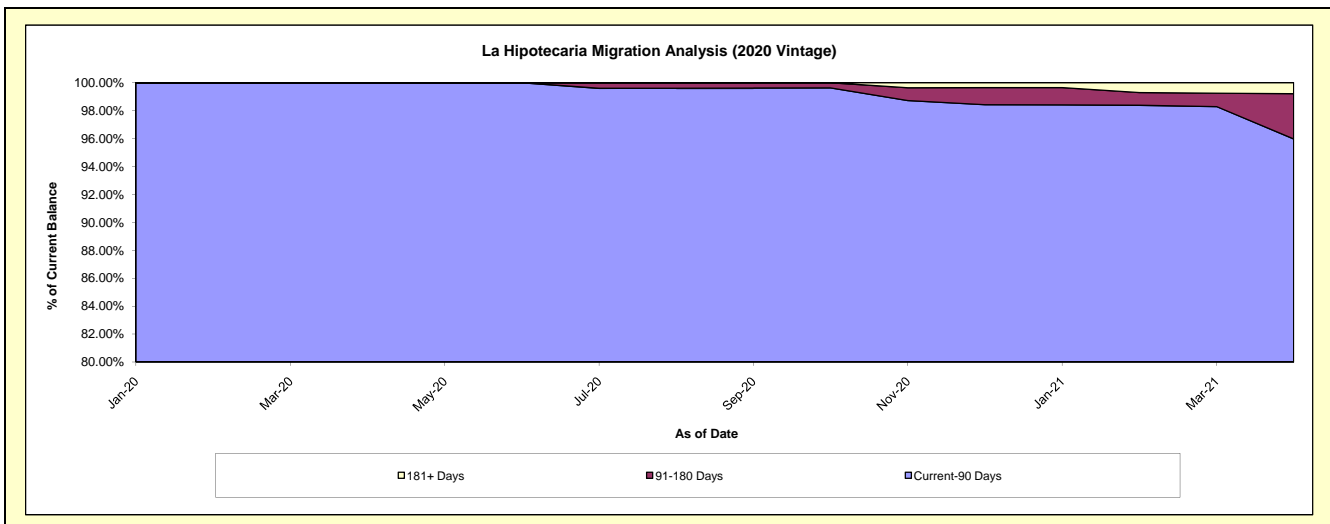
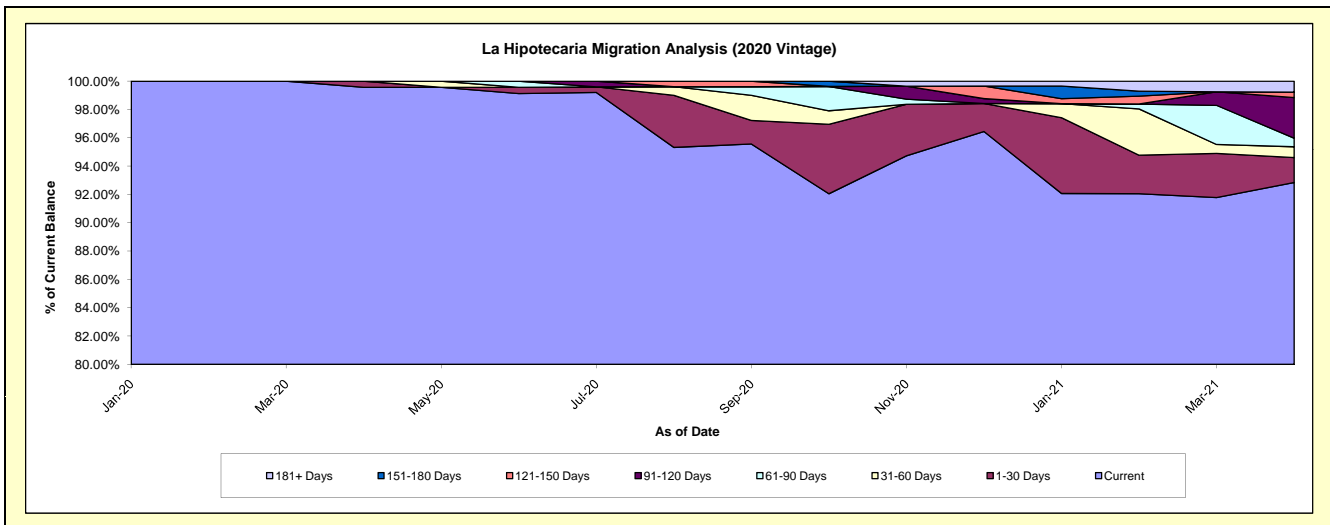
Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2021

Current Portfolio Balance										1,152,278.74	1,276,897.27
										Apr-20	Apr-21
Current										1,147,278.74	1,185,439.59
1-30 Days										5,000.00	22,568.14
31-60 Days										-	9,735.33
61-90 Days										-	7,719.28
91-120 Days										-	36,619.54
121-150 Days										-	4,848.70
151-180 Days										-	-
181+ Days										-	9,966.69

Delinquency Status (% of Current Balance)

Current Portfolio Balance										1,152,278.74	1,276,897.27
										Apr-20	Apr-21
Current										99.57%	92.84%
1-30 Days										0.43%	1.77%
31-60 Days										0.00%	0.76%
61-90 Days										0.00%	0.60%
91-120 Days										0.00%	2.87%
121-150 Days										0.00%	0.38%
151-180 Days										0.00%	0.00%
181+ Days										0.00%	0.78%
Current - 90 Days										100.00%	95.97%
91-180 Days										0.00%	3.25%



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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2021

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	306,147.00
	Apr-21														
Current															306,147.00
1-30 Days															-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	306,147.00
	Apr-21														
Current															100.00%
1-30 Days															0.00%
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%

