



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

### Personal Loans September 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 9/30/2021.

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

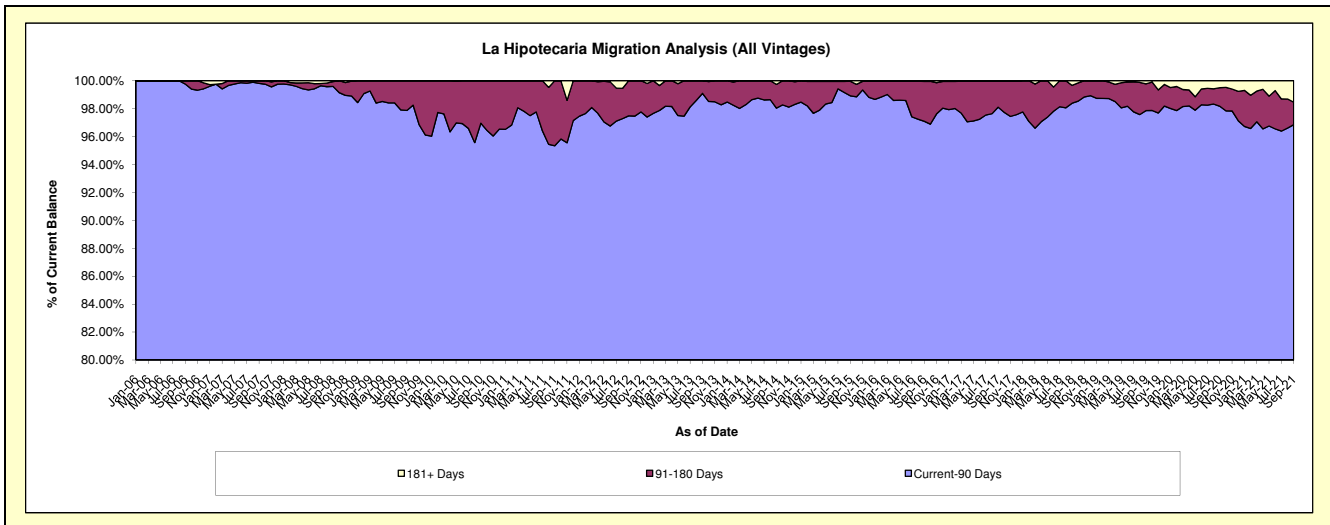
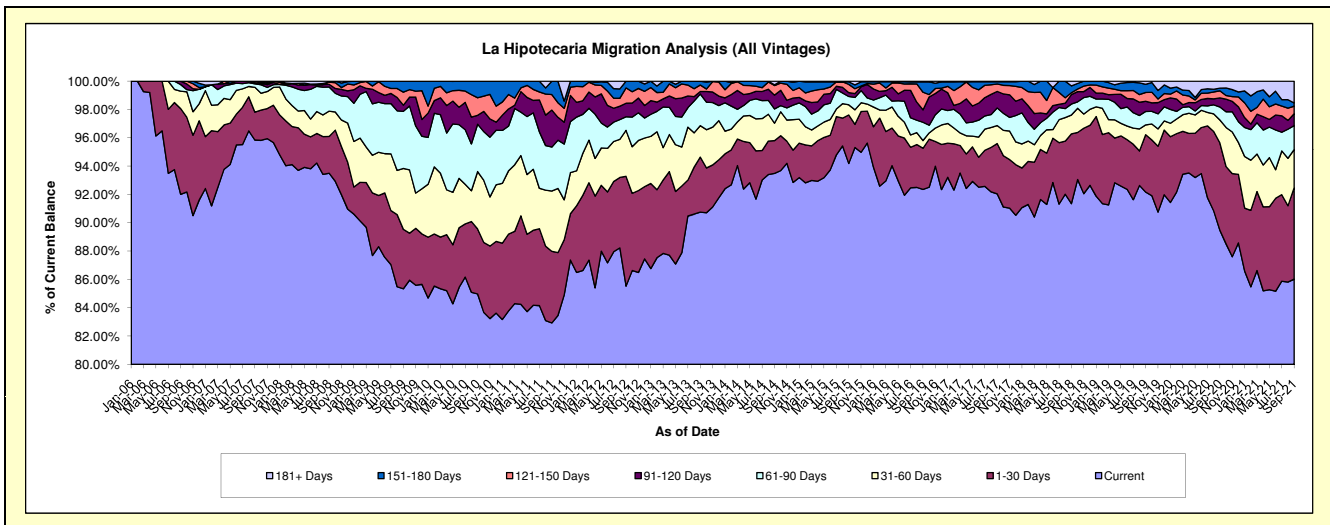
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 9/30/2021

Current Portfolio Balance	4,679,799.23	5,068,246.60	5,757,948.12	5,195,032.07	4,709,215.38	5,154,102.66	7,032,823.98	10,181,678.73	10,512,930.63	8,459,750.90
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current	4,002,299.45	4,599,694.24	5,382,797.27	4,893,013.43	4,349,229.17	4,743,675.72	6,424,396.84	9,384,310.79	9,405,377.82	7,276,792.00
1-30 Days	362,981.36	196,625.34	133,174.71	177,972.86	136,786.76	183,297.36	346,499.78	412,132.97	648,766.24	545,861.42
31-60 Days	151,883.25	112,847.48	71,283.89	37,223.31	25,767.93	65,400.82	93,797.16	70,862.52	170,789.45	228,807.01
61-90 Days	45,039.57	113,390.36	57,743.91	30,702.94	60,706.52	64,039.97	54,680.70	96,485.10	96,021.96	142,345.98
91-120 Days	44,617.15	8,719.71	56,292.72	14,321.42	41,318.55	60,314.66	47,000.22	73,949.89	67,656.27	71,587.89
121-150 Days	50,630.16	23,401.57	38,859.11	30,012.21	58,645.33	27,007.84	9,581.70	62,387.12	52,675.95	44,799.18
151-180 Days	22,348.29	13,567.90	2,848.09	9,473.46	34,617.64	8,395.90	33,545.77	59,085.05	19,578.54	19,471.54
181+ Days	-	-	14,948.42	2,312.44	2,143.48	1,970.39	23,321.81	22,465.29	52,064.40	130,085.88

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	4,679,799.23	5,068,246.60	5,757,948.12	5,195,032.07	4,709,215.38	5,154,102.66	7,032,823.98	10,181,678.73	10,512,930.63	8,459,750.90
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current	85.52%	90.76%	93.48%	94.19%	92.36%	92.04%	91.35%	92.17%	89.46%	86.02%
1-30 Days	7.76%	3.88%	2.31%	3.43%	2.90%	3.56%	4.93%	4.05%	6.17%	6.45%
31-60 Days	3.25%	2.23%	1.24%	0.72%	0.55%	1.27%	1.33%	0.70%	1.62%	2.70%
61-90 Days	0.96%	2.24%	1.00%	0.59%	1.29%	1.24%	0.78%	0.95%	0.91%	1.68%
91-120 Days	0.95%	0.17%	0.98%	0.28%	0.88%	1.17%	0.67%	0.73%	0.64%	0.85%
121-150 Days	1.08%	0.46%	0.67%	0.58%	1.25%	0.52%	0.14%	0.61%	0.50%	0.53%
151-180 Days	0.48%	0.27%	0.05%	0.18%	0.74%	0.16%	0.48%	0.58%	0.19%	0.23%
181+ Days	0.00%	0.00%	0.26%	0.04%	0.05%	0.04%	0.33%	0.22%	0.50%	1.54%
Current - 90 Days	97.49%	99.10%	98.04%	98.92%	97.10%	98.10%	98.39%	97.86%	98.17%	96.86%
91-180 Days	2.51%	0.90%	1.70%	1.04%	2.86%	1.86%	1.28%	1.92%	1.33%	1.61%



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

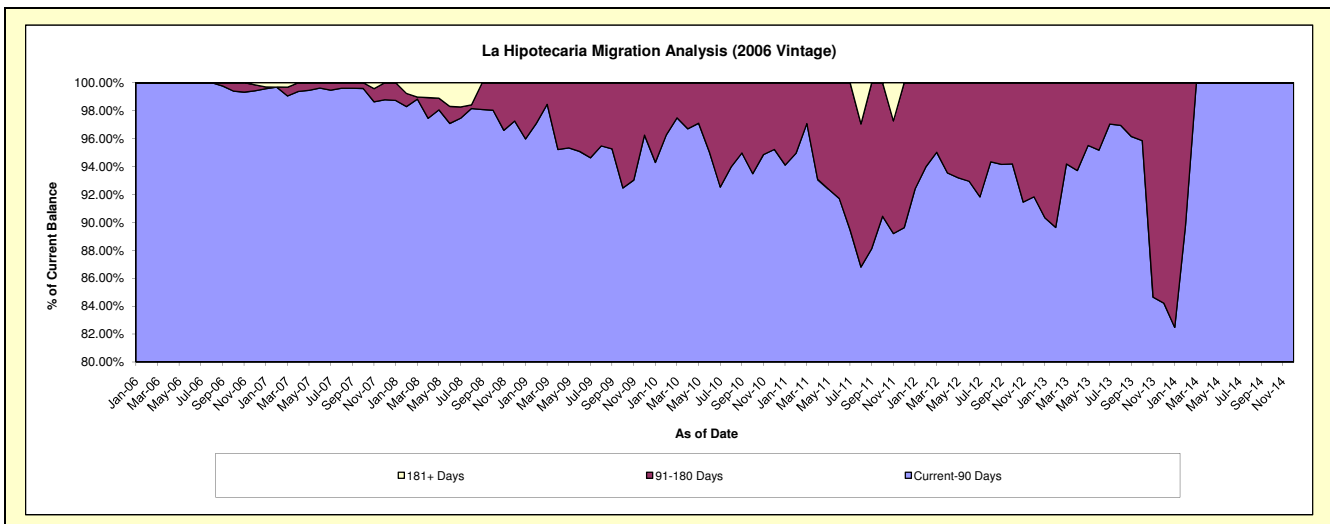
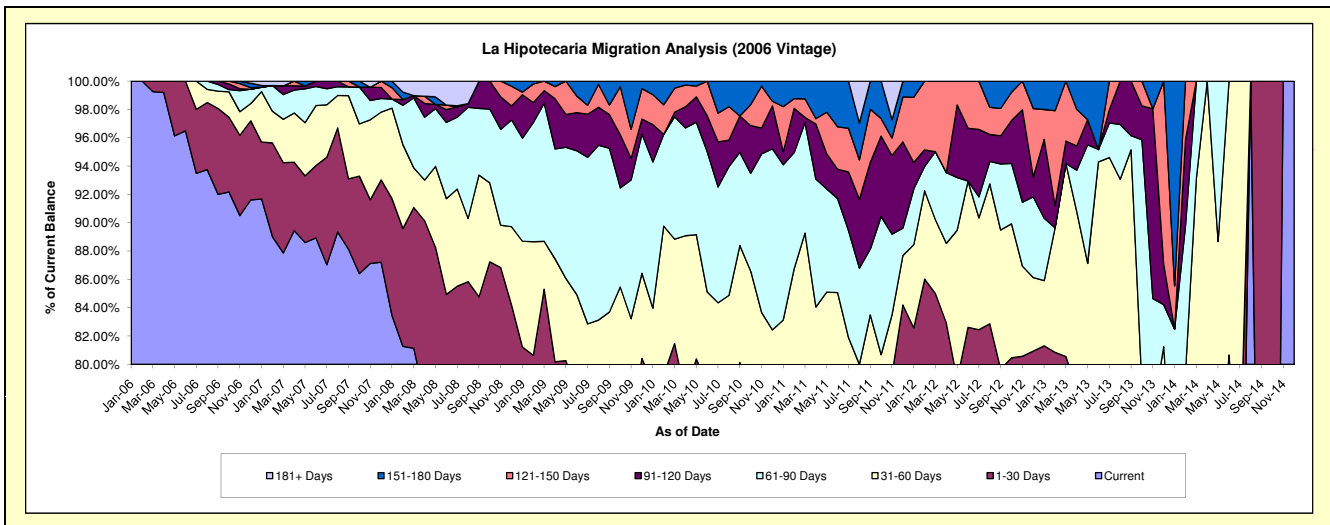
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 9/30/2021

Current Portfolio Balance	114,094.97	40,169.23	1,046.18	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current	74,764.36	23,439.18	502.88	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	16,127.02	3,488.84	543.30	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	11,212.59	11,293.58	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	5,322.20	399.36	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	2,260.48	1,548.27	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	2,208.75	-	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	2,199.57	-	-	#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	114,094.97	40,169.23	1,046.18	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current	65.53%	58.35%	48.07%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	14.13%	8.69%	51.93%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	9.83%	28.12%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	4.66%	0.99%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	1.96%	3.85%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	1.94%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	1.93%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
181+ Days	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Current - 90 Days	94.16%	96.15%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-180 Days	5.84%	3.85%	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)

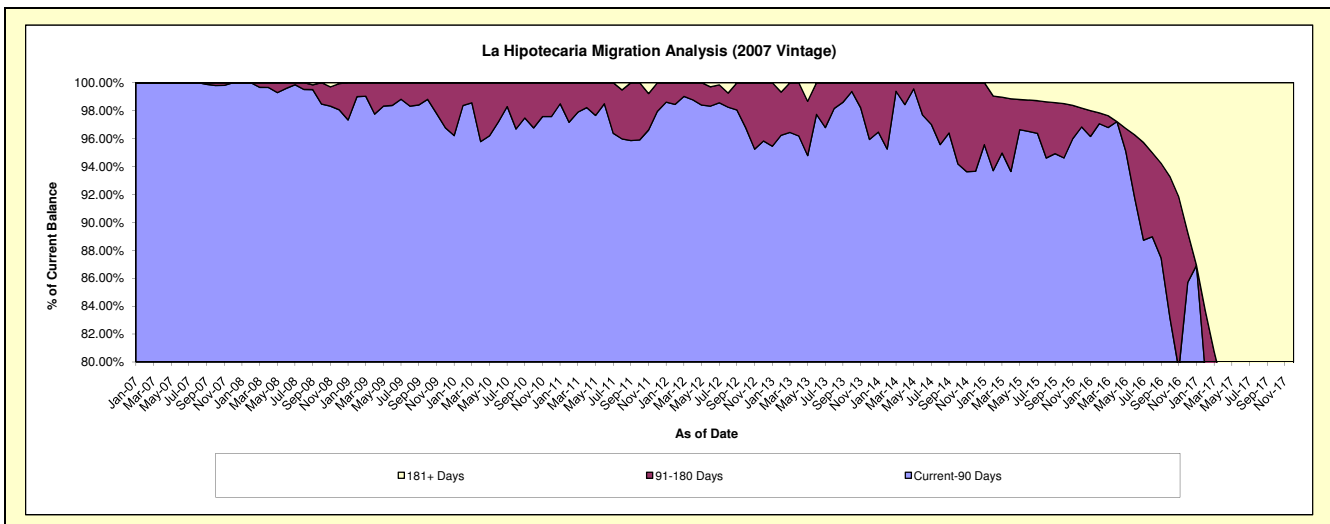
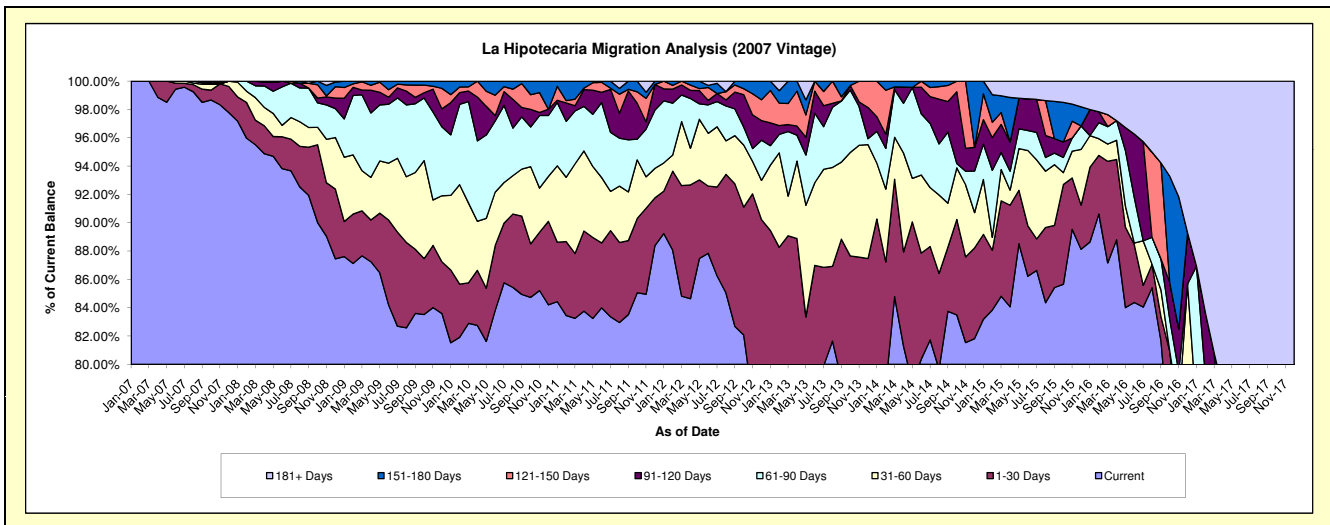
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 9/30/2021

Current Portfolio Balance	1,097,952.73	663,220.32	382,275.20	161,659.90	37,174.69	3,981.30	#N/A	#N/A	#N/A	#N/A
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current	907,861.08	523,729.02	320,144.55	138,096.51	30,351.64	201.47	#N/A	#N/A	#N/A	#N/A
1-30 Days	110,527.89	65,517.39	17,302.27	7,089.31	635.98	-	#N/A	#N/A	#N/A	#N/A
31-60 Days	37,319.03	36,018.78	11,876.17	6,942.04	705.47	-	#N/A	#N/A	#N/A	#N/A
61-90 Days	20,772.50	28,670.89	19,203.26	1,319.09	815.95	1,159.40	#N/A	#N/A	#N/A	#N/A
91-120 Days	12,938.02	-	8,239.18	1,655.38	-	650.04	#N/A	#N/A	#N/A	#N/A
121-150 Days	5,611.27	1,967.81	4,356.15	-	2,522.17	-	#N/A	#N/A	#N/A	#N/A
151-180 Days	2,922.94	7,316.43	1,153.62	4,245.13	-	-	#N/A	#N/A	#N/A	#N/A
181+ Days	-	-	-	2,312.44	2,143.48	1,970.39	#N/A	#N/A	#N/A	#N/A

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	1,097,952.73	663,220.32	382,275.20	161,659.90	37,174.69	3,981.30	#N/A	#N/A	#N/A	#N/A
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current	82.69%	78.97%	83.75%	85.42%	81.65%	5.06%	#N/A	#N/A	#N/A	#N/A
1-30 Days	10.07%	9.88%	4.53%	4.39%	1.71%	0.00%	#N/A	#N/A	#N/A	#N/A
31-60 Days	3.40%	5.43%	3.11%	4.29%	1.90%	0.00%	#N/A	#N/A	#N/A	#N/A
61-90 Days	1.89%	4.32%	5.02%	0.82%	2.19%	29.12%	#N/A	#N/A	#N/A	#N/A
91-120 Days	1.18%	0.00%	2.16%	1.02%	0.00%	16.33%	#N/A	#N/A	#N/A	#N/A
121-150 Days	0.51%	0.30%	1.14%	0.00%	6.78%	0.00%	#N/A	#N/A	#N/A	#N/A
151-180 Days	0.27%	1.10%	0.30%	2.63%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A
181+ Days	0.00%	0.00%	0.00%	1.43%	5.77%	49.49%	#N/A	#N/A	#N/A	#N/A
Current - 90 Days	98.04%	98.60%	96.40%	94.92%	87.45%	34.18%	#N/A	#N/A	#N/A	#N/A
91-180 Days	1.96%	1.40%	3.60%	3.65%	6.78%	16.33%	#N/A	#N/A	#N/A	#N/A



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

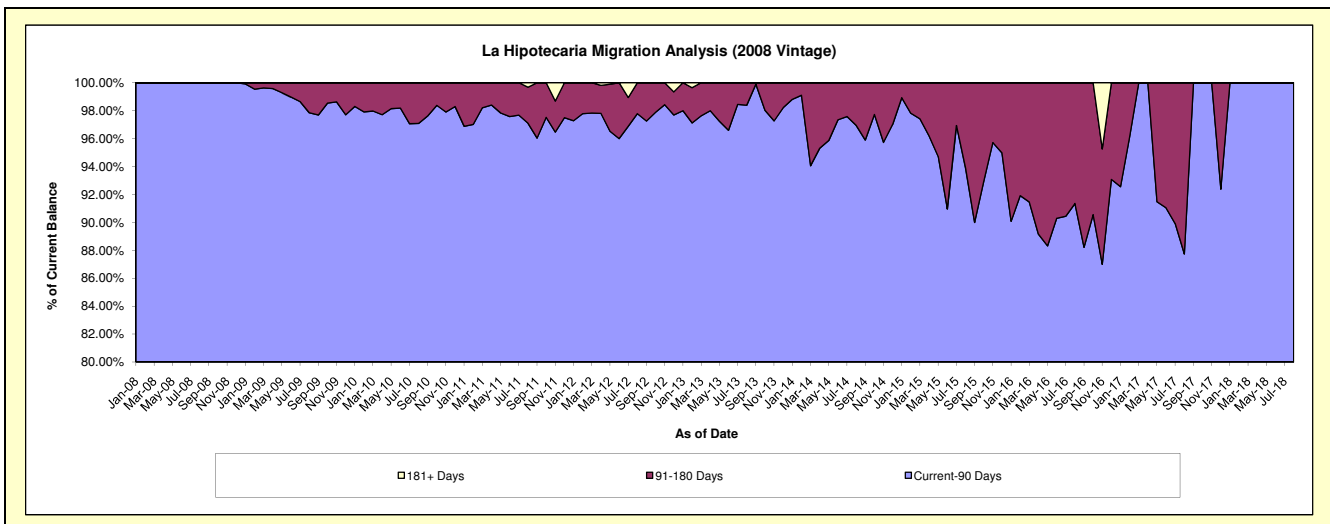
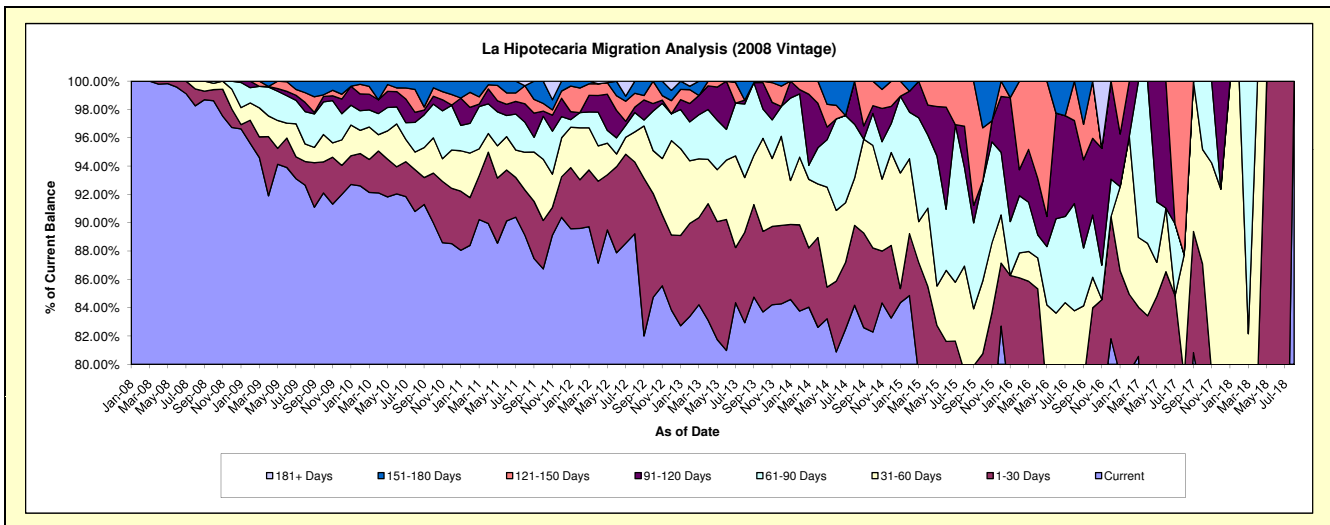
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 9/30/2021

Current Portfolio Balance	1,583,896.31	1,034,366.41	625,775.08	312,341.22	117,898.42	22,623.62	#N/A	#N/A	#N/A	#N/A
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current	1,298,961.24	876,620.16	516,859.16	234,837.73	85,117.64	18,285.07	#N/A	#N/A	#N/A	#N/A
1-30 Days	176,333.24	67,603.26	41,798.64	14,712.36	7,704.46	1,936.18	#N/A	#N/A	#N/A	#N/A
31-60 Days	58,437.47	35,884.85	41,456.51	12,582.01	6,365.26	2,402.37	#N/A	#N/A	#N/A	#N/A
61-90 Days	6,714.20	53,207.26	-	18,965.01	4,820.71	-	#N/A	#N/A	#N/A	#N/A
91-120 Days	22,451.64	-	5,894.11	3,835.40	7,347.68	-	#N/A	#N/A	#N/A	#N/A
121-150 Days	4,903.44	-	19,766.66	27,408.71	2,947.24	-	#N/A	#N/A	#N/A	#N/A
151-180 Days	16,095.08	1,050.88	-	-	3,595.43	-	#N/A	#N/A	#N/A	#N/A
181+ Days	-	-	-	-	-	-	#N/A	#N/A	#N/A	#N/A

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	1,583,896.31	1,034,366.41	625,775.08	312,341.22	117,898.42	22,623.62	#N/A	#N/A	#N/A	#N/A
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current	82.01%	84.75%	82.60%	75.19%	72.20%	80.82%	#N/A	#N/A	#N/A	#N/A
1-30 Days	11.13%	6.54%	6.68%	4.71%	6.53%	8.56%	#N/A	#N/A	#N/A	#N/A
31-60 Days	3.69%	3.47%	6.62%	4.03%	5.40%	10.62%	#N/A	#N/A	#N/A	#N/A
61-90 Days	0.42%	5.14%	0.00%	6.07%	4.09%	0.00%	#N/A	#N/A	#N/A	#N/A
91-120 Days	1.42%	0.00%	0.94%	1.23%	6.23%	0.00%	#N/A	#N/A	#N/A	#N/A
121-150 Days	0.31%	0.00%	3.16%	8.78%	2.50%	0.00%	#N/A	#N/A	#N/A	#N/A
151-180 Days	1.02%	0.10%	0.00%	0.00%	3.05%	0.00%	#N/A	#N/A	#N/A	#N/A
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A
Current - 90 Days	97.26%	99.90%	95.90%	90.00%	88.22%	100.00%	#N/A	#N/A	#N/A	#N/A
91-180 Days	2.74%	0.10%	4.10%	10.00%	11.78%	0.00%	#N/A	#N/A	#N/A	#N/A



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

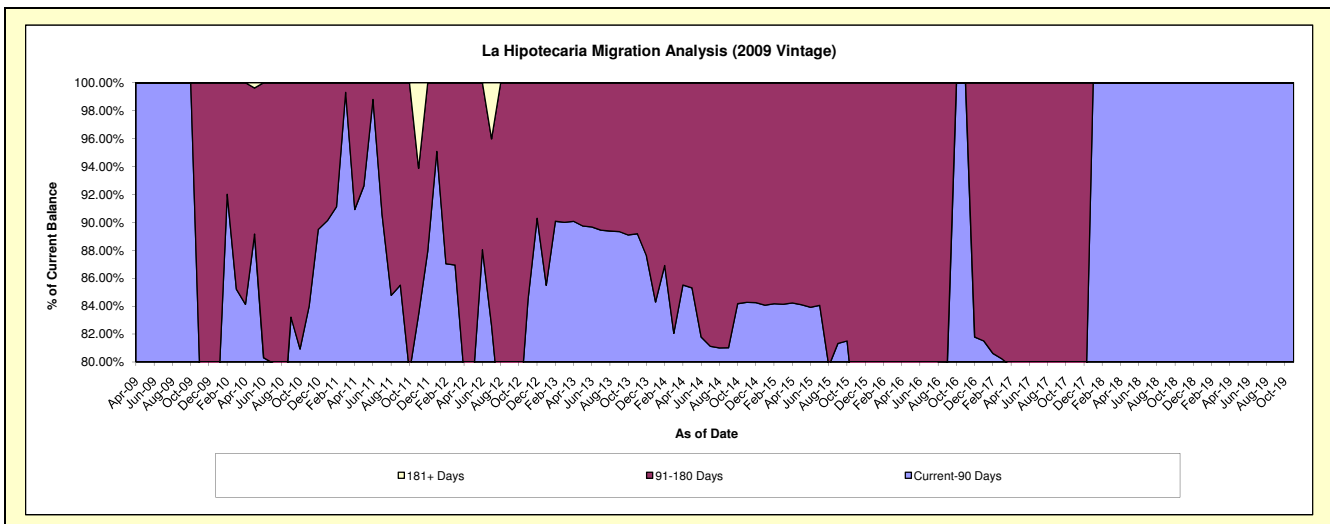
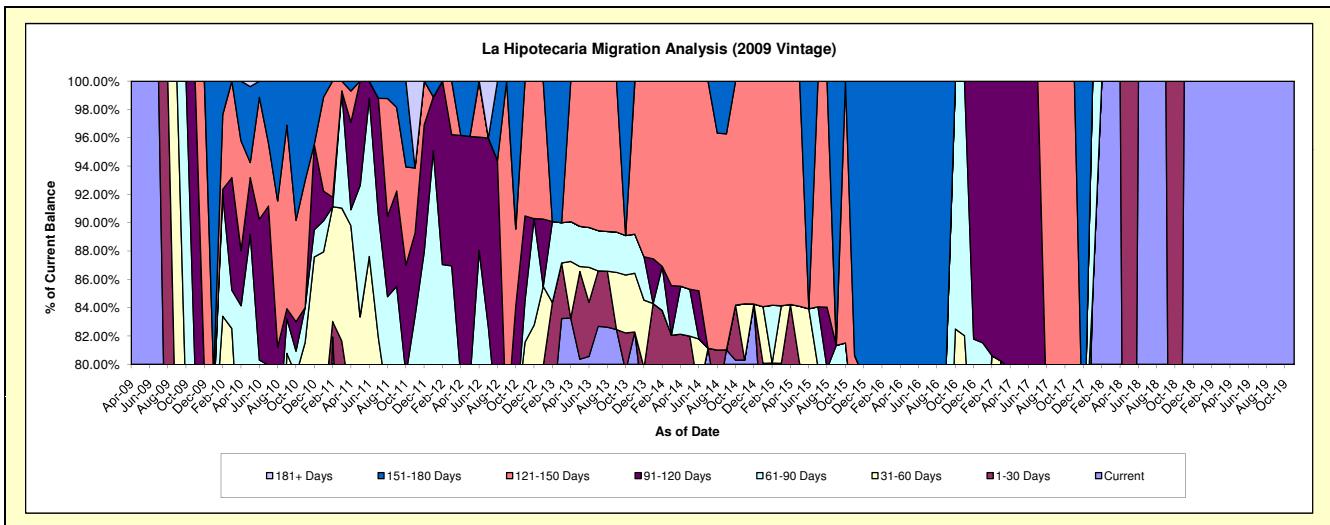
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 9/30/2021

Current Portfolio Balance	120,162.12	81,675.41	45,547.95	28,013.28	16,403.67	9,345.11	498.72	83.75	#N/A	#N/A
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current	75,184.92	67,348.78	36,904.40	9,065.98	9,591.90	559.49	498.72	83.75	#N/A	#N/A
1-30 Days	3,013.79	-	-	10,104.05	1,254.72	5,565.82	-	-	#N/A	#N/A
31-60 Days	12,714.07	3,297.56	-	2,267.16	-	952.64	-	-	#N/A	#N/A
61-90 Days	-	2,327.00	-	1,347.76	2,267.16	-	-	-	#N/A	#N/A
91-120 Days	-	-	-	-	-	-	-	-	#N/A	#N/A
121-150 Days	29,249.34	8,702.07	6,949.08	-	-	2,267.16	-	-	#N/A	#N/A
151-180 Days	-	-	1,694.47	5,228.33	3,289.89	-	-	-	#N/A	#N/A
181+ Days	-	-	-	-	-	-	-	-	#N/A	#N/A

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	120,162.12	81,675.41	45,547.95	28,013.28	16,403.67	9,345.11	498.72	83.75	#N/A	#N/A
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current	62.57%	82.46%	81.02%	32.36%	58.47%	5.99%	100.00%	100.00%	#N/A	#N/A
1-30 Days	2.51%	0.00%	0.00%	36.07%	7.65%	59.56%	0.00%	0.00%	#N/A	#N/A
31-60 Days	10.58%	4.04%	0.00%	8.09%	0.00%	10.19%	0.00%	0.00%	#N/A	#N/A
61-90 Days	0.00%	2.85%	0.00%	4.81%	13.82%	0.00%	0.00%	0.00%	#N/A	#N/A
91-120 Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A
121-150 Days	24.34%	10.65%	15.26%	0.00%	0.00%	24.26%	0.00%	0.00%	#N/A	#N/A
151-180 Days	0.00%	0.00%	3.72%	18.66%	20.06%	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	75.66%	89.35%	81.02%	81.34%	79.94%	75.74%	100.00%	100.00%	#N/A	#N/A
91-180 Days	24.34%	10.65%	18.98%	18.66%	20.06%	24.26%	0.00%	0.00%	#N/A	#N/A



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

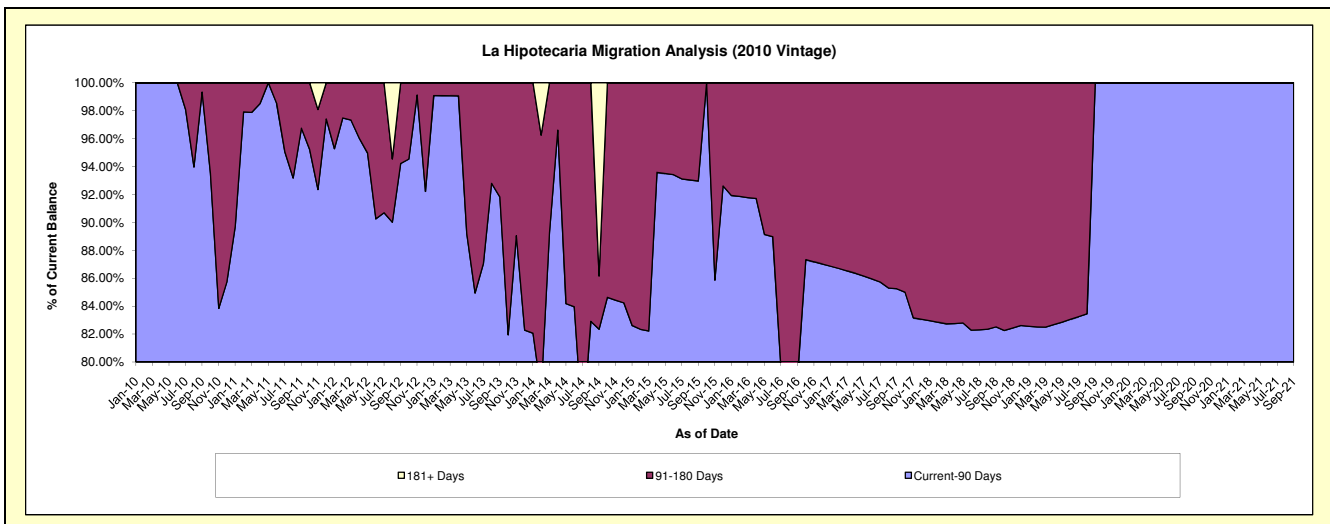
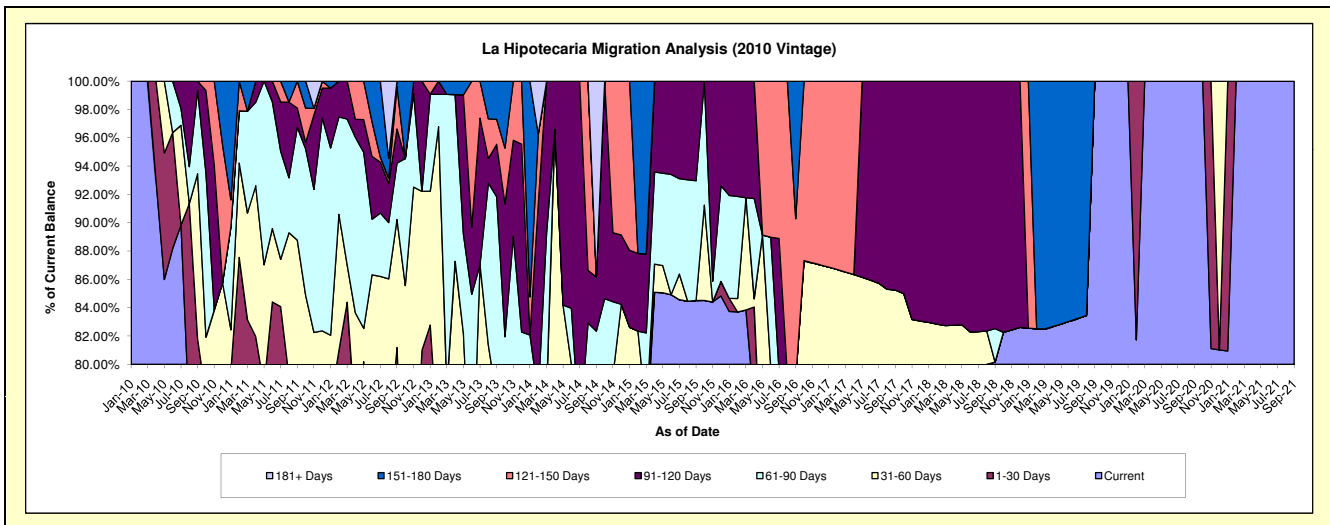
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 9/30/2021

Current Portfolio Balance	289,771.03	193,235.61	108,041.69	53,442.14	30,269.93	20,353.95	14,567.68	11,120.50	10,530.93	8,744.59
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current	194,155.38	110,560.66	62,182.63	45,163.39	21,337.29	15,899.86	11,677.26	11,120.50	10,530.93	8,744.59
1-30 Days	41,103.28	33,136.32	13,294.06	-	-	-	-	-	-	-
31-60 Days	26,200.09	6,280.53	4,476.98	-	2,568.53	1,451.43	-	-	-	-
61-90 Days	11,557.21	27,466.11	9,018.08	4,518.54	-	-	344.09	-	-	-
91-120 Days	6,967.01	7,171.44	4,121.52	3,760.21	-	3,002.66	2,546.33	-	-	-
121-150 Days	8,657.36	3,419.96	-	-	3,424.65	-	-	-	-	-
151-180 Days	1,130.70	5,200.59	-	-	2,939.46	-	-	-	-	-
181+ Days	-	-	14,948.42	-	-	-	-	-	-	-

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	289,771.03	193,235.61	108,041.69	53,442.14	30,269.93	20,353.95	14,567.68	11,120.50	10,530.93	8,744.59
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current	67.00%	57.22%	57.55%	84.51%	70.49%	78.12%	80.16%	100.00%	100.00%	100.00%
1-30 Days	14.18%	17.15%	12.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31-60 Days	9.04%	3.25%	4.14%	0.00%	8.49%	7.13%	0.00%	0.00%	0.00%	0.00%
61-90 Days	3.99%	14.21%	8.35%	8.46%	0.00%	0.00%	2.36%	0.00%	0.00%	0.00%
91-120 Days	2.40%	3.71%	3.81%	7.04%	0.00%	14.75%	17.48%	0.00%	0.00%	0.00%
121-150 Days	2.99%	1.77%	0.00%	0.00%	11.31%	0.00%	0.00%	0.00%	0.00%	0.00%
151-180 Days	0.39%	2.69%	0.00%	0.00%	9.71%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ Days	0.00%	0.00%	13.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Current - 90 Days	94.22%	91.83%	82.35%	92.96%	78.98%	85.25%	82.52%	100.00%	100.00%	100.00%
91-180 Days	5.78%	8.17%	3.81%	7.04%	21.02%	14.75%	17.48%	0.00%	0.00%	0.00%



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

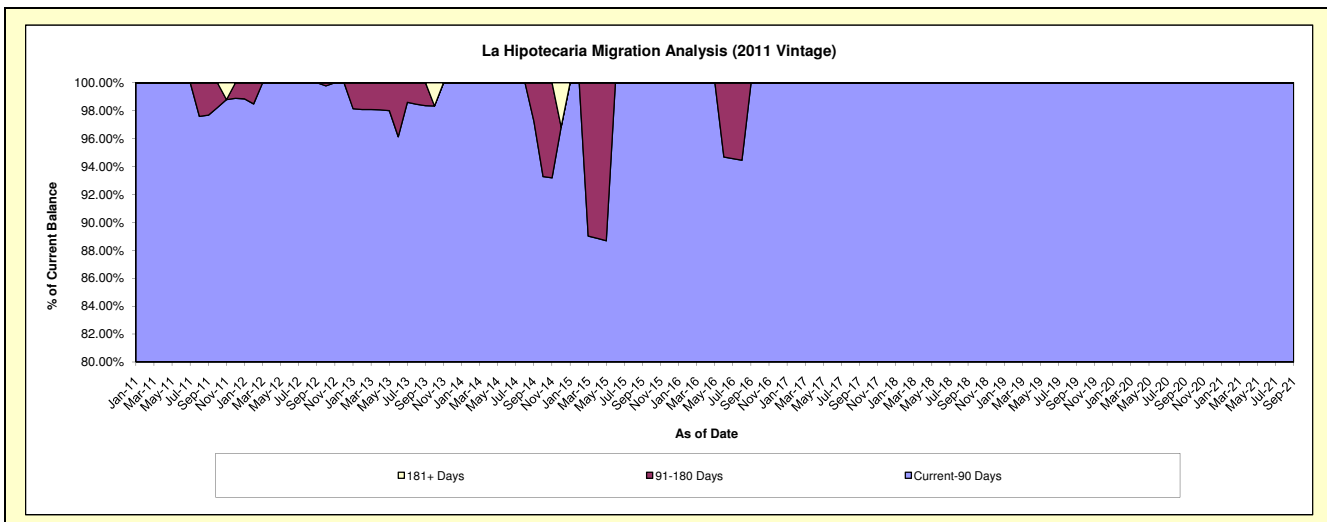
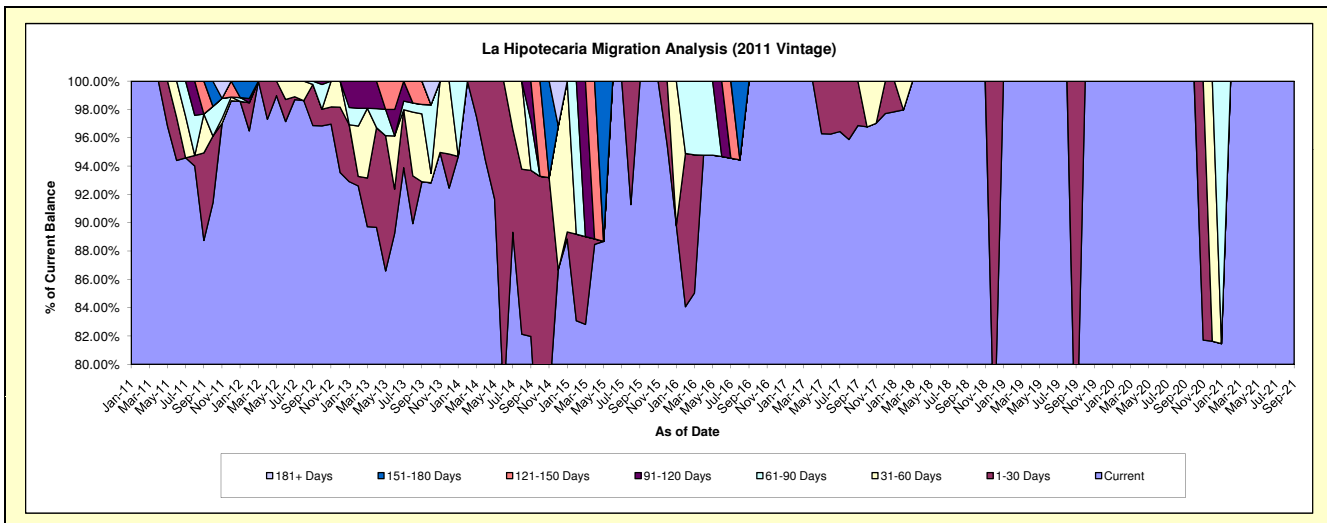
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 9/30/2021

Current Portfolio Balance	295,213.54	196,079.60	143,703.70	93,664.45	61,001.68	42,766.13	25,811.10	21,516.23	17,101.74	12,270.10
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current	285,944.18	182,147.24	117,799.92	93,664.45	61,001.68	41,427.21	25,811.10	15,454.43	17,101.74	12,270.10
1-30 Days	8,595.90	-	16,854.57	-	-	1,338.92	-	6,061.80	-	-
31-60 Days	-	9,392.95	-	-	-	-	-	-	-	-
61-90 Days	673.46	1,319.74	5,059.81	-	-	-	-	-	-	-
91-120 Days	-	-	3,989.40	-	-	-	-	-	-	-
121-150 Days	-	3,219.67	-	-	-	-	-	-	-	-
151-180 Days	-	-	-	-	-	-	-	-	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	295,213.54	196,079.60	143,703.70	93,664.45	61,001.68	42,766.13	25,811.10	21,516.23	17,101.74	12,270.10
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current	96.86%	92.89%	81.97%	100.00%	100.00%	96.87%	100.00%	71.83%	100.00%	100.00%
1-30 Days	2.91%	0.00%	11.73%	0.00%	0.00%	3.13%	0.00%	28.17%	0.00%	0.00%
31-60 Days	0.00%	4.79%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
61-90 Days	0.23%	0.67%	3.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
91-120 Days	0.00%	0.00%	2.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
121-150 Days	0.00%	1.64%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
151-180 Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Current - 90 Days	100.00%	98.36%	97.22%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
91-180 Days	0.00%	1.64%	2.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%





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

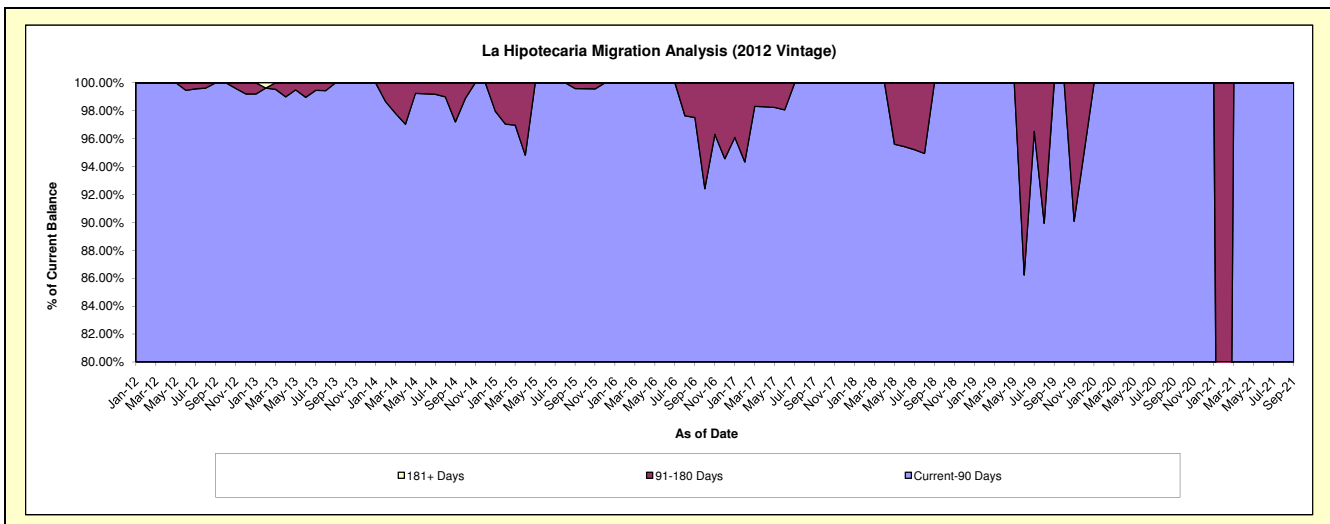
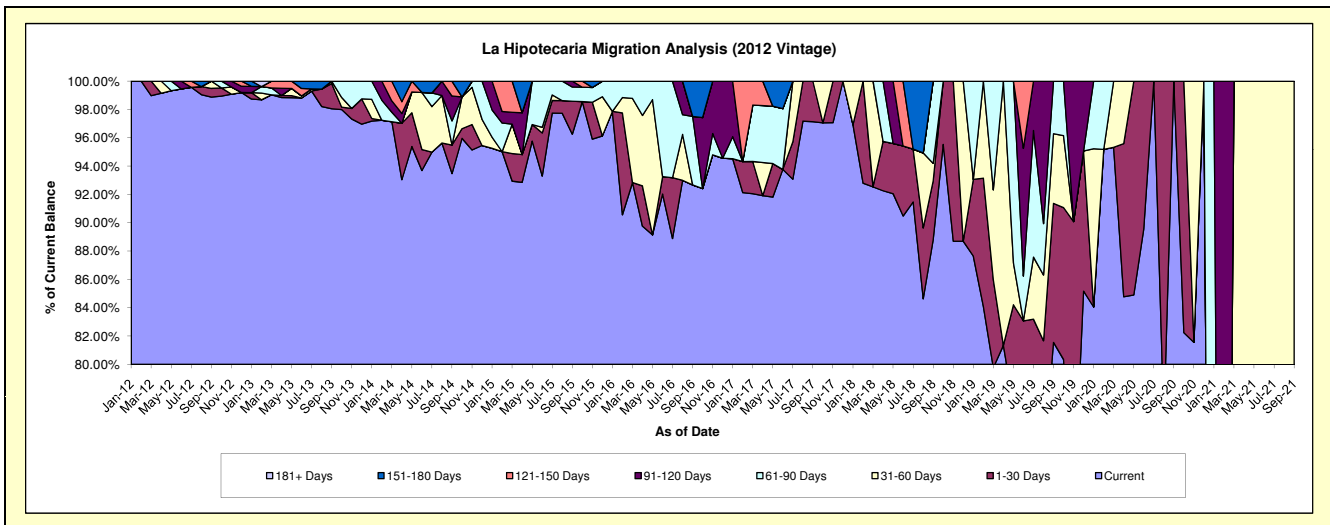
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 9/30/2021

Current Portfolio Balance	1,178,708.53	1,249,196.28	741,959.86	454,638.72	267,636.22	156,558.73	89,909.09	29,023.30	2,604.76	1,097.55
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current	1,165,428.29	1,224,829.33	693,551.42	437,603.45	248,019.80	152,078.34	79,832.04	23,667.80	2,604.76	-
1-30 Days	7,280.24	22,302.57	14,929.51	10,601.26	-	4,480.39	3,738.59	2,850.28	-	-
31-60 Days	6,000.00	2,064.38	-	-	-	-	1,116.99	1,427.30	-	1,097.55
61-90 Days	-	-	12,665.74	4,552.54	12,957.29	-	5,221.47	1,077.92	-	-
91-120 Days	-	-	13,025.97	1,881.47	-	-	-	-	-	-
121-150 Days	-	-	7,787.22	-	-	-	-	-	-	-
151-180 Days	-	-	-	-	6,659.13	-	-	-	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	1,178,708.53	1,249,196.28	741,959.86	454,638.72	267,636.22	156,558.73	89,909.09	29,023.30	2,604.76	1,097.55
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current	98.87%	98.05%	93.48%	96.25%	92.67%	97.14%	88.79%	81.55%	100.00%	0.00%
1-30 Days	0.62%	1.79%	2.01%	2.33%	0.00%	2.86%	4.16%	9.82%	0.00%	0.00%
31-60 Days	0.51%	0.17%	0.00%	0.00%	0.00%	0.00%	1.24%	4.92%	0.00%	100.00%
61-90 Days	0.00%	0.00%	1.71%	1.00%	4.84%	0.00%	5.81%	3.71%	0.00%	0.00%
91-120 Days	0.00%	0.00%	1.76%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
121-150 Days	0.00%	0.00%	1.05%	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%	2.49%	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%	100.00%	97.19%	99.59%	97.51%	100.00%	100.00%	100.00%	100.00%	100.00%
91-180 Days	0.00%	0.00%	2.81%	0.41%	2.49%	0.00%	0.00%	0.00%	0.00%	0.00%



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

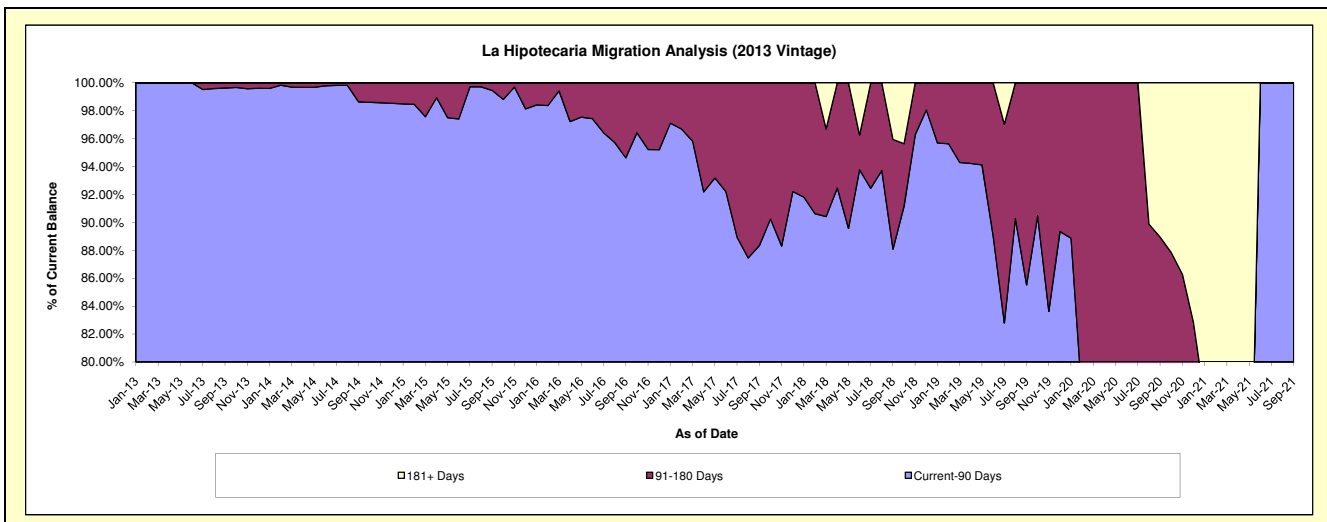
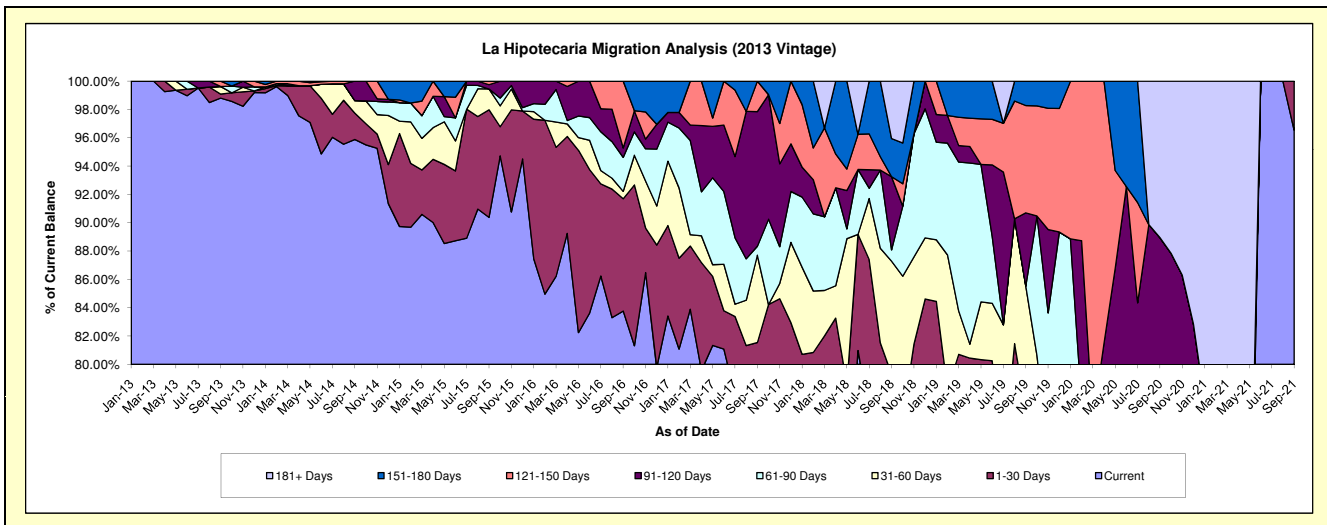
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 9/30/2021

Current Portfolio Balance	-	1,610,303.74	1,528,586.25	1,048,149.76	713,645.26	497,605.90	288,997.32	119,072.90	39,942.81	1,757.60
	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21	
Current	1,591,019.87	1,465,637.12	947,292.24	597,803.74	372,660.54	207,271.43	85,491.68	26,381.40	1,696.74	
1-30 Days	4,576.96	28,452.36	79,632.96	56,597.75	33,111.07	21,930.86	5,954.19	2,079.07	60.86	
31-60 Days	8,614.85	13,474.23	15,432.10	3,708.51	30,707.11	23,069.05	10,393.08	-	-	
61-90 Days	-	-	-	17,153.16	3,123.98	2,292.90	-	1,552.31	-	
91-120 Days	-	21,022.54	3,188.96	4,723.49	47,306.70	14,936.78	6,161.78	5,516.00	-	
121-150 Days	6,092.06	-	2,603.50	33,658.61	10,696.50	-	9,024.70	-	-	
151-180 Days	-	-	-	-	-	7,773.78	2,047.47	-	-	
181+ Days	-	-	-	-	-	11,722.52	-	4,414.03	-	

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	1,610,303.74	1,528,586.25	1,048,149.76	713,645.26	497,605.90	288,997.32	119,072.90	39,942.81	1,757.60
	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21	
Current	98.80%	95.88%	90.38%	83.77%	74.89%	71.72%	71.80%	66.05%	96.54%	
1-30 Days	0.28%	1.86%	7.60%	7.93%	6.65%	7.59%	5.00%	5.21%	3.46%	
31-60 Days	0.53%	0.88%	1.47%	0.52%	6.17%	7.98%	8.73%	0.00%	0.00%	
61-90 Days	0.00%	0.00%	0.00%	2.40%	0.63%	0.79%	0.00%	3.89%	0.00%	
91-120 Days	0.00%	1.38%	0.30%	0.66%	9.51%	5.17%	5.17%	13.81%	0.00%	
121-150 Days	0.38%	0.00%	0.25%	4.72%	2.15%	0.00%	7.58%	0.00%	0.00%	
151-180 Days	0.00%	0.00%	0.00%	0.00%	0.00%	2.69%	1.72%	0.00%	0.00%	
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	4.06%	0.00%	11.05%	0.00%	
Current - 90 Days	99.62%	98.62%	99.45%	94.62%	88.34%	88.09%	85.53%	75.14%	100.00%	
91-180 Days	0.38%	1.38%	0.55%	5.38%	11.66%	7.86%	14.47%	13.81%	0.00%	



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

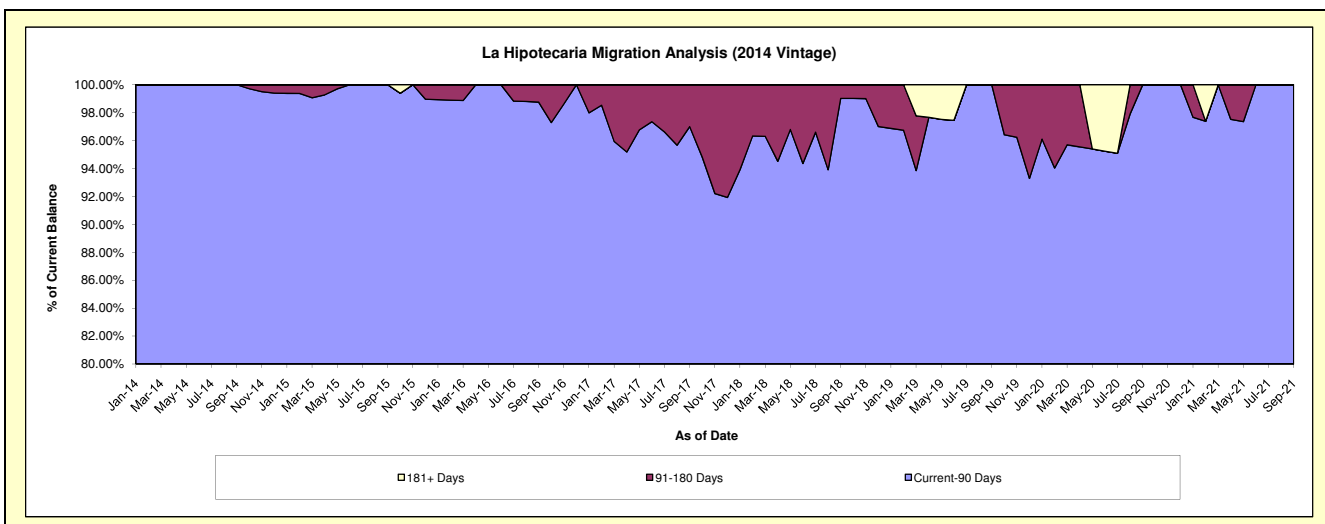
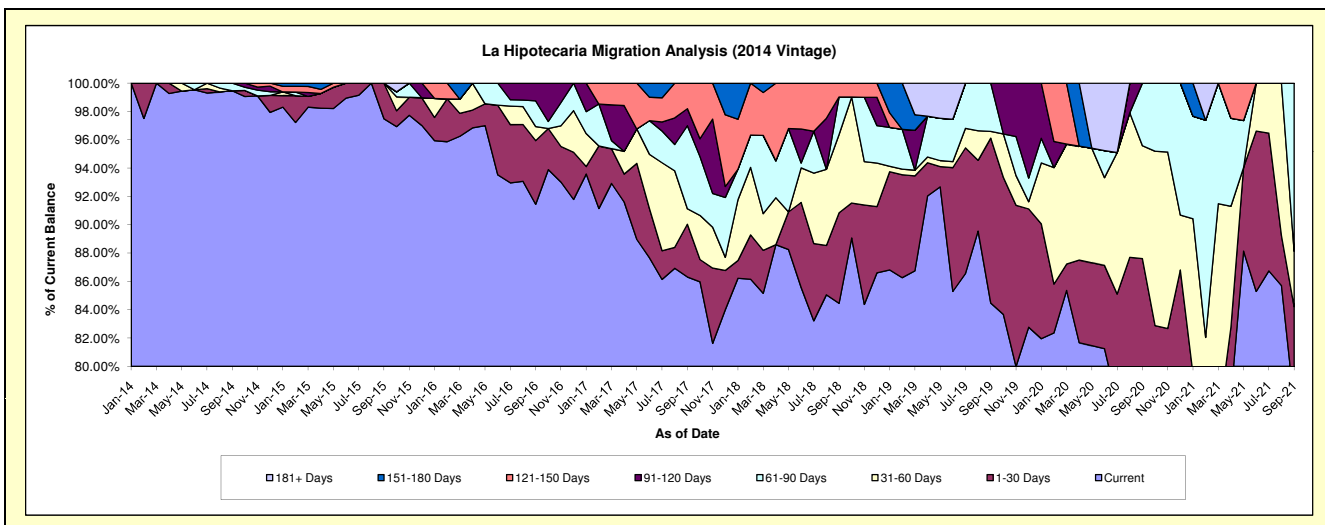
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 9/30/2021

Current Portfolio Balance	-	-	2,181,012.21	1,877,665.43	1,250,329.59	779,214.09	473,135.74	285,520.68	160,510.60	49,760.82
	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21		
Current	2,169,215.19	1,830,332.51	1,143,399.19	672,568.01	399,567.97	241,180.64	124,783.72	38,507.26		
1-30 Days	-	47,332.92	56,213.40	28,988.66	30,235.81	33,255.45	15,832.59	3,395.28		
31-60 Days	-	-	12,420.16	8,539.12	26,169.17	1,353.86	12,807.32	1,947.31		
61-90 Days	11,797.02	-	22,692.25	45,718.86	12,506.83	9,730.73	7,086.97	5,910.97		
91-120 Days	-	-	15,604.59	9,355.26	-	-	-	-		
121-150 Days	-	-	-	14,044.18	4,655.96	-	-	-		
151-180 Days	-	-	-	-	-	-	-	-		
181+ Days	-	-	-	-	-	-	-	-		

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	2,181,012.21	1,877,665.43	1,250,329.59	779,214.09	473,135.74	285,520.68	160,510.60	49,760.82
	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21		
Current	99.46%	97.48%	91.45%	86.31%	84.45%	84.47%	77.74%	77.38%		
1-30 Days	0.00%	2.52%	4.50%	3.72%	6.39%	11.65%	9.86%	6.82%		
31-60 Days	0.00%	0.00%	0.99%	1.10%	5.53%	0.47%	7.98%	3.91%		
61-90 Days	0.54%	0.00%	1.81%	5.87%	2.64%	3.41%	4.42%	11.88%		
91-120 Days	0.00%	0.00%	1.25%	1.20%	0.00%	0.00%	0.00%	0.00%		
121-150 Days	0.00%	0.00%	0.00%	1.80%	0.98%	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%		
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Current - 90 Days	100.00%	100.00%	98.75%	97.00%	99.02%	100.00%	100.00%	100.00%		
91-180 Days	0.00%	0.00%	1.25%	3.00%	0.98%	0.00%	0.00%	0.00%		



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

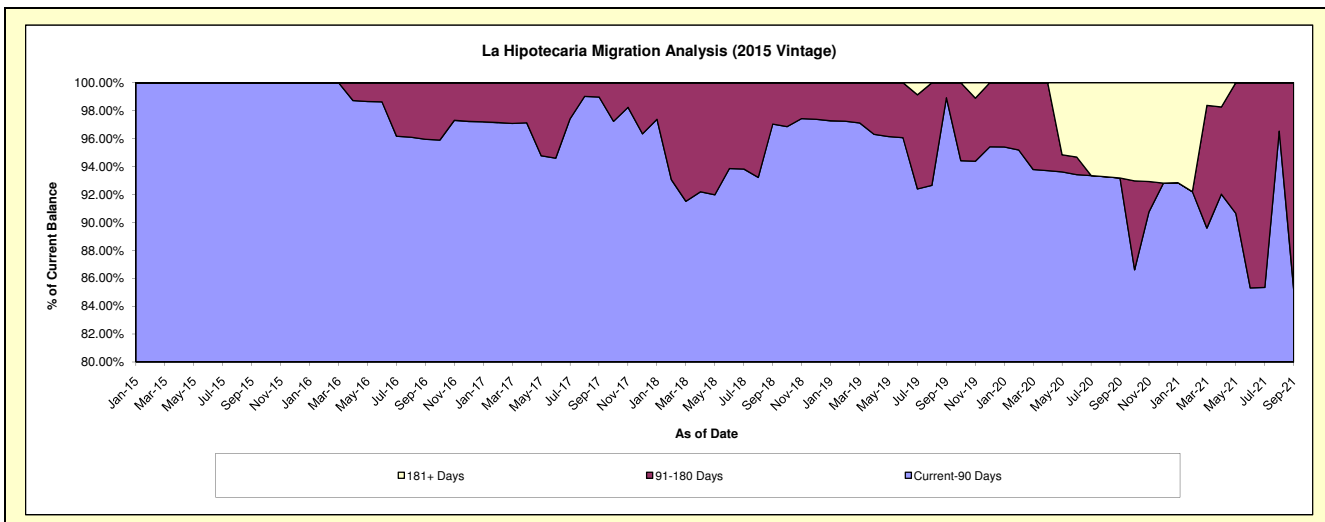
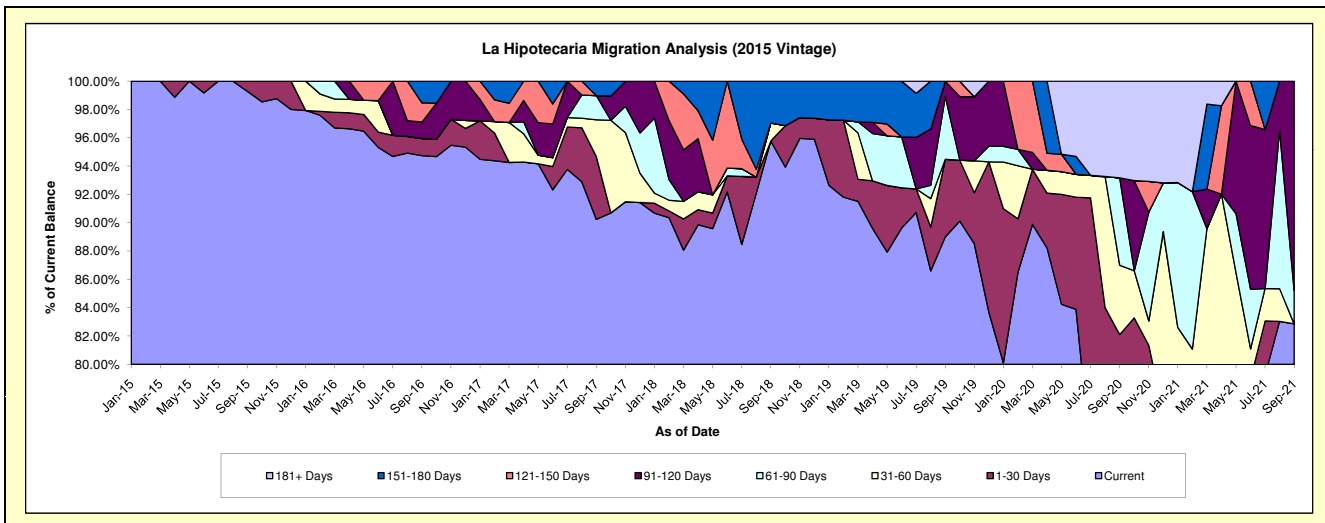
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 9/30/2021

Current Portfolio Balance	-	-	-	1,165,457.17	1,183,138.00	820,890.79	568,320.30	318,454.70	249,902.54	155,178.61
	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21			
Current	1,156,957.17	1,120,888.37	740,767.81	544,258.70	283,419.45	190,096.63	128,586.84			
1-30 Days	8,500.00	14,380.45	36,341.20	-	17,457.63	15,081.40	-			
31-60 Days	-	-	21,348.15	7,241.92	-	12,236.66	-			
61-90 Days	-	-	14,037.73	-	-	15,429.09	3,644.67			
91-120 Days	-	13,642.79	-	-	3,434.74	-	22,947.10			
121-150 Days	-	16,092.66	-	-	-	-	-			
151-180 Days	-	18,133.73	8,395.90	16,819.68	-	-	-			
181+ Days	-	-	-	-	-	17,058.76	-			

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	1,165,457.17	1,183,138.00	820,890.79	568,320.30	318,454.70	249,902.54	155,178.61
	Sep-15	Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21			
Current	99.27%	94.74%	90.24%	95.77%	89.00%	76.07%	82.86%			
1-30 Days	0.73%	1.22%	4.43%	0.00%	5.48%	6.03%	0.00%			
31-60 Days	0.00%	0.00%	2.60%	1.27%	0.00%	4.90%	0.00%			
61-90 Days	0.00%	0.00%	1.71%	0.00%	4.44%	6.17%	2.35%			
91-120 Days	0.00%	1.15%	0.00%	0.00%	1.08%	0.00%	14.79%			
121-150 Days	0.00%	1.36%	0.00%	0.00%	0.00%	0.00%	0.00%			
151-180 Days	0.00%	1.53%	1.02%	2.96%	0.00%	0.00%	0.00%			
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	6.83%	0.00%			
Current - 90 Days	100.00%	95.95%	98.98%	97.04%	98.92%	93.17%	85.21%			
91-180 Days	0.00%	4.05%	1.02%	2.96%	1.08%	0.00%	14.79%			



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

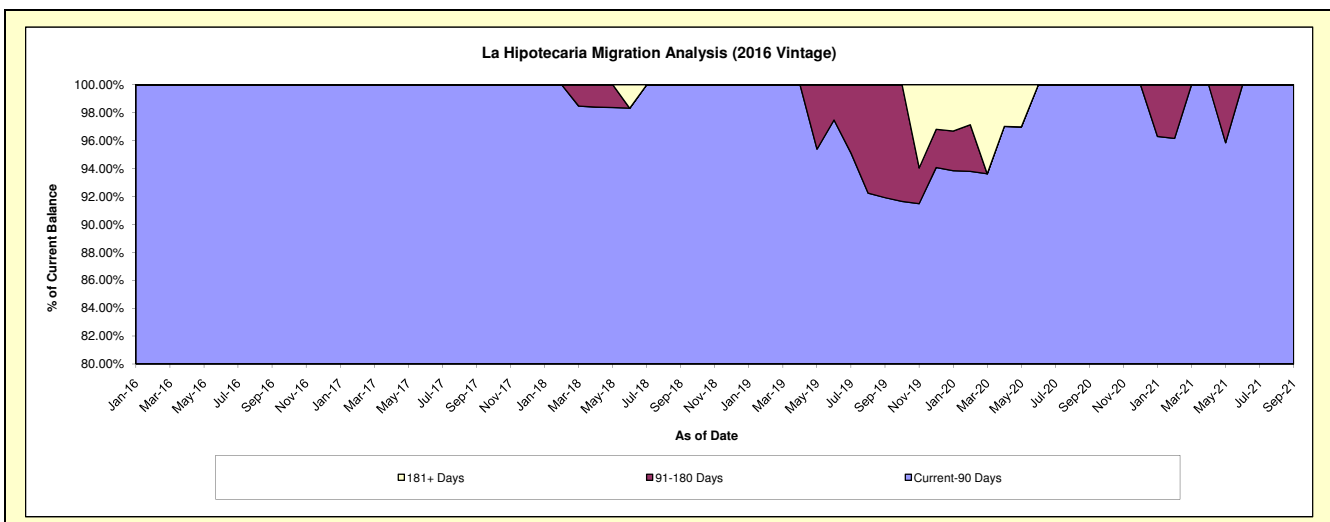
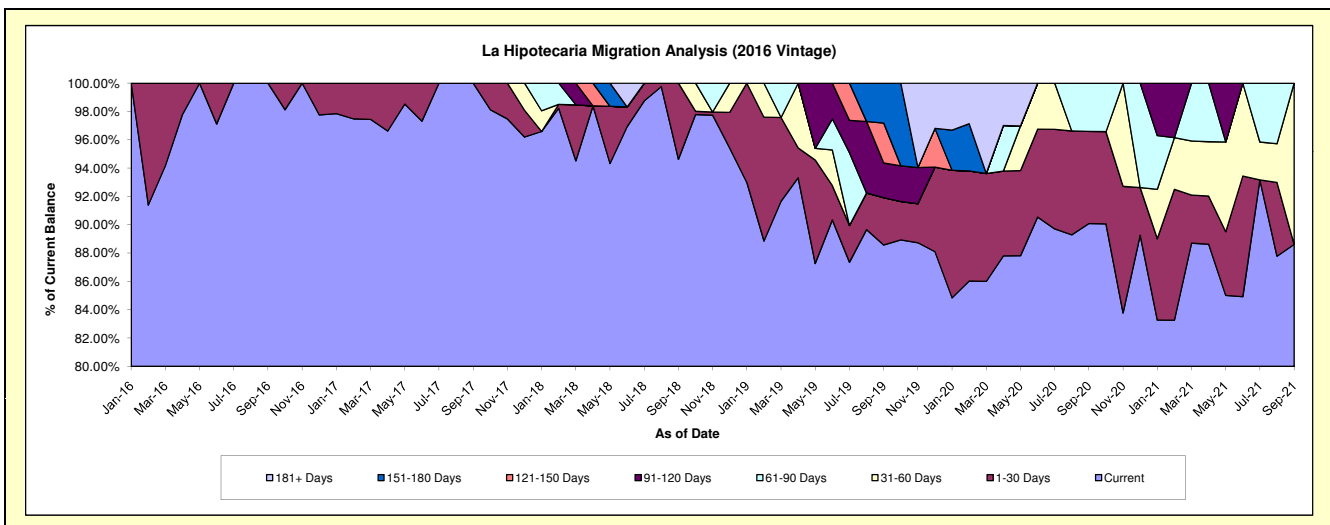
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 9/30/2021

Current Portfolio Balance	-	-	-	-	1,031,717.92	1,028,974.22	755,180.34	587,730.99	425,847.78	294,001.32
					Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current					1,031,717.92	1,028,974.22	714,577.57	520,577.27	383,625.69	260,536.24
1-30 Days					-	-	40,602.77	19,623.71	27,704.09	-
31-60 Days					-	-	-	-	-	33,465.08
61-90 Days					-	-	-	-	14,518.00	-
91-120 Days					-	-	-	14,389.21	-	-
121-150 Days					-	-	-	16,574.65	-	-
151-180 Days					-	-	-	16,566.15	-	-
181+ Days					-	-	-	-	-	-

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	1,031,717.92	1,028,974.22	755,180.34	587,730.99	425,847.78	294,001.32
					Sep-16	Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current					100.00%	100.00%	94.62%	88.57%	90.09%	88.62%
1-30 Days					0.00%	0.00%	5.38%	3.34%	6.51%	0.00%
31-60 Days					0.00%	0.00%	0.00%	0.00%	0.00%	11.38%
61-90 Days					0.00%	0.00%	0.00%	0.00%	3.41%	0.00%
91-120 Days					0.00%	0.00%	0.00%	2.45%	0.00%	0.00%
121-150 Days					0.00%	0.00%	0.00%	2.82%	0.00%	0.00%
151-180 Days					0.00%	0.00%	0.00%	2.82%	0.00%	0.00%
181+ Days					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Current - 90 Days					100.00%	100.00%	100.00%	91.91%	100.00%	100.00%
91-180 Days					0.00%	0.00%	0.00%	8.09%	0.00%	0.00%



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

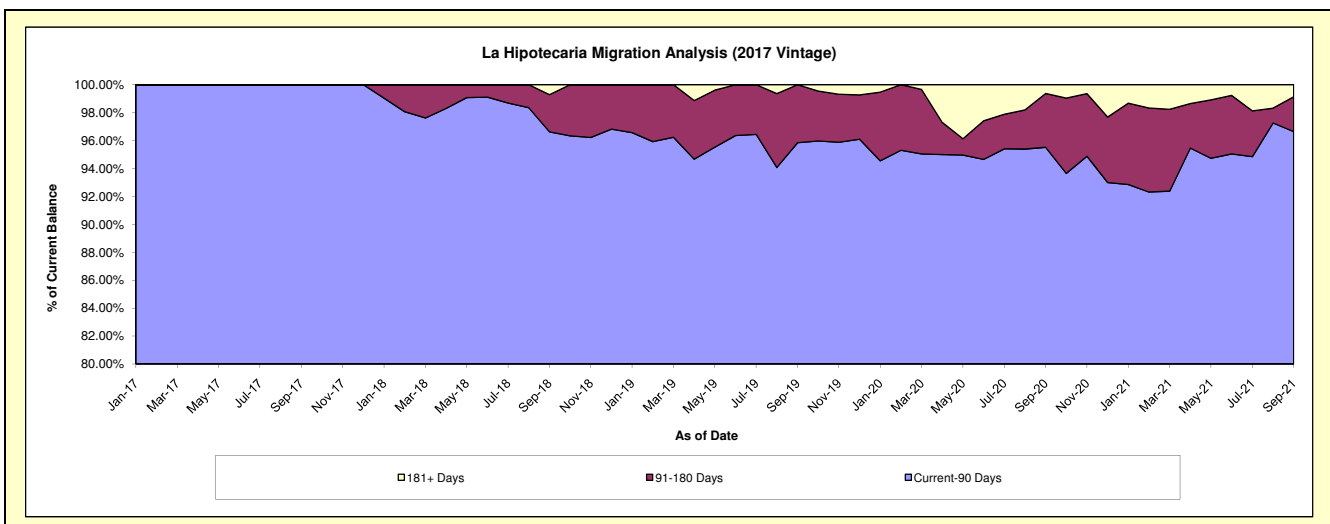
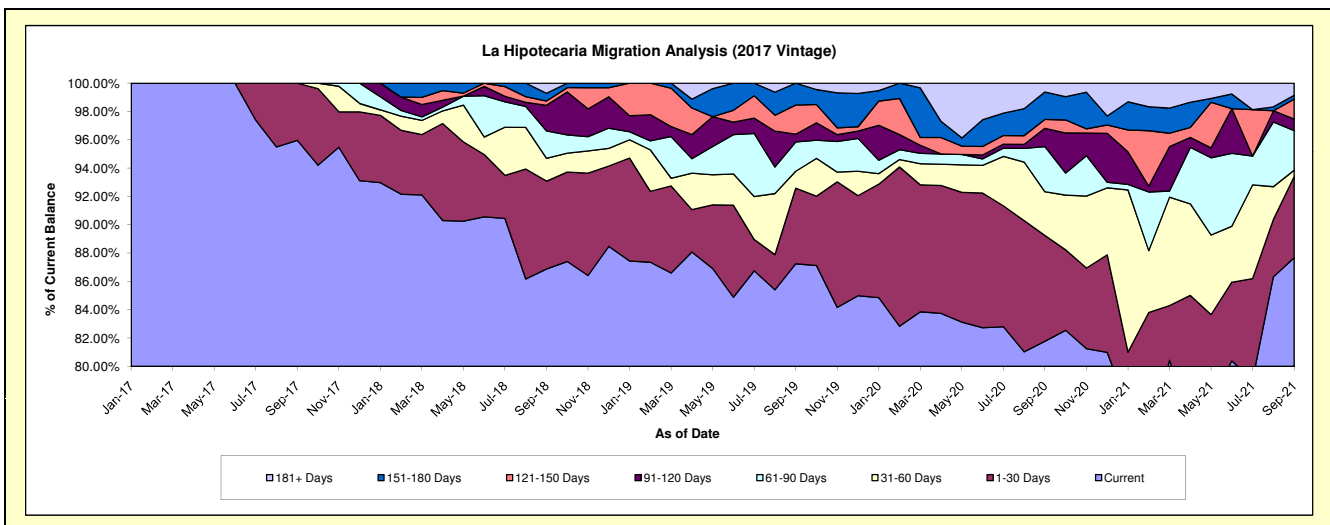
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 9/30/2021

Current Portfolio Balance	-	-	-	-	-	1,771,788.82	1,631,393.13	1,060,916.83	756,888.52	527,410.42
						Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current						1,700,253.70	1,417,246.52	925,570.05	618,947.91	462,348.17
1-30 Days						71,535.12	101,280.72	56,626.56	56,531.86	30,296.25
31-60 Days						-	26,312.66	12,725.56	23,360.88	2,341.26
61-90 Days						-	31,558.78	21,901.45	24,151.38	14,728.14
91-120 Days						-	29,517.11	5,892.01	9,763.56	4,302.31
121-150 Days						-	4,925.74	21,846.28	4,760.95	7,411.31
151-180 Days						-	8,952.31	16,354.92	14,658.37	1,434.86
181+ Days						-	11,599.29	-	4,713.61	4,548.12

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	1,771,788.82	1,631,393.13	1,060,916.83	756,888.52	527,410.42
						Sep-17	Sep-18	Sep-19	Sep-20	Sep-21
Current						95.96%	86.87%	87.24%	81.78%	87.66%
1-30 Days						4.04%	6.21%	5.34%	7.47%	5.74%
31-60 Days						0.00%	1.61%	1.20%	3.09%	0.44%
61-90 Days						0.00%	1.93%	2.06%	3.19%	2.79%
91-120 Days						0.00%	1.81%	0.56%	1.29%	0.82%
121-150 Days						0.00%	0.30%	2.06%	0.63%	1.41%
151-180 Days						0.00%	0.55%	1.54%	1.94%	0.27%
181+ Days						0.00%	0.71%	0.00%	0.62%	0.86%
Current - 90 Days						100.00%	96.63%	95.84%	95.52%	96.64%
91-180 Days						0.00%	2.66%	4.16%	3.86%	2.49%



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

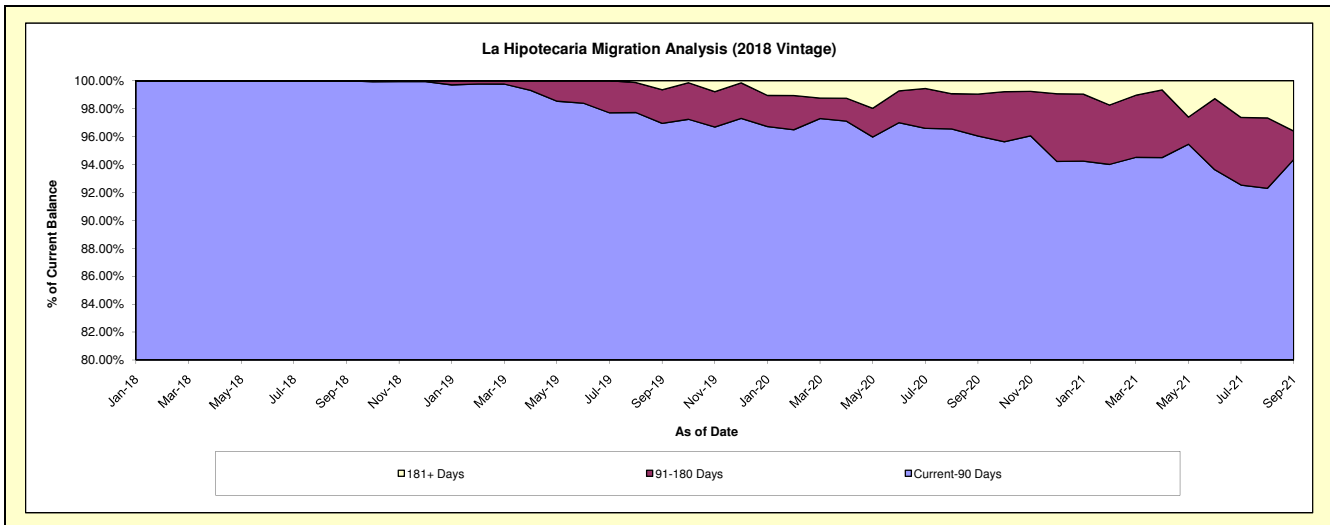
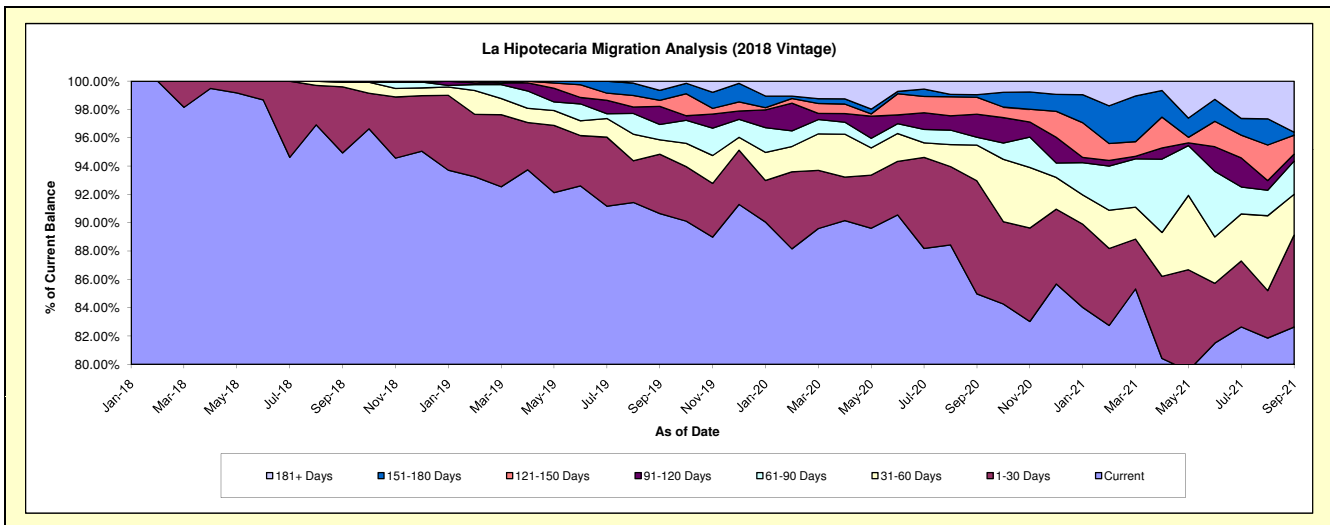
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 9/30/2021

Current Portfolio Balance	-	-	-	-	-	-	-	3,185,010.56	3,456,733.98	2,718,249.13	2,085,505.03
								Sep-18	Sep-19	Sep-20	Sep-21
Current								3,023,655.53	3,133,534.58	2,309,831.23	1,723,394.46
1-30 Days								148,711.03	144,889.62	216,984.07	135,684.82
31-60 Days								9,887.37	35,157.49	68,630.33	60,014.30
61-90 Days								2,756.63	37,556.85	15,268.27	48,846.17
91-120 Days								-	44,072.15	44,175.07	10,158.62
121-150 Days								-	14,941.49	32,561.99	27,911.09
151-180 Days								-	24,116.51	4,920.17	4,358.59
181+ Days								-	22,465.29	25,878.00	75,136.98

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	-	-	3,185,010.56	3,456,733.98	2,718,249.13	2,085,505.03
								Sep-18	Sep-19	Sep-20	Sep-21
Current								94.93%	90.65%	84.97%	82.64%
1-30 Days								4.67%	4.19%	7.98%	6.51%
31-60 Days								0.31%	1.02%	2.52%	2.88%
61-90 Days								0.09%	1.09%	0.56%	2.34%
91-120 Days								0.00%	1.27%	1.63%	0.49%
121-150 Days								0.00%	0.43%	1.20%	1.34%
151-180 Days								0.00%	0.70%	0.18%	0.21%
181+ Days								0.00%	0.65%	0.95%	3.60%
Current - 90 Days								100.00%	96.95%	96.04%	94.36%
91-180 Days								0.00%	2.40%	3.00%	2.03%



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

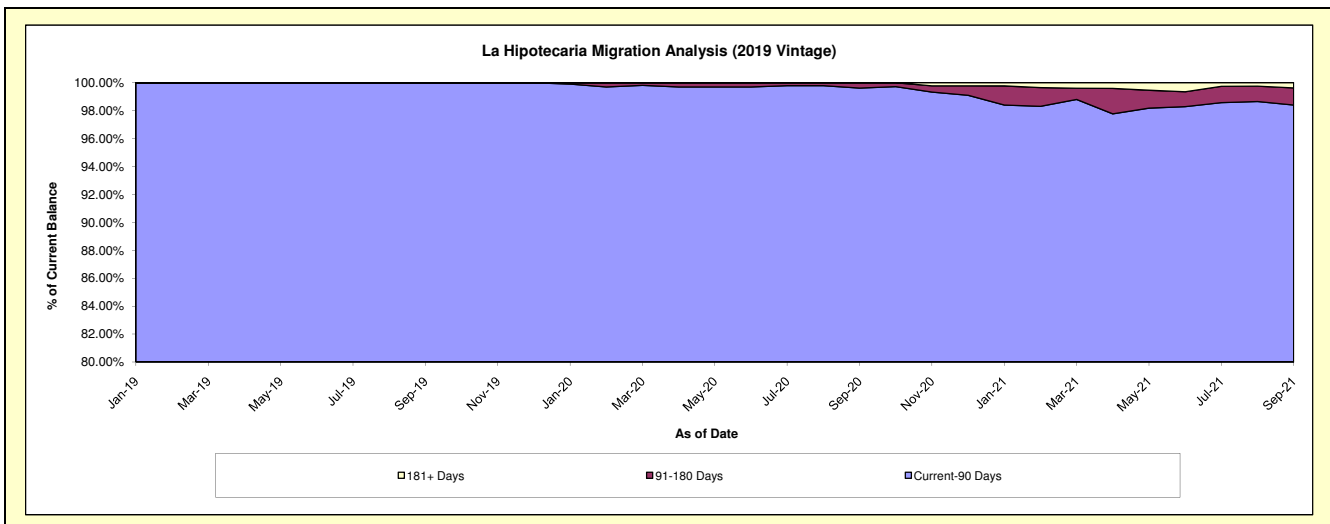
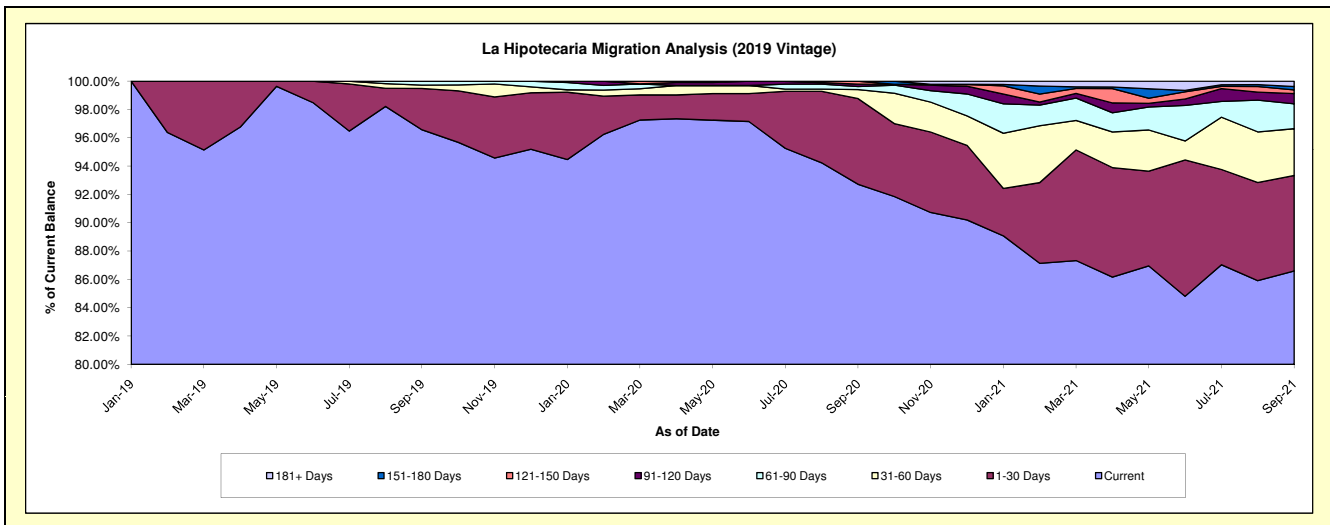
**Delinquency Status (\$ of Current Balance)**

Data Cutoff: 9/30/2021

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	4,291,504.87	4,843,321.72	3,670,445.34
										Sep-19	Sep-20	Sep-21
Current										4,144,210.64	4,490,624.42	3,178,474.08
1-30 Days										125,413.73	293,155.57	247,533.50
31-60 Days										9,805.23	30,792.29	121,277.35
61-90 Days										12,075.27	10,194.79	64,459.92
91-120 Days										-	8,201.64	26,613.08
121-150 Days										-	10,353.01	9,476.78
151-180 Days										-	-	8,829.39
181+ Days										-	-	13,781.24

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

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	4,291,504.87	4,843,321.72	3,670,445.34
										Sep-19	Sep-20	Sep-21
Current										96.57%	92.72%	86.60%
1-30 Days										2.92%	6.05%	6.74%
31-60 Days										0.23%	0.64%	3.30%
61-90 Days										0.28%	0.21%	1.76%
91-120 Days										0.00%	0.17%	0.73%
121-150 Days										0.00%	0.21%	0.26%
151-180 Days										0.00%	0.00%	0.24%
181+ Days										0.00%	0.00%	0.38%
Current - 90 Days										100.00%	99.62%	98.40%
91-180 Days										0.00%	0.38%	1.22%





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

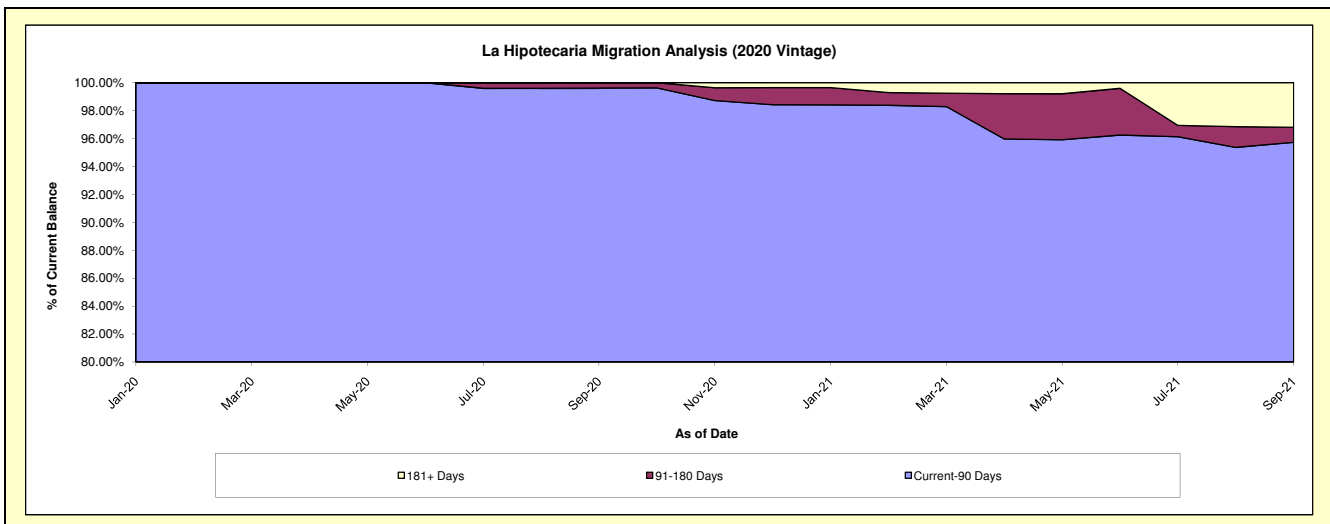
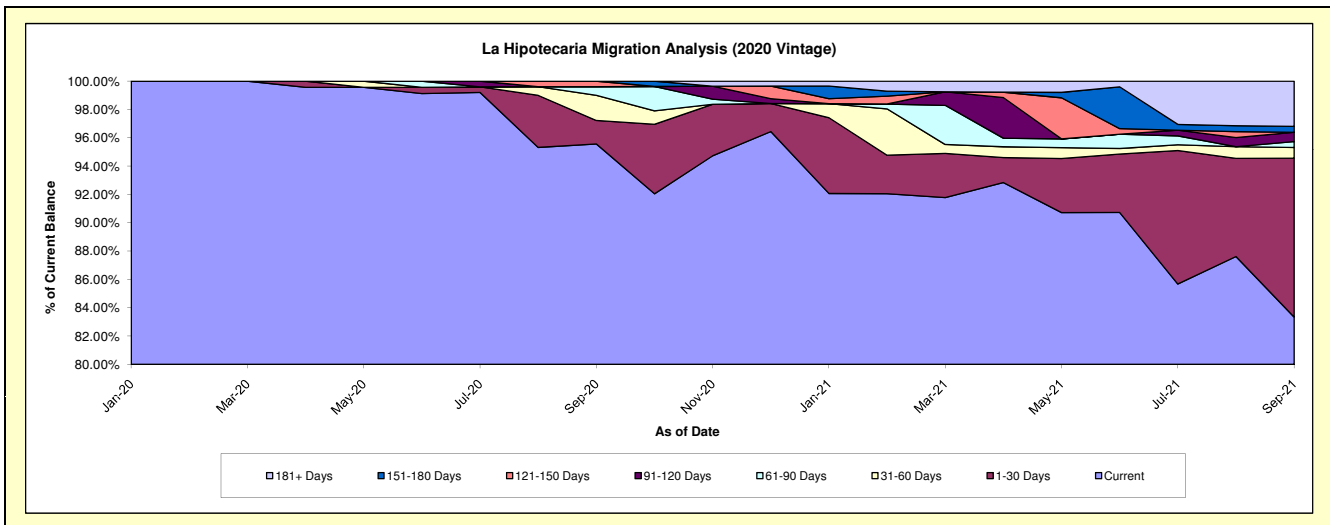
**Delinquency Status (\$ of Current Balance)**

Data Cutoff: 9/30/2021

Current Portfolio Balance										1,288,030.10	1,148,467.00
										Sep-20	Sep-21
Current										1,230,849.39	957,121.00
1-30 Days										21,397.59	128,890.71
31-60 Days										22,961.97	8,664.16
61-90 Days										7,821.15	4,756.11
91-120 Days										-	7,566.78
121-150 Days										5,000.00	-
151-180 Days										-	4,848.70
181+ Days										-	36,619.54

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

Current Portfolio Balance										1,288,030.10	1,148,467.00
										Sep-20	Sep-21
Current										95.56%	83.34%
1-30 Days										1.66%	11.22%
31-60 Days										1.78%	0.75%
61-90 Days										0.61%	0.41%
91-120 Days										0.00%	0.66%
121-150 Days										0.39%	0.00%
151-180 Days										0.00%	0.42%
181+ Days										0.00%	3.19%
Current - 90 Days										99.61%	95.73%
91-180 Days										0.39%	1.08%



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

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

Data Cutoff: 9/30/2021

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	505,112.52
	<b>Sep-21</b>																				
Current																					505,112.52
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	505,112.52
	<b>Sep-21</b>																				
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%

