Historical Performance Reports
(Reportes de Desempeño Histórico)

El Salvador - Personal Loans
(El Salvador - Préstamos Personales)

Cutoff Date: August, 2026

Section 1 (English Reports/*Reportes en Inglés*)

Deemed Defaults

Prepayments

Section 2 (Reportes en Español/*Spanish Reports*)

Préstamos bajo la Categoría de Incumplidos

Cancelaciones Anticipadas

Section 1

(English Reports/*Reportes en Inglés*)

Deemed Defaults Vintage Analysis - El Salvador Personal Loans

Cutoff Date: August, 2026

An analysis of loan characteristics and historical payment data was used to compile this deemed defaults vintage analysis. Delinquency of one hundred and eighty (180) days was used as the criteria to establish a deemed default. In each case, the performance of annual vintages was analyzed, as well as overall performance across all vintages.

Overview

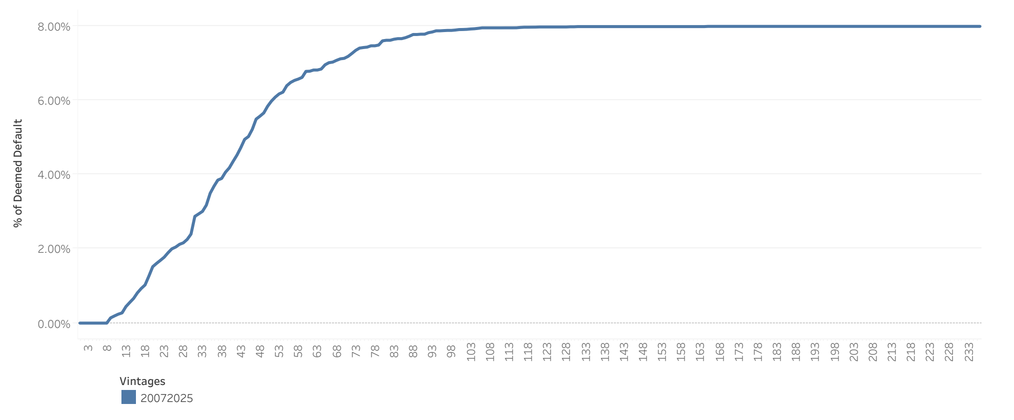
Analysis were drawn from the entire portfolio of La Hipotecaria in El Salvador. The cumulative percentage of deemed defaults of each vintage is reported for each period from loan´s original disbursement date and only considers vintages of twenty years or less. Data points in the graph and table are displayed if there are more than 50 loans in the respective vintage.

Deemed Defaults Results Summary

	El Salvador
	Personal
First Vintage	2007
Last Vintage	2025
Total Periods	236
Total of Loans	3,631
Total Disbursements	37,546,993
Cumulative Deemed Defaults	7.98%

Deemed Default **El Salvador - Personal Loans** Cutoff date: **August, 2026**

Note: Vintages with fewer than 50 loans are not presented, however, the line showing all vingages includes all loans from all vingates, regardless of the quantity in each vintage.



Deemed Default **El Salvador - Personal Loans** Cutoff date: **August, 2026**

Note: Vintages with fewer than 50 loans are not presented, however, the line showing all vingages includes all loans from all vingates, regardless of the quantity in each vintage.

	20072025
1	0.00%
2	0.00%
3	0.00%
4	0.00%
5	0.00%
6	0.00%
7	0.00%
8	0.00%
9	0.14%
10	0.19%
11	0.24%
12	0.27%
13	0.44%
14	0.56%
15	0.66%
16	0.81%
17	0.93%
18	1.03%
19	1.26%
20	1.52%
21	1.61%
22	1.69%
23	1.77%
24	1.89%
25	2.00%
26	2.05%
27	2.12%
28	2.16%
29	2.25%
30	2.39%
31	2.87%
32	2.94%
33	3.01%
34	3.17%
35	3.49%
36	3.68%
37	3.85%
38	3.89%
39	4.06%
40	4.18%
41	4.35%
42	4.52%
43	4.72%
44	4.94%
45	5.02%
46	5.21%
47	5.49%
48	5.57%
49	5.65%
50	5.83%
51	5.97%
52	6.08%
53	6.17%
54	6.21%
55	6.39%
56	6.47%
57	6.53%
58	6.56%
59	6.61%
60	6.77%
61	6.78%
62	6.81%
63	6.81%
64	6.83%
65	6.95%
66	7.01%
67	7.02%
68	7.07%
69	7.11%
70	7.12%
71	7.17%
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92	7.81%
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99	7.88%
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226	7.98%
227	7.98%
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230	7.98%
231	7.98%
232	7.98%
233	7.98%
234	7.98%
235	7.98%
236	7.98%

Prepayment Vintage Analysis - El Salvador Personal Loans

Cutoff Date: August, 2026

An analysis of loan characteristics and historical payment data was used to compile this prepayment vintage analysis. Prepaid loans are those that were cancelled in-full prior to their originally programmed maturity date.

Overview

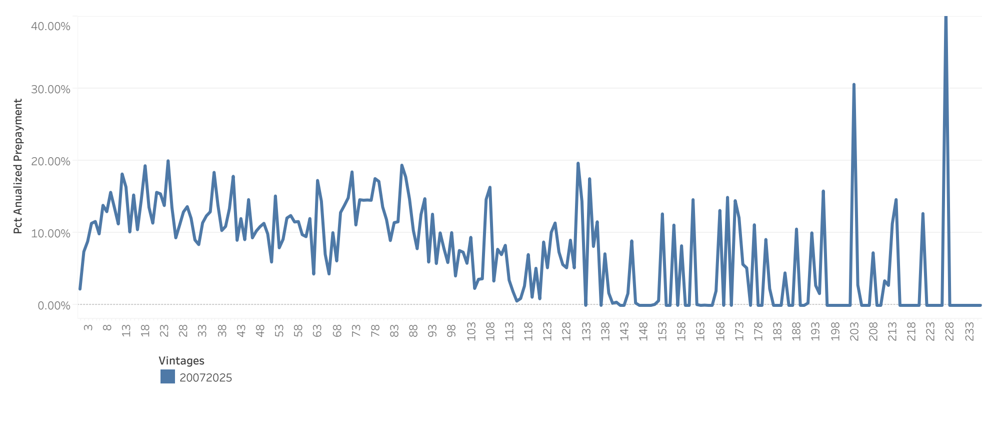
Analysis were drawn from the entire portfolio of La Hipotecaria in El Salvador. The report presents the percentage of prepayments in each period as counted from the number of completed months from the original disbursement date and only considers vintages of twenty years or less. Data points in the graph and table are displayed if there are more than 50 loans in the respective vintage.

Prepayment Results Summary

	El Salvador
	Personal
First Vintage	2007
Last Vintage	2025
Total Periods	236
Number of Loans	3,631
Total Disbursements	37,546,993
Total Prepayments	21,357,641
Total Loans Prepaied	3,413

Prepayment **El Salvador - Personal Loans** Cutoff date: **August, 2026**

Note: Vintages with fewer than 50 loans are not presented, however, the line showing all vingages includes all loans from all vingates, regardless of the quantity in each vintage.



Prepayment **El Salvador - Personal Loans** Cutoff date: **August, 2026**

Note: Vintages with fewer than 50 loans are not presented, however, the line showing all vingages includes all loans from all vingates, regardless of the quantity in each vintage.

	20072025
1	2.26%
2	7.43%
3	8.86%
4	11.36%
5	11.62%
6	9.90%
7	13.85%
8	12.98%
9	15.65%
10	13.51%
11	11.28%
12	18.20%
13	16.39%
14	10.17%
15	15.29%
16	10.48%
17	14.64%
18	19.34%
19	13.59%
20	11.39%
21	15.65%
22	15.45%
23	13.83%
24	20.02%
25	13.55%
26	9.35%
27	11.11%
28	12.94%
29	13.67%
30	12.05%
31	9.06%
32	8.42%
33	11.43%
34	12.40%
35	12.95%
36	18.42%
37	13.89%
38	10.37%
39	10.93%
40	13.39%
41	17.88%
42	9.01%
43	12.02%
44	9.10%
45	14.65%
46	9.35%
47	10.28%
48	10.91%
49	11.36%
50	9.88%
51	6.00%
52	15.15%
53	7.97%
54	9.15%
55	12.09%
56	12.44%
57	11.55%
58	11.61%
59	9.79%
60	9.52%
61	12.03%
62	4.34%
63	17.30%
64	14.43%
65	7.08%
66	4.35%
67	10.07%
68	6.15%
69	12.85%
70	13.84%
71	14.89%
72	18.48%
73	11.14%
74	14.63%
75	14.56%
76	14.59%
77	14.56%
78	17.56%
79	17.17%
80	13.62%
81	11.87%
82	8.98%
83	11.46%
84	11.57%
85	19.42%
86	17.79%
87	14.72%
88	10.38%
89	7.85%
90	12.58%
91	14.78%
92	6.00%
93	12.62%
94	5.80%
95	10.04%
96	7.85%
97	5.93%
98	10.08%
99	4.07%
100	7.60%
101	7.36%
102	5.83%
103	9.42%
104	2.34%
105	3.61%
106	3.68%
107	14.67%
108	16.36%
109	3.37%
110	7.76%
111	7.03%
112	8.31%
113	3.49%
114	1.93%
115	0.59%
116	0.95%
117	2.68%
118	7.04%
119	1.13%
120	5.14%
121	0.91%
122	8.77%
123	5.21%
124	10.12%
125	11.40%
126	7.39%
127	5.65%
128	5.20%
129	9.03%
130	5.19%
131	19.69%
132	14.41%
133	0.00%
134	17.54%
135	8.16%
136	11.57%
137	0.00%
138	7.14%
139	1.71%
140	0.29%
141	0.44%
142	0.00%
143	0.00%
144	1.64%
145	8.93%
146	0.33%
147	0.00%
148	0.00%
149	0.00%
150	0.00%
151	0.13%
152	0.64%
153	12.66%
154	0.00%
155	0.00%
156	11.12%
157	0.00%
158	8.25%
159	0.00%
160	0.00%
161	14.64%
162	0.11%
163	0.00%
164	0.03%
165	0.00%
166	0.00%
167	1.99%
168	13.14%
169	0.00%
170	14.95%
171	0.00%
172	14.50%
173	12.13%
174	5.68%
175	5.18%
176	0.00%
177	11.16%
178	0.00%
179	0.00%
180	9.12%
181	2.30%
182	0.00%
183	0.00%
184	0.00%
185	4.49%
186	0.00%
187	0.00%
188	10.56%
189	0.00%
190	0.00%
191	0.32%
192	10.04%
193	2.75%
194	1.63%
195	15.84%
196	0.00%
197	0.00%
198	0.00%
199	0.00%
200	0.00%
201	0.00%
202	0.00%
203	30.61%
204	2.82%
205	0.00%
206	0.00%
207	0.00%
208	7.28%
209	0.00%
210	0.00%
211	3.40%
212	2.77%
213	11.29%
214	14.65%
215	0.00%
216	0.00%
217	0.00%
218	0.00%
219	0.00%
220	0.00%
221	12.71%
222	0.00%
223	0.00%
224	0.00%
225	0.00%
226	0.00%
227	41.17%
228	0.00%
229	0.00%
230	0.00%
231	0.00%
232	0.00%
233	0.00%
234	0.00%
235	0.00%
236	0.00%

Section 2

(Reportes en Español/*Spanish Reports*)

Análisis bajo la Categoría de Incumplidos - El Salvador Préstamos Personales

Fecha Corte: August, 2026

Para el presente informe de cosechas de préstamos bajo la categoría de incumplidos, se llevó a cabo un analsis de las caracteristicas de cada préstamo y su comportamiento histórico de pago. Es importante aclarar que, para considerar un préstamo como incumplido, se definió una morosidad de ciento ochenta (180) dias.

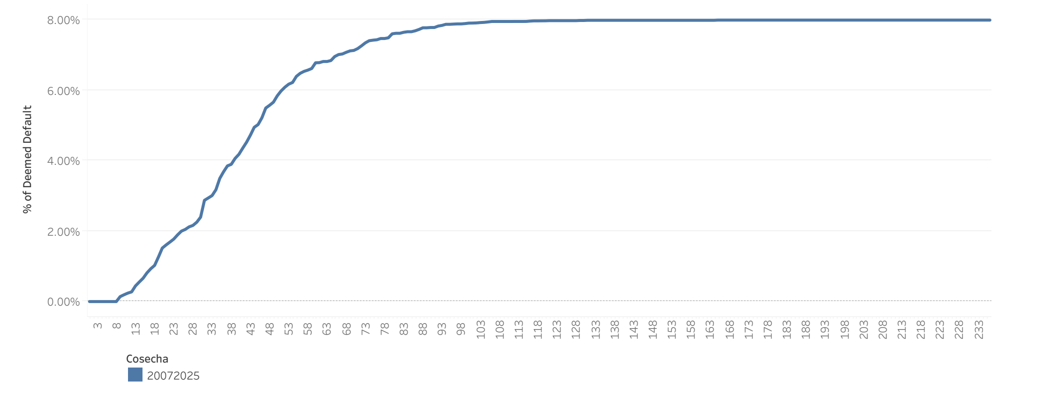
Introducción

Para este informe se realizó un análisis de toda la cartera de La Hipotecaria en El Salvador. El porcentaje acumulado de los préstamos bajo la categoría de incumplidos para cada cosecha, es presentado por cada periodo desde su fecha original de desembolso y solo considera cosechas de veinte (20) años o menos. En la gráfica y tabla solo se muestran cosechas que, al momento de la generación del informe, tenían al menos 50 préstamos.

Información General de Préstamos bajo la Categoría de Incumplidos

	El Salvador
	Personales
Primera Cosecha	2007
Última Cosecha	2025
Periodos Totales	236
Préstamos Desembolsados	3,631
Total Desembolsado	37,546,993
Acumulado de Préstamos Categoría Incumplidos	7.98%

Préstamos bajo la categoría de Incumplidos, **El Salvador - Personales** Fecha Corte: **August, 2026**
Nota: Cosechas con menos de 50 préstamos fueron excluidos, sin embargo, la línea que muestra todas las cosechas incluye todos los préstamos de todas las cosechas a pesar de la cantidad de préstamos.



Préstamos bajo la categoría de Incumplidos, **El Salvador - Personales** Fecha Corte: **August, 2026**
Nota: Cosechas con menos de 50 préstamos fueron excluidos, sin embargo, la línea que muestra todas las cosechas incluye todos los préstamos de todas las cosechas a pesar de la cantidad de préstamos.

	20072025
1	0.00%
2	0.00%
3	0.00%
4	0.00%
5	0.00%
6	0.00%
7	0.00%
8	0.00%
9	0.14%
10	0.19%
11	0.24%
12	0.27%
13	0.44%
14	0.56%
15	0.66%
16	0.81%
17	0.93%
18	1.03%
19	1.26%
20	1.52%
21	1.61%
22	1.69%
23	1.77%
24	1.89%
25	2.00%
26	2.05%
27	2.12%
28	2.16%
29	2.25%
30	2.39%
31	2.87%
32	2.94%
33	3.01%
34	3.17%
35	3.49%
36	3.68%
37	3.85%
38	3.89%
39	4.06%
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41	4.35%
42	4.52%
43	4.72%
44	4.94%
45	5.02%
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50	5.83%
51	5.97%
52	6.08%
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57	6.53%
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62	6.81%
63	6.81%
64	6.83%
65	6.95%
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67	7.02%
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93	7.83%
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232	7.98%
233	7.98%
234	7.98%
235	7.98%
236	7.98%

Análisis de Cancelaciones Anticipadas - El Salvador Préstamos Personales

Fecha de Corte: August, 2026

Para el presente informe de cancelaciones anticipadas por cosechas, se llevó a cabo un analsis de las caracteristicas de cada préstamo y su comportamiento histórico de pago. Los préstamos cancelados antipadamente, son aquellos que fueron cancelados completamente antes de la fecha de vencimiento originalmente pactada.

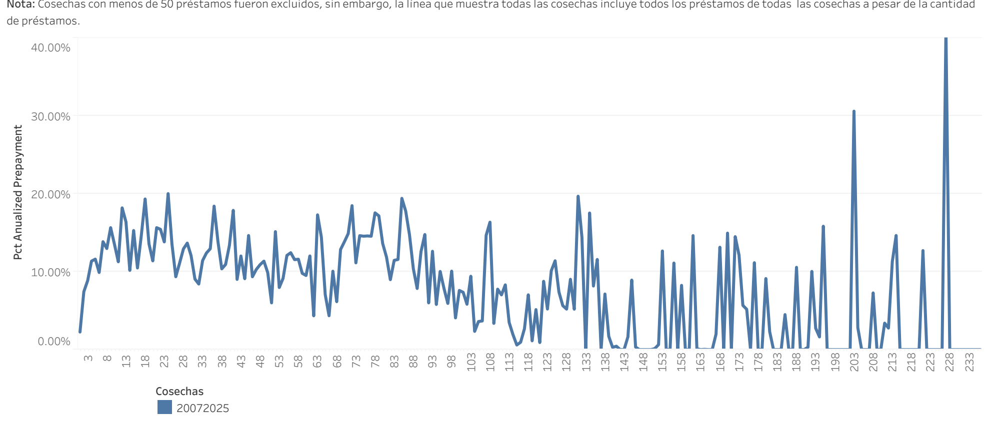
Introducción

Para este informe se realizó un análisis de toda la cartera de La Hipotecaria en El Salvador. En este informe se presenta, el porcentaje de cancelaciones anticipadas, contados desde el número de meses desde su desembolso original y solo considera cosechas de veinte (20) años o menos. En la gráfica y la tabla solo se muestran cosechas que, al momento de la generación del informe, tenían al menos 50 préstamos.

Información General Cancelaciones Anticipadas

	El Salvador
	Personales
Primera Cosecha	2007
Última Cosecha	2025
Periodos Totales	236
Prestamos Desembolsados	3,631
Total Desembolsado	37,546,993
Total Cancelaciones Anticpadas	21,357,641
Préstamos Cancelados Anticipadamente	3,413

Cancelaciones Anticipadas **El Salvador - Préstamos Personales** Fecha de Corte: **August, 2026**
Nota: Cosechas con menos de 50 préstamos fueron excluidos, sin embargo, la línea que muestra todas las cosechas incluye todos los préstamos de todas las cosechas a pesar de la cantidad de préstamos.



Cancelaciones Anticipadas **El Salvador - Personales** Fecha de Corte: **August, 2026**
Nota: Cosechas con menos de 50 préstamos fueron excluidos, sin embargo, la línea que muestra todas las cosechas incluye todos los préstamos de todas las cosechas a pesar de la cantidad de préstamos.

	20072025
1	2.26%
2	7.43%
3	8.86%
4	11.36%
5	11.62%
6	9.90%
7	13.85%
8	12.98%
9	15.65%
10	13.51%
11	11.28%
12	18.20%
13	16.39%
14	10.17%
15	15.29%
16	10.48%
17	14.64%
18	19.34%
19	13.59%
20	11.39%
21	15.65%
22	15.45%
23	13.83%
24	20.02%
25	13.55%
26	9.35%
27	11.11%
28	12.94%
29	13.67%
30	12.05%
31	9.06%
32	8.42%
33	11.43%
34	12.40%
35	12.95%
36	18.42%
37	13.89%
38	10.37%
39	10.93%
40	13.39%
41	17.88%
42	9.01%
43	12.02%
44	9.10%
45	14.65%
46	9.35%
47	10.28%
48	10.91%
49	11.36%
50	9.88%
51	6.00%
52	15.15%
53	7.97%
54	9.15%
55	12.09%
56	12.44%
57	11.55%
58	11.61%
59	9.79%
60	9.52%
61	12.03%
62	4.34%
63	17.30%
64	14.43%
65	7.08%
66	4.35%
67	10.07%
68	6.15%
69	12.85%
70	13.84%
71	14.89%
72	18.48%
73	11.14%
74	14.63%
75	14.56%
76	14.59%
77	14.56%
78	17.56%
79	17.17%
80	13.62%
81	11.87%
82	8.98%
83	11.46%
84	11.57%
85	19.42%
86	17.79%
87	14.72%
88	10.38%
89	7.85%
90	12.58%
91	14.78%
92	6.00%
93	12.62%
94	5.80%
95	10.04%
96	7.85%
97	5.93%
98	10.08%
99	4.07%
100	7.60%
101	7.36%
102	5.83%
103	9.42%
104	2.34%
105	3.61%
106	3.68%
107	14.67%
108	16.36%
109	3.37%
110	7.76%
111	7.03%
112	8.31%
113	3.49%
114	1.93%
115	0.59%
116	0.95%
117	2.68%
118	7.04%
119	1.13%
120	5.14%
121	0.91%
122	8.77%
123	5.21%
124	10.12%
125	11.40%
126	7.39%
127	5.65%
128	5.20%
129	9.03%
130	5.19%
131	19.69%
132	14.41%
133	0.00%
134	17.54%
135	8.16%
136	11.57%
137	0.00%
138	7.14%
139	1.71%
140	0.29%
141	0.44%
142	0.00%
143	0.00%
144	1.64%
145	8.93%
146	0.33%
147	0.00%
148	0.00%
149	0.00%
150	0.00%
151	0.13%
152	0.64%
153	12.66%
154	0.00%
155	0.00%
156	11.12%
157	0.00%
158	8.25%
159	0.00%
160	0.00%
161	14.64%
162	0.11%
163	0.00%
164	0.03%
165	0.00%
166	0.00%
167	1.99%
168	13.14%
169	0.00%
170	14.95%
171	0.00%
172	14.50%
173	12.13%
174	5.68%
175	5.18%
176	0.00%
177	11.16%
178	0.00%
179	0.00%
180	9.12%
181	2.30%
182	0.00%
183	0.00%
184	0.00%
185	4.49%
186	0.00%
187	0.00%
188	10.56%
189	0.00%
190	0.00%
191	0.32%
192	10.04%
193	2.75%
194	1.63%
195	15.84%
196	0.00%
197	0.00%
198	0.00%
199	0.00%
200	0.00%
201	0.00%
202	0.00%
203	30.61%
204	2.82%
205	0.00%
206	0.00%
207	0.00%
208	7.28%
209	0.00%
210	0.00%
211	3.40%
212	2.77%
213	11.29%
214	14.65%
215	0.00%
216	0.00%
217	0.00%
218	0.00%
219	0.00%
220	0.00%
221	12.71%
222	0.00%
223	0.00%
224	0.00%
225	0.00%
226	0.00%
227	41.17%
228	0.00%
229	0.00%
230	0.00%
231	0.00%
232	0.00%
233	0.00%
234	0.00%
235	0.00%
236	0.00%