



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

Personal Loans May 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 5/31/2021.

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

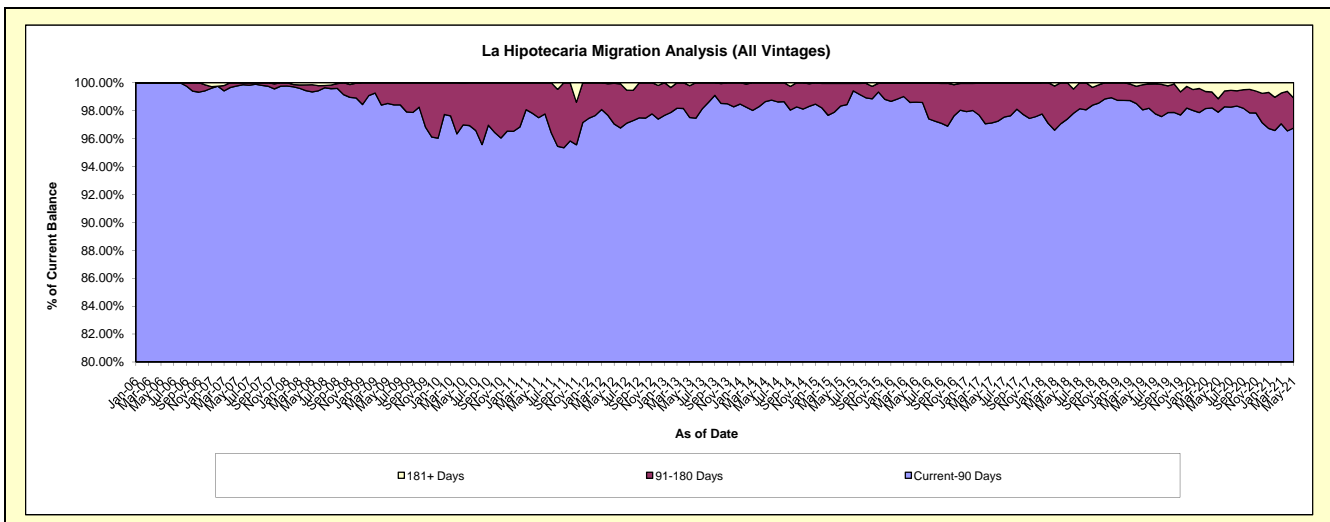
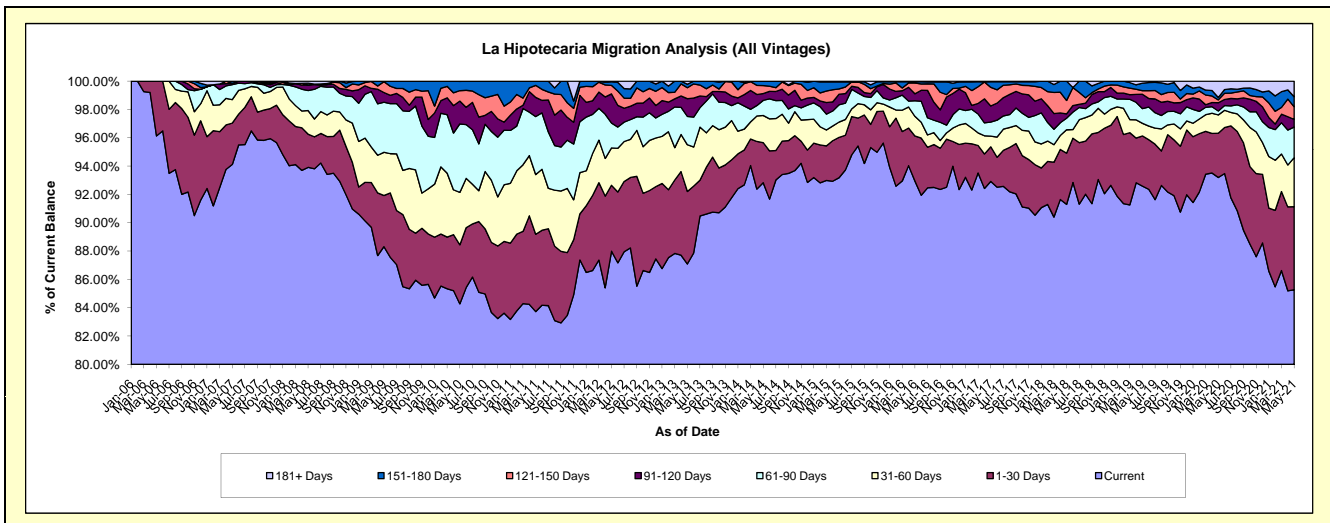
Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2021

Current Portfolio Balance	4,678,337.73	5,093,579.66	5,427,275.17	5,181,189.17	4,893,067.09	4,663,532.04	5,635,671.49	9,481,380.49	10,984,081.05	9,214,757.32
	May-12	May-13	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21
Current	4,116,493.08	4,435,849.05	5,038,104.60	4,827,909.94	4,547,936.22	4,333,293.83	5,145,296.38	8,778,726.36	10,236,562.43	7,857,351.44
1-30 Days	217,748.21	261,072.65	153,579.99	147,567.74	155,755.19	113,865.55	203,547.94	335,929.38	343,801.06	540,153.50
31-60 Days	123,571.09	168,180.59	104,001.66	56,119.72	67,759.77	35,510.25	93,271.70	84,363.70	141,838.59	319,546.51
61-90 Days	82,215.28	101,558.12	58,001.10	63,026.71	53,650.50	46,405.78	46,383.49	98,446.49	30,350.96	198,677.02
91-120 Days	96,229.72	63,872.12	26,174.57	38,962.25	24,361.00	52,783.32	17,096.66	96,047.73	64,159.64	50,175.07
121-150 Days	28,119.44	39,676.17	30,666.38	18,991.49	37,527.67	61,212.04	53,232.13	24,298.80	22,445.71	82,526.63
151-180 Days	12,027.47	12,541.20	16,746.87	26,139.18	3,933.26	18,458.14	76,843.19	49,880.79	18,711.03	64,582.51
181+ Days	1,933.44	10,829.76	-	2,472.14	2,143.48	2,003.13	-	13,687.24	126,211.63	101,744.64

Delinquency Status (% of Current Balance)

Current Portfolio Balance	4,678,337.73	5,093,579.66	5,427,275.17	5,181,189.17	4,893,067.09	4,663,532.04	5,635,671.49	9,481,380.49	10,984,081.05	9,214,757.32
	May-12	May-13	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21
Current	87.99%	87.09%	92.83%	93.18%	92.95%	92.92%	91.30%	92.59%	93.19%	85.27%
1-30 Days	4.65%	5.13%	2.83%	2.85%	3.18%	2.44%	3.61%	3.54%	3.13%	5.86%
31-60 Days	2.64%	3.30%	1.92%	1.08%	1.38%	0.76%	1.66%	0.89%	1.29%	3.47%
61-90 Days	1.76%	1.99%	1.07%	1.22%	1.10%	1.00%	0.82%	1.04%	0.28%	2.18%
91-120 Days	2.06%	1.25%	0.48%	0.75%	0.50%	1.13%	0.30%	1.01%	0.58%	0.54%
121-150 Days	0.60%	0.78%	0.57%	0.37%	0.77%	1.31%	0.94%	0.26%	0.20%	0.90%
151-180 Days	0.26%	0.25%	0.31%	0.50%	0.08%	0.40%	1.36%	0.53%	0.17%	0.70%
181+ Days	0.04%	0.21%	0.00%	0.05%	0.04%	0.04%	0.00%	0.14%	1.15%	1.10%
Current - 90 Days	97.04%	97.51%	98.64%	98.33%	98.61%	97.12%	97.39%	98.06%	97.89%	96.75%
91-180 Days	2.92%	2.28%	1.36%	1.62%	1.35%	2.84%	2.61%	1.80%	0.96%	2.14%



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

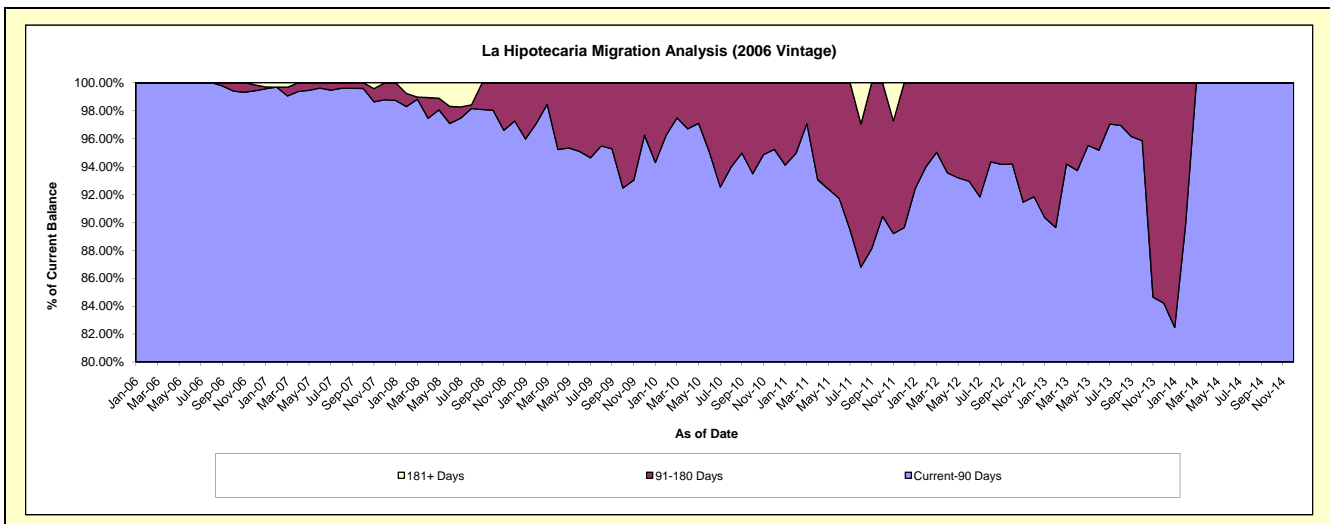
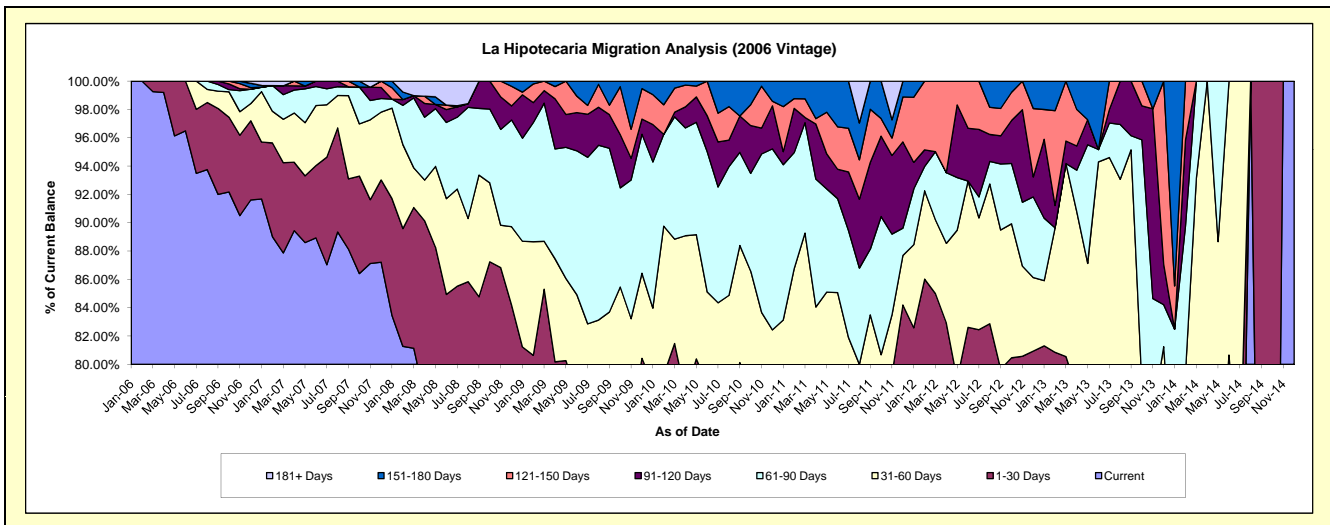
Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2021

Current Portfolio Balance	146,655.92	60,998.04	7,915.16	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	May-12	May-13	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21
Current	114,489.24	39,706.41	4,346.53	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	1,261.22	8,819.11	1,296.58	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	15,472.54	4,622.22	1,375.19	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	5,449.43	5,110.39	896.86	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	7,521.22	1,079.58	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	2,462.27	-	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	-	1,660.33	-	#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	146,655.92	60,998.04	7,915.16	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	May-12	May-13	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21
Current	78.07%	65.09%	54.91%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	0.86%	14.46%	16.38%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	10.55%	7.58%	17.37%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	3.72%	8.38%	11.33%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	5.13%	1.77%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	1.68%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	0.00%	2.72%	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	93.19%	95.51%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-180 Days	6.81%	4.49%	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)

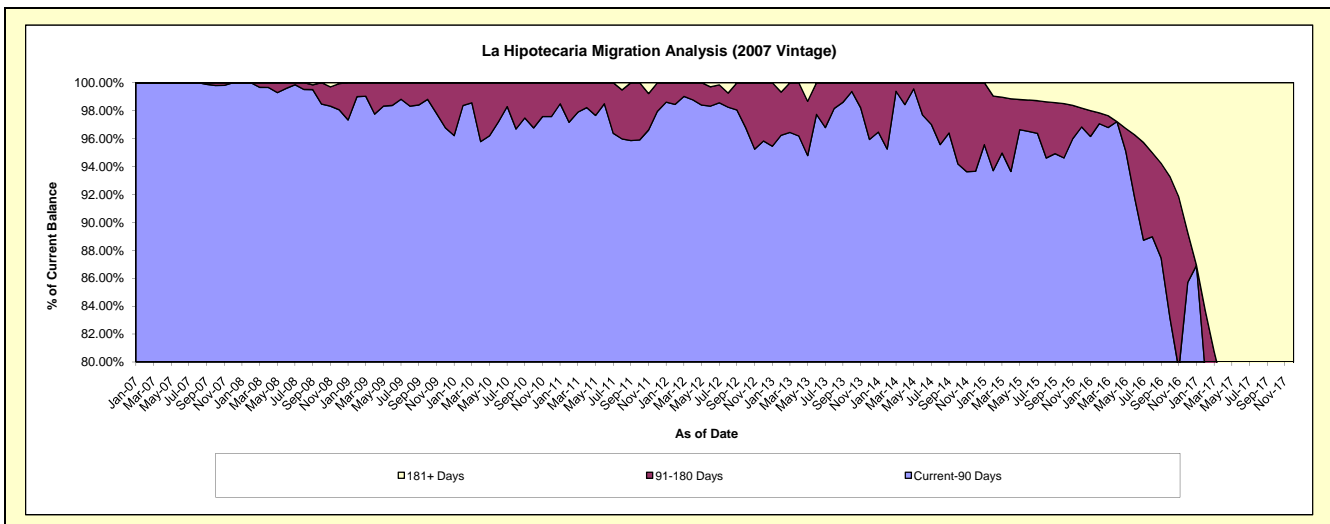
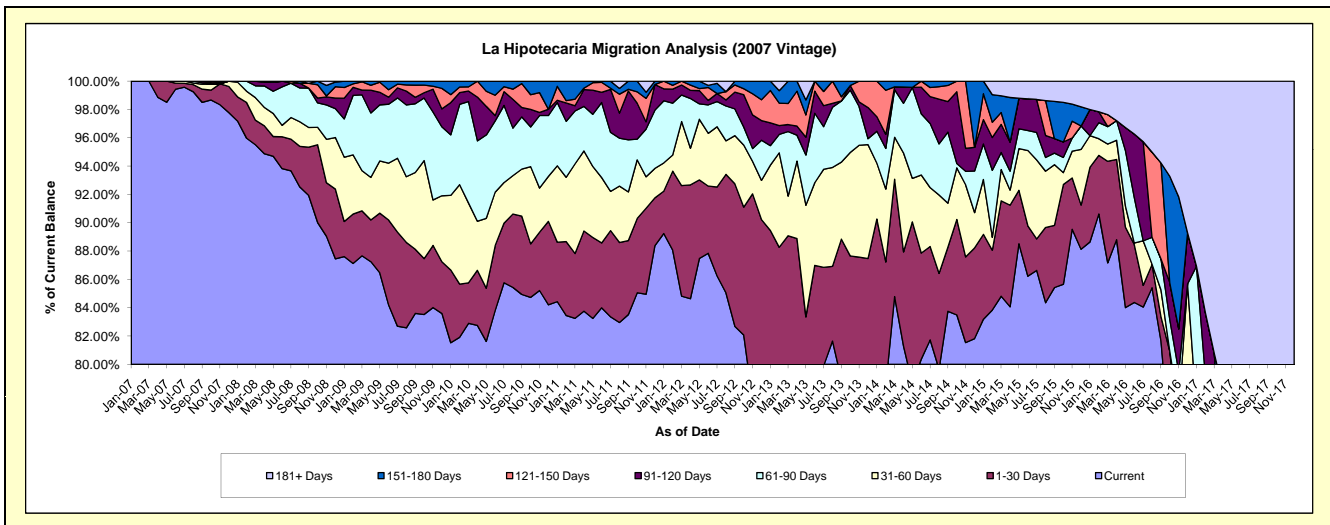
Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2021

Current Portfolio Balance	1,322,761.40	814,096.95	453,127.58	205,635.16	65,482.17	6,306.09	#N/A	#N/A	#N/A	#N/A
	May-12	May-13	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21
Current	1,157,133.80	590,287.32	356,387.84	182,024.31	55,010.04	3,380.89	#N/A	#N/A	#N/A	#N/A
1-30 Days	73,361.33	88,268.91	51,715.14	7,762.58	3,715.80	922.07	#N/A	#N/A	#N/A	#N/A
31-60 Days	56,703.97	64,199.19	13,920.20	6,048.94	972.36	-	#N/A	#N/A	#N/A	#N/A
61-90 Days	14,388.13	28,882.60	29,126.50	2,879.72	2,570.38	-	#N/A	#N/A	#N/A	#N/A
91-120 Days	12,346.96	10,225.16	-	4,447.47	1,070.11	-	#N/A	#N/A	#N/A	#N/A
121-150 Days	1,940.09	12,826.39	-	-	-	-	#N/A	#N/A	#N/A	#N/A
151-180 Days	6,887.12	8,577.62	1,977.90	-	-	-	#N/A	#N/A	#N/A	#N/A
181+ Days	-	10,829.76	-	2,472.14	2,143.48	2,003.13	#N/A	#N/A	#N/A	#N/A

Delinquency Status (% of Current Balance)

Current Portfolio Balance	1,322,761.40	814,096.95	453,127.58	205,635.16	65,482.17	6,306.09	#N/A	#N/A	#N/A	#N/A
	May-12	May-13	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21
Current	87.48%	72.51%	78.65%	88.52%	84.01%	53.61%	#N/A	#N/A	#N/A	#N/A
1-30 Days	5.55%	10.84%	11.41%	3.77%	5.67%	14.62%	#N/A	#N/A	#N/A	#N/A
31-60 Days	4.29%	7.89%	3.07%	2.94%	1.48%	0.00%	#N/A	#N/A	#N/A	#N/A
61-90 Days	1.09%	3.55%	6.43%	1.40%	3.93%	0.00%	#N/A	#N/A	#N/A	#N/A
91-120 Days	0.93%	1.26%	0.00%	2.16%	1.63%	0.00%	#N/A	#N/A	#N/A	#N/A
121-150 Days	0.15%	1.58%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A
151-180 Days	0.52%	1.05%	0.44%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A
181+ Days	0.00%	1.33%	0.00%	1.20%	3.27%	31.77%	#N/A	#N/A	#N/A	#N/A
Current - 90 Days	98.40%	94.78%	99.56%	96.64%	95.09%	68.23%	#N/A	#N/A	#N/A	#N/A
91-180 Days	1.60%	3.89%	0.44%	2.16%	1.63%	0.00%	#N/A	#N/A	#N/A	#N/A



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

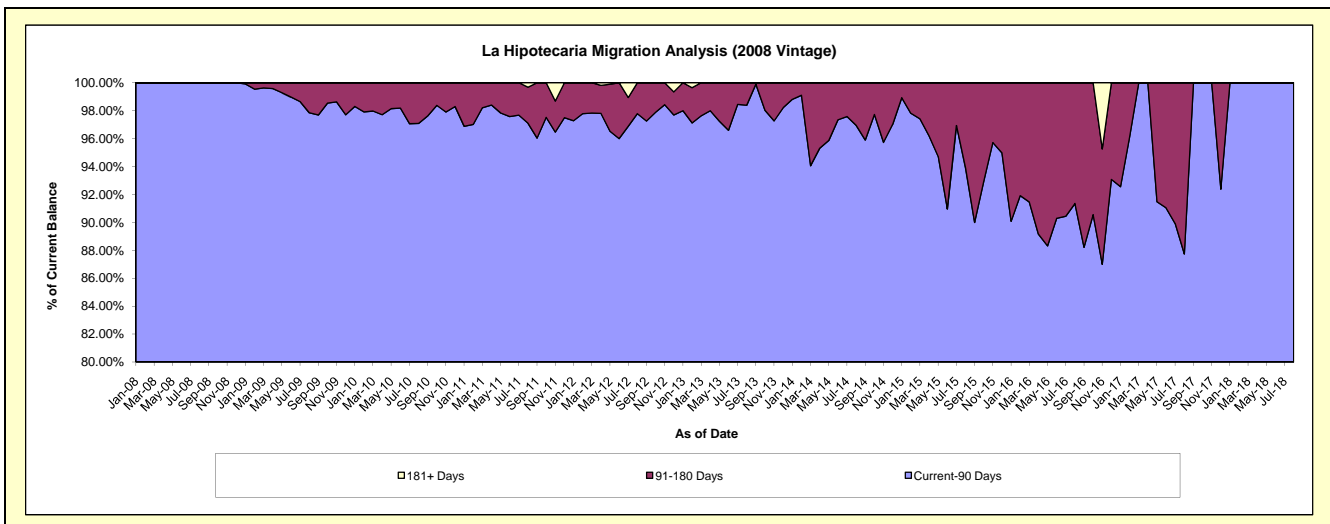
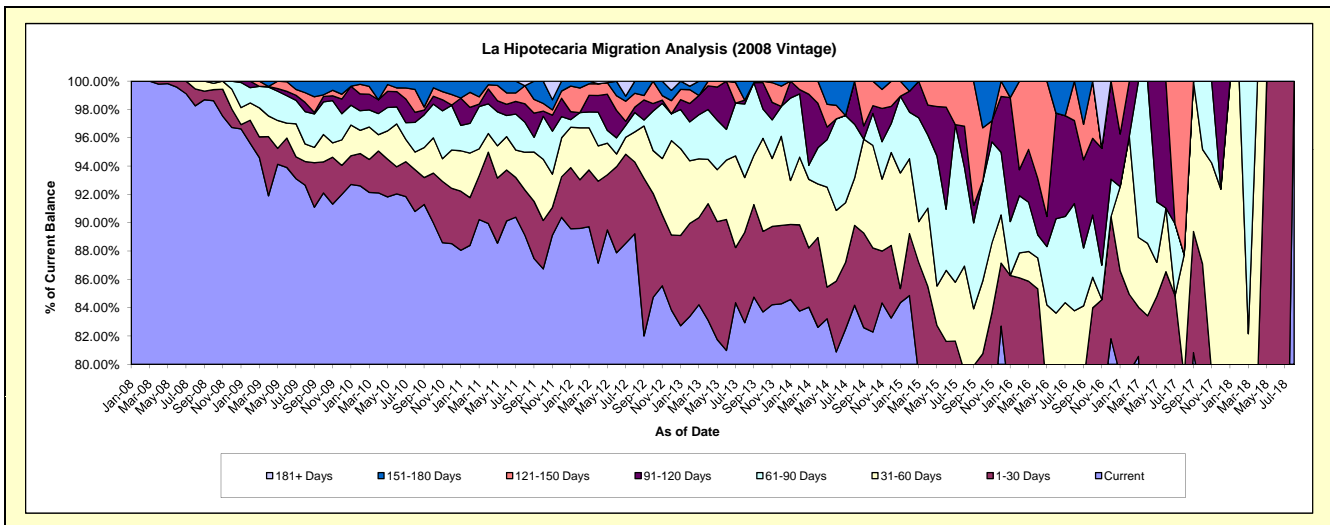
Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2021

Current Portfolio Balance	1,788,594.11	1,248,154.29	781,832.40	385,721.92	163,829.20	47,612.03	1,995.73	#N/A	#N/A	#N/A
	May-12	May-13	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21
Current	1,600,732.30	1,020,439.59	650,670.62	299,455.33	120,070.52	33,205.88	1,507.70	#N/A	#N/A	#N/A
1-30 Days	69,515.22	103,946.01	17,482.50	19,705.46	7,701.14	7,165.59	488.03	#N/A	#N/A	#N/A
31-60 Days	40,030.01	45,762.15	55,124.56	10,762.68	10,173.47	1,148.17	-	#N/A	#N/A	#N/A
61-90 Days	16,127.60	43,621.05	26,277.61	35,417.88	6,743.72	2,034.48	-	#N/A	#N/A	#N/A
91-120 Days	45,765.14	29,184.85	6,989.02	13,485.65	3,481.45	4,057.91	-	#N/A	#N/A	#N/A
121-150 Days	14,490.40	5,200.64	12,519.12	6,894.92	15,658.90	-	-	#N/A	#N/A	#N/A
151-180 Days	-	-	12,768.97	-	-	-	-	#N/A	#N/A	#N/A
181+ Days	1,933.44	-	-	-	-	-	-	#N/A	#N/A	#N/A

Delinquency Status (% of Current Balance)

Current Portfolio Balance	1,788,594.11	1,248,154.29	781,832.40	385,721.92	163,829.20	47,612.03	1,995.73	#N/A	#N/A	#N/A
	May-12	May-13	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21
Current	89.50%	81.76%	83.22%	77.64%	73.29%	69.74%	75.55%	#N/A	#N/A	#N/A
1-30 Days	3.89%	8.33%	2.24%	5.11%	4.70%	15.05%	24.45%	#N/A	#N/A	#N/A
31-60 Days	2.24%	3.67%	7.05%	2.79%	6.21%	2.41%	0.00%	#N/A	#N/A	#N/A
61-90 Days	0.90%	3.49%	3.36%	9.18%	4.12%	4.27%	0.00%	#N/A	#N/A	#N/A
91-120 Days	2.56%	2.34%	0.89%	3.50%	2.13%	8.52%	0.00%	#N/A	#N/A	#N/A
121-150 Days	0.81%	0.42%	1.60%	1.79%	9.56%	0.00%	0.00%	#N/A	#N/A	#N/A
151-180 Days	0.00%	0.00%	1.63%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A
181+ Days	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A
Current - 90 Days	96.52%	97.25%	95.87%	94.72%	88.32%	91.48%	100.00%	#N/A	#N/A	#N/A
91-180 Days	3.37%	2.75%	4.13%	5.28%	11.68%	8.52%	0.00%	#N/A	#N/A	#N/A



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

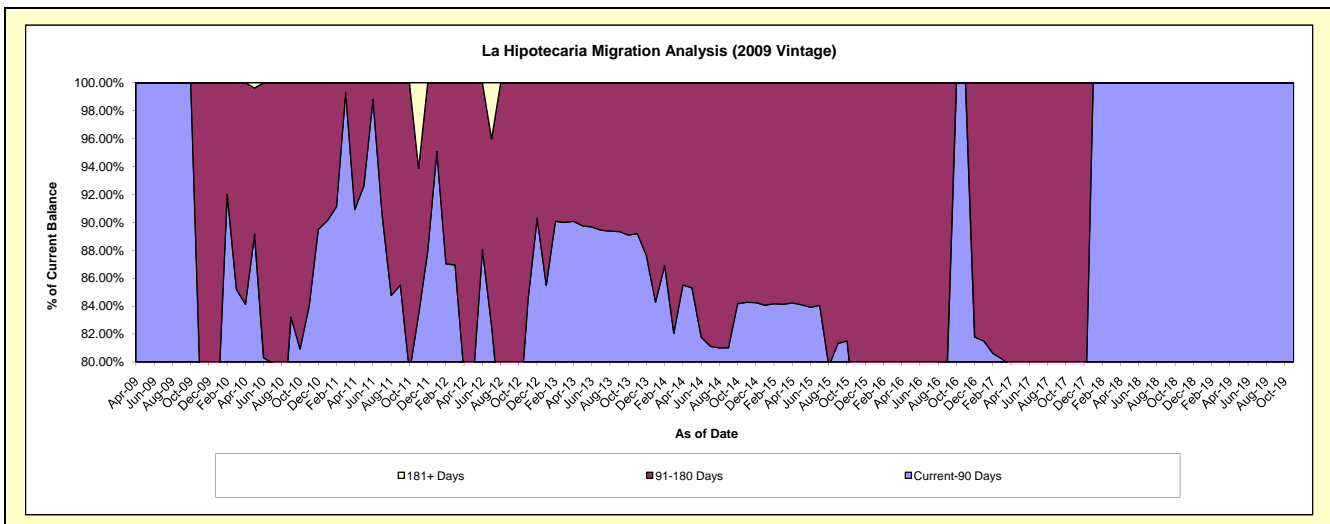
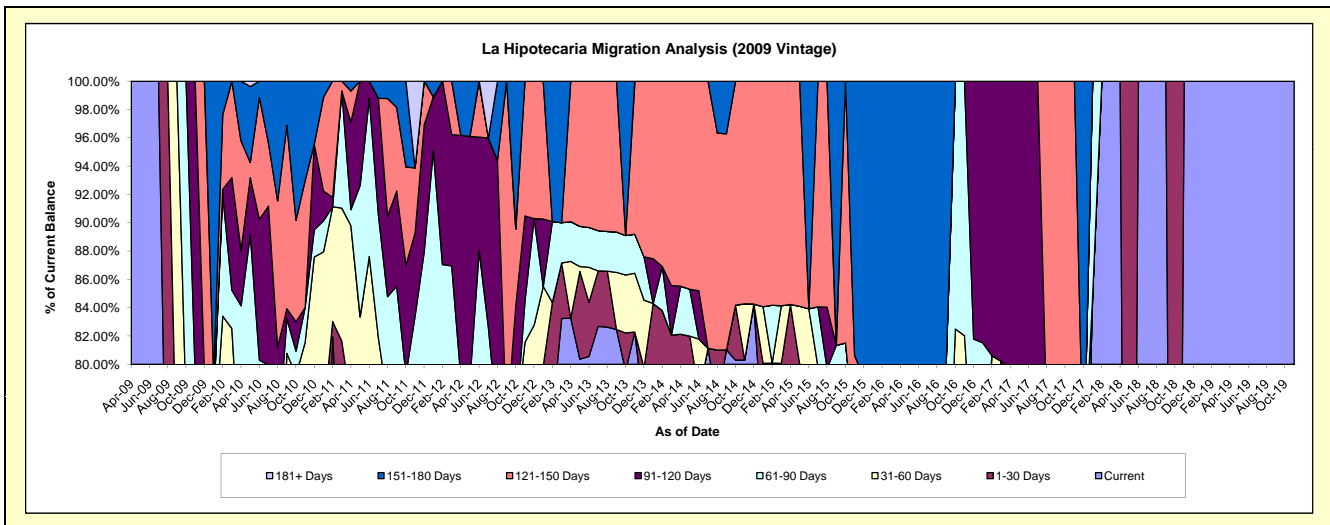
Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2021

Current Portfolio Balance	131,716.31	90,170.52	51,386.55	36,245.08	18,291.30	10,989.51	670.81	181.23	#N/A	#N/A
	May-12	May-13	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21
Current	79,846.97	72,463.63	40,224.89	15,677.96	10,754.79	1,161.29	-	181.23	#N/A	#N/A
1-30 Days	20,630.41	5,588.86	1,910.97	13,321.40	1,336.09	6,463.54	670.81	-	#N/A	#N/A
31-60 Days	3,383.42	310.87	-	1,483.63	-	-	-	-	#N/A	#N/A
61-90 Days	-	2,559.85	1,700.13	-	2,267.16	1,097.52	-	-	#N/A	#N/A
91-120 Days	22,715.16	-	-	-	-	2,267.16	-	-	#N/A	#N/A
121-150 Days	-	9,247.31	7,550.56	5,762.09	-	-	-	-	#N/A	#N/A
151-180 Days	5,140.35	-	-	-	3,933.26	-	-	-	#N/A	#N/A
181+ Days	-	-	-	-	-	-	-	-	#N/A	#N/A

Delinquency Status (% of Current Balance)

Current Portfolio Balance	131,716.31	90,170.52	51,386.55	36,245.08	18,291.30	10,989.51	670.81	181.23	#N/A	#N/A
	May-12	May-13	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21
Current	60.62%	80.36%	78.28%	43.26%	58.80%	10.57%	0.00%	100.00%	#N/A	#N/A
1-30 Days	15.66%	6.20%	3.72%	36.75%	7.30%	58.82%	100.00%	0.00%	#N/A	#N/A
31-60 Days	2.57%	0.34%	0.00%	4.09%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A
61-90 Days	0.00%	2.84%	3.31%	0.00%	12.39%	9.99%	0.00%	0.00%	#N/A	#N/A
91-120 Days	17.25%	0.00%	0.00%	0.00%	0.00%	20.63%	0.00%	0.00%	#N/A	#N/A
121-150 Days	0.00%	10.26%	14.69%	15.90%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A
151-180 Days	3.90%	0.00%	0.00%	0.00%	21.50%	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	78.85%	89.74%	85.31%	84.10%	78.50%	79.37%	100.00%	100.00%	#N/A	#N/A
91-180 Days	21.15%	10.26%	14.69%	15.90%	21.50%	20.63%	0.00%	0.00%	#N/A	#N/A



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

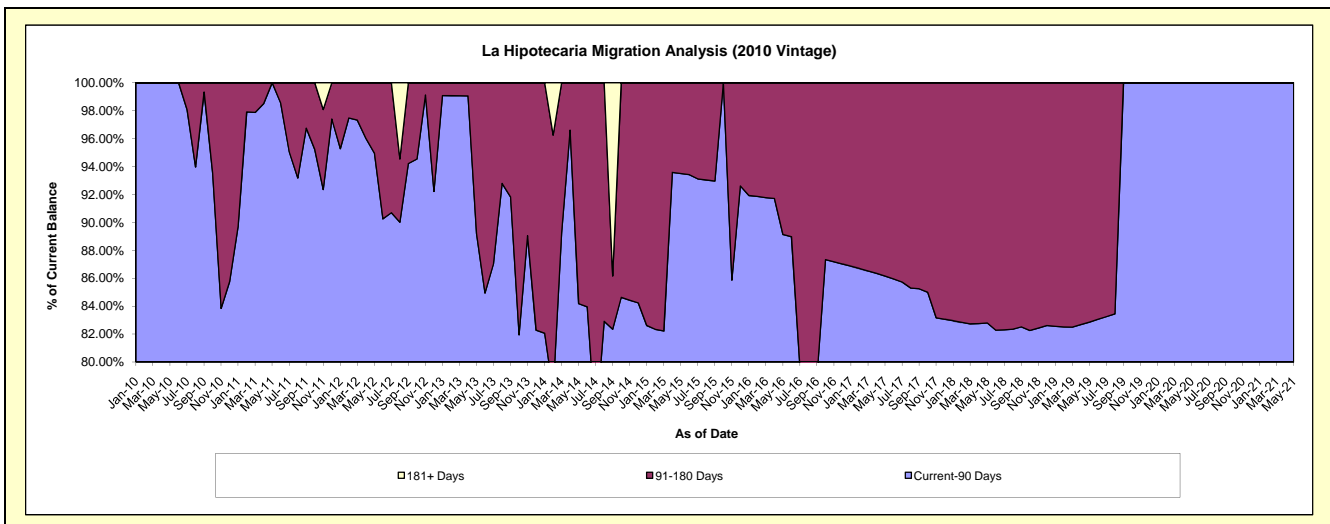
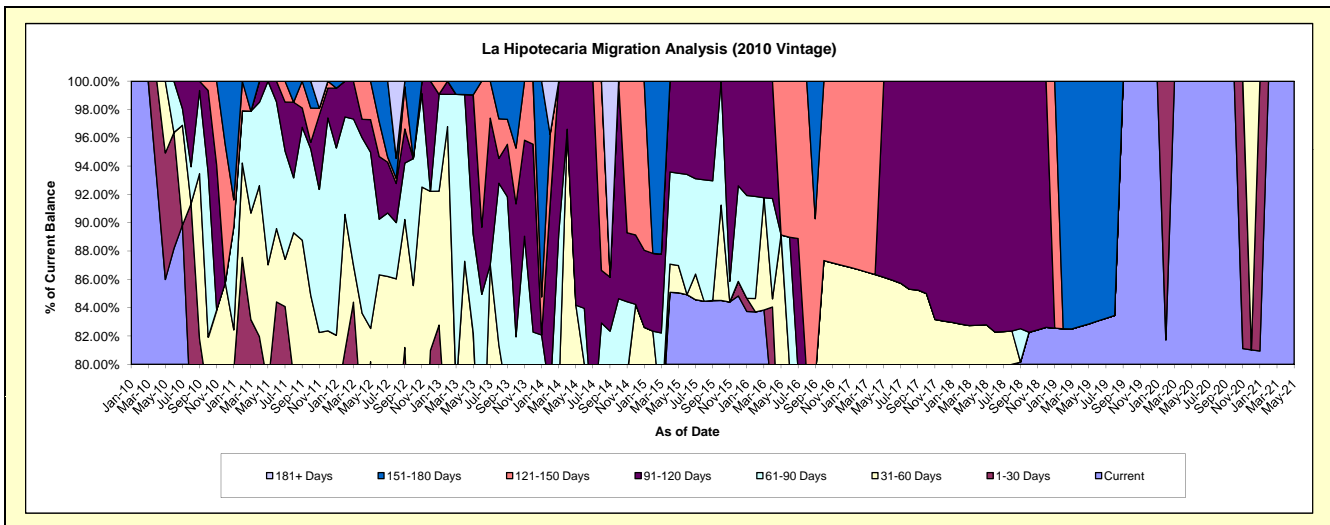
Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2021

Current Portfolio Balance	339,871.85	238,018.22	121,280.43	59,733.99	32,517.81	22,729.15	15,706.42	13,632.78	10,712.33	10,103.69
	May-12	May-13	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21
Current	223,136.78	127,749.55	87,981.85	50,809.43	23,121.26	17,741.02	12,373.24	11,295.80	10,712.33	10,103.69
1-30 Days	49,395.88	28,133.41	-	-	-	-	-	-	-	-
31-60 Days	7,981.15	39,760.73	14,113.03	1,146.70	5,863.06	1,841.60	631.15	-	-	-
61-90 Days	42,250.12	16,688.75	-	3,894.26	-	-	-	-	-	-
91-120 Days	7,881.24	23,382.53	19,185.55	3,883.60	-	3,146.53	2,702.03	-	-	-
121-150 Days	9,226.68	-	-	-	3,533.49	-	-	-	-	-
151-180 Days	-	2,303.25	-	-	-	-	-	2,336.98	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance	339,871.85	238,018.22	121,280.43	59,733.99	32,517.81	22,729.15	15,706.42	13,632.78	10,712.33	10,103.69
	May-12	May-13	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21
Current	65.65%	53.67%	72.54%	85.06%	71.10%	78.05%	78.78%	82.86%	100.00%	100.00%
1-30 Days	14.53%	11.82%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31-60 Days	2.35%	16.70%	11.64%	1.92%	18.03%	8.10%	4.02%	0.00%	0.00%	0.00%
61-90 Days	12.43%	7.01%	0.00%	6.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
91-120 Days	2.32%	9.82%	15.82%	6.50%	0.00%	13.84%	17.20%	0.00%	0.00%	0.00%
121-150 Days	2.71%	0.00%	0.00%	0.00%	10.87%	0.00%	0.00%	0.00%	0.00%	0.00%
151-180 Days	0.00%	0.97%	0.00%	0.00%	0.00%	0.00%	0.00%	17.14%	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	94.97%	89.21%	84.18%	93.50%	89.13%	86.16%	82.80%	82.86%	100.00%	100.00%
91-180 Days	5.03%	10.79%	15.82%	6.50%	10.87%	13.84%	17.20%	17.14%	0.00%	0.00%



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

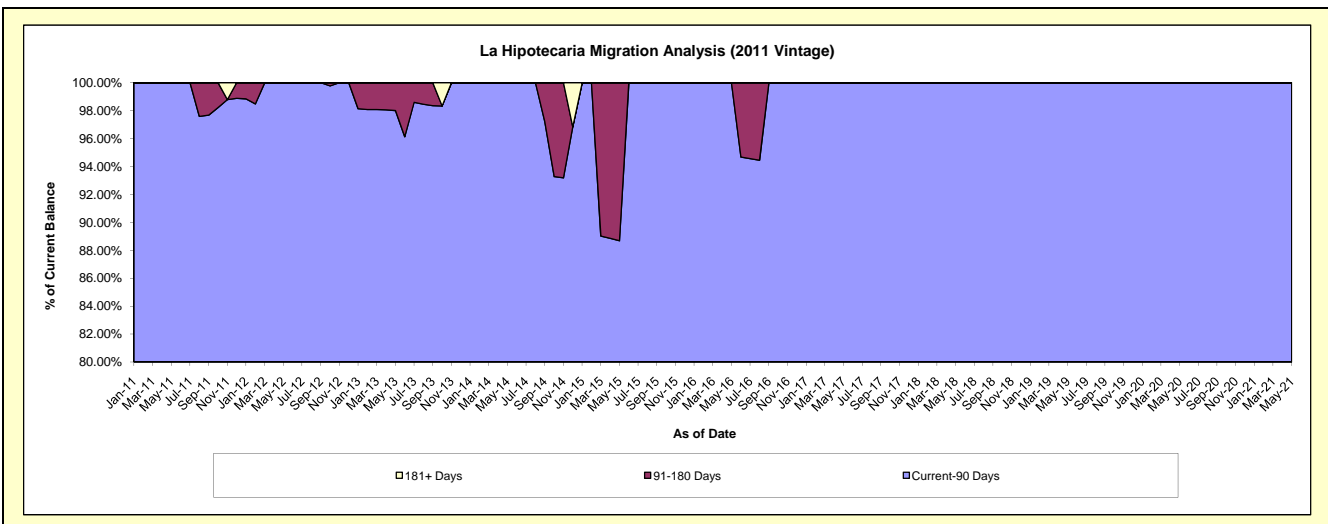
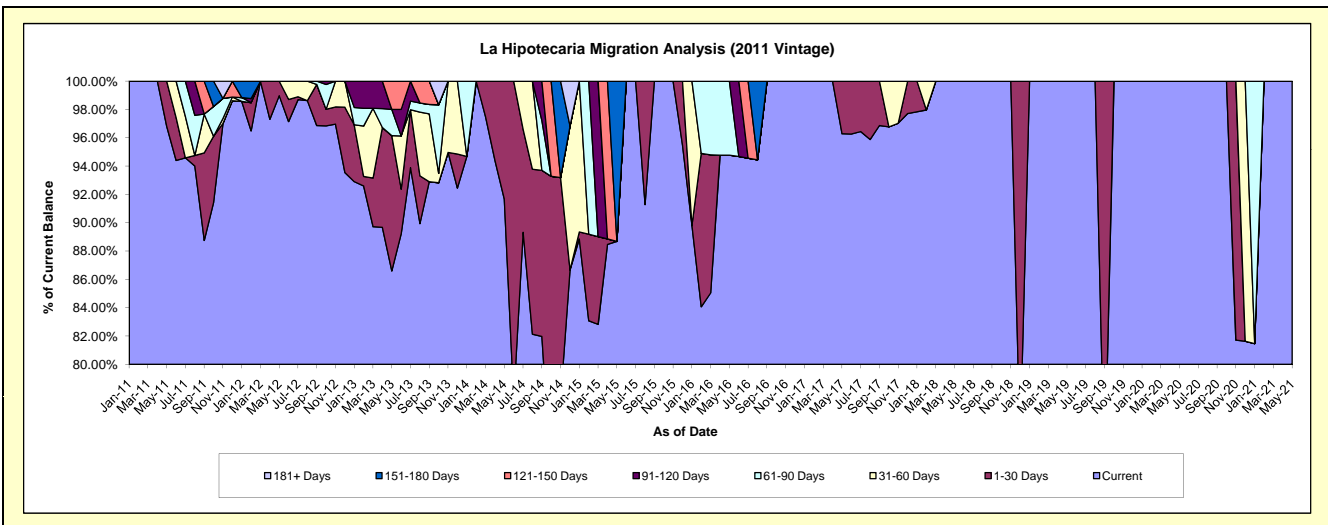
Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2021

Current Portfolio Balance	349,971.54	253,401.89	159,678.23	113,329.39	70,204.03	48,828.49	28,408.66	22,996.33	18,183.88	13,007.44
	May-12	May-13	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21
Current	346,387.39	219,442.14	146,394.77	100,507.57	66,537.60	47,013.73	28,408.66	22,996.33	18,183.88	13,007.44
1-30 Days	3,584.15	24,211.00	13,283.46	-	-	1,814.76	-	-	-	-
31-60 Days	-	-	-	-	-	-	-	-	-	-
61-90 Days	-	4,695.48	-	-	3,666.43	-	-	-	-	-
91-120 Days	-	-	-	-	-	-	-	-	-	-
121-150 Days	-	5,053.27	-	-	-	-	-	-	-	-
151-180 Days	-	-	-	12,821.82	-	-	-	-	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance	349,971.54	253,401.89	159,678.23	113,329.39	70,204.03	48,828.49	28,408.66	22,996.33	18,183.88	13,007.44
	May-12	May-13	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21
Current	98.98%	86.60%	91.68%	88.69%	94.78%	96.28%	100.00%	100.00%	100.00%	100.00%
1-30 Days	1.02%	9.55%	8.32%	0.00%	0.00%	3.72%	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%	1.85%	0.00%	0.00%	5.22%	0.00%	0.00%	0.00%	0.00%	0.00%
91-120 Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
121-150 Days	0.00%	1.99%	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%	11.31%	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%	98.01%	100.00%	88.69%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
91-180 Days	0.00%	1.99%	0.00%	11.31%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



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

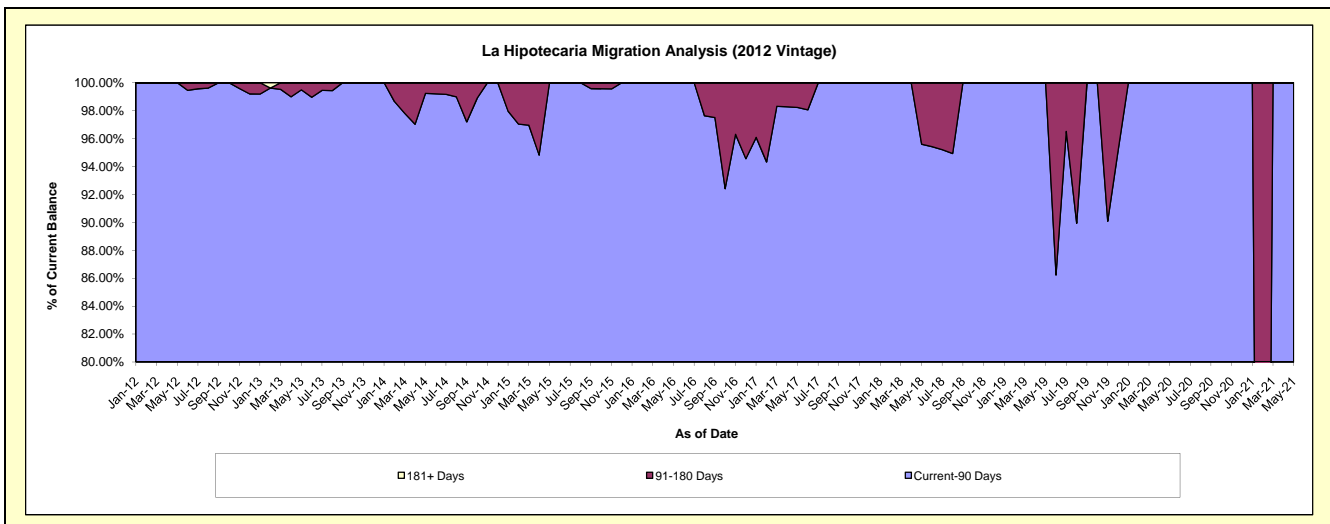
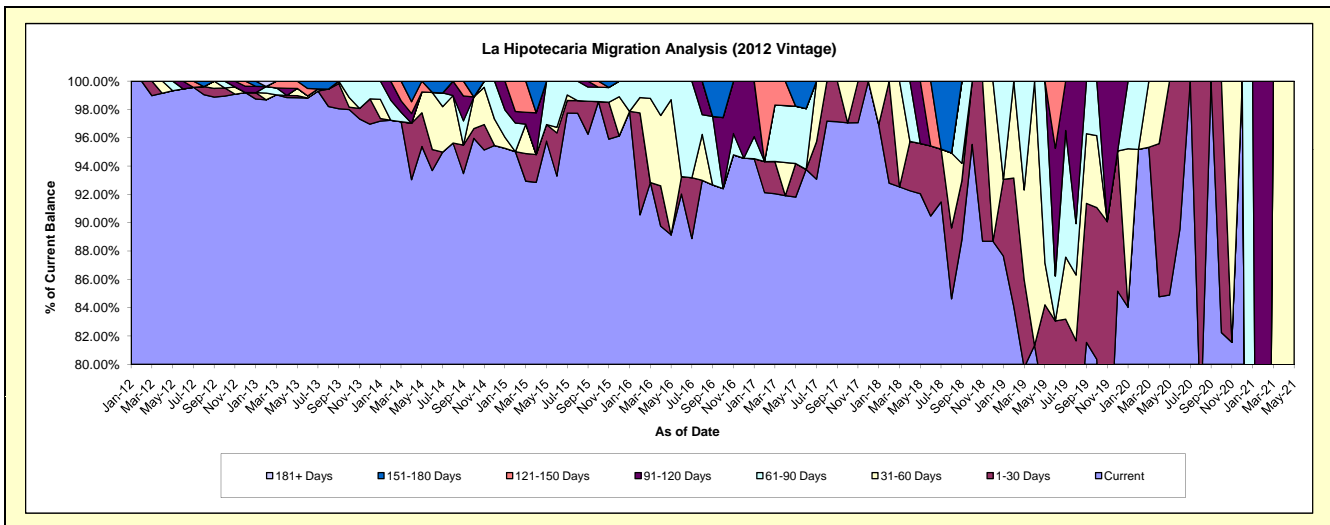
Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2021

Current Portfolio Balance	598,766.60	1,441,677.18	877,015.27	534,803.75	313,288.65	201,174.71	113,338.78	44,137.16	5,959.13	1,443.05
	May-12	May-13	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21
Current	594,766.60	1,424,789.90	836,529.94	512,170.20	279,274.44	184,695.96	104,328.30	34,023.41	5,059.37	-
1-30 Days	-	2,105.35	20,897.70	6,258.04	-	4,772.69	4,021.31	3,144.21	899.76	-
31-60 Days	-	7,433.37	12,920.01	-	29,926.14	-	-	1,302.53	-	1,443.05
61-90 Days	4,000.00	-	-	16,375.51	4,088.07	8,145.29	-	5,667.01	-	-
91-120 Days	-	-	-	-	-	-	4,989.17	-	-	-
121-150 Days	-	7,348.56	6,667.62	-	-	-	-	-	-	-
151-180 Days	-	-	-	-	-	3,560.77	-	-	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance	598,766.60	1,441,677.18	877,015.27	534,803.75	313,288.65	201,174.71	113,338.78	44,137.16	5,959.13	1,443.05
	May-12	May-13	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21
Current	99.33%	98.83%	95.38%	95.77%	89.14%	91.81%	92.05%	77.09%	84.90%	0.00%
1-30 Days	0.00%	0.15%	2.38%	1.17%	0.00%	2.37%	3.55%	7.12%	15.10%	0.00%
31-60 Days	0.00%	0.52%	1.47%	0.00%	9.55%	0.00%	0.00%	2.95%	0.00%	100.00%
61-90 Days	0.67%	0.00%	0.00%	3.06%	1.30%	4.05%	0.00%	12.84%	0.00%	0.00%
91-120 Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.40%	0.00%	0.00%	0.00%
121-150 Days	0.00%	0.51%	0.76%	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%	1.77%	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%	99.49%	99.24%	100.00%	100.00%	98.23%	95.60%	100.00%	100.00%	100.00%
91-180 Days	0.00%	0.51%	0.76%	0.00%	0.00%	1.77%	4.40%	0.00%	0.00%	0.00%



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

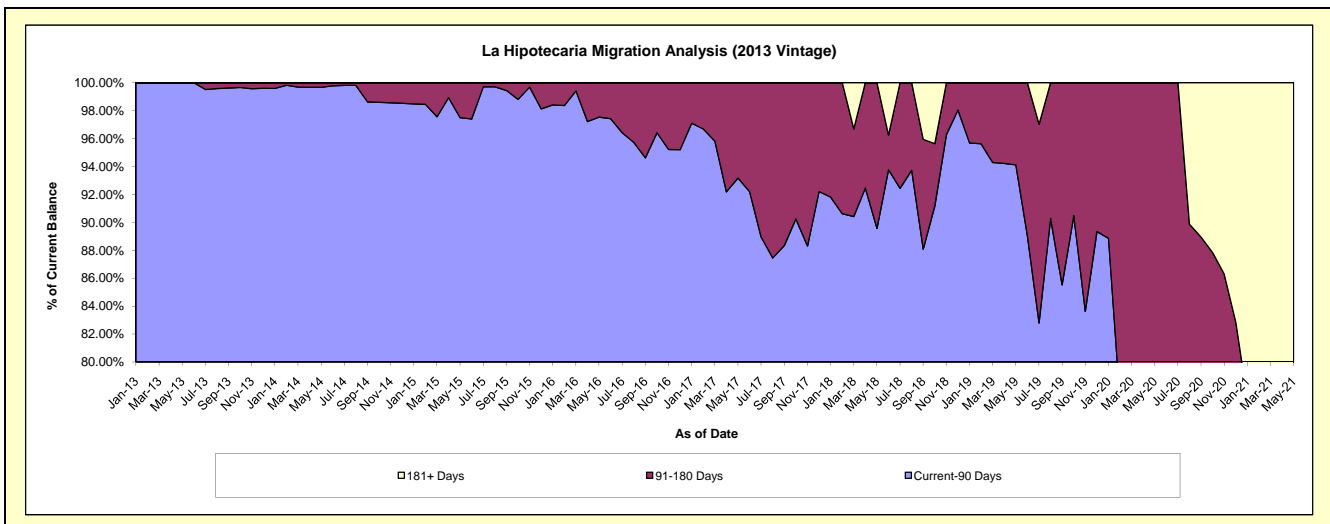
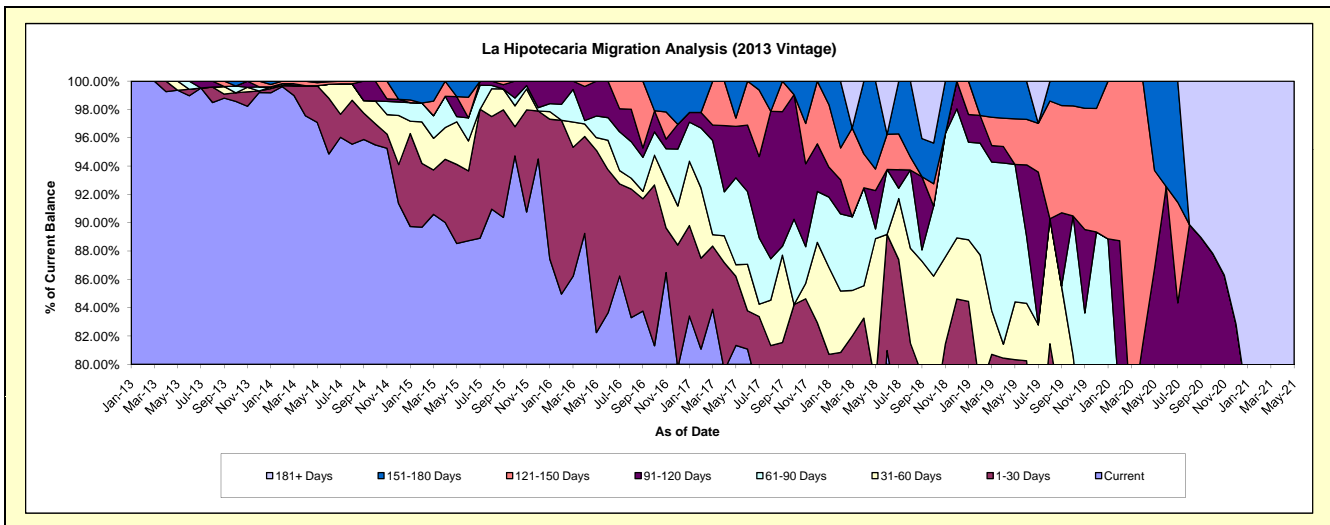
Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2021

Current Portfolio Balance	-	947,062.57	1,815,906.01	1,217,381.62	804,363.41	572,331.04	347,766.58	186,891.03	66,307.73	9,054.70
	May-13	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21	
Current	940,970.51	1,762,983.29	1,077,783.75	661,564.69	465,518.74	244,660.89	145,711.73	41,289.66	5,397.05	
1-30 Days	-	46,993.64	67,997.87	103,558.63	27,940.24	28,593.30	4,422.53	2,878.35	338.78	
31-60 Days	6,092.06	-	36,677.77	7,181.95	4,699.72	35,836.18	7,619.58	992.36	-	
61-90 Days	-	-	4,459.34	12,248.70	35,128.49	2,401.15	18,138.93	4,448.80	-	
91-120 Days	-	-	17,145.53	19,809.44	20,793.44	9,405.46	-	7,945.68	-	
121-150 Days	-	3,929.08	-	-	3,353.04	5,289.46	6,020.42	4,568.05	-	
151-180 Days	-	2,000.00	13,317.36	-	14,897.37	21,580.14	4,977.84	4,184.83	-	
181+ Days	-	-	-	-	-	-	-	-	3,318.87	

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	947,062.57	1,815,906.01	1,217,381.62	804,363.41	572,331.04	347,766.58	186,891.03	66,307.73	9,054.70
	May-13	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21	
Current	99.36%	97.09%	88.53%	82.25%	81.34%	70.35%	77.97%	62.27%	59.60%	
1-30 Days	0.00%	2.59%	5.59%	12.87%	4.88%	8.22%	3.37%	4.34%	3.74%	
31-60 Days	0.64%	0.00%	3.01%	0.89%	0.82%	10.30%	4.08%	1.50%	0.00%	
61-90 Days	0.00%	0.00%	0.37%	1.52%	6.14%	0.69%	9.71%	6.71%	0.00%	
91-120 Days	0.00%	0.00%	1.41%	2.46%	3.63%	2.70%	0.00%	11.98%	0.00%	
121-150 Days	0.00%	0.22%	0.00%	0.00%	0.59%	1.52%	3.22%	6.89%	0.00%	
151-180 Days	0.00%	0.11%	1.09%	0.00%	2.60%	6.21%	2.66%	6.31%	0.00%	
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	36.65%	
Current - 90 Days	100.00%	99.67%	97.50%	97.54%	93.18%	89.57%	94.12%	74.82%	63.35%	
91-180 Days	0.00%	0.33%	2.50%	2.46%	6.82%	10.43%	5.88%	25.18%	0.00%	



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

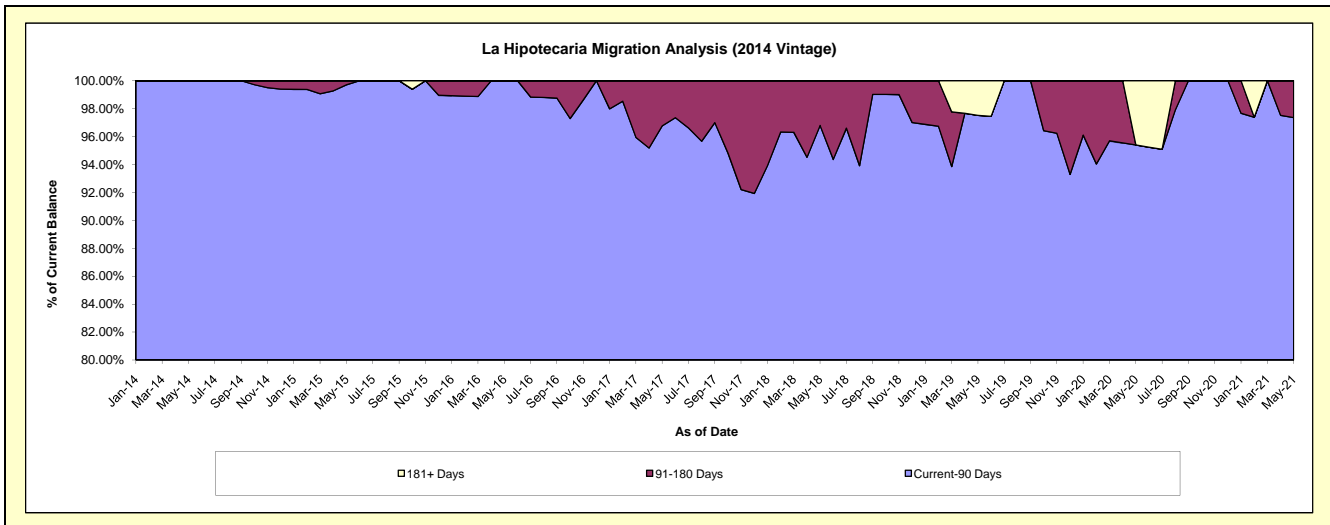
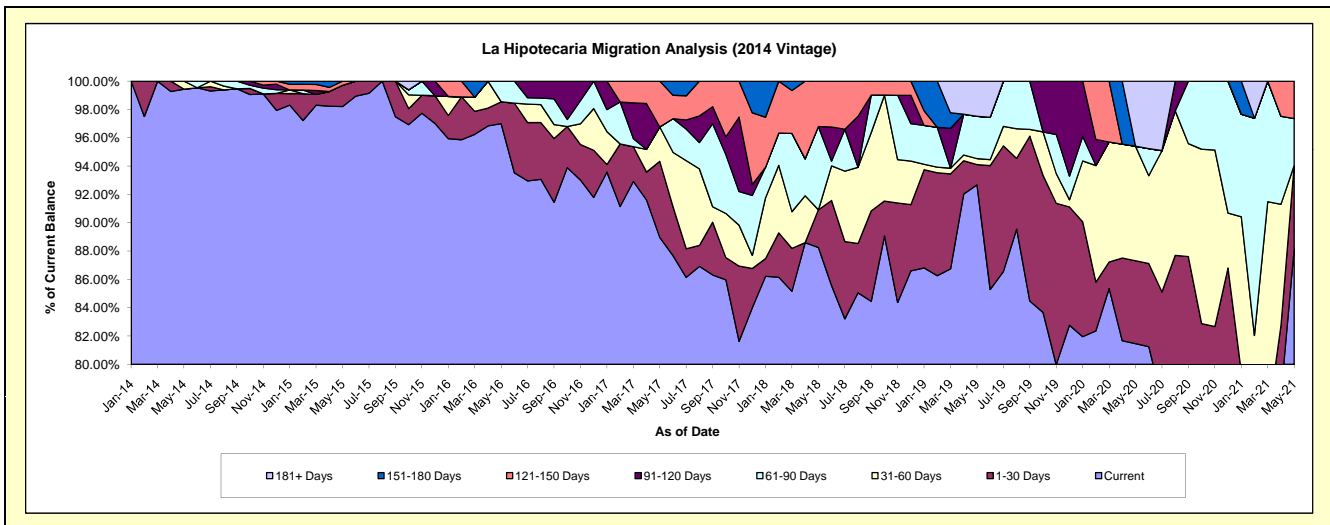
Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2021

Current Portfolio Balance	-	-	1,159,133.54	2,171,745.49	1,514,307.76	900,132.35	550,536.54	354,440.52	194,037.86	75,629.30
	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21		
Current	1,152,584.87	2,132,888.62	1,468,890.85	800,815.17	485,870.01	328,478.01	158,075.13	66,658.36		
1-30 Days	-	32,522.39	23,350.87	48,346.15	14,623.40	5,083.02	11,355.48	4,456.79		
31-60 Days	6,548.67	-	-	21,871.23	-	1,493.87	15,688.14	-		
61-90 Days	-	-	22,066.04	-	32,383.05	10,593.47	-	2,514.57		
91-120 Days	-	-	-	-	-	-	-	-		
121-150 Days	-	6,334.48	-	29,099.80	17,660.08	-	-	1,999.58		
151-180 Days	-	-	-	-	-	-	-	-		
181+ Days	-	-	-	-	-	8,792.15	8,919.11	-		

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	1,159,133.54	2,171,745.49	1,514,307.76	900,132.35	550,536.54	354,440.52	194,037.86	75,629.30
	May-14	May-15	May-16	May-17	May-18	May-19	May-20	May-21		
Current	99.44%	98.21%	97.00%	88.97%	88.25%	92.68%	81.47%	88.14%		
1-30 Days	0.00%	1.50%	1.54%	5.37%	2.66%	1.43%	5.85%	5.89%		
31-60 Days	0.56%	0.00%	0.00%	2.43%	0.00%	0.42%	8.09%	0.00%		
61-90 Days	0.00%	0.00%	1.46%	0.00%	5.88%	2.99%	0.00%	3.32%		
91-120 Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
121-150 Days	0.00%	0.29%	0.00%	3.23%	3.21%	0.00%	0.00%	2.64%		
151-180 Days	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%	2.48%	4.60%	0.00%		
Current - 90 Days	100.00%	99.71%	100.00%	96.77%	96.79%	97.52%	95.40%	97.36%		
91-180 Days	0.00%	0.29%	0.00%	3.23%	3.21%	0.00%	0.00%	2.64%		



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

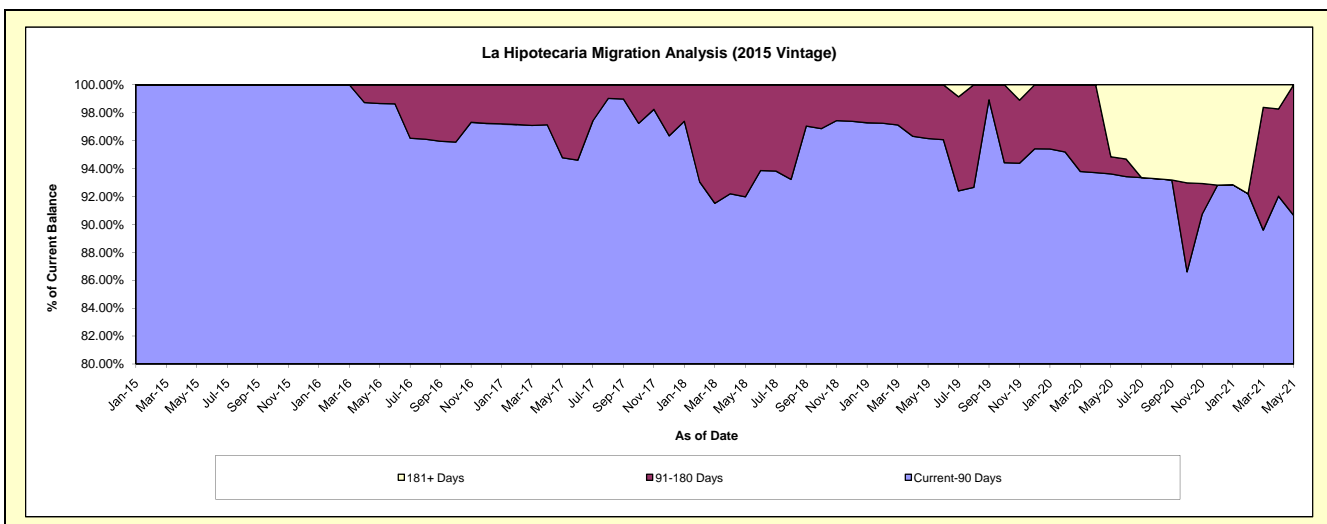
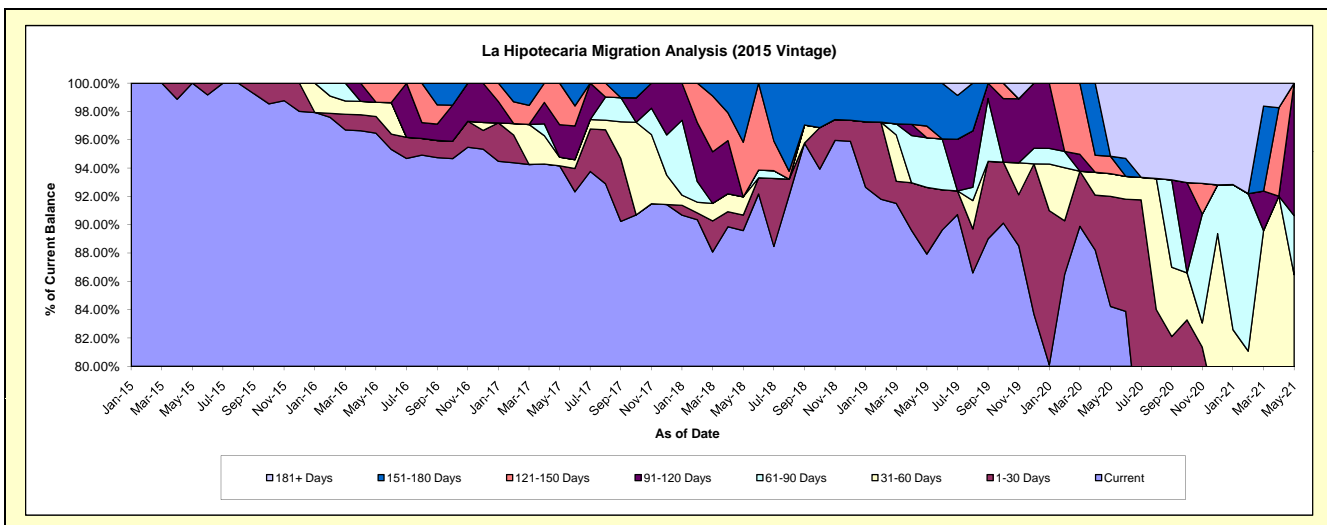
Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2021

Current Portfolio Balance	-	-	-	456,592.77	1,359,372.88	980,291.59	679,852.35	414,175.89	267,183.71	179,804.45
	May-15	May-16	May-17	May-18	May-19	May-20	May-21			
Current	456,592.77	1,311,302.15	923,064.58	609,079.77	364,194.29	225,064.67	142,309.60			
1-30 Days	-	16,092.66	-	7,401.21	19,491.44	20,772.62	-			
31-60 Days	-	13,642.79	5,949.53	8,809.57	-	4,287.66	13,162.77			
61-90 Days	-	-	-	-	14,513.28	-	7,504.90			
91-120 Days	-	-	22,518.28	-	-	-	16,827.18			
121-150 Days	-	18,335.28	28,759.20	26,201.08	3,434.74	3,262.01	-			
151-180 Days	-	-	-	28,360.72	12,542.14	-	-			
181+ Days	-	-	-	-	-	13,796.75	-			

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	456,592.77	1,359,372.88	980,291.59	679,852.35	414,175.89	267,183.71	179,804.45
	May-15	May-16	May-17	May-18	May-19	May-20	May-21			
Current	100.00%	96.46%	94.16%	89.59%	87.93%	84.24%	79.15%			
1-30 Days	0.00%	1.18%	0.00%	1.09%	4.71%	7.77%	0.00%			
31-60 Days	0.00%	1.00%	0.61%	1.30%	0.00%	1.60%	7.32%			
61-90 Days	0.00%	0.00%	0.00%	0.00%	3.50%	0.00%	4.17%			
91-120 Days	0.00%	0.00%	2.30%	0.00%	0.00%	0.00%	9.36%			
121-150 Days	0.00%	1.35%	2.93%	3.85%	0.83%	1.22%	0.00%			
151-180 Days	0.00%	0.00%	0.00%	4.17%	3.03%	0.00%	0.00%			
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	5.16%	0.00%			
Current - 90 Days	100.00%	98.65%	94.77%	91.97%	96.14%	93.62%	90.64%			
91-180 Days	0.00%	1.35%	5.23%	8.03%	3.86%	1.22%	9.36%			



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

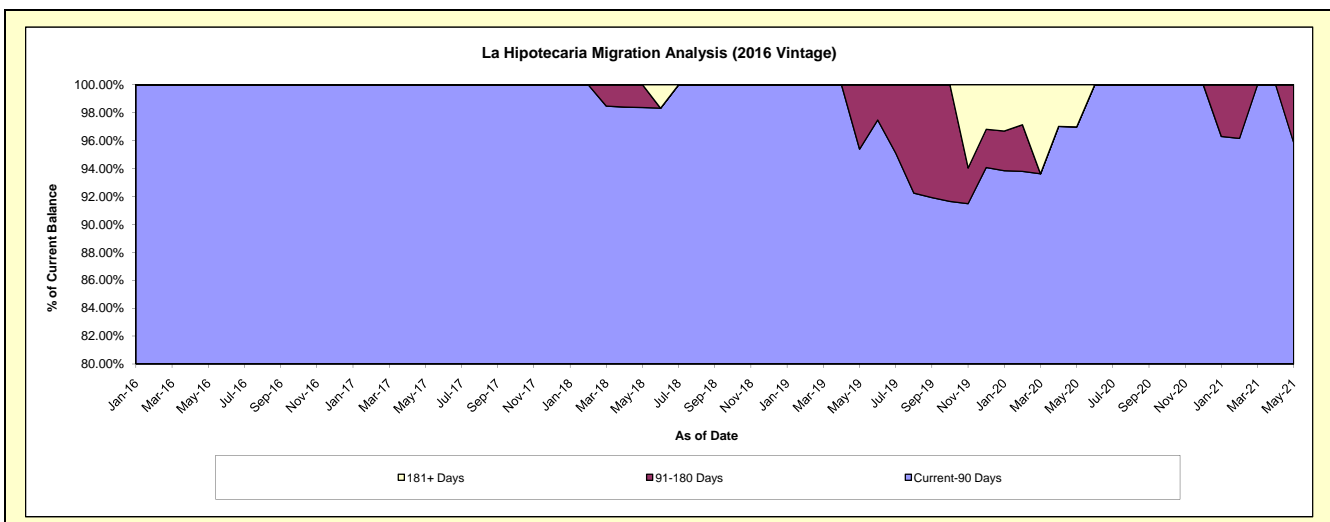
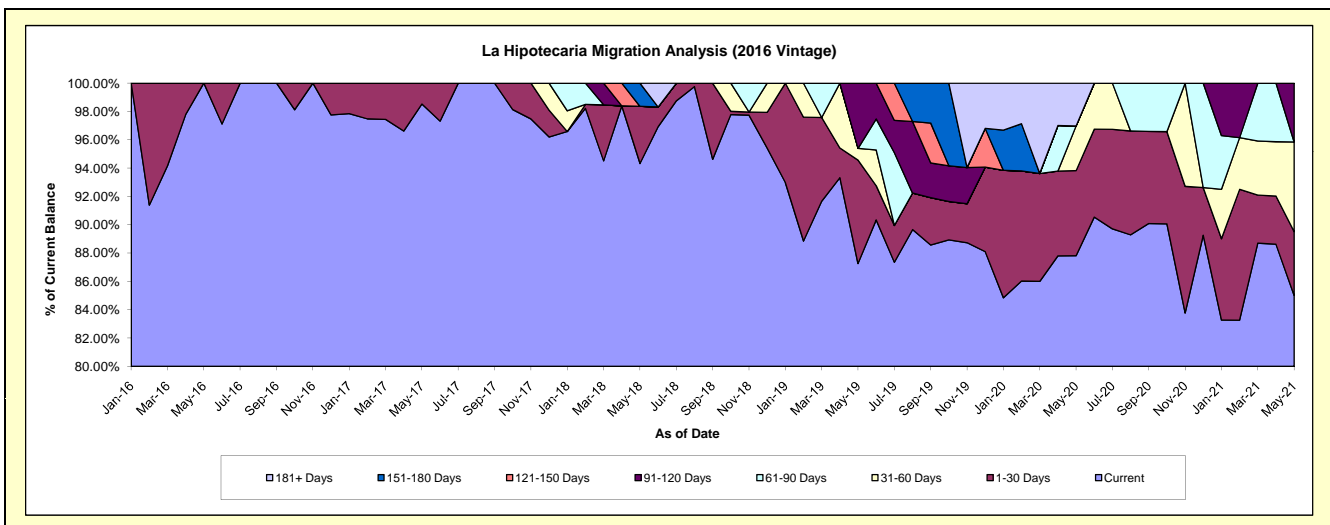
Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2021

Current Portfolio Balance	-	-	-	-	551,409.88	1,114,790.95	851,343.84	672,080.55	469,628.36	340,731.52
					May-16	May-17	May-18	May-19	May-20	May-21
Current					551,409.88	1,098,350.44	803,043.54	586,471.32	412,388.69	289,662.44
1-30 Days					-	16,440.51	34,363.89	49,098.50	28,221.12	15,322.39
31-60 Days					-	-	-	5,532.55	14,831.41	21,587.30
61-90 Days					-	-	-	-	-	-
91-120 Days					-	-	-	30,978.18	-	14,159.39
121-150 Days					-	-	-	-	-	-
151-180 Days					-	-	13,936.41	-	-	-
181+ Days					-	-	-	-	14,187.14	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	551,409.88	1,114,790.95	851,343.84	672,080.55	469,628.36	340,731.52
					May-16	May-17	May-18	May-19	May-20	May-21
Current					100.00%	98.53%	94.33%	87.26%	87.81%	85.01%
1-30 Days					0.00%	1.47%	4.04%	7.31%	6.01%	4.50%
31-60 Days					0.00%	0.00%	0.00%	0.82%	3.16%	6.34%
61-90 Days					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
91-120 Days					0.00%	0.00%	0.00%	4.61%	0.00%	4.16%
121-150 Days					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
151-180 Days					0.00%	0.00%	1.64%	0.00%	0.00%	0.00%
181+ Days					0.00%	0.00%	0.00%	0.00%	3.02%	0.00%
Current - 90 Days					100.00%	100.00%	98.36%	95.39%	96.98%	95.84%
91-180 Days					0.00%	0.00%	1.64%	4.61%	0.00%	4.16%



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

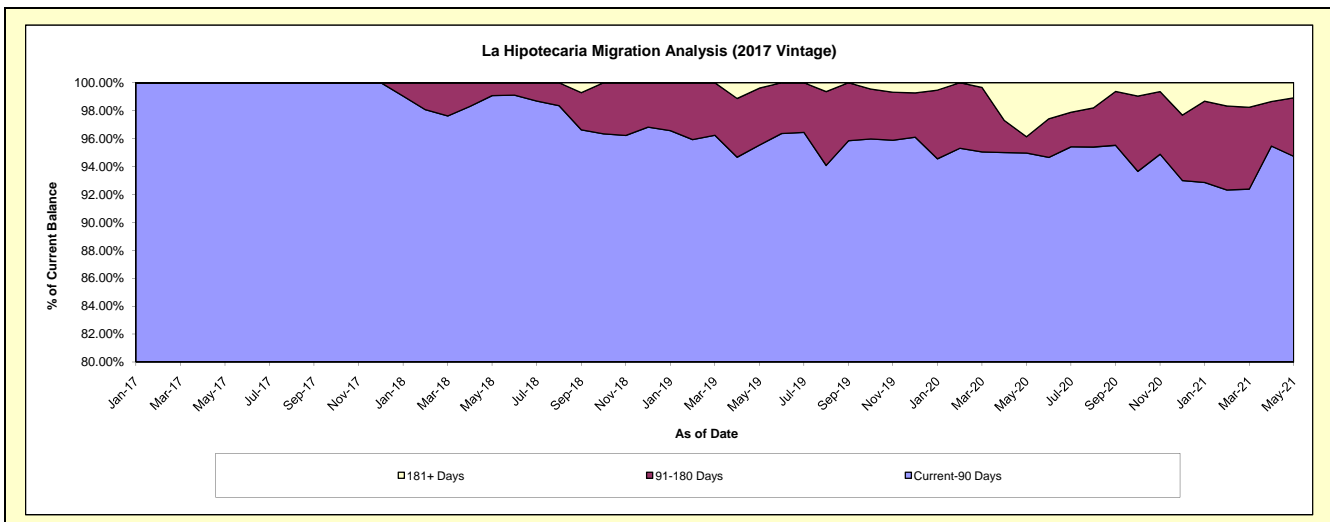
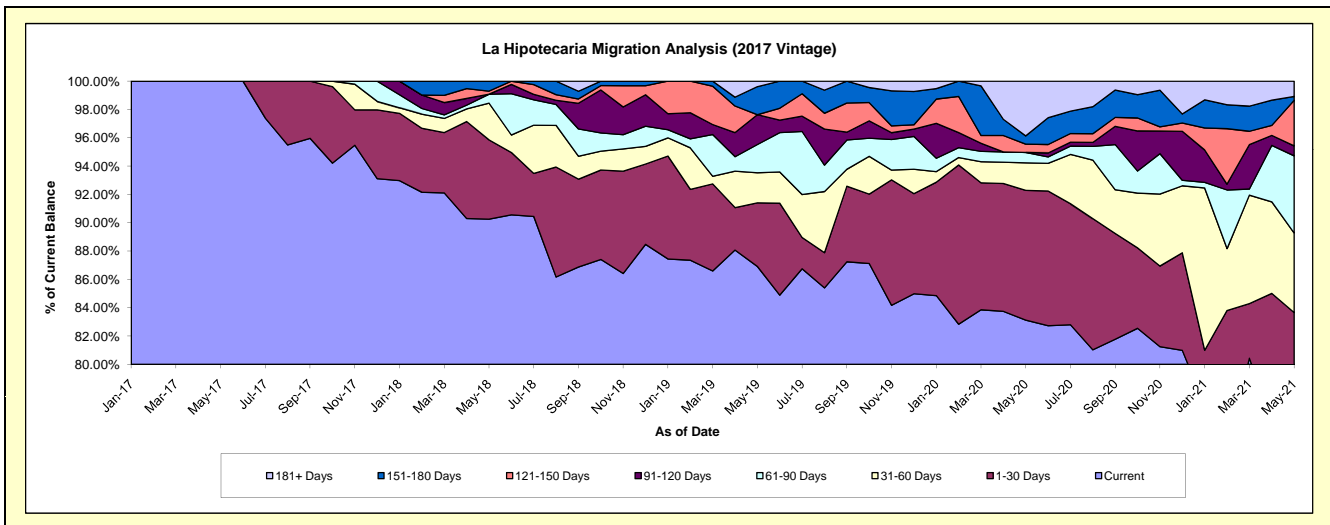
Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2021

Current Portfolio Balance	-	-	-	-	-	758,346.13	1,847,623.87	1,264,162.40	812,047.84	630,621.50
						May-17	May-18	May-19	May-20	May-21
Current						758,346.13	1,667,580.54	1,098,727.63	675,022.78	489,719.91
1-30 Days						-	103,401.81	56,778.34	74,413.72	37,824.84
31-60 Days						-	47,994.80	26,836.39	15,783.11	35,462.74
61-90 Days						-	11,599.29	25,291.99	5,912.67	34,386.42
91-120 Days						-	-	26,607.22	-	4,399.20
121-150 Days						-	4,081.51	-	4,804.66	20,285.70
151-180 Days						-	12,965.92	25,025.74	4,713.61	1,737.44
181+ Days						-	-	4,895.09	31,397.29	6,805.25

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	758,346.13	1,847,623.87	1,264,162.40	812,047.84	630,621.50
						May-17	May-18	May-19	May-20	May-21
Current						100.00%	90.26%	86.91%	83.13%	77.66%
1-30 Days						0.00%	5.60%	4.49%	9.16%	6.00%
31-60 Days						0.00%	2.60%	2.12%	1.94%	5.62%
61-90 Days						0.00%	0.63%	2.00%	0.73%	5.45%
91-120 Days						0.00%	0.00%	2.10%	0.00%	0.70%
121-150 Days						0.00%	0.22%	0.00%	0.59%	3.22%
151-180 Days						0.00%	0.70%	1.98%	0.58%	0.28%
181+ Days						0.00%	0.00%	0.39%	3.87%	1.08%
Current - 90 Days						100.00%	99.08%	95.53%	94.96%	94.73%
91-180 Days						0.00%	0.92%	4.08%	1.17%	4.19%



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

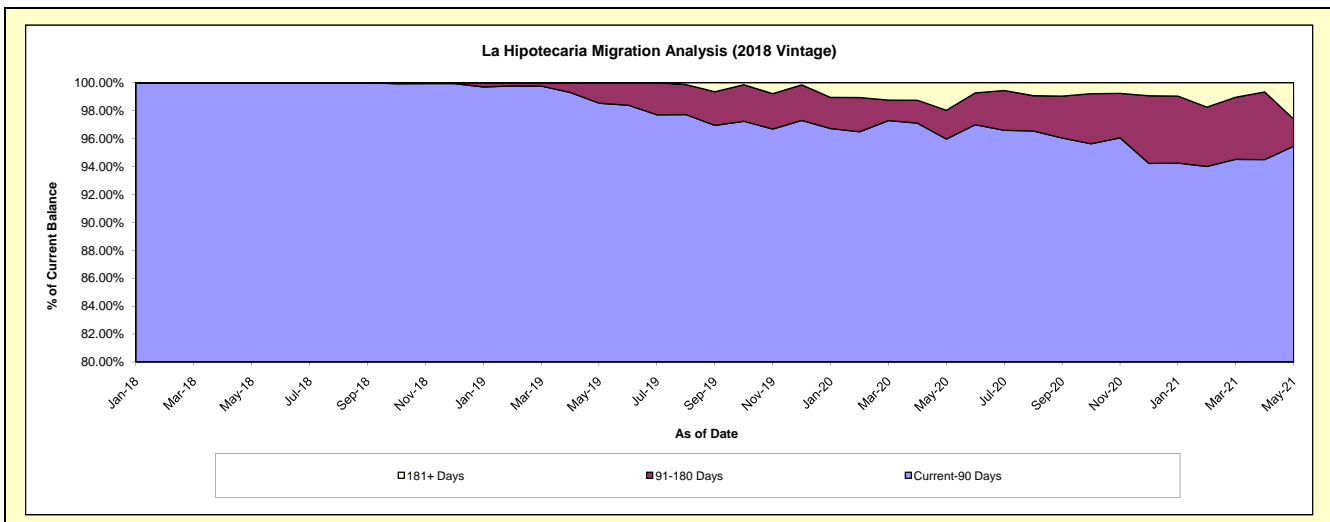
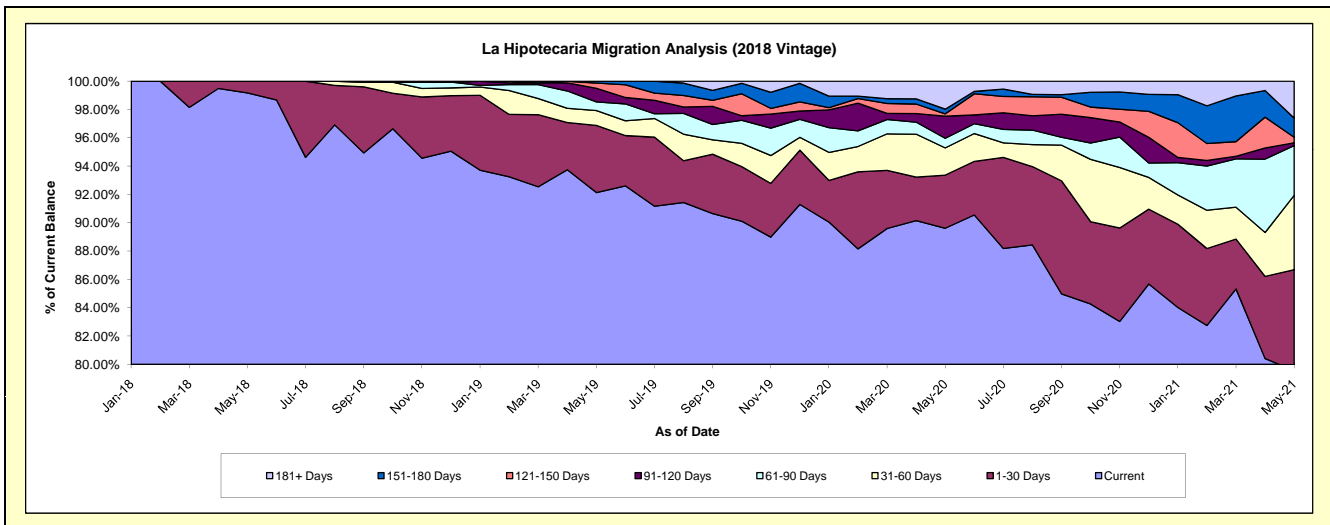
Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2021

Current Portfolio Balance	-	-	-	-	-	-	-	1,198,427.91	3,975,348.84	2,934,527.52	2,296,464.80
								May-18	May-19	May-20	May-21
Current								1,188,443.73	3,662,621.44	2,629,768.33	1,826,871.80
1-30 Days								9,984.18	188,602.75	110,076.51	163,686.78
31-60 Days								-	41,578.78	56,382.65	120,648.87
61-90 Days								-	24,241.81	19,989.49	80,808.24
91-120 Days								-	38,462.33	45,674.80	4,424.11
121-150 Days								-	14,843.64	4,911.81	9,044.68
151-180 Days								-	4,998.09	9,812.59	31,137.51
181+ Days								-	-	57,911.34	59,842.81

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	-	-	1,198,427.91	3,975,348.84	2,934,527.52	2,296,464.80
								May-18	May-19	May-20	May-21
Current								99.17%	92.13%	89.61%	79.55%
1-30 Days								0.83%	4.74%	3.75%	7.13%
31-60 Days								0.00%	1.05%	1.92%	5.25%
61-90 Days								0.00%	0.61%	0.68%	3.52%
91-120 Days								0.00%	0.97%	1.56%	0.19%
121-150 Days								0.00%	0.37%	0.17%	0.39%
151-180 Days								0.00%	0.13%	0.33%	1.36%
181+ Days								0.00%	0.00%	1.97%	2.61%
Current - 90 Days								100.00%	98.53%	95.97%	95.45%
91-180 Days								0.00%	1.47%	2.06%	1.94%



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

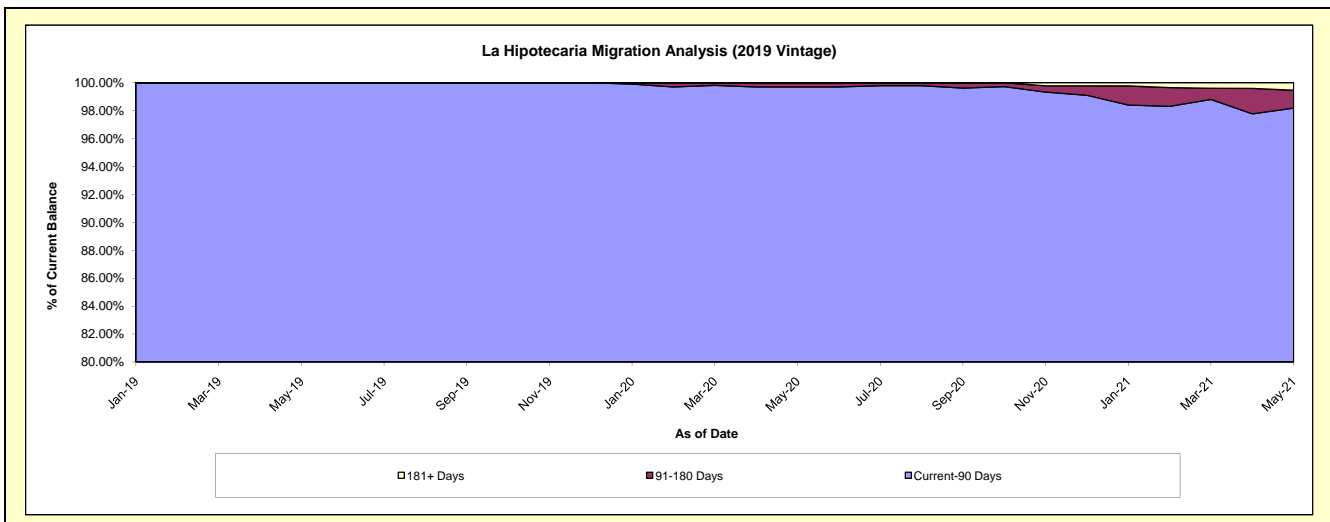
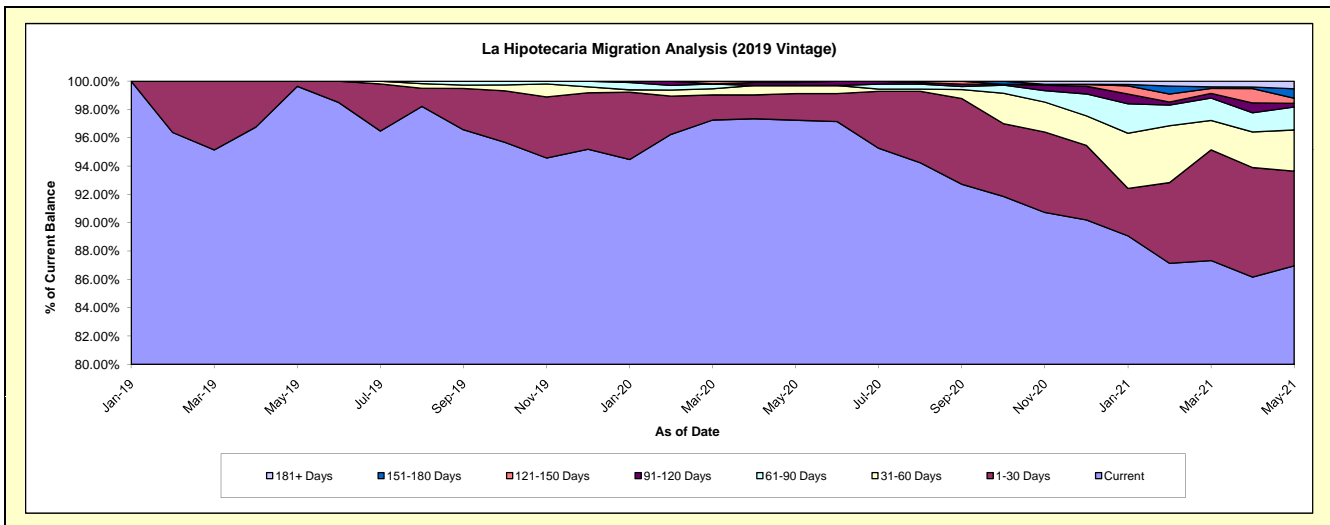
Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2021

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	2,533,333.76	5,060,043.71	4,042,696.65
										May-19	May-20	May-21
Current										2,524,025.17	4,920,548.61	3,515,473.47
1-30 Days										9,308.59	95,183.50	270,352.69
31-60 Days										-	28,873.26	117,506.45
61-90 Days										-	-	65,751.84
91-120 Days										-	10,539.16	10,365.19
121-150 Days										-	4,899.18	14,577.13
151-180 Days										-	-	26,858.86
181+ Days										-	-	21,811.02

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	2,533,333.76	5,060,043.71	4,042,696.65
										May-19	May-20	May-21
Current										99.63%	97.24%	86.96%
1-30 Days										0.37%	1.88%	6.69%
31-60 Days										0.00%	0.57%	2.91%
61-90 Days										0.00%	0.00%	1.63%
91-120 Days										0.00%	0.21%	0.26%
121-150 Days										0.00%	0.10%	0.36%
151-180 Days										0.00%	0.00%	0.66%
181+ Days										0.00%	0.00%	0.54%
Current - 90 Days										100.00%	99.69%	98.18%
91-180 Days										0.00%	0.31%	1.28%



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

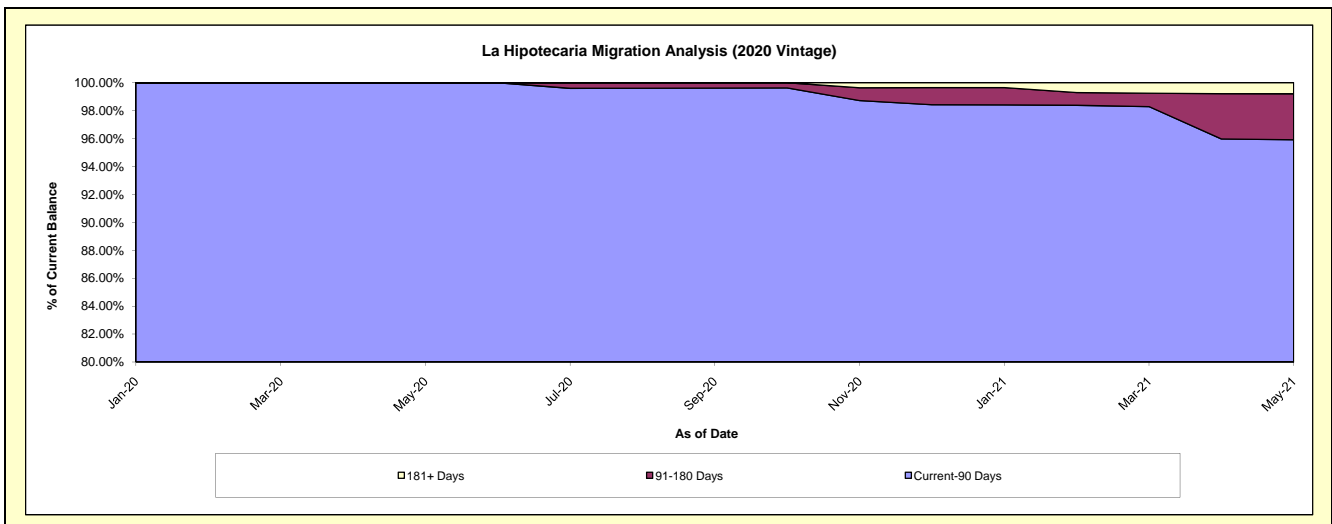
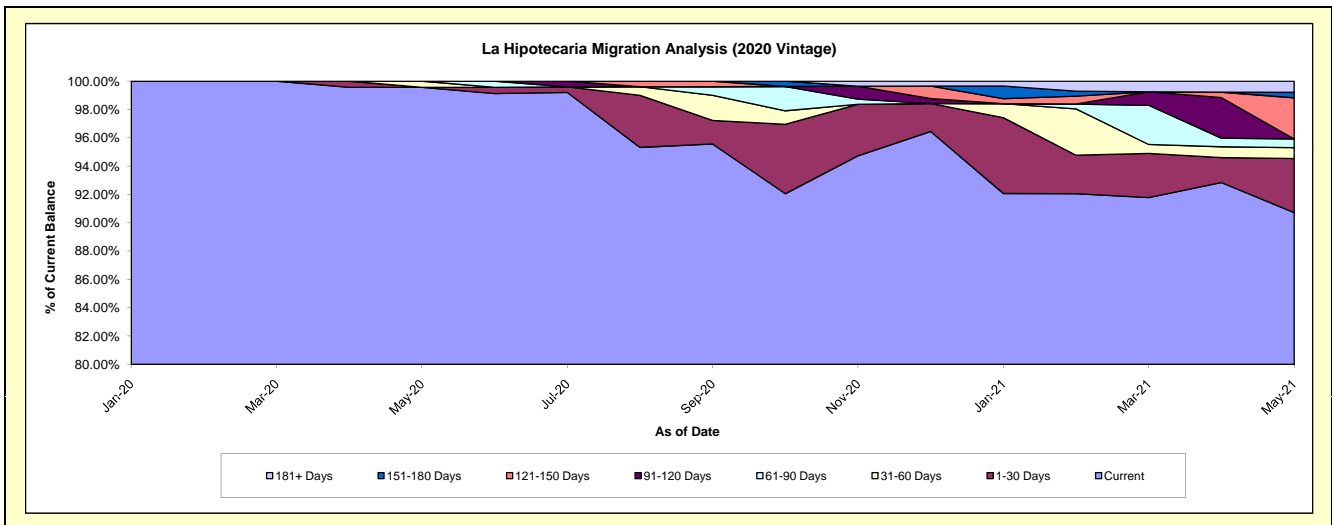
Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2021

Current Portfolio Balance										1,145,448.98	1,260,822.47
										May-20	May-21
Current										1,140,448.98	1,143,769.93
1-30 Days										-	48,171.23
31-60 Days										5,000.00	9,735.33
61-90 Days										-	7,711.05
91-120 Days										-	-
121-150 Days										-	36,619.54
151-180 Days										-	4,848.70
181+ Days										-	9,966.69

Delinquency Status (% of Current Balance)

Current Portfolio Balance										1,145,448.98	1,260,822.47
										May-20	May-21
Current										99.56%	90.72%
1-30 Days										0.00%	3.82%
31-60 Days										0.44%	0.77%
61-90 Days										0.00%	0.61%
91-120 Days										0.00%	0.00%
121-150 Days										0.00%	2.90%
151-180 Days										0.00%	0.38%
181+ Days										0.00%	0.79%
Current - 90 Days										100.00%	95.92%
91-180 Days										0.00%	3.29%



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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 5/31/2021

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	-	-	354,377.75
												May-21
Current												354,377.75
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	-	-	-	-	-	-	-	-	-	-	-	354,377.75
												May-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%

