



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

### Personal Loans March 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 3/31/2022.

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

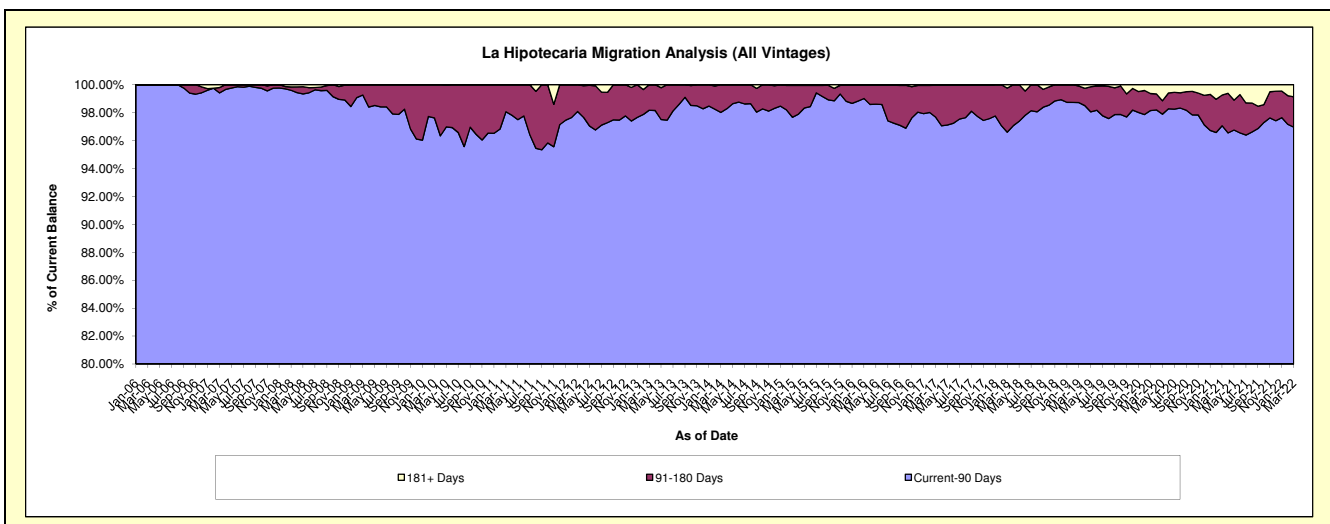
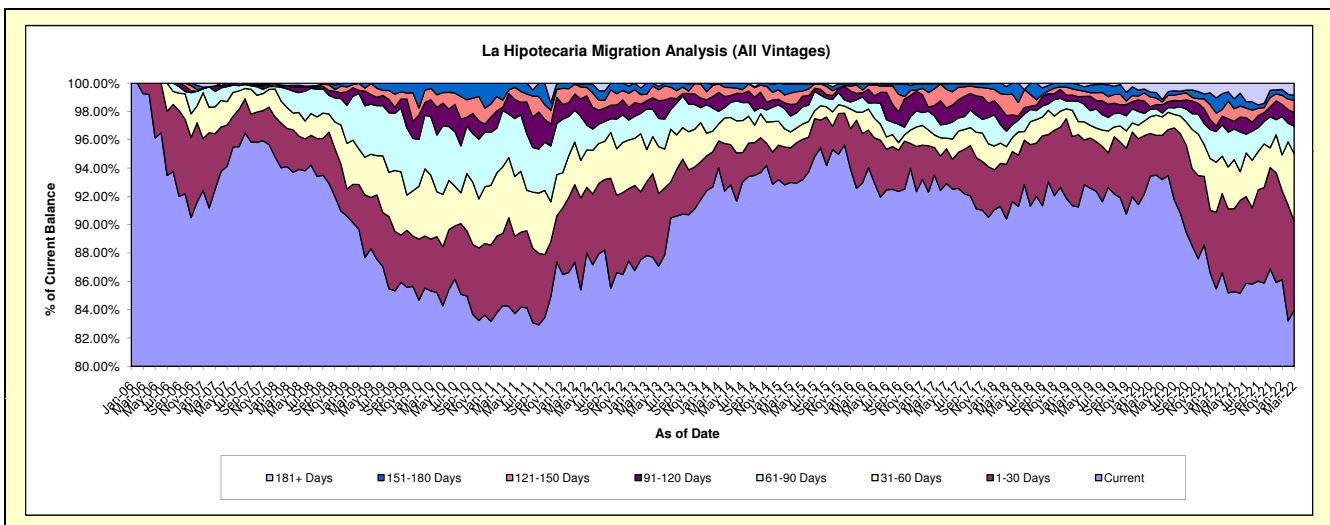
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2022

Current Portfolio Balance	4,992,769.51	5,394,780.31	5,379,911.87	5,080,213.36	4,557,568.39	5,403,070.04	8,738,658.99	11,169,319.83	9,457,982.39	7,351,735.84
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current	4,385,349.31	5,073,286.56	5,002,704.28	4,722,324.83	4,262,197.52	4,884,635.85	7,975,252.94	10,435,138.40	8,192,767.35	6,172,066.92
1-30 Days	259,012.17	101,020.01	131,385.65	177,139.58	88,327.87	208,988.74	445,491.01	338,445.03	527,696.42	463,567.96
31-60 Days	114,079.43	65,288.71	60,313.94	76,656.95	40,361.45	66,895.25	80,178.33	130,846.70	250,671.10	349,419.64
61-90 Days	143,254.87	48,121.33	60,142.44	54,024.63	60,936.13	58,973.42	125,917.61	58,463.96	209,093.29	143,345.16
91-120 Days	28,699.18	71,642.57	44,203.42	15,779.12	34,107.27	59,992.17	27,983.02	20,897.09	57,150.12	70,981.40
121-150 Days	23,376.43	33,419.75	43,641.30	9,959.64	53,750.68	80,674.63	40,625.50	76,292.98	45,254.95	64,122.99
151-180 Days	38,998.12	2,001.38	34,971.21	22,185.13	15,859.65	30,151.63	34,418.43	38,801.92	105,294.88	24,758.34
181+ Days	-	-	2,549.63	2,143.48	2,027.82	12,758.35	8,792.15	70,433.75	70,054.28	63,473.43

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	4,992,769.51	5,394,780.31	5,379,911.87	5,080,213.36	4,557,568.39	5,403,070.04	8,738,658.99	11,169,319.83	9,457,982.39	7,351,735.84
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current	87.83%	94.04%	92.99%	92.96%	93.52%	90.40%	91.26%	93.43%	86.62%	83.95%
1-30 Days	5.19%	1.87%	2.44%	3.49%	1.94%	3.87%	5.10%	3.03%	5.58%	6.31%
31-60 Days	2.28%	1.21%	1.12%	1.51%	0.89%	1.24%	0.92%	1.17%	2.65%	4.75%
61-90 Days	2.87%	0.89%	1.12%	1.06%	1.34%	1.09%	1.44%	0.52%	2.21%	1.95%
91-120 Days	0.57%	1.33%	0.82%	0.31%	0.75%	1.11%	0.32%	0.19%	0.60%	0.97%
121-150 Days	0.47%	0.62%	0.81%	0.20%	1.18%	1.49%	0.46%	0.68%	0.48%	0.87%
151-180 Days	0.78%	0.04%	0.65%	0.44%	0.35%	0.56%	0.39%	0.35%	1.11%	0.34%
181+ Days	0.00%	0.00%	0.05%	0.04%	0.04%	0.24%	0.10%	0.63%	0.74%	0.86%
Current - 90 Days	98.18%	98.02%	97.67%	99.01%	97.68%	96.60%	98.72%	98.15%	97.06%	96.96%
91-180 Days	1.82%	1.98%	2.28%	0.94%	2.28%	3.16%	1.18%	1.22%	2.20%	2.17%



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

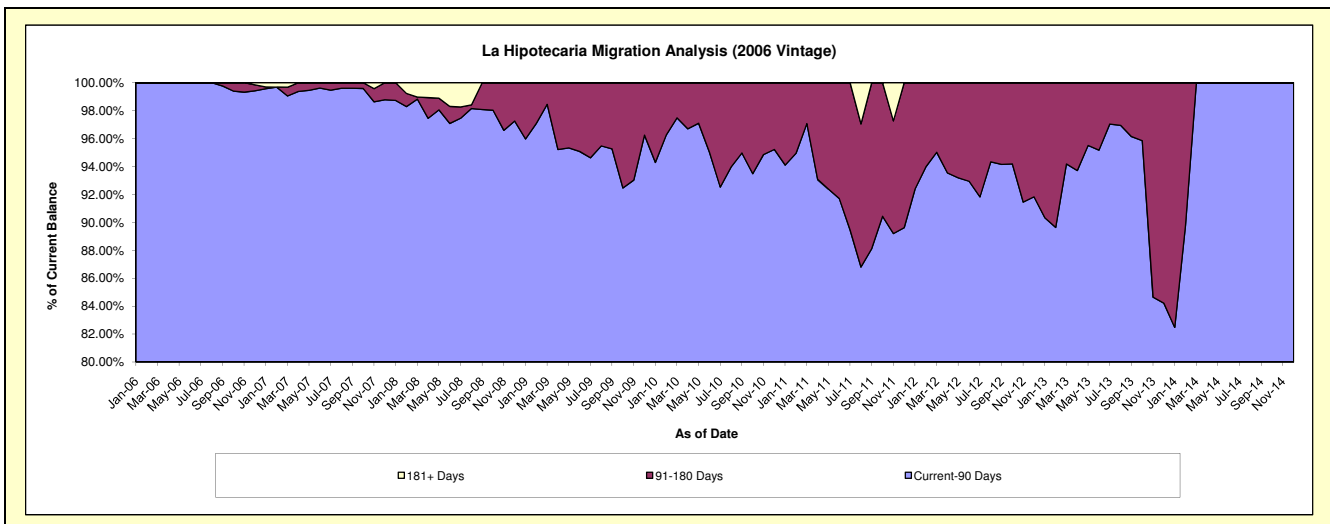
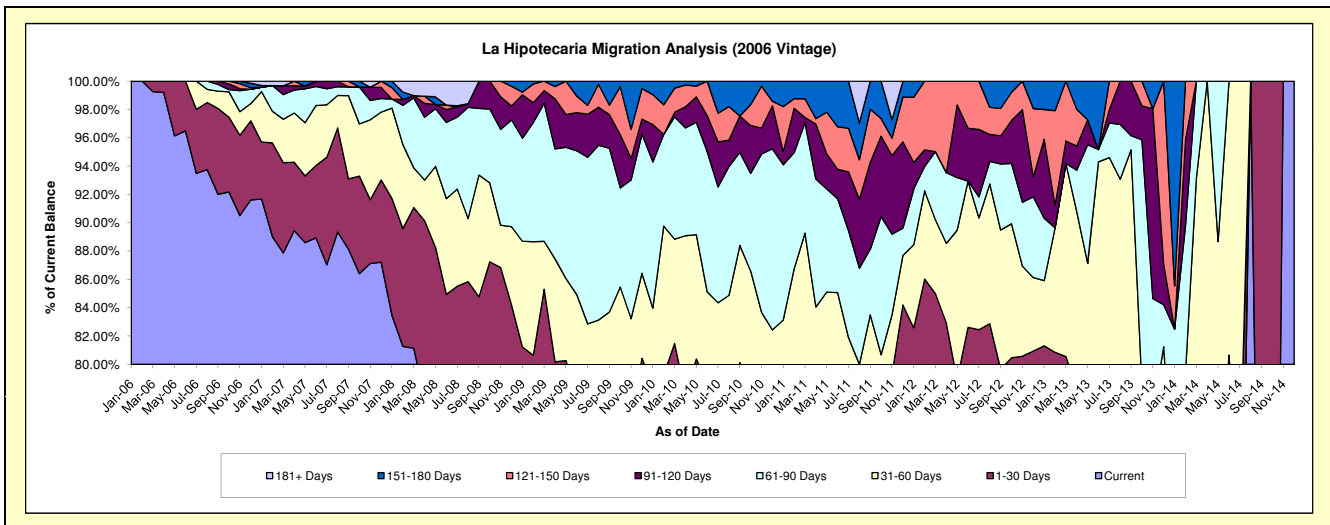
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2022

Current Portfolio Balance	76,587.94	13,342.39	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current	49,915.34	7,793.78	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	11,780.65	1,235.95	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	10,435.11	3,396.92	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	-	915.74	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	1,219.12	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	3,237.72	-	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	-	-	#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	76,587.94	13,342.39	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current	65.17%	58.41%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	15.38%	9.26%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	13.63%	25.46%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	0.00%	6.86%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	1.59%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	4.23%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	0.00%	0.00%	#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	94.18%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
91-180 Days	5.82%	0.00%	#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)

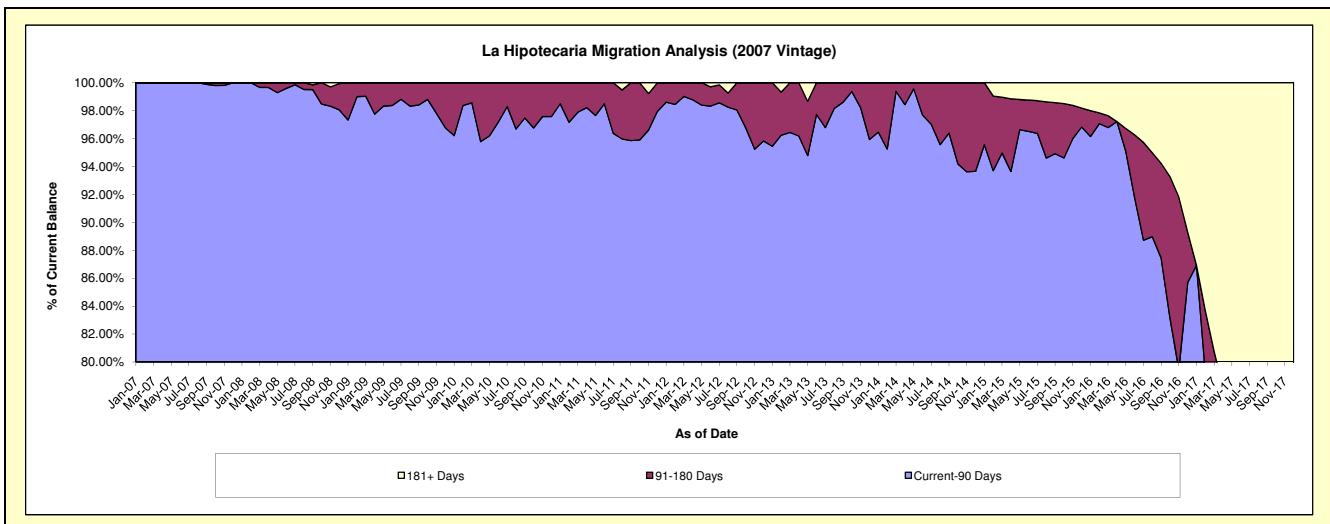
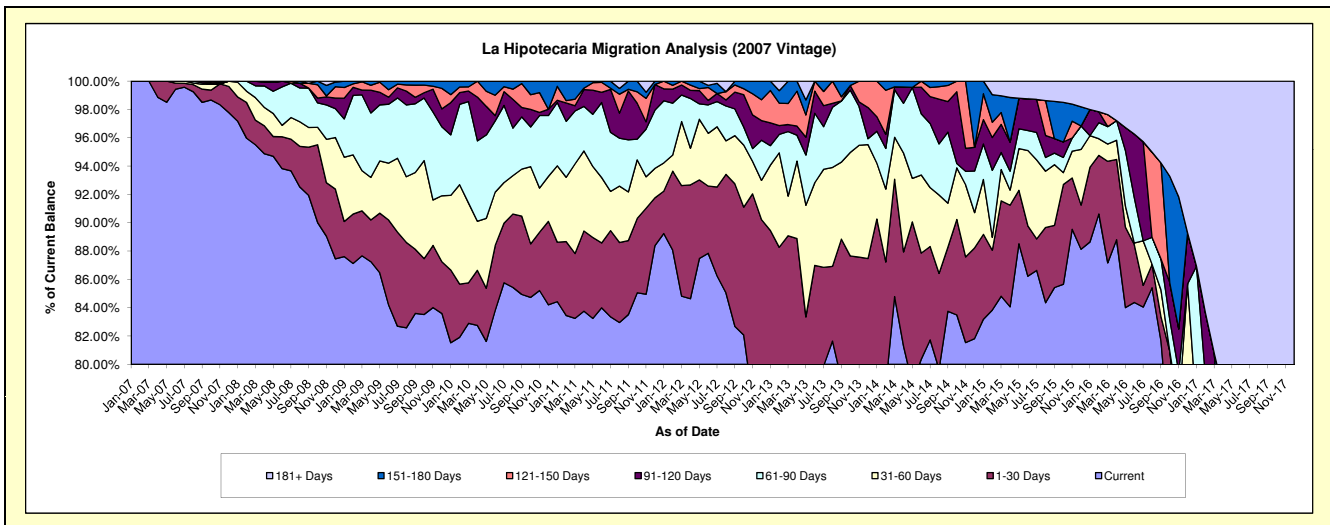
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2022

Current Portfolio Balance	860,481.66	495,973.02	246,807.68	90,800.71	10,549.57	#N/A	#N/A	#N/A	#N/A	#N/A
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current	657,987.92	420,515.78	209,330.81	79,148.80	4,734.14	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	108,534.92	41,098.77	16,614.78	6,515.03	-	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	24,106.01	14,693.21	5,450.49	1,106.68	2,145.92	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	39,214.48	16,629.56	2,982.45	1,118.09	1,078.73	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	4,283.35	1,034.32	4,893.57	-	562.96	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	12,790.15	-	2,065.25	768.63	-	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	13,564.83	2,001.38	2,920.70	-	-	#N/A	#N/A	#N/A	#N/A	#N/A
181+ Days	-	-	2,549.63	2,143.48	2,027.82	#N/A	#N/A	#N/A	#N/A	#N/A

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	860,481.66	495,973.02	246,807.68	90,800.71	10,549.57	#N/A	#N/A	#N/A	#N/A	#N/A
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current	76.47%	84.79%	84.82%	87.17%	44.88%	#N/A	#N/A	#N/A	#N/A	#N/A
1-30 Days	12.61%	8.29%	6.73%	7.18%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A
31-60 Days	2.80%	2.96%	2.21%	1.22%	20.34%	#N/A	#N/A	#N/A	#N/A	#N/A
61-90 Days	4.56%	3.35%	1.21%	1.23%	10.23%	#N/A	#N/A	#N/A	#N/A	#N/A
91-120 Days	0.50%	0.21%	1.98%	0.00%	5.34%	#N/A	#N/A	#N/A	#N/A	#N/A
121-150 Days	1.49%	0.00%	0.84%	0.85%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A
151-180 Days	1.58%	0.40%	1.18%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A	#N/A
181+ Days	0.00%	0.00%	1.03%	2.36%	19.22%	#N/A	#N/A	#N/A	#N/A	#N/A
Current - 90 Days	96.44%	99.39%	94.96%	96.79%	75.44%	#N/A	#N/A	#N/A	#N/A	#N/A
91-180 Days	3.56%	0.61%	4.00%	0.85%	5.34%	#N/A	#N/A	#N/A	#N/A	#N/A



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

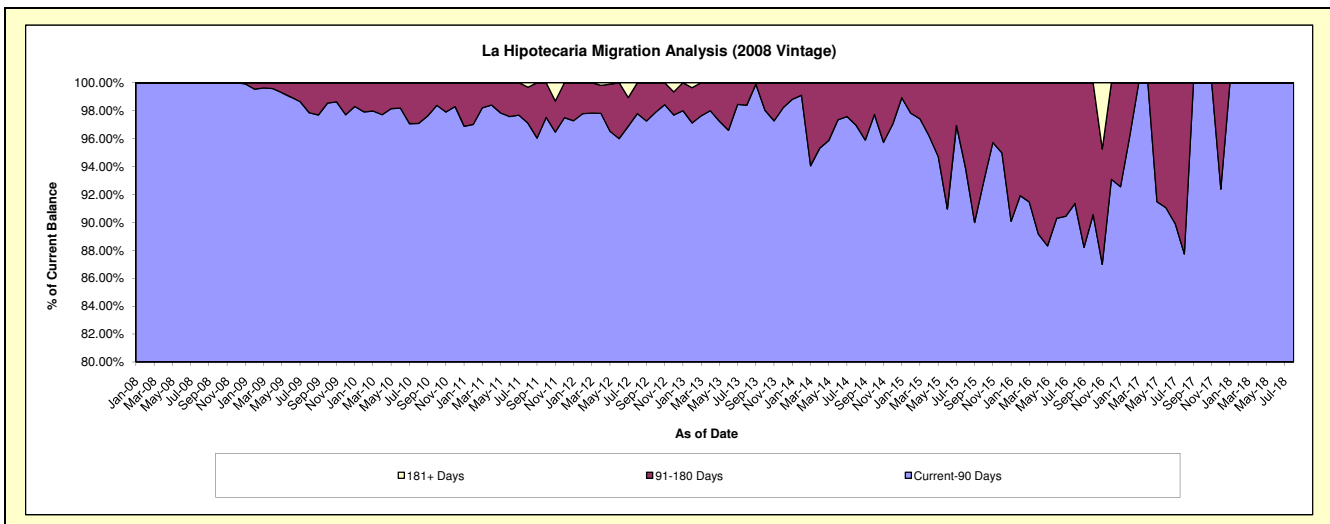
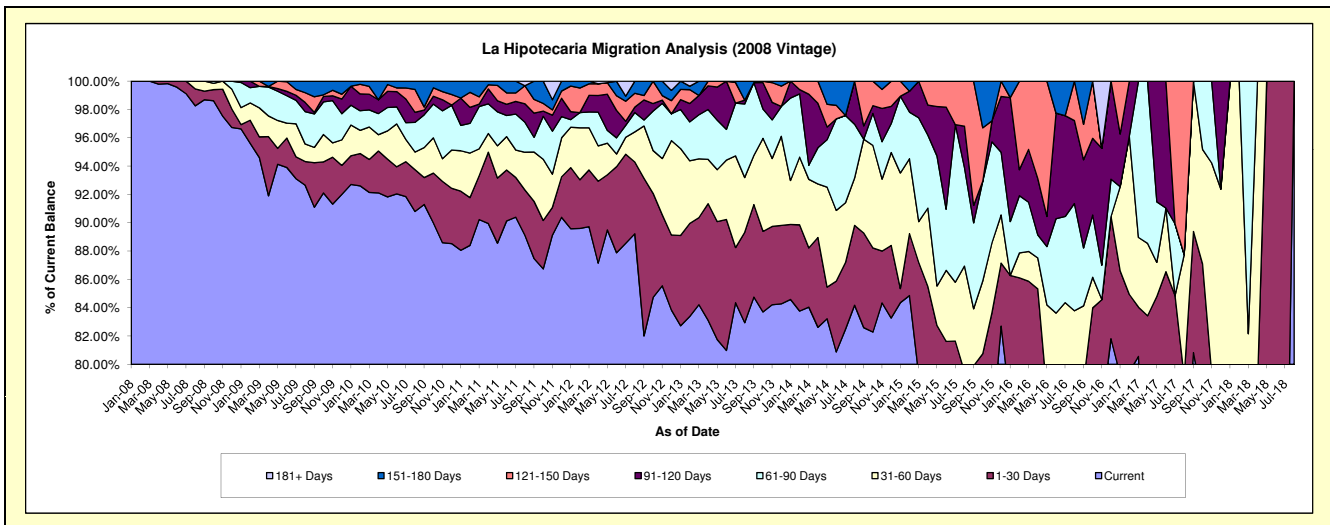
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2022

Current Portfolio Balance	1,334,083.36	873,651.90	442,445.19	190,655.13	59,073.69	5,000.72	#N/A	#N/A	#N/A	#N/A
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current	1,123,451.81	734,201.58	350,630.86	144,454.28	47,592.19	2,405.83	#N/A	#N/A	#N/A	#N/A
1-30 Days	82,112.51	36,565.37	35,242.75	19,257.38	2,054.06	1,236.64	#N/A	#N/A	#N/A	#N/A
31-60 Days	55,310.81	42,323.59	12,686.68	4,016.72	2,909.33	466.35	#N/A	#N/A	#N/A	#N/A
61-90 Days	41,610.70	8,634.15	32,445.15	6,628.68	6,518.11	891.90	#N/A	#N/A	#N/A	#N/A
91-120 Days	18,132.41	43,893.24	11,439.75	7,107.06	-	-	#N/A	#N/A	#N/A	#N/A
121-150 Days	-	8,033.97	-	9,191.01	-	-	#N/A	#N/A	#N/A	#N/A
151-180 Days	13,465.12	-	-	-	-	-	#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	1,334,083.36	873,651.90	442,445.19	190,655.13	59,073.69	5,000.72	#N/A	#N/A	#N/A	#N/A
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current	84.21%	84.04%	79.25%	75.77%	80.56%	48.11%	#N/A	#N/A	#N/A	#N/A
1-30 Days	6.15%	4.19%	7.97%	10.10%	3.48%	24.73%	#N/A	#N/A	#N/A	#N/A
31-60 Days	4.15%	4.84%	2.87%	2.11%	4.92%	9.33%	#N/A	#N/A	#N/A	#N/A
61-90 Days	3.12%	0.99%	7.33%	3.48%	11.03%	17.84%	#N/A	#N/A	#N/A	#N/A
91-120 Days	1.36%	5.02%	2.59%	3.73%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A
121-150 Days	0.00%	0.92%	0.00%	4.82%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A
151-180 Days	1.01%	0.00%	0.00%	0.00%	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	97.63%	94.06%	97.41%	91.45%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A
91-180 Days	2.37%	5.94%	2.59%	8.55%	0.00%	0.00%	#N/A	#N/A	#N/A	#N/A



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

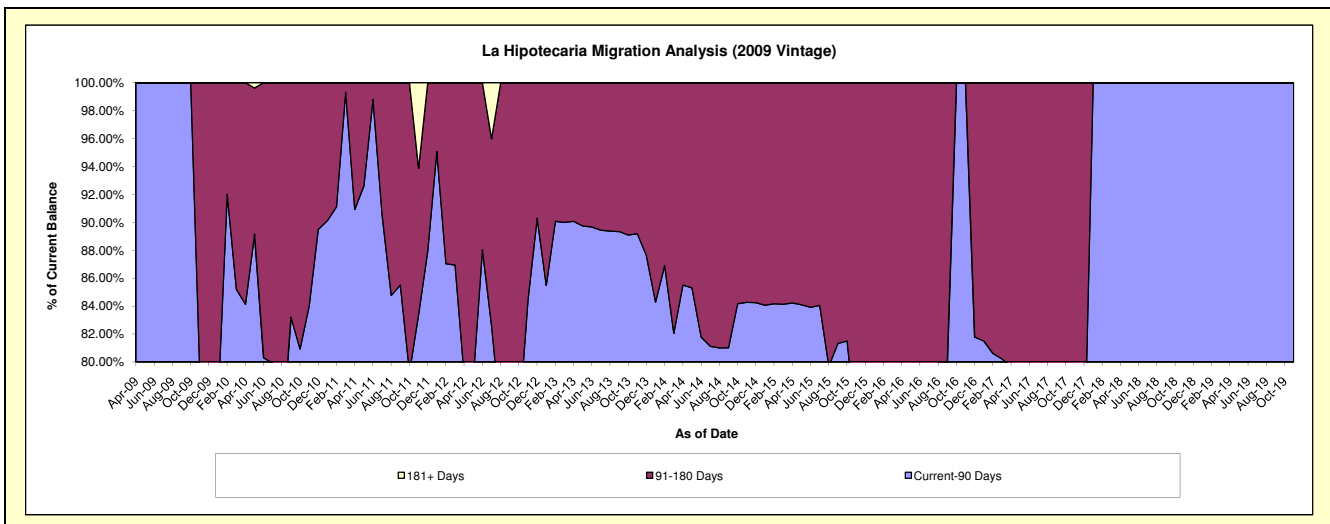
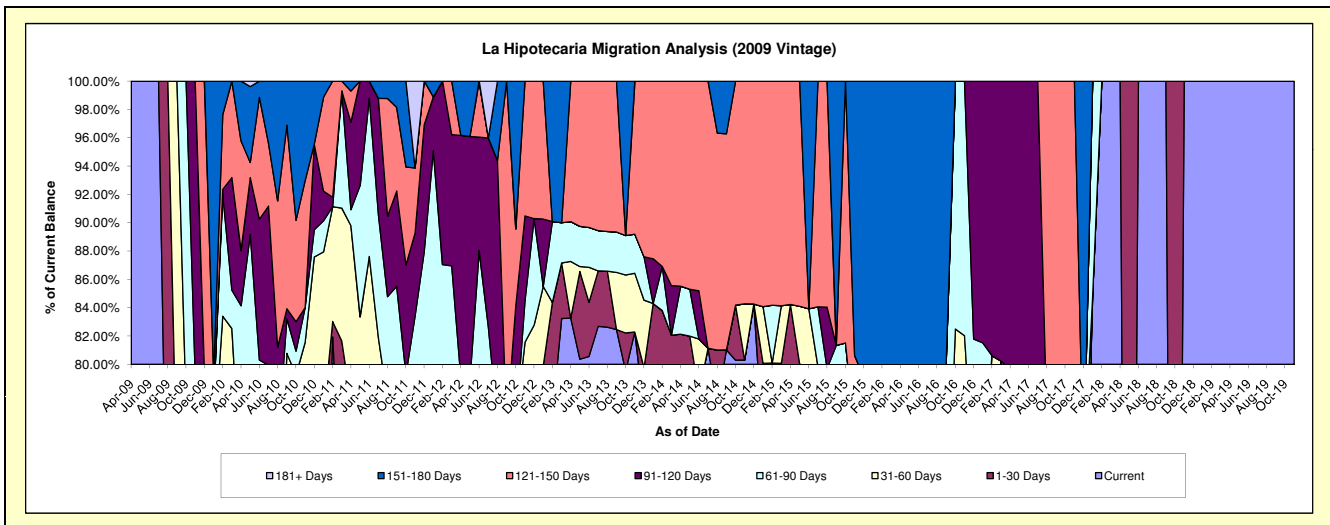
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2022

Current Portfolio Balance	96,209.12	54,343.76	38,309.22	19,046.92	11,464.21	703.91	296.96	#N/A	#N/A	#N/A
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current	80,078.04	42,633.07	28,406.75	12,547.08	8,095.88	703.91	296.96	#N/A	#N/A	#N/A
1-30 Days	3,779.50	1,962.95	2,267.16	-	1,101.17	-	-	#N/A	#N/A	#N/A
31-60 Days	-	-	1,560.29	2,267.16	-	-	-	#N/A	#N/A	#N/A
61-90 Days	2,735.02	-	-	-	-	-	-	#N/A	#N/A	#N/A
91-120 Days	-	1,900.89	-	-	2,267.16	-	-	#N/A	#N/A	#N/A
121-150 Days	-	7,846.85	6,075.02	-	-	-	-	#N/A	#N/A	#N/A
151-180 Days	9,616.56	-	-	4,232.68	-	-	-	#N/A	#N/A	#N/A
181+ Days	-	-	-	-	-	-	-	#N/A	#N/A	#N/A

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	96,209.12	54,343.76	38,309.22	19,046.92	11,464.21	703.91	296.96	#N/A	#N/A	#N/A
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current	83.23%	78.45%	74.15%	65.87%	70.62%	100.00%	100.00%	#N/A	#N/A	#N/A
1-30 Days	3.93%	3.61%	5.92%	0.00%	9.61%	0.00%	0.00%	#N/A	#N/A	#N/A
31-60 Days	0.00%	0.00%	4.07%	11.90%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A
61-90 Days	2.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A
91-120 Days	0.00%	3.50%	0.00%	0.00%	19.78%	0.00%	0.00%	#N/A	#N/A	#N/A
121-150 Days	0.00%	14.44%	15.86%	0.00%	0.00%	0.00%	0.00%	#N/A	#N/A	#N/A
151-180 Days	10.00%	0.00%	0.00%	22.22%	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	90.00%	82.06%	84.14%	77.78%	80.22%	100.00%	100.00%	#N/A	#N/A	#N/A
91-180 Days	10.00%	17.94%	15.86%	22.22%	19.78%	0.00%	0.00%	#N/A	#N/A	#N/A



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

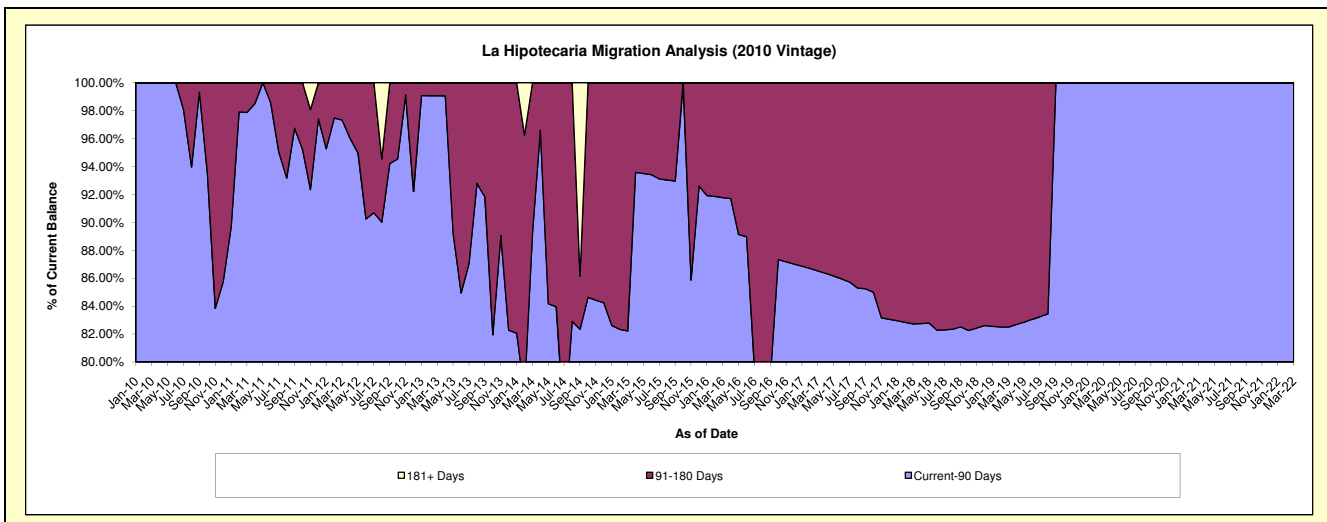
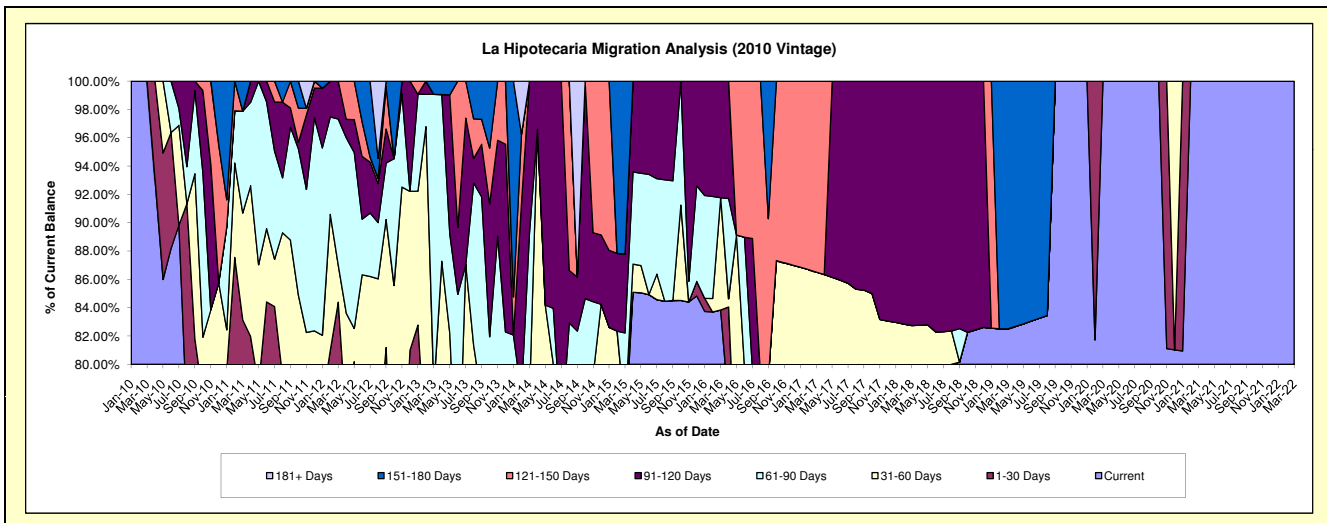
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2022

Current Portfolio Balance	251,193.50	131,024.29	70,889.68	43,345.01	23,866.44	16,080.60	13,818.87	10,818.48	10,210.77	8,104.05
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current	141,605.66	94,289.49	53,033.87	36,338.10	18,634.97	12,466.79	11,400.80	10,818.48	10,210.77	8,104.05
1-30 Days	43,741.93	2,513.63	1,214.03	-	-	-	-	-	-	-
31-60 Days	11,233.00	4,874.99	-	3,440.15	2,014.42	837.85	-	-	-	-
61-90 Days	52,261.30	15,274.26	4,041.02	-	-	-	-	-	-	-
91-120 Days	-	14,071.92	3,941.91	3,566.76	-	2,775.96	-	-	-	-
121-150 Days	-	-	-	-	3,217.05	-	-	-	-	-
151-180 Days	2,351.61	-	8,658.85	-	-	-	2,418.07	-	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	251,193.50	131,024.29	70,889.68	43,345.01	23,866.44	16,080.60	13,818.87	10,818.48	10,210.77	8,104.05
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current	56.37%	71.96%	74.81%	83.83%	78.08%	77.53%	82.50%	100.00%	100.00%	100.00%
1-30 Days	17.41%	1.92%	1.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31-60 Days	4.47%	3.72%	0.00%	7.94%	8.44%	5.21%	0.00%	0.00%	0.00%	0.00%
61-90 Days	20.81%	11.66%	5.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
91-120 Days	0.00%	10.74%	5.56%	8.23%	0.00%	17.26%	0.00%	0.00%	0.00%	0.00%
121-150 Days	0.00%	0.00%	0.00%	0.00%	13.48%	0.00%	0.00%	0.00%	0.00%	0.00%
151-180 Days	0.94%	0.00%	12.21%	0.00%	0.00%	0.00%	17.50%	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	99.06%	89.26%	82.22%	91.77%	86.52%	82.74%	82.50%	100.00%	100.00%	100.00%
91-180 Days	0.94%	10.74%	17.78%	8.23%	13.48%	17.26%	17.50%	0.00%	0.00%	0.00%



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

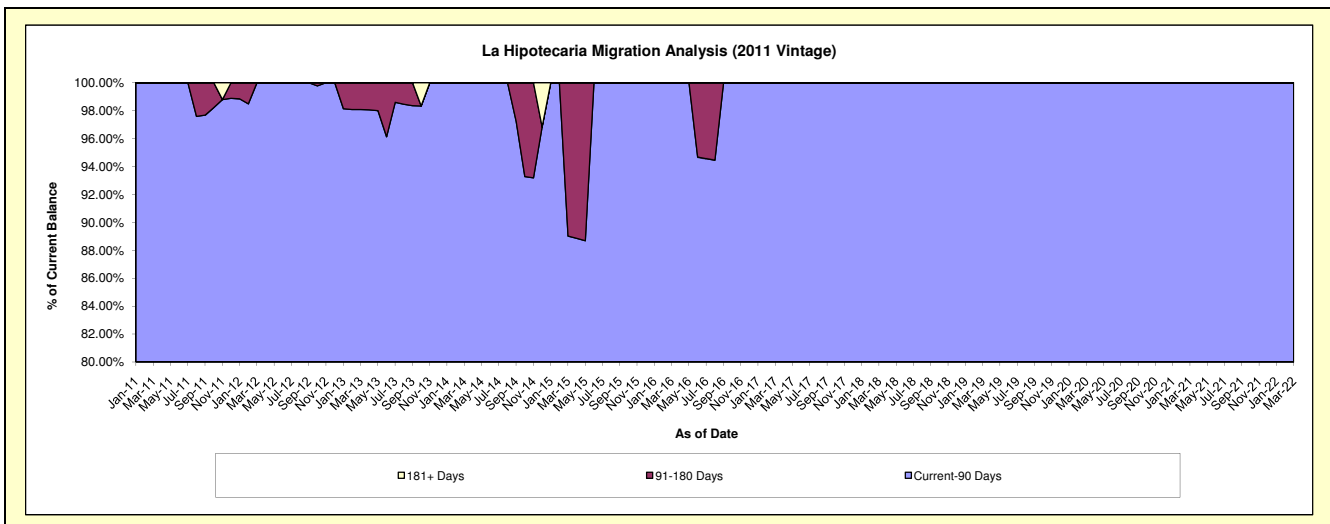
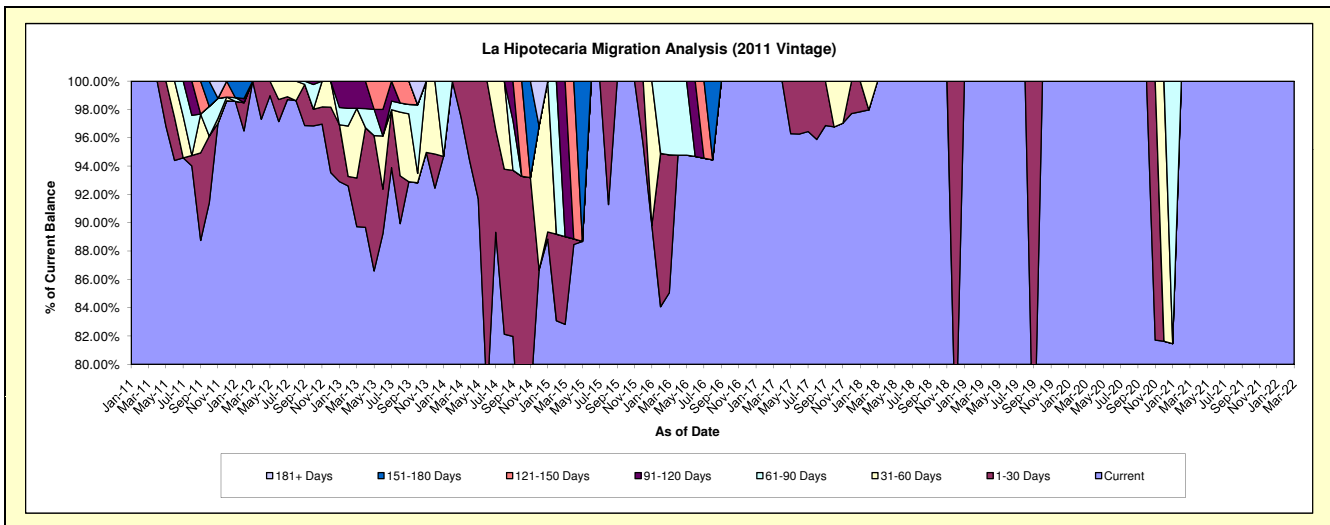
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2022

Current Portfolio Balance	263,909.20	166,897.70	116,833.81	73,169.03	51,728.86	31,983.46	23,627.66	19,020.01	13,237.98	11,782.55
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current	236,787.74	162,698.65	96,768.39	62,226.73	51,728.86	31,983.46	23,627.66	19,020.01	13,237.98	11,782.55
1-30 Days	9,062.66	4,199.05	7,243.60	7,134.42	-	-	-	-	-	-
31-60 Days	12,994.50	-	-	-	-	-	-	-	-	-
61-90 Days	-	-	-	3,807.88	-	-	-	-	-	-
91-120 Days	5,064.30	-	12,821.82	-	-	-	-	-	-	-
121-150 Days	-	-	-	-	-	-	-	-	-	-
151-180 Days	-	-	-	-	-	-	-	-	-	-
181+ Days	-	-	-	-	-	-	-	-	-	-

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	263,909.20	166,897.70	116,833.81	73,169.03	51,728.86	31,983.46	23,627.66	19,020.01	13,237.98	11,782.55
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current	89.72%	97.48%	82.83%	85.05%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1-30 Days	3.43%	2.52%	6.20%	9.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31-60 Days	4.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
61-90 Days	0.00%	0.00%	0.00%	5.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
91-120 Days	1.92%	0.00%	10.97%	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	98.08%	100.00%	89.03%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
91-180 Days	1.92%	0.00%	10.97%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%





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

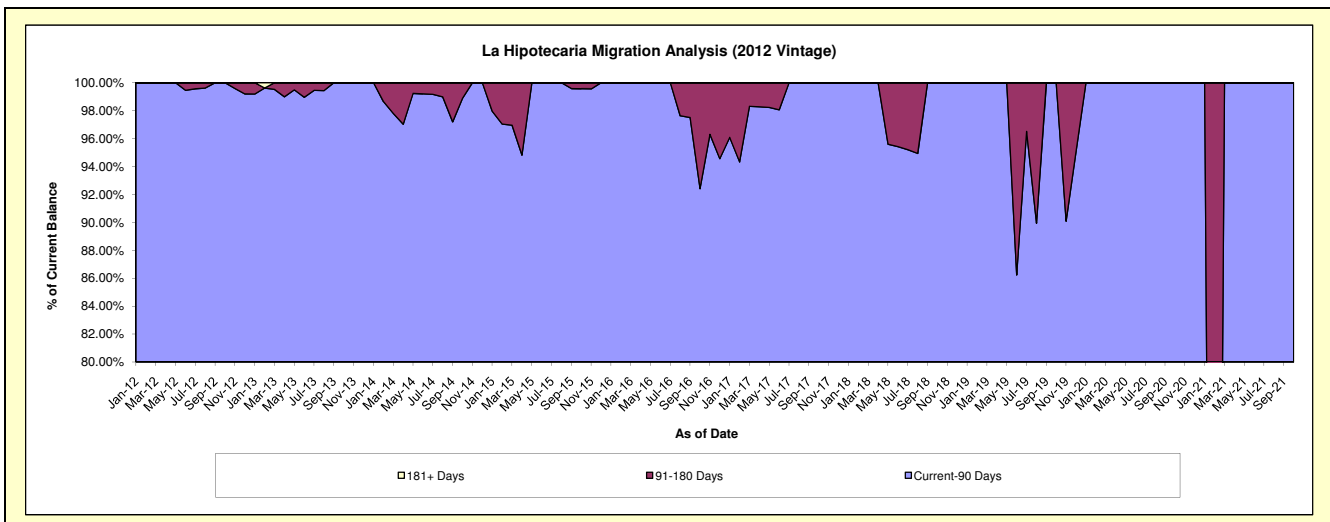
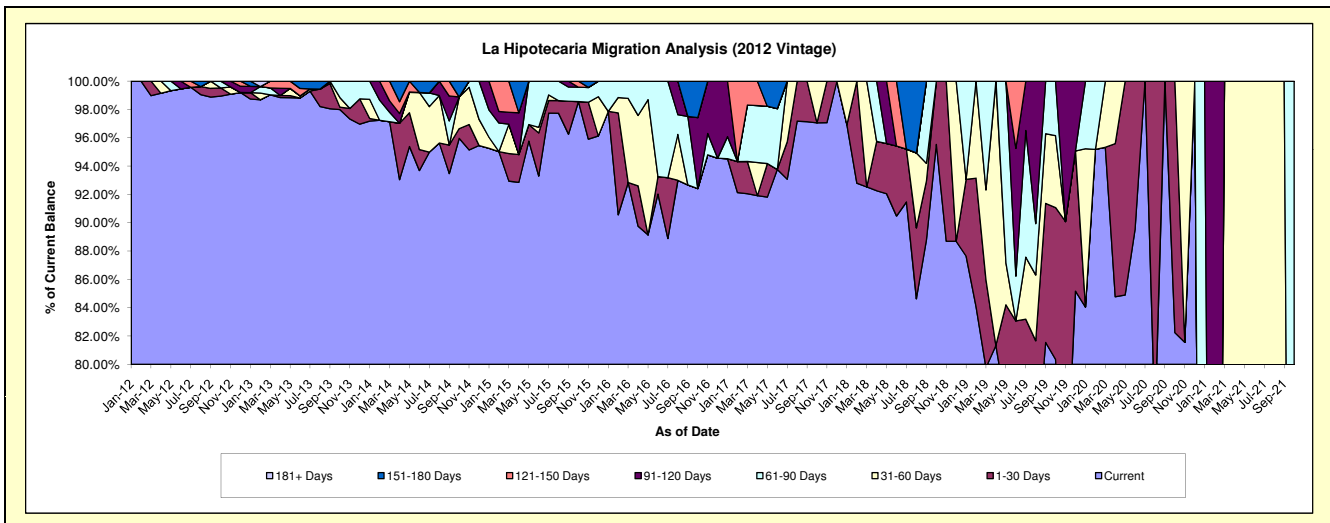
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2022

Current Portfolio Balance	1,532,981.42	1,007,551.00	568,867.09	347,272.75	212,805.08	123,072.25	53,265.39	10,878.50	1,623.26	#N/A
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current	1,518,199.49	978,733.08	528,693.44	322,399.35	195,886.72	113,880.60	42,493.27	10,370.68	-	#N/A
1-30 Days	-	-	11,084.36	-	4,848.11	-	3,306.17	-	-	#N/A
31-60 Days	-	-	11,812.67	20,666.49	-	9,191.65	3,375.50	507.82	1,623.26	#N/A
61-90 Days	7,433.37	6,667.62	-	4,206.91	8,483.59	-	4,090.45	-	-	#N/A
91-120 Days	-	8,111.71	4,771.89	-	-	-	-	-	-	#N/A
121-150 Days	7,348.56	14,038.59	12,504.73	-	3,586.66	-	-	-	-	#N/A
151-180 Days	-	-	-	-	-	-	-	-	-	#N/A
181+ Days	-	-	-	-	-	-	-	-	-	#N/A

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	1,532,981.42	1,007,551.00	568,867.09	347,272.75	212,805.08	123,072.25	53,265.39	10,878.50	1,623.26	#N/A
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current	99.04%	97.14%	92.94%	92.84%	92.05%	92.53%	79.78%	95.33%	0.00%	#N/A
1-30 Days	0.00%	0.00%	1.95%	0.00%	2.28%	0.00%	6.21%	0.00%	0.00%	#N/A
31-60 Days	0.00%	0.00%	2.08%	5.95%	0.00%	7.47%	6.34%	4.67%	100.00%	#N/A
61-90 Days	0.48%	0.66%	0.00%	1.21%	3.99%	0.00%	7.68%	0.00%	0.00%	#N/A
91-120 Days	0.00%	0.81%	0.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#N/A
121-150 Days	0.48%	1.39%	2.20%	0.00%	1.69%	0.00%	0.00%	0.00%	0.00%	#N/A
151-180 Days	0.00%	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	99.52%	97.80%	96.96%	100.00%	98.31%	100.00%	100.00%	100.00%	100.00%	#N/A
91-180 Days	0.48%	2.20%	3.04%	0.00%	1.69%	0.00%	0.00%	0.00%	0.00%	#N/A



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

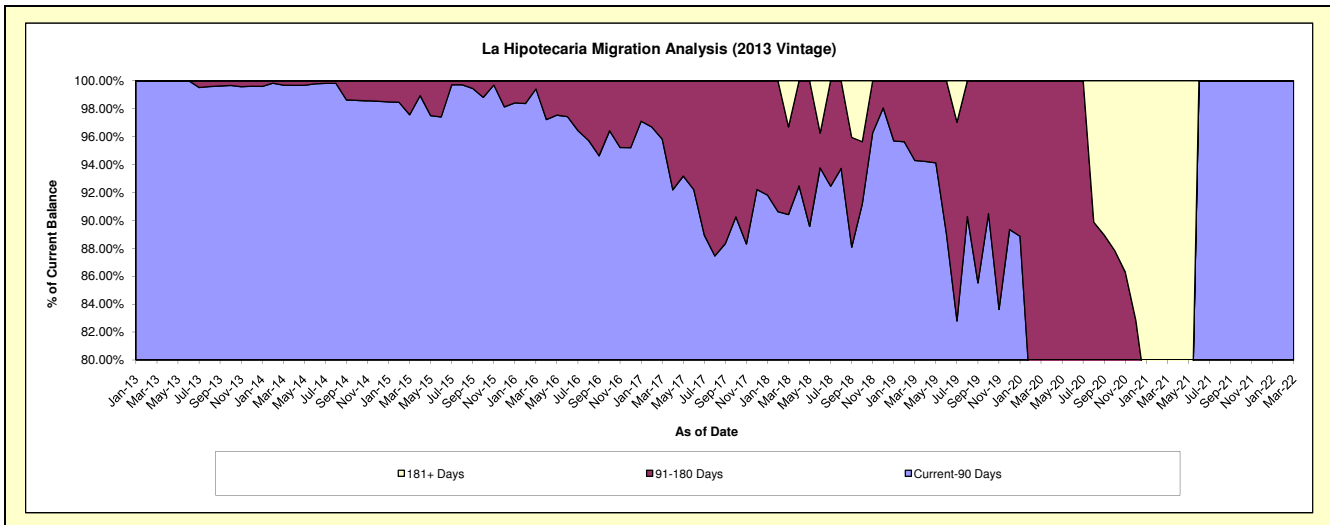
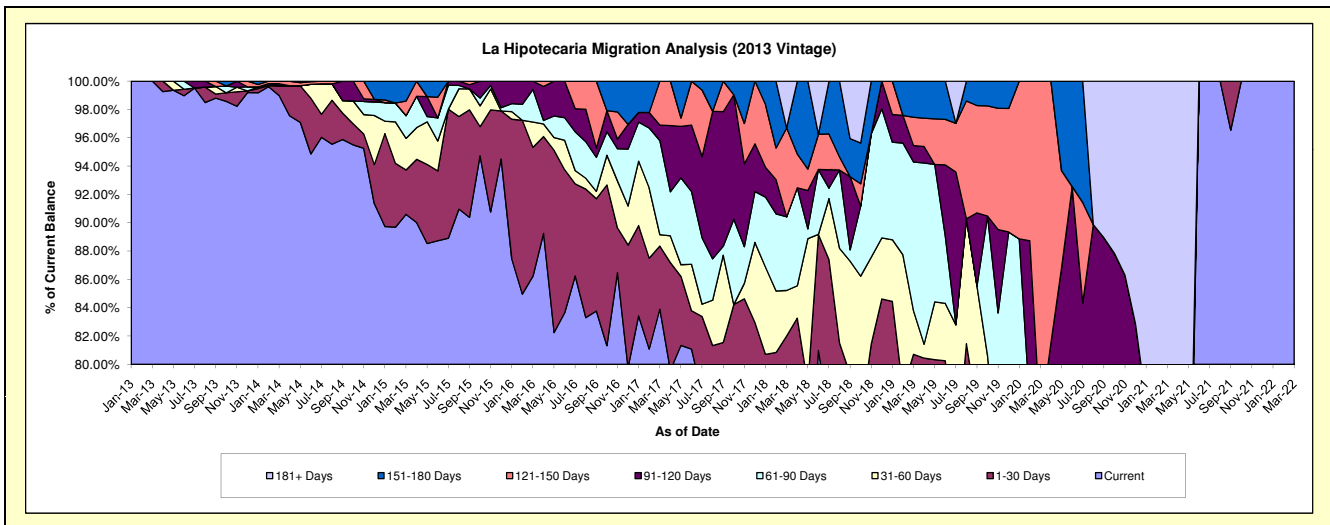
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2022

Current Portfolio Balance	577,323.31	1,924,611.29	1,290,544.84	866,885.61	589,172.36	386,396.29	199,549.63	76,124.26	12,747.57	735.49
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current	577,323.31	1,905,036.17	1,169,164.05	747,416.34	494,291.40	274,856.16	156,382.76	51,893.52	7,745.32	735.49
1-30 Days	-	13,444.29	40,471.07	78,984.54	26,264.70	42,001.03	4,665.35	-	529.31	-
31-60 Days	-	-	28,803.81	15,451.64	4,717.43	12,430.79	6,146.31	1,129.37	749.17	-
61-90 Days	-	-	20,673.82	19,927.79	39,221.55	20,092.42	20,950.86	4,833.24	-	-
91-120 Days	-	2,630.49	-	5,105.30	6,426.87	-	2,330.77	-	-	-
121-150 Days	-	3,500.34	13,317.36	-	18,250.41	24,257.54	3,991.07	18,268.13	-	-
151-180 Days	-	-	18,114.73	-	-	-	5,082.51	-	-	-
181+ Days	-	-	-	-	-	12,758.35	-	-	3,723.77	-

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	577,323.31	1,924,611.29	1,290,544.84	866,885.61	589,172.36	386,396.29	199,549.63	76,124.26	12,747.57	735.49
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current	100.00%	98.98%	90.59%	86.22%	83.90%	71.13%	78.37%	68.17%	60.76%	100.00%
1-30 Days	0.00%	0.70%	3.14%	9.11%	4.46%	10.87%	2.34%	0.00%	4.15%	0.00%
31-60 Days	0.00%	0.00%	2.23%	1.78%	0.80%	3.22%	3.08%	1.48%	5.88%	0.00%
61-90 Days	0.00%	0.00%	1.60%	2.30%	6.66%	5.20%	10.50%	6.35%	0.00%	0.00%
91-120 Days	0.00%	0.14%	0.00%	0.59%	1.09%	0.00%	1.17%	0.00%	0.00%	0.00%
121-150 Days	0.00%	0.18%	1.03%	0.00%	3.10%	6.28%	2.00%	24.00%	0.00%	0.00%
151-180 Days	0.00%	0.00%	1.40%	0.00%	0.00%	0.00%	2.55%	0.00%	0.00%	0.00%
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	3.30%	0.00%	0.00%	29.21%	0.00%
Current - 90 Days	100.00%	99.68%	97.56%	99.41%	95.81%	90.42%	94.28%	76.00%	70.79%	100.00%
91-180 Days	0.00%	0.32%	2.44%	0.59%	4.19%	6.28%	5.72%	24.00%	0.00%	0.00%



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

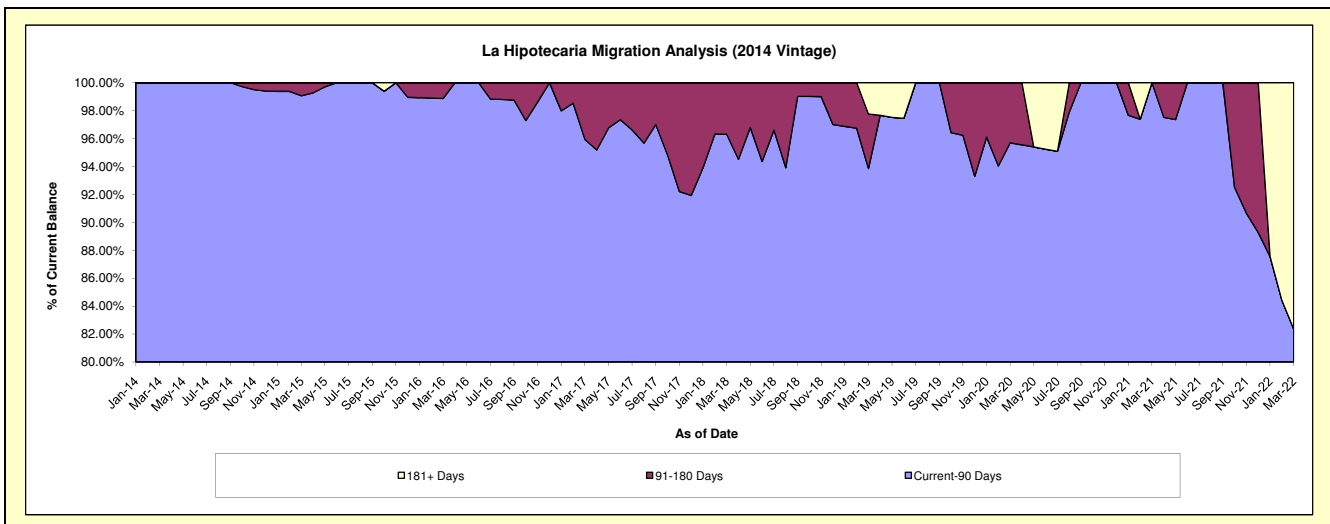
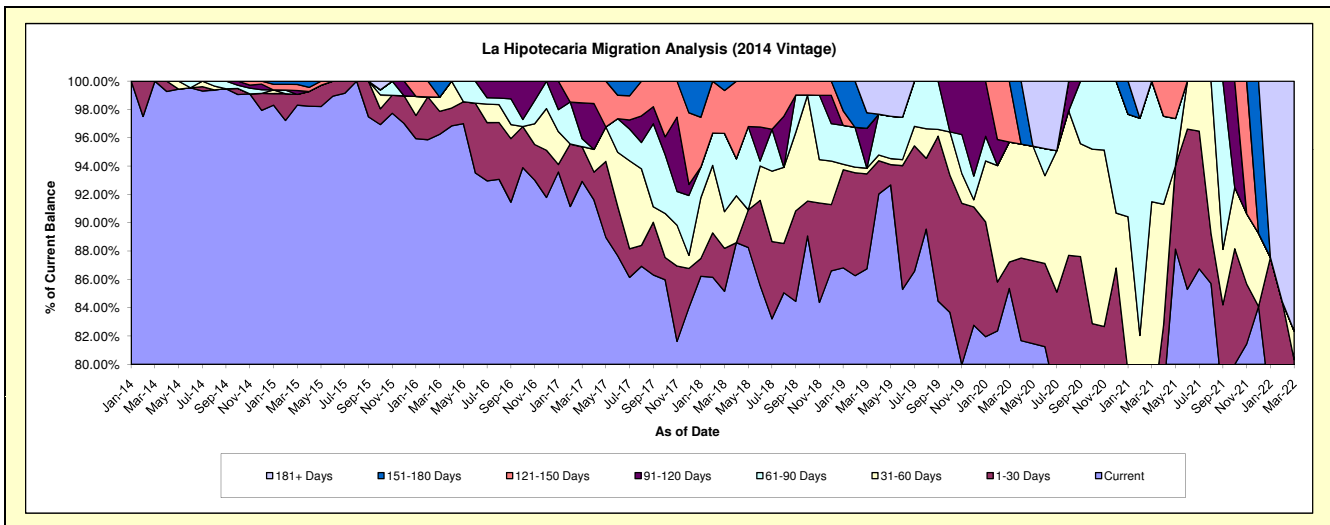
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2022

Current Portfolio Balance	-	727,384.96	2,272,945.71	1,594,676.72	983,038.85	598,245.24	393,457.67	207,484.67	90,900.52	17,807.80
	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	
Current	727,384.96	2,234,407.46	1,534,807.63	913,443.68	509,459.01	341,312.99	177,113.86	69,096.19	11,819.54	
1-30 Days	-	17,247.90	25,851.32	24,056.97	18,160.80	26,391.98	3,871.32	-	2,485.04	
31-60 Days	-	-	16,065.32	-	15,500.79	1,569.41	17,580.38	14,062.97	363.16	
61-90 Days	-	-	-	5,634.15	33,049.02	-	-	7,741.36	-	
91-120 Days	-	6,334.48	-	24,850.28	-	11,091.60	-	-	-	
121-150 Days	-	9,678.94	-	15,053.77	18,119.78	-	8,919.11	-	-	
151-180 Days	-	5,276.93	17,952.45	-	3,955.84	4,299.54	-	-	-	
181+ Days	-	-	-	-	-	8,792.15	-	-	3,140.06	

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	727,384.96	2,272,945.71	1,594,676.72	983,038.85	598,245.24	393,457.67	207,484.67	90,900.52	17,807.80
	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	
Current	100.00%	98.30%	96.25%	92.92%	85.16%	86.75%	85.36%	76.01%	66.37%	
1-30 Days	0.00%	0.76%	1.62%	2.45%	3.04%	6.71%	1.87%	0.00%	13.95%	
31-60 Days	0.00%	0.00%	1.01%	0.00%	2.59%	0.40%	8.47%	15.47%	2.04%	
61-90 Days	0.00%	0.00%	0.00%	0.57%	5.52%	0.00%	0.00%	8.52%	0.00%	
91-120 Days	0.00%	0.28%	0.00%	2.53%	0.00%	2.82%	0.00%	0.00%	0.00%	
121-150 Days	0.00%	0.43%	0.00%	1.53%	3.03%	0.00%	4.30%	0.00%	0.00%	
151-180 Days	0.00%	0.23%	1.13%	0.00%	0.66%	1.09%	0.00%	0.00%	0.00%	
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	2.23%	0.00%	0.00%	17.63%	
Current - 90 Days	100.00%	99.06%	98.87%	95.94%	96.31%	93.85%	95.70%	100.00%	82.37%	
91-180 Days	0.00%	0.94%	1.13%	4.06%	3.69%	3.91%	4.30%	0.00%	0.00%	



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

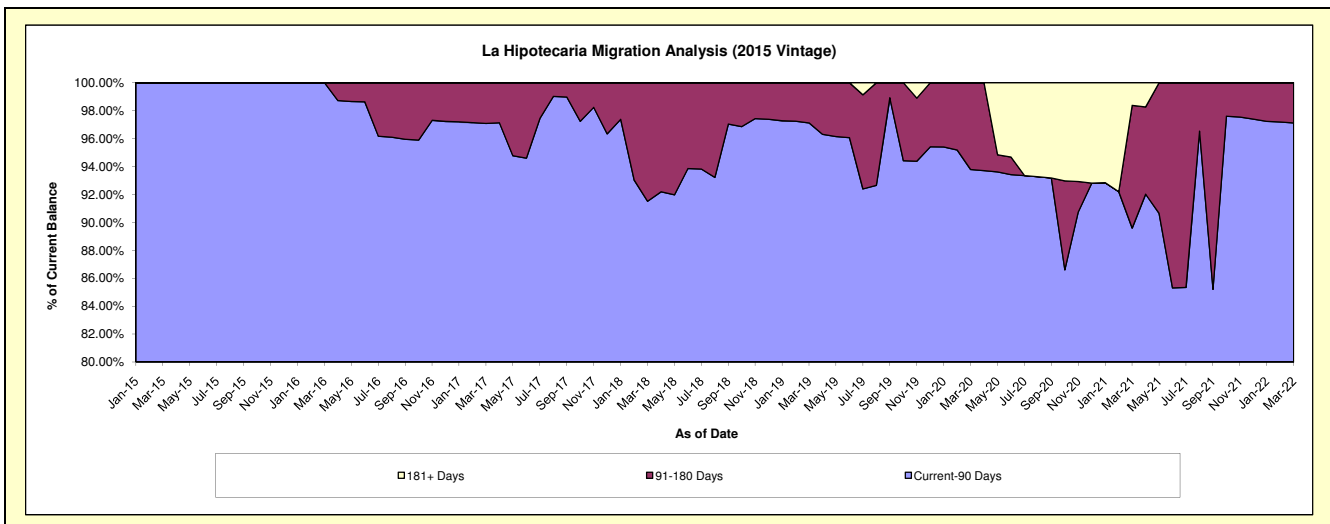
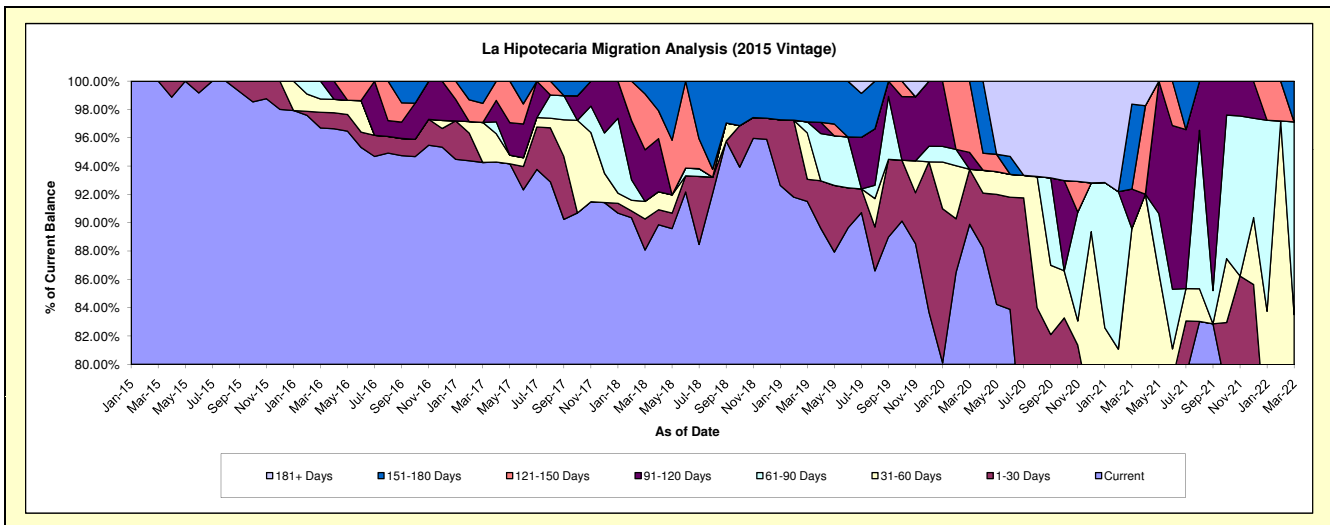
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2022

Current Portfolio Balance	-	-	332,268.65	1,456,038.67	1,011,711.51	719,114.95	442,467.36	274,375.99	201,204.33	124,805.63
	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22		
Current	332,268.65	1,407,863.71	953,634.72	633,346.16	404,893.23	246,627.74	155,972.24	91,960.42		
1-30 Days	-	16,196.89	-	15,784.35	6,898.53	10,689.50	3,181.60	5,944.71		
31-60 Days	-	13,642.79	28,574.35	8,924.58	14,513.28	-	21,109.87	6,314.94		
61-90 Days	-	18,335.28	-	-	3,434.74	-	-	16,993.00		
91-120 Days	-	-	-	26,201.08	-	3,262.00	5,601.83	-		
121-150 Days	-	-	13,642.79	28,360.72	-	13,796.75	-	-		
151-180 Days	-	-	15,859.65	6,498.06	12,727.58	-	12,076.78	3,592.56		
181+ Days	-	-	-	-	-	-	3,262.01	-		

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	332,268.65	1,456,038.67	1,011,711.51	719,114.95	442,467.36	274,375.99	201,204.33	124,805.63
	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22		
Current	100.00%	96.69%	94.26%	88.07%	91.51%	89.89%	77.52%	73.68%		
1-30 Days	0.00%	1.11%	0.00%	2.19%	1.56%	3.90%	1.58%	4.76%		
31-60 Days	0.00%	0.94%	2.82%	1.24%	3.28%	0.00%	10.49%	5.06%		
61-90 Days	0.00%	1.26%	0.00%	0.00%	0.78%	0.00%	0.00%	13.62%		
91-120 Days	0.00%	0.00%	0.00%	3.64%	0.00%	1.19%	2.78%	0.00%		
121-150 Days	0.00%	0.00%	1.35%	3.94%	0.00%	5.03%	0.00%	0.00%		
151-180 Days	0.00%	0.00%	1.57%	0.90%	2.88%	0.00%	6.00%	2.88%		
181+ Days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.62%	0.00%		
Current - 90 Days	100.00%	100.00%	97.08%	91.51%	97.12%	93.78%	89.59%	97.12%		
91-180 Days	0.00%	0.00%	2.92%	8.49%	2.88%	6.22%	8.79%	2.88%		



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

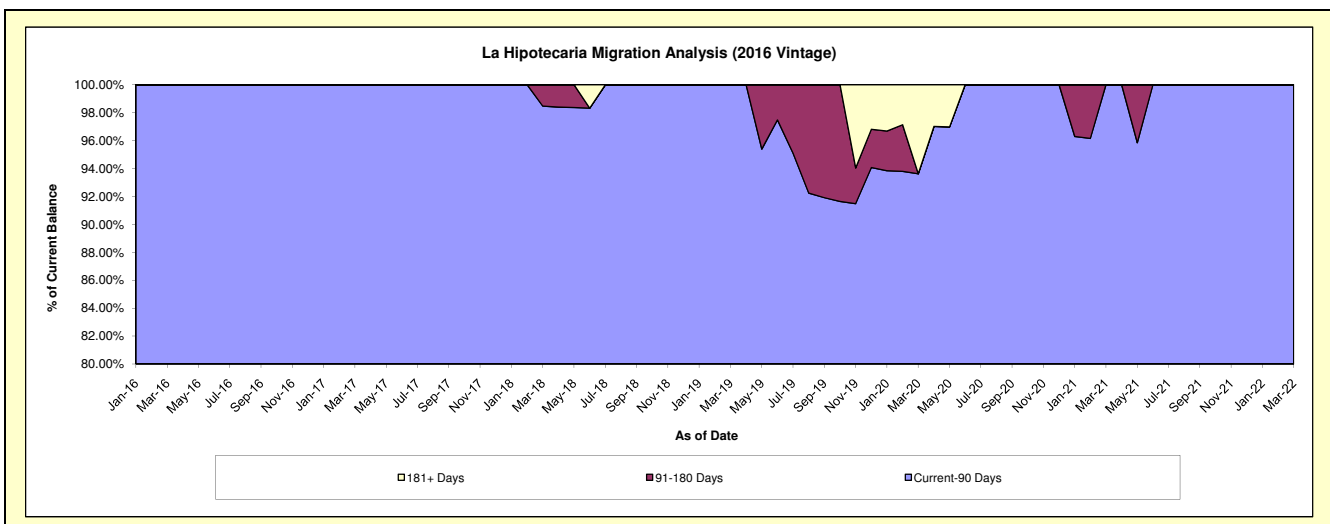
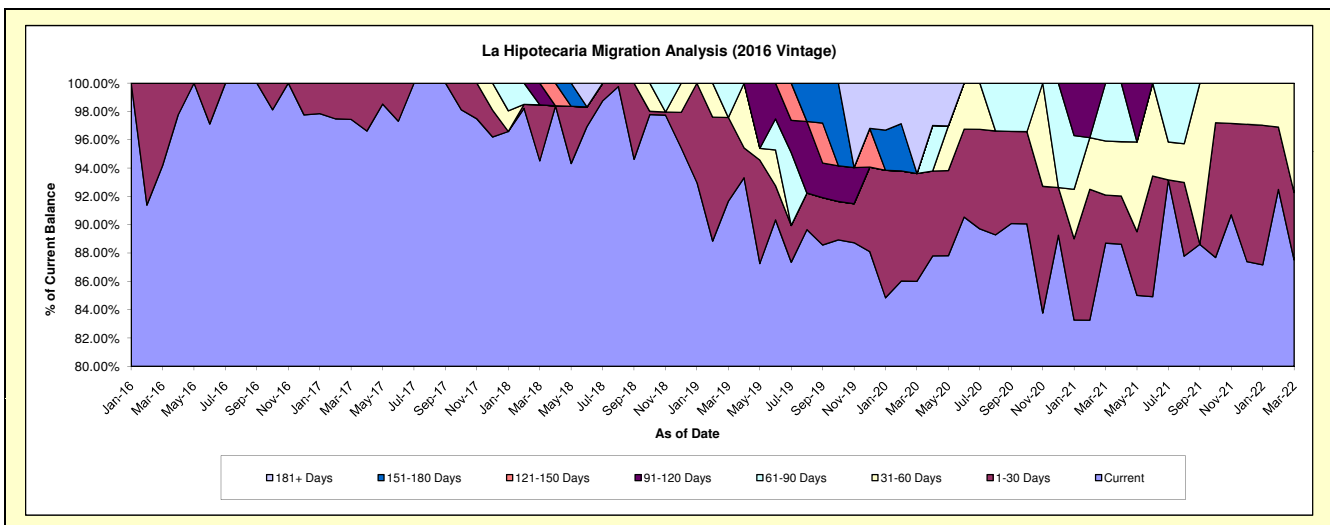
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2022

Current Portfolio Balance	-	-	-	398,322.81	1,173,187.90	911,362.14	682,618.84	481,091.84	349,532.49	231,581.37
				Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current				375,122.81	1,143,185.04	861,349.89	625,725.44	413,756.07	310,038.23	202,659.59
1-30 Days				23,200.00	30,002.86	36,075.84	40,327.25	36,656.87	11,876.10	11,022.93
31-60 Days				-	-	-	-	-	13,341.23	17,898.85
61-90 Days				-	-	-	16,566.15	-	14,276.93	-
91-120 Days				-	-	13,936.41	-	-	-	-
121-150 Days				-	-	-	-	-	-	-
151-180 Days				-	-	-	-	-	-	-
181+ Days				-	-	-	-	30,678.90	-	-

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	398,322.81	1,173,187.90	911,362.14	682,618.84	481,091.84	349,532.49	231,581.37
				Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current				94.18%	97.44%	94.51%	91.67%	86.00%	88.70%	87.51%
1-30 Days				5.82%	2.56%	3.96%	5.91%	7.62%	3.40%	4.76%
31-60 Days				0.00%	0.00%	0.00%	0.00%	0.00%	3.82%	7.73%
61-90 Days				0.00%	0.00%	0.00%	2.43%	0.00%	4.08%	0.00%
91-120 Days				0.00%	0.00%	1.53%	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%
151-180 Days				0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ Days				0.00%	0.00%	0.00%	0.00%	6.38%	0.00%	0.00%
Current - 90 Days				100.00%	100.00%	98.47%	100.00%	93.62%	100.00%	100.00%
91-180 Days				0.00%	0.00%	1.53%	0.00%	0.00%	0.00%	0.00%



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

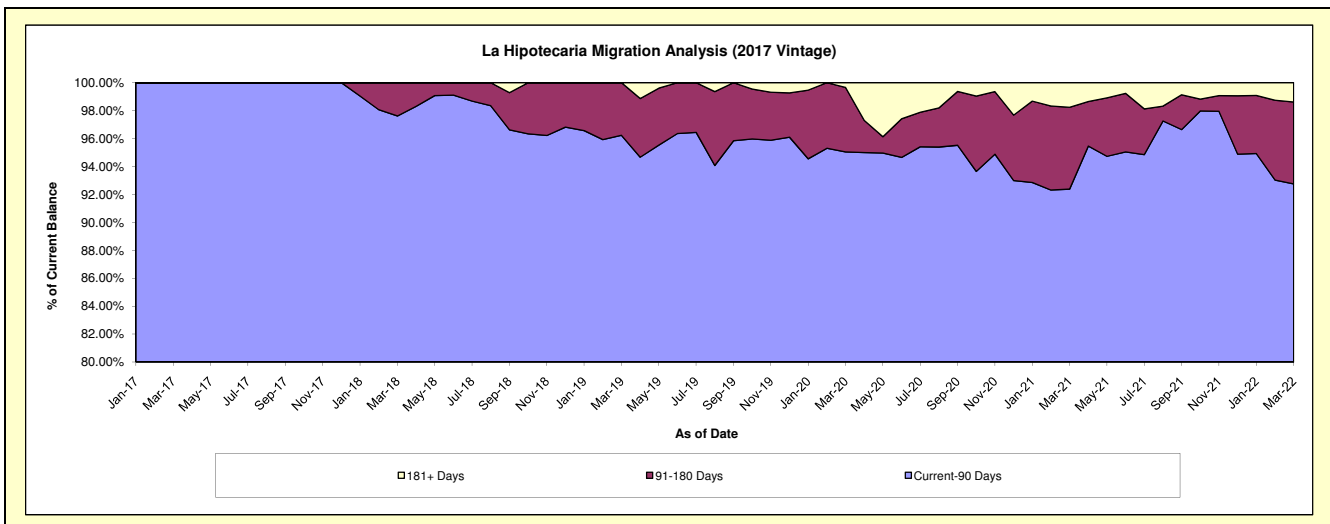
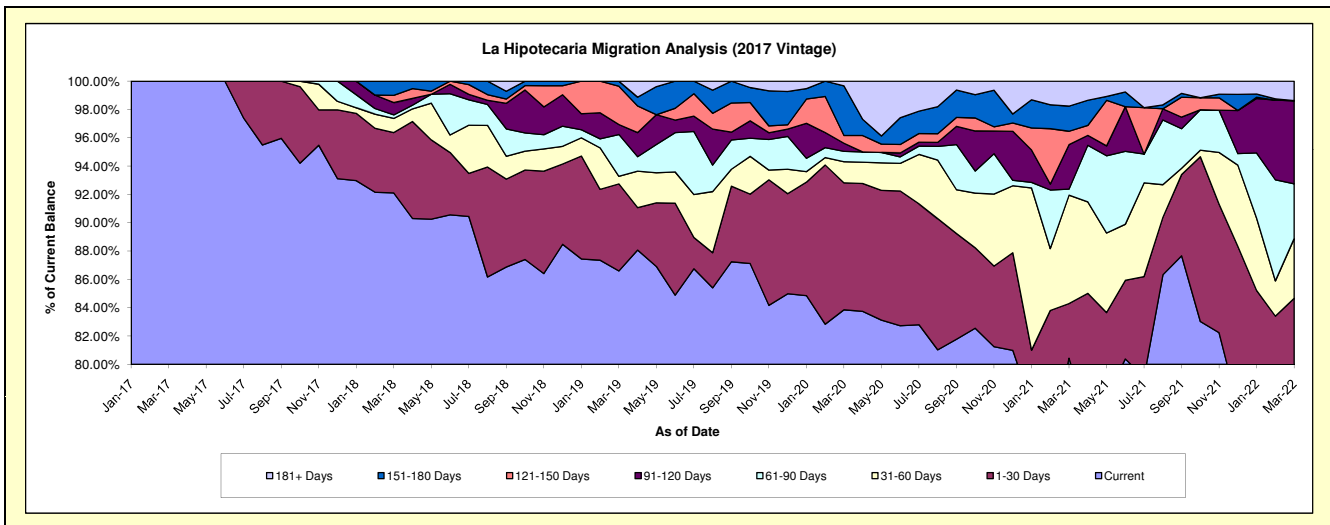
## Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2022

Current Portfolio Balance	-	-	-	-	430,969.92	1,962,302.81	1,356,370.37	826,696.14	653,565.62	408,136.05
					Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current					430,969.92	1,807,376.37	1,174,575.11	693,214.02	525,686.79	323,508.05
1-30 Days					-	83,730.08	83,402.14	74,113.98	25,221.44	22,043.57
31-60 Days					-	19,543.24	7,305.01	12,344.67	50,048.48	17,184.09
61-90 Days					-	4,940.08	40,000.39	6,044.06	2,828.60	15,827.45
91-120 Days					-	17,078.72	9,562.56	4,713.61	20,498.69	23,945.85
121-150 Days					-	9,936.59	36,634.43	4,577.34	6,168.70	-
151-180 Days					-	19,697.73	4,890.73	28,888.28	11,594.06	-
181+ Days					-	-	-	2,800.18	11,518.86	5,627.04

## Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	430,969.92	1,962,302.81	1,356,370.37	826,696.14	653,565.62	408,136.05
					Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current					100.00%	92.10%	86.60%	83.85%	80.43%	79.26%
1-30 Days					0.00%	4.27%	6.15%	8.97%	3.86%	5.40%
31-60 Days					0.00%	1.00%	0.54%	1.49%	7.66%	4.21%
61-90 Days					0.00%	0.25%	2.95%	0.73%	0.43%	3.88%
91-120 Days					0.00%	0.87%	0.71%	0.57%	3.14%	5.87%
121-150 Days					0.00%	0.51%	2.70%	0.55%	0.94%	0.00%
151-180 Days					0.00%	1.00%	0.36%	3.49%	1.77%	0.00%
181+ Days					0.00%	0.00%	0.00%	0.34%	1.76%	1.38%
Current - 90 Days					100.00%	97.62%	96.23%	95.04%	92.38%	92.75%
91-180 Days					0.00%	2.38%	3.77%	4.62%	5.85%	5.87%



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

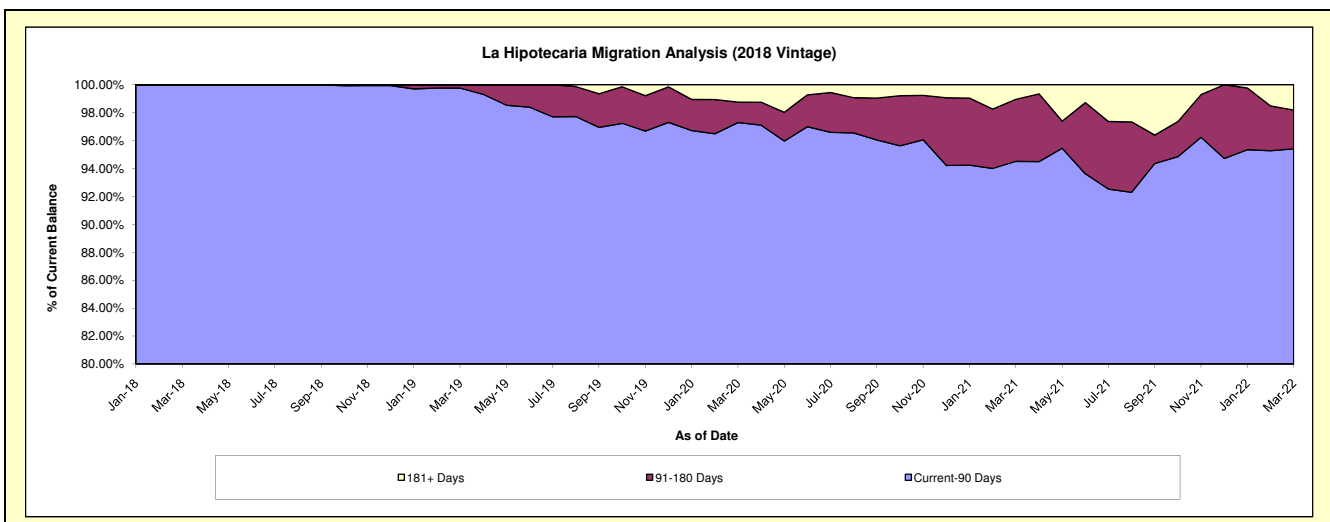
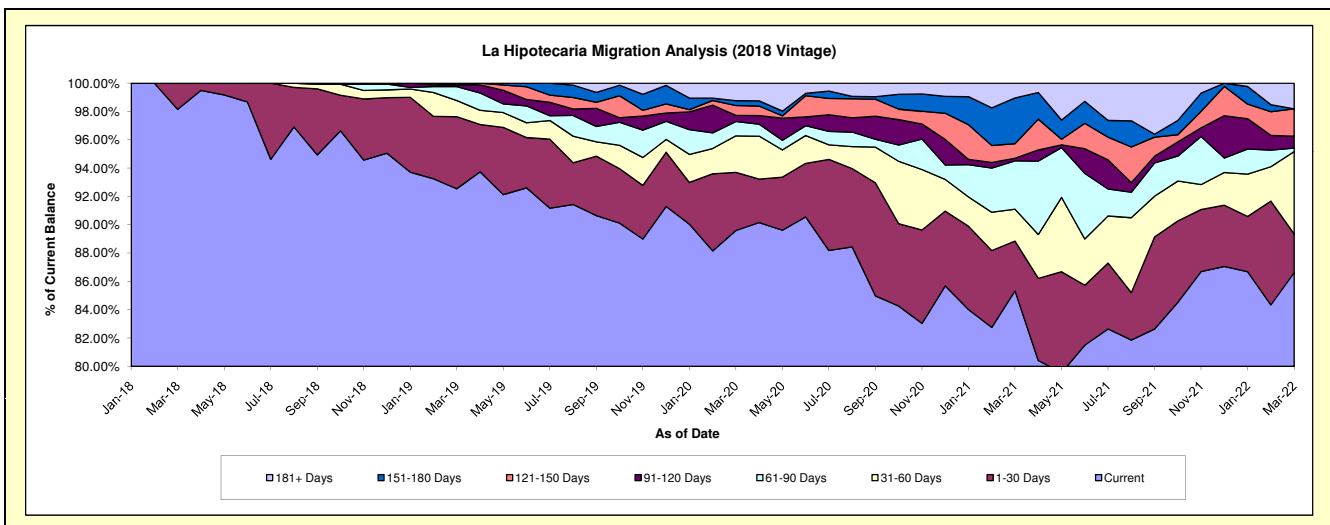
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2022

Current Portfolio Balance	-	-	-	-	-	648,807.67	4,151,592.57	2,976,517.64	2,373,680.11	1,744,472.47
						Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current						636,807.67	3,841,981.76	2,666,753.49	2,025,400.48	1,510,987.80
1-30 Days						12,000.00	211,468.88	122,162.57	83,562.79	47,629.55
31-60 Days						-	47,268.82	76,907.98	53,394.41	101,553.02
61-90 Days						-	40,875.02	30,048.19	81,090.52	4,296.21
91-120 Days						-	4,998.09	12,921.48	4,388.99	14,681.13
121-150 Days						-	-	20,855.62	24,446.95	33,631.15
151-180 Days						-	5,000.00	9,913.64	76,647.19	-
181+ Days						-	-	36,954.67	24,748.78	31,693.61

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	648,807.67	4,151,592.57	2,976,517.64	2,373,680.11	1,744,472.47
						Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Current						98.15%	92.54%	89.59%	85.33%	86.62%
1-30 Days						1.85%	5.09%	4.10%	3.52%	2.73%
31-60 Days						0.00%	1.14%	2.58%	2.25%	5.82%
61-90 Days						0.00%	0.98%	1.01%	3.42%	0.25%
91-120 Days						0.00%	0.12%	0.43%	0.18%	0.84%
121-150 Days						0.00%	0.00%	0.70%	1.03%	1.93%
151-180 Days						0.00%	0.12%	0.33%	3.23%	0.00%
181+ Days						0.00%	0.00%	1.24%	1.04%	1.82%
Current - 90 Days						100.00%	99.76%	97.29%	94.51%	95.41%
91-180 Days						0.00%	0.24%	1.47%	4.44%	2.77%



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

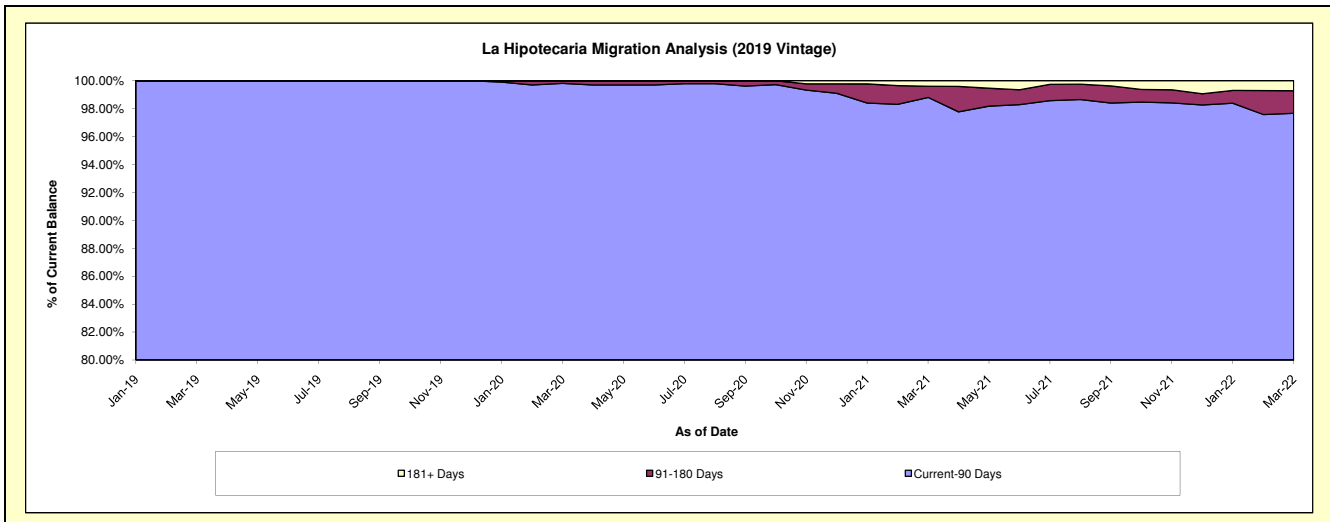
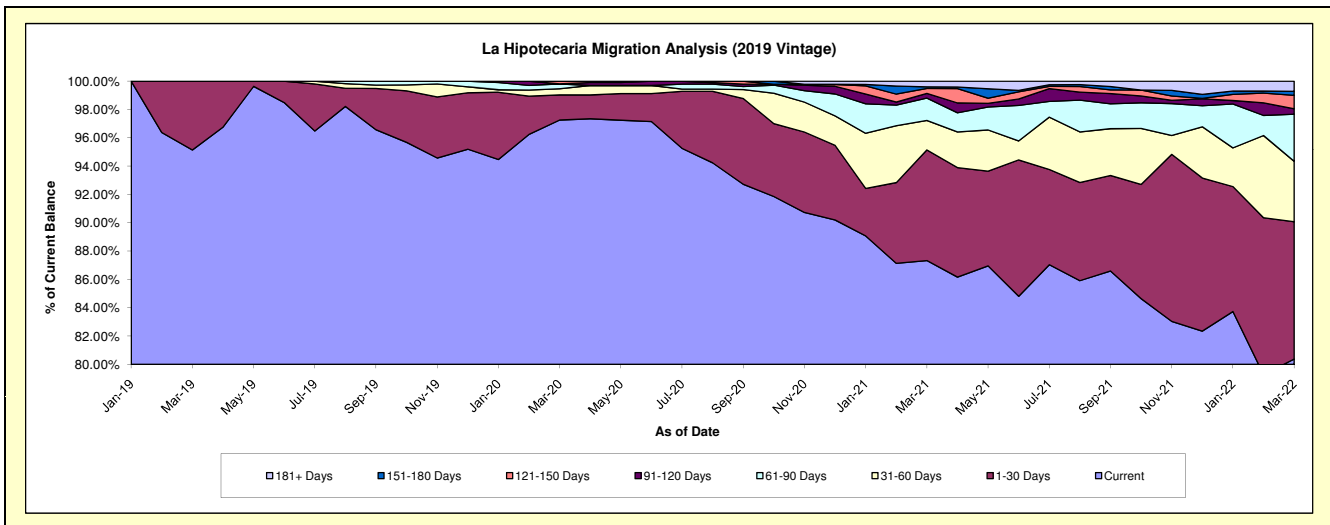
### Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2022

Current Portfolio Balance	-	-	-	-	-	-	-	1,421,593.67	5,126,235.41	4,221,944.41	3,194,013.58
								Mar-19	Mar-20	Mar-21	Mar-22
Current								1,352,562.96	4,985,493.64	3,687,089.15	2,567,166.59
1-30 Days								69,030.71	90,950.79	329,835.21	309,635.80
31-60 Days								-	22,376.48	88,042.63	136,396.72
61-90 Days								-	17,538.47	66,536.34	106,228.50
91-120 Days								-	-	13,990.76	12,232.79
121-150 Days								-	9,876.03	14,639.30	30,491.84
151-180 Days								-	-	4,976.85	8,848.62
181+ Days								-	-	16,834.17	23,012.72

### Delinquency Status (% of Current Balance)

Current Portfolio Balance	-	-	-	-	-	-	-	1,421,593.67	5,126,235.41	4,221,944.41	3,194,013.58
								Mar-19	Mar-20	Mar-21	Mar-22
Current								95.14%	97.25%	87.33%	80.37%
1-30 Days								4.86%	1.77%	7.81%	9.69%
31-60 Days								0.00%	0.44%	2.09%	4.27%
61-90 Days								0.00%	0.34%	1.58%	3.33%
91-120 Days								0.00%	0.00%	0.33%	0.38%
121-150 Days								0.00%	0.19%	0.35%	0.95%
151-180 Days								0.00%	0.00%	0.12%	0.28%
181+ Days								0.00%	0.00%	0.40%	0.72%
Current - 90 Days								100.00%	99.81%	98.81%	97.66%
91-180 Days								0.00%	0.19%	0.80%	1.61%





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

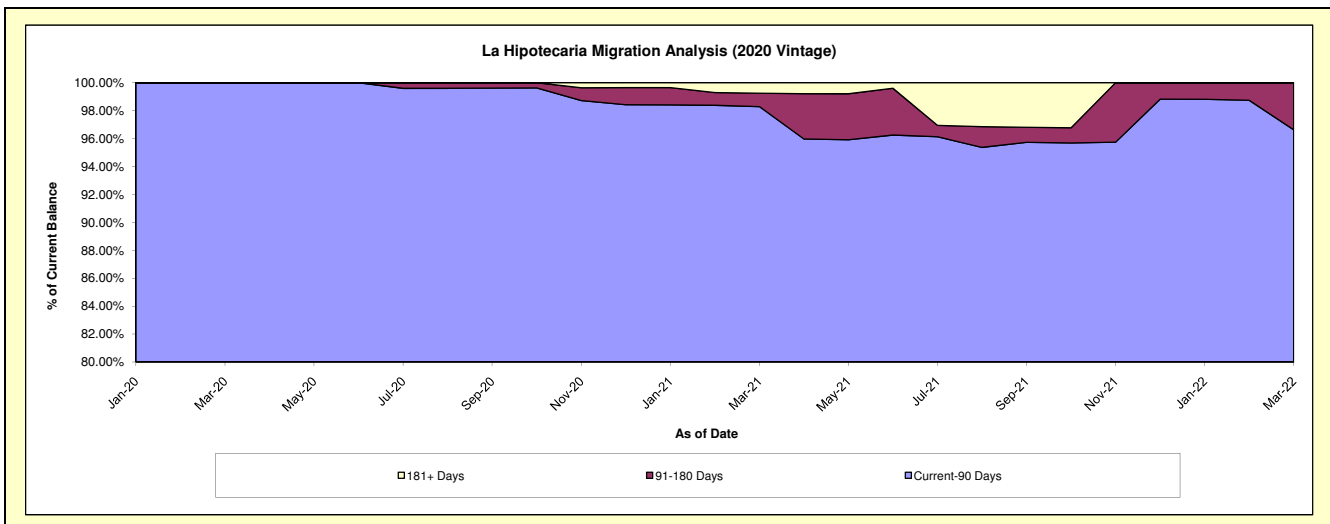
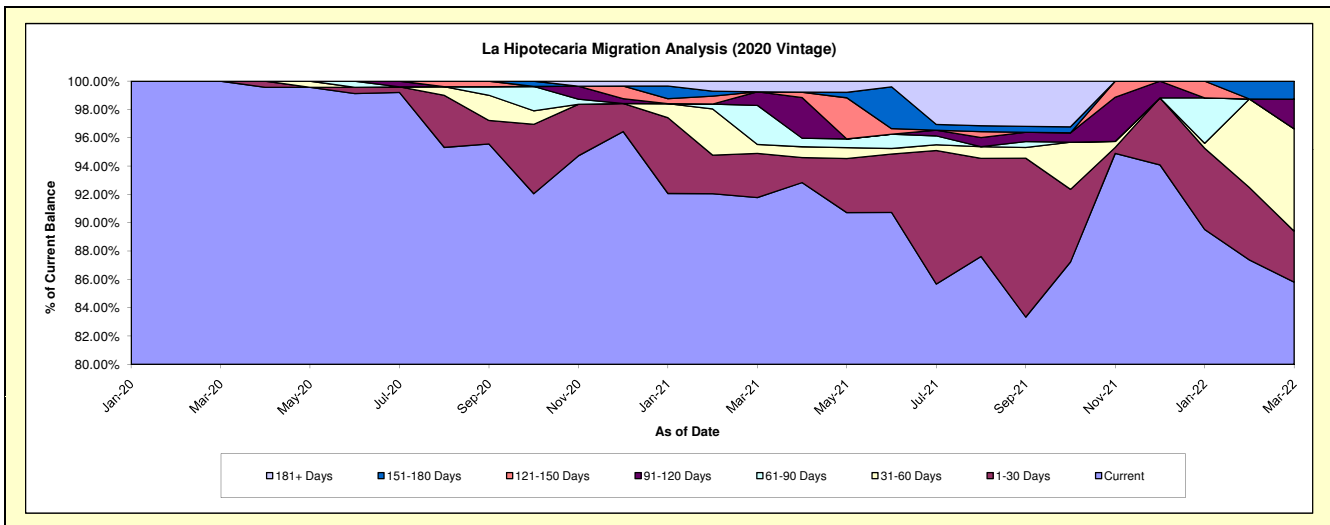
**Delinquency Status (\$ of Current Balance)**

Data Cutoff: 3/31/2022

Current Portfolio Balance													
	-	-	-	-	-	-	-	-	-	1,160,076.89	1,325,187.02	964,311.21	
											<b>Mar-20</b>	<b>Mar-21</b>	<b>Mar-22</b>
Current										1,160,076.89	1,216,241.89	827,493.54	
1-30 Days										-	41,389.97	34,670.02	
31-60 Days										-	8,299.08	69,708.86	
61-90 Days										-	36,619.54	-	
91-120 Days										-	12,669.85	20,121.63	
121-150 Days										-	-	-	
151-180 Days										-	-	12,317.16	
181+ Days										-	9,966.69	-	

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

Current Portfolio Balance													
	-	-	-	-	-	-	-	-	-	1,160,076.89	1,325,187.02	964,311.21	
											<b>Mar-20</b>	<b>Mar-21</b>	<b>Mar-22</b>
Current										100.00%	91.78%	85.81%	
1-30 Days										0.00%	3.12%	3.60%	
31-60 Days										0.00%	0.63%	7.23%	
61-90 Days										0.00%	2.76%	0.00%	
91-120 Days										0.00%	0.96%	2.09%	
121-150 Days										0.00%	0.00%	0.00%	
151-180 Days										0.00%	0.00%	1.28%	
181+ Days										0.00%	0.75%	0.00%	
Current - 90 Days										100.00%	98.29%	96.64%	
91-180 Days										0.00%	0.96%	3.36%	



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

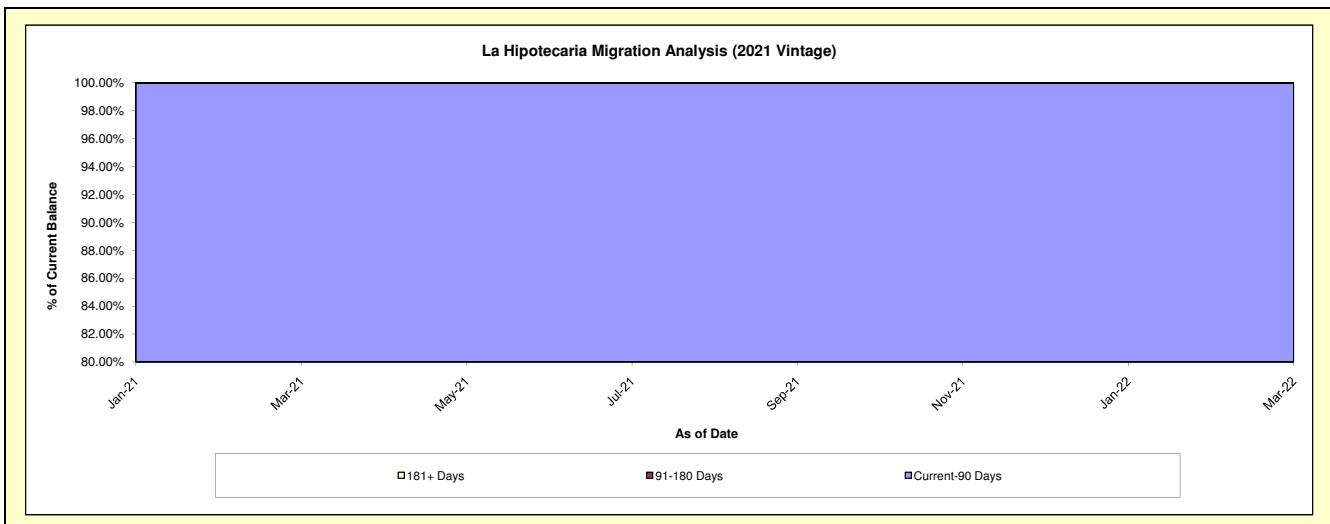
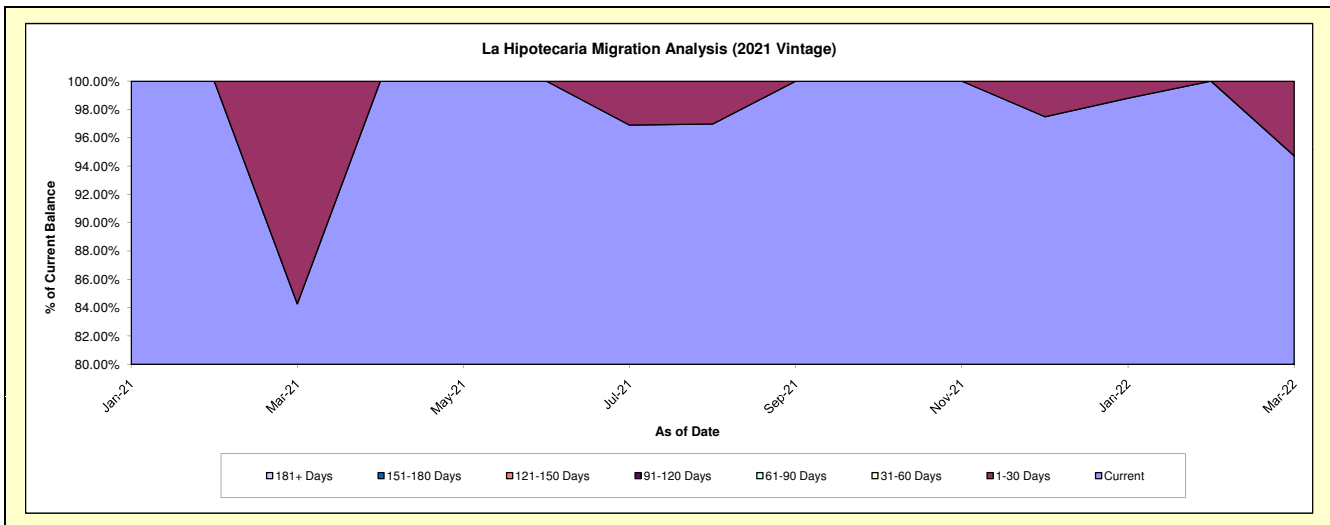
**Delinquency Status (\$ of Current Balance)**

Data Cutoff: 3/31/2022

Current Portfolio Balance										204,148.31	571,229.68
										Mar-21	Mar-22
Current										172,048.31	541,093.34
1-30 Days										32,100.00	30,136.34
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										204,148.31	571,229.68
										Mar-21	Mar-22
Current										84.28%	94.72%
1-30 Days										15.72%	5.28%
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: 3/31/2022

Current Portfolio Balance											74,755.96
											<b>Mar-22</b>
Current											74,755.96
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											74,755.96
											<b>Mar-22</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%

