



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

Personal Loans January 2022

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 1/31/2022.

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

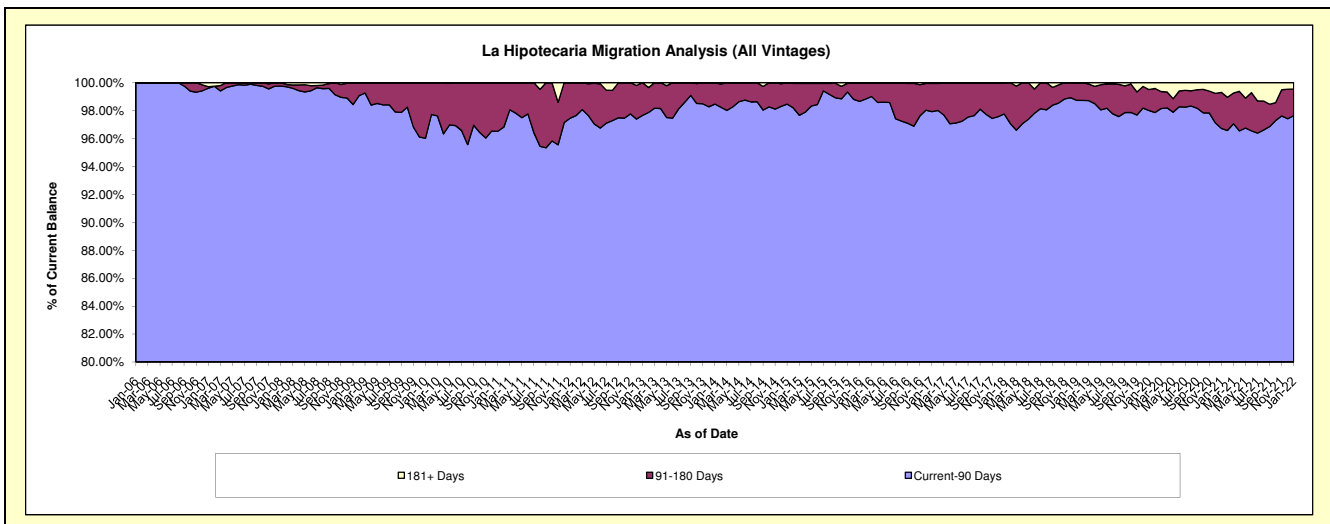
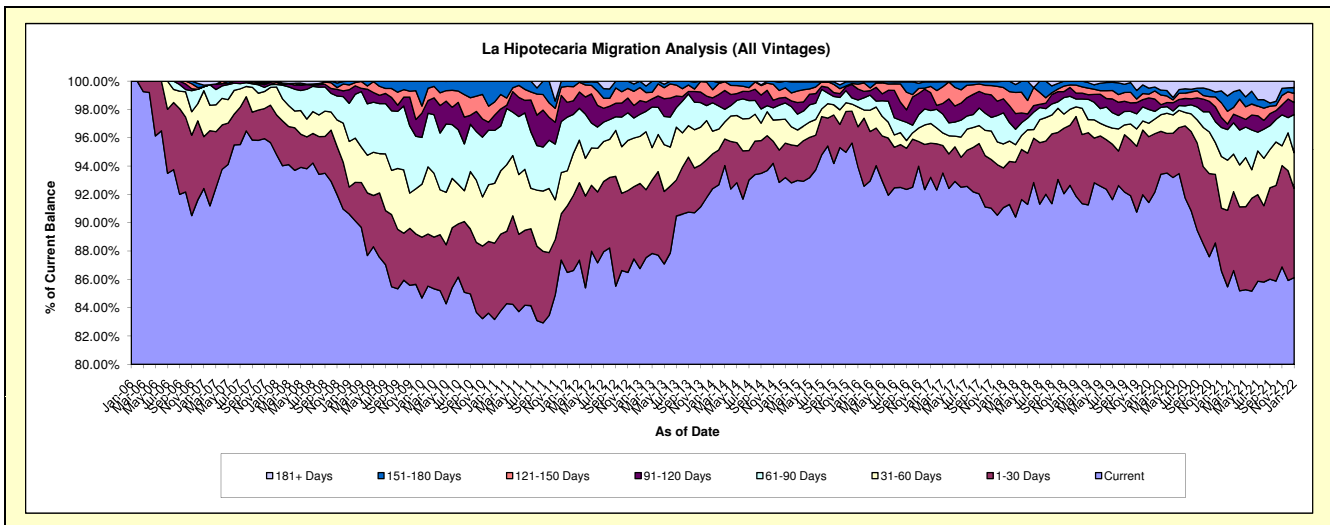
Delinquency Status (\$ of Current Balance)

Data Cutoff: 1/31/2022

Current Portfolio Balance	4,924,861.03	5,408,217.61	5,582,811.63	5,169,589.44	4,382,137.75	5,207,855.59	7,954,416.00	11,136,475.91	10,046,276.71	7,747,771.19
	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current	4,273,181.99	4,997,539.77	5,202,805.72	4,855,627.76	4,084,539.04	4,742,732.89	7,308,032.69	10,182,413.17	8,698,701.75	6,672,671.10
1-30 Days	295,832.83	133,094.63	135,733.11	147,583.17	105,884.94	145,929.75	447,509.88	517,203.67	447,119.73	487,881.92
31-60 Days	163,861.66	86,656.45	94,275.26	72,052.14	60,855.87	88,424.26	54,550.92	105,765.25	365,960.59	195,131.19
61-90 Days	76,905.65	108,308.11	64,447.10	25,459.94	40,013.32	114,283.25	44,059.26	109,298.14	205,783.19	209,496.86
91-120 Days	47,267.89	18,875.14	21,496.98	40,289.88	55,188.18	51,773.38	33,398.59	90,085.20	70,398.43	65,694.03
121-150 Days	45,578.97	31,061.41	38,079.26	17,952.45	19,614.06	41,360.83	45,151.71	30,112.14	104,414.28	49,975.22
151-180 Days	22,232.04	32,682.10	25,974.20	8,480.62	13,969.41	23,351.23	21,712.95	46,807.62	84,651.51	31,884.52
181+ Days	-	-	-	2,143.48	2,072.93	-	-	54,790.72	69,247.23	35,036.35

Delinquency Status (% of Current Balance)

Current Portfolio Balance	4,924,861.03	5,408,217.61	5,582,811.63	5,169,589.44	4,382,137.75	5,207,855.59	7,954,416.00	11,136,475.91	10,046,276.71	7,747,771.19
	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current	86.77%	92.41%	93.19%	93.93%	93.21%	91.07%	91.87%	91.43%	86.59%	86.12%
1-30 Days	6.01%	2.46%	2.43%	2.85%	2.42%	2.80%	5.63%	4.64%	4.45%	6.30%
31-60 Days	3.33%	1.60%	1.69%	1.39%	1.39%	1.70%	0.69%	0.95%	3.64%	2.52%
61-90 Days	1.56%	2.00%	1.15%	0.49%	0.91%	2.19%	0.55%	0.98%	2.05%	2.70%
91-120 Days	0.96%	0.35%	0.39%	0.78%	1.26%	0.99%	0.42%	0.81%	0.70%	0.85%
121-150 Days	0.93%	0.57%	0.68%	0.35%	0.45%	0.79%	0.57%	0.27%	1.04%	0.65%
151-180 Days	0.45%	0.60%	0.47%	0.16%	0.32%	0.45%	0.27%	0.42%	0.84%	0.41%
181+ Days	0.00%	0.00%	0.00%	0.04%	0.05%	0.00%	0.00%	0.49%	0.69%	0.45%
Current - 90 Days	97.66%	98.47%	98.47%	98.67%	97.93%	97.76%	98.74%	98.01%	96.73%	97.64%
91-180 Days	2.34%	1.53%	1.53%	1.29%	2.03%	2.24%	1.26%	1.50%	2.58%	1.90%



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

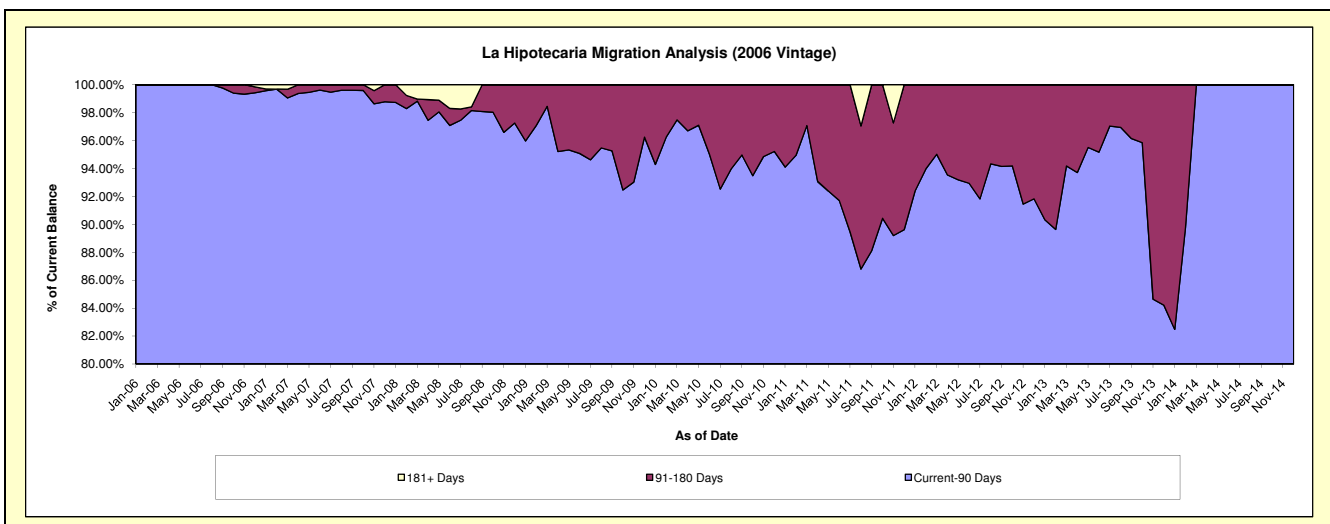
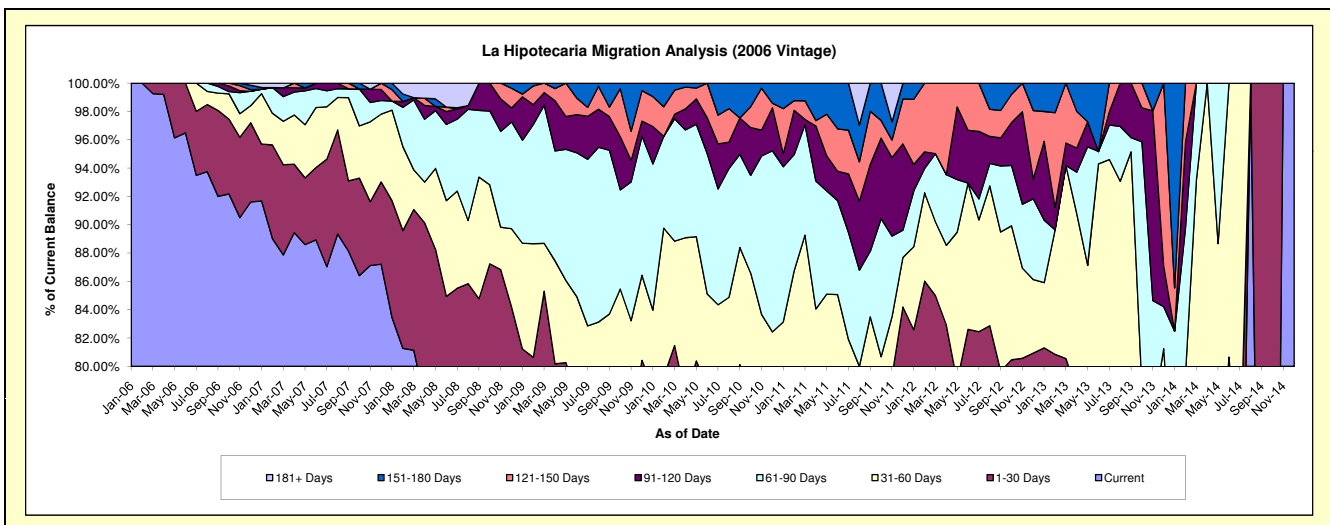
Delinquency Status (\$ of Current Balance)

Data Cutoff: 1/31/2022

Current Portfolio Balance	92,327.72	24,470.30	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current	55,643.82	12,757.63	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	19,423.98	1,028.91	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	4,251.50	3,335.26	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	4,078.52	3,063.51	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	5,140.44	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	1,942.81	746.27	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	1,846.65	3,538.72	#N/A	#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	#N/A

Delinquency Status (% of Current Balance)

Current Portfolio Balance	92,327.72	24,470.30	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current	60.27%	52.14%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	21.04%	4.20%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	4.60%	13.63%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	4.42%	12.52%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	5.57%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	2.10%	3.05%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	2.00%	14.46%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
181+ Days	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Current - 90 Days	90.33%	82.49%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-180 Days	9.67%	17.51%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A



Personal Loans - La Hipotecaria El Salvador Migration Analysis (2007 Vintage)

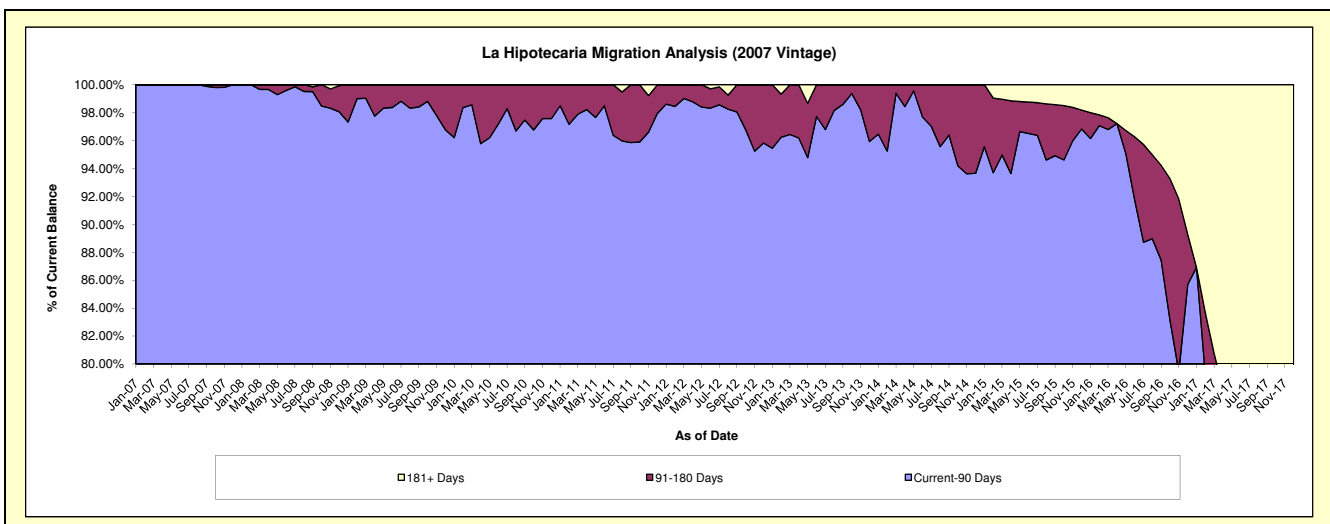
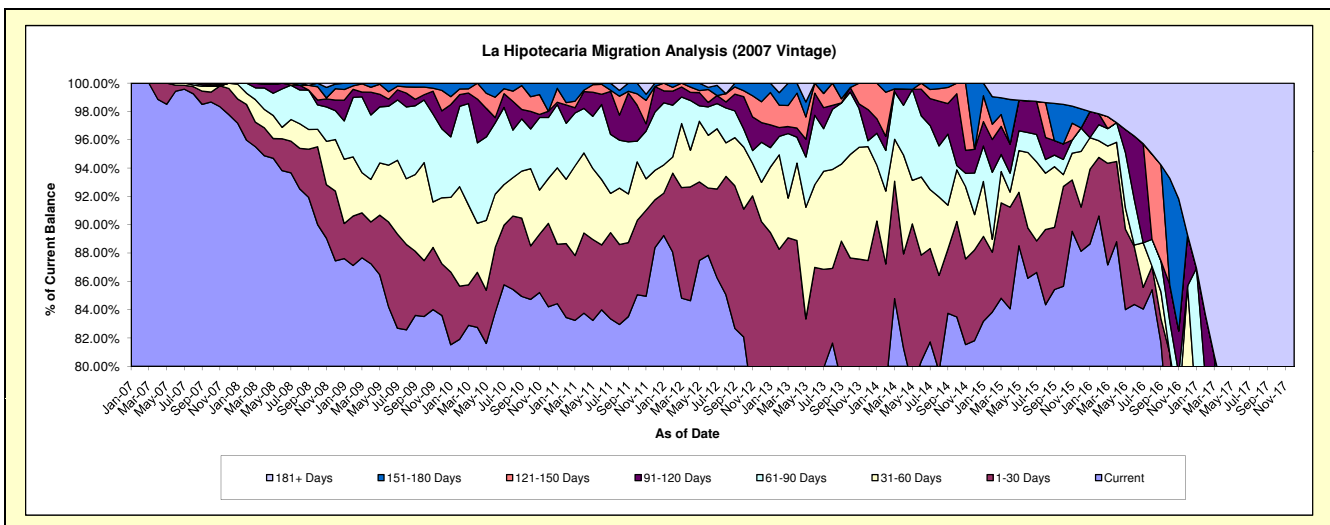
Delinquency Status (\$ of Current Balance)

Data Cutoff: 1/31/2022

Current Portfolio Balance	934,801.95	568,906.69	289,610.12	107,153.97	15,849.90	#N/A	#N/A	#N/A	#N/A	#N/A
	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current	729,957.00	454,399.73	240,907.82	94,984.62	10,852.85	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	106,309.16	59,122.24	17,363.49	5,650.53	-	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	43,052.36	22,415.81	11,232.71	2,396.31	1,329.45	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	12,947.22	12,854.70	7,253.90	-	1,594.67	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	15,026.46	5,835.84	4,985.95	1,979.03	-	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	21,369.48	14,278.37	5,283.71	-	-	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	6,140.27	-	2,582.54	-	-	#N/A	#N/A	#N/A	#N/A	#N/A
181+ Days	-	-	-	2,143.48	2,072.93	#N/A	#N/A	#N/A	#N/A	#N/A

Delinquency Status (% of Current Balance)

Current Portfolio Balance	934,801.95	568,906.69	289,610.12	107,153.97	15,849.90	#N/A	#N/A	#N/A	#N/A	#N/A
	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current	78.09%	79.87%	83.18%	88.64%	68.47%	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	11.37%	10.39%	6.00%	5.27%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	4.61%	3.94%	3.88%	2.24%	8.39%	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	1.39%	2.26%	2.50%	0.00%	10.06%	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	1.61%	1.03%	1.72%	1.85%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	2.29%	2.51%	1.82%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	0.66%	0.00%	0.89%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A
181+ Days	0.00%	0.00%	0.00%	2.00%	13.08%	#N/A	#N/A	#N/A	#N/A	#N/A
Current - 90 Days	95.45%	96.46%	95.56%	96.15%	86.92%	#N/A	#N/A	#N/A	#N/A	#N/A
91-180 Days	4.55%	3.54%	4.44%	1.85%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A



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

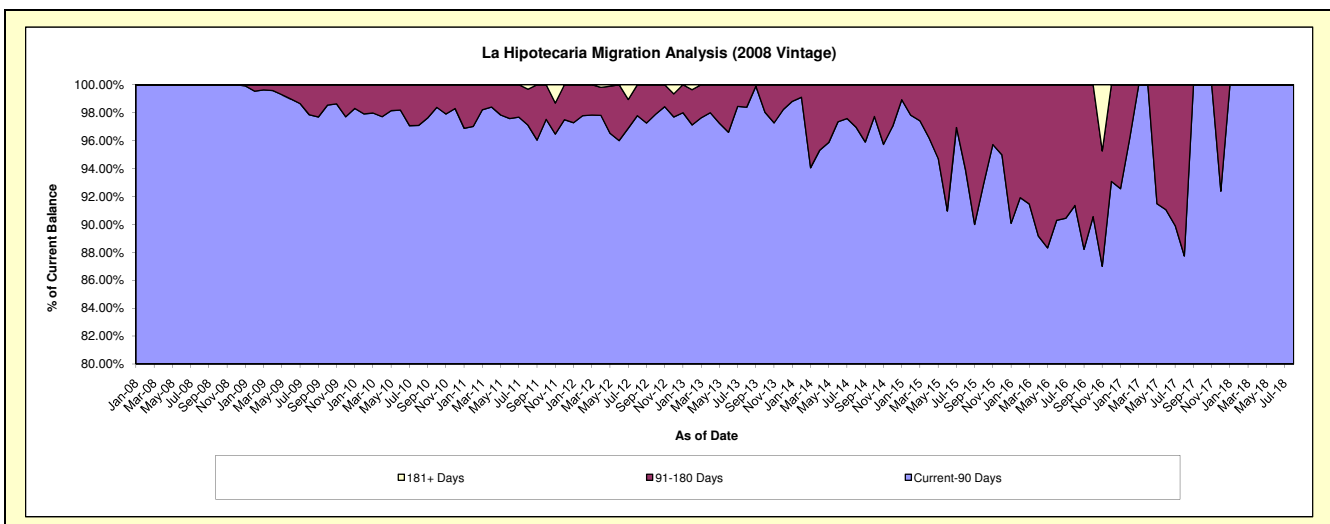
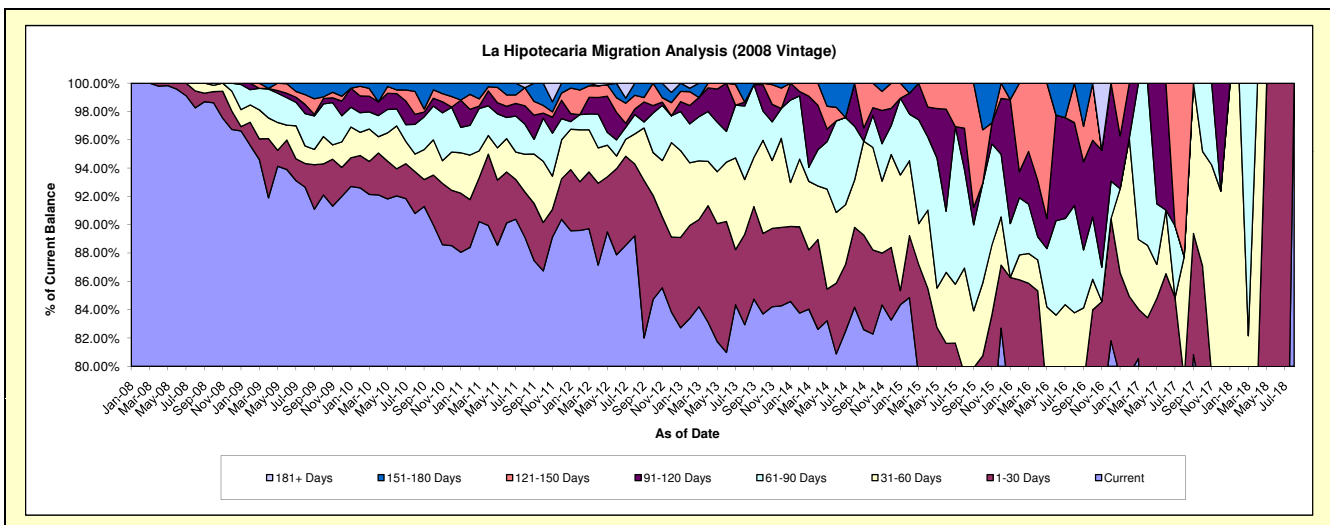
Delinquency Status (\$ of Current Balance)

Data Cutoff: 1/31/2022

Current Portfolio Balance	1,414,169.96	922,462.78	507,675.28	223,180.95	71,846.44	7,816.44	#N/A	#N/A	#N/A	#N/A
	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current	1,169,874.14	780,243.82	428,286.83	172,296.38	56,947.63	5,090.76	#N/A	#N/A	#N/A	#N/A
1-30 Days	90,197.58	48,906.66	5,023.66	20,267.77	5,267.41	614.67	#N/A	#N/A	#N/A	#N/A
31-60 Days	86,769.46	28,598.37	41,449.12	-	4,282.90	2,111.01	#N/A	#N/A	#N/A	#N/A
61-90 Days	39,016.78	53,724.59	27,491.87	8,482.87	-	-	#N/A	#N/A	#N/A	#N/A
91-120 Days	9,881.90	10,989.34	-	19,557.85	2,665.27	-	#N/A	#N/A	#N/A	#N/A
121-150 Days	10,184.98	-	5,423.80	-	2,683.23	-	#N/A	#N/A	#N/A	#N/A
151-180 Days	8,245.12	-	-	2,576.08	-	-	#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	1,414,169.96	922,462.78	507,675.28	223,180.95	71,846.44	7,816.44	#N/A	#N/A	#N/A	#N/A
	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current	82.73%	84.58%	84.36%	77.20%	79.26%	65.13%	#N/A	#N/A	#N/A	#N/A
1-30 Days	6.38%	5.30%	0.99%	9.08%	7.33%	7.86%	#N/A	#N/A	#N/A	#N/A
31-60 Days	6.14%	3.10%	8.16%	0.00%	5.96%	27.01%	#N/A	#N/A	#N/A	#N/A
61-90 Days	2.76%	5.82%	5.42%	3.80%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A
91-120 Days	0.70%	1.19%	0.00%	8.76%	3.71%	0.00%	#N/A	#N/A	#N/A	#N/A
121-150 Days	0.72%	0.00%	1.07%	0.00%	3.73%	0.00%	#N/A	#N/A	#N/A	#N/A
151-180 Days	0.58%	0.00%	0.00%	1.15%	0.00%	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	98.00%	98.81%	98.93%	90.08%	92.56%	100.00%	#N/A	#N/A	#N/A	#N/A
91-180 Days	2.00%	1.19%	1.07%	9.92%	7.44%	0.00%	#N/A	#N/A	#N/A	#N/A



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

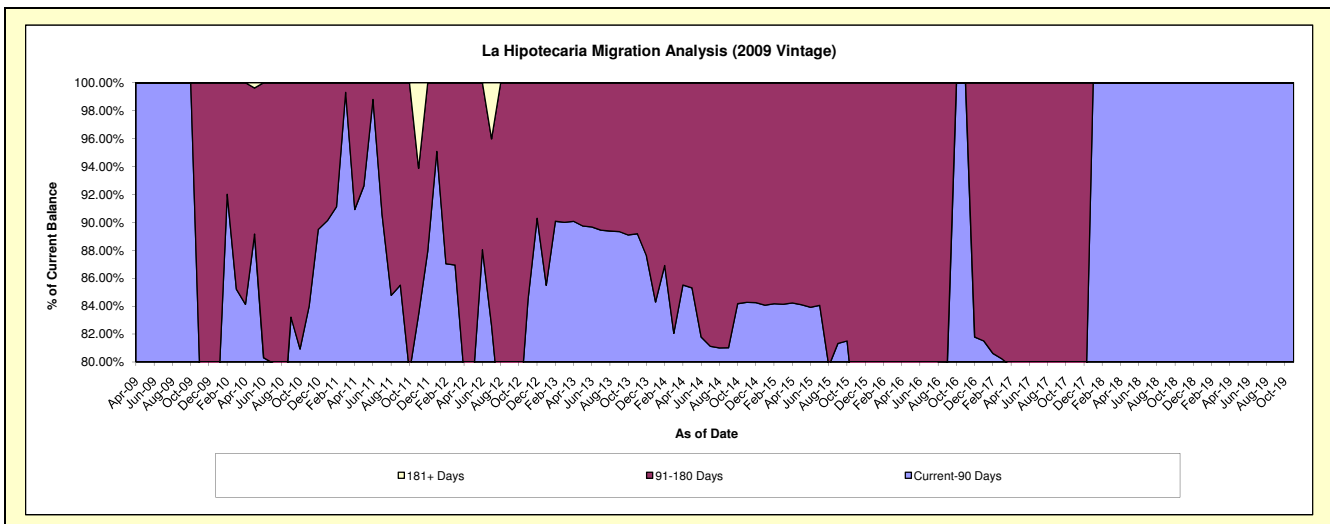
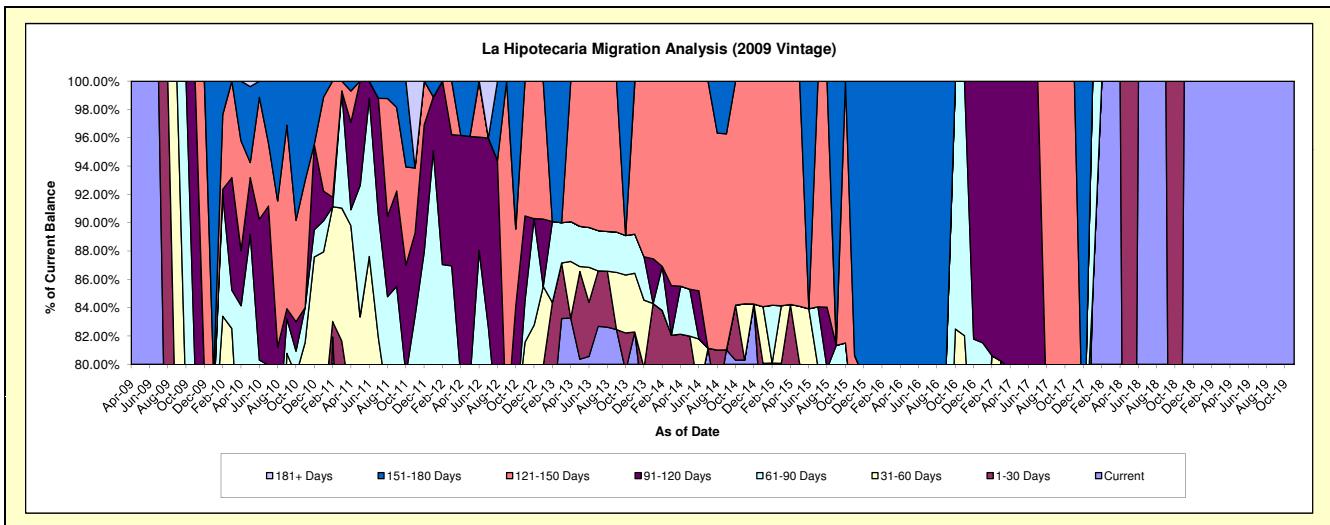
Delinquency Status (\$ of Current Balance)

Data Cutoff: 1/31/2022

Current Portfolio Balance	99,789.64	64,899.94	39,804.98	22,008.50	12,262.94	5,736.12	397.14	#N/A	#N/A	#N/A
	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current	71,725.99	51,577.76	29,604.94	13,836.80	8,794.71	4,869.61	397.14	#N/A	#N/A	#N/A
1-30 Days	7,989.81	3,131.66	2,267.16	-	-	-	-	#N/A	#N/A	#N/A
31-60 Days	5,602.16	-	1,593.77	2,267.16	-	-	-	#N/A	#N/A	#N/A
61-90 Days	-	-	-	-	1,201.07	866.51	-	#N/A	#N/A	#N/A
91-120 Days	4,752.62	2,049.96	-	-	2,267.16	-	-	#N/A	#N/A	#N/A
121-150 Days	9,719.06	8,140.56	6,339.11	-	-	-	-	#N/A	#N/A	#N/A
151-180 Days	-	-	-	5,904.54	-	-	-	#N/A	#N/A	#N/A
181+ Days	-	-	-	-	-	-	-	#N/A	#N/A	#N/A

Delinquency Status (% of Current Balance)

Current Portfolio Balance	99,789.64	64,899.94	39,804.98	22,008.50	12,262.94	5,736.12	397.14	#N/A	#N/A	#N/A
	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current	71.88%	79.47%	74.37%	62.87%	71.72%	84.89%	100.00%	#N/A	#N/A	#N/A
1-30 Days	8.01%	4.83%	5.70%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A
31-60 Days	5.61%	0.00%	4.00%	10.30%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A
61-90 Days	0.00%	0.00%	0.00%	0.00%	9.79%	15.11%	0.00%	#N/A	#N/A	#N/A
91-120 Days	4.76%	3.16%	0.00%	0.00%	18.49%	0.00%	0.00%	#N/A	#N/A	#N/A
121-150 Days	9.74%	12.54%	15.93%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A
151-180 Days	0.00%	0.00%	0.00%	26.83%	0.00%	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	85.50%	84.30%	84.07%	73.17%	81.51%	100.00%	100.00%	#N/A	#N/A	#N/A
91-180 Days	14.50%	15.70%	15.93%	26.83%	18.49%	0.00%	0.00%	#N/A	#N/A	#N/A



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

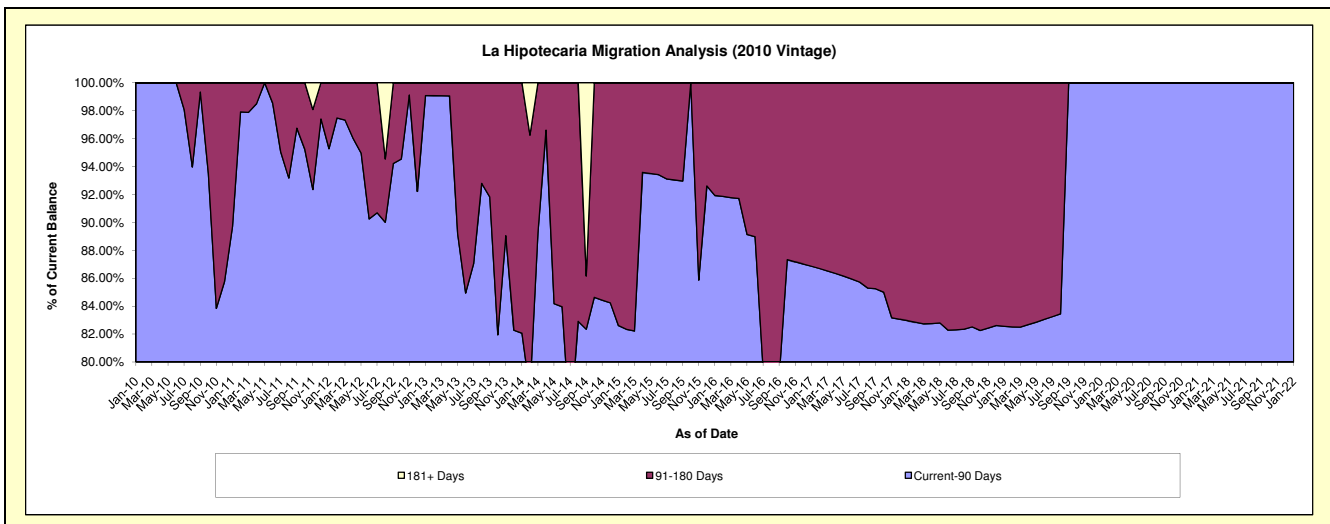
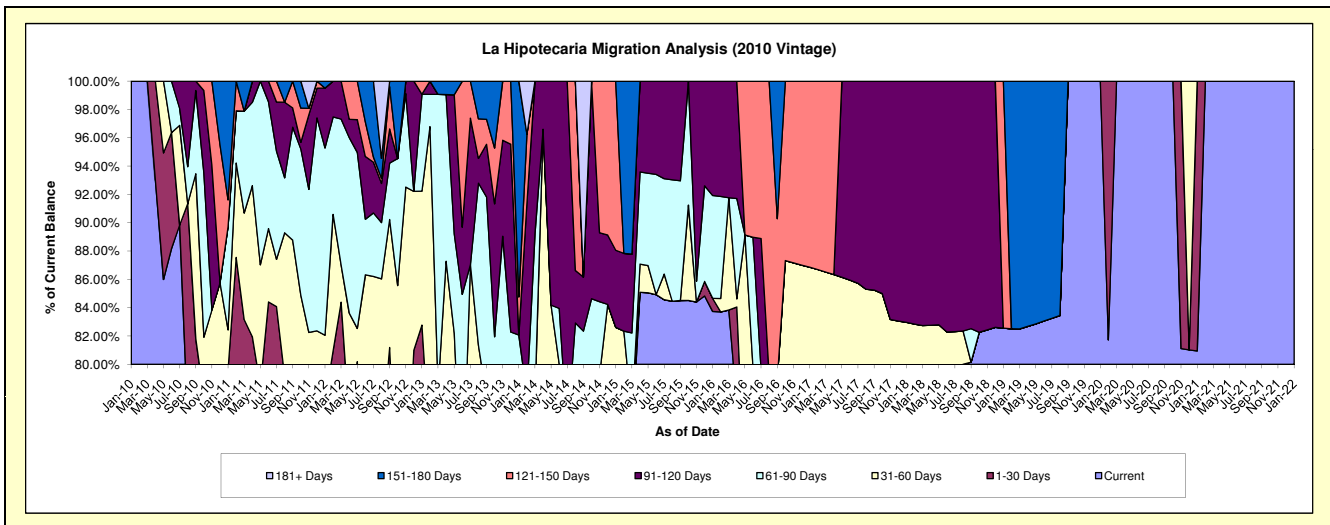
Delinquency Status (\$ of Current Balance)

Data Cutoff: 1/31/2022

Current Portfolio Balance	255,582.80	158,542.11	73,627.46	44,980.45	25,026.67	16,751.95	13,913.93	10,913.65	10,325.89	8,187.42
	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current	158,131.50	87,113.38	55,299.34	37,662.72	19,537.10	12,849.48	11,486.80	10,913.65	8,358.66	8,187.42
1-30 Days	53,419.33	12,721.72	1,342.01	420.09	-	-	-	-	1,967.23	-
31-60 Days	24,186.18	14,897.19	4,186.62	-	2,201.53	1,048.13	-	-	-	-
61-90 Days	17,483.15	15,385.08	-	3,264.96	-	-	-	-	-	-
91-120 Days	-	-	4,006.30	3,632.68	-	2,854.34	-	-	-	-
121-150 Days	2,362.64	4,266.71	8,793.19	-	3,288.04	-	2,427.13	-	-	-
151-180 Days	-	24,158.03	-	-	-	-	-	-	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance	255,582.80	158,542.11	73,627.46	44,980.45	25,026.67	16,751.95	13,913.93	10,913.65	10,325.89	8,187.42
	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current	61.87%	54.95%	75.11%	83.73%	78.07%	76.70%	82.56%	100.00%	80.95%	100.00%
1-30 Days	20.90%	8.02%	1.82%	0.93%	0.00%	0.00%	0.00%	0.00%	19.05%	0.00%
31-60 Days	9.46%	9.40%	5.69%	0.00%	8.80%	6.26%	0.00%	0.00%	0.00%	0.00%
61-90 Days	6.84%	9.70%	0.00%	7.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
91-120 Days	0.00%	0.00%	5.44%	8.08%	0.00%	17.04%	0.00%	0.00%	0.00%	0.00%
121-150 Days	0.92%	2.69%	11.94%	0.00%	13.14%	0.00%	17.44%	0.00%	0.00%	0.00%
151-180 Days	0.00%	15.24%	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	99.08%	82.07%	82.62%	91.92%	86.86%	82.96%	82.56%	100.00%	100.00%	100.00%
91-180 Days	0.92%	17.93%	17.38%	8.08%	13.14%	17.04%	17.44%	0.00%	0.00%	0.00%



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

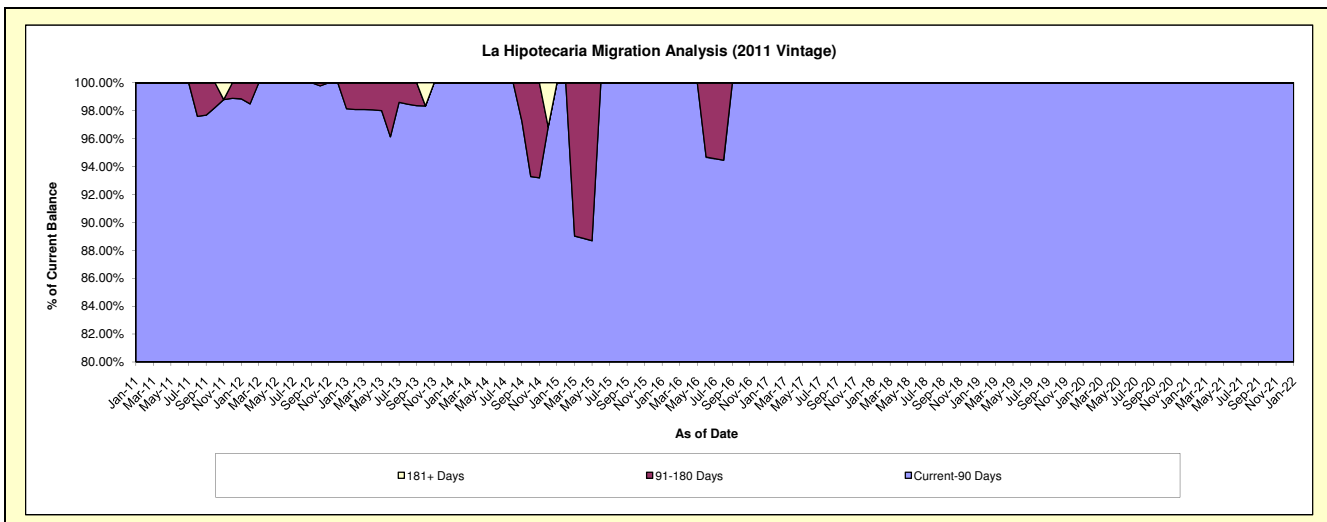
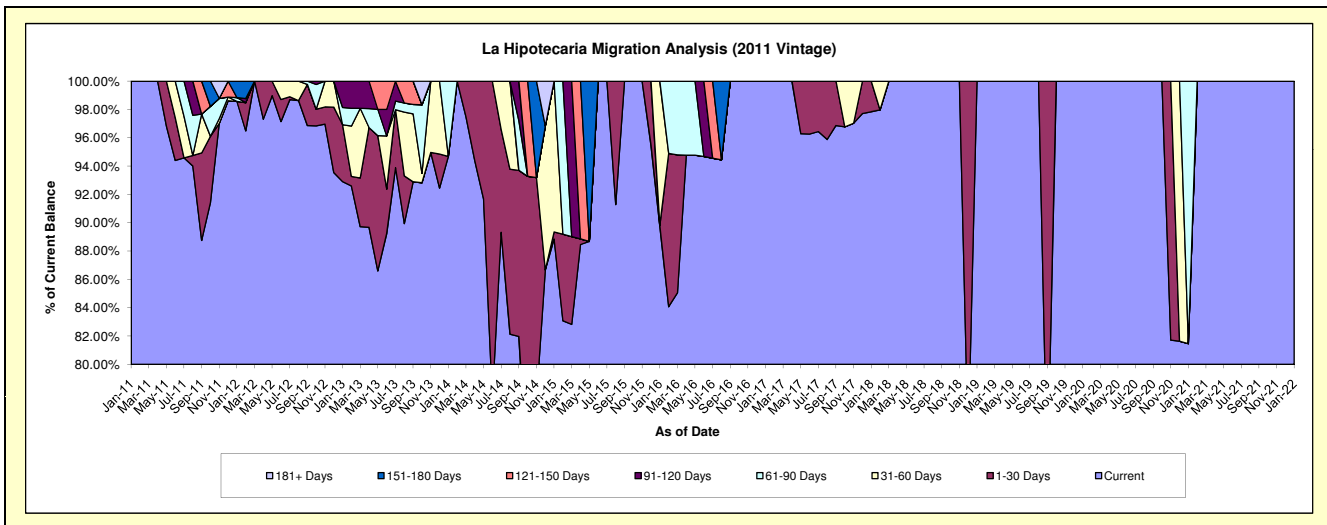
Delinquency Status (\$ of Current Balance)

Data Cutoff: 1/31/2022

Current Portfolio Balance	275,547.06	173,827.38	120,412.19	76,225.32	54,754.95	35,207.43	24,340.76	19,793.77	16,531.38	11,879.96
	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current	255,989.57	164,585.74	106,989.34	68,452.55	54,754.95	34,444.05	24,340.76	19,793.77	13,467.61	11,879.96
1-30 Days	11,059.60	-	601.03	-	-	763.38	-	-	-	-
31-60 Days	-	-	12,821.82	7,772.77	-	-	-	-	-	-
61-90 Days	3,379.98	9,241.64	-	-	-	-	-	-	3,063.77	-
91-120 Days	5,117.91	-	-	-	-	-	-	-	-	-
121-150 Days	-	-	-	-	-	-	-	-	-	-
151-180 Days	-	-	-	-	-	-	-	-	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance	275,547.06	173,827.38	120,412.19	76,225.32	54,754.95	35,207.43	24,340.76	19,793.77	16,531.38	11,879.96
	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current	92.90%	94.68%	88.85%	89.80%	100.00%	97.83%	100.00%	100.00%	81.47%	100.00%
1-30 Days	4.01%	0.00%	0.50%	0.00%	0.00%	2.17%	0.00%	0.00%	0.00%	0.00%
31-60 Days	0.00%	0.00%	10.65%	10.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
61-90 Days	1.23%	5.32%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	18.53%	0.00%
91-120 Days	1.86%	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%	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	98.14%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
91-180 Days	1.86%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



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

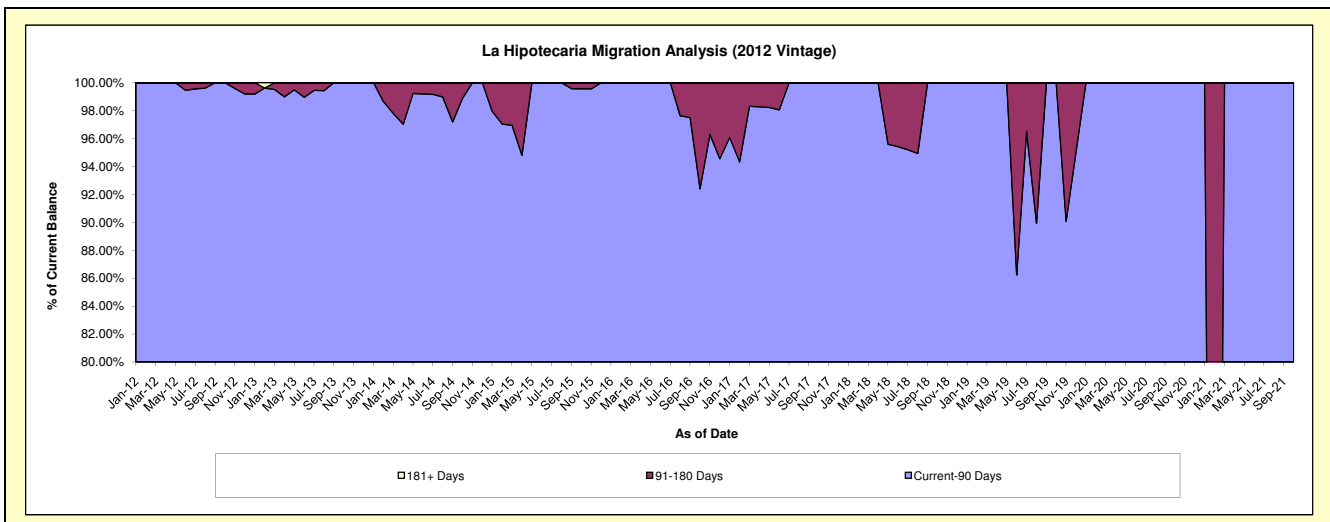
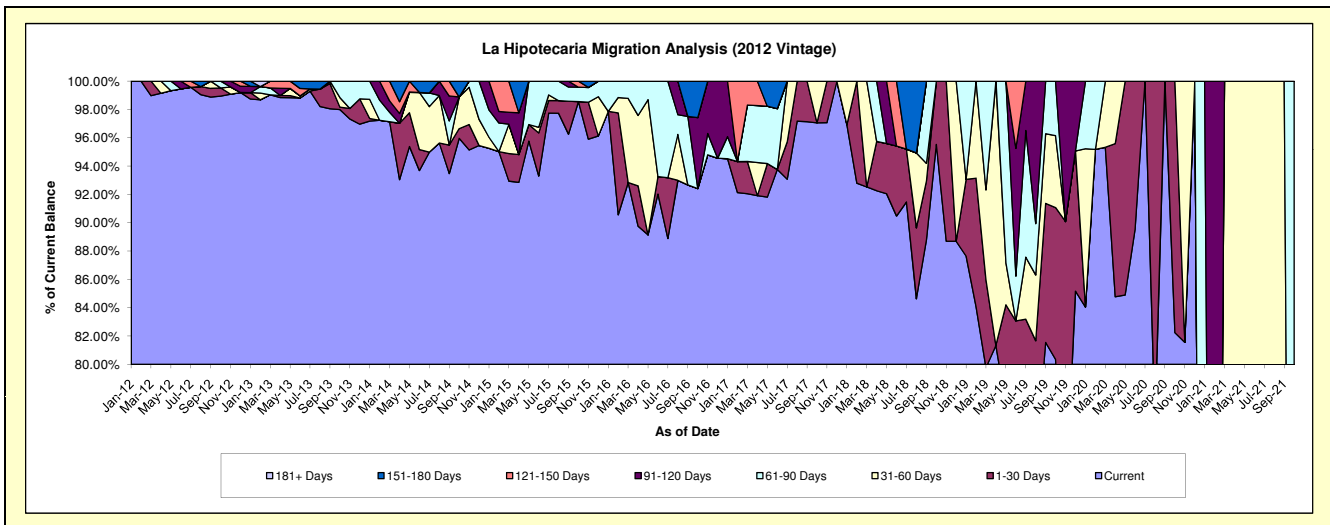
Delinquency Status (\$ of Current Balance)

Data Cutoff: 1/31/2022

Current Portfolio Balance	1,642,938.54	1,091,356.55	613,742.04	391,955.57	230,671.87	137,476.73	63,690.95	16,617.29	1,841.38	#N/A
	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current	1,622,156.61	1,060,583.28	584,652.75	383,592.66	218,052.54	133,240.52	55,823.00	13,966.82	-	#N/A
1-30 Days	7,433.37	1,955.35	-	-	-	-	3,450.97	-	-	#N/A
31-60 Days	-	14,779.33	4,771.89	-	-	4,236.21	-	1,857.45	-	#N/A
61-90 Days	-	14,038.59	11,812.67	8,362.91	3,586.66	-	4,416.98	793.02	1,841.38	#N/A
91-120 Days	7,348.56	-	12,504.73	-	9,032.67	-	-	-	-	#N/A
121-150 Days	-	-	-	-	-	-	-	-	-	#N/A
151-180 Days	6,000.00	-	-	-	-	-	-	-	-	#N/A
181+ Days	-	-	-	-	-	-	-	-	-	#N/A

Delinquency Status (% of Current Balance)

Current Portfolio Balance	1,642,938.54	1,091,356.55	613,742.04	391,955.57	230,671.87	137,476.73	63,690.95	16,617.29	1,841.38	#N/A
	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current	98.74%	97.18%	95.26%	97.87%	94.53%	96.92%	87.65%	84.05%	0.00%	#N/A
1-30 Days	0.45%	0.18%	0.00%	0.00%	0.00%	0.00%	5.42%	0.00%	0.00%	#N/A
31-60 Days	0.00%	1.35%	0.78%	0.00%	0.00%	3.08%	0.00%	11.18%	0.00%	#N/A
61-90 Days	0.00%	1.29%	1.92%	2.13%	1.55%	0.00%	6.94%	4.77%	100.00%	#N/A
91-120 Days	0.45%	0.00%	2.04%	0.00%	3.92%	0.00%	0.00%	0.00%	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	0.37%	0.00%	0.00%	0.00%	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	99.19%	100.00%	97.96%	100.00%	96.08%	100.00%	100.00%	100.00%	100.00%	#N/A
91-180 Days	0.81%	0.00%	2.04%	0.00%	3.92%	0.00%	0.00%	0.00%	0.00%	#N/A



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

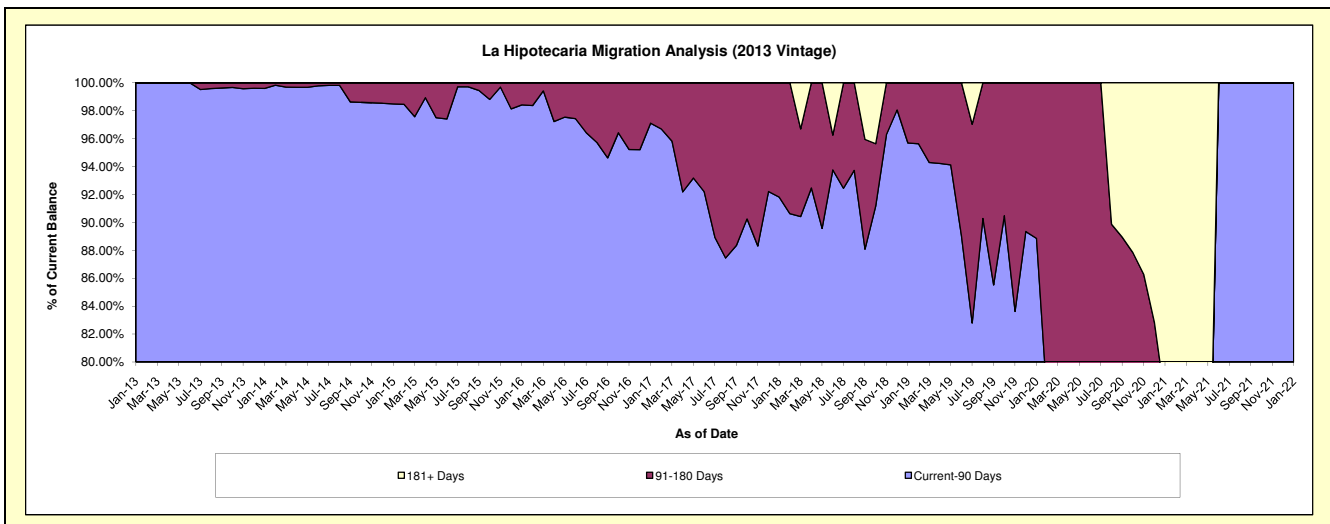
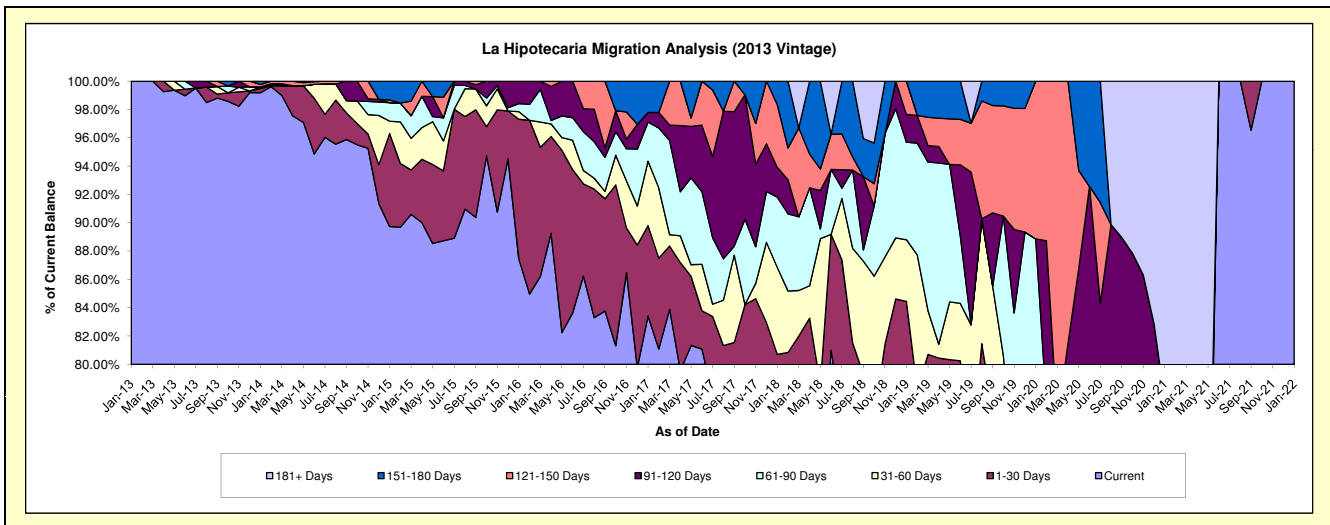
Delinquency Status (\$ of Current Balance)

Data Cutoff: 1/31/2022

Current Portfolio Balance	209,703.36	2,121,079.66	1,363,302.70	951,166.21	632,599.93	425,120.84	215,958.61	85,769.52	17,311.16	811.36
	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current	209,703.36	2,103,606.23	1,223,387.77	831,737.97	527,713.76	309,657.18	169,561.24	60,244.78	11,349.96	811.36
1-30 Days	-	6,228.09	89,466.18	93,853.42	40,386.85	33,450.85	12,816.45	1,176.19	1,011.93	-
31-60 Days	-	2,630.49	11,884.85	5,105.30	28,748.12	26,136.52	9,397.03	5,212.35	1,026.77	-
61-90 Days	-	-	17,888.66	5,349.20	17,437.05	21,068.85	14,878.21	9,581.94	-	-
91-120 Days	-	-	-	15,120.32	4,344.74	8,977.61	4,223.17	-	-	-
121-150 Days	-	3,629.50	2,560.51	-	-	18,803.24	5,082.51	9,554.26	-	-
151-180 Days	-	4,985.35	18,114.73	-	13,969.41	7,026.59	-	-	-	-
181+ Days	-	-	-	-	-	-	-	-	3,922.50	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance	209,703.36	2,121,079.66	1,363,302.70	951,166.21	632,599.93	425,120.84	215,958.61	85,769.52	17,311.16	811.36
	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current	100.00%	99.18%	89.74%	87.44%	83.42%	72.84%	78.52%	70.24%	65.56%	100.00%
1-30 Days	0.00%	0.29%	6.56%	9.87%	6.38%	7.87%	5.93%	1.37%	5.85%	0.00%
31-60 Days	0.00%	0.12%	0.87%	0.54%	4.54%	6.15%	4.35%	6.08%	5.93%	0.00%
61-90 Days	0.00%	0.00%	1.31%	0.56%	2.76%	4.96%	6.89%	11.17%	0.00%	0.00%
91-120 Days	0.00%	0.00%	0.00%	1.59%	0.69%	2.11%	1.96%	0.00%	0.00%	0.00%
121-150 Days	0.00%	0.17%	0.19%	0.00%	0.00%	4.42%	2.35%	11.14%	0.00%	0.00%
151-180 Days	0.00%	0.24%	1.33%	0.00%	2.21%	1.65%	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%	22.66%	0.00%
Current - 90 Days	100.00%	99.59%	98.48%	98.41%	97.10%	91.81%	95.69%	88.86%	77.34%	100.00%
91-180 Days	0.00%	0.41%	1.52%	1.59%	2.90%	8.19%	4.31%	11.14%	0.00%	0.00%



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

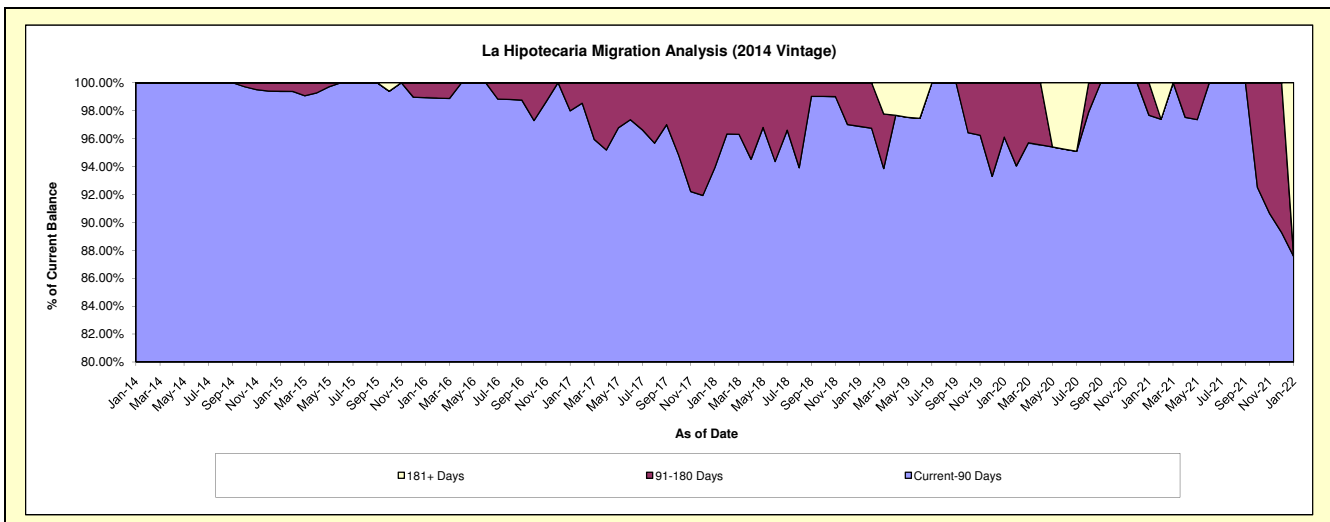
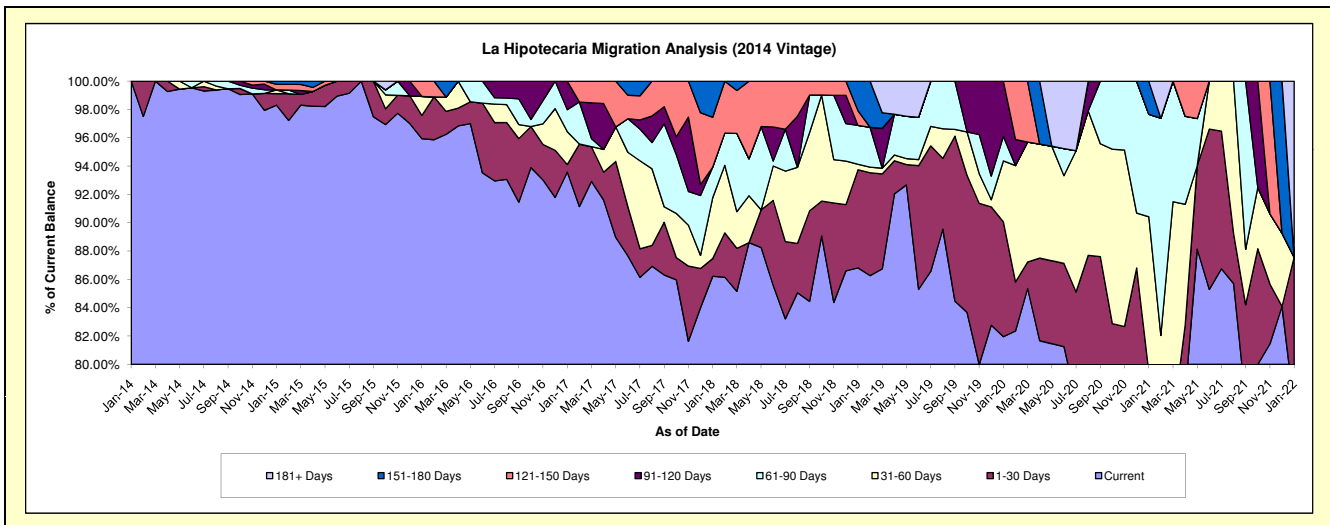
Delinquency Status (\$ of Current Balance)

Data Cutoff: 1/31/2022

Current Portfolio Balance	-	282,672.20	2,415,805.78	1,670,525.31	1,044,765.41	639,811.46	420,490.70	234,466.77	114,976.24	25,669.51
	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22	
Current	282,672.20	2,374,845.85	1,602,648.97	977,718.27	551,621.53	365,042.25	192,157.52	82,934.62	19,770.96	
1-30 Days	-	19,669.58	27,391.36	5,540.71	8,020.68	29,138.98	19,009.36	8,429.96	2,702.93	
31-60 Days	-	6,334.48	22,532.53	24,293.87	27,457.56	1,637.98	10,090.74	12,605.72	-	
61-90 Days	-	-	-	16,193.87	13,829.46	11,521.18	4,076.26	8,323.13	-	
91-120 Days	-	-	-	21,018.69	-	-	9,132.89	-	-	
121-150 Days	-	9,678.94	17,952.45	-	22,557.59	4,358.16	-	-	-	
151-180 Days	-	5,276.93	-	-	16,324.64	8,792.15	-	2,682.81	-	
181+ Days	-	-	-	-	-	-	-	-	3,195.62	

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	282,672.20	2,415,805.78	1,670,525.31	1,044,765.41	639,811.46	420,490.70	234,466.77	114,976.24	25,669.51
	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22	
Current	100.00%	98.30%	95.94%	93.58%	86.22%	86.81%	81.96%	72.13%	77.02%	
1-30 Days	0.00%	0.81%	1.64%	0.53%	1.25%	6.93%	8.11%	7.33%	10.53%	
31-60 Days	0.00%	0.26%	1.35%	2.33%	4.29%	0.39%	4.30%	10.96%	0.00%	
61-90 Days	0.00%	0.00%	0.00%	1.55%	2.16%	2.74%	1.74%	7.24%	0.00%	
91-120 Days	0.00%	0.00%	0.00%	2.01%	0.00%	0.00%	3.90%	0.00%	0.00%	
121-150 Days	0.00%	0.40%	1.07%	0.00%	3.53%	1.04%	0.00%	0.00%	0.00%	
151-180 Days	0.00%	0.22%	0.00%	0.00%	2.55%	2.09%	0.00%	2.33%	0.00%	
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.45%	
Current - 90 Days	100.00%	99.38%	98.93%	97.99%	93.92%	96.87%	96.10%	97.67%	87.55%	
91-180 Days	0.00%	0.62%	1.07%	2.01%	6.08%	3.13%	3.90%	2.33%	0.00%	



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

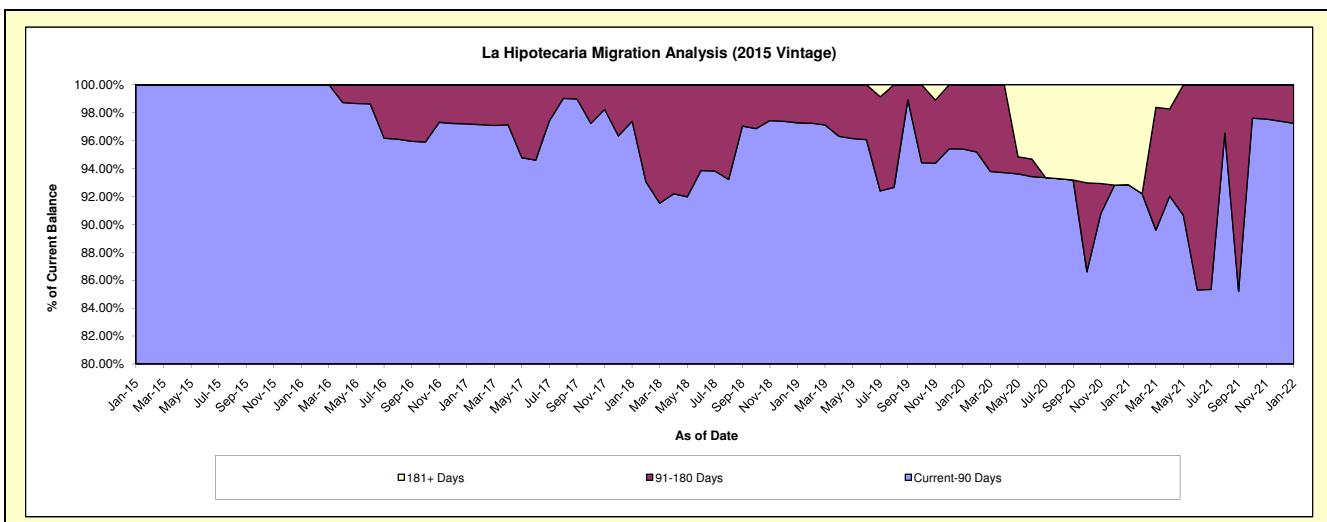
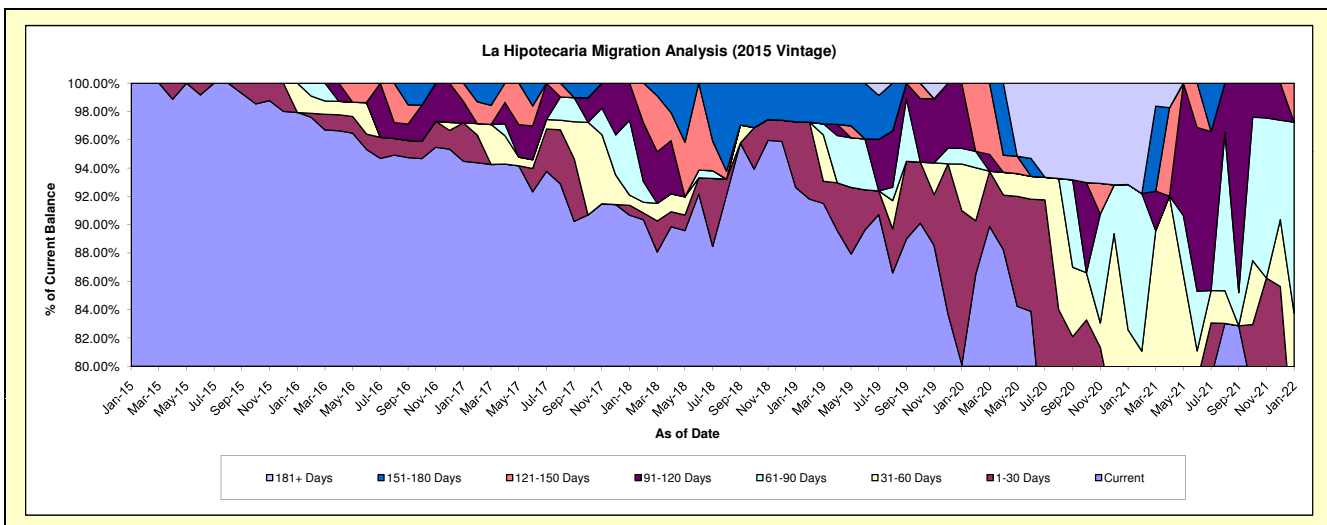
Delinquency Status (\$ of Current Balance)

Data Cutoff: 1/31/2022

Current Portfolio Balance	-	-	158,831.08	1,545,647.01	1,052,115.09	772,263.71	473,823.17	299,873.18	228,511.57	131,354.10
	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22		
Current	158,831.08	1,513,668.94	994,029.82	700,274.40	438,936.03	240,213.34	164,578.42	97,022.05		
1-30 Days	-	-	28,582.83	5,394.14	21,966.34	32,651.90	9,058.26	-		
31-60 Days	-	31,978.07	-	5,510.91	-	9,887.17	15,105.02	12,993.20		
61-90 Days	-	-	-	40,840.56	-	3,323.16	23,410.91	17,708.00		
91-120 Days	-	-	15,859.65	20,243.70	-	13,797.61	-	-		
121-150 Days	-	-	13,642.79	-	-	-	-	3,630.85		
151-180 Days	-	-	-	-	12,920.80	-	-	-		
181+ Days	-	-	-	-	-	-	16,358.96	-		

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	158,831.08	1,545,647.01	1,052,115.09	772,263.71	473,823.17	299,873.18	228,511.57	131,354.10
	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22		
Current	100.00%	97.93%	94.48%	90.68%	92.64%	80.10%	72.02%	73.86%		
1-30 Days	0.00%	0.00%	2.72%	0.70%	4.64%	10.89%	3.96%	0.00%		
31-60 Days	0.00%	2.07%	0.00%	0.71%	0.00%	3.30%	6.61%	9.89%		
61-90 Days	0.00%	0.00%	0.00%	5.29%	0.00%	1.11%	10.24%	13.48%		
91-120 Days	0.00%	0.00%	1.51%	2.62%	0.00%	4.60%	0.00%	0.00%		
121-150 Days	0.00%	0.00%	1.30%	0.00%	0.00%	0.00%	0.00%	2.76%		
151-180 Days	0.00%	0.00%	0.00%	0.00%	2.73%	0.00%	0.00%	0.00%		
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.16%	0.00%		
Current - 90 Days	100.00%	100.00%	97.20%	97.38%	97.27%	95.40%	92.84%	97.24%		
91-180 Days	0.00%	0.00%	2.80%	2.62%	2.73%	4.60%	0.00%	2.76%		



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

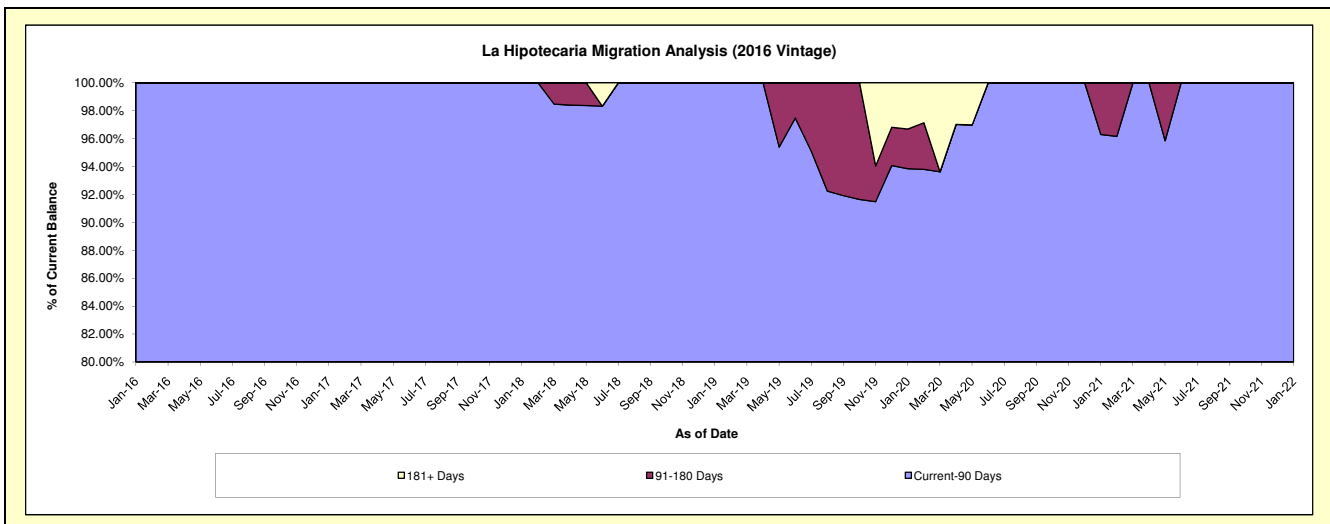
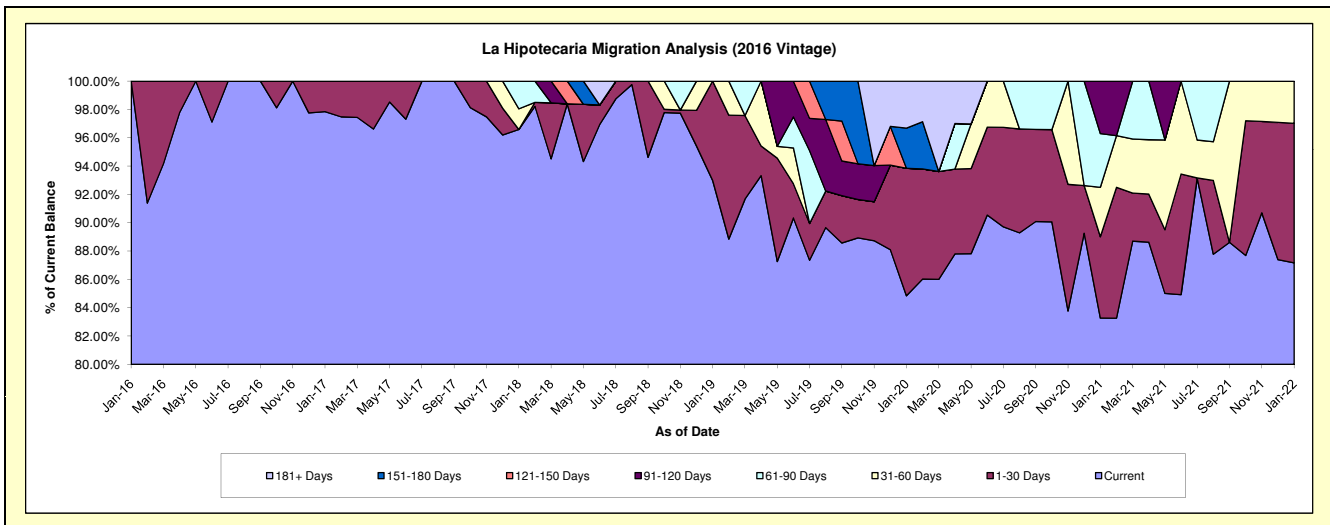
Delinquency Status (\$ of Current Balance)

Data Cutoff: 1/31/2022

Current Portfolio Balance	-	-	-	136,746.15	1,212,085.55	955,076.03	705,206.21	499,640.75	376,757.24	256,167.68
	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22			
Current	136,746.15	1,185,978.41	922,489.55	655,728.67	423,907.75	313,716.40	223,310.63			
1-30 Days	-	26,107.14	-	49,477.54	44,979.71	21,653.43	25,239.75			
31-60 Days	-	-	13,936.41	-	-	13,156.95	7,617.30			
61-90 Days	-	-	18,650.07	-	-	14,276.93	-			
91-120 Days	-	-	-	-	-	13,953.53	-			
121-150 Days	-	-	-	-	-	-	-			
151-180 Days	-	-	-	-	14,187.14	-	-			
181+ Days	-	-	-	-	16,566.15	-	-			

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	136,746.15	1,212,085.55	955,076.03	705,206.21	499,640.75	376,757.24	256,167.68
	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22			
Current	100.00%	97.85%	96.59%	92.98%	84.84%	83.27%	87.17%			
1-30 Days	0.00%	2.15%	0.00%	7.02%	9.00%	5.75%	9.85%			
31-60 Days	0.00%	0.00%	1.46%	0.00%	0.00%	3.49%	2.97%			
61-90 Days	0.00%	0.00%	1.95%	0.00%	0.00%	3.79%	0.00%			
91-120 Days	0.00%	0.00%	0.00%	0.00%	0.00%	3.70%	0.00%			
121-150 Days	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%	2.84%	0.00%	0.00%			
181+ Days	0.00%	0.00%	0.00%	0.00%	3.32%	0.00%	0.00%			
Current - 90 Days	100.00%	100.00%	100.00%	100.00%	93.84%	96.30%	100.00%			
91-180 Days	0.00%	0.00%	0.00%	0.00%	2.84%	3.70%	0.00%			



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

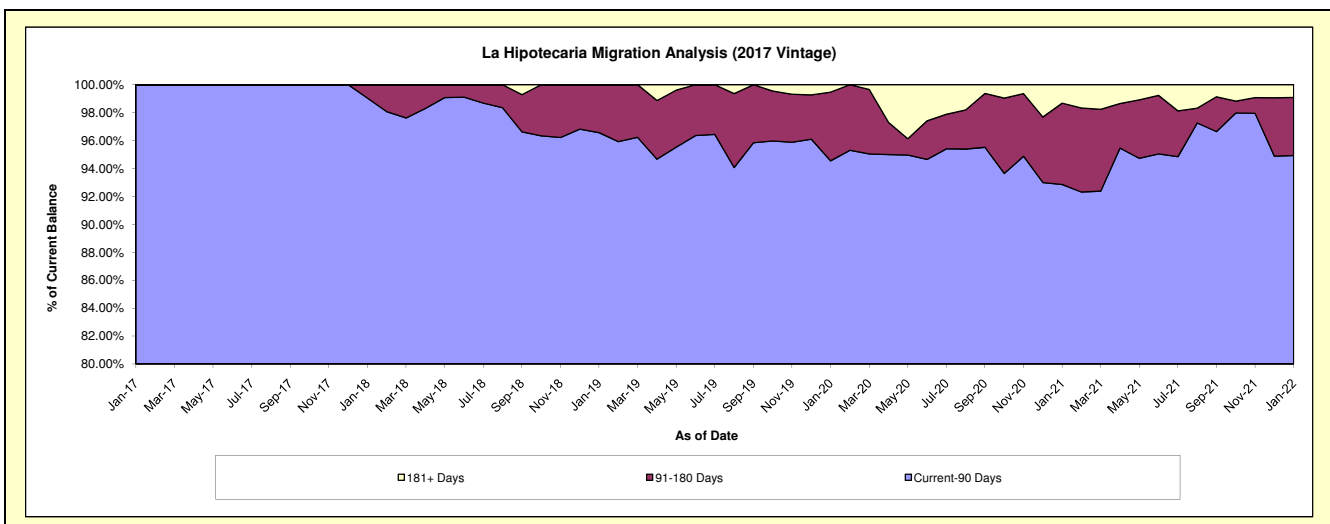
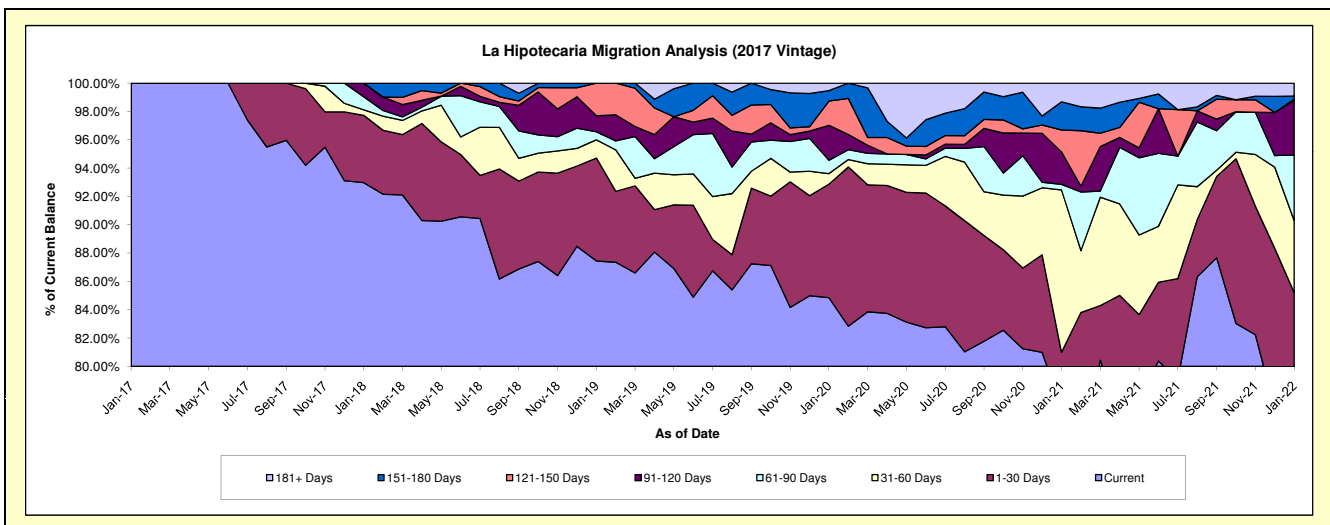
Delinquency Status (\$ of Current Balance)

Data Cutoff: 1/31/2022

Current Portfolio Balance	-	-	-	-	30,159.00	2,054,920.99	1,450,039.37	909,308.92	707,450.90	474,668.50
	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22				
Current	30,159.00	1,910,521.92	1,267,980.88	771,582.20	545,658.08	378,679.63				
1-30 Days	-	97,686.03	105,399.05	72,851.06	27,392.94	25,830.03				
31-60 Days	-	7,987.51	18,621.69	6,805.25	81,023.20	24,166.73				
61-90 Days	-	19,027.80	8,295.24	8,538.14	2,828.60	21,923.31				
91-120 Days	-	19,697.73	16,458.60	22,449.47	16,178.22	18,271.45				
121-150 Days	-	-	33,283.91	15,578.08	10,977.60	382.05				
151-180 Days	-	-	-	6,700.06	14,068.52	1,112.99				
181+ Days	-	-	-	4,804.66	9,323.74	4,302.31				

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	30,159.00	2,054,920.99	1,450,039.37	909,308.92	707,450.90	474,668.50
	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22				
Current	100.00%	92.97%	87.44%	84.85%	77.13%	79.78%				
1-30 Days	0.00%	4.75%	7.27%	8.01%	3.87%	5.44%				
31-60 Days	0.00%	0.39%	1.28%	0.75%	11.45%	5.09%				
61-90 Days	0.00%	0.93%	0.57%	0.94%	0.40%	4.62%				
91-120 Days	0.00%	0.96%	1.14%	2.47%	2.29%	3.85%				
121-150 Days	0.00%	0.00%	2.30%	1.71%	1.55%	0.08%				
151-180 Days	0.00%	0.00%	0.00%	0.74%	1.99%	0.23%				
181+ Days	0.00%	0.00%	0.00%	0.53%	1.32%	0.91%				
Current - 90 Days	100.00%	99.04%	96.57%	94.55%	92.85%	94.93%				
91-180 Days	0.00%	0.96%	3.43%	4.92%	5.83%	4.16%				



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

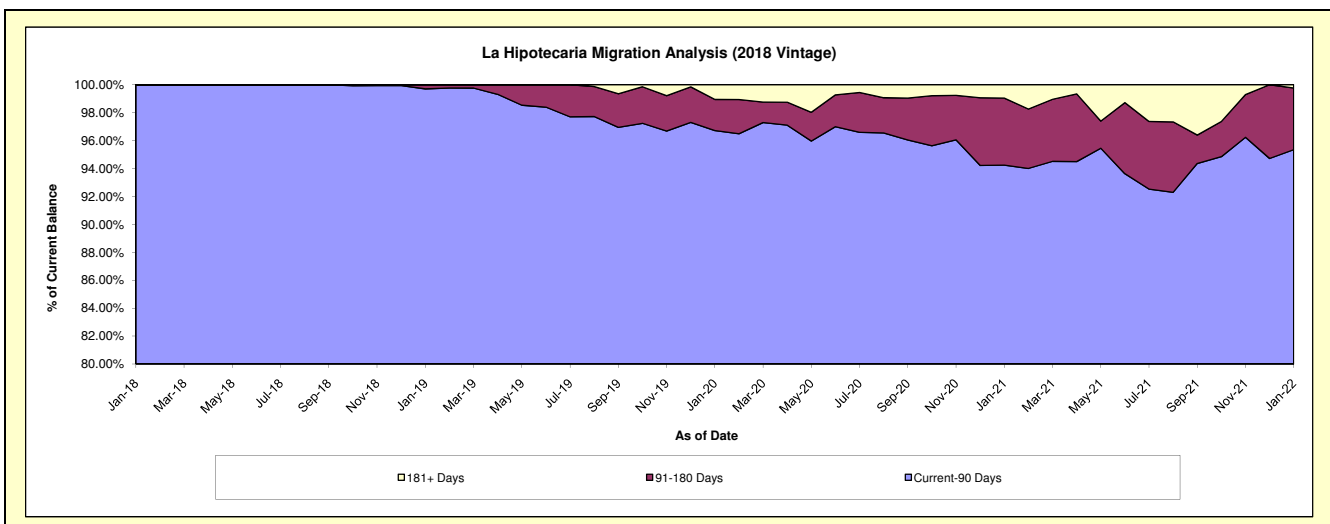
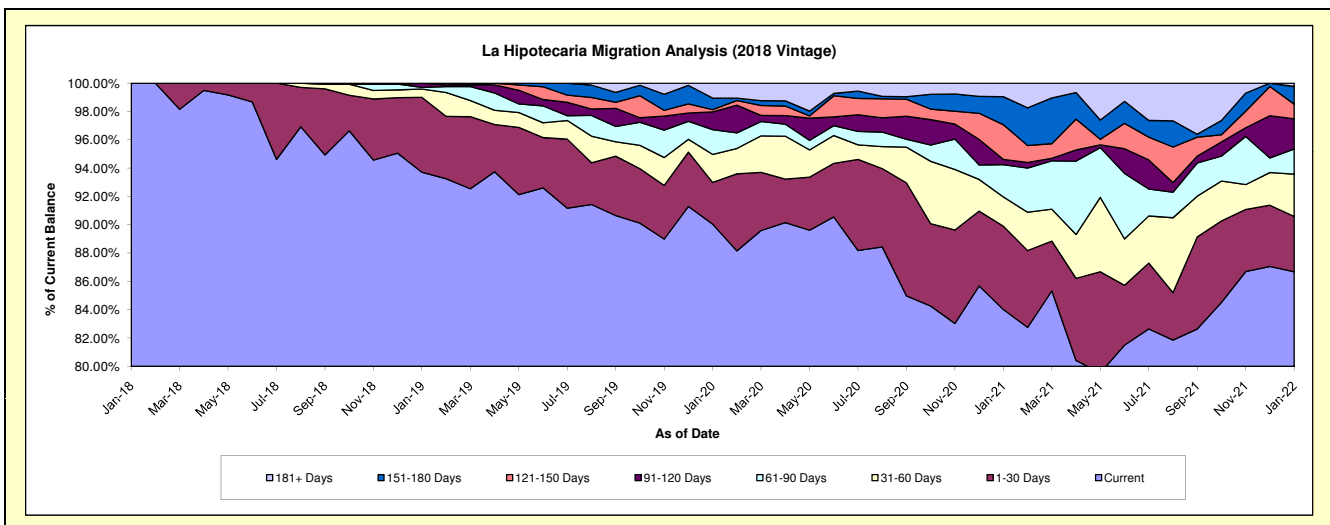
Delinquency Status (\$ of Current Balance)

Data Cutoff: 1/31/2022

Current Portfolio Balance	-	-	-	-	-	157,673.89	4,259,876.50	3,169,361.88	2,543,224.23	1,836,561.58
						Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current						157,673.89	3,992,057.26	2,853,923.15	2,136,797.11	1,592,022.05
1-30 Days						-	225,260.55	93,128.88	149,532.51	71,633.06
31-60 Days						-	24,894.22	62,826.17	52,617.19	54,969.90
61-90 Days						-	4,947.65	55,435.17	57,980.82	32,517.69
91-120 Days						-	12,716.82	39,728.38	9,398.71	39,295.94
121-150 Days						-	-	-	4,979.80	18,910.32
151-180 Days						-	-	25,920.42	50,262.91	22,854.03
181+ Days						-	-	33,419.91	24,289.02	4,358.59

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	157,673.89	4,259,876.50	3,169,361.88	2,543,224.23	1,836,561.58
						Jan-18	Jan-19	Jan-20	Jan-21	Jan-22
Current						100.00%	93.71%	90.05%	84.02%	86.68%
1-30 Days						0.00%	5.29%	2.94%	5.88%	3.90%
31-60 Days						0.00%	0.58%	1.98%	2.07%	2.99%
61-90 Days						0.00%	0.12%	1.75%	2.28%	1.77%
91-120 Days						0.00%	0.30%	1.25%	0.37%	2.14%
121-150 Days						0.00%	0.00%	0.16%	2.45%	1.03%
151-180 Days						0.00%	0.00%	0.82%	1.98%	1.24%
181+ Days						0.00%	0.00%	1.05%	0.96%	0.24%
Current - 90 Days						100.00%	99.70%	96.72%	94.25%	95.35%
91-180 Days						0.00%	0.30%	2.23%	4.80%	4.41%



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

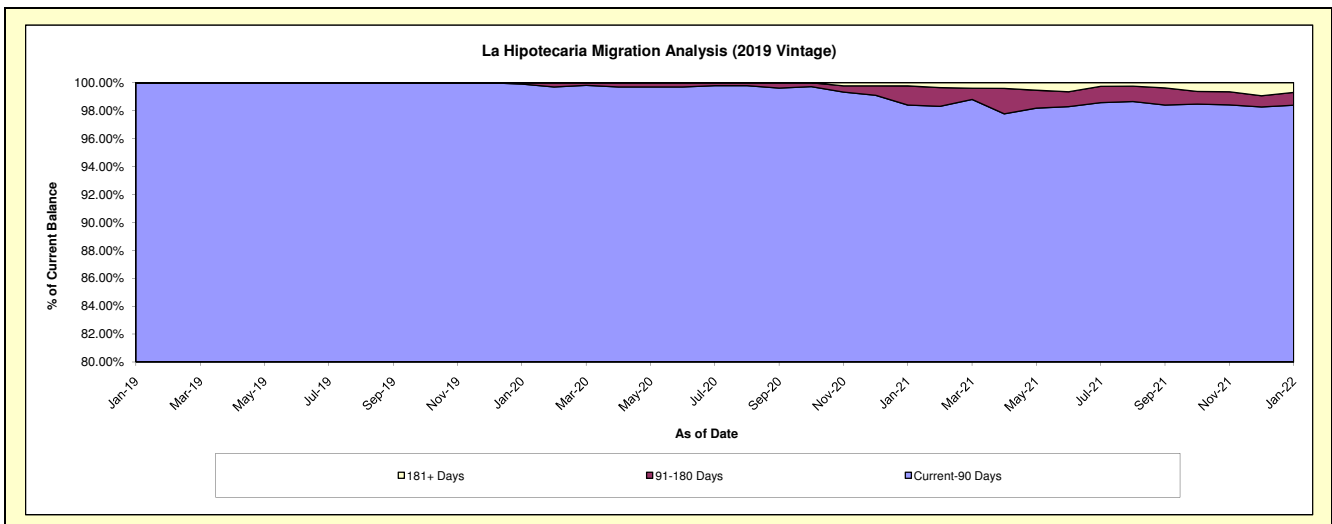
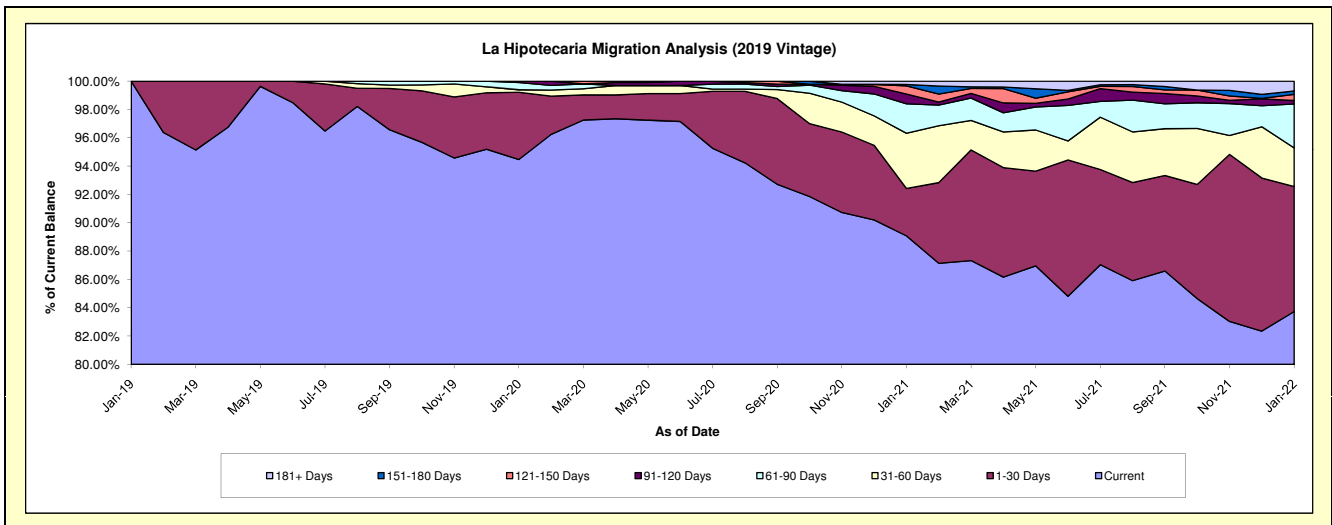
Delinquency Status (\$ of Current Balance)

Data Cutoff: 1/31/2022

Current Portfolio Balance	-	-	-	-	-	-	-	326,678.66	5,331,457.44	4,518,610.23	3,351,863.76
								Jan-19	Jan-20	Jan-21	Jan-22
Current								326,678.66	5,036,437.45	4,024,848.16	2,806,596.54
1-30 Days								-	253,406.57	151,352.74	295,696.73
31-60 Days								-	9,086.12	176,171.10	91,705.80
61-90 Days								-	27,550.45	94,057.65	103,925.63
91-120 Days								-	4,976.85	30,867.97	8,126.64
121-150 Days								-	-	26,110.17	14,715.09
151-180 Days								-	-	4,849.43	7,917.50
181+ Days								-	-	10,353.01	23,179.83

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	-	-	326,678.66	5,331,457.44	4,518,610.23	3,351,863.76
								Jan-19	Jan-20	Jan-21	Jan-22
Current								100.00%	94.47%	89.07%	83.73%
1-30 Days								0.00%	4.75%	3.35%	8.82%
31-60 Days								0.00%	0.17%	3.90%	2.74%
61-90 Days								0.00%	0.52%	2.08%	3.10%
91-120 Days								0.00%	0.09%	0.68%	0.24%
121-150 Days								0.00%	0.00%	0.58%	0.44%
151-180 Days								0.00%	0.00%	0.11%	0.24%
181+ Days								0.00%	0.00%	0.23%	0.69%
Current - 90 Days								100.00%	99.91%	98.40%	98.39%
91-180 Days								0.00%	0.09%	1.37%	0.92%



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

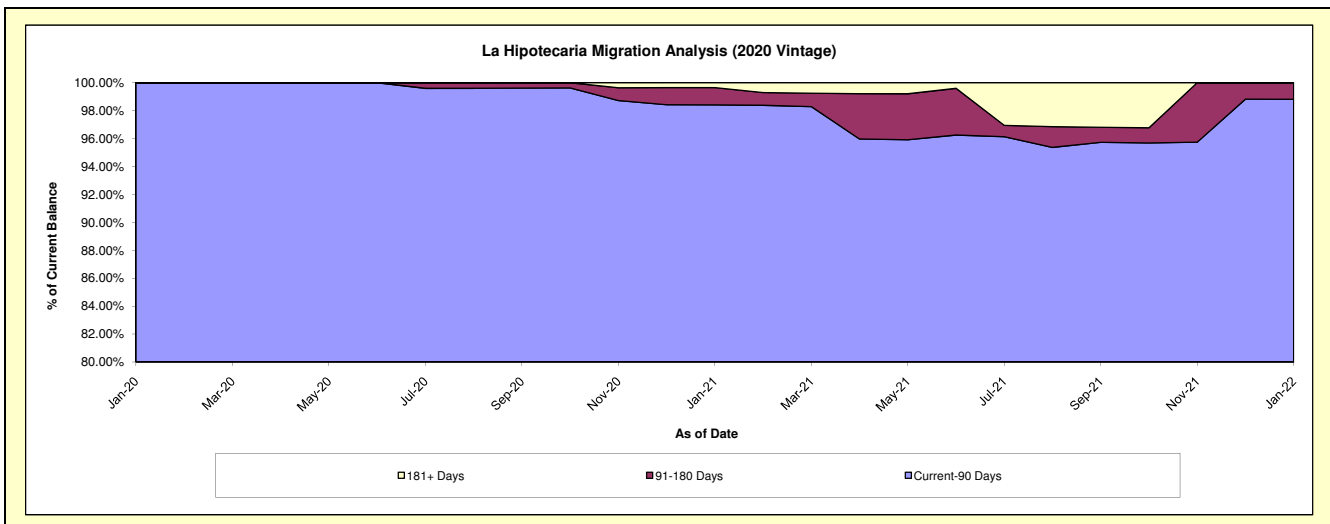
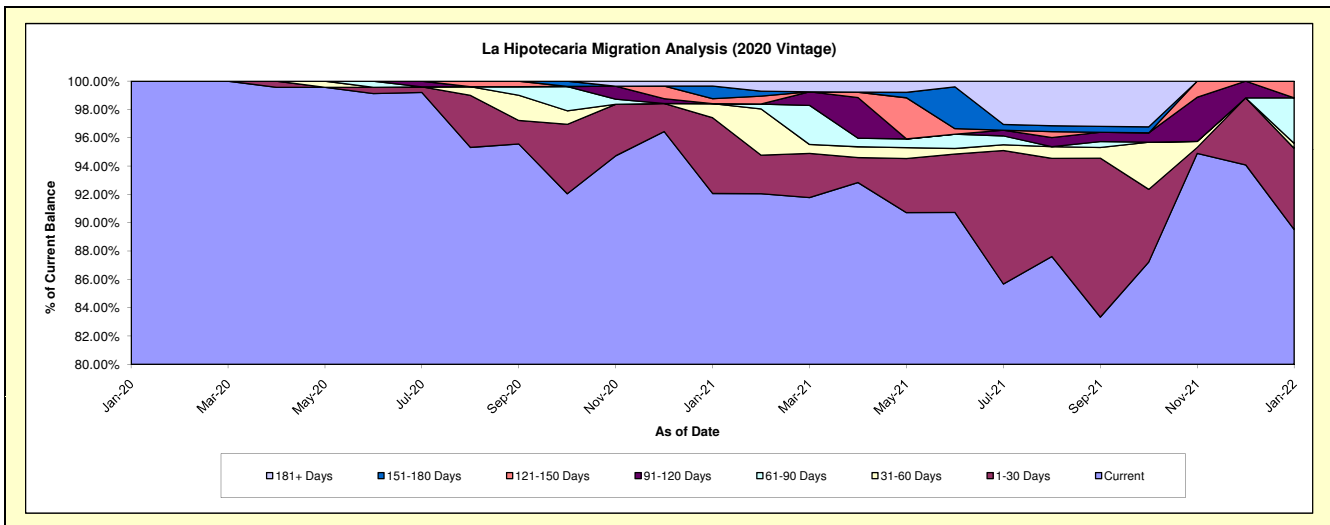
Delinquency Status (\$ of Current Balance)

Data Cutoff: 1/31/2022

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	559,272.74	1,433,806.92	1,042,462.76
										Jan-20	Jan-21	Jan-22
Current										559,272.74	1,320,063.16	933,242.01
1-30 Days										-	76,720.73	59,783.35
31-60 Days										-	14,254.64	3,678.26
61-90 Days										-	-	33,422.23
91-120 Days										-	-	-
121-150 Days										-	4,980.55	12,336.91
151-180 Days										-	12,787.84	-
181+ Days										-	5,000.00	-

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	559,272.74	1,433,806.92	1,042,462.76
										Jan-20	Jan-21	Jan-22
Current										100.00%	92.07%	89.52%
1-30 Days										0.00%	5.35%	5.73%
31-60 Days										0.00%	0.99%	0.35%
61-90 Days										0.00%	0.00%	3.21%
91-120 Days										0.00%	0.00%	0.00%
121-150 Days										0.00%	0.35%	1.18%
151-180 Days										0.00%	0.89%	0.00%
181+ Days										0.00%	0.35%	0.00%
Current - 90 Days										100.00%	98.41%	98.82%
91-180 Days										0.00%	1.24%	1.18%



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

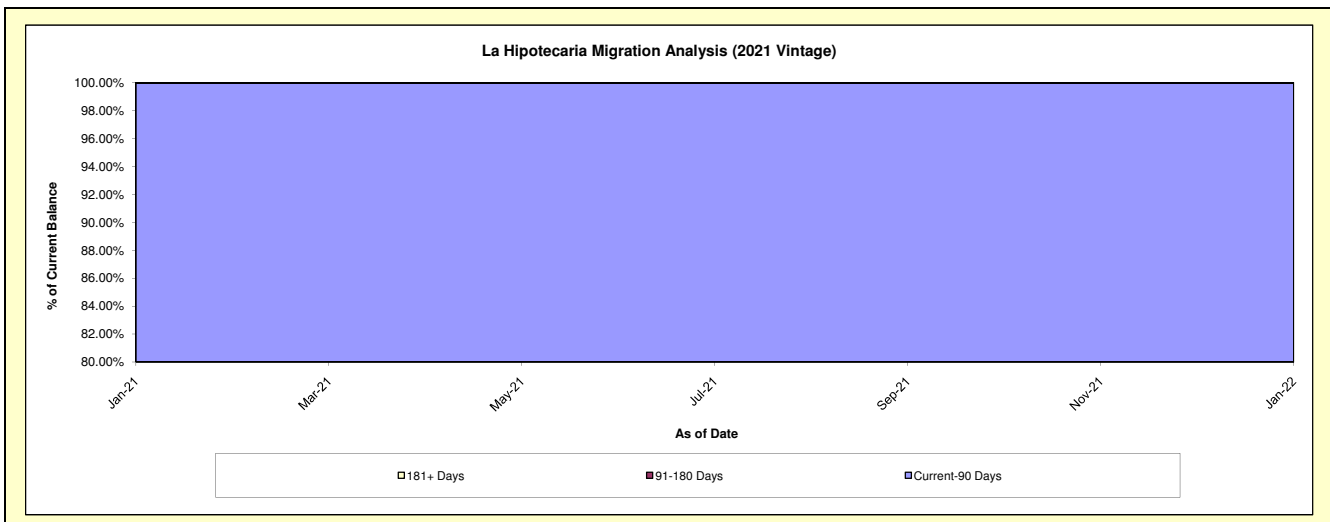
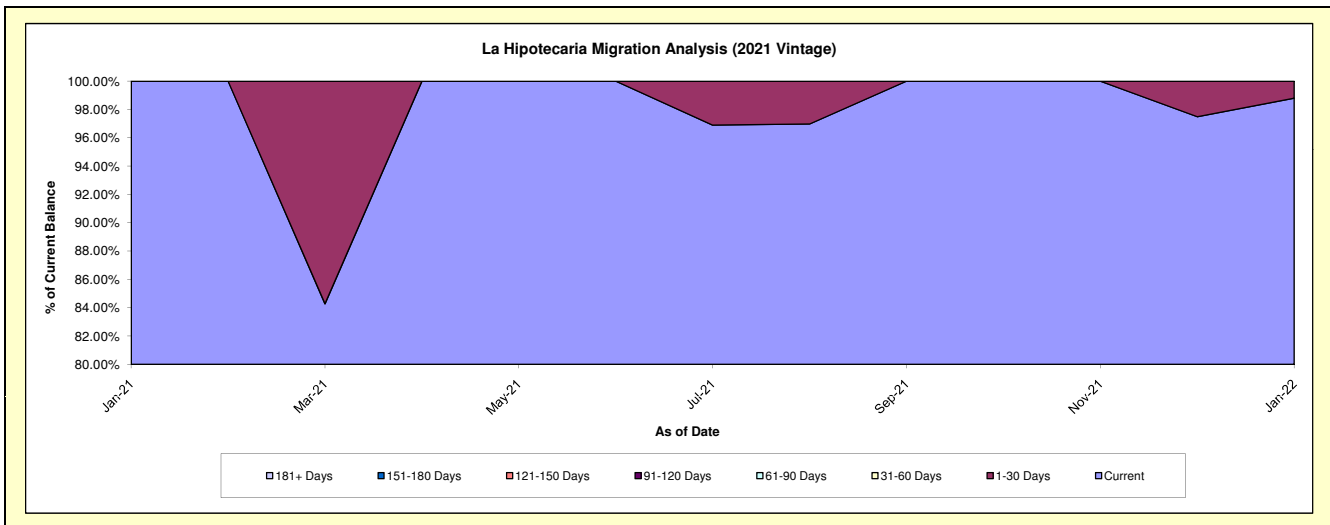
Delinquency Status (\$ of Current Balance)

Data Cutoff: 1/31/2022

Current Portfolio Balance										76,929.57	578,869.81
										Jan-21	Jan-22
Current										76,929.57	571,873.74
1-30 Days										-	6,996.07
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										76,929.57	578,869.81
										Jan-21	Jan-22
Current										100.00%	98.79%
1-30 Days										0.00%	1.21%
31-60 Days										0.00%	0.00%
61-90 Days										0.00%	0.00%
91-120 Days										0.00%	0.00%
121-150 Days										0.00%	0.00%
151-180 Days										0.00%	0.00%
181+ Days										0.00%	0.00%
Current - 90 Days										100.00%	100.00%
91-180 Days										0.00%	0.00%



Personal Loans - La Hipotecaria El Salvador Migration Analysis (2022 Vintage)

Delinquency Status (\$ of Current Balance)

Data Cutoff: 1/31/2022

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	-	-	29,274.75
	Jan-22											
Current												29,274.75
1-30 Days												-
31-60 Days												-
61-90 Days												-
91-120 Days												-
121-150 Days												-
151-180 Days												-
181+ Days												-

Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	-	-	-	-	-	-	29,274.75
	Jan-22											
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%

