



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

### Personal Loans November 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 11/30/2021.

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

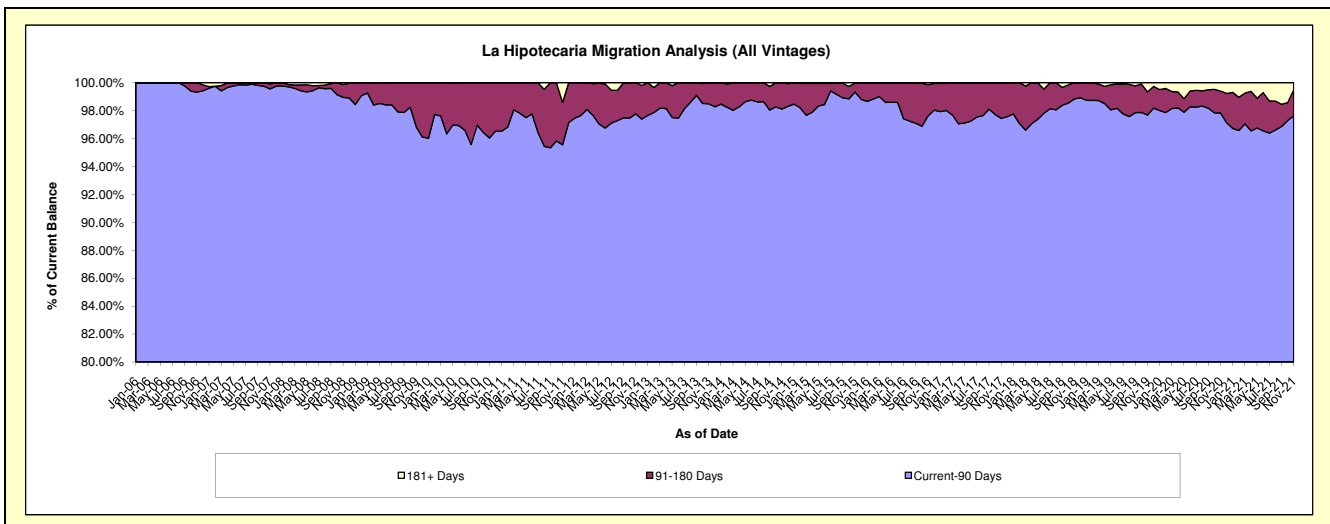
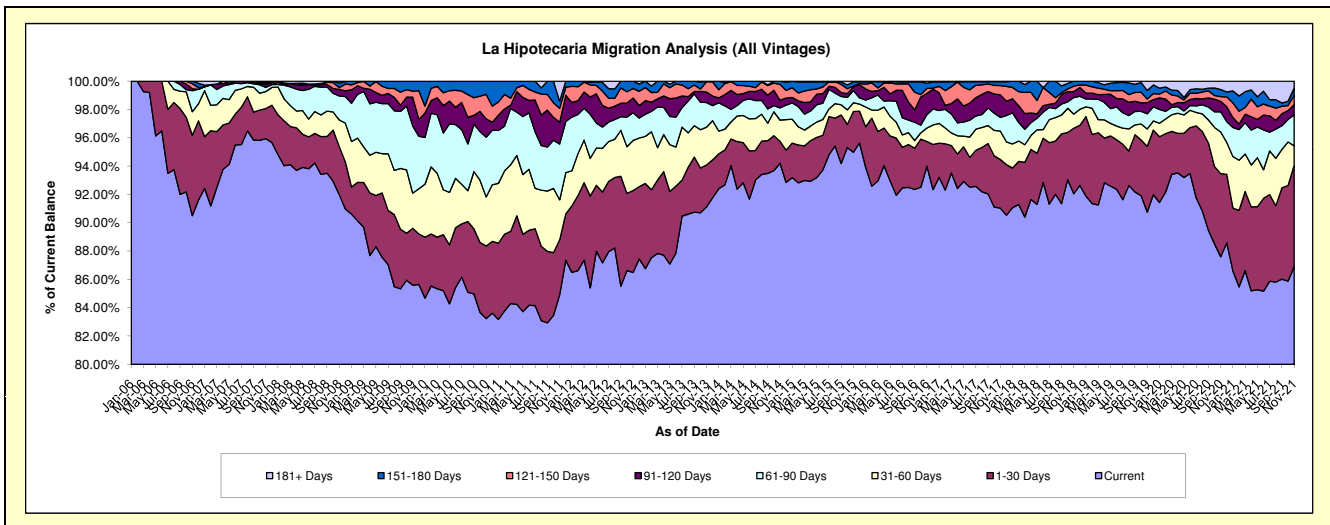
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2021

Current Portfolio Balance	4,713,261.23	5,223,828.65	5,650,425.21	5,287,462.85	4,464,039.25	5,076,960.68	7,694,436.24	10,546,407.35	10,261,584.11	8,067,289.58
	Nov-12	Nov-13	Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current	4,076,469.93	4,759,748.32	5,322,598.96	5,021,990.94	4,195,832.56	4,621,651.60	7,082,985.89	9,571,281.49	8,989,481.51	7,009,395.87
1-30 Days	272,783.54	154,975.50	88,161.08	152,092.43	78,026.26	174,147.24	355,565.29	490,017.40	602,005.87	576,980.63
31-60 Days	166,566.55	139,496.51	84,512.34	32,857.73	42,398.22	102,490.14	77,360.19	129,580.36	301,865.57	112,853.01
61-90 Days	92,252.63	90,779.15	48,472.93	45,391.18	41,892.84	48,936.27	89,474.93	112,253.78	145,957.81	176,215.31
91-120 Days	48,963.61	38,876.49	30,706.76	14,242.45	66,914.43	80,883.31	32,246.84	83,652.90	76,192.01	57,620.92
121-150 Days	32,036.17	38,291.22	63,629.18	2,974.72	15,954.88	33,099.83	30,006.84	26,268.09	33,936.72	53,259.54
151-180 Days	24,188.80	1,661.46	12,343.96	15,696.23	16,654.70	13,810.45	26,796.26	64,049.23	50,960.20	40,251.47
181+ Days	-	-	-	2,217.17	6,365.36	1,941.84	-	69,304.10	61,184.42	40,712.83

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	4,713,261.23	5,223,828.65	5,650,425.21	5,287,462.85	4,464,039.25	5,076,960.68	7,694,436.24	10,546,407.35	10,261,584.11	8,067,289.58
	Nov-12	Nov-13	Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current	86.49%	91.12%	94.20%	94.98%	93.99%	91.03%	92.05%	90.75%	87.60%	86.89%
1-30 Days	5.79%	2.97%	1.56%	2.88%	1.75%	3.43%	4.62%	4.65%	5.87%	7.15%
31-60 Days	3.53%	2.67%	1.50%	0.62%	0.95%	2.02%	1.01%	1.23%	2.94%	1.40%
61-90 Days	1.96%	1.74%	0.86%	0.86%	0.94%	0.96%	1.16%	1.06%	1.42%	2.18%
91-120 Days	1.04%	0.74%	0.54%	0.27%	1.50%	1.59%	0.42%	0.79%	0.74%	0.71%
121-150 Days	0.68%	0.73%	1.13%	0.06%	0.36%	0.65%	0.39%	0.25%	0.33%	0.66%
151-180 Days	0.51%	0.03%	0.22%	0.30%	0.37%	0.27%	0.35%	0.61%	0.50%	0.50%
181+ Days	0.00%	0.00%	0.00%	0.04%	0.14%	0.04%	0.00%	0.66%	0.60%	0.50%
Current - 90 Days	97.77%	98.49%	98.11%	99.34%	97.63%	97.44%	98.84%	97.69%	97.83%	97.62%
91-180 Days	2.23%	1.51%	1.89%	0.62%	2.23%	2.52%	1.16%	1.65%	1.57%	1.87%



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

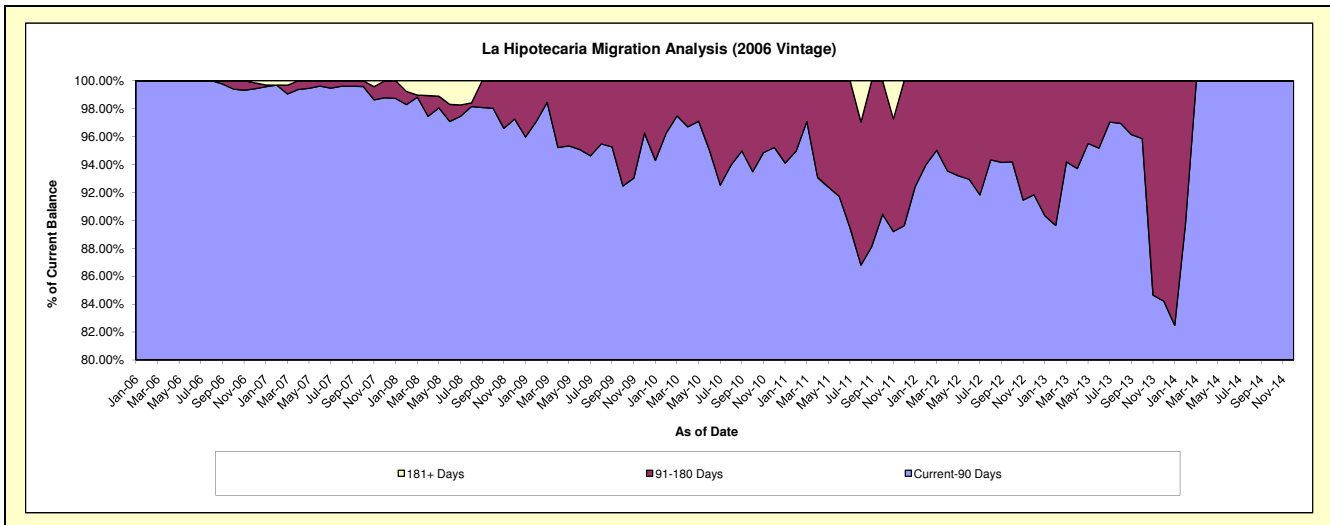
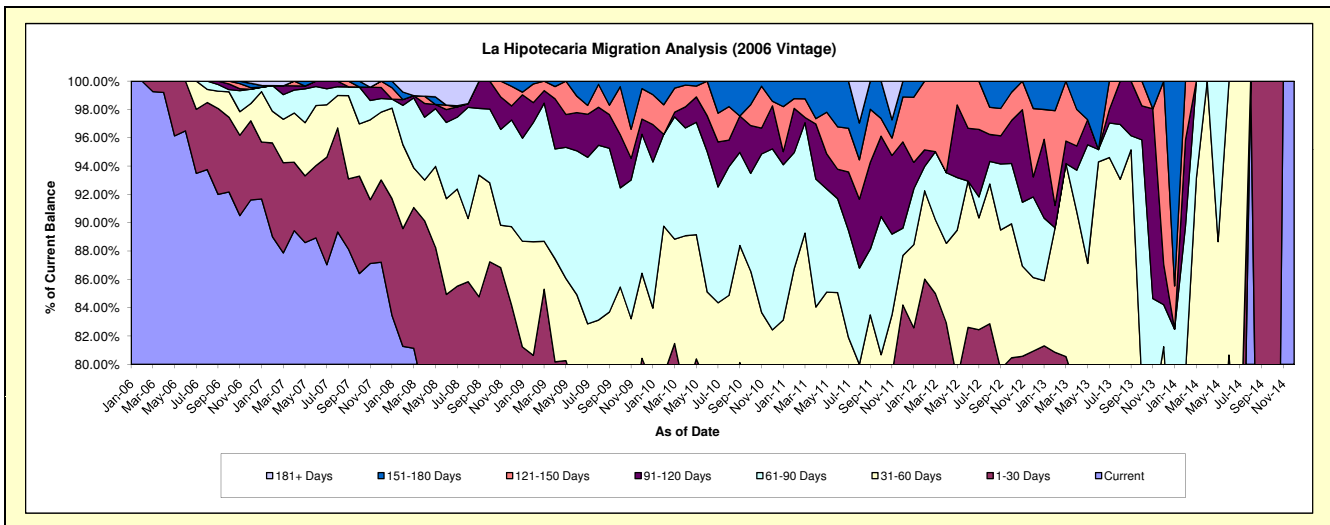
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2021

Current Portfolio Balance	102,808.37	32,599.60	91.08	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	Nov-12	Nov-13	Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current	73,378.08	16,460.07	91.08	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	9,456.68	4,195.56	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	6,546.40	4,299.98	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	4,639.87	2,639.81	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	6,711.18	4,368.27	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	2,076.16	-	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	-	635.91	-	#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	102,808.37	32,599.60	91.08	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	Nov-12	Nov-13	Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current	71.37%	50.49%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	9.20%	12.87%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	6.37%	13.19%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	4.51%	8.10%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	6.53%	13.40%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	2.02%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	0.00%	1.95%	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	91.45%	84.65%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-180 Days	8.55%	15.35%	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)

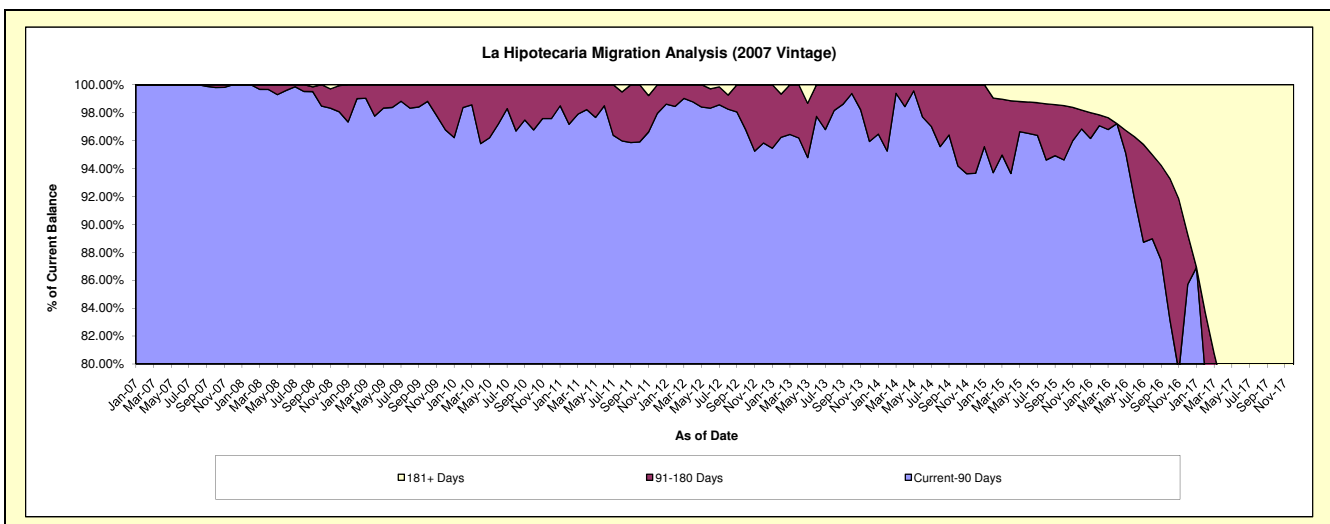
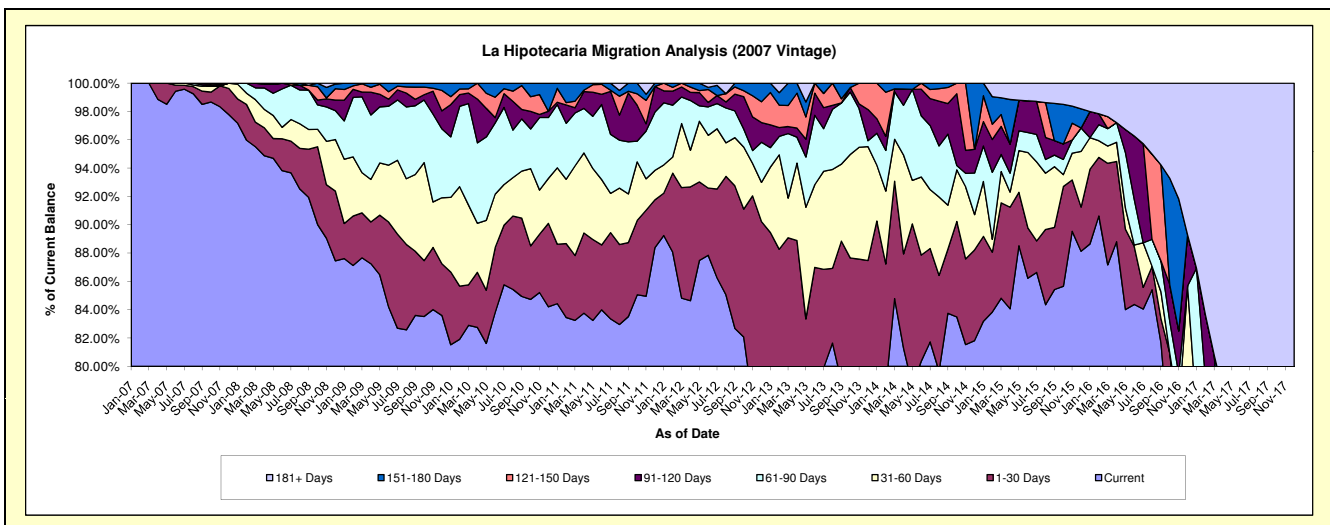
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2021

Current Portfolio Balance	1,021,853.17	611,269.54	334,042.77	137,084.96	25,339.75	2,445.17	#N/A	#N/A	#N/A	#N/A
	Nov-12	Nov-13	Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current	791,345.13	483,597.34	272,368.79	122,740.76	16,971.39	-	#N/A	#N/A	#N/A	#N/A
1-30 Days	149,191.59	51,699.03	20,207.26	4,972.80	1,960.24	-	#N/A	#N/A	#N/A	#N/A
31-60 Days	23,417.83	48,315.71	17,005.78	2,599.21	560.12	-	#N/A	#N/A	#N/A	#N/A
61-90 Days	9,276.66	16,674.19	3,179.88	1,272.68	650.28	-	#N/A	#N/A	#N/A	#N/A
91-120 Days	24,270.37	2,023.38	5,427.08	-	764.85	503.33	#N/A	#N/A	#N/A	#N/A
121-150 Days	15,284.83	8,959.89	15,853.98	1,626.96	-	-	#N/A	#N/A	#N/A	#N/A
151-180 Days	9,066.76	-	-	1,655.38	2,359.94	-	#N/A	#N/A	#N/A	#N/A
181+ Days	-	-	-	2,217.17	2,072.93	1,941.84	#N/A	#N/A	#N/A	#N/A

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	1,021,853.17	611,269.54	334,042.77	137,084.96	25,339.75	2,445.17	#N/A	#N/A	#N/A	#N/A
	Nov-12	Nov-13	Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current	77.44%	79.11%	81.54%	89.54%	66.98%	0.00%	#N/A	#N/A	#N/A	#N/A
1-30 Days	14.60%	8.46%	6.05%	3.63%	7.74%	0.00%	#N/A	#N/A	#N/A	#N/A
31-60 Days	2.29%	7.90%	5.09%	1.90%	2.21%	0.00%	#N/A	#N/A	#N/A	#N/A
61-90 Days	0.91%	2.73%	0.95%	0.93%	2.57%	0.00%	#N/A	#N/A	#N/A	#N/A
91-120 Days	2.38%	0.33%	1.62%	0.00%	3.02%	20.58%	#N/A	#N/A	#N/A	#N/A
121-150 Days	1.59%	1.47%	4.75%	1.19%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A
151-180 Days	0.89%	0.00%	0.00%	1.21%	9.31%	0.00%	#N/A	#N/A	#N/A	#N/A
181+ Days	0.00%	0.00%	0.00%	1.62%	8.18%	79.42%	#N/A	#N/A	#N/A	#N/A
Current - 90 Days	95.24%	98.20%	93.63%	95.99%	79.49%	0.00%	#N/A	#N/A	#N/A	#N/A
91-180 Days	4.76%	1.80%	6.37%	2.39%	12.33%	20.58%	#N/A	#N/A	#N/A	#N/A



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

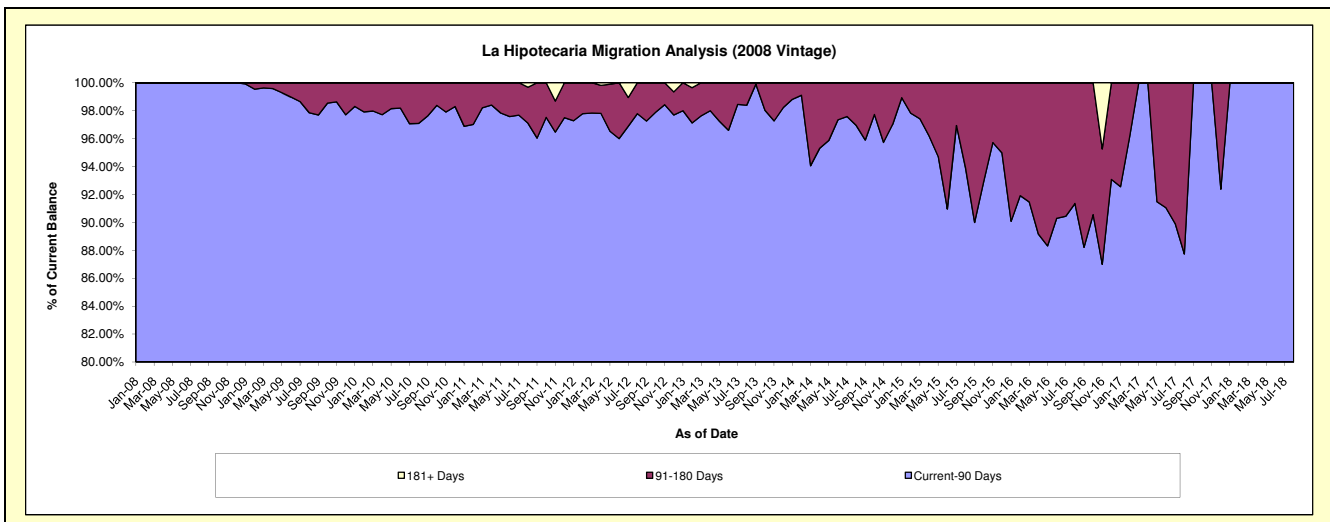
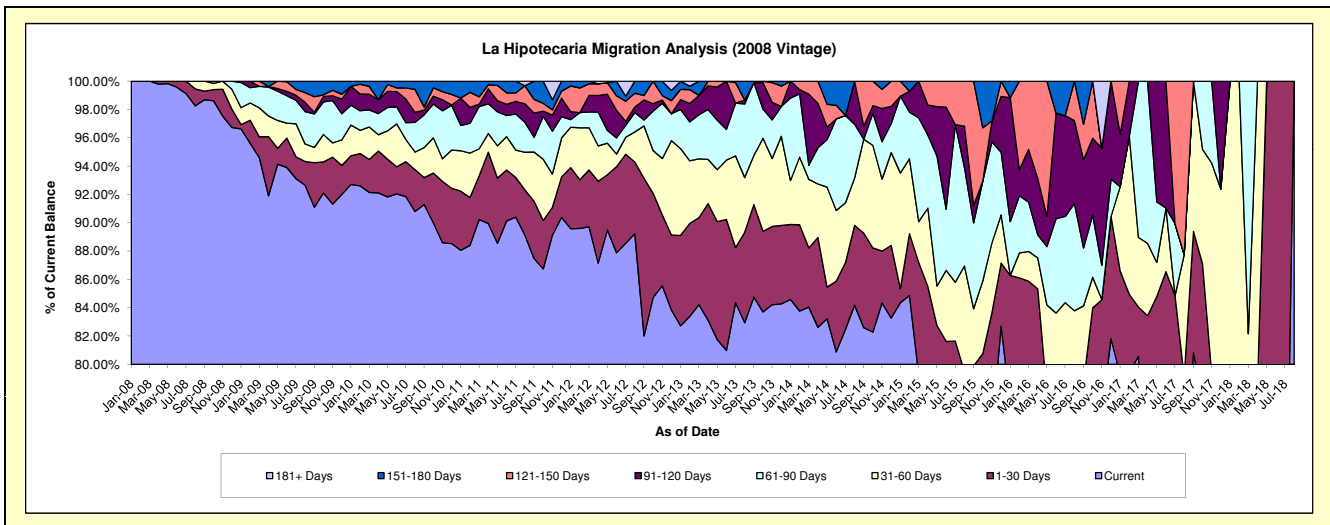
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2021

Current Portfolio Balance	1,478,030.73	987,351.90	565,165.49	260,250.75	90,557.46	13,219.07	#N/A	#N/A	#N/A	#N/A
	Nov-12	Nov-13	Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current	1,264,499.61	831,454.72	476,676.09	196,249.97	69,412.34	9,576.72	#N/A	#N/A	#N/A	#N/A
1-30 Days	74,112.83	54,597.45	20,693.08	21,423.52	7,176.33	913.01	#N/A	#N/A	#N/A	#N/A
31-60 Days	58,657.12	47,385.26	28,700.92	12,863.40	-	1,965.30	#N/A	#N/A	#N/A	#N/A
61-90 Days	57,570.40	26,928.72	14,947.27	18,562.77	2,197.69	764.04	#N/A	#N/A	#N/A	#N/A
91-120 Days	3,341.68	12,220.56	13,234.57	3,864.41	7,478.67	-	#N/A	#N/A	#N/A	#N/A
121-150 Days	4,727.05	13,739.64	7,618.81	-	-	-	#N/A	#N/A	#N/A	#N/A
151-180 Days	15,122.04	1,025.55	3,294.75	7,286.68	-	-	#N/A	#N/A	#N/A	#N/A
181+ Days	-	-	-	-	4,292.43	-	#N/A	#N/A	#N/A	#N/A

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	1,478,030.73	987,351.90	565,165.49	260,250.75	90,557.46	13,219.07	#N/A	#N/A	#N/A	#N/A
	Nov-12	Nov-13	Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current	85.55%	84.21%	84.34%	75.41%	76.65%	72.45%	#N/A	#N/A	#N/A	#N/A
1-30 Days	5.01%	5.53%	3.66%	8.23%	7.92%	6.91%	#N/A	#N/A	#N/A	#N/A
31-60 Days	3.97%	4.80%	5.08%	4.94%	0.00%	14.87%	#N/A	#N/A	#N/A	#N/A
61-90 Days	3.90%	2.73%	2.64%	7.13%	2.43%	5.78%	#N/A	#N/A	#N/A	#N/A
91-120 Days	0.23%	1.24%	2.34%	1.48%	8.26%	0.00%	#N/A	#N/A	#N/A	#N/A
121-150 Days	0.32%	1.39%	1.35%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A
151-180 Days	1.02%	0.10%	0.58%	2.80%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A
181+ Days	0.00%	0.00%	0.00%	0.00%	4.74%	0.00%	#N/A	#N/A	#N/A	#N/A
Current - 90 Days	98.43%	97.27%	95.73%	95.72%	87.00%	100.00%	#N/A	#N/A	#N/A	#N/A
91-180 Days	1.57%	2.73%	4.27%	4.28%	8.26%	0.00%	#N/A	#N/A	#N/A	#N/A



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

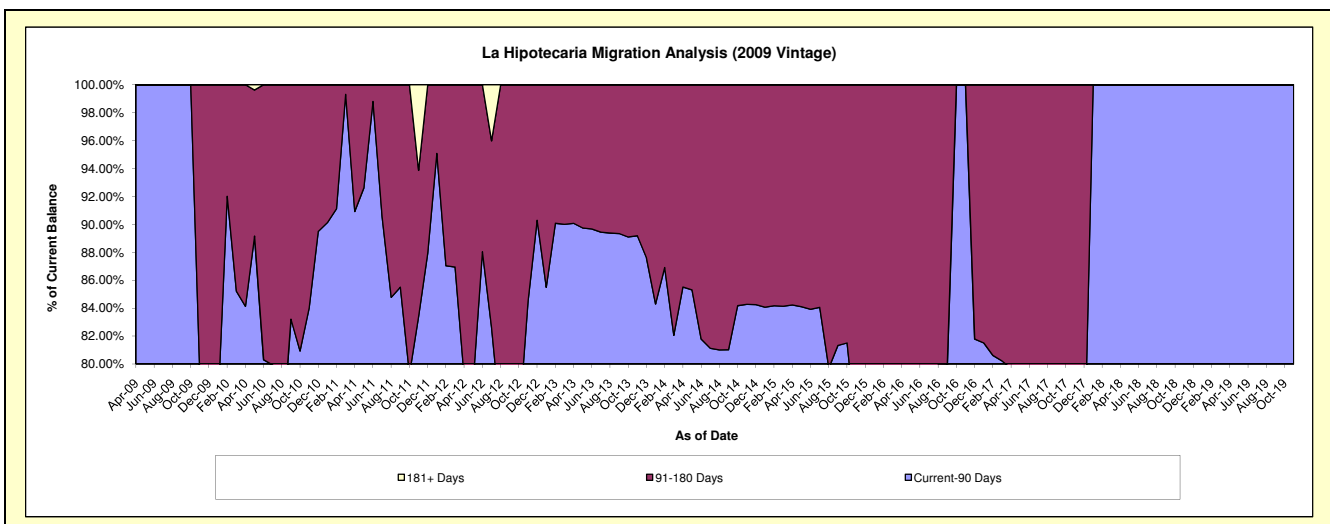
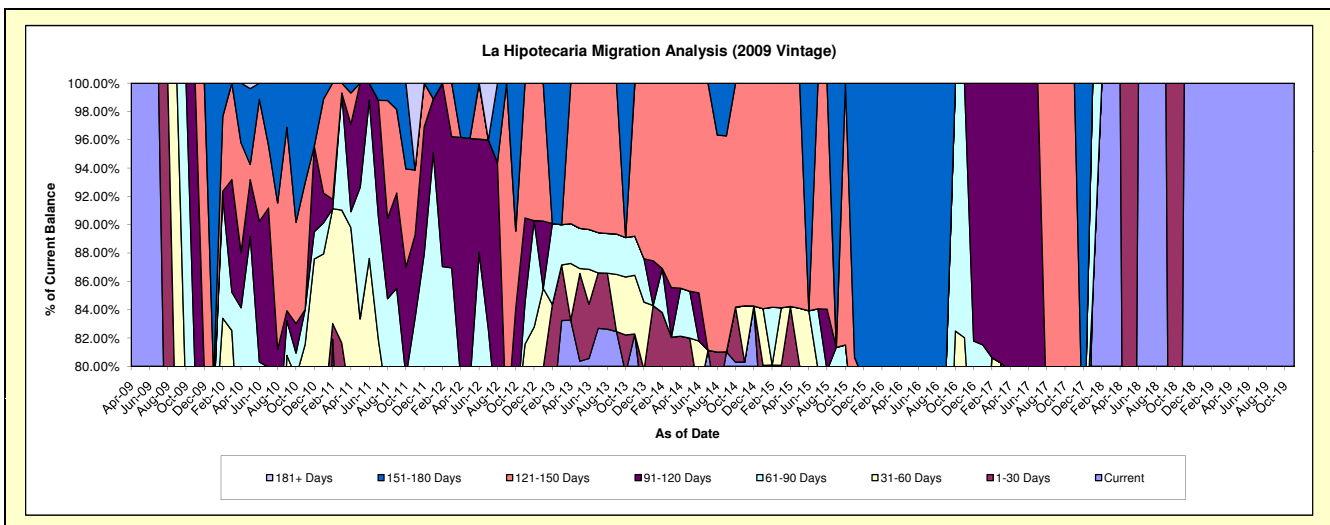
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2021

Current Portfolio Balance	104,528.41	77,871.88	41,807.77	25,153.34	12,616.20	8,652.56	434.66	46.84	#N/A	#N/A
	Nov-12	Nov-13	Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current	69,414.66	64,075.08	33,573.55	16,665.72	9,125.06	306.18	434.66	46.84	#N/A	#N/A
1-30 Days	11,077.13	-	-	-	-	5,157.73	-	-	#N/A	#N/A
31-60 Days	4,752.62	3,230.35	1,660.80	2,267.16	1,223.98	-	-	-	#N/A	#N/A
61-90 Days	3,058.13	2,146.20	-	-	2,267.16	921.49	-	-	#N/A	#N/A
91-120 Days	6,277.74	-	-	-	-	-	-	-	#N/A	#N/A
121-150 Days	9,948.13	8,420.25	6,573.42	1,347.76	-	2,267.16	-	-	#N/A	#N/A
151-180 Days	-	-	-	4,872.70	-	-	-	-	#N/A	#N/A
181+ Days	-	-	-	-	-	-	-	-	#N/A	#N/A

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	104,528.41	77,871.88	41,807.77	25,153.34	12,616.20	8,652.56	434.66	46.84	#N/A	#N/A
	Nov-12	Nov-13	Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current	66.41%	82.28%	80.30%	66.26%	72.33%	3.54%	100.00%	100.00%	#N/A	#N/A
1-30 Days	10.60%	0.00%	0.00%	0.00%	0.00%	59.61%	0.00%	0.00%	#N/A	#N/A
31-60 Days	4.55%	4.15%	3.97%	9.01%	9.70%	0.00%	0.00%	0.00%	#N/A	#N/A
61-90 Days	2.93%	2.76%	0.00%	0.00%	17.97%	10.65%	0.00%	0.00%	#N/A	#N/A
91-120 Days	6.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A
121-150 Days	9.52%	10.81%	15.72%	5.36%	0.00%	26.20%	0.00%	0.00%	#N/A	#N/A
151-180 Days	0.00%	0.00%	0.00%	19.37%	0.00%	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	84.48%	89.19%	84.28%	75.27%	100.00%	73.80%	100.00%	100.00%	#N/A	#N/A
91-180 Days	15.52%	10.81%	15.72%	24.73%	0.00%	26.20%	0.00%	0.00%	#N/A	#N/A



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

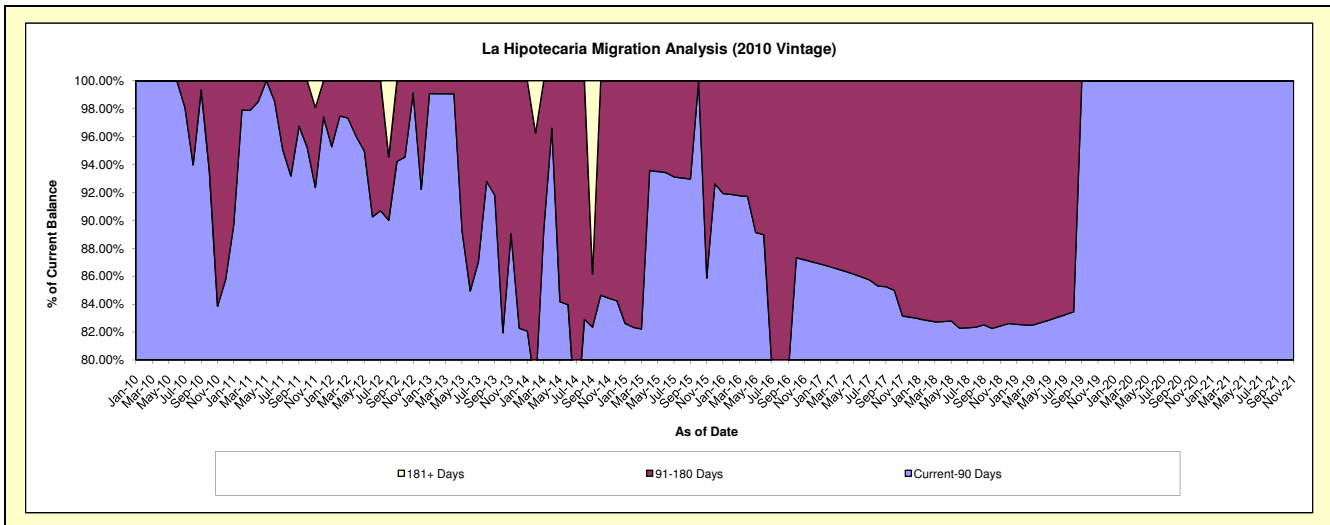
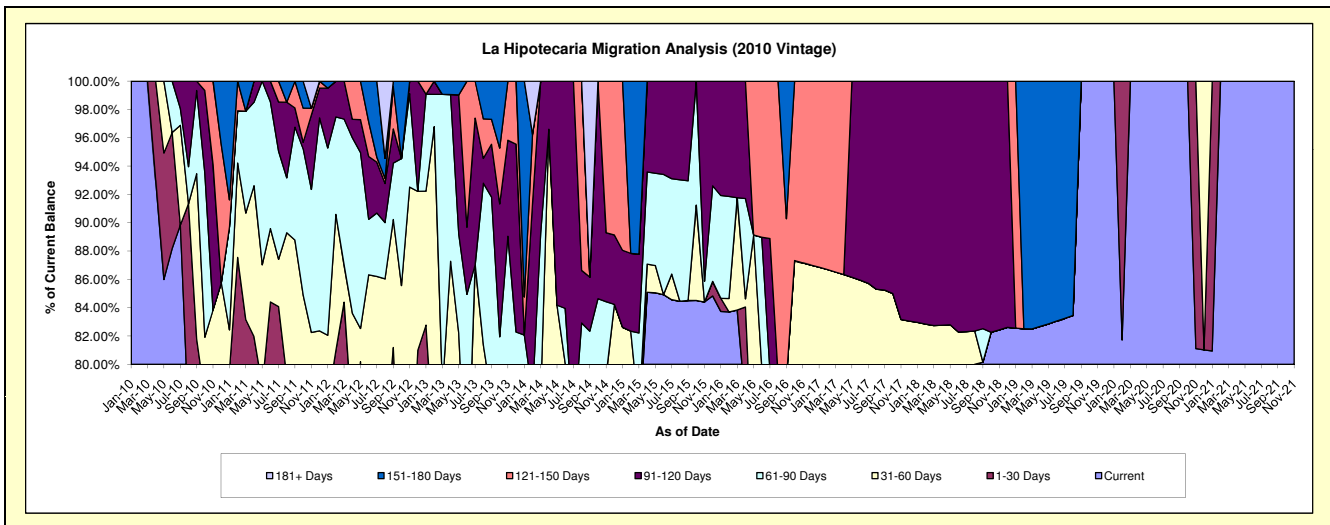
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2021

Current Portfolio Balance	268,354.42	171,834.52	83,553.85	50,987.69	26,171.95	17,406.80	14,048.82	11,010.02	10,415.08	8,273.95
	Nov-12	Nov-13	Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current	162,050.01	97,031.10	66,204.65	43,035.98	20,421.23	13,223.56	11,581.34	11,010.02	8,447.85	8,273.95
1-30 Days	25,518.64	15,261.68	-	-	-	-	-	-	1,967.23	-
31-60 Days	60,715.56	20,633.21	-	-	2,393.98	1,253.93	-	-	-	-
61-90 Days	17,707.57	20,087.66	4,337.14	747.92	-	-	-	-	-	-
91-120 Days	2,362.64	11,649.43	4,063.91	7,203.79	-	2,929.31	2,467.48	-	-	-
121-150 Days	-	7,171.44	8,948.15	-	3,356.74	-	-	-	-	-
151-180 Days	-	-	-	-	-	-	-	-	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	268,354.42	171,834.52	83,553.85	50,987.69	26,171.95	17,406.80	14,048.82	11,010.02	10,415.08	8,273.95
	Nov-12	Nov-13	Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current	60.39%	56.47%	79.24%	84.40%	78.03%	75.97%	82.44%	100.00%	81.11%	100.00%
1-30 Days	9.51%	8.88%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	18.89%	0.00%
31-60 Days	22.63%	12.01%	0.00%	0.00%	9.15%	7.20%	0.00%	0.00%	0.00%	0.00%
61-90 Days	6.60%	11.69%	5.19%	1.47%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
91-120 Days	0.88%	6.78%	4.86%	14.13%	0.00%	16.83%	17.56%	0.00%	0.00%	0.00%
121-150 Days	0.00%	4.17%	10.71%	0.00%	12.83%	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	99.12%	89.05%	84.43%	85.87%	87.17%	83.17%	82.44%	100.00%	100.00%	100.00%
91-180 Days	0.88%	10.95%	15.57%	14.13%	12.83%	16.83%	17.56%	0.00%	0.00%	0.00%



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

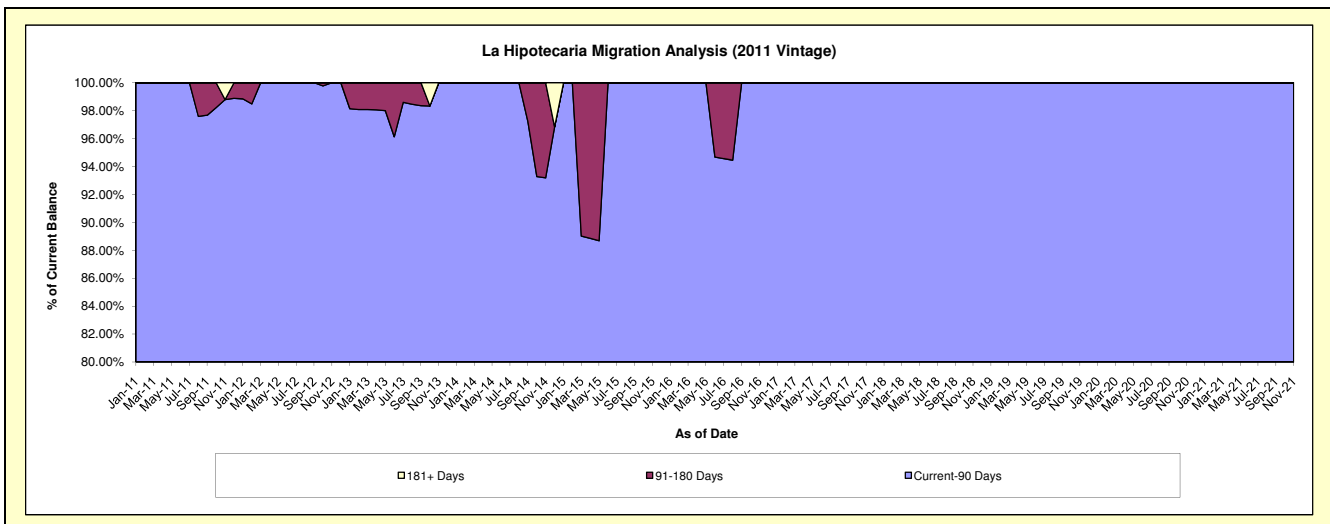
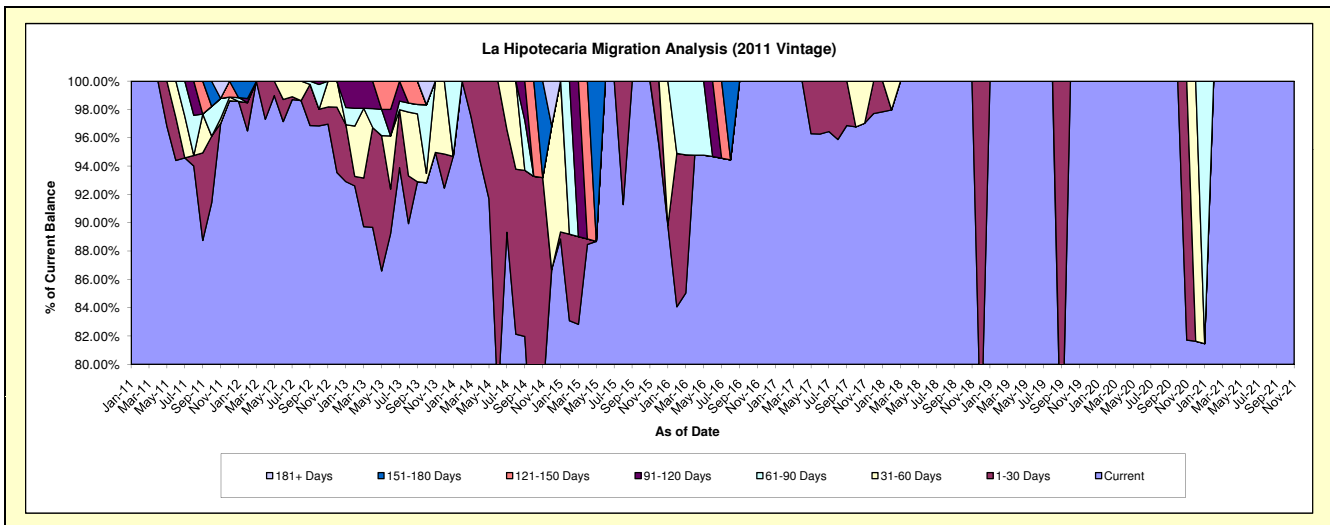
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2021

Current Portfolio Balance	281,779.02	184,768.16	132,857.51	85,803.44	57,879.11	38,290.63	25,419.19	20,656.15	16,755.21	12,042.29
	Nov-12	Nov-13	Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current	273,223.89	175,469.36	103,003.21	85,803.44	57,879.11	37,152.35	25,419.19	20,656.15	13,691.44	12,042.29
1-30 Days	3,426.67	-	20,805.09	-	-	-	-	-	3,063.77	-
31-60 Days	5,128.46	9,298.80	-	-	-	1,138.28	-	-	-	-
61-90 Days	-	-	-	-	-	-	-	-	-	-
91-120 Days	-	-	-	-	-	-	-	-	-	-
121-150 Days	-	-	-	-	-	-	-	-	-	-
151-180 Days	-	-	9,049.21	-	-	-	-	-	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	281,779.02	184,768.16	132,857.51	85,803.44	57,879.11	38,290.63	25,419.19	20,656.15	16,755.21	12,042.29
	Nov-12	Nov-13	Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current	96.96%	94.97%	77.53%	100.00%	100.00%	97.03%	100.00%	100.00%	81.71%	100.00%
1-30 Days	1.22%	0.00%	15.66%	0.00%	0.00%	0.00%	0.00%	0.00%	18.29%	0.00%
31-60 Days	1.82%	5.03%	0.00%	0.00%	0.00%	2.97%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
121-150 Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
151-180 Days	0.00%	0.00%	6.81%	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%	100.00%	93.19%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
91-180 Days	0.00%	0.00%	6.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%





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

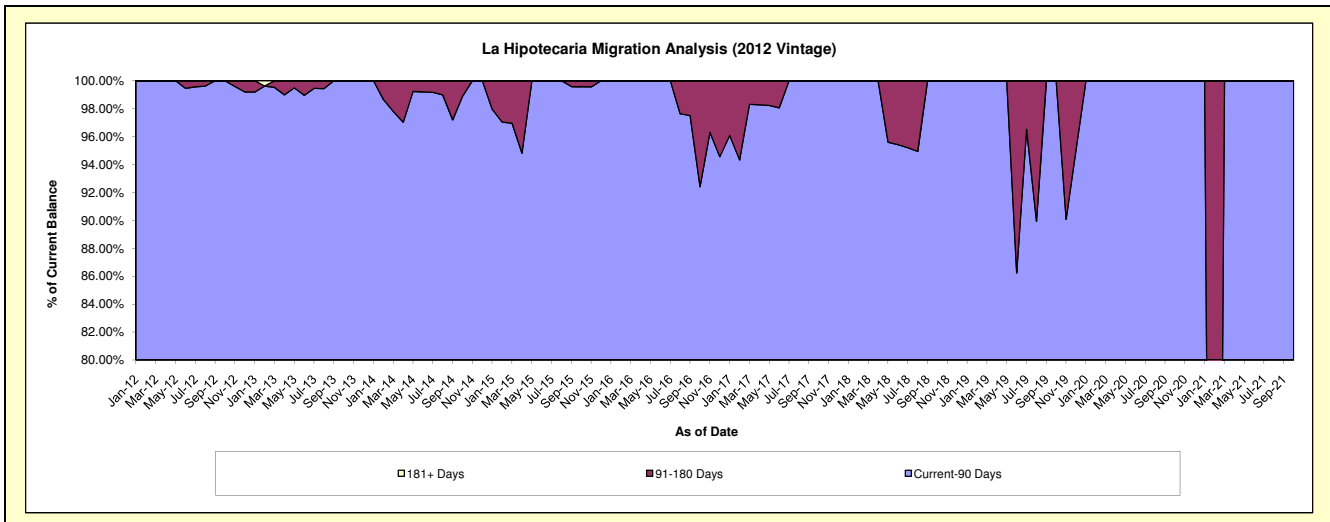
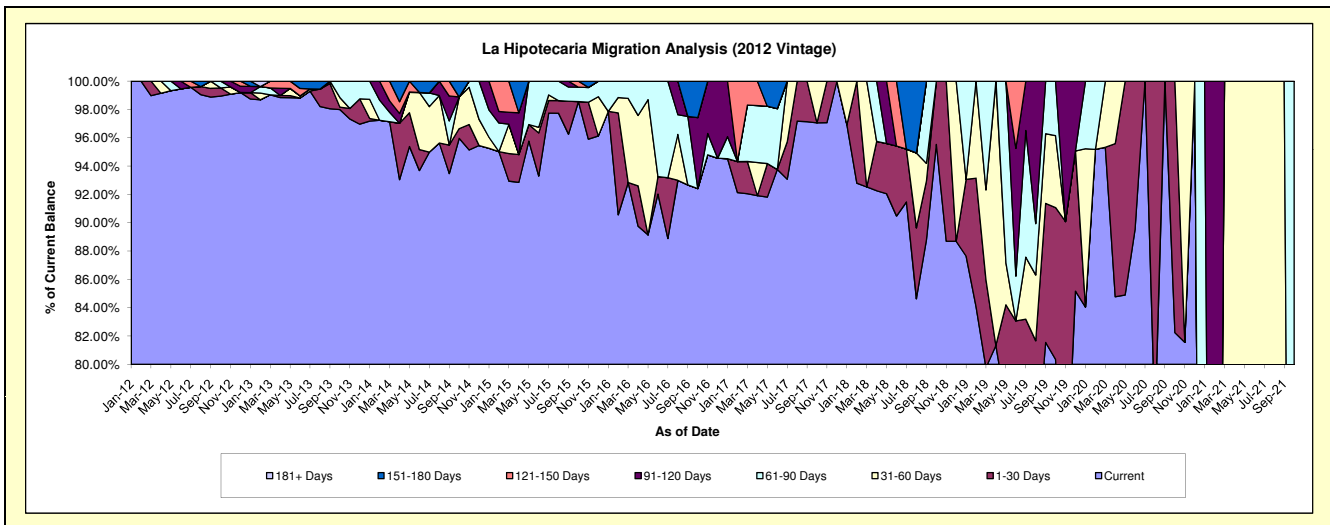
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2021

Current Portfolio Balance	1,455,907.11	1,158,813.29	657,211.36	424,519.47	246,474.99	146,678.17	75,210.62	23,327.36	2,508.16	#N/A
	Nov-12	Nov-13	Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current	1,442,558.55	1,127,844.05	625,266.60	407,148.99	233,652.10	142,372.73	66,711.54	16,245.69	2,045.51	#N/A
1-30 Days	-	8,666.67	11,812.67	11,049.30	-	4,305.44	8,499.08	4,769.00	-	#N/A
31-60 Days	7,348.56	-	17,276.62	-	-	-	-	-	462.65	#N/A
61-90 Days	-	22,302.57	2,855.47	4,439.71	3,712.22	-	-	-	-	#N/A
91-120 Days	6,000.00	-	-	-	9,110.67	-	-	2,312.67	-	#N/A
121-150 Days	-	-	-	-	-	-	-	-	-	#N/A
151-180 Days	-	-	-	1,881.47	-	-	-	-	-	#N/A
181+ Days	-	-	-	-	-	-	-	-	-	#N/A

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	1,455,907.11	1,158,813.29	657,211.36	424,519.47	246,474.99	146,678.17	75,210.62	23,327.36	2,508.16	#N/A
	Nov-12	Nov-13	Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current	99.08%	97.33%	95.14%	95.91%	94.80%	97.06%	88.70%	69.64%	81.55%	#N/A
1-30 Days	0.00%	0.75%	1.80%	2.60%	0.00%	2.94%	11.30%	20.44%	0.00%	#N/A
31-60 Days	0.50%	0.00%	2.63%	0.00%	0.00%	0.00%	0.00%	0.00%	18.45%	#N/A
61-90 Days	0.00%	1.92%	0.43%	1.05%	1.51%	0.00%	0.00%	0.00%	0.00%	#N/A
91-120 Days	0.41%	0.00%	0.00%	0.00%	3.70%	0.00%	0.00%	9.91%	0.00%	#N/A
121-150 Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#N/A
151-180 Days	0.00%	0.00%	0.00%	0.44%	0.00%	0.00%	0.00%	0.00%	0.00%	#N/A
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#N/A
Current - 90 Days	99.59%	100.00%	100.00%	99.56%	96.30%	100.00%	100.00%	90.09%	100.00%	#N/A
91-180 Days	0.41%	0.00%	0.00%	0.44%	3.70%	0.00%	0.00%	9.91%	0.00%	#N/A



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

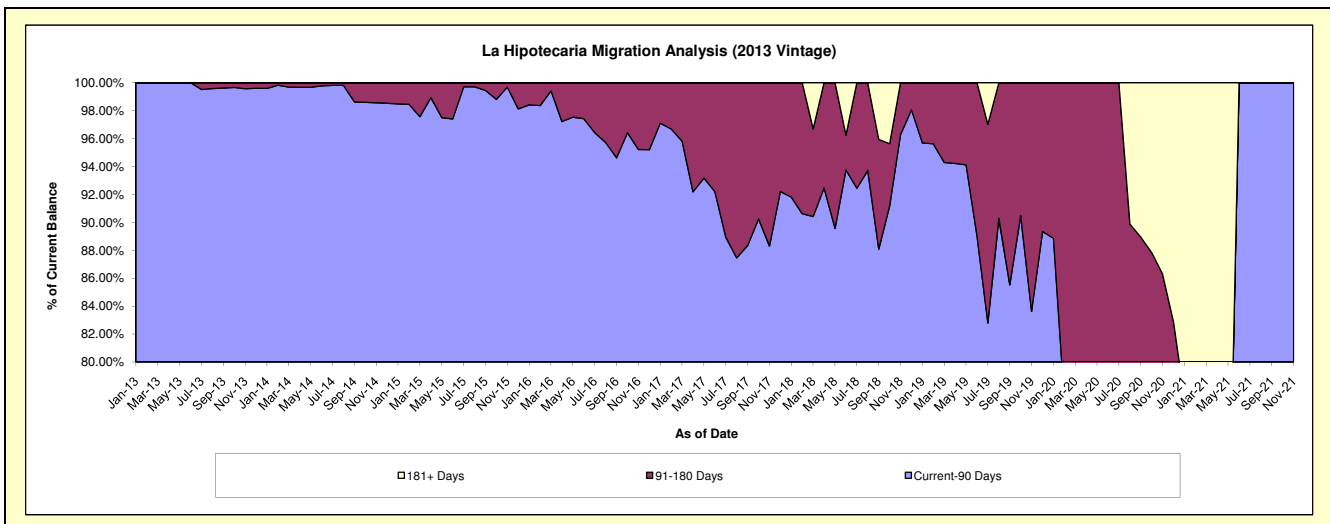
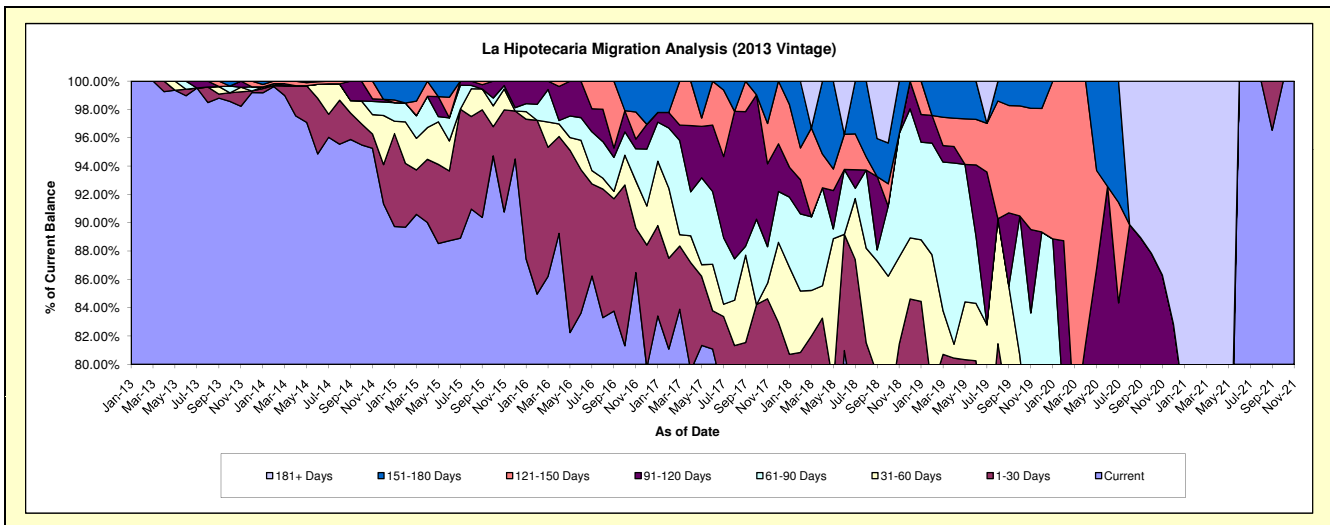
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2021

Current Portfolio Balance	-	1,999,319.76	1,451,535.39	1,019,828.31	657,716.84	462,066.03	236,813.54	98,381.41	31,525.51	1,059.85
	Nov-13	Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21	
Current	1,963,816.60	1,382,730.96	925,647.16	568,798.11	337,267.65	175,120.83	70,876.41	16,100.93	1,059.85	
1-30 Days	20,555.11	14,642.98	73,463.29	20,713.94	53,797.81	17,714.21	1,309.83	1,491.40	-	
31-60 Days	6,333.20	19,868.22	15,127.96	21,870.21	5,043.59	14,557.95	-	3,327.42	-	
61-90 Days	-	13,474.23	2,415.65	14,903.84	11,944.59	20,613.91	10,089.48	632.84	-	
91-120 Days	8,614.85	2,704.27	3,174.25	4,537.84	27,056.43	-	5,798.85	5,651.24	-	
121-150 Days	-	18,114.73	-	12,598.14	13,145.51	-	8,418.05	-	-	
151-180 Days	-	-	-	14,294.76	13,810.45	8,806.64	1,888.79	-	-	
181+ Days	-	-	-	-	-	-	-	4,321.68	-	

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	1,999,319.76	1,451,535.39	1,019,828.31	657,716.84	462,066.03	236,813.54	98,381.41	31,525.51	1,059.85
	Nov-13	Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21	
Current	98.22%	95.26%	90.76%	86.48%	72.99%	73.95%	72.04%	51.07%	100.00%	
1-30 Days	1.03%	1.01%	7.20%	3.15%	11.64%	7.48%	1.33%	4.73%	0.00%	
31-60 Days	0.32%	1.37%	1.48%	3.33%	1.09%	6.15%	0.00%	10.55%	0.00%	
61-90 Days	0.00%	0.93%	0.24%	2.27%	2.59%	8.70%	10.26%	2.01%	0.00%	
91-120 Days	0.43%	0.19%	0.31%	0.69%	5.86%	0.00%	5.89%	17.93%	0.00%	
121-150 Days	0.00%	1.25%	0.00%	1.92%	2.84%	0.00%	8.56%	0.00%	0.00%	
151-180 Days	0.00%	0.00%	0.00%	2.17%	2.99%	3.72%	1.92%	0.00%	0.00%	
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.71%	0.00%	
Current - 90 Days	99.57%	98.57%	99.69%	95.22%	88.31%	96.28%	83.63%	68.37%	100.00%	
91-180 Days	0.43%	1.43%	0.31%	4.78%	11.69%	3.72%	16.37%	17.93%	0.00%	



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

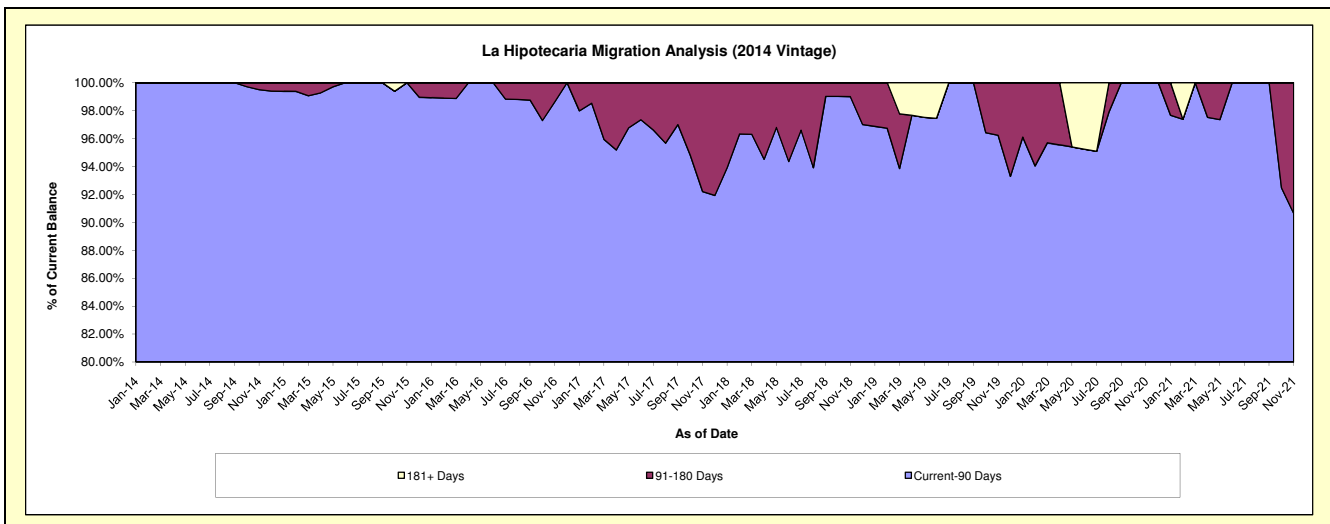
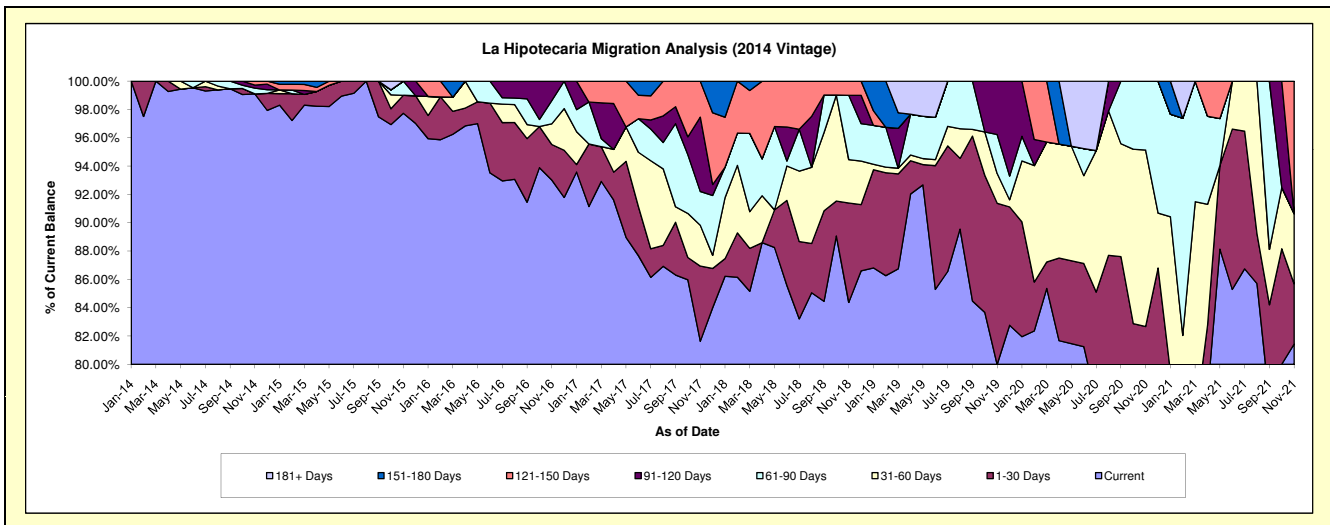
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2021

Current Portfolio Balance	-	-	2,384,159.99	1,800,504.25	1,112,408.73	696,003.53	449,669.97	255,161.43	140,698.32	34,149.72
			Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current			2,362,684.03	1,759,703.56	1,034,712.91	568,128.31	379,405.60	204,098.02	101,038.61	27,813.30
1-30 Days			-	22,848.24	27,897.29	36,967.91	31,566.71	29,059.68	15,276.80	1,446.55
31-60 Days			-	-	16,349.93	20,111.03	13,781.05	5,357.69	17,541.04	1,694.25
61-90 Days			9,678.94	17,952.45	18,161.65	16,558.28	20,431.45	7,036.48	6,841.87	-
91-120 Days			5,276.93	-	15,286.95	36,550.84	-	9,609.56	-	-
121-150 Days			6,520.09	-	-	17,687.16	4,485.16	-	-	3,195.62
151-180 Days			-	-	-	-	-	-	-	-
181+ Days			-	-	-	-	-	-	-	-

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	2,384,159.99	1,800,504.25	1,112,408.73	696,003.53	449,669.97	255,161.43	140,698.32	34,149.72
			Nov-14	Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current			99.10%	97.73%	93.02%	81.63%	84.37%	79.99%	71.81%	81.45%
1-30 Days			0.00%	1.27%	2.51%	5.31%	7.02%	11.39%	10.86%	4.24%
31-60 Days			0.00%	0.00%	1.47%	2.89%	3.06%	2.10%	12.47%	4.96%
61-90 Days			0.41%	1.00%	1.63%	2.38%	4.54%	2.76%	4.86%	0.00%
91-120 Days			0.22%	0.00%	1.37%	5.25%	0.00%	3.77%	0.00%	0.00%
121-150 Days			0.27%	0.00%	0.00%	2.54%	1.00%	0.00%	0.00%	9.36%
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			99.51%	100.00%	98.63%	92.21%	99.00%	96.23%	100.00%	90.64%
91-180 Days			0.49%	0.00%	1.37%	7.79%	1.00%	3.77%	0.00%	9.36%



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

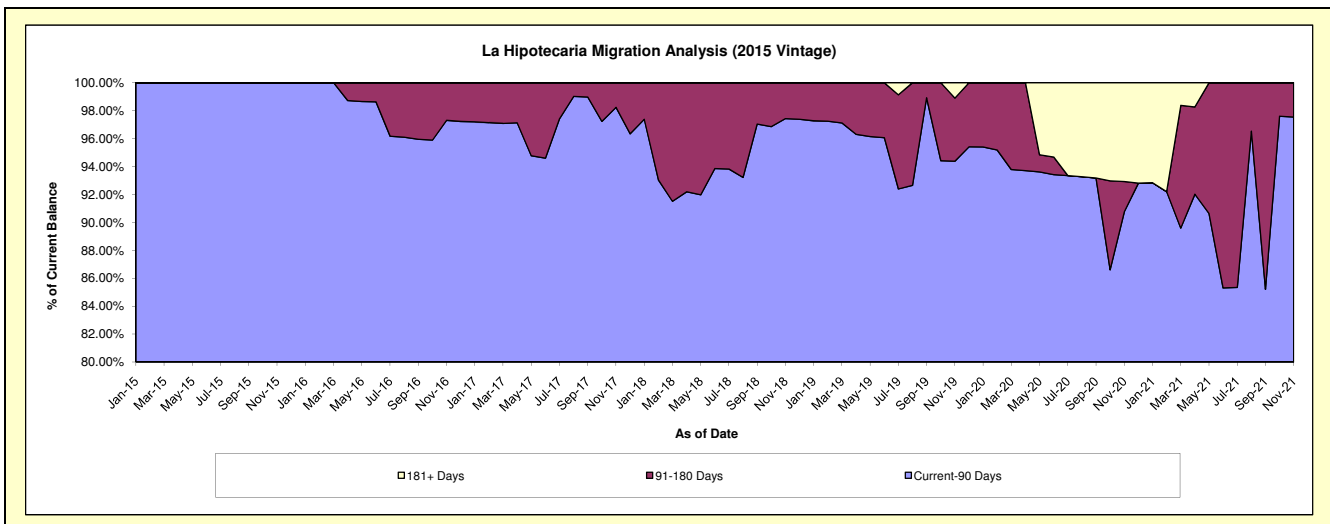
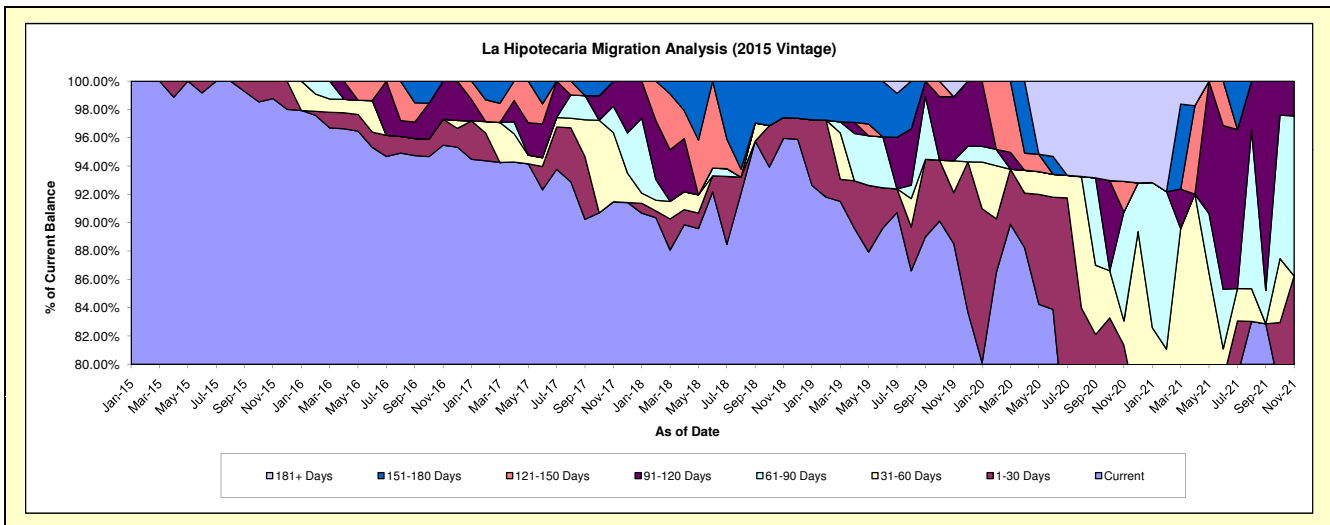
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2021

Current Portfolio Balance	-	-	-	1,483,330.64	1,104,555.95	784,623.03	510,295.83	311,528.43	237,767.51	148,372.45
				Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current				1,464,995.36	1,054,542.04	717,788.69	489,686.78	275,771.37	179,571.78	114,591.59
1-30 Days				18,335.28	20,278.46	-	7,505.94	11,217.79	13,863.09	13,368.16
31-60 Days				-	-	38,355.87	-	7,027.67	4,062.63	-
61-90 Days				-	-	14,635.07	-	-	18,292.42	16,768.03
91-120 Days				-	29,735.45	13,843.40	-	14,076.86	-	3,644.67
121-150 Days				-	-	-	-	-	5,149.71	-
151-180 Days				-	-	-	13,103.11	-	-	-
181+ Days				-	-	-	-	3,434.74	16,827.88	-

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	1,483,330.64	1,104,555.95	784,623.03	510,295.83	311,528.43	237,767.51	148,372.45
				Nov-15	Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current				98.76%	95.47%	91.48%	95.96%	88.52%	75.52%	77.23%
1-30 Days				1.24%	1.84%	0.00%	1.47%	3.60%	5.83%	9.01%
31-60 Days				0.00%	0.00%	4.89%	0.00%	2.26%	1.71%	0.00%
61-90 Days				0.00%	0.00%	1.87%	0.00%	0.00%	7.69%	11.30%
91-120 Days				0.00%	2.69%	1.76%	0.00%	4.52%	0.00%	2.46%
121-150 Days				0.00%	0.00%	0.00%	0.00%	0.00%	2.17%	0.00%
151-180 Days				0.00%	0.00%	0.00%	2.57%	0.00%	0.00%	0.00%
181+ Days				0.00%	0.00%	0.00%	0.00%	1.10%	7.08%	0.00%
Current - 90 Days				100.00%	97.31%	98.24%	97.43%	94.38%	90.76%	97.54%
91-180 Days				0.00%	2.69%	1.76%	2.57%	4.52%	2.17%	2.46%



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

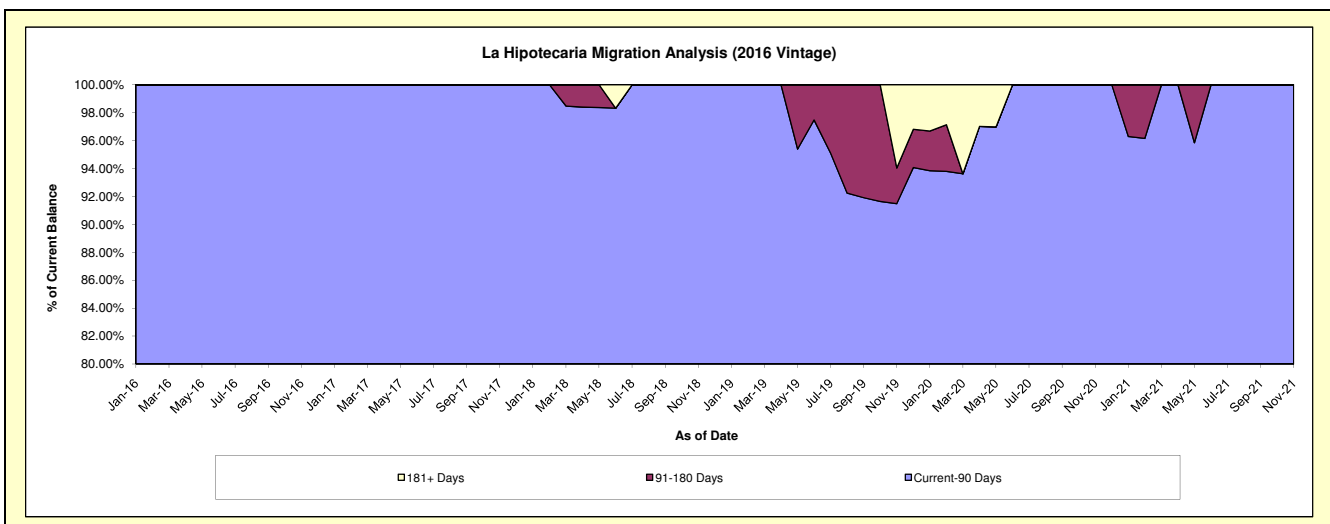
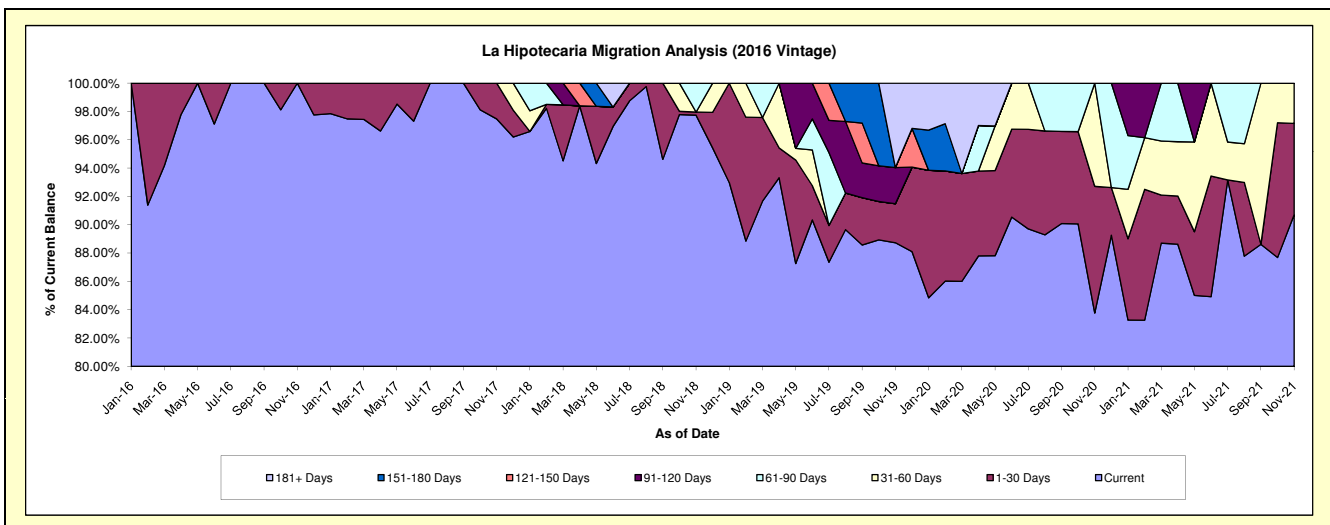
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2021

Current Portfolio Balance	-	-	-	-	1,130,318.27	994,231.72	721,281.29	556,035.21	387,315.17	275,691.57
					Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current					1,130,318.27	969,120.95	704,980.10	493,391.76	324,444.10	250,059.99
1-30 Days					-	25,110.77	1,583.65	15,315.51	34,640.61	17,794.29
31-60 Days					-	-	-	-	28,230.46	7,837.29
61-90 Days					-	-	14,717.54	-	-	-
91-120 Days					-	-	-	14,187.14	-	-
121-150 Days					-	-	-	-	-	-
151-180 Days					-	-	-	-	-	-
181+ Days					-	-	-	33,140.80	-	-

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	1,130,318.27	994,231.72	721,281.29	556,035.21	387,315.17	275,691.57
					Nov-16	Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current					100.00%	97.47%	97.74%	88.73%	83.77%	90.70%
1-30 Days					0.00%	2.53%	0.22%	2.75%	8.94%	6.45%
31-60 Days					0.00%	0.00%	0.00%	0.00%	7.29%	2.84%
61-90 Days					0.00%	0.00%	2.04%	0.00%	0.00%	0.00%
91-120 Days					0.00%	0.00%	0.00%	2.55%	0.00%	0.00%
121-150 Days					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
151-180 Days					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ Days					0.00%	0.00%	0.00%	5.96%	0.00%	0.00%
Current - 90 Days					100.00%	100.00%	100.00%	91.49%	100.00%	100.00%
91-180 Days					0.00%	0.00%	0.00%	2.55%	0.00%	0.00%



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

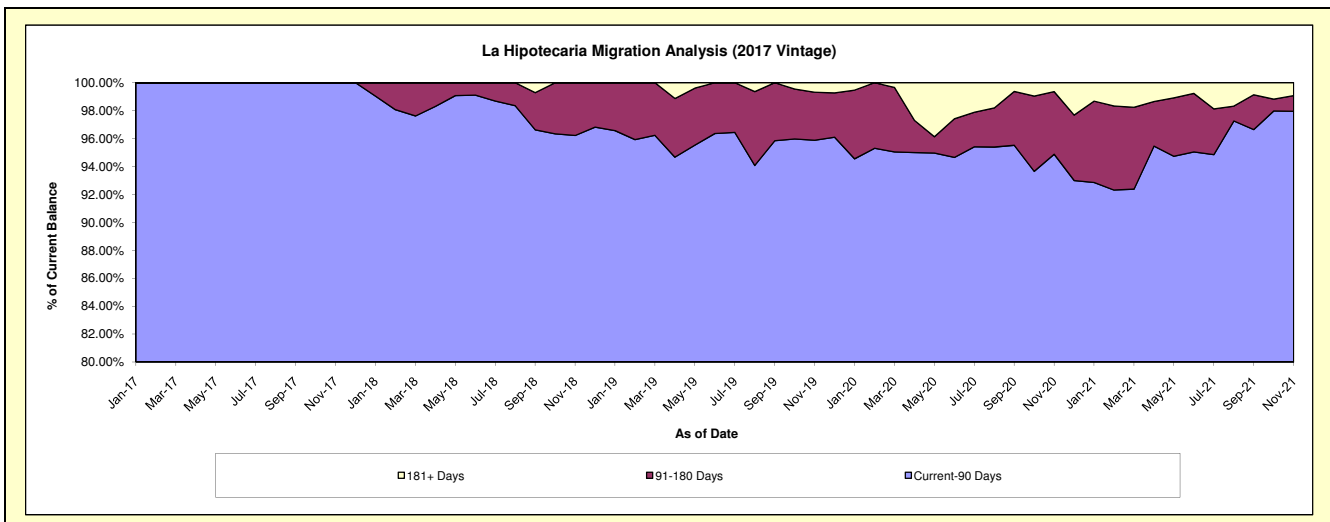
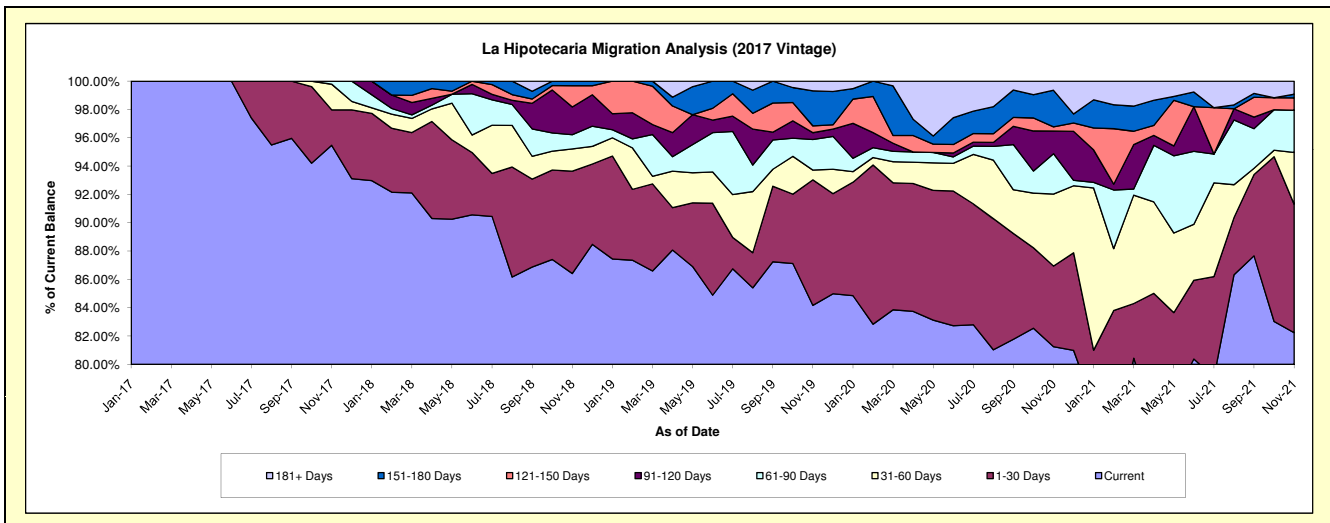
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2021

Current Portfolio Balance	-	-	-	-	-	1,913,343.97	1,520,290.00	1,001,151.98	735,237.52	494,546.21
						Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current						1,826,714.46	1,313,756.22	842,634.31	597,361.89	406,700.49
1-30 Days						47,894.57	109,911.50	88,759.67	41,879.59	44,854.42
31-60 Days						34,622.14	23,937.07	6,880.72	37,379.84	18,072.11
61-90 Days						4,112.80	15,254.29	21,663.63	20,970.34	14,792.55
91-120 Days						-	29,779.36	4,784.23	11,747.89	-
121-150 Days						-	22,765.05	4,804.66	2,195.12	4,302.31
151-180 Days						-	4,886.51	24,807.59	18,989.24	1,276.21
181+ Days						-	-	6,817.17	4,713.61	4,548.12

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	1,913,343.97	1,520,290.00	1,001,151.98	735,237.52	494,546.21
						Nov-17	Nov-18	Nov-19	Nov-20	Nov-21
Current						95.47%	86.41%	84.17%	81.25%	82.24%
1-30 Days						2.50%	7.23%	8.87%	5.70%	9.07%
31-60 Days						1.81%	1.57%	0.69%	5.08%	3.65%
61-90 Days						0.21%	1.00%	2.16%	2.85%	2.99%
91-120 Days						0.00%	1.96%	0.48%	1.60%	0.00%
121-150 Days						0.00%	1.50%	0.48%	0.30%	0.87%
151-180 Days						0.00%	0.32%	2.48%	2.58%	0.26%
181+ Days						0.00%	0.00%	0.68%	0.64%	0.92%
Current - 90 Days						100.00%	96.22%	95.88%	94.88%	97.95%
91-180 Days						0.00%	3.78%	3.44%	4.48%	1.13%



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

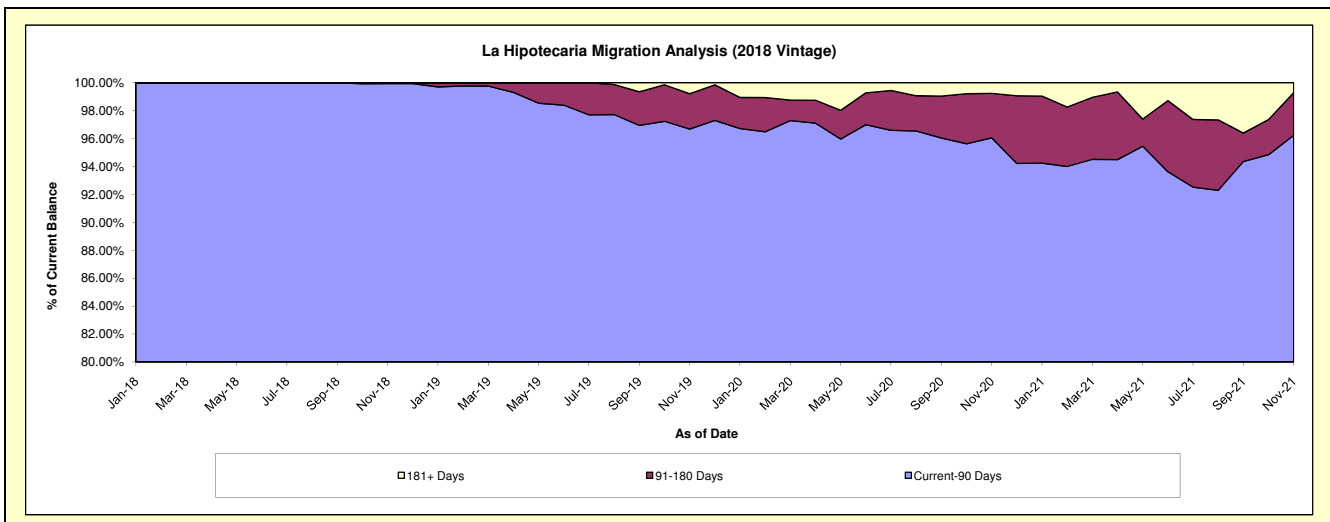
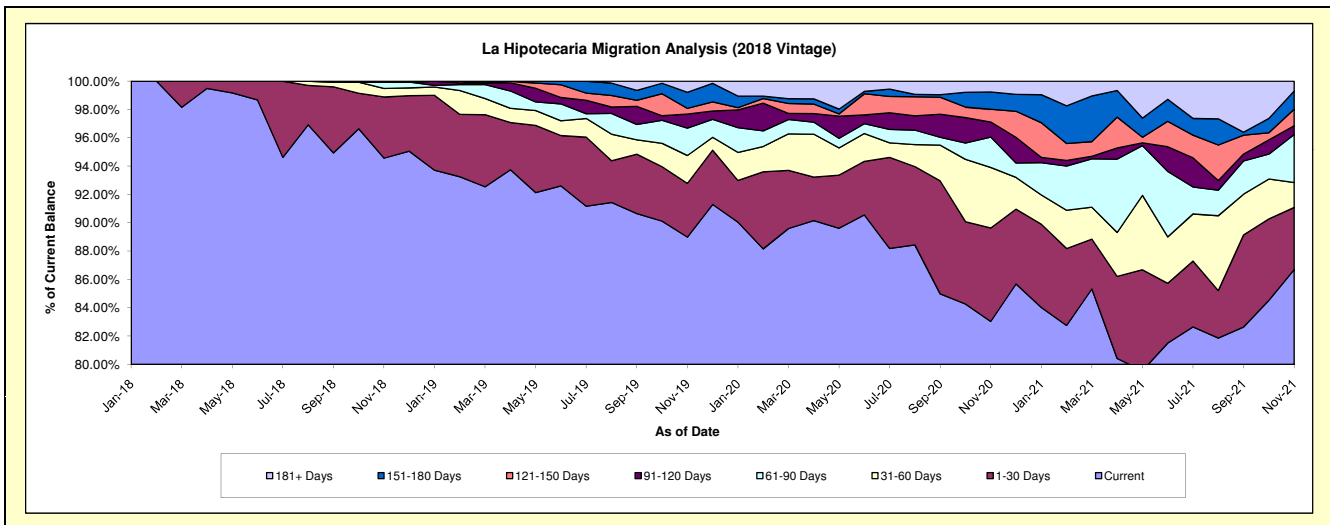
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2021

Current Portfolio Balance	-	-	-	-	-	-	-	4,140,972.32	3,292,420.94	2,620,064.89	1,955,326.98
								Nov-18	Nov-19	Nov-20	Nov-21
Current								3,915,889.63	2,929,882.75	2,175,492.71	1,695,122.92
1-30 Days								178,784.20	124,801.84	172,862.95	85,798.81
31-60 Days								25,084.12	64,884.18	111,908.36	34,365.69
61-90 Days								18,457.74	63,658.96	56,454.13	66,452.61
91-120 Days								-	32,883.59	27,835.78	11,949.87
121-150 Days								2,756.63	13,045.38	23,571.76	22,785.54
151-180 Days								-	37,352.85	31,970.96	25,118.67
181+ Days								-	25,911.39	19,968.24	13,732.87

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	-	-	4,140,972.32	3,292,420.94	2,620,064.89	1,955,326.98
								Nov-18	Nov-19	Nov-20	Nov-21
Current								94.56%	88.99%	83.03%	86.69%
1-30 Days								4.32%	3.79%	6.60%	4.39%
31-60 Days								0.61%	1.97%	4.27%	1.76%
61-90 Days								0.45%	1.93%	2.15%	3.40%
91-120 Days								0.00%	1.00%	1.06%	0.61%
121-150 Days								0.07%	0.40%	0.90%	1.17%
151-180 Days								0.00%	1.13%	1.22%	1.28%
181+ Days								0.00%	0.79%	0.76%	0.70%
Current - 90 Days								99.93%	96.68%	96.06%	96.24%
91-180 Days								0.07%	2.53%	3.18%	3.06%



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

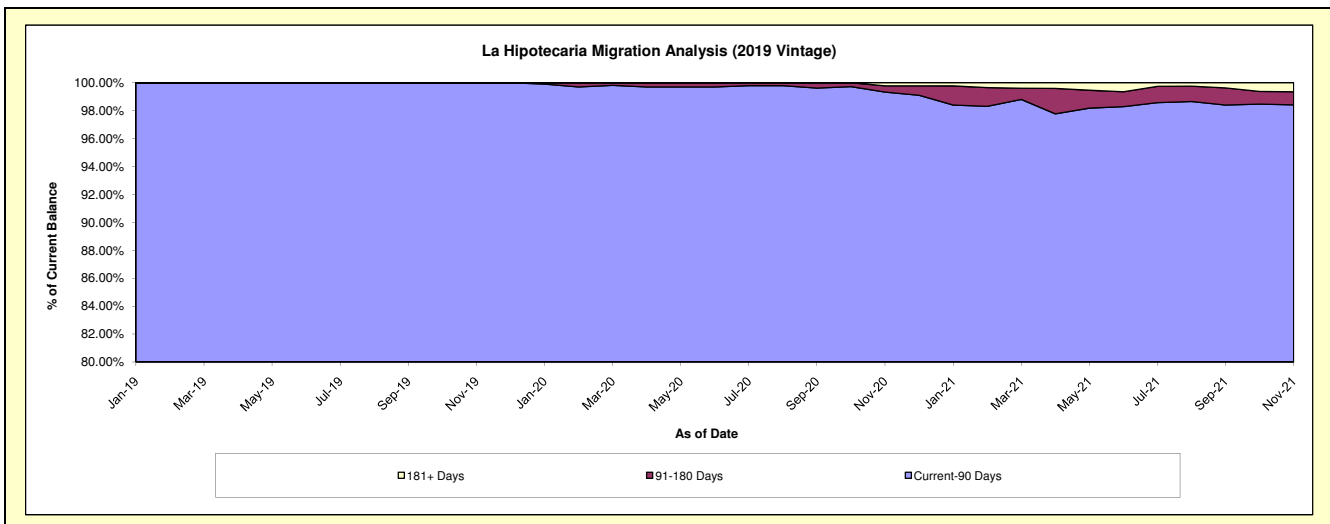
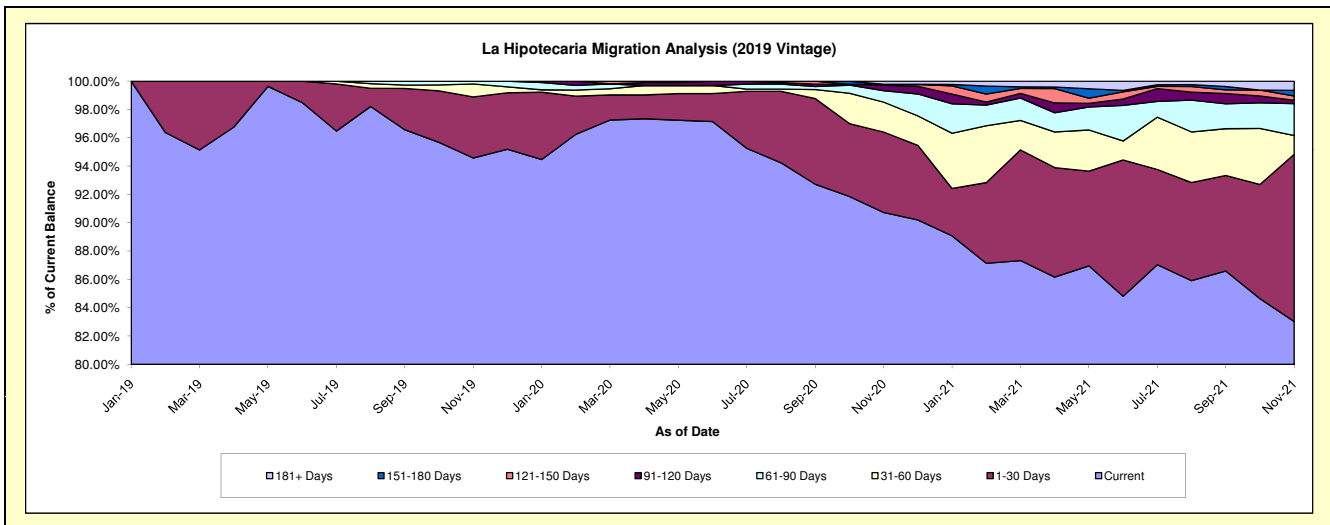
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2021

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	4,976,687.58	4,682,970.87	3,467,850.31
										Nov-19	Nov-20	Nov-21
Current										4,706,668.17	4,248,569.94	2,879,423.50
1-30 Days										214,784.08	266,119.70	409,087.31
31-60 Days										45,430.10	98,953.17	46,267.48
61-90 Days										9,805.23	37,785.66	78,202.12
91-120 Days										-	18,169.26	7,989.54
121-150 Days										-	3,020.13	10,591.93
151-180 Days										-	-	13,856.59
181+ Days										-	10,353.01	22,431.84

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	4,976,687.58	4,682,970.87	3,467,850.31
										Nov-19	Nov-20	Nov-21
Current										94.57%	90.72%	83.03%
1-30 Days										4.32%	5.68%	11.80%
31-60 Days										0.91%	2.11%	1.33%
61-90 Days										0.20%	0.81%	2.26%
91-120 Days										0.00%	0.39%	0.23%
121-150 Days										0.00%	0.06%	0.31%
151-180 Days										0.00%	0.00%	0.40%
181+ Days										0.00%	0.22%	0.65%
Current - 90 Days										100.00%	99.33%	98.42%
91-180 Days										0.00%	0.45%	0.94%





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

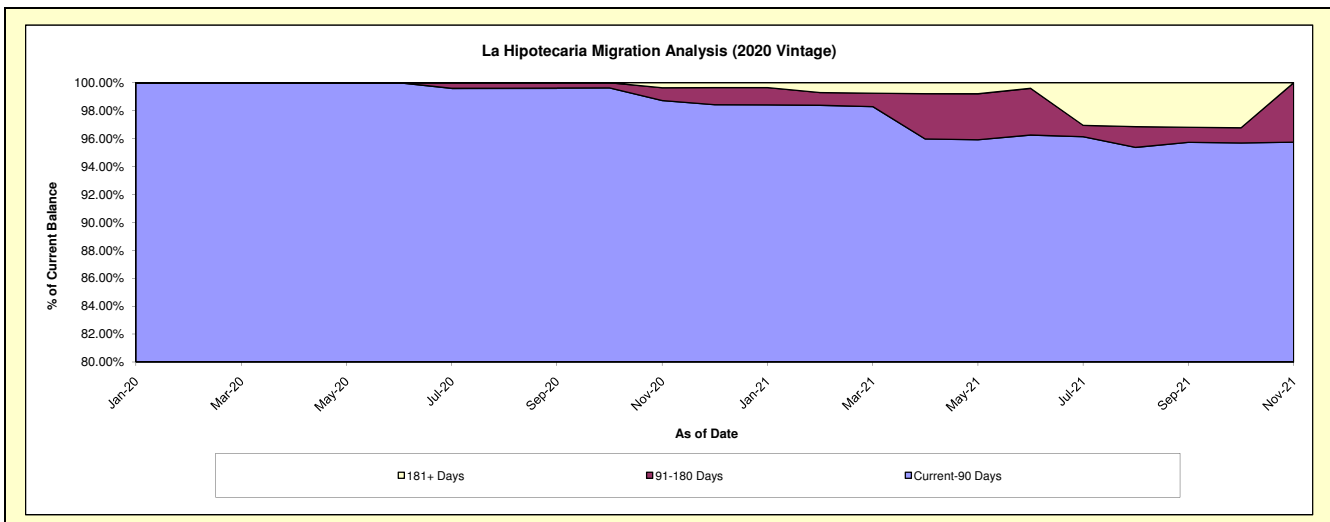
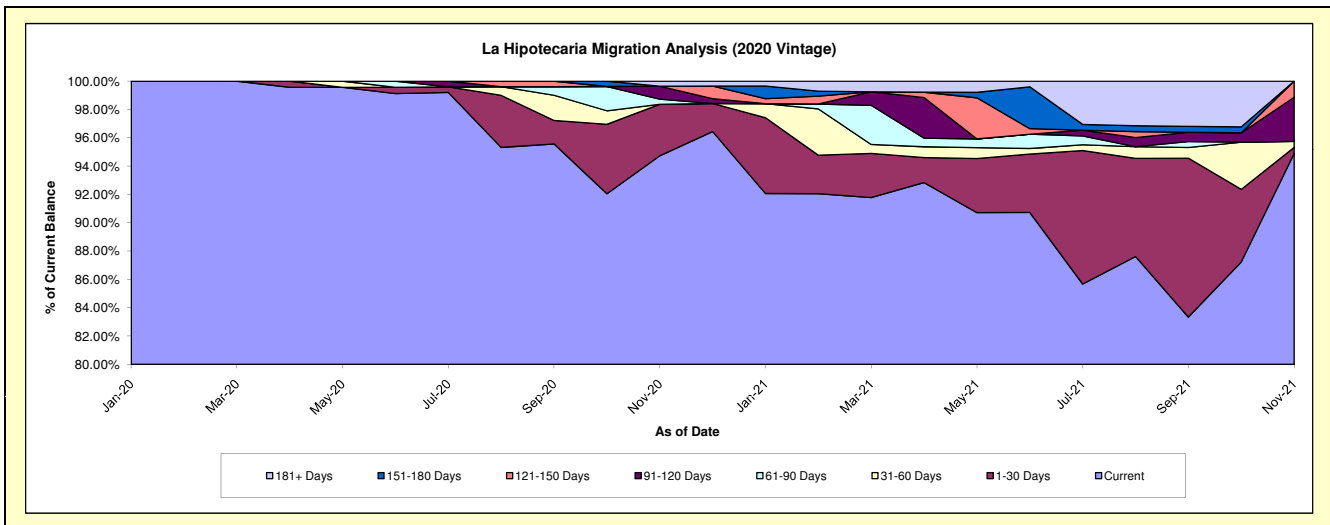
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2021

Current Portfolio Balance										1,396,325.87	1,091,259.20
										Nov-20	Nov-21
Current										1,322,716.75	1,035,590.94
1-30 Days										50,840.73	4,631.09
31-60 Days										-	4,616.19
61-90 Days										4,980.55	-
91-120 Days										12,787.84	34,036.84
121-150 Days										-	12,384.14
151-180 Days										-	-
181+ Days										5,000.00	-

### Delinquency Status (% of Current Balance)

Current Portfolio Balance										1,396,325.87	1,091,259.20
										Nov-20	Nov-21
Current										94.73%	94.90%
1-30 Days										3.64%	0.42%
31-60 Days										0.00%	0.42%
61-90 Days										0.36%	0.00%
91-120 Days										0.92%	3.12%
121-150 Days										0.00%	1.13%
151-180 Days										0.00%	0.00%
181+ Days										0.36%	0.00%
Current - 90 Days										98.73%	95.75%
91-180 Days										0.92%	4.25%



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

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

Data Cutoff: 11/30/2021

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	-	-	578,717.05
												<b>Nov-21</b>
Current												578,717.05
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	-	-	-	-	-	-	-	-	-	-	-	578,717.05
												<b>Nov-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%

