



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

Personal Loans June 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 6/30/2021.

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

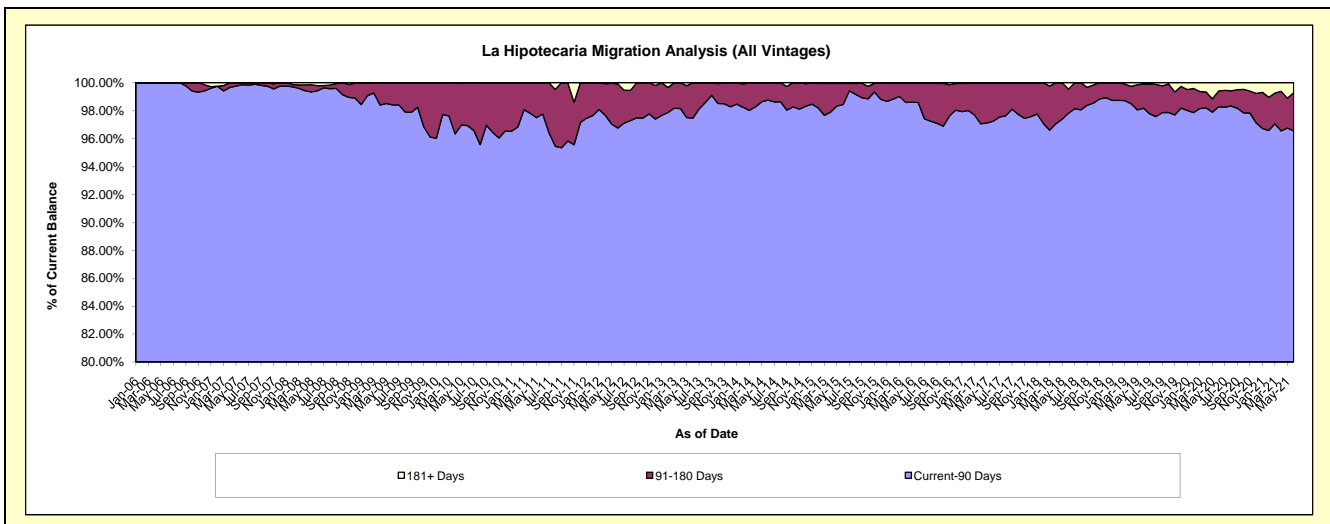
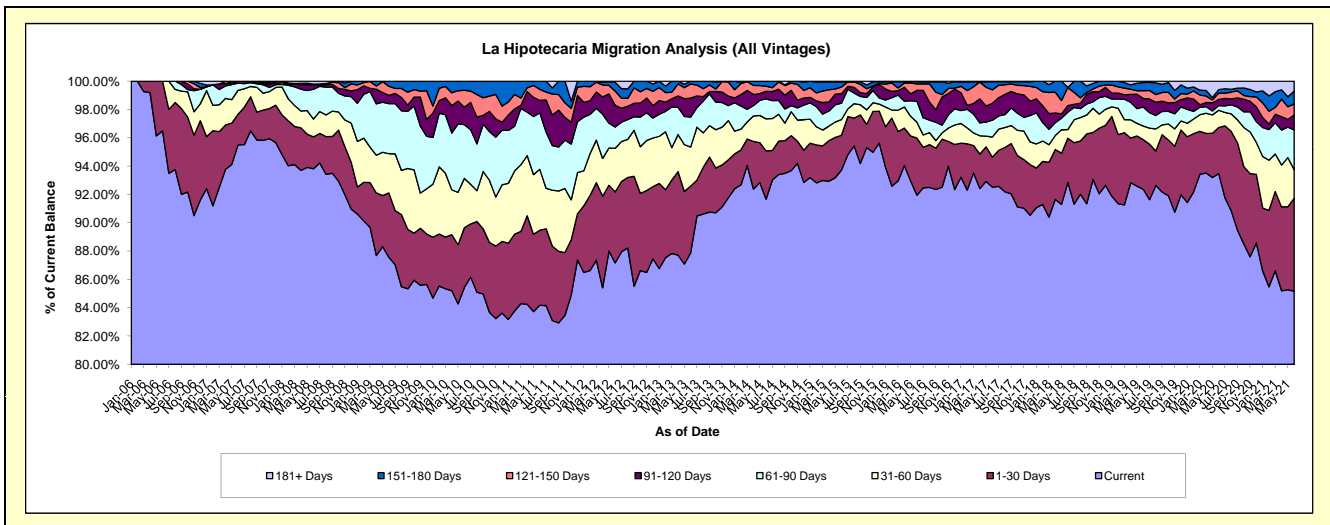
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2021

Current Portfolio Balance	4,702,675.09	5,072,194.67	5,491,802.43	5,170,099.28	4,837,381.94	4,831,848.53	5,860,680.28	9,568,968.44	10,834,339.16	9,132,402.18
	Jun-12	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current	4,099,534.61	4,456,970.79	5,034,478.34	4,845,786.45	4,447,677.64	4,470,022.81	5,441,063.77	8,838,270.03	10,127,313.47	7,777,649.77
1-30 Days	235,194.30	239,544.16	186,955.69	126,897.24	195,231.96	102,095.64	183,557.67	335,277.63	352,052.69	598,945.06
31-60 Days	145,074.48	139,821.40	124,161.84	57,503.14	54,233.83	69,112.98	35,554.53	92,233.98	132,211.89	184,892.89
61-90 Days	70,509.86	107,303.26	77,738.03	59,316.62	71,859.80	57,581.86	72,390.85	128,472.85	36,418.97	256,082.45
91-120 Days	71,858.81	68,214.67	29,167.72	35,130.57	37,173.33	58,121.12	27,192.76	57,634.41	46,673.72	96,653.57
121-150 Days	47,504.65	50,335.18	19,490.63	23,982.88	21,846.14	45,456.74	74,506.95	52,725.40	47,705.27	71,267.79
151-180 Days	29,193.57	10,005.21	19,810.18	19,027.61	7,215.76	27,457.46	-	55,561.99	27,784.95	82,345.02
181+ Days	3,804.81	-	-	2,454.77	2,143.48	1,999.92	26,413.75	8,792.15	64,178.20	64,565.63

Delinquency Status (% of Current Balance)

Current Portfolio Balance	4,702,675.09	5,072,194.67	5,491,802.43	5,170,099.28	4,837,381.94	4,831,848.53	5,860,680.28	9,568,968.44	10,834,339.16	9,132,402.18
	Jun-12	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current	87.17%	87.87%	91.67%	93.73%	91.94%	92.51%	92.84%	92.36%	93.47%	85.17%
1-30 Days	5.00%	4.72%	3.40%	2.45%	4.04%	2.11%	3.13%	3.50%	3.25%	6.56%
31-60 Days	3.08%	2.76%	2.26%	1.11%	1.12%	1.43%	0.61%	0.96%	1.22%	2.02%
61-90 Days	1.50%	2.12%	1.42%	1.15%	1.49%	1.19%	1.24%	1.34%	0.34%	2.80%
91-120 Days	1.53%	1.34%	0.53%	0.68%	0.77%	1.20%	0.46%	0.60%	0.43%	1.06%
121-150 Days	1.01%	0.99%	0.35%	0.46%	0.45%	0.94%	1.27%	0.55%	0.44%	0.78%
151-180 Days	0.62%	0.20%	0.36%	0.37%	0.15%	0.57%	0.00%	0.58%	0.26%	0.90%
181+ Days	0.08%	0.00%	0.00%	0.05%	0.04%	0.04%	0.45%	0.09%	0.59%	0.71%
Current - 90 Days	96.76%	97.47%	98.75%	98.44%	98.59%	97.25%	97.81%	98.17%	98.28%	96.55%
91-180 Days	3.16%	2.53%	1.25%	1.51%	1.37%	2.71%	1.74%	1.73%	1.13%	2.74%



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

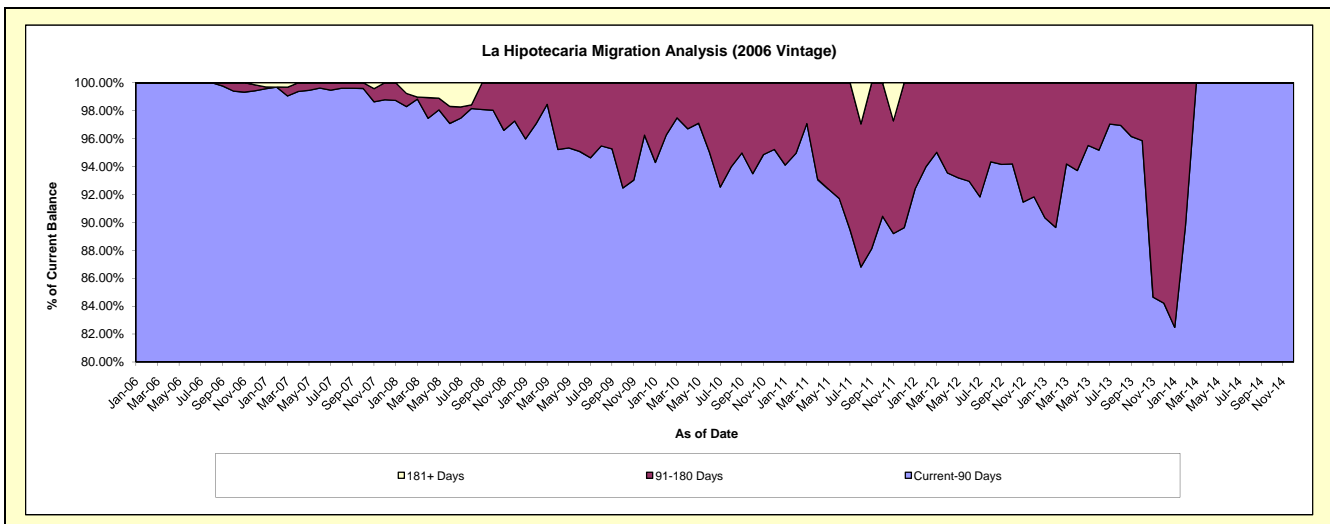
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2021

Current Portfolio Balance	138,284.49	55,054.20	5,591.95	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	Jun-12	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current	105,217.12	32,187.48	3,053.53	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	9,024.98	10,103.63	1,456.99	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	14,284.86	9,625.58	1,081.43	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	-	480.86	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	5,154.52	-	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	4,603.01	-	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	-	2,656.65	-	#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	138,284.49	55,054.20	5,591.95	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	Jun-12	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current	76.09%	58.47%	54.61%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	6.53%	18.35%	26.06%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	10.33%	17.48%	19.34%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	0.00%	0.87%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	3.73%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	3.33%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	0.00%	4.83%	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	92.94%	95.17%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-180 Days	7.06%	4.83%	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)

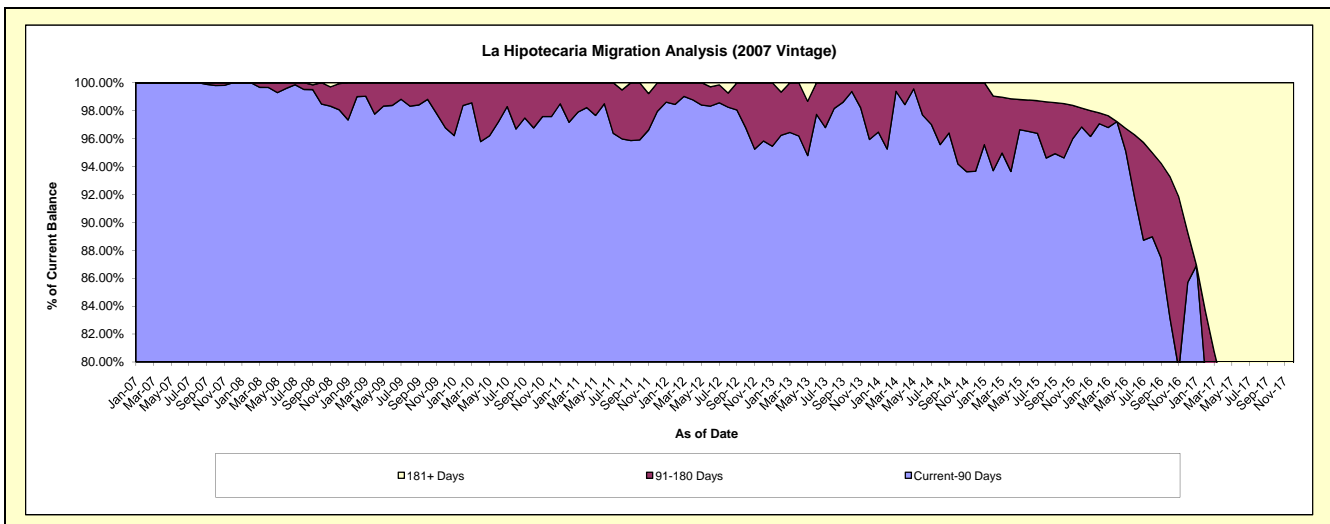
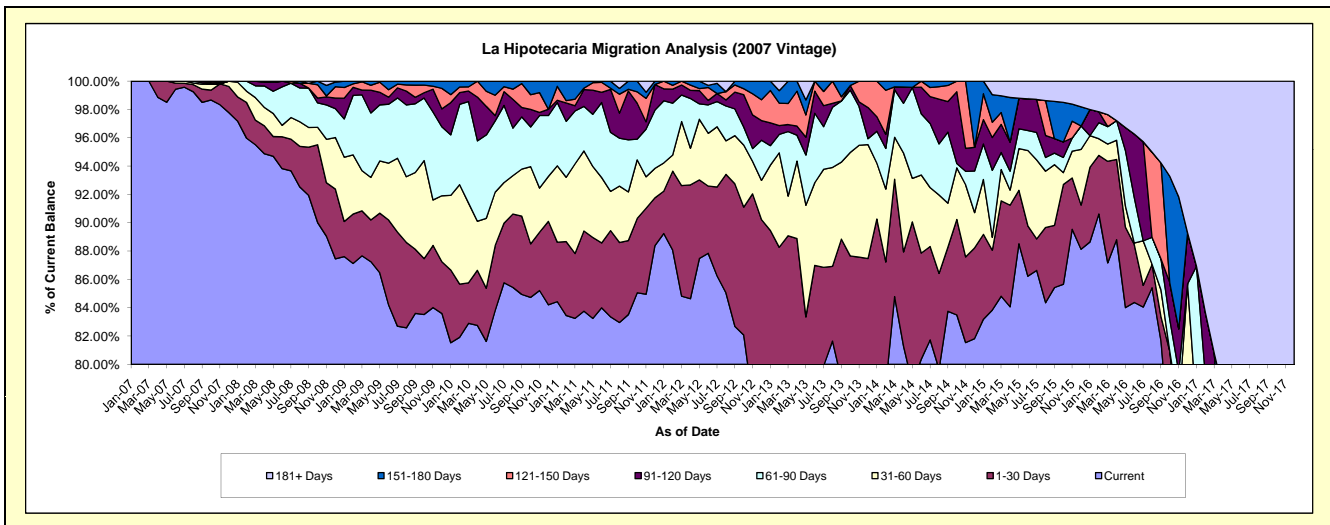
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2021

Current Portfolio Balance	1,293,649.31	771,646.75	441,294.85	196,820.76	57,442.77	5,509.90	#N/A	#N/A	#N/A	#N/A
	Jun-12	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current	1,136,387.39	599,816.27	354,696.30	169,704.07	48,467.49	1,462.09	#N/A	#N/A	#N/A	#N/A
1-30 Days	61,450.42	71,444.07	33,021.10	7,013.04	2,346.93	2,047.89	#N/A	#N/A	#N/A	#N/A
31-60 Days	48,187.37	45,047.25	24,340.21	10,473.11	65.30	-	#N/A	#N/A	#N/A	#N/A
61-90 Days	25,972.92	37,857.58	19,034.33	2,772.51	1,849.19	-	#N/A	#N/A	#N/A	#N/A
91-120 Days	4,079.26	12,065.17	8,311.98	4,403.26	2,570.38	-	#N/A	#N/A	#N/A	#N/A
121-150 Days	11,827.05	5,416.41	1,890.93	-	-	-	#N/A	#N/A	#N/A	#N/A
151-180 Days	1,940.09	-	-	-	-	-	#N/A	#N/A	#N/A	#N/A
181+ Days	3,804.81	-	-	2,454.77	2,143.48	1,999.92	#N/A	#N/A	#N/A	#N/A

Delinquency Status (% of Current Balance)

Current Portfolio Balance	1,293,649.31	771,646.75	441,294.85	196,820.76	57,442.77	5,509.90	#N/A	#N/A	#N/A	#N/A
	Jun-12	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current	87.84%	77.73%	80.38%	86.22%	84.38%	26.54%	#N/A	#N/A	#N/A	#N/A
1-30 Days	4.75%	9.26%	7.48%	3.56%	4.09%	37.17%	#N/A	#N/A	#N/A	#N/A
31-60 Days	3.72%	5.84%	5.52%	5.32%	0.11%	0.00%	#N/A	#N/A	#N/A	#N/A
61-90 Days	2.01%	4.91%	4.31%	1.41%	3.22%	0.00%	#N/A	#N/A	#N/A	#N/A
91-120 Days	0.32%	1.56%	1.88%	2.24%	4.47%	0.00%	#N/A	#N/A	#N/A	#N/A
121-150 Days	0.91%	0.70%	0.43%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A
151-180 Days	0.15%	0.00%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A
181+ Days	0.29%	0.00%	0.00%	1.25%	3.73%	36.30%	#N/A	#N/A	#N/A	#N/A
Current - 90 Days	98.33%	97.73%	97.69%	96.52%	91.79%	63.70%	#N/A	#N/A	#N/A	#N/A
91-180 Days	1.38%	2.27%	2.31%	2.24%	4.47%	0.00%	#N/A	#N/A	#N/A	#N/A



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

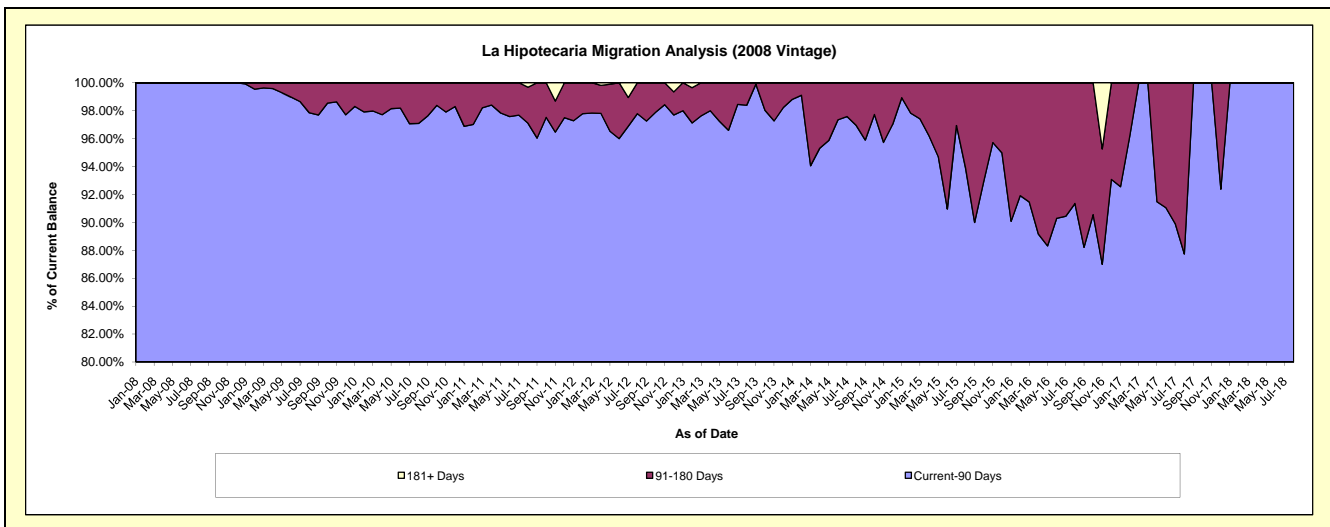
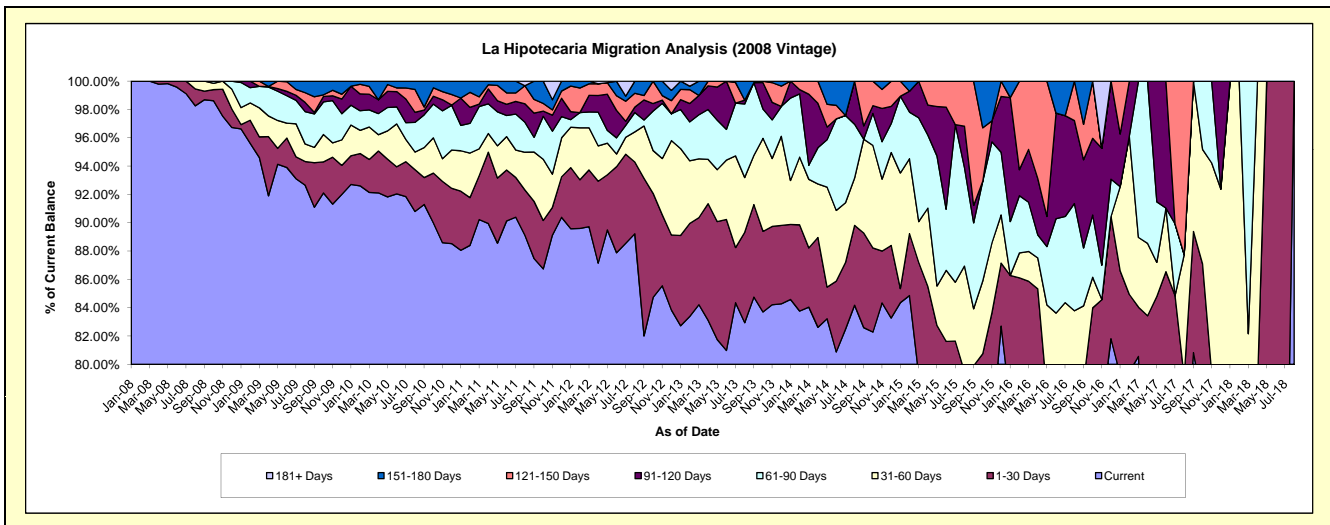
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2021

Current Portfolio Balance	1,751,265.95	1,195,123.96	733,679.91	372,820.61	152,713.75	41,955.31	1,255.19	#N/A	#N/A	#N/A
	Jun-12	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current	1,539,085.88	967,842.40	593,375.83	287,702.20	113,825.26	28,500.32	904.93	#N/A	#N/A	#N/A
1-30 Days	106,389.47	110,557.91	36,698.69	16,598.29	8,028.41	7,810.17	350.26	#N/A	#N/A	#N/A
31-60 Days	15,740.52	50,095.04	36,632.46	18,711.96	5,841.33	1,885.69	-	#N/A	#N/A	#N/A
61-90 Days	19,993.98	25,940.20	47,464.79	16,092.58	10,194.14	-	-	#N/A	#N/A	#N/A
91-120 Days	33,976.30	40,688.41	-	26,878.23	11,374.90	3,759.13	-	#N/A	#N/A	#N/A
121-150 Days	18,053.00	-	6,989.02	6,837.35	-	-	-	#N/A	#N/A	#N/A
151-180 Days	18,026.80	-	12,519.12	-	3,449.71	-	-	#N/A	#N/A	#N/A
181+ Days	-	-	-	-	-	-	-	#N/A	#N/A	#N/A

Delinquency Status (% of Current Balance)

Current Portfolio Balance	1,751,265.95	1,195,123.96	733,679.91	372,820.61	152,713.75	41,955.31	1,255.19	#N/A	#N/A	#N/A
	Jun-12	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current	87.88%	80.98%	80.88%	77.17%	74.54%	67.93%	72.10%	#N/A	#N/A	#N/A
1-30 Days	6.08%	9.25%	5.00%	4.45%	5.26%	18.62%	27.90%	#N/A	#N/A	#N/A
31-60 Days	0.90%	4.19%	4.99%	5.02%	3.83%	4.49%	0.00%	#N/A	#N/A	#N/A
61-90 Days	1.14%	2.17%	6.47%	4.32%	6.68%	0.00%	0.00%	#N/A	#N/A	#N/A
91-120 Days	1.94%	3.40%	0.00%	7.21%	7.45%	8.96%	0.00%	#N/A	#N/A	#N/A
121-150 Days	1.03%	0.00%	0.95%	1.83%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A
151-180 Days	1.03%	0.00%	1.71%	0.00%	2.26%	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	96.00%	96.60%	97.34%	90.96%	90.29%	91.04%	100.00%	#N/A	#N/A	#N/A
91-180 Days	4.00%	3.40%	2.66%	9.04%	9.71%	8.96%	0.00%	#N/A	#N/A	#N/A



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

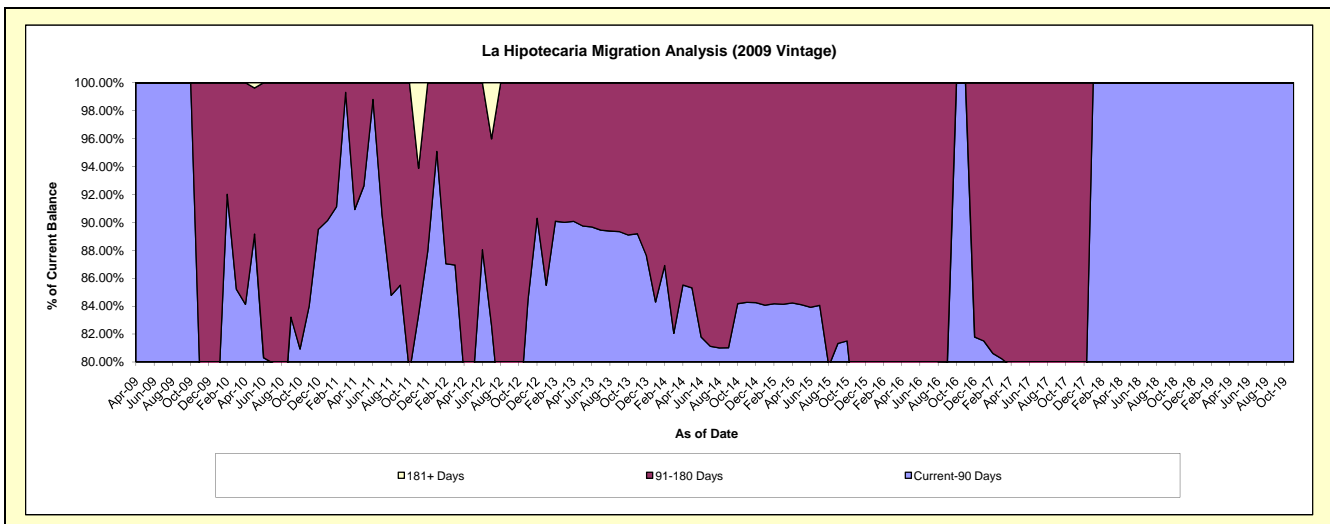
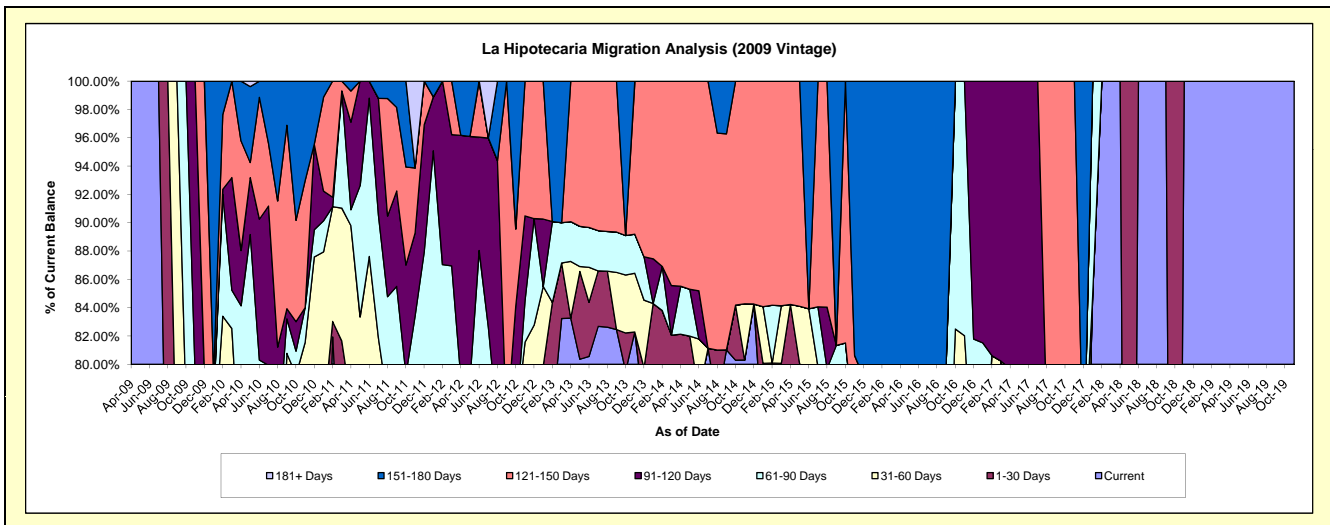
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2021

Current Portfolio Balance	129,954.32	88,152.66	49,984.08	35,523.99	18,021.23	10,765.32	568.39	181.23	#N/A	#N/A
	Jun-12	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current	75,011.24	71,014.20	38,971.41	25,748.61	11,988.02	988.95	568.39	181.23	#N/A	#N/A
1-30 Days	11,831.00	3,368.28	-	2,621.35	-	-	-	-	#N/A	#N/A
31-60 Days	15,648.96	2,183.54	1,910.97	1,443.78	-	7,509.21	-	-	#N/A	#N/A
61-90 Days	11,920.99	2,480.31	-	-	2,267.16	-	-	-	#N/A	#N/A
91-120 Days	10,401.78	-	1,699.04	-	-	2,267.16	-	-	#N/A	#N/A
121-150 Days	5,140.35	9,106.33	7,402.66	-	-	-	-	-	#N/A	#N/A
151-180 Days	-	-	-	5,710.25	3,766.05	-	-	-	#N/A	#N/A
181+ Days	-	-	-	-	-	-	-	-	#N/A	#N/A

Delinquency Status (% of Current Balance)

Current Portfolio Balance	129,954.32	88,152.66	49,984.08	35,523.99	18,021.23	10,765.32	568.39	181.23	#N/A	#N/A
	Jun-12	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current	57.72%	80.56%	77.97%	72.48%	66.52%	9.19%	100.00%	100.00%	#N/A	#N/A
1-30 Days	9.10%	3.82%	0.00%	7.38%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A
31-60 Days	12.04%	2.48%	3.82%	4.06%	0.00%	69.75%	0.00%	0.00%	#N/A	#N/A
61-90 Days	9.17%	2.81%	0.00%	0.00%	12.58%	0.00%	0.00%	0.00%	#N/A	#N/A
91-120 Days	8.00%	0.00%	3.40%	0.00%	0.00%	21.06%	0.00%	0.00%	#N/A	#N/A
121-150 Days	3.96%	10.33%	14.81%	0.00%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A
151-180 Days	0.00%	0.00%	0.00%	16.07%	20.90%	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	88.04%	89.67%	81.79%	83.93%	79.10%	78.94%	100.00%	100.00%	#N/A	#N/A
91-180 Days	11.96%	10.33%	18.21%	16.07%	20.90%	21.06%	0.00%	0.00%	#N/A	#N/A



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

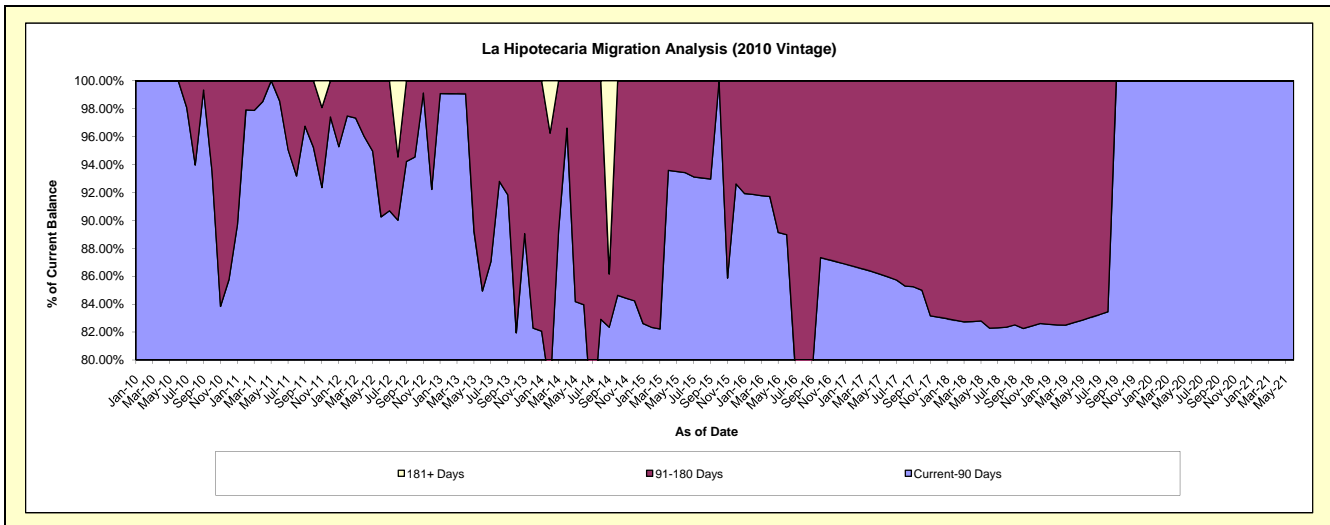
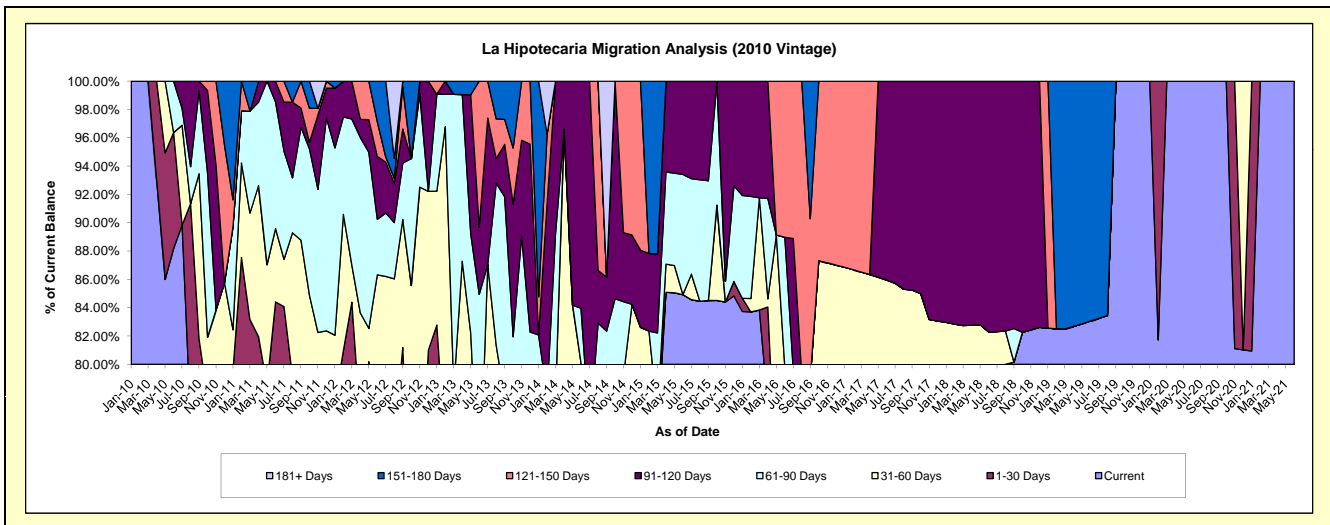
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2021

Current Portfolio Balance	321,627.20	226,798.65	119,390.86	58,452.88	31,976.10	22,136.88	15,033.93	13,553.63	10,668.72	10,040.45
	Jun-12	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current	189,494.05	105,462.02	86,323.68	49,641.05	22,679.81	17,279.68	11,834.60	11,257.85	10,668.72	10,040.45
1-30 Days	41,270.69	31,381.44	-	-	-	-	-	-	-	-
31-60 Days	46,885.62	21,354.80	9,220.24	-	2,832.39	1,746.62	536.13	-	-	-
61-90 Days	12,621.97	34,452.25	4,690.24	4,962.75	2,939.46	-	-	-	-	-
91-120 Days	14,246.95	10,765.61	19,156.70	3,849.08	-	3,110.58	2,663.20	-	-	-
121-150 Days	7,881.24	23,382.53	-	-	3,524.44	-	-	-	-	-
151-180 Days	9,226.68	-	-	-	-	-	-	2,295.78	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance	321,627.20	226,798.65	119,390.86	58,452.88	31,976.10	22,136.88	15,033.93	13,553.63	10,668.72	10,040.45
	Jun-12	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current	58.92%	46.50%	72.30%	84.92%	70.93%	78.06%	78.72%	83.06%	100.00%	100.00%
1-30 Days	12.83%	13.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31-60 Days	14.58%	9.42%	7.72%	0.00%	8.86%	7.89%	3.57%	0.00%	0.00%	0.00%
61-90 Days	3.92%	15.19%	3.93%	8.49%	9.19%	0.00%	0.00%	0.00%	0.00%	0.00%
91-120 Days	4.43%	4.75%	16.05%	6.58%	0.00%	14.05%	17.71%	0.00%	0.00%	0.00%
121-150 Days	2.45%	10.31%	0.00%	0.00%	11.02%	0.00%	0.00%	0.00%	0.00%	0.00%
151-180 Days	2.87%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	16.94%	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	90.25%	84.94%	83.95%	93.42%	88.98%	85.95%	82.29%	83.06%	100.00%	100.00%
91-180 Days	9.75%	15.06%	16.05%	6.58%	11.02%	14.05%	17.71%	16.94%	0.00%	0.00%



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

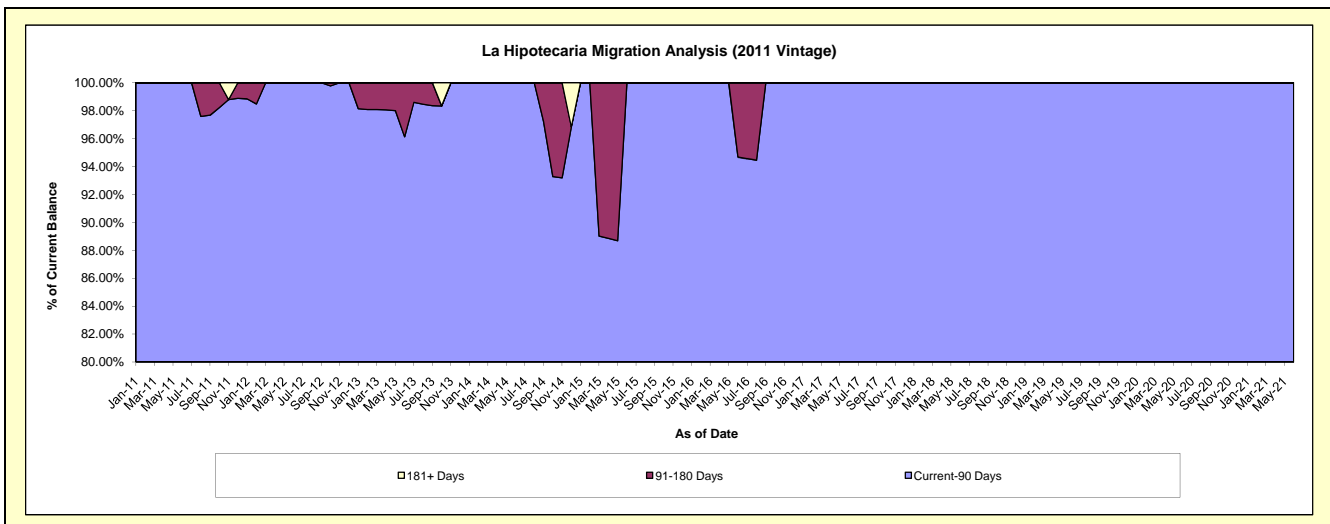
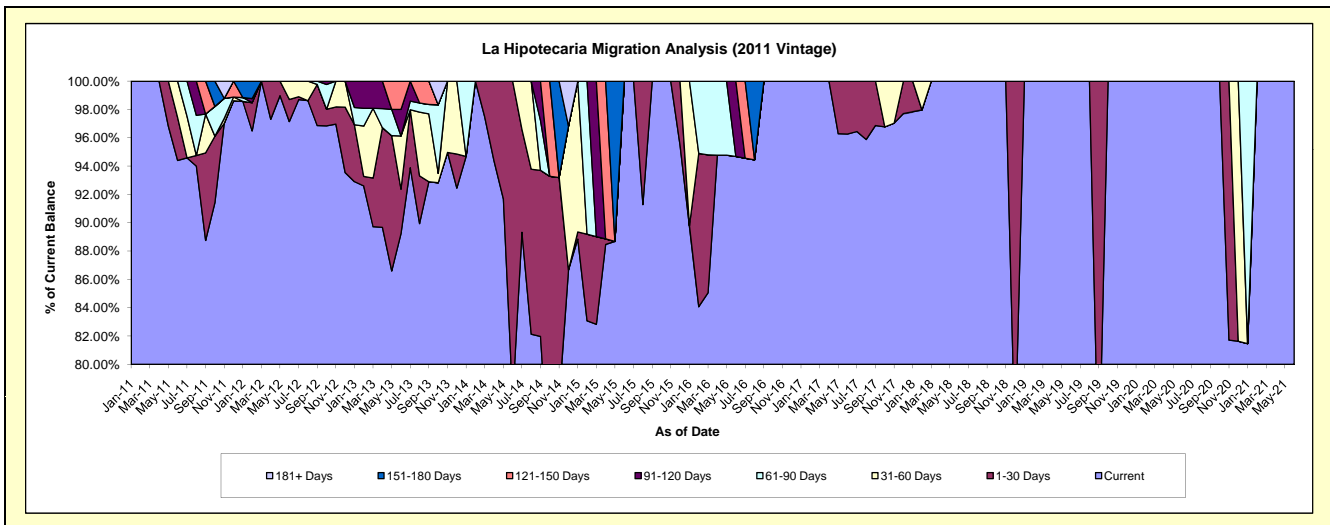
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2021

Current Portfolio Balance	334,627.95	250,407.59	155,723.35	98,739.47	68,912.84	47,350.20	27,399.61	22,575.94	17,651.27	12,890.45
	Jun-12	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current	325,073.06	223,448.23	120,701.61	98,739.47	65,246.41	45,580.80	27,399.61	22,575.94	17,651.27	12,890.45
1-30 Days	5,227.74	7,857.50	35,021.74	-	-	1,769.40	-	-	-	-
31-60 Days	4,327.15	9,409.84	-	-	-	-	-	-	-	-
61-90 Days	-	-	-	-	-	-	-	-	-	-
91-120 Days	-	4,695.48	-	-	3,666.43	-	-	-	-	-
121-150 Days	-	4,996.54	-	-	-	-	-	-	-	-
151-180 Days	-	-	-	-	-	-	-	-	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance	334,627.95	250,407.59	155,723.35	98,739.47	68,912.84	47,350.20	27,399.61	22,575.94	17,651.27	12,890.45
	Jun-12	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current	97.14%	89.23%	77.51%	100.00%	94.68%	96.26%	100.00%	100.00%	100.00%	100.00%
1-30 Days	1.56%	3.14%	22.49%	0.00%	0.00%	3.74%	0.00%	0.00%	0.00%	0.00%
31-60 Days	1.29%	3.76%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
91-120 Days	0.00%	1.88%	0.00%	0.00%	5.32%	0.00%	0.00%	0.00%	0.00%	0.00%
121-150 Days	0.00%	2.00%	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%	96.13%	100.00%	100.00%	94.68%	100.00%	100.00%	100.00%	100.00%	100.00%
91-180 Days	0.00%	3.87%	0.00%	0.00%	5.32%	0.00%	0.00%	0.00%	0.00%	0.00%



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

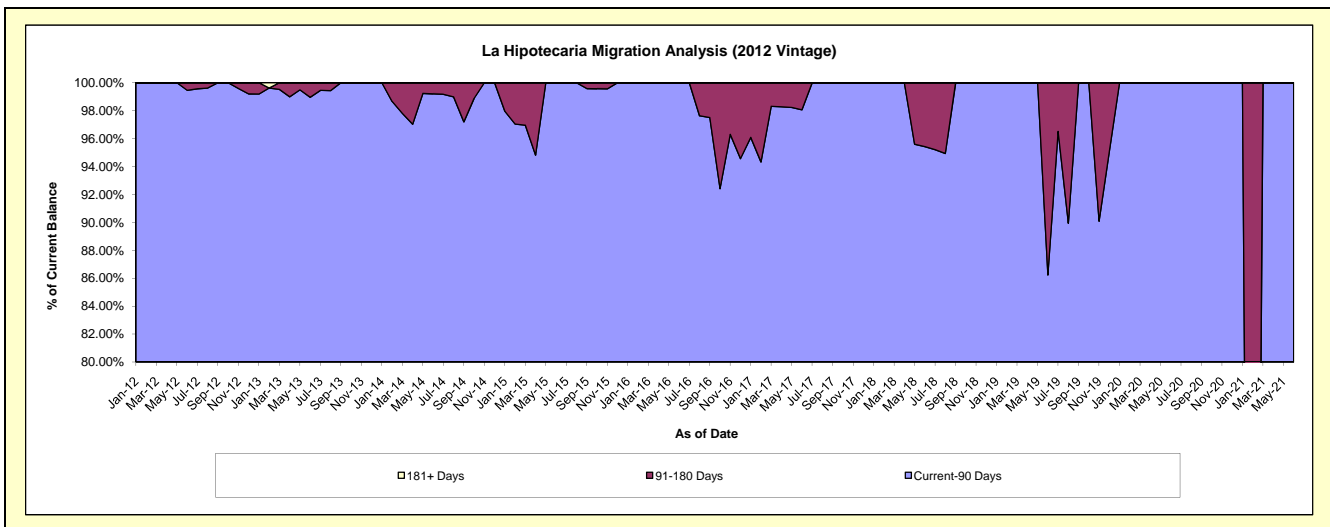
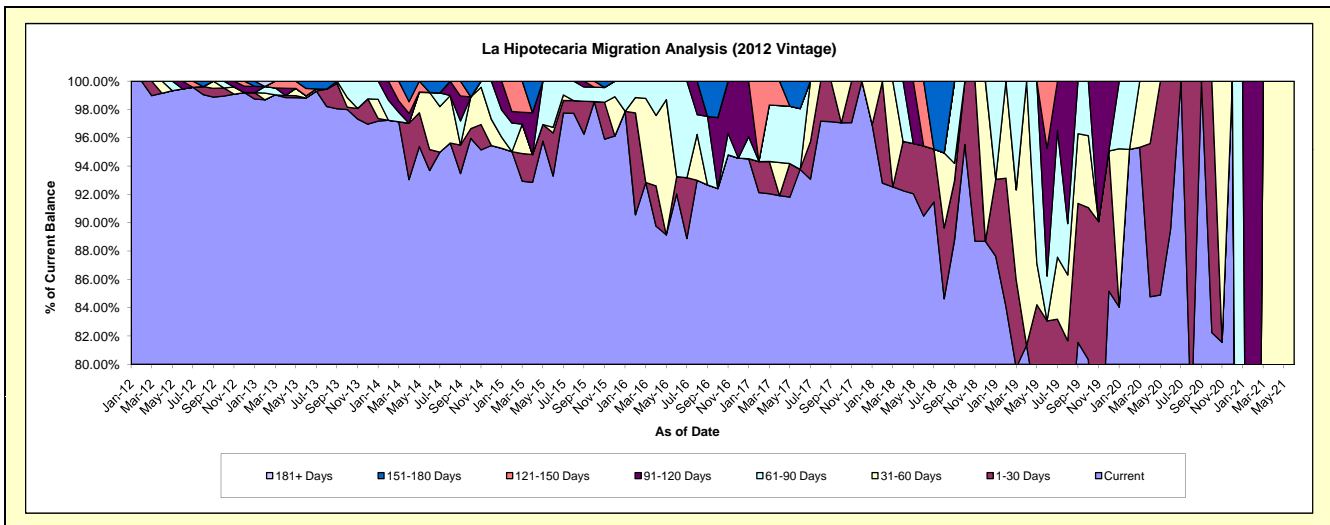
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2021

Current Portfolio Balance	733,265.87	1,421,427.46	835,748.75	500,974.27	302,493.57	182,912.60	109,038.90	41,169.91	4,451.24	1,356.89
	Jun-12	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current	729,265.87	1,404,540.18	782,987.76	467,395.25	278,380.74	171,513.15	98,653.98	31,137.52	3,985.70	-
1-30 Days	-	-	12,369.08	15,264.14	3,712.16	-	5,395.75	3,062.85	465.54	-
31-60 Days	-	2,105.35	33,724.29	2,000.98	-	-	-	-	-	1,356.89
61-90 Days	-	-	-	16,313.90	20,400.67	7,850.91	-	-	-	-
91-120 Days	4,000.00	-	-	-	-	-	-	1,302.53	-	-
121-150 Days	-	7,433.37	-	-	-	-	4,989.17	1,954.30	-	-
151-180 Days	-	7,348.56	6,667.62	-	-	3,548.54	-	-	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance	733,265.87	1,421,427.46	835,748.75	500,974.27	302,493.57	182,912.60	109,038.90	41,169.91	4,451.24	1,356.89
	Jun-12	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current	99.45%	98.81%	93.69%	93.30%	92.03%	93.77%	90.48%	75.63%	89.54%	0.00%
1-30 Days	0.00%	0.00%	1.48%	3.05%	1.23%	0.00%	4.95%	7.44%	10.46%	0.00%
31-60 Days	0.00%	0.15%	4.04%	0.40%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
61-90 Days	0.00%	0.00%	0.00%	3.26%	6.74%	4.29%	0.00%	3.16%	0.00%	0.00%
91-120 Days	0.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.02%	0.00%	0.00%
121-150 Days	0.00%	0.52%	0.00%	0.00%	0.00%	0.00%	4.58%	4.75%	0.00%	0.00%
151-180 Days	0.00%	0.52%	0.80%	0.00%	0.00%	1.94%	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	99.45%	98.96%	99.20%	100.00%	100.00%	98.06%	95.42%	86.24%	100.00%	100.00%
91-180 Days	0.55%	1.04%	0.80%	0.00%	0.00%	1.94%	4.58%	13.76%	0.00%	0.00%



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

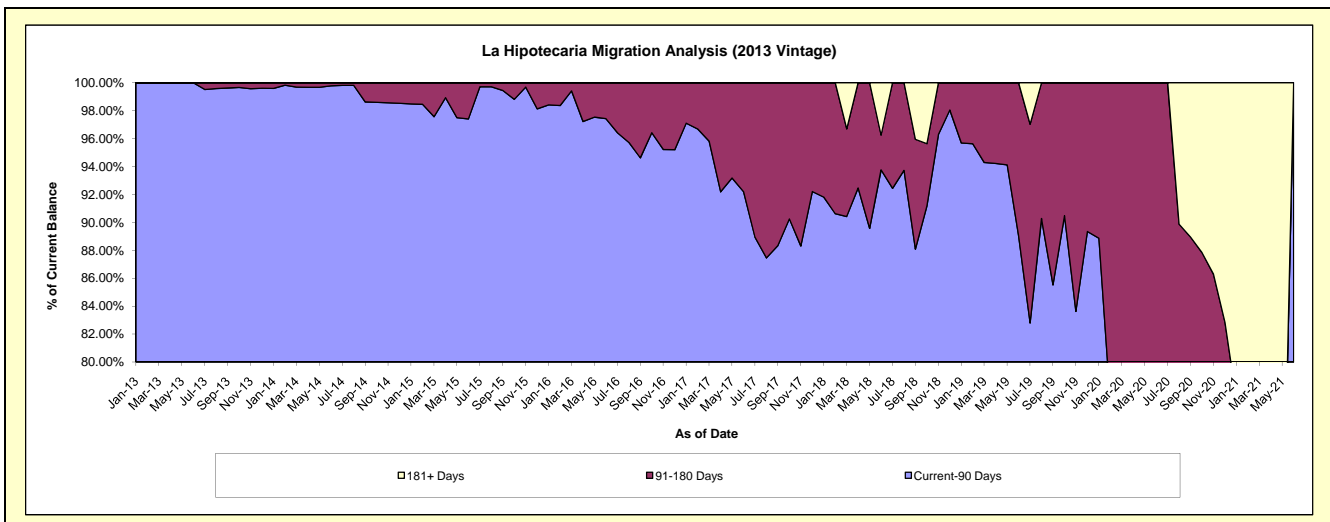
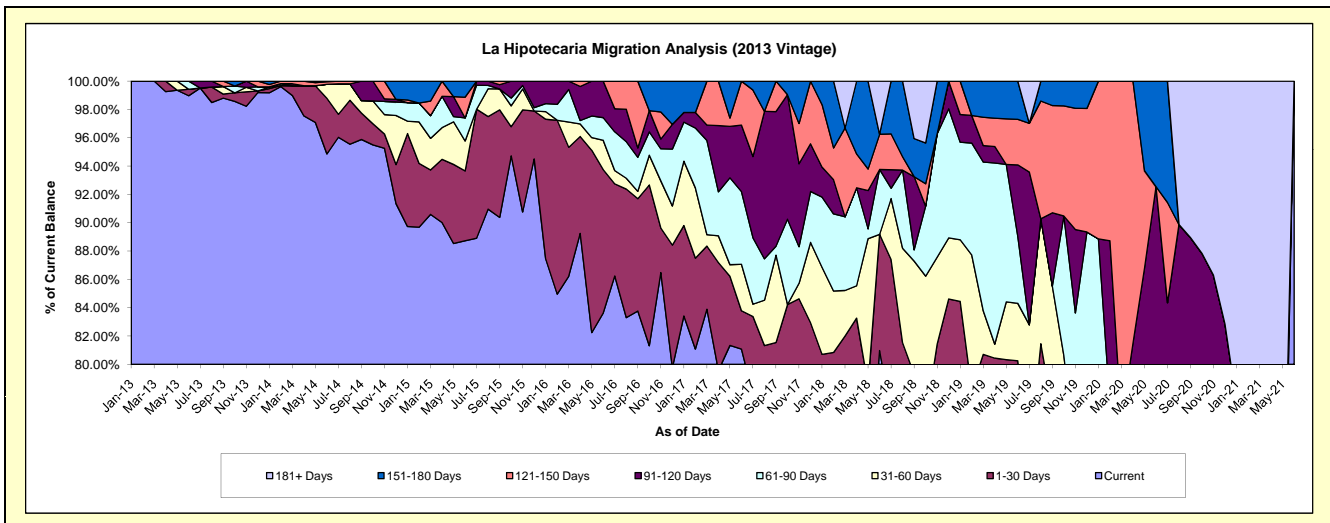
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2021

Current Portfolio Balance	-	1,063,583.40	1,740,465.80	1,175,132.58	759,217.10	563,288.20	332,579.63	181,283.72	61,400.89	4,277.95
	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	
Current	1,052,660.01	1,650,994.01	1,042,651.48	634,968.84	456,705.22	269,300.53	128,761.11	37,679.85	4,277.95	
1-30 Days	4,831.33	68,388.09	57,970.02	76,784.14	15,235.89	27,297.96	16,719.92	2,650.37	-	
31-60 Days	-	17,252.24	24,873.31	15,759.36	18,479.15	-	7,364.44	922.77	-	
61-90 Days	6,092.06	-	19,174.88	12,143.14	28,928.09	15,236.64	8,566.01	4,253.28	-	
91-120 Days	-	-	-	19,561.62	26,465.97	-	9,156.37	11,326.57	-	
121-150 Days	-	3,208.02	17,145.53	-	17,473.88	8,267.16	5,834.73	-	-	
151-180 Days	-	623.44	13,317.36	-	-	-	4,881.14	4,568.05	-	
181+ Days	-	-	-	-	-	12,477.34	-	-	-	

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	1,063,583.40	1,740,465.80	1,175,132.58	759,217.10	563,288.20	332,579.63	181,283.72	61,400.89	4,277.95
	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	
Current	98.97%	94.86%	88.73%	83.63%	81.08%	80.97%	71.03%	61.37%	100.00%	
1-30 Days	0.45%	3.93%	4.93%	10.11%	2.70%	8.21%	4.32%	4.32%	0.00%	
31-60 Days	0.00%	0.99%	2.12%	2.08%	3.28%	0.00%	4.06%	1.50%	0.00%	
61-90 Days	0.57%	0.00%	1.63%	1.60%	5.14%	4.58%	4.73%	6.93%	0.00%	
91-120 Days	0.00%	0.00%	0.00%	2.58%	4.70%	0.00%	5.05%	18.45%	0.00%	
121-150 Days	0.00%	0.18%	1.46%	0.00%	3.10%	2.49%	3.22%	0.00%	0.00%	
151-180 Days	0.00%	0.04%	1.13%	0.00%	0.00%	0.00%	2.69%	7.44%	0.00%	
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	3.75%	0.00%	0.00%	0.00%	
Current - 90 Days	100.00%	99.78%	97.41%	97.42%	92.20%	93.76%	89.04%	74.11%	100.00%	
91-180 Days	0.00%	0.22%	2.59%	2.58%	7.80%	2.49%	10.96%	25.89%	0.00%	



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

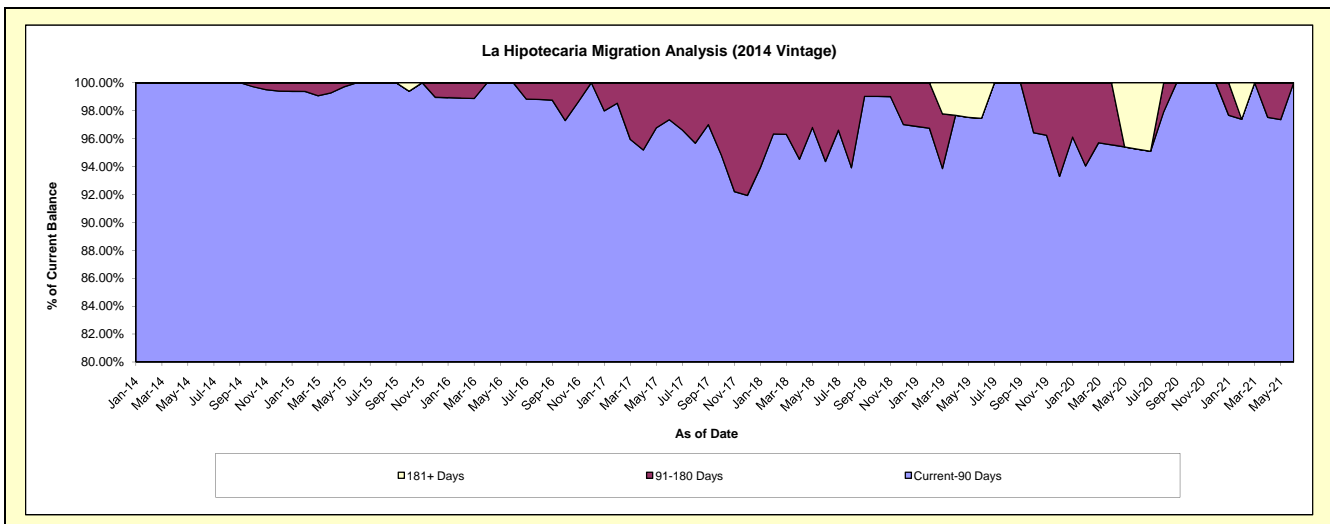
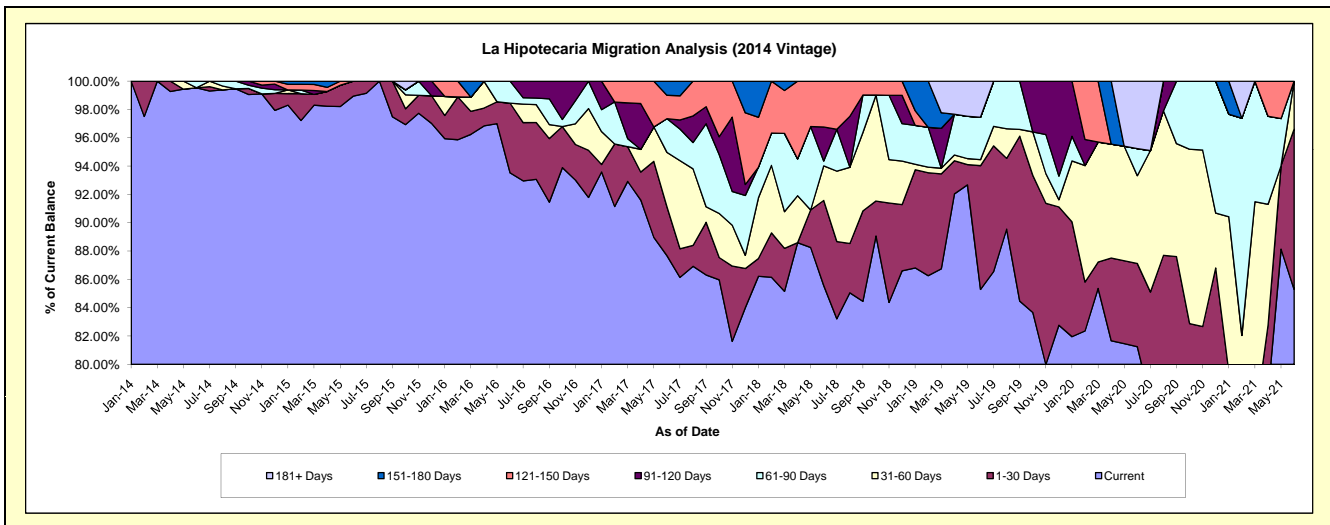
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2021

Current Portfolio Balance	-	-	1,409,922.88	2,077,492.96	1,420,192.68	876,098.05	538,102.19	345,468.01	187,307.20	66,955.26
	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21		
Current	1,403,374.21	2,055,504.28	1,328,176.97	768,095.72	460,459.04	294,658.97	152,191.71	57,108.29		
1-30 Days	-	21,988.68	69,949.67	30,391.17	32,318.45	30,199.67	10,997.82	7,580.02		
31-60 Days	-	-	-	33,594.74	13,112.80	1,459.80	11,614.19	2,266.95		
61-90 Days	6,548.67	-	22,066.04	20,802.86	1,860.13	10,357.42	3,584.37	-		
91-120 Days	-	-	-	-	12,930.27	-	-	-		
121-150 Days	-	-	-	14,505.63	17,421.50	-	-	-		
151-180 Days	-	-	-	8,707.93	-	-	-	-		
181+ Days	-	-	-	-	-	8,792.15	8,919.11	-		

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	1,409,922.88	2,077,492.96	1,420,192.68	876,098.05	538,102.19	345,468.01	187,307.20	66,955.26
	Jun-14	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21		
Current	99.54%	98.94%	93.52%	87.67%	85.57%	85.29%	81.25%	85.29%		
1-30 Days	0.00%	1.06%	4.93%	3.47%	6.01%	8.74%	5.87%	11.32%		
31-60 Days	0.00%	0.00%	0.00%	3.83%	2.44%	0.42%	6.20%	3.39%		
61-90 Days	0.46%	0.00%	1.55%	2.37%	0.35%	3.00%	1.91%	0.00%		
91-120 Days	0.00%	0.00%	0.00%	0.00%	2.40%	0.00%	0.00%	0.00%		
121-150 Days	0.00%	0.00%	0.00%	1.66%	3.24%	0.00%	0.00%	0.00%		
151-180 Days	0.00%	0.00%	0.00%	0.99%	0.00%	0.00%	0.00%	0.00%		
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	2.54%	4.76%	0.00%		
Current - 90 Days	100.00%	100.00%	100.00%	97.35%	94.36%	97.46%	95.24%	100.00%		
91-180 Days	0.00%	0.00%	0.00%	2.65%	5.64%	0.00%	0.00%	0.00%		



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

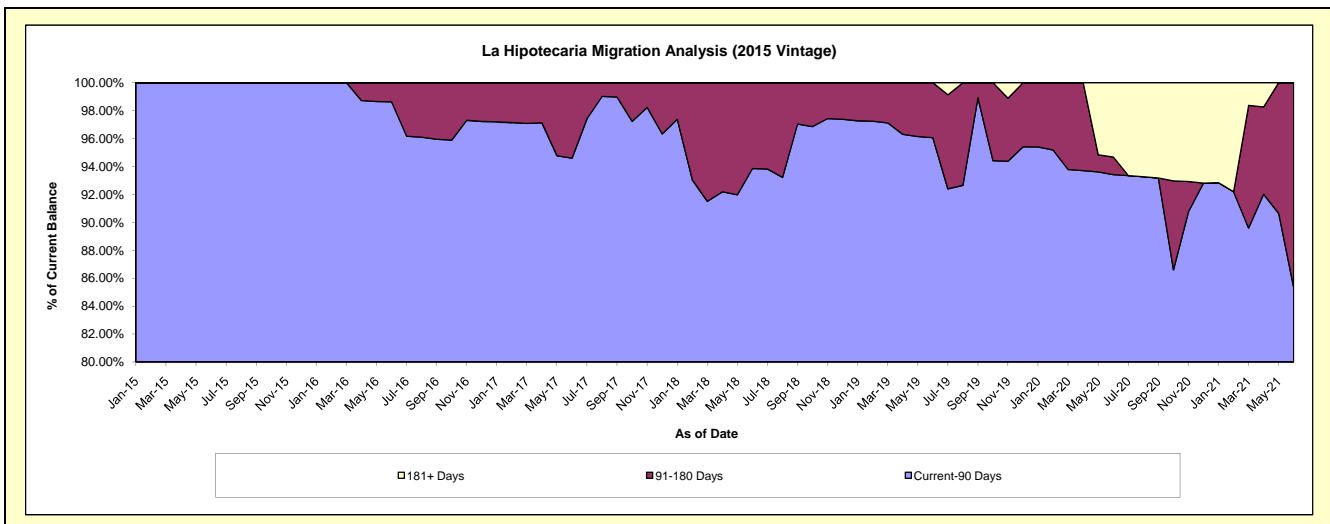
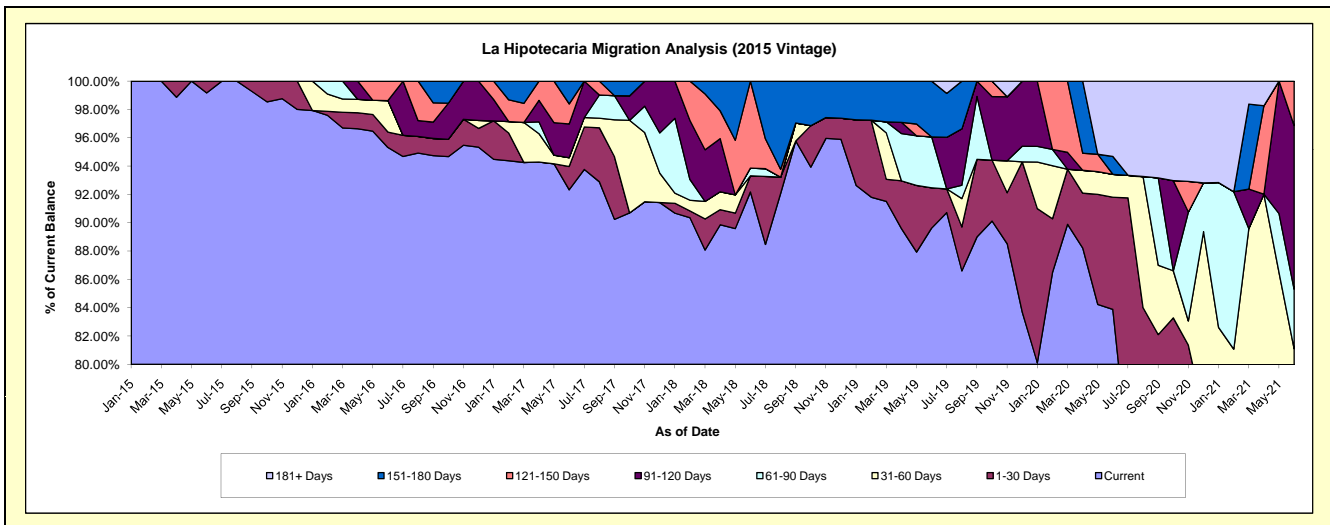
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2021

Current Portfolio Balance	-	-	-	654,141.76	1,336,614.92	947,646.70	647,213.62	403,347.62	259,335.94	176,234.00
				Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current				648,700.04	1,274,046.20	874,938.44	596,573.72	361,507.48	217,531.35	139,160.85
1-30 Days				5,441.72	14,511.57	15,614.19	7,354.59	11,447.72	20,547.31	-
31-60 Days				-	29,735.45	5,897.57	-	-	4,198.52	3,757.21
61-90 Days				-	-	-	3,537.70	14,513.28	-	7,423.10
91-120 Days				-	-	22,518.28	-	-	-	20,368.63
121-150 Days				-	18,321.70	13,477.23	39,747.61	-	-	5,524.21
151-180 Days				-	-	15,200.99	-	15,879.14	3,262.01	-
181+ Days				-	-	-	-	-	13,796.75	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	654,141.76	1,336,614.92	947,646.70	647,213.62	403,347.62	259,335.94	176,234.00
				Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current				99.17%	95.32%	92.33%	92.18%	89.63%	83.88%	78.96%
1-30 Days				0.83%	1.09%	1.65%	1.14%	2.84%	7.92%	0.00%
31-60 Days				0.00%	2.22%	0.62%	0.00%	0.00%	1.62%	2.13%
61-90 Days				0.00%	0.00%	0.00%	0.55%	3.60%	0.00%	4.21%
91-120 Days				0.00%	0.00%	2.38%	0.00%	0.00%	0.00%	11.56%
121-150 Days				0.00%	1.37%	1.42%	6.14%	0.00%	0.00%	3.13%
151-180 Days				0.00%	0.00%	1.60%	0.00%	3.94%	1.26%	0.00%
181+ Days				0.00%	0.00%	0.00%	0.00%	0.00%	5.32%	0.00%
Current - 90 Days				100.00%	98.63%	94.60%	93.86%	96.06%	93.42%	85.31%
91-180 Days				0.00%	1.37%	5.40%	6.14%	3.94%	1.26%	14.69%



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

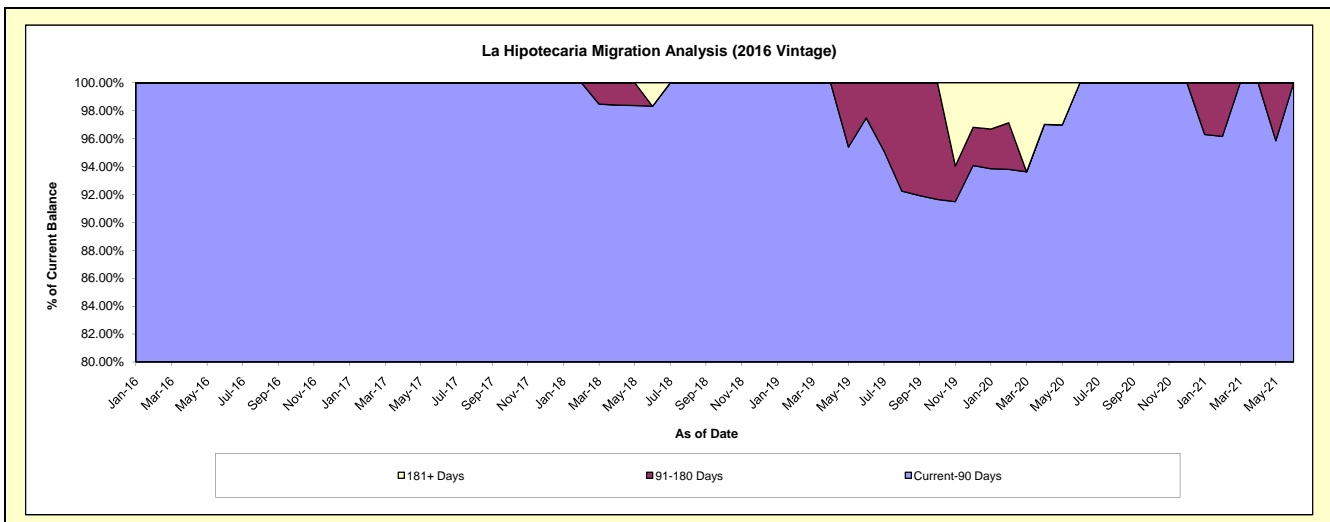
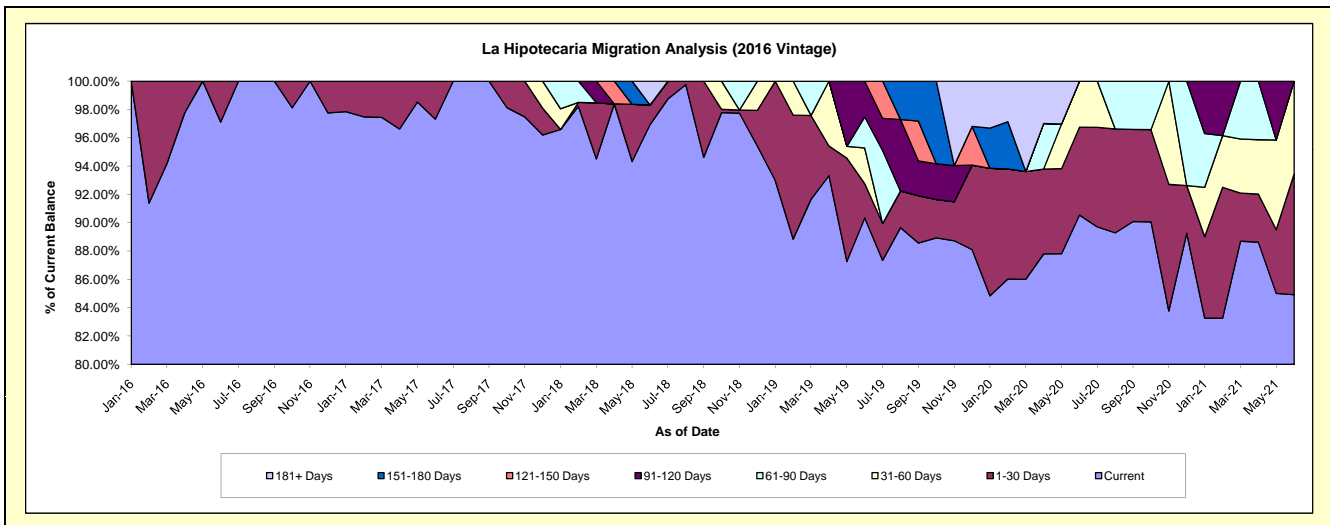
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2021

Current Portfolio Balance	-	-	-	-	689,796.98	1,088,436.02	829,285.15	656,570.01	450,648.01	324,084.97
					Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current					669,897.90	1,059,209.09	803,814.40	593,162.70	408,021.41	275,231.99
1-30 Days					19,899.08	29,226.93	11,534.34	15,877.30	27,972.42	27,609.60
31-60 Days					-	-	-	16,574.65	14,654.18	21,243.38
61-90 Days					-	-	-	14,389.21	-	-
91-120 Days					-	-	-	16,566.15	-	-
121-150 Days					-	-	-	-	-	-
151-180 Days					-	-	-	-	-	-
181+ Days					-	-	13,936.41	-	-	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	689,796.98	1,088,436.02	829,285.15	656,570.01	450,648.01	324,084.97
					Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current					97.12%	97.31%	96.93%	90.34%	90.54%	84.93%
1-30 Days					2.88%	2.69%	1.39%	2.42%	6.21%	8.52%
31-60 Days					0.00%	0.00%	0.00%	2.52%	3.25%	6.55%
61-90 Days					0.00%	0.00%	0.00%	2.19%	0.00%	0.00%
91-120 Days					0.00%	0.00%	0.00%	2.52%	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%	1.68%	0.00%	0.00%	0.00%
Current - 90 Days					100.00%	100.00%	98.32%	97.48%	100.00%	100.00%
91-180 Days					0.00%	0.00%	0.00%	2.52%	0.00%	0.00%



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

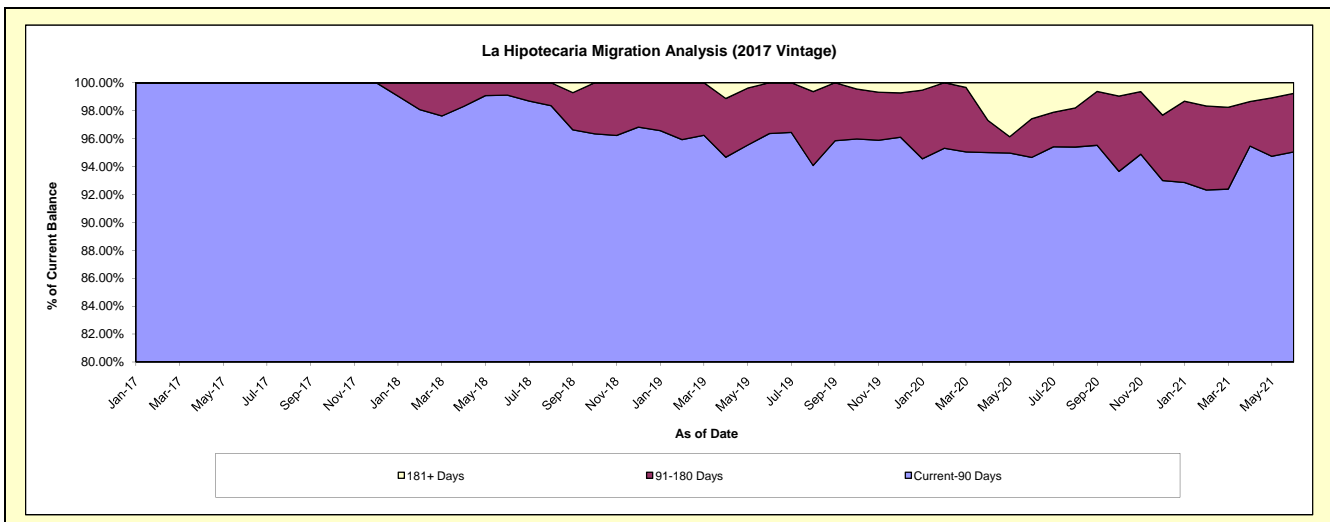
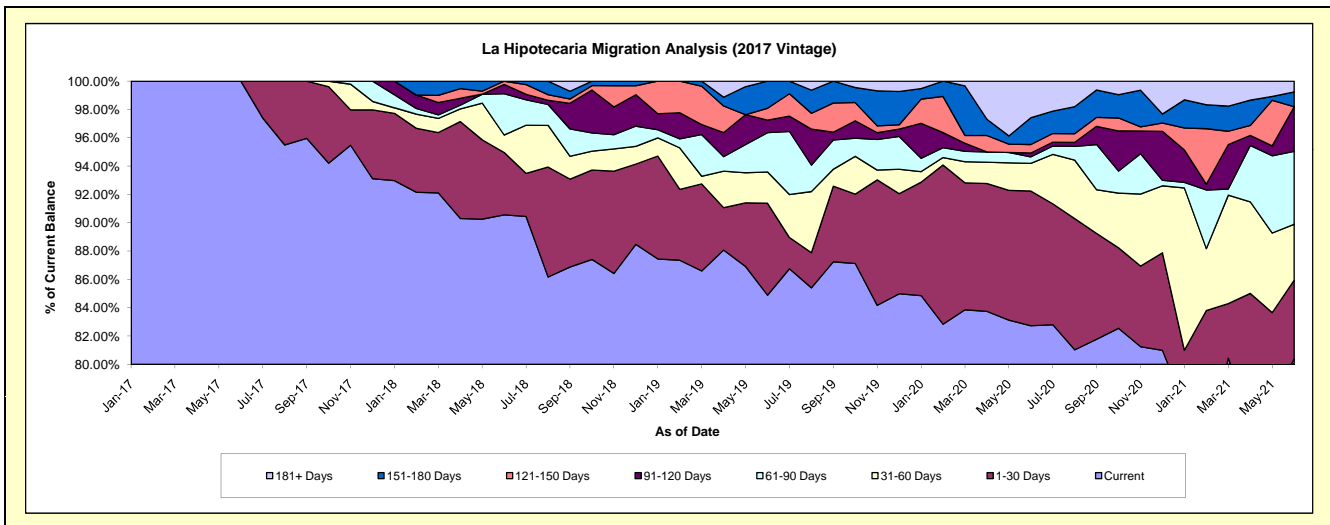
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2021

Current Portfolio Balance	-	-	-	-	-	1,045,749.35	1,774,308.12	1,181,132.33	800,300.11	601,137.48
						Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current						1,045,749.35	1,606,760.24	1,002,631.70	662,079.35	483,218.97
1-30 Days						-	78,205.10	76,677.49	76,133.68	33,414.29
31-60 Days						-	21,905.60	26,074.89	15,639.45	23,748.03
61-90 Days						-	51,756.38	32,786.11	3,644.23	30,999.59
91-120 Days						-	11,599.29	10,522.14	2,195.12	18,935.21
121-150 Days						-	4,081.51	9,830.06	4,804.66	-
151-180 Days						-	-	22,609.94	15,122.10	6,211.26
181+ Days						-	-	-	20,681.52	4,610.13

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	1,045,749.35	1,774,308.12	1,181,132.33	800,300.11	601,137.48
						Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Current						100.00%	90.56%	84.89%	82.73%	80.38%
1-30 Days						0.00%	4.41%	6.49%	9.51%	5.56%
31-60 Days						0.00%	1.23%	2.21%	1.95%	3.95%
61-90 Days						0.00%	2.92%	2.78%	0.46%	5.16%
91-120 Days						0.00%	0.65%	0.89%	0.27%	3.15%
121-150 Days						0.00%	0.23%	0.83%	0.60%	0.00%
151-180 Days						0.00%	0.00%	1.91%	1.89%	1.03%
181+ Days						0.00%	0.00%	0.00%	2.58%	0.77%
Current - 90 Days						100.00%	99.12%	96.36%	94.85%	95.05%
91-180 Days						0.00%	0.88%	3.64%	2.76%	4.18%



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

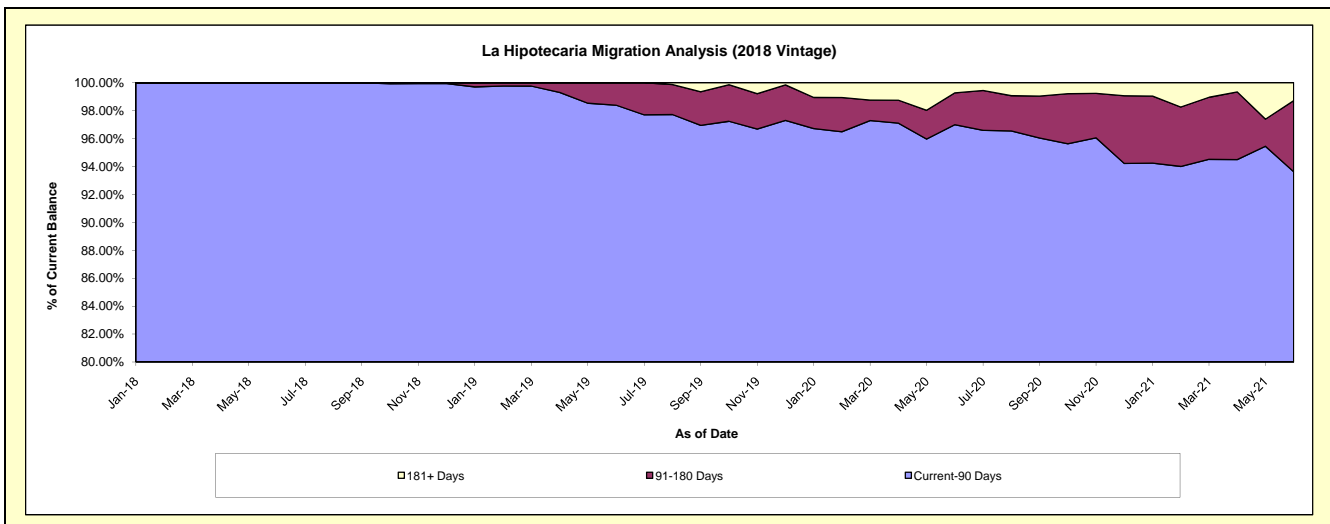
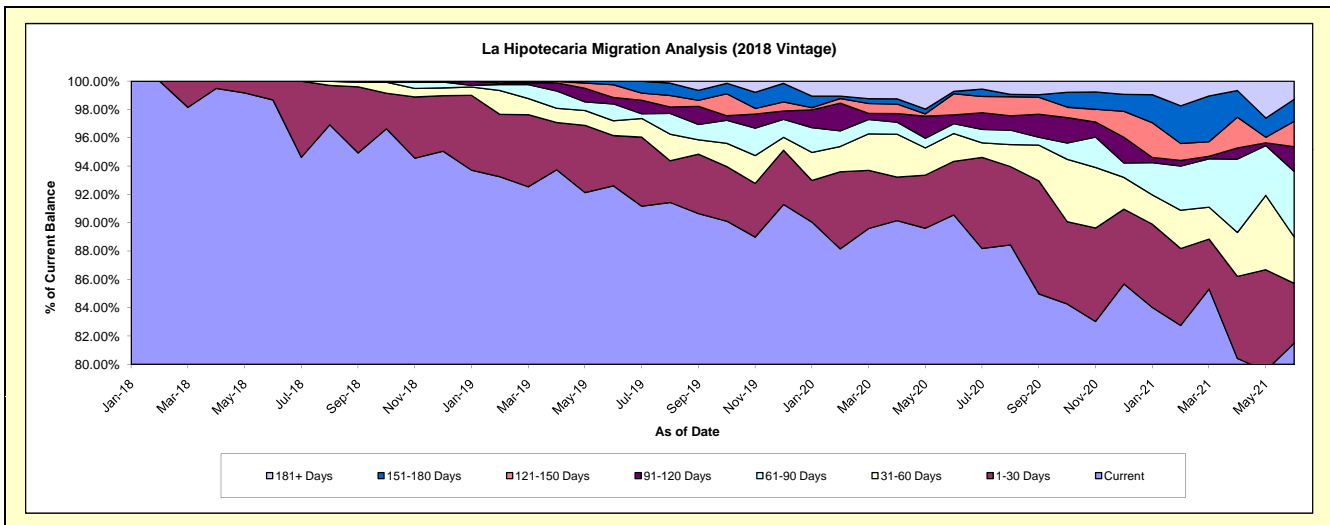
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2021

Current Portfolio Balance	-	-	-	-	-	-	-	1,585,895.55	3,905,006.00	2,873,385.54	2,270,913.49
								Jun-18	Jun-19	Jun-20	Jun-21
Current								1,564,794.33	3,616,314.29	2,601,878.07	1,850,762.89
1-30 Days								21,101.22	138,693.88	108,747.96	95,950.75
31-60 Days								-	40,760.20	56,510.50	74,398.99
61-90 Days								-	46,558.29	19,937.09	105,100.00
91-120 Days								-	17,677.04	17,797.70	39,517.13
121-150 Days								-	35,106.31	42,900.61	40,737.40
151-180 Days								-	9,895.99	4,832.79	35,330.81
181+ Days								-	-	20,780.82	29,115.52

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	-	-	1,585,895.55	3,905,006.00	2,873,385.54	2,270,913.49
								Jun-18	Jun-19	Jun-20	Jun-21
Current								98.67%	92.61%	90.55%	81.50%
1-30 Days								1.33%	3.55%	3.78%	4.23%
31-60 Days								0.00%	1.04%	1.97%	3.28%
61-90 Days								0.00%	1.19%	0.69%	4.63%
91-120 Days								0.00%	0.45%	0.62%	1.74%
121-150 Days								0.00%	0.90%	1.49%	1.79%
151-180 Days								0.00%	0.25%	0.17%	1.56%
181+ Days								0.00%	0.00%	0.72%	1.28%
Current - 90 Days								100.00%	98.39%	97.00%	93.63%
91-180 Days								0.00%	1.61%	2.28%	5.09%



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

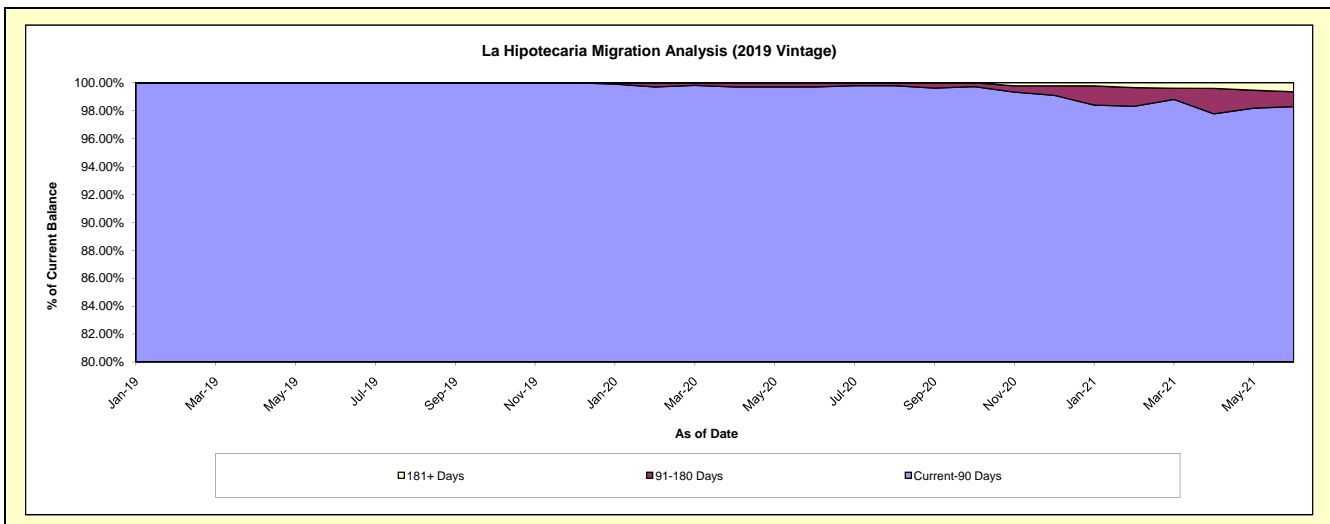
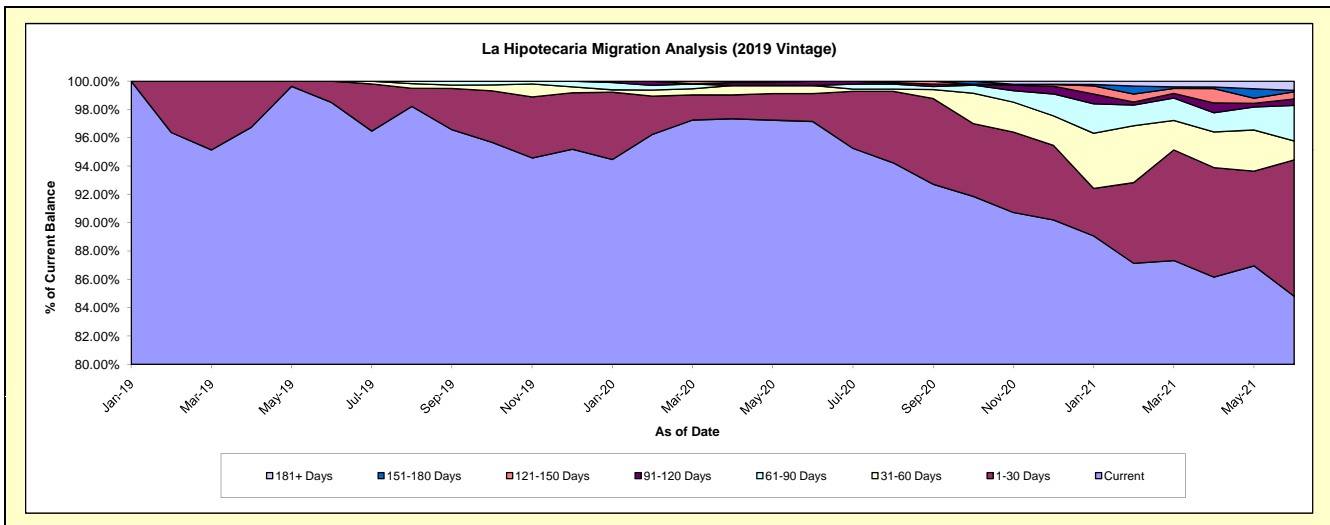
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2021

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	2,818,680.04	5,030,282.65	3,979,434.04
										Jun-19	Jun-20	Jun-21
Current										2,776,081.24	4,886,691.93	3,374,848.73
1-30 Days										42,598.80	99,564.11	383,279.83
31-60 Days										-	28,672.28	53,250.93
61-90 Days										-	-	100,007.77
91-120 Days										-	15,354.33	17,832.60
121-150 Days										-	-	20,157.48
151-180 Days										-	-	4,183.41
181+ Days										-	-	25,873.29

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	2,818,680.04	5,030,282.65	3,979,434.04
										Jun-19	Jun-20	Jun-21
Current										98.49%	97.15%	84.81%
1-30 Days										1.51%	1.98%	9.63%
31-60 Days										0.00%	0.57%	1.34%
61-90 Days										0.00%	0.00%	2.51%
91-120 Days										0.00%	0.31%	0.45%
121-150 Days										0.00%	0.00%	0.51%
151-180 Days										0.00%	0.00%	0.11%
181+ Days										0.00%	0.00%	0.65%
Current - 90 Days										100.00%	99.69%	98.29%
91-180 Days										0.00%	0.31%	1.06%



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

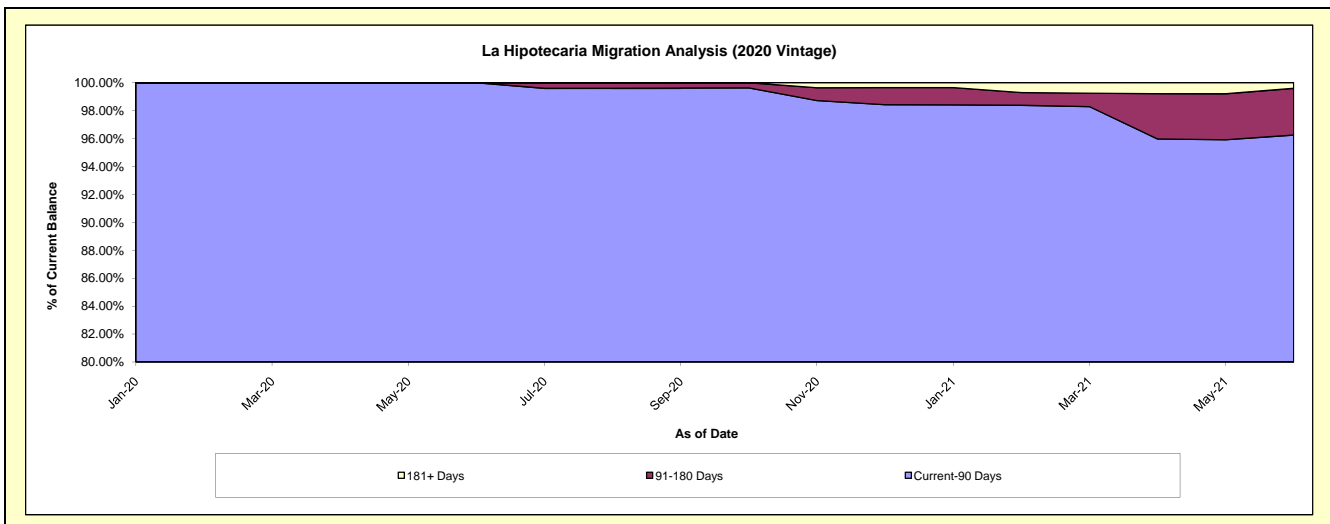
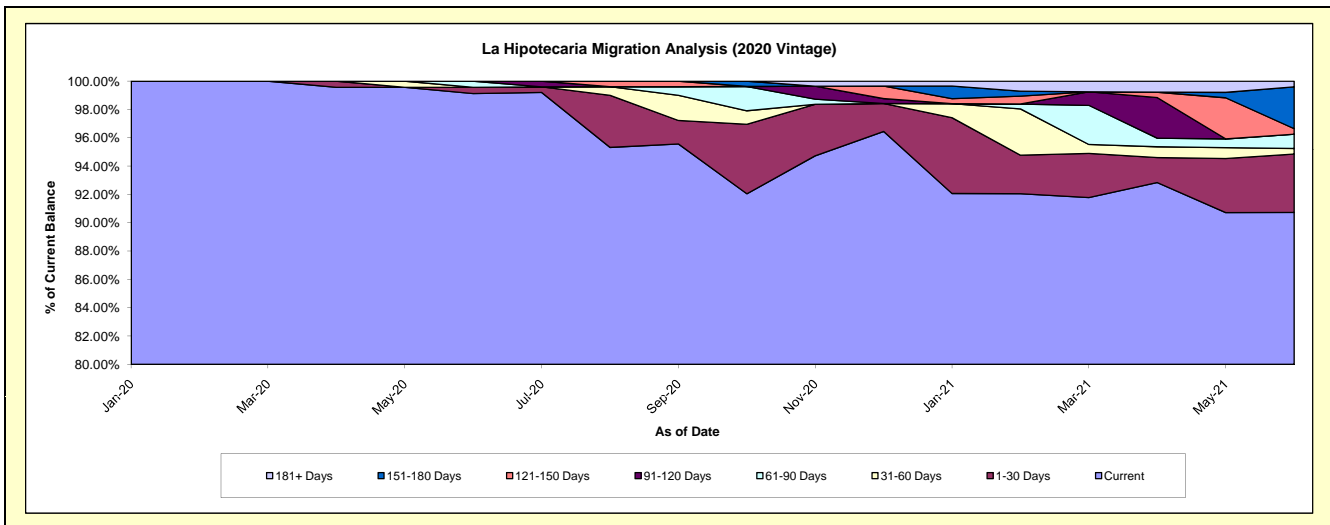
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2021

Current Portfolio Balance										1,138,907.59	1,239,814.77
										Jun-20	Jun-21
Current										1,128,934.11	1,124,846.77
1-30 Days										4,973.48	51,110.57
31-60 Days										-	4,870.51
61-90 Days										5,000.00	12,551.99
91-120 Days										-	-
121-150 Days										-	4,848.70
151-180 Days										-	36,619.54
181+ Days										-	4,966.69

Delinquency Status (% of Current Balance)

Current Portfolio Balance										1,138,907.59	1,239,814.77
										Jun-20	Jun-21
Current										99.12%	90.73%
1-30 Days										0.44%	4.12%
31-60 Days										0.00%	0.39%
61-90 Days										0.44%	1.01%
91-120 Days										0.00%	0.00%
121-150 Days										0.00%	0.39%
151-180 Days										0.00%	2.95%
181+ Days										0.00%	0.40%
Current - 90 Days										100.00%	96.25%
91-180 Days										0.00%	3.34%



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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2021

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	-	-	445,262.43
												Jun-21
Current												445,262.43
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	-	-	-	-	-	-	-	-	-	-	-	445,262.43
												Jun-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%

