



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

Personal Loans June 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 6/30/2022.

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

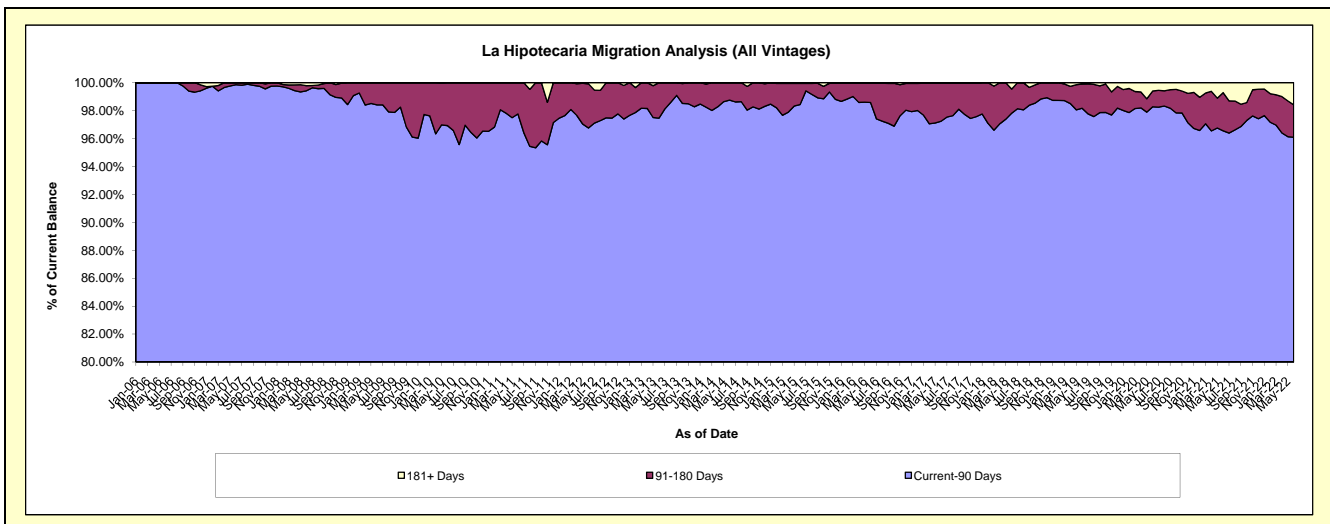
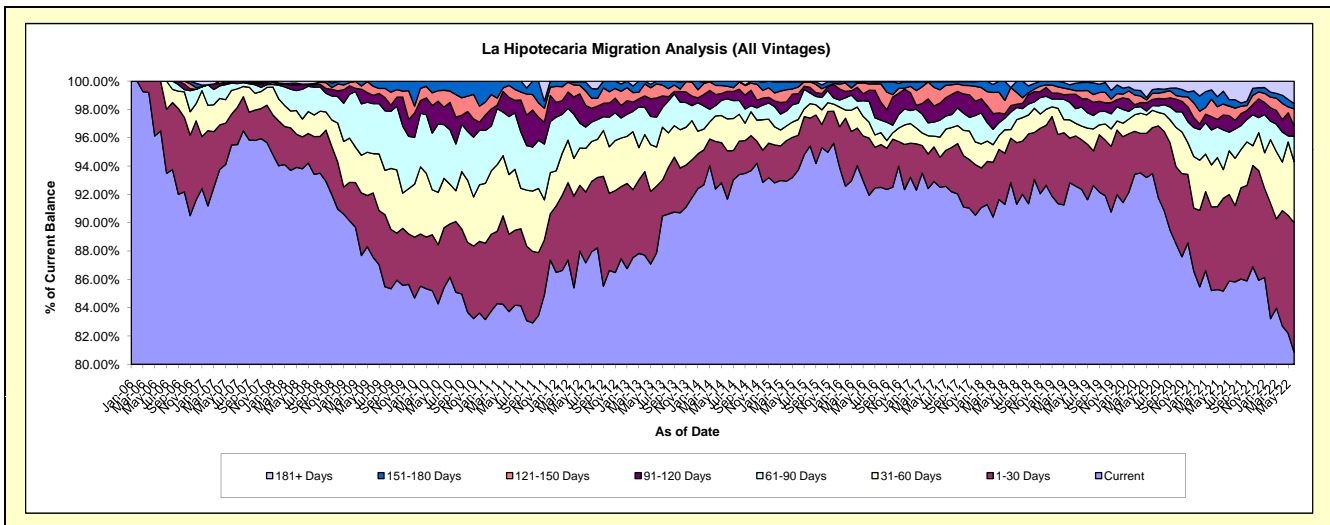
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2022

| Current Portfolio Balance | 5,072,194.67 | 5,491,802.43 | 5,170,099.28 | 4,837,381.94 | 4,831,848.53 | 5,860,680.28 | 9,568,968.44 | 10,834,339.16 | 9,140,131.31 | 6,949,081.90 |
|---------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|
| | Jun-13 | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | 4,456,970.79 | 5,034,478.34 | 4,845,786.45 | 4,447,677.64 | 4,470,022.81 | 5,441,063.77 | 8,838,270.03 | 10,127,313.47 | 7,785,378.90 | 5,619,470.63 |
| 1-30 Days | 239,544.16 | 186,955.69 | 126,897.24 | 195,231.96 | 102,095.64 | 183,557.67 | 335,277.63 | 352,052.69 | 598,945.06 | 635,427.61 |
| 31-60 Days | 139,821.40 | 124,161.84 | 57,503.14 | 54,233.83 | 69,112.98 | 35,554.53 | 92,233.98 | 132,211.89 | 184,892.89 | 298,637.87 |
| 61-90 Days | 107,303.26 | 77,738.03 | 59,316.62 | 71,859.80 | 57,581.86 | 72,390.85 | 128,472.85 | 36,418.97 | 256,082.45 | 124,602.93 |
| 91-120 Days | 68,214.67 | 29,167.72 | 35,130.57 | 37,173.33 | 58,121.12 | 27,192.76 | 57,634.41 | 46,673.72 | 96,653.57 | 50,092.37 |
| 121-150 Days | 50,335.18 | 19,490.63 | 23,982.88 | 21,846.14 | 45,456.74 | 74,506.95 | 52,725.40 | 47,705.27 | 71,267.79 | 85,096.77 |
| 151-180 Days | 10,005.21 | 19,810.18 | 19,027.61 | 7,215.76 | 27,457.46 | - | 55,561.99 | 27,784.95 | 82,345.02 | 26,081.27 |
| 181+ Days | - | - | 2,454.77 | 2,143.48 | 1,999.92 | 26,413.75 | 8,792.15 | 64,178.20 | 64,565.63 | 109,672.45 |

Delinquency Status (% of Current Balance)

| Current Portfolio Balance | 5,072,194.67 | 5,491,802.43 | 5,170,099.28 | 4,837,381.94 | 4,831,848.53 | 5,860,680.28 | 9,568,968.44 | 10,834,339.16 | 9,140,131.31 | 6,949,081.90 |
|---------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|
| | Jun-13 | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | 87.87% | 91.67% | 93.73% | 91.94% | 92.51% | 92.84% | 92.36% | 93.47% | 85.18% | 80.87% |
| 1-30 Days | 4.72% | 3.40% | 2.45% | 4.04% | 2.11% | 3.13% | 3.50% | 3.25% | 6.55% | 9.14% |
| 31-60 Days | 2.76% | 2.26% | 1.11% | 1.12% | 1.43% | 0.61% | 0.96% | 1.22% | 2.02% | 4.30% |
| 61-90 Days | 2.12% | 1.42% | 1.15% | 1.49% | 1.19% | 1.24% | 1.34% | 0.34% | 2.80% | 1.79% |
| 91-120 Days | 1.34% | 0.53% | 0.68% | 0.77% | 1.20% | 0.46% | 0.60% | 0.43% | 1.06% | 0.72% |
| 121-150 Days | 0.99% | 0.35% | 0.46% | 0.45% | 0.94% | 1.27% | 0.55% | 0.44% | 0.78% | 1.22% |
| 151-180 Days | 0.20% | 0.36% | 0.37% | 0.15% | 0.57% | 0.00% | 0.58% | 0.26% | 0.90% | 0.38% |
| 181+ Days | 0.00% | 0.00% | 0.05% | 0.04% | 0.04% | 0.45% | 0.09% | 0.59% | 0.71% | 1.58% |
| Current - 90 Days | 97.47% | 98.75% | 98.44% | 98.59% | 97.25% | 97.81% | 98.17% | 98.28% | 96.56% | 96.10% |
| 91-180 Days | 2.53% | 1.25% | 1.51% | 1.37% | 2.71% | 1.74% | 1.73% | 1.13% | 2.74% | 2.32% |



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

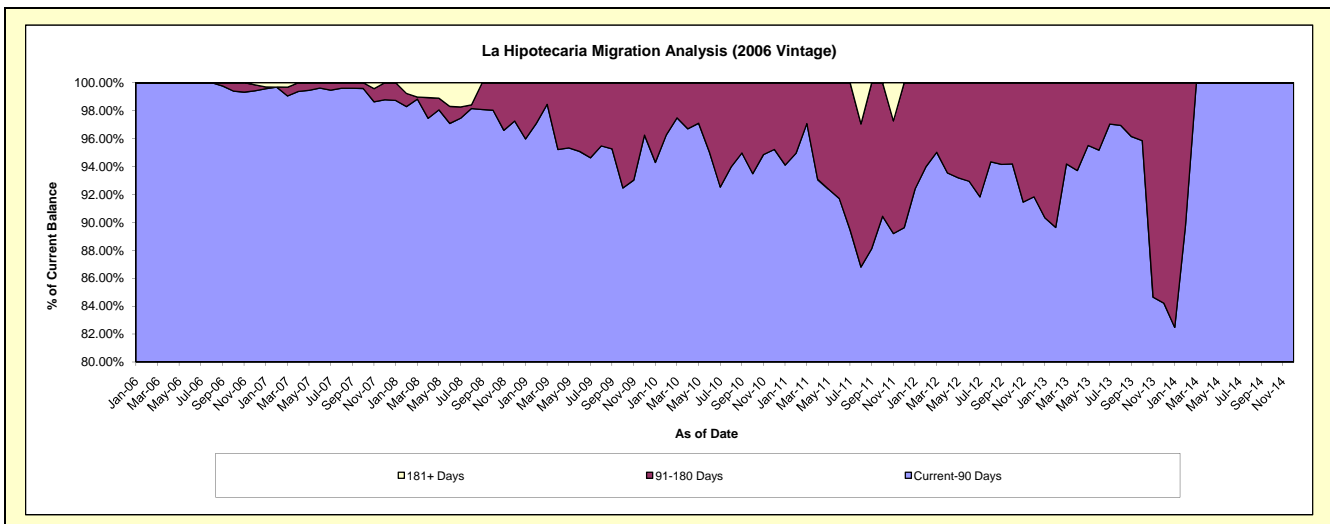
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2022

| Current Portfolio Balance | 55,054.20 | 5,591.95 | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A |
|---------------------------|-----------|----------|--------|--------|--------|--------|--------|--------|--------|--------|
| | Jun-13 | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | 32,187.48 | 3,053.53 | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A |
| 1-30 Days | 10,103.63 | 1,456.99 | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A |
| 31-60 Days | 9,625.58 | 1,081.43 | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A |
| 61-90 Days | 480.86 | - | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A |
| 91-120 Days | - | - | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A |
| 121-150 Days | - | - | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A |
| 151-180 Days | 2,656.65 | - | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #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 | 55,054.20 | 5,591.95 | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A |
|---------------------------|-----------|----------|--------|--------|--------|--------|--------|--------|--------|--------|
| | Jun-13 | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | 58.47% | 54.61% | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A |
| 1-30 Days | 18.35% | 26.06% | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A |
| 31-60 Days | 17.48% | 19.34% | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A |
| 61-90 Days | 0.87% | 0.00% | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A |
| 91-120 Days | 0.00% | 0.00% | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A |
| 121-150 Days | 0.00% | 0.00% | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A |
| 151-180 Days | 4.83% | 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 | 95.17% | 100.00% | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A |
| 91-180 Days | 4.83% | 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)

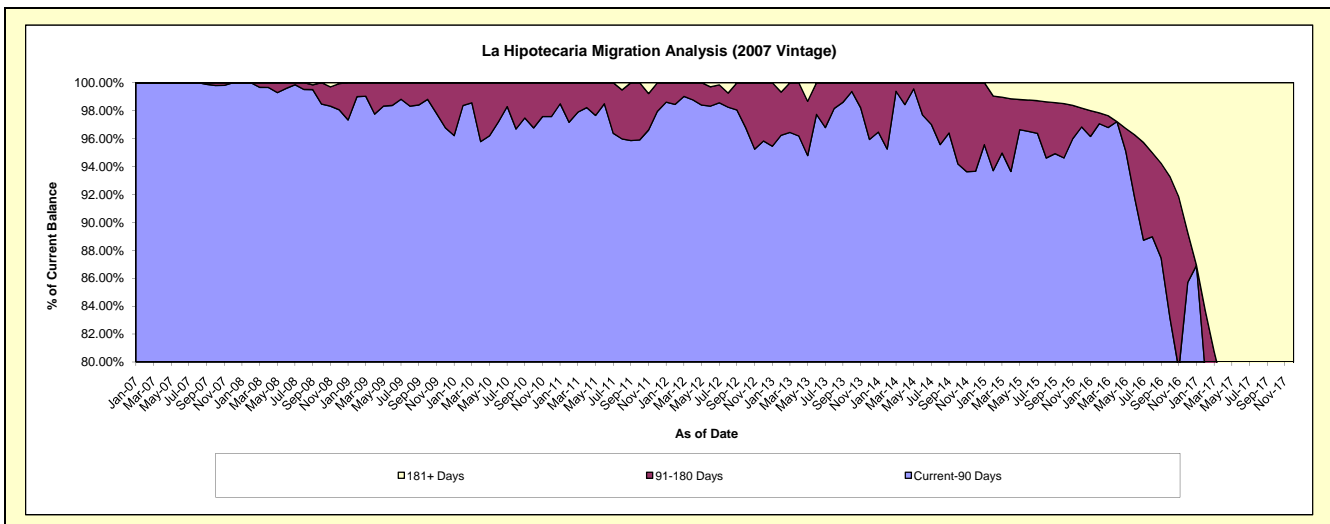
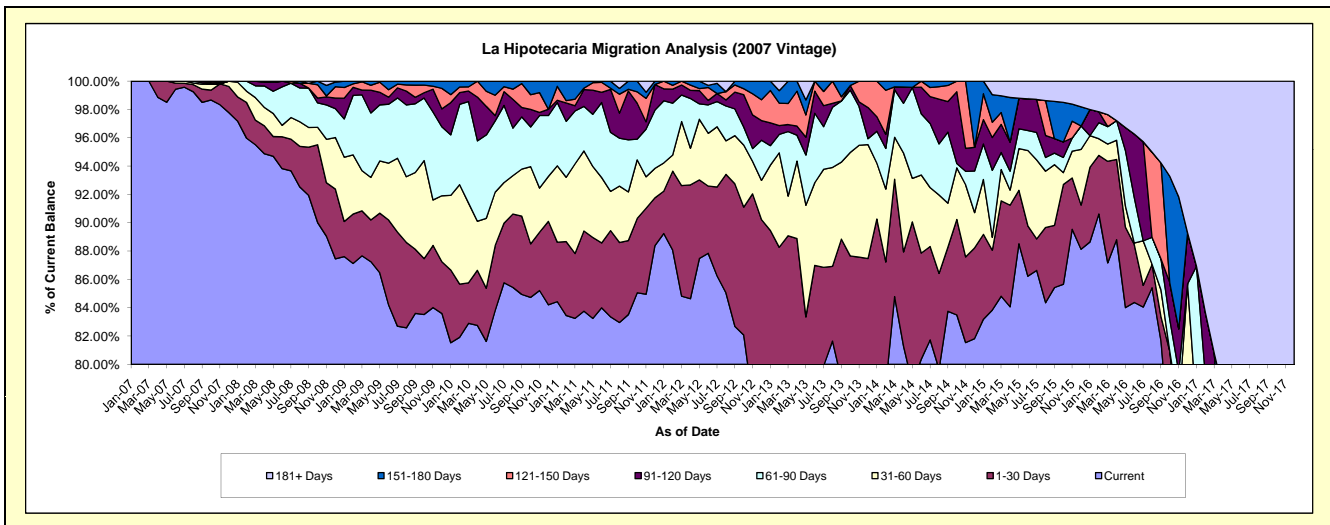
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2022

| Current Portfolio Balance | 771,646.75 | 441,294.85 | 196,820.76 | 57,442.77 | 5,509.90 | #N/A | #N/A | #N/A | #N/A | #N/A |
|---------------------------|------------|------------|------------|-----------|----------|--------|--------|--------|--------|--------|
| | Jun-13 | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | 599,816.27 | 354,696.30 | 169,704.07 | 48,467.49 | 1,462.09 | #N/A | #N/A | #N/A | #N/A | #N/A |
| 1-30 Days | 71,444.07 | 33,021.10 | 7,013.04 | 2,346.93 | 2,047.89 | #N/A | #N/A | #N/A | #N/A | #N/A |
| 31-60 Days | 45,047.25 | 24,340.21 | 10,473.11 | 65.30 | - | #N/A | #N/A | #N/A | #N/A | #N/A |
| 61-90 Days | 37,857.58 | 19,034.33 | 2,772.51 | 1,849.19 | - | #N/A | #N/A | #N/A | #N/A | #N/A |
| 91-120 Days | 12,065.17 | 8,311.98 | 4,403.26 | 2,570.38 | - | #N/A | #N/A | #N/A | #N/A | #N/A |
| 121-150 Days | 5,416.41 | 1,890.93 | - | - | - | #N/A | #N/A | #N/A | #N/A | #N/A |
| 151-180 Days | - | - | - | - | - | #N/A | #N/A | #N/A | #N/A | #N/A |
| 181+ Days | - | - | 2,454.77 | 2,143.48 | 1,999.92 | #N/A | #N/A | #N/A | #N/A | #N/A |

Delinquency Status (% of Current Balance)

| Current Portfolio Balance | 771,646.75 | 441,294.85 | 196,820.76 | 57,442.77 | 5,509.90 | #N/A | #N/A | #N/A | #N/A | #N/A |
|---------------------------|------------|------------|------------|-----------|----------|--------|--------|--------|--------|--------|
| | Jun-13 | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | 77.73% | 80.38% | 86.22% | 84.38% | 26.54% | #N/A | #N/A | #N/A | #N/A | #N/A |
| 1-30 Days | 9.26% | 7.48% | 3.56% | 4.09% | 37.17% | #N/A | #N/A | #N/A | #N/A | #N/A |
| 31-60 Days | 5.84% | 5.52% | 5.32% | 0.11% | 0.00% | #N/A | #N/A | #N/A | #N/A | #N/A |
| 61-90 Days | 4.91% | 4.31% | 1.41% | 3.22% | 0.00% | #N/A | #N/A | #N/A | #N/A | #N/A |
| 91-120 Days | 1.56% | 1.88% | 2.24% | 4.47% | 0.00% | #N/A | #N/A | #N/A | #N/A | #N/A |
| 121-150 Days | 0.70% | 0.43% | 0.00% | 0.00% | 0.00% | #N/A | #N/A | #N/A | #N/A | #N/A |
| 151-180 Days | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | #N/A | #N/A | #N/A | #N/A | #N/A |
| 181+ Days | 0.00% | 0.00% | 1.25% | 3.73% | 36.30% | #N/A | #N/A | #N/A | #N/A | #N/A |
| Current - 90 Days | 97.73% | 97.69% | 96.52% | 91.79% | 63.70% | #N/A | #N/A | #N/A | #N/A | #N/A |
| 91-180 Days | 2.27% | 2.31% | 2.24% | 4.47% | 0.00% | #N/A | #N/A | #N/A | #N/A | #N/A |



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

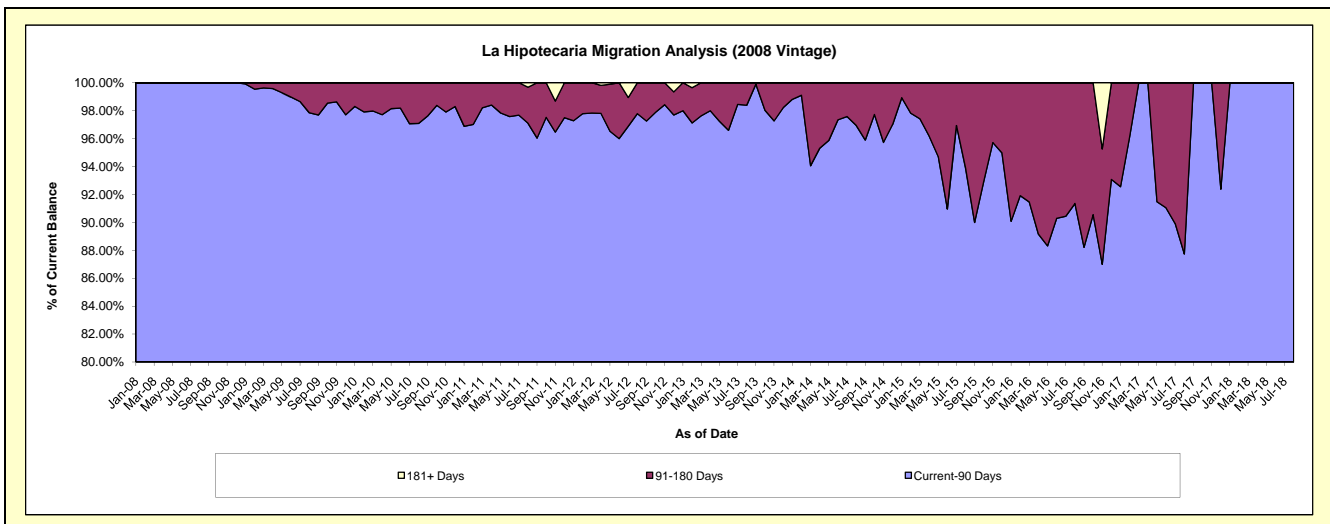
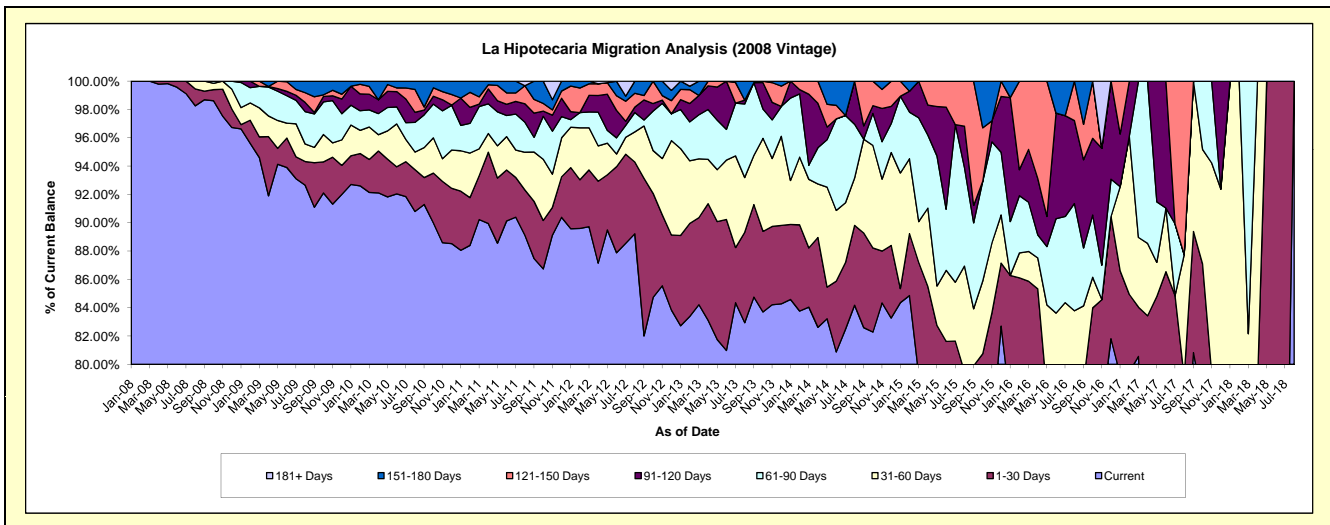
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2022

| Current Portfolio Balance | 1,195,123.96 | 733,679.91 | 372,820.61 | 152,713.75 | 41,955.31 | 1,255.19 | #N/A | #N/A | #N/A | #N/A |
|---------------------------|--------------|------------|------------|------------|-----------|----------|--------|--------|--------|--------|
| | Jun-13 | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | 967,842.40 | 593,375.83 | 287,702.20 | 113,825.26 | 28,500.32 | 904.93 | #N/A | #N/A | #N/A | #N/A |
| 1-30 Days | 110,557.91 | 36,698.69 | 16,598.29 | 8,028.41 | 7,810.17 | 350.26 | #N/A | #N/A | #N/A | #N/A |
| 31-60 Days | 50,095.04 | 36,632.46 | 18,711.96 | 5,841.33 | 1,885.69 | - | #N/A | #N/A | #N/A | #N/A |
| 61-90 Days | 25,940.20 | 47,464.79 | 16,092.58 | 10,194.14 | - | - | #N/A | #N/A | #N/A | #N/A |
| 91-120 Days | 40,688.41 | - | 26,878.23 | 11,374.90 | 3,759.13 | - | #N/A | #N/A | #N/A | #N/A |
| 121-150 Days | - | 6,989.02 | 6,837.35 | - | - | - | #N/A | #N/A | #N/A | #N/A |
| 151-180 Days | - | 12,519.12 | - | 3,449.71 | - | - | #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 | 1,195,123.96 | 733,679.91 | 372,820.61 | 152,713.75 | 41,955.31 | 1,255.19 | #N/A | #N/A | #N/A | #N/A |
|---------------------------|--------------|------------|------------|------------|-----------|----------|--------|--------|--------|--------|
| | Jun-13 | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | 80.98% | 80.88% | 77.17% | 74.54% | 67.93% | 72.10% | #N/A | #N/A | #N/A | #N/A |
| 1-30 Days | 9.25% | 5.00% | 4.45% | 5.26% | 18.62% | 27.90% | #N/A | #N/A | #N/A | #N/A |
| 31-60 Days | 4.19% | 4.99% | 5.02% | 3.83% | 4.49% | 0.00% | #N/A | #N/A | #N/A | #N/A |
| 61-90 Days | 2.17% | 6.47% | 4.32% | 6.68% | 0.00% | 0.00% | #N/A | #N/A | #N/A | #N/A |
| 91-120 Days | 3.40% | 0.00% | 7.21% | 7.45% | 8.96% | 0.00% | #N/A | #N/A | #N/A | #N/A |
| 121-150 Days | 0.00% | 0.95% | 1.83% | 0.00% | 0.00% | 0.00% | #N/A | #N/A | #N/A | #N/A |
| 151-180 Days | 0.00% | 1.71% | 0.00% | 2.26% | 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 | 96.60% | 97.34% | 90.96% | 90.29% | 91.04% | 100.00% | #N/A | #N/A | #N/A | #N/A |
| 91-180 Days | 3.40% | 2.66% | 9.04% | 9.71% | 8.96% | 0.00% | #N/A | #N/A | #N/A | #N/A |



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

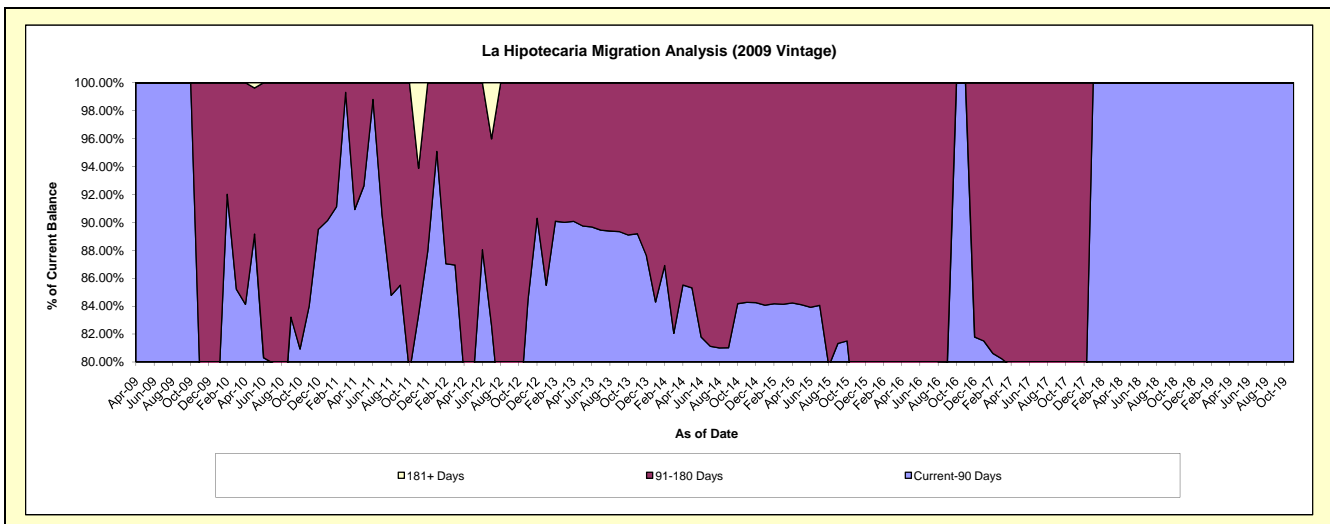
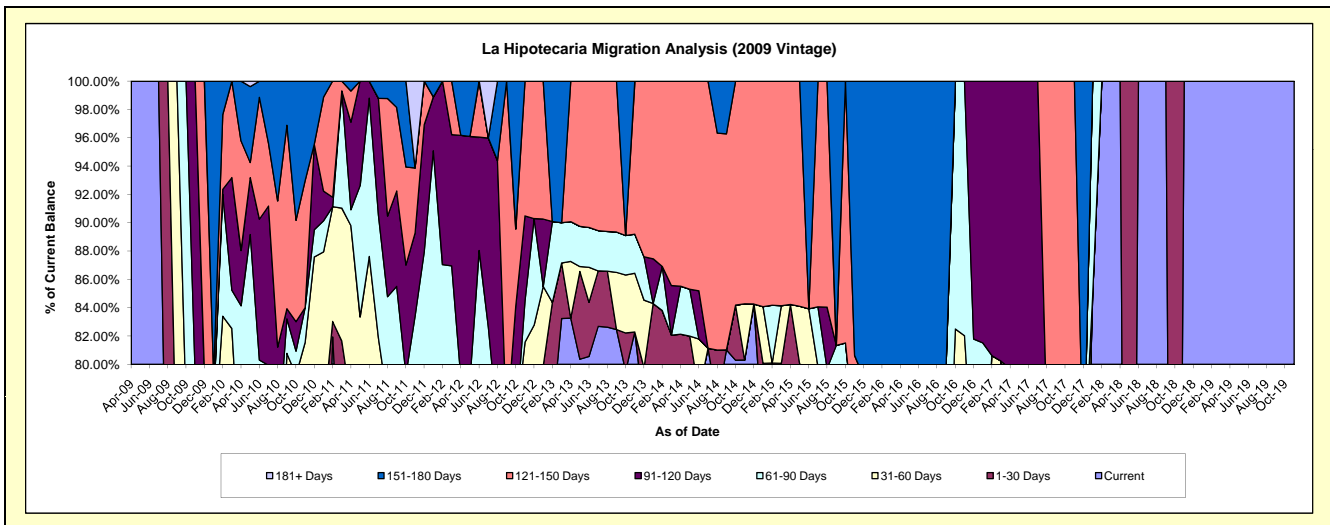
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2022

| Current Portfolio Balance | 88,152.66 | 49,984.08 | 35,523.99 | 18,021.23 | 10,765.32 | 568.39 | 181.23 | #N/A | #N/A | #N/A |
|---------------------------|-----------|-----------|-----------|-----------|-----------|--------|--------|--------|--------|--------|
| | Jun-13 | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | 71,014.20 | 38,971.41 | 25,748.61 | 11,988.02 | 988.95 | 568.39 | 181.23 | #N/A | #N/A | #N/A |
| 1-30 Days | 3,368.28 | - | 2,621.35 | - | - | - | - | #N/A | #N/A | #N/A |
| 31-60 Days | 2,183.54 | 1,910.97 | 1,443.78 | - | 7,509.21 | - | - | #N/A | #N/A | #N/A |
| 61-90 Days | 2,480.31 | - | - | 2,267.16 | - | - | - | #N/A | #N/A | #N/A |
| 91-120 Days | - | 1,699.04 | - | - | 2,267.16 | - | - | #N/A | #N/A | #N/A |
| 121-150 Days | 9,106.33 | 7,402.66 | - | - | - | - | - | #N/A | #N/A | #N/A |
| 151-180 Days | - | - | 5,710.25 | 3,766.05 | - | - | - | #N/A | #N/A | #N/A |
| 181+ Days | - | - | - | - | - | - | - | #N/A | #N/A | #N/A |

Delinquency Status (% of Current Balance)

| Current Portfolio Balance | 88,152.66 | 49,984.08 | 35,523.99 | 18,021.23 | 10,765.32 | 568.39 | 181.23 | #N/A | #N/A | #N/A |
|---------------------------|-----------|-----------|-----------|-----------|-----------|---------|---------|--------|--------|--------|
| | Jun-13 | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | 80.56% | 77.97% | 72.48% | 66.52% | 9.19% | 100.00% | 100.00% | #N/A | #N/A | #N/A |
| 1-30 Days | 3.82% | 0.00% | 7.39% | 0.00% | 0.00% | 0.00% | 0.00% | #N/A | #N/A | #N/A |
| 31-60 Days | 2.48% | 3.82% | 4.06% | 0.00% | 69.75% | 0.00% | 0.00% | #N/A | #N/A | #N/A |
| 61-90 Days | 2.81% | 0.00% | 0.00% | 12.58% | 0.00% | 0.00% | 0.00% | #N/A | #N/A | #N/A |
| 91-120 Days | 0.00% | 3.40% | 0.00% | 0.00% | 21.06% | 0.00% | 0.00% | #N/A | #N/A | #N/A |
| 121-150 Days | 10.33% | 14.81% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | #N/A | #N/A | #N/A |
| 151-180 Days | 0.00% | 0.00% | 16.07% | 20.90% | 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 | 89.67% | 81.79% | 83.93% | 79.10% | 78.94% | 100.00% | 100.00% | #N/A | #N/A | #N/A |
| 91-180 Days | 10.33% | 18.21% | 16.07% | 20.90% | 21.06% | 0.00% | 0.00% | #N/A | #N/A | #N/A |



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

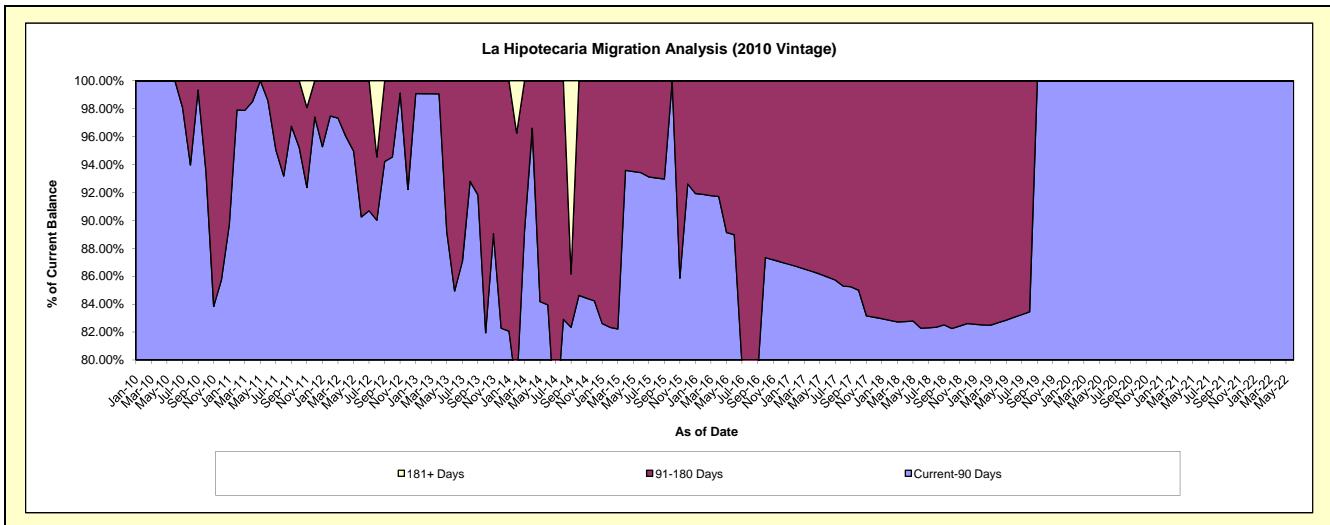
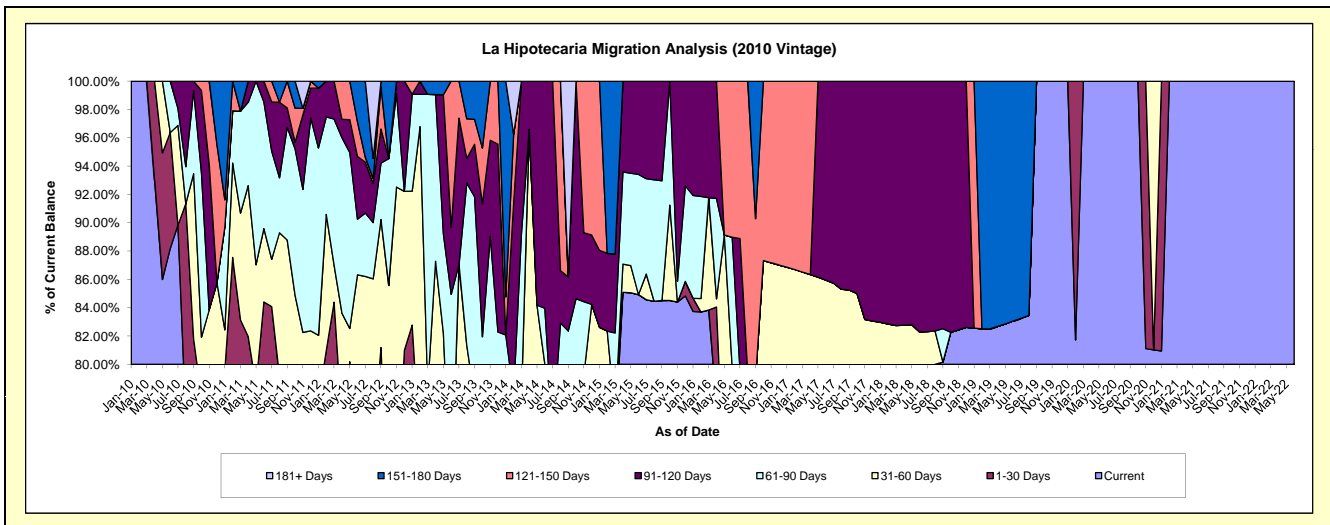
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2022

| Current Portfolio Balance | 226,798.65 | 119,390.86 | 58,452.88 | 31,976.10 | 22,136.88 | 15,033.93 | 13,553.63 | 10,668.72 | 10,040.45 | 7,974.67 |
|---------------------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|
| | Jun-13 | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | 105,462.02 | 86,323.68 | 49,641.05 | 22,679.81 | 17,279.68 | 11,834.60 | 11,257.85 | 10,668.72 | 10,040.45 | 7,974.67 |
| 1-30 Days | 31,381.44 | - | - | - | - | - | - | - | - | - |
| 31-60 Days | 21,354.80 | 9,220.24 | - | 2,832.39 | 1,746.62 | 536.13 | - | - | - | - |
| 61-90 Days | 34,452.25 | 4,690.24 | 4,962.75 | 2,939.46 | - | - | - | - | - | - |
| 91-120 Days | 10,765.61 | 19,156.70 | 3,849.08 | - | 3,110.58 | 2,663.20 | - | - | - | - |
| 121-150 Days | 23,382.53 | - | - | 3,524.44 | - | - | - | - | - | - |
| 151-180 Days | - | - | - | - | - | - | 2,295.78 | - | - | - |
| 181+ Days | - | - | - | - | - | - | - | - | - | - |

Delinquency Status (% of Current Balance)

| Current Portfolio Balance | 226,798.65 | 119,390.86 | 58,452.88 | 31,976.10 | 22,136.88 | 15,033.93 | 13,553.63 | 10,668.72 | 10,040.45 | 7,974.67 |
|---------------------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|
| | Jun-13 | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | 46.50% | 72.30% | 84.92% | 70.93% | 78.06% | 78.72% | 83.06% | 100.00% | 100.00% | 100.00% |
| 1-30 Days | 13.84% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 31-60 Days | 9.42% | 7.72% | 0.00% | 8.86% | 7.89% | 3.57% | 0.00% | 0.00% | 0.00% | 0.00% |
| 61-90 Days | 15.19% | 3.93% | 8.49% | 9.19% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 91-120 Days | 4.75% | 16.05% | 6.58% | 0.00% | 14.05% | 17.71% | 0.00% | 0.00% | 0.00% | 0.00% |
| 121-150 Days | 10.31% | 0.00% | 0.00% | 11.02% | 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% | 16.94% | 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 | 84.94% | 83.95% | 93.42% | 88.98% | 85.95% | 82.29% | 83.06% | 100.00% | 100.00% | 100.00% |
| 91-180 Days | 15.06% | 16.05% | 6.58% | 11.02% | 14.05% | 17.71% | 16.94% | 0.00% | 0.00% | 0.00% |



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

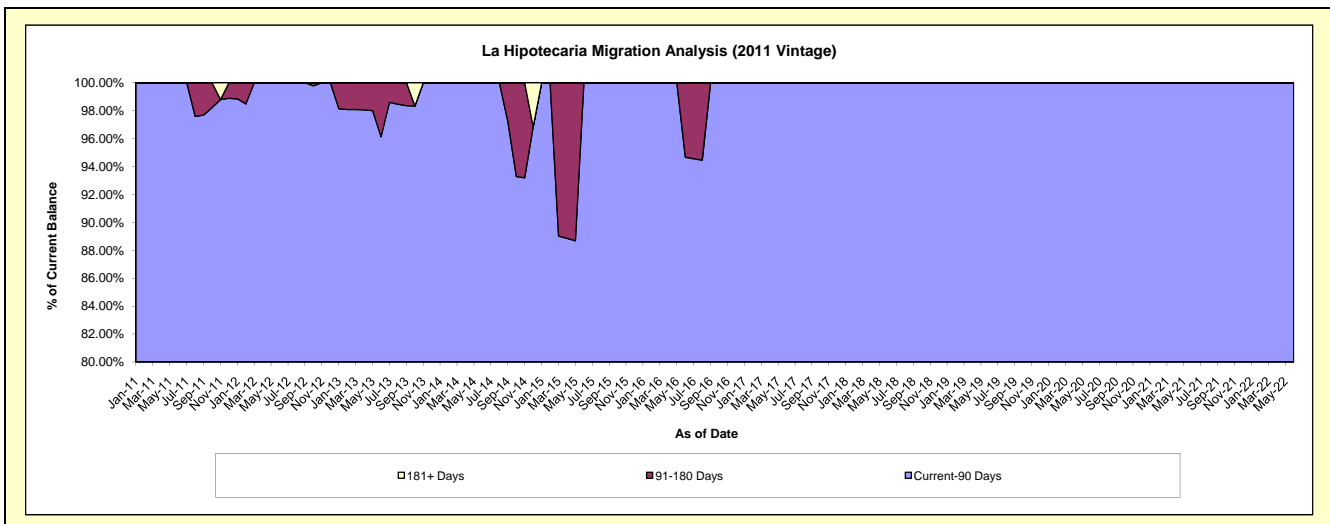
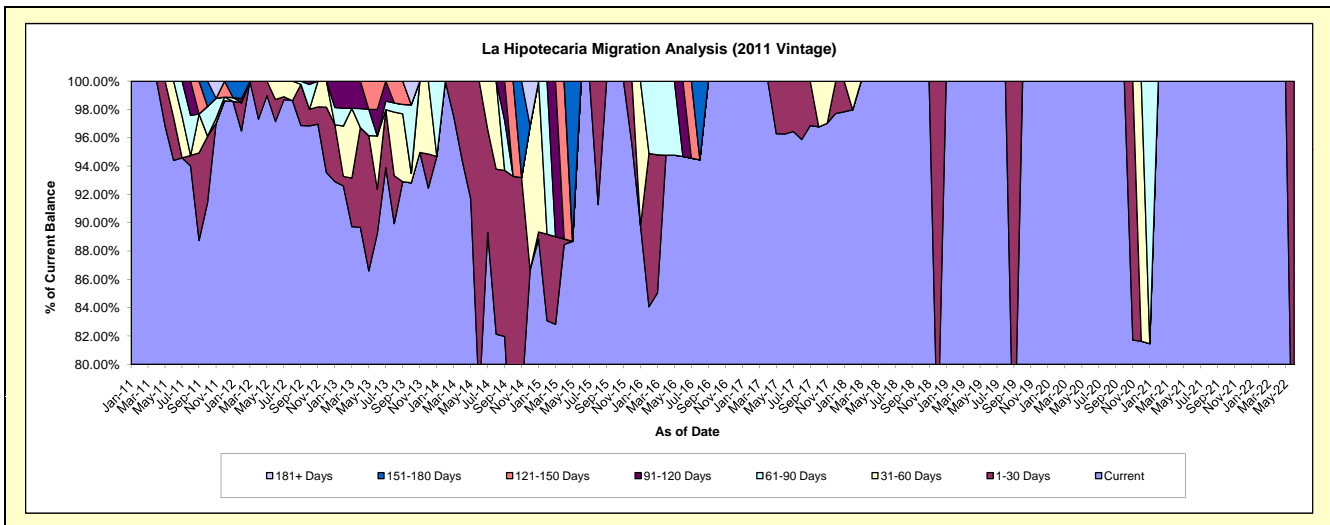
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2022

| Current Portfolio Balance | 250,407.59 | 155,723.35 | 98,739.47 | 68,912.84 | 47,350.20 | 27,399.61 | 22,575.94 | 17,651.27 | 12,890.45 | 11,564.67 |
|---------------------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Jun-13 | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | 223,448.23 | 120,701.61 | 98,739.47 | 65,246.41 | 45,580.80 | 27,399.61 | 22,575.94 | 17,651.27 | 12,890.45 | 7,536.17 |
| 1-30 Days | 7,857.50 | 35,021.74 | - | - | 1,769.40 | - | - | - | - | 4,028.50 |
| 31-60 Days | 9,409.84 | - | - | - | - | - | - | - | - | - |
| 61-90 Days | - | - | - | - | - | - | - | - | - | - |
| 91-120 Days | 4,695.48 | - | - | 3,666.43 | - | - | - | - | - | - |
| 121-150 Days | 4,996.54 | - | - | - | - | - | - | - | - | - |
| 151-180 Days | - | - | - | - | - | - | - | - | - | - |
| 181+ Days | - | - | - | - | - | - | - | - | - | - |

Delinquency Status (% of Current Balance)

| Current Portfolio Balance | 250,407.59 | 155,723.35 | 98,739.47 | 68,912.84 | 47,350.20 | 27,399.61 | 22,575.94 | 17,651.27 | 12,890.45 | 11,564.67 |
|---------------------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Jun-13 | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | 89.23% | 77.51% | 100.00% | 94.68% | 96.26% | 100.00% | 100.00% | 100.00% | 100.00% | 65.17% |
| 1-30 Days | 3.14% | 22.49% | 0.00% | 0.00% | 3.74% | 0.00% | 0.00% | 0.00% | 0.00% | 34.83% |
| 31-60 Days | 3.76% | 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% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 91-120 Days | 1.88% | 0.00% | 0.00% | 5.32% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 121-150 Days | 2.00% | 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 | 96.13% | 100.00% | 100.00% | 94.68% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| 91-180 Days | 3.87% | 0.00% | 0.00% | 5.32% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |



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

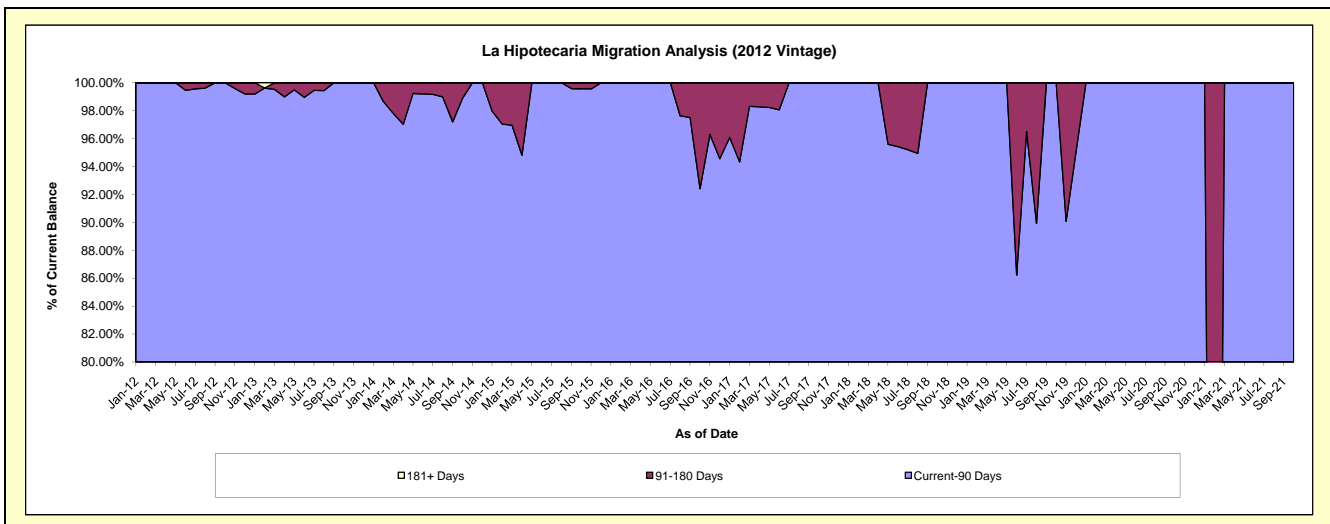
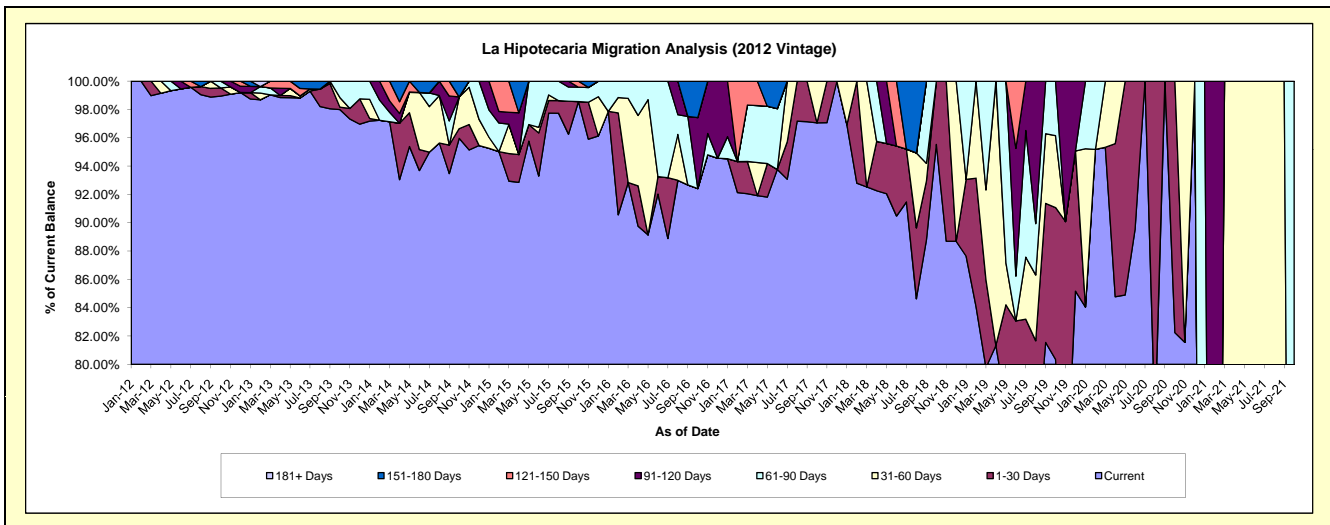
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2022

| Current Portfolio Balance | 1,421,427.46 | 835,748.75 | 500,974.27 | 302,493.57 | 182,912.60 | 109,038.90 | 41,169.91 | 4,451.24 | 1,356.89 | #N/A |
|---------------------------|--------------|------------|------------|------------|------------|------------|-----------|----------|----------|--------|
| | Jun-13 | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | 1,404,540.18 | 782,987.76 | 467,395.25 | 278,380.74 | 171,513.15 | 98,653.98 | 31,137.52 | 3,985.70 | - | #N/A |
| 1-30 Days | - | 12,369.08 | 15,264.14 | 3,712.16 | - | 5,395.75 | 3,062.85 | 465.54 | - | #N/A |
| 31-60 Days | 2,105.35 | 33,724.29 | 2,000.98 | - | - | - | - | - | 1,356.89 | #N/A |
| 61-90 Days | - | - | 16,313.90 | 20,400.67 | 7,850.91 | - | 1,302.53 | - | - | #N/A |
| 91-120 Days | - | - | - | - | - | - | 3,712.71 | - | - | #N/A |
| 121-150 Days | 7,433.37 | - | - | - | - | 4,989.17 | 1,954.30 | - | - | #N/A |
| 151-180 Days | 7,348.56 | 6,667.62 | - | - | 3,548.54 | - | - | - | - | #N/A |
| 181+ Days | - | - | - | - | - | - | - | - | - | #N/A |

Delinquency Status (% of Current Balance)

| Current Portfolio Balance | 1,421,427.46 | 835,748.75 | 500,974.27 | 302,493.57 | 182,912.60 | 109,038.90 | 41,169.91 | 4,451.24 | 1,356.89 | #N/A |
|---------------------------|--------------|------------|------------|------------|------------|------------|-----------|----------|----------|--------|
| | Jun-13 | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | 98.81% | 93.69% | 93.30% | 92.03% | 93.77% | 90.48% | 75.63% | 89.54% | 0.00% | #N/A |
| 1-30 Days | 0.00% | 1.48% | 3.05% | 1.23% | 0.00% | 4.95% | 7.44% | 10.46% | 0.00% | #N/A |
| 31-60 Days | 0.15% | 4.04% | 0.40% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 100.00% | #N/A |
| 61-90 Days | 0.00% | 0.00% | 3.26% | 6.74% | 4.29% | 0.00% | 3.16% | 0.00% | 0.00% | #N/A |
| 91-120 Days | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 9.02% | 0.00% | 0.00% | #N/A |
| 121-150 Days | 0.52% | 0.00% | 0.00% | 0.00% | 0.00% | 4.58% | 4.75% | 0.00% | 0.00% | #N/A |
| 151-180 Days | 0.52% | 0.80% | 0.00% | 0.00% | 1.94% | 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 | 98.96% | 99.20% | 100.00% | 100.00% | 98.06% | 95.42% | 86.24% | 100.00% | 100.00% | #N/A |
| 91-180 Days | 1.04% | 0.80% | 0.00% | 0.00% | 1.94% | 4.58% | 13.76% | 0.00% | 0.00% | #N/A |



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

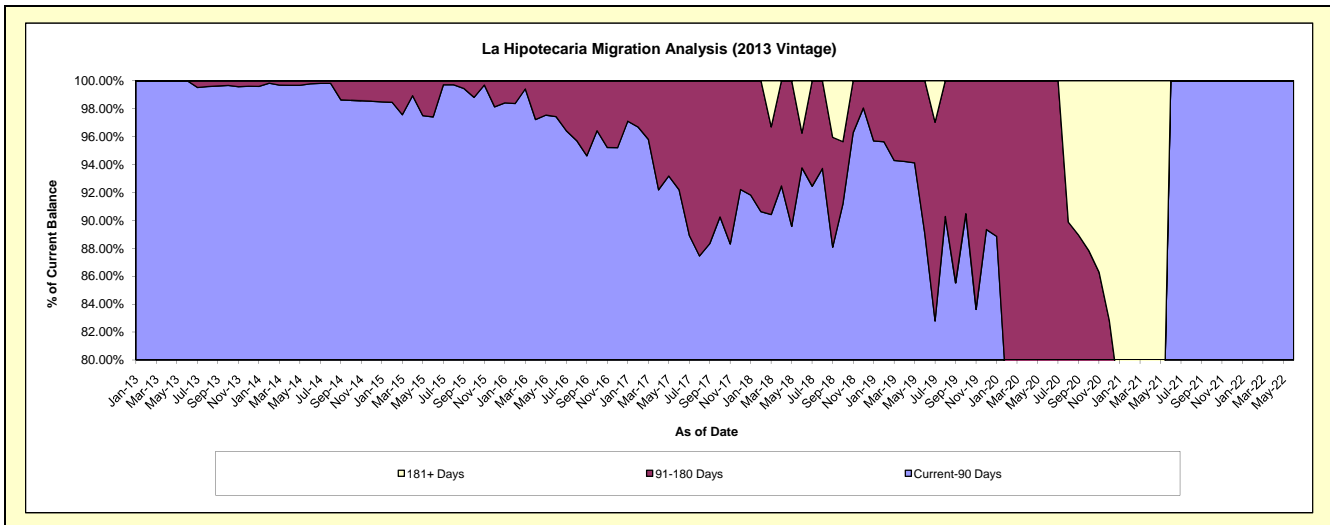
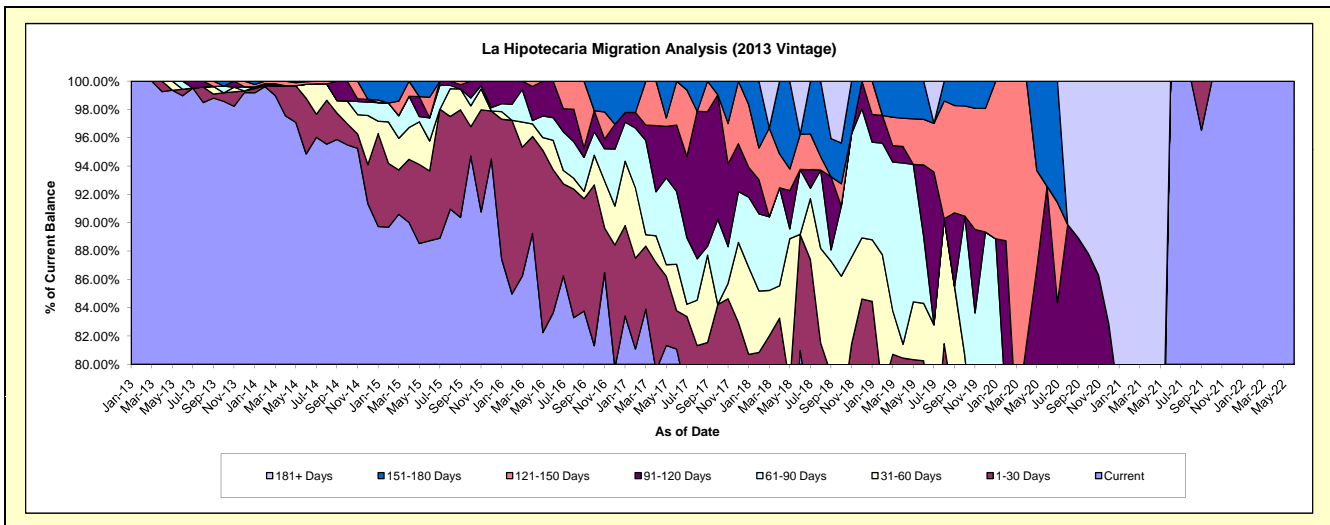
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2022

| Current Portfolio Balance | 1,063,583.40 | 1,740,465.80 | 1,175,132.58 | 759,217.10 | 563,288.20 | 332,579.63 | 181,283.72 | 61,400.89 | 4,277.95 | 620.65 |
|---------------------------|--------------|--------------|--------------|------------|------------|------------|------------|-----------|----------|--------|
| | Jun-13 | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | 1,052,660.01 | 1,650,994.01 | 1,042,651.48 | 634,968.84 | 456,705.22 | 269,300.53 | 128,761.11 | 37,679.85 | 4,277.95 | 620.65 |
| 1-30 Days | 4,831.33 | 68,388.09 | 57,970.02 | 76,784.14 | 15,235.89 | 27,297.96 | 16,719.92 | 2,650.37 | - | - |
| 31-60 Days | - | 17,252.24 | 24,873.31 | 15,759.36 | 18,479.15 | - | 7,364.44 | 922.77 | - | - |
| 61-90 Days | 6,092.06 | - | 19,174.88 | 12,143.14 | 28,928.09 | 15,236.64 | 8,566.01 | 4,253.28 | - | - |
| 91-120 Days | - | - | - | 19,561.62 | 26,465.97 | - | 9,156.37 | 11,326.57 | - | - |
| 121-150 Days | - | 3,208.02 | 17,145.53 | - | 17,473.88 | 8,267.16 | 5,834.73 | - | - | - |
| 151-180 Days | - | 623.44 | 13,317.36 | - | - | - | 4,881.14 | 4,568.05 | - | - |
| 181+ Days | - | - | - | - | - | 12,477.34 | - | - | - | - |

Delinquency Status (% of Current Balance)

| Current Portfolio Balance | 1,063,583.40 | 1,740,465.80 | 1,175,132.58 | 759,217.10 | 563,288.20 | 332,579.63 | 181,283.72 | 61,400.89 | 4,277.95 | 620.65 |
|---------------------------|--------------|--------------|--------------|------------|------------|------------|------------|-----------|----------|---------|
| | Jun-13 | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | 98.97% | 94.86% | 88.73% | 83.63% | 81.08% | 80.97% | 71.03% | 61.37% | 100.00% | 100.00% |
| 1-30 Days | 0.45% | 3.93% | 4.93% | 10.11% | 2.70% | 8.21% | 9.22% | 4.32% | 0.00% | 0.00% |
| 31-60 Days | 0.00% | 0.99% | 2.12% | 2.08% | 3.28% | 0.00% | 4.06% | 1.50% | 0.00% | 0.00% |
| 61-90 Days | 0.57% | 0.00% | 1.63% | 1.60% | 5.14% | 4.58% | 4.73% | 6.93% | 0.00% | 0.00% |
| 91-120 Days | 0.00% | 0.00% | 0.00% | 2.58% | 4.70% | 0.00% | 5.05% | 18.45% | 0.00% | 0.00% |
| 121-150 Days | 0.00% | 0.18% | 1.46% | 0.00% | 3.10% | 2.49% | 3.22% | 0.00% | 0.00% | 0.00% |
| 151-180 Days | 0.00% | 0.04% | 1.13% | 0.00% | 0.00% | 0.00% | 2.69% | 7.44% | 0.00% | 0.00% |
| 181+ Days | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 3.75% | 0.00% | 0.00% | 0.00% | 0.00% |
| Current - 90 Days | 100.00% | 99.78% | 97.41% | 97.42% | 92.20% | 93.76% | 89.04% | 74.11% | 100.00% | 100.00% |
| 91-180 Days | 0.00% | 0.22% | 2.59% | 2.58% | 7.80% | 2.49% | 10.96% | 25.89% | 0.00% | 0.00% |



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

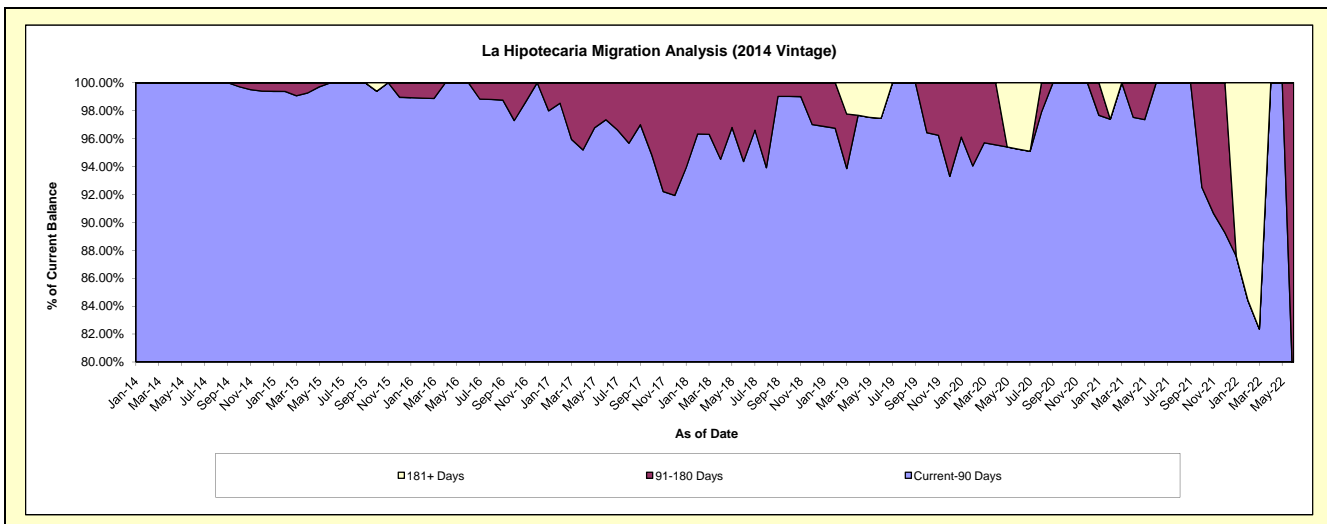
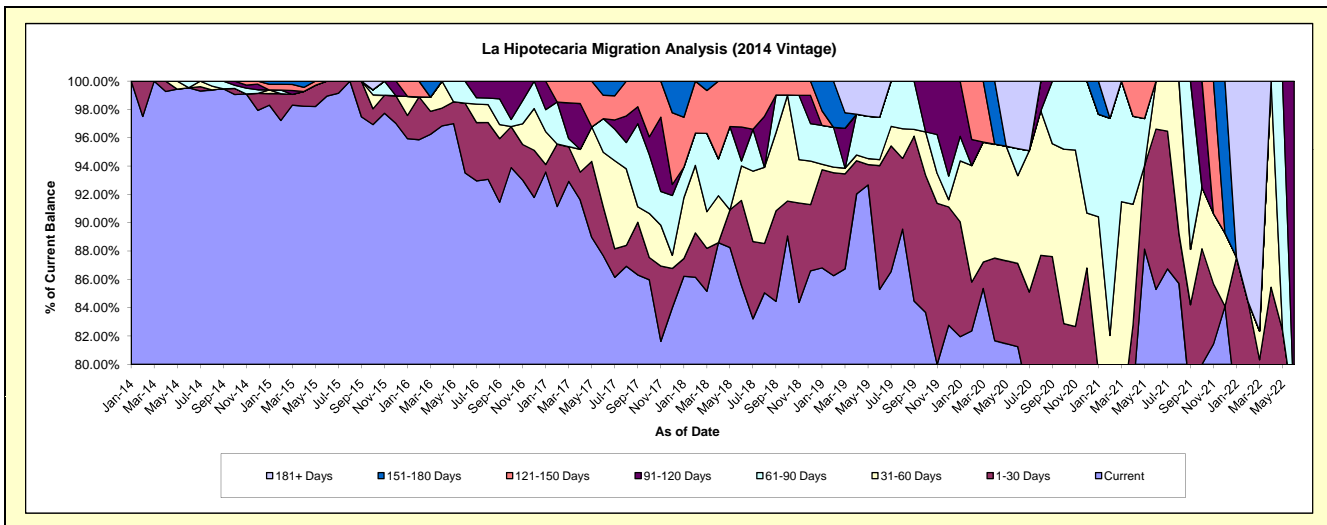
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2022

| Current Portfolio Balance | - | 1,409,922.88 | 2,077,492.96 | 1,420,192.68 | 876,098.05 | 538,102.19 | 345,468.01 | 187,307.20 | 66,955.26 | 8,015.66 |
|---------------------------|--------------|--------------|--------------|--------------|------------|------------|------------|------------|-----------|----------|
| | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 | |
| Current | 1,403,374.21 | 2,055,504.28 | 1,328,176.97 | 768,095.72 | 460,459.04 | 294,658.97 | 152,191.71 | 57,108.29 | 4,816.74 | |
| 1-30 Days | - | 21,988.68 | 69,949.67 | 30,391.17 | 32,318.45 | 30,199.67 | 10,997.82 | 7,580.02 | 1,328.89 | |
| 31-60 Days | - | - | - | 33,594.74 | 13,112.80 | 1,459.80 | 11,614.19 | 2,266.95 | - | |
| 61-90 Days | 6,548.67 | - | 22,066.04 | 20,802.86 | 1,860.13 | 10,357.42 | 3,584.37 | - | - | |
| 91-120 Days | - | - | - | - | 12,930.27 | - | - | - | 1,870.03 | |
| 121-150 Days | - | - | - | 14,505.63 | 17,421.50 | - | - | - | - | |
| 151-180 Days | - | - | - | 8,707.93 | - | - | - | - | - | |
| 181+ Days | - | - | - | - | - | 8,792.15 | 8,919.11 | - | - | |

Delinquency Status (% of Current Balance)

| Current Portfolio Balance | - | 1,409,922.88 | 2,077,492.96 | 1,420,192.68 | 876,098.05 | 538,102.19 | 345,468.01 | 187,307.20 | 66,955.26 | 8,015.66 |
|---------------------------|---------|--------------|--------------|--------------|------------|------------|------------|------------|-----------|----------|
| | Jun-14 | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 | |
| Current | 99.54% | 98.94% | 93.52% | 87.67% | 85.57% | 85.29% | 81.25% | 85.29% | 60.09% | |
| 1-30 Days | 0.00% | 1.06% | 4.93% | 3.47% | 6.01% | 8.74% | 5.87% | 11.32% | 16.58% | |
| 31-60 Days | 0.00% | 0.00% | 0.00% | 3.83% | 2.44% | 0.42% | 6.20% | 3.39% | 0.00% | |
| 61-90 Days | 0.46% | 0.00% | 1.55% | 2.37% | 0.35% | 3.00% | 1.91% | 0.00% | 0.00% | |
| 91-120 Days | 0.00% | 0.00% | 0.00% | 0.00% | 2.40% | 0.00% | 0.00% | 0.00% | 23.33% | |
| 121-150 Days | 0.00% | 0.00% | 0.00% | 1.66% | 3.24% | 0.00% | 0.00% | 0.00% | 0.00% | |
| 151-180 Days | 0.00% | 0.00% | 0.00% | 0.99% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | |
| 181+ Days | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 2.54% | 4.76% | 0.00% | 0.00% | |
| Current - 90 Days | 100.00% | 100.00% | 100.00% | 97.35% | 94.36% | 97.46% | 95.24% | 100.00% | 76.67% | |
| 91-180 Days | 0.00% | 0.00% | 0.00% | 2.65% | 5.64% | 0.00% | 0.00% | 0.00% | 23.33% | |



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

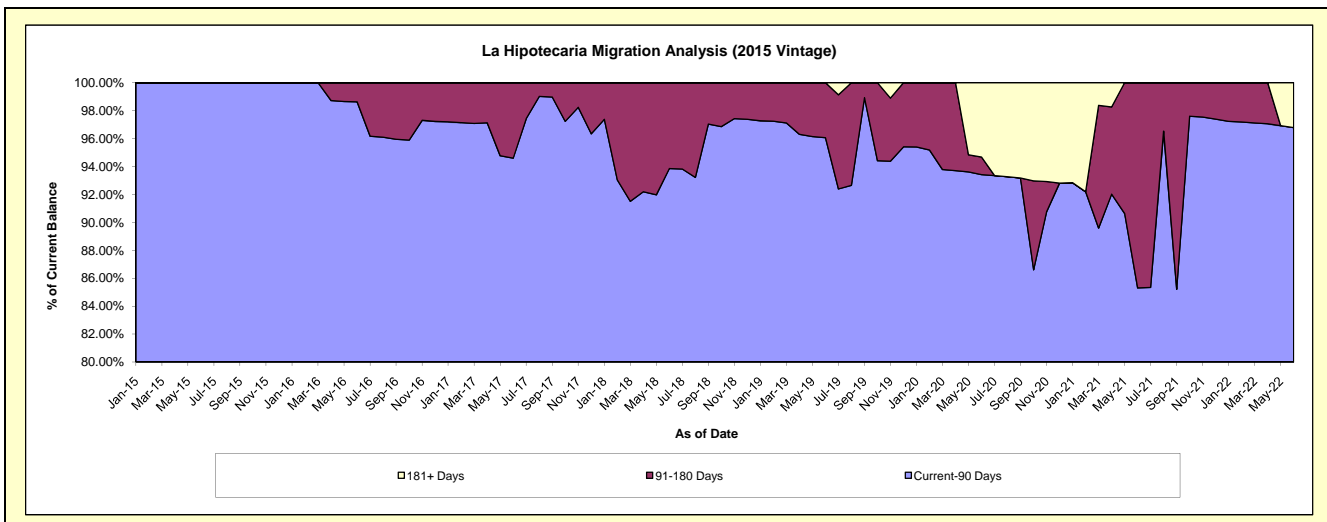
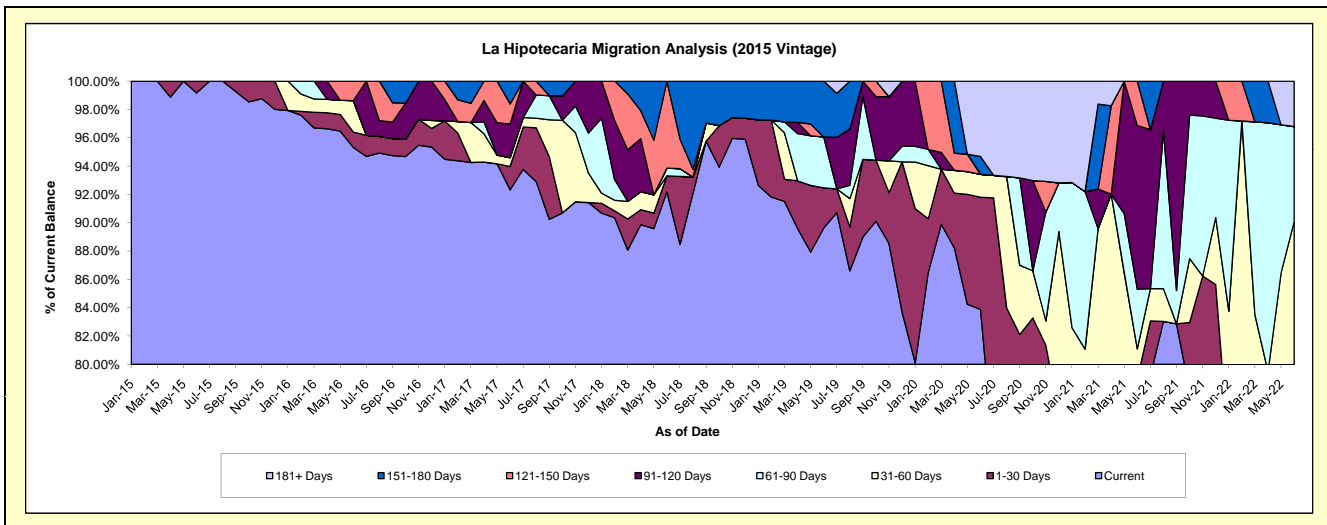
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2022

| Current Portfolio Balance | - | - | 654,141.76 | 1,336,614.92 | 947,646.70 | 647,213.62 | 403,347.62 | 259,335.94 | 176,234.00 | 111,475.22 |
|---------------------------|------------|--------------|------------|--------------|------------|------------|------------|------------|------------|------------|
| | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 | | |
| Current | 648,700.04 | 1,274,046.20 | 874,938.44 | 596,573.72 | 361,507.48 | 217,531.35 | 139,160.85 | 83,781.43 | | |
| 1-30 Days | 5,441.72 | 14,511.57 | 15,614.19 | 7,354.59 | 11,447.72 | 20,547.31 | - | 3,877.85 | | |
| 31-60 Days | - | 29,735.45 | 5,897.57 | - | - | 4,198.52 | 3,757.21 | 12,734.33 | | |
| 61-90 Days | - | - | - | 3,537.70 | 14,513.28 | - | 7,423.10 | 7,504.41 | | |
| 91-120 Days | - | - | 22,518.28 | - | - | - | 20,368.63 | - | | |
| 121-150 Days | - | 18,321.70 | 13,477.23 | 39,747.61 | - | - | 5,524.21 | - | | |
| 151-180 Days | - | - | 15,200.99 | - | 15,879.14 | 3,262.01 | - | - | | |
| 181+ Days | - | - | - | - | - | 13,796.75 | - | 3,577.20 | | |

Delinquency Status (% of Current Balance)

| Current Portfolio Balance | - | - | 654,141.76 | 1,336,614.92 | 947,646.70 | 647,213.62 | 403,347.62 | 259,335.94 | 176,234.00 | 111,475.22 |
|---------------------------|---------|--------|------------|--------------|------------|------------|------------|------------|------------|------------|
| | Jun-15 | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 | | |
| Current | 99.17% | 95.32% | 92.33% | 92.18% | 89.63% | 83.88% | 78.96% | 75.16% | | |
| 1-30 Days | 0.83% | 1.09% | 1.65% | 1.14% | 2.84% | 7.92% | 0.00% | 3.48% | | |
| 31-60 Days | 0.00% | 2.22% | 0.62% | 0.00% | 0.00% | 1.62% | 2.13% | 11.42% | | |
| 61-90 Days | 0.00% | 0.00% | 0.00% | 0.55% | 3.60% | 0.00% | 4.21% | 6.73% | | |
| 91-120 Days | 0.00% | 0.00% | 2.38% | 0.00% | 0.00% | 0.00% | 11.56% | 0.00% | | |
| 121-150 Days | 0.00% | 1.37% | 1.42% | 6.14% | 0.00% | 0.00% | 3.13% | 0.00% | | |
| 151-180 Days | 0.00% | 0.00% | 1.60% | 0.00% | 3.94% | 1.26% | 0.00% | 0.00% | | |
| 181+ Days | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 5.32% | 0.00% | 3.21% | | |
| Current - 90 Days | 100.00% | 98.63% | 94.60% | 93.86% | 96.06% | 93.42% | 85.31% | 96.79% | | |
| 91-180 Days | 0.00% | 1.37% | 5.40% | 6.14% | 3.94% | 1.26% | 14.69% | 0.00% | | |



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

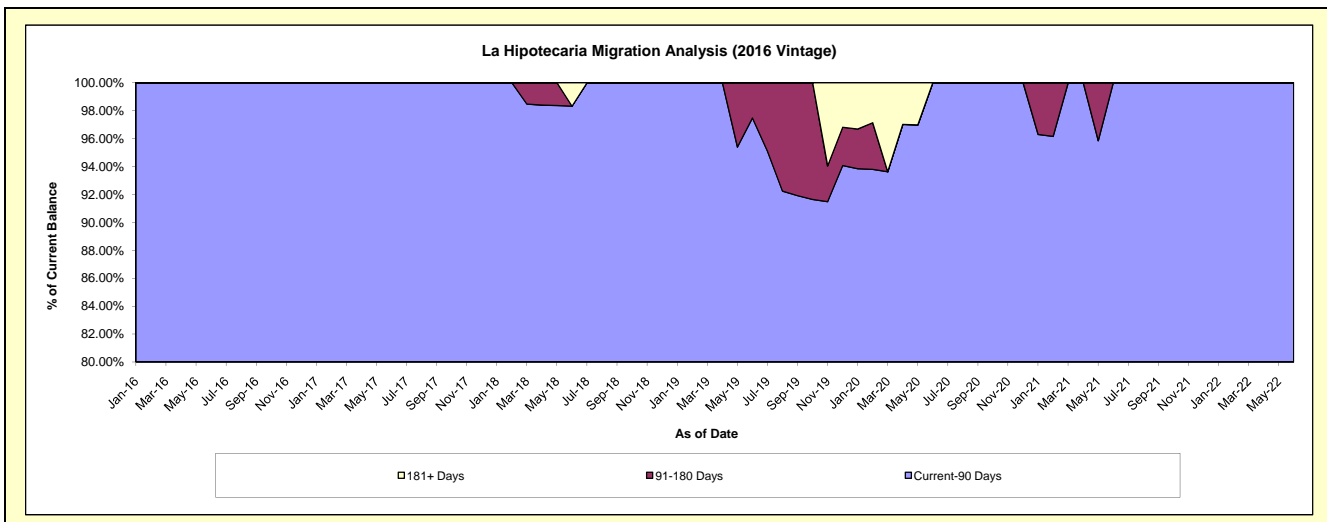
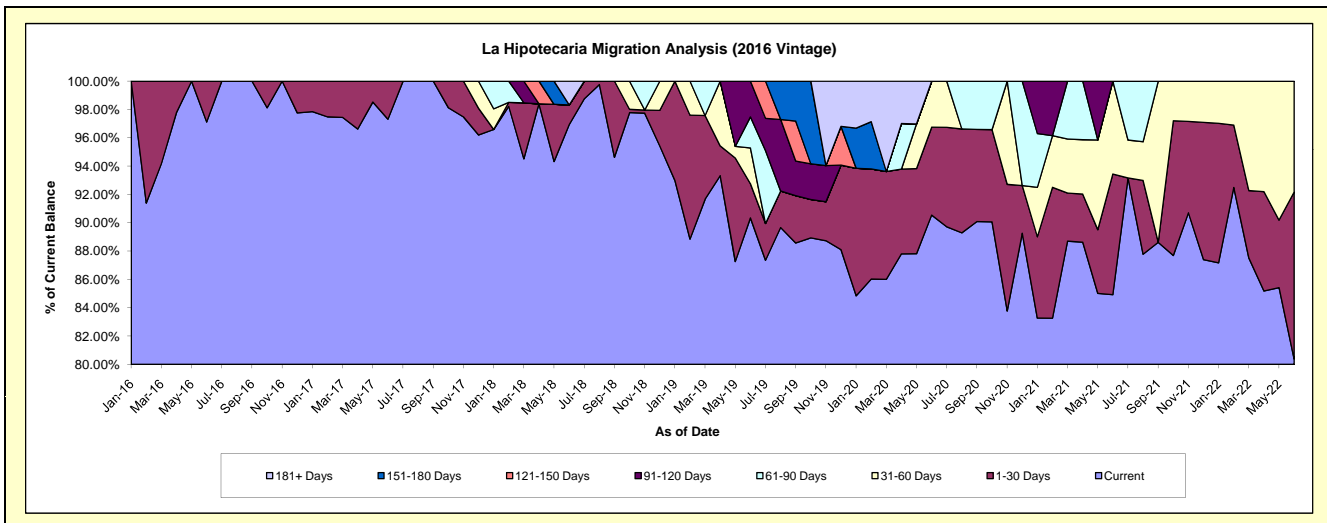
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2022

| Current Portfolio Balance | - | - | - | 689,796.98 | 1,088,436.02 | 829,285.15 | 656,570.01 | 450,648.01 | 324,084.97 | 220,011.72 |
|---------------------------|------------|--------------|------------|------------|--------------|------------|------------|------------|------------|------------|
| | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 | | | |
| Current | 669,897.90 | 1,059,209.09 | 803,814.40 | 593,162.70 | 408,021.41 | 275,231.99 | 176,827.38 | | | |
| 1-30 Days | 19,899.08 | 29,226.93 | 11,534.34 | 15,877.30 | 27,972.42 | 27,609.60 | 25,971.16 | | | |
| 31-60 Days | - | - | - | 16,574.65 | 14,654.18 | 21,243.38 | 17,213.18 | | | |
| 61-90 Days | - | - | - | 14,389.21 | - | - | - | | | |
| 91-120 Days | - | - | - | 16,566.15 | - | - | - | | | |
| 121-150 Days | - | - | - | - | - | - | - | | | |
| 151-180 Days | - | - | - | - | - | - | - | | | |
| 181+ Days | - | - | 13,936.41 | - | - | - | - | | | |

Delinquency Status (% of Current Balance)

| Current Portfolio Balance | - | - | - | 689,796.98 | 1,088,436.02 | 829,285.15 | 656,570.01 | 450,648.01 | 324,084.97 | 220,011.72 |
|---------------------------|---------|---------|--------|------------|--------------|------------|------------|------------|------------|------------|
| | Jun-16 | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 | | | |
| Current | 97.12% | 97.31% | 96.93% | 90.34% | 90.54% | 84.93% | 80.37% | | | |
| 1-30 Days | 2.88% | 2.69% | 1.39% | 2.42% | 6.21% | 8.52% | 11.80% | | | |
| 31-60 Days | 0.00% | 0.00% | 0.00% | 2.52% | 3.25% | 6.55% | 7.82% | | | |
| 61-90 Days | 0.00% | 0.00% | 0.00% | 2.19% | 0.00% | 0.00% | 0.00% | | | |
| 91-120 Days | 0.00% | 0.00% | 0.00% | 2.52% | 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% | 1.68% | 0.00% | 0.00% | 0.00% | 0.00% | | | |
| Current - 90 Days | 100.00% | 100.00% | 98.32% | 97.48% | 100.00% | 100.00% | 100.00% | | | |
| 91-180 Days | 0.00% | 0.00% | 0.00% | 2.52% | 0.00% | 0.00% | 0.00% | | | |



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

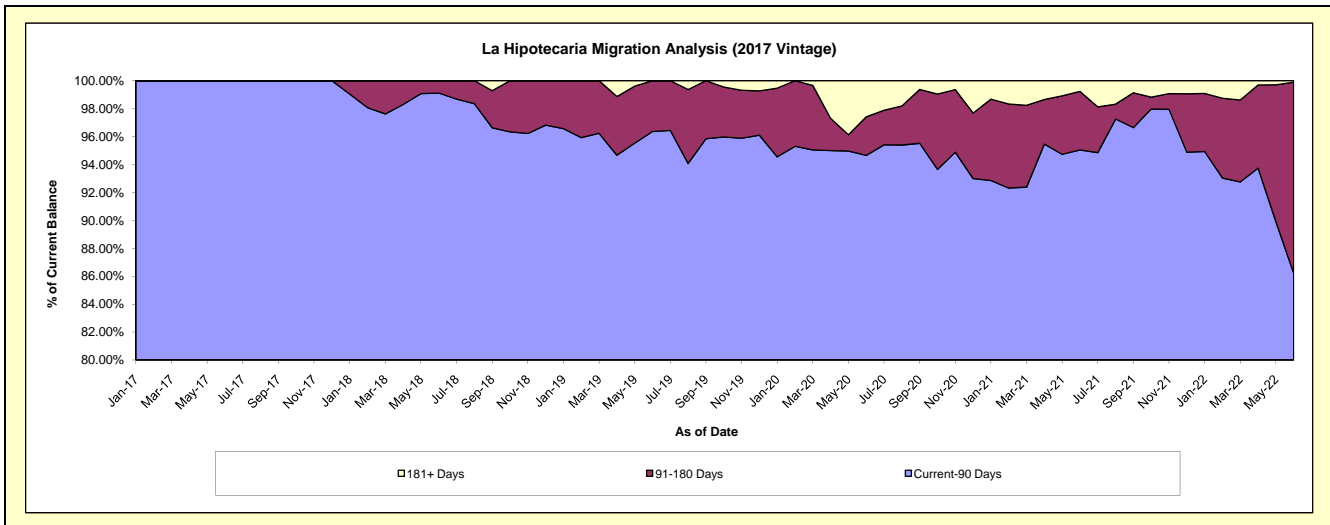
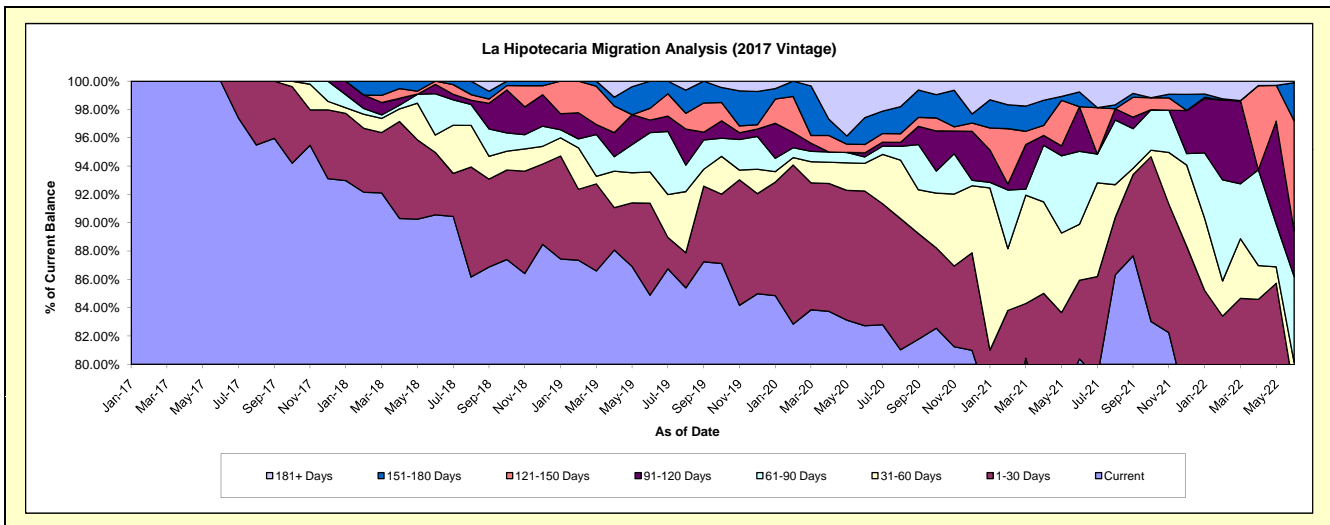
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2022

| Current Portfolio Balance | - | - | - | - | 1,045,749.35 | 1,774,308.12 | 1,181,132.33 | 800,300.11 | 601,137.48 | 365,274.44 |
|---------------------------|---|---|---|---|--------------|--------------|--------------|------------|------------|------------|
| | | | | | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | | | | | 1,045,749.35 | 1,606,760.24 | 1,002,631.70 | 662,079.35 | 483,218.97 | 246,478.76 |
| 1-30 Days | | | | | - | 78,205.10 | 76,677.49 | 76,133.68 | 33,414.29 | 38,714.34 |
| 31-60 Days | | | | | - | 21,905.60 | 26,074.89 | 15,639.45 | 23,748.03 | 7,594.91 |
| 61-90 Days | | | | | - | 51,756.38 | 32,786.11 | 3,644.23 | 30,999.59 | 22,106.70 |
| 91-120 Days | | | | | - | 11,599.29 | 10,522.14 | 2,195.12 | 18,935.21 | 11,852.60 |
| 121-150 Days | | | | | - | 4,081.51 | 9,830.06 | 4,804.66 | - | 28,283.31 |
| 151-180 Days | | | | | - | - | 22,609.94 | 15,122.10 | 6,211.26 | 9,861.77 |
| 181+ Days | | | | | - | - | - | 20,681.52 | 4,610.13 | 382.05 |

Delinquency Status (% of Current Balance)

| Current Portfolio Balance | - | - | - | - | 1,045,749.35 | 1,774,308.12 | 1,181,132.33 | 800,300.11 | 601,137.48 | 365,274.44 |
|---------------------------|---|---|---|---|--------------|--------------|--------------|------------|------------|------------|
| | | | | | Jun-17 | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | | | | | 100.00% | 90.56% | 84.89% | 82.73% | 80.38% | 67.48% |
| 1-30 Days | | | | | 0.00% | 4.41% | 6.49% | 9.51% | 5.56% | 10.60% |
| 31-60 Days | | | | | 0.00% | 1.23% | 2.21% | 1.95% | 3.95% | 2.08% |
| 61-90 Days | | | | | 0.00% | 2.92% | 2.78% | 0.46% | 5.16% | 6.05% |
| 91-120 Days | | | | | 0.00% | 0.65% | 0.89% | 0.27% | 3.15% | 3.24% |
| 121-150 Days | | | | | 0.00% | 0.23% | 0.83% | 0.60% | 0.00% | 7.74% |
| 151-180 Days | | | | | 0.00% | 0.00% | 1.91% | 1.89% | 1.03% | 2.70% |
| 181+ Days | | | | | 0.00% | 0.00% | 0.00% | 2.58% | 0.77% | 0.10% |
| Current - 90 Days | | | | | 100.00% | 99.12% | 96.36% | 94.65% | 95.05% | 86.21% |
| 91-180 Days | | | | | 0.00% | 0.88% | 3.64% | 2.76% | 4.18% | 13.69% |



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

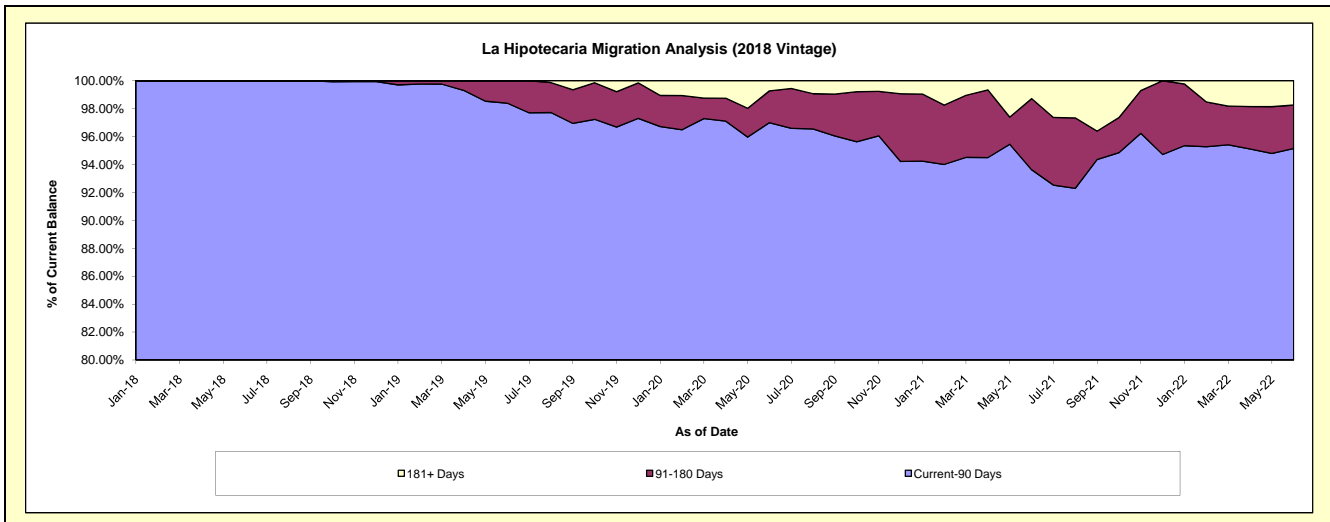
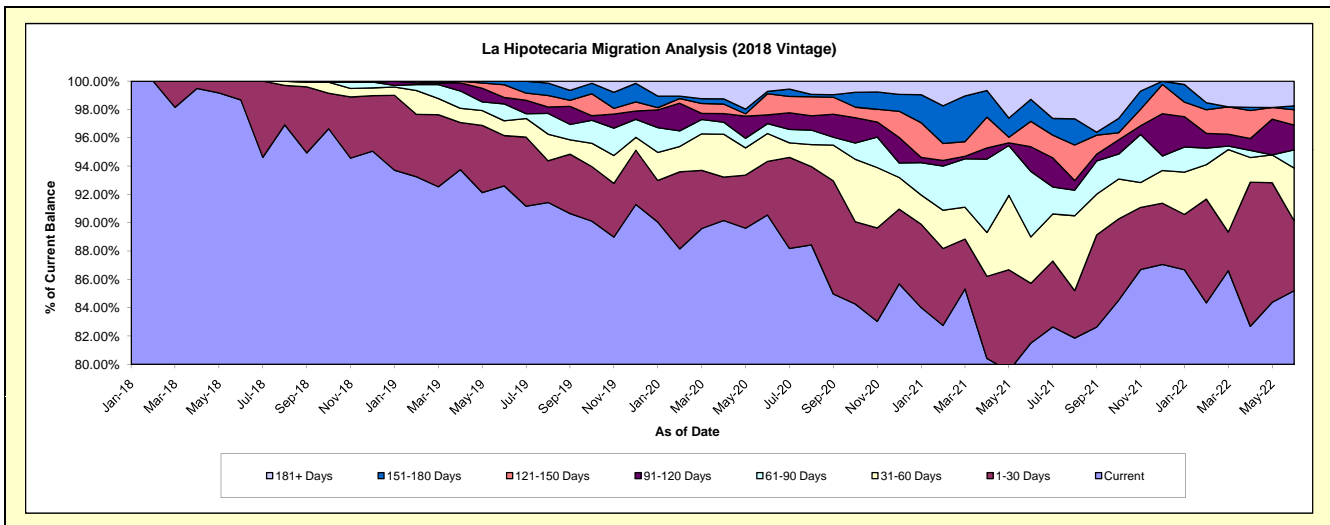
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2022

| Current Portfolio Balance | - | - | - | - | - | 1,585,895.55 | 3,905,006.00 | 2,873,385.54 | 2,270,913.49 | 1,650,993.57 |
|---------------------------|---|---|---|---|---|--------------|--------------|--------------|--------------|--------------|
| | | | | | | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | | | | | | 1,564,794.33 | 3,616,314.29 | 2,601,878.07 | 1,850,762.89 | 1,406,625.18 |
| 1-30 Days | | | | | | 21,101.22 | 138,693.88 | 108,747.96 | 95,950.75 | 81,403.70 |
| 31-60 Days | | | | | | - | 40,760.20 | 56,510.50 | 74,398.99 | 61,739.08 |
| 61-90 Days | | | | | | - | 46,558.29 | 19,937.09 | 105,100.00 | 21,042.73 |
| 91-120 Days | | | | | | - | 17,677.04 | 17,797.70 | 39,517.13 | 29,030.46 |
| 121-150 Days | | | | | | - | 35,106.31 | 42,900.61 | 40,737.40 | 17,924.22 |
| 151-180 Days | | | | | | - | 9,895.99 | 4,832.79 | 35,330.81 | 4,481.52 |
| 181+ Days | | | | | | - | - | 20,780.82 | 29,115.52 | 28,746.68 |

Delinquency Status (% of Current Balance)

| Current Portfolio Balance | - | - | - | - | - | 1,585,895.55 | 3,905,006.00 | 2,873,385.54 | 2,270,913.49 | 1,650,993.57 |
|---------------------------|---|---|---|---|---|--------------|--------------|--------------|--------------|--------------|
| | | | | | | Jun-18 | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | | | | | | 98.67% | 92.61% | 90.55% | 81.50% | 85.20% |
| 1-30 Days | | | | | | 1.33% | 3.55% | 3.78% | 4.23% | 4.93% |
| 31-60 Days | | | | | | 0.00% | 1.04% | 1.97% | 3.28% | 3.74% |
| 61-90 Days | | | | | | 0.00% | 1.19% | 0.69% | 4.63% | 1.27% |
| 91-120 Days | | | | | | 0.00% | 0.45% | 0.62% | 1.74% | 1.76% |
| 121-150 Days | | | | | | 0.00% | 0.90% | 1.49% | 1.79% | 1.09% |
| 151-180 Days | | | | | | 0.00% | 0.25% | 0.17% | 1.56% | 0.27% |
| 181+ Days | | | | | | 0.00% | 0.00% | 0.72% | 1.28% | 1.74% |
| Current - 90 Days | | | | | | 100.00% | 98.39% | 97.00% | 93.63% | 95.14% |
| 91-180 Days | | | | | | 0.00% | 1.61% | 2.28% | 5.09% | 3.12% |



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

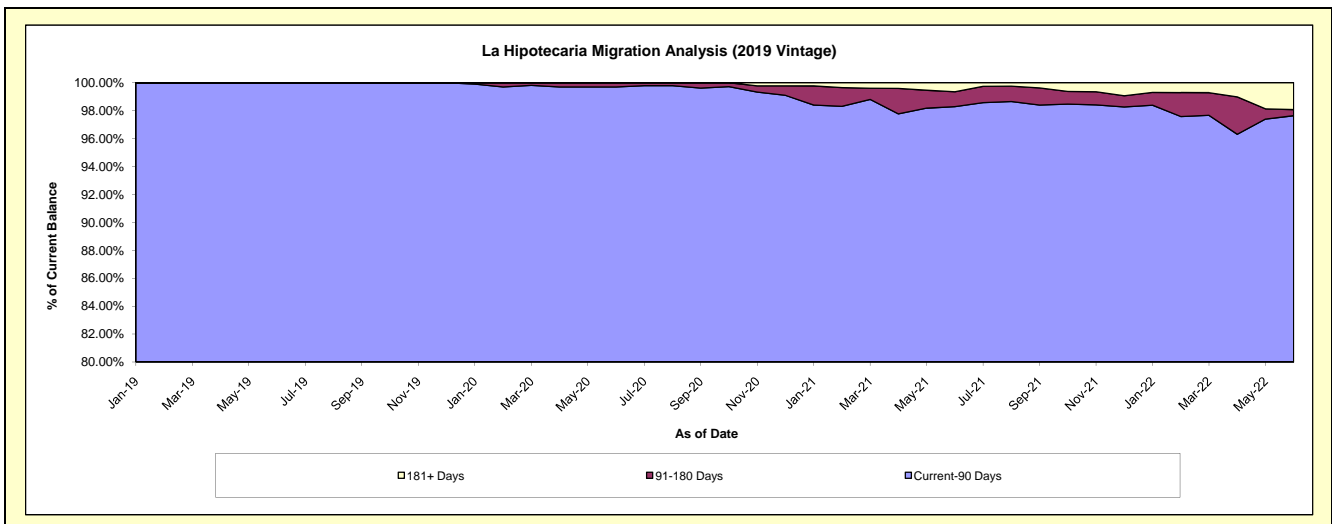
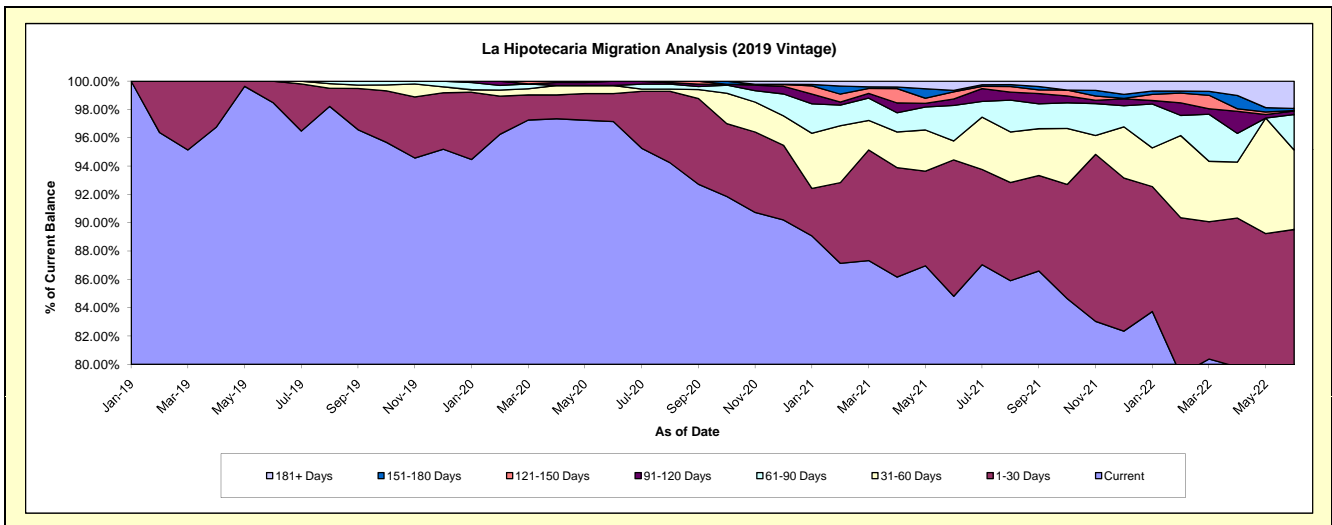
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2022

| Current Portfolio Balance | - | - | - | - | - | - | - | 2,818,680.04 | 5,030,282.65 | 3,979,434.04 | 2,953,024.50 |
|---------------------------|---|---|---|---|---|---|---|--------------|--------------|--------------|--------------|
| | | | | | | | | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | | | | | | | | 2,776,081.24 | 4,886,691.93 | 3,374,848.73 | 2,259,770.38 |
| 1-30 Days | | | | | | | | 42,598.80 | 99,564.11 | 383,279.83 | 383,950.05 |
| 31-60 Days | | | | | | | | - | 28,672.28 | 53,250.93 | 165,666.99 |
| 61-90 Days | | | | | | | | - | - | 100,007.77 | 73,949.09 |
| 91-120 Days | | | | | | | | - | 15,354.33 | 17,832.60 | 7,339.28 |
| 121-150 Days | | | | | | | | - | - | 20,157.48 | 1,167.89 |
| 151-180 Days | | | | | | | | - | - | 4,183.41 | 4,335.93 |
| 181+ Days | | | | | | | | - | - | 25,873.29 | 56,844.89 |

Delinquency Status (% of Current Balance)

| Current Portfolio Balance | - | - | - | - | - | - | - | 2,818,680.04 | 5,030,282.65 | 3,979,434.04 | 2,953,024.50 |
|---------------------------|---|---|---|---|---|---|---|--------------|--------------|--------------|--------------|
| | | | | | | | | Jun-19 | Jun-20 | Jun-21 | Jun-22 |
| Current | | | | | | | | 98.49% | 97.15% | 84.81% | 76.52% |
| 1-30 Days | | | | | | | | 1.51% | 1.98% | 9.63% | 13.00% |
| 31-60 Days | | | | | | | | 0.00% | 0.57% | 1.34% | 5.61% |
| 61-90 Days | | | | | | | | 0.00% | 0.00% | 2.51% | 2.50% |
| 91-120 Days | | | | | | | | 0.00% | 0.31% | 0.45% | 0.25% |
| 121-150 Days | | | | | | | | 0.00% | 0.00% | 0.51% | 0.04% |
| 151-180 Days | | | | | | | | 0.00% | 0.00% | 0.11% | 0.15% |
| 181+ Days | | | | | | | | 0.00% | 0.00% | 0.65% | 1.92% |
| Current - 90 Days | | | | | | | | 100.00% | 99.69% | 98.29% | 97.64% |
| 91-180 Days | | | | | | | | 0.00% | 0.31% | 1.06% | 0.43% |



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

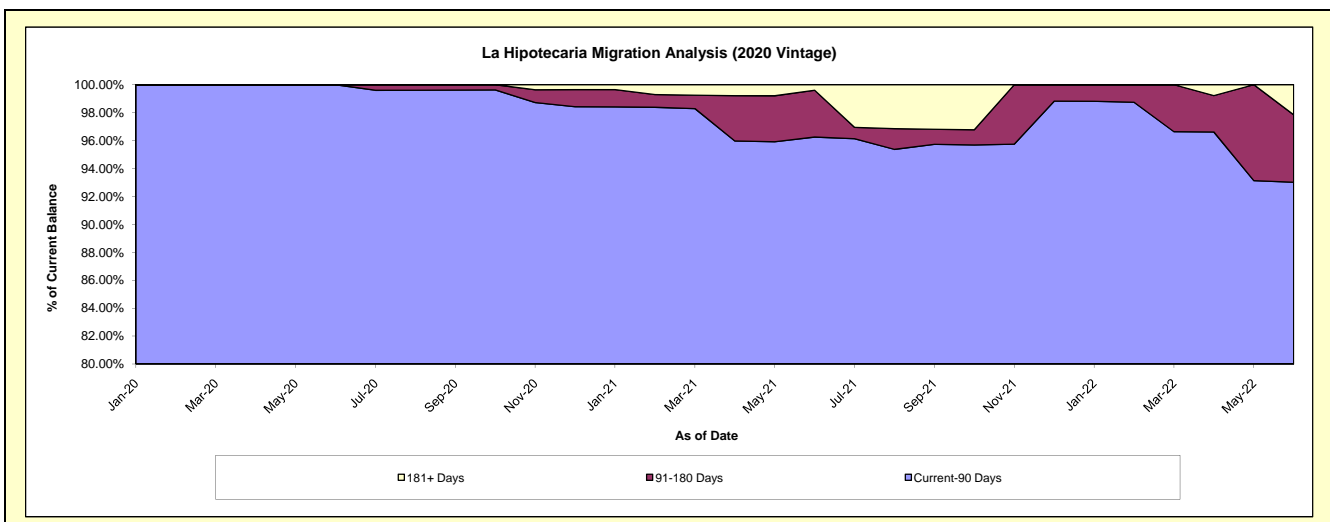
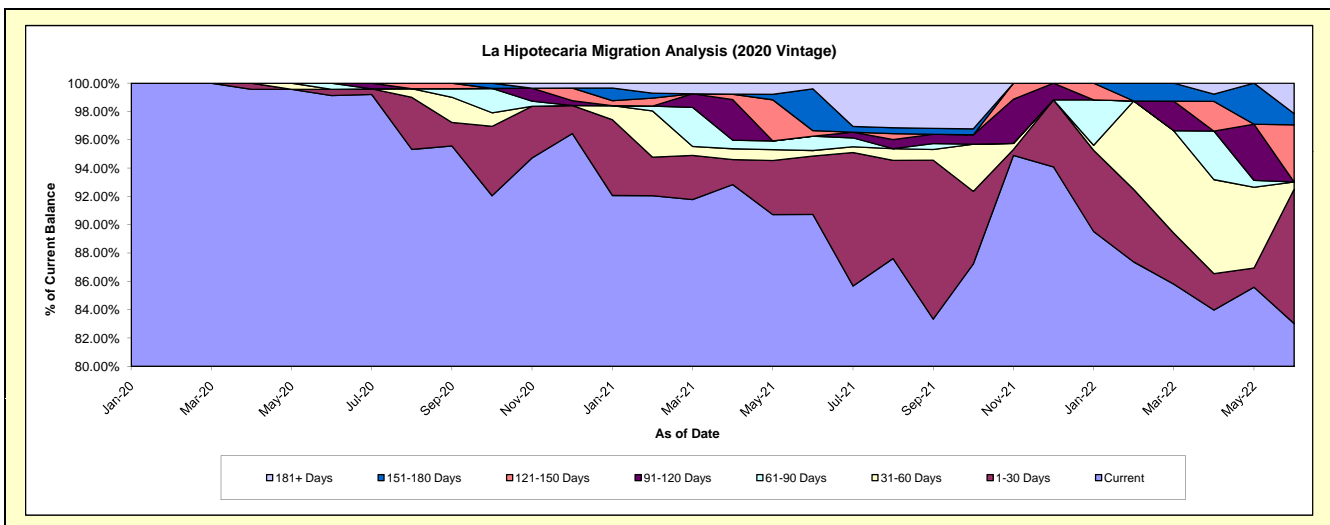
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2022

| Current Portfolio Balance | - | - | - | - | - | - | - | - | - | 1,138,907.59 | 1,239,814.77 | 934,619.71 |
|---------------------------|---|---|---|---|---|---|---|---|---|--------------|--------------|------------|
| | | | | | | | | | | Jun-20 | Jun-21 | Jun-22 |
| Current | | | | | | | | | | 1,128,934.11 | 1,124,846.77 | 775,993.80 |
| 1-30 Days | | | | | | | | | | 4,973.48 | 51,110.57 | 88,776.92 |
| 31-60 Days | | | | | | | | | | - | 4,870.51 | 4,603.96 |
| 61-90 Days | | | | | | | | | | 5,000.00 | 12,551.99 | - |
| 91-120 Days | | | | | | | | | | - | - | - |
| 121-150 Days | | | | | | | | | | - | 4,848.70 | 37,721.35 |
| 151-180 Days | | | | | | | | | | - | 36,619.54 | 7,402.05 |
| 181+ Days | | | | | | | | | | - | 4,966.69 | 20,121.63 |

Delinquency Status (% of Current Balance)

| Current Portfolio Balance | - | - | - | - | - | - | - | - | - | 1,138,907.59 | 1,239,814.77 | 934,619.71 |
|---------------------------|---|---|---|---|---|---|---|---|---|--------------|--------------|------------|
| | | | | | | | | | | Jun-20 | Jun-21 | Jun-22 |
| Current | | | | | | | | | | 99.12% | 90.73% | 83.03% |
| 1-30 Days | | | | | | | | | | 0.44% | 4.12% | 9.50% |
| 31-60 Days | | | | | | | | | | 0.00% | 0.39% | 0.49% |
| 61-90 Days | | | | | | | | | | 0.44% | 1.01% | 0.00% |
| 91-120 Days | | | | | | | | | | 0.00% | 0.00% | 0.00% |
| 121-150 Days | | | | | | | | | | 0.00% | 0.39% | 4.04% |
| 151-180 Days | | | | | | | | | | 0.00% | 2.95% | 0.79% |
| 181+ Days | | | | | | | | | | 0.00% | 0.40% | 2.15% |
| Current - 90 Days | | | | | | | | | | 100.00% | 96.25% | 93.02% |
| 91-180 Days | | | | | | | | | | 0.00% | 3.34% | 4.83% |



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

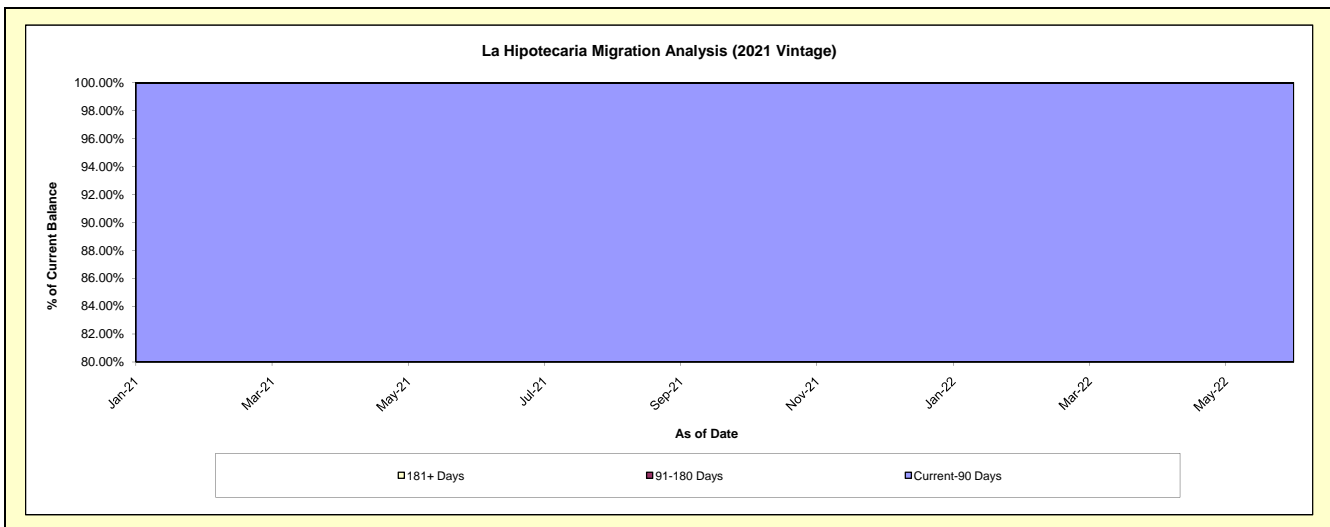
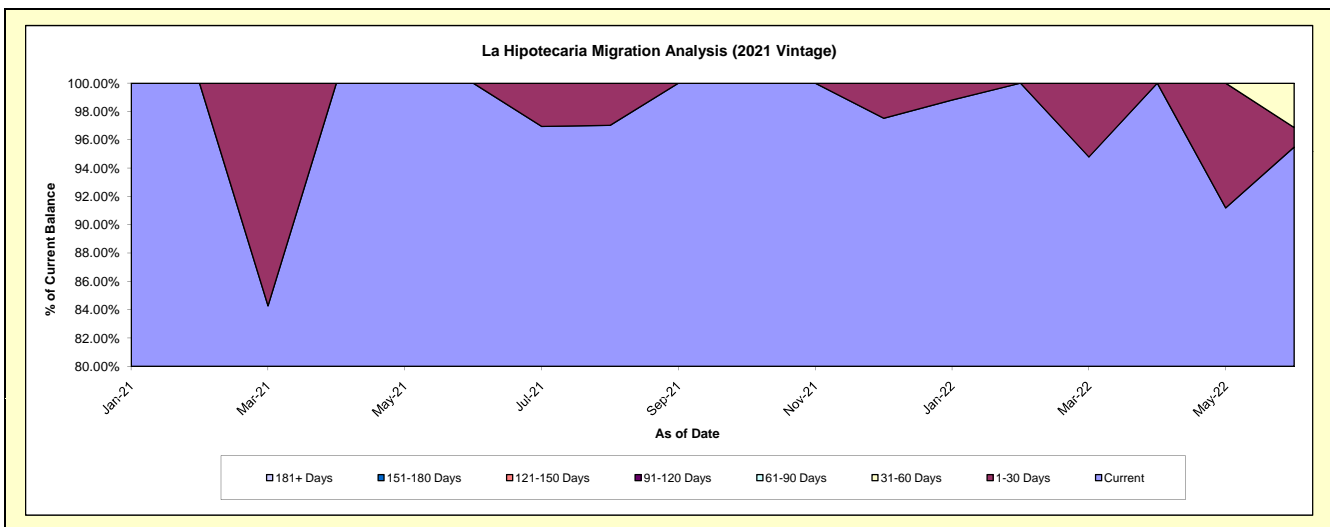
Delinquency Status (\$ of Current Balance)

Data Cutoff: 6/30/2022

| Current Portfolio Balance | | | | | | | | | | 452,991.56 | 530,867.13 |
|---------------------------|--|--|--|--|--|--|--|--|--|------------|------------|
| | | | | | | | | | | Jun-21 | Jun-22 |
| Current | | | | | | | | | | 452,991.56 | 506,880.51 |
| 1-30 Days | | | | | | | | | | - | 7,376.20 |
| 31-60 Days | | | | | | | | | | - | 16,610.42 |
| 61-90 Days | | | | | | | | | | - | - |
| 91-120 Days | | | | | | | | | | - | - |
| 121-150 Days | | | | | | | | | | - | - |
| 151-180 Days | | | | | | | | | | - | - |
| 181+ Days | | | | | | | | | | - | - |

Delinquency Status (% of Current Balance)

| Current Portfolio Balance | | | | | | | | | | 452,991.56 | 530,867.13 |
|---------------------------|--|--|--|--|--|--|--|--|--|------------|------------|
| | | | | | | | | | | Jun-21 | Jun-22 |
| Current | | | | | | | | | | 100.00% | 95.48% |
| 1-30 Days | | | | | | | | | | 0.00% | 1.39% |
| 31-60 Days | | | | | | | | | | 0.00% | 3.13% |
| 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: 6/30/2022

| | | | | | | | | | | | |
|----------------------------------|--|--|--|--|--|--|--|--|--|--|---------------|
| Current Portfolio Balance | | | | | | | | | | | 154,639.96 |
| | | | | | | | | | | | Jun-22 |
| Current | | | | | | | | | | | 142,164.96 |
| 1-30 Days | | | | | | | | | | | - |
| 31-60 Days | | | | | | | | | | | 12,475.00 |
| 61-90 Days | | | | | | | | | | | - |
| 91-120 Days | | | | | | | | | | | - |
| 121-150 Days | | | | | | | | | | | - |
| 151-180 Days | | | | | | | | | | | - |
| 181+ Days | | | | | | | | | | | - |

Delinquency Status (% of Current Balance)

| | | | | | | | | | | | |
|----------------------------------|--|--|--|--|--|--|--|--|--|--|---------------|
| Current Portfolio Balance | | | | | | | | | | | 154,639.96 |
| | | | | | | | | | | | Jun-22 |
| Current | | | | | | | | | | | 91.93% |
| 1-30 Days | | | | | | | | | | | 0.00% |
| 31-60 Days | | | | | | | | | | | 8.07% |
| 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% |

