



[ENGLISH TRANSLATION FOR INFORMATION PURPOSES ONLY, IN THE EVENT OF ANY CONFLICT, THE SPANISH TEXT SHALL PREVAIL]

Report on FHipo's Portfolio Composition as of December 31st, 2019

FHipo presents the following summary of its portfolio as of the 4Q19. The securitized portfolio does not consolidate in FHipo's balance, however, it is consolidated within this report.

February 27th, 2020

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Summary of FHipo's Consolidated Portfolio Characteristics

FHipo - Consolidated Portfolio	4Q19	4Q18	Var. %
Total Balance (FHipo's Participation)	\$29,606 million ⁽¹⁾	\$31,533 million ⁽¹⁾	(6.11%)
Total Number of Loans	105,265	111,508	(5.60%)
Average co-participated loan balance by Mortgage Loan	\$281,255	\$282,787	(0.54%)
Loan-to-Value at Origination (LTV) ⁽²⁾	77.60%	77.20%	0.40%
Payment-to-Income (PTI) ⁽²⁾	24.27%	24.13%	0.14%
Current Portfolio ⁽¹⁾	96.08% (NPL = 3.92%)	98.57% (NPL = 1.43%)	(2.52%)
By Origination Program			
Infonavit Total (IT)			
Portfolio Balance IT (VSM ⁽³⁾ and Pesos)	\$12,711 million	\$13,847 million	(8.20%)
Portfolio Balance - IT VSM ⁽³⁾	\$6,335 million	\$7,124 million	(11.07%)
Average Interest Rate - IT VSM ⁽²⁾⁽³⁾	9.50% (Real)	9.51% (Real)	(0.14%)
Portfolio Balance - IT Pesos	\$6,376 million	\$6,723 million	(5.17%)
Average Interest Rate - IT Pesos	12.00% (Nominal)	12.00% (Nominal)	NA
Infonavit Más Crédito (IMC)			
Portfolio Balance IMC	\$13,913 million	\$14,811 million	(6.06%)
Average Interest Rate IMC ⁽²⁾	10.91% (Nominal)	10.84% (Nominal)	0.61%
Fovissste			
Portfolio Balance Fovissste ⁽³⁾	\$2,697 million	\$2,767 million	(2.53%)
Average Interest Rate ⁽²⁾⁽³⁾	5.36% (Real)	5.37% (Real)	(0.13%)
Smart Lending			
Portfolio Balance Smart Lending	\$285 million	\$109 million	161.84%
Average Interest Rate ⁽²⁾⁽⁴⁾	13.11%	13.07%	0.31%

Note: Consolidated figures consider Infonavit's portfolio, collection rights on Fovissste's and Smart Lending's portfolio (on and off balance).

(1) FHipo's principal outstanding portfolio balance, excluding accrued interest and indexation on loans denominated in times minimum wage (VSM).

(2) Weighted average by "Total Balance".

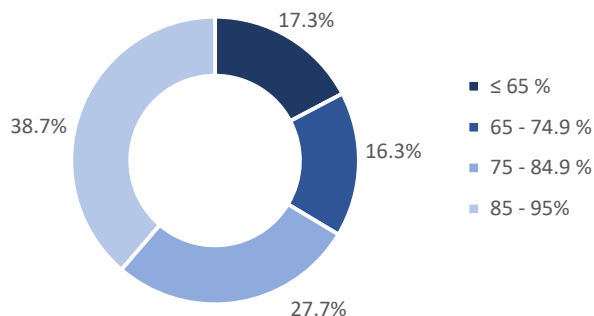
(3) VSM denominated loans are indexed to the lower between the increase in the minimum wage and the increase in the UMA.

(4) Net revenue paid to FHipo derived from Smart Lending's portfolio, excludes insurance/accessories, origination fee, and administration fee, expenses that are covered by Smart Lending through the revenue generated from the mortgages ("APR").

Consolidated Portfolio Characteristics

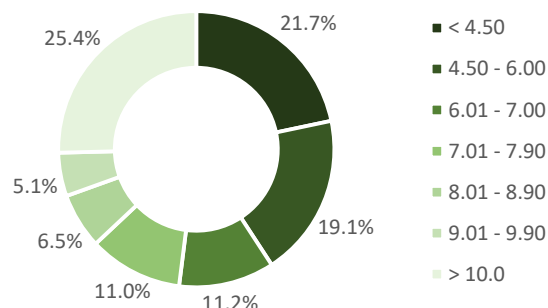
Distribution by Loan-to-Value (LTV) at loan origination date

(as % of total loans within consolidated portfolio)



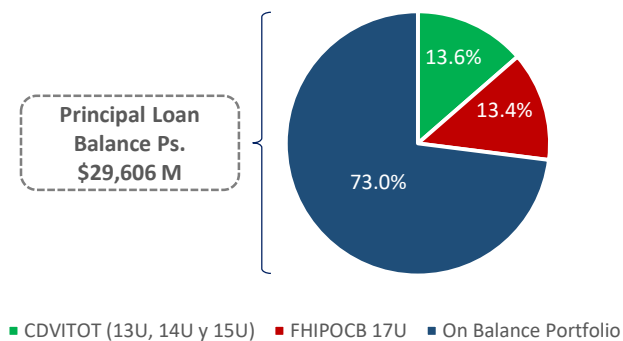
Distribution by borrower's salary in VSM at loan origination date

(as % of total loans within consolidated portfolio)



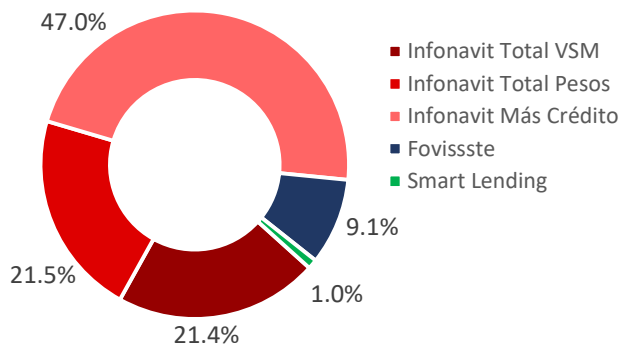
Distribution by Loan Balance (on and off balance)

(as % of total consolidated portfolio loan balance)



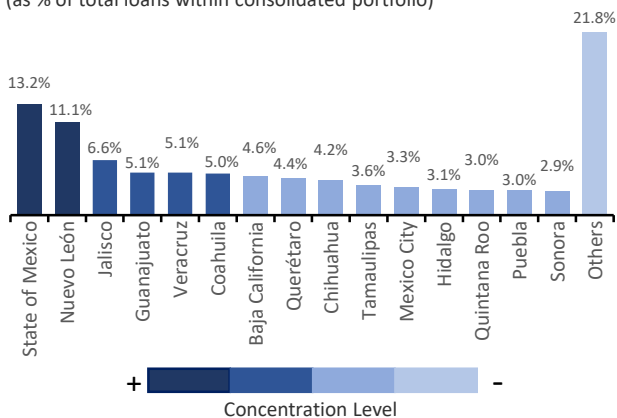
Distribution by origination program

(as % of total consolidated portfolio loan balance)



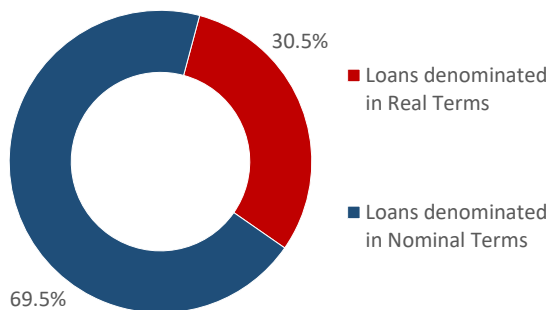
Geographic distribution of the portfolio

(as % of total loans within consolidated portfolio)



Distribution by Interest Rate (Real vs. Nominal)

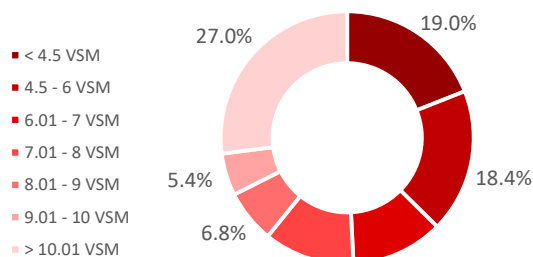
(as % of total consolidated portfolio loan balance)



Infonavit's Portfolio Characteristics (Infonavit Total and Infonavit Más Crédito)

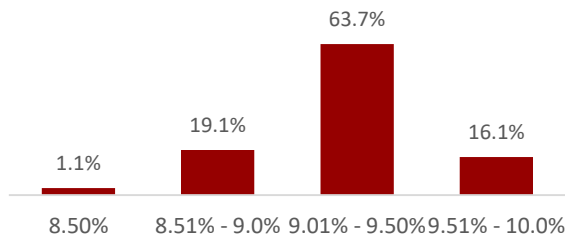
Distribution by borrower's salary in VSM at loan origination date

(as % of total loans within Infonavit's portfolio)



Distribution by interest rate in VSM ⁽¹⁾

(as % of total loans within Infonavit's VSM portfolio)

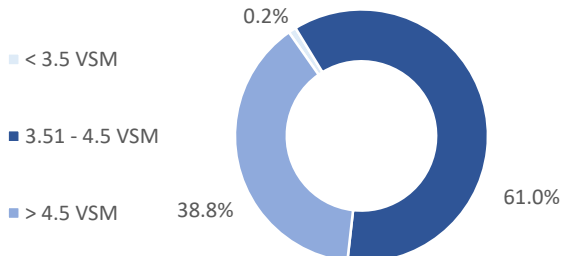


Infonavit Total Pesos = 12.00% nominal
Infonavit Más Crédito:
 Average Rate = 10.91% nominal
 Current Origination Rate = 11.90% nominal ⁽²⁾

Fovissste's Portfolio characteristics

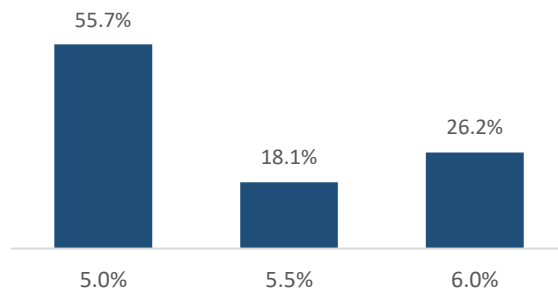
Distribution by borrower's salary in VSM at loan origination date

(as % of total loans within Fovissste's portfolio)



Distribution by interest rate in VSM ⁽¹⁾

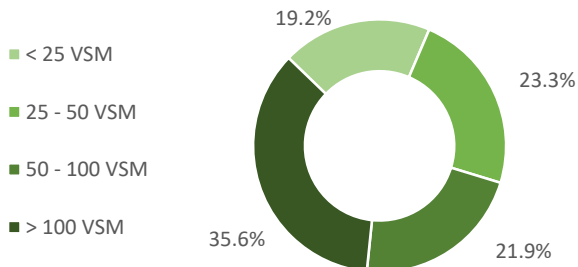
(as % of total loans within Fovissste's portfolio)



Smart Lending's Portfolio characteristics

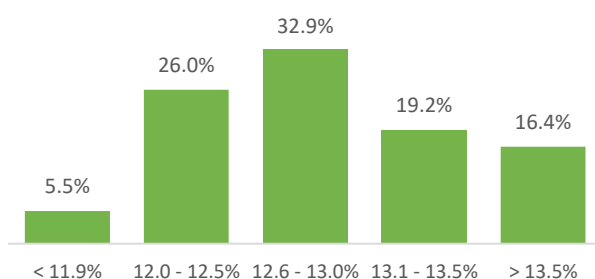
Distribution by borrower's salary at loan origination date on mortgage guarantee

(as % of total loans within Smart Lending's portfolio)



Distribution by APR of the mortgage guarantee

(as % of total loans within Smart Lending's portfolio)



(1) VSM denominated loans are indexed to the lower between the increase in the minimum wage and the increase in the UMA.

(2) Current origination rate, referring to the auction of the "Infonavit Más Crédito" program held on June 11th, 2019.

(3) APR before incurring in expenses such as insurance/accessories, origination fee and administration fee, which are covered by SL.

Stratification Analysis of Infonavit's Portfolio

(Infonavit's on and off balance portfolio)

By Loan Denomination							
Loan Denomination	Average Interest Rate	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Infonavit Total VSM (real rate)	9.50%	41,675	42.36%	\$ 6,334,957,229	23.79%	2,466,403	23.79%
Infonavit Total Pesos	12.00%	29,357	29.84%	\$ 6,375,660,098	23.95%	2,482,250	23.95%
Infonavit Mas Credito Pesos	10.91%	27,340	27.79%	\$ 13,913,624,712	52.26%	5,417,023	52.26%
Total		98,372	100.00%	\$ 26,624,242,039	100.00%	10,365,677	100.00%

By Worker's Salary							
Worker's Salary		Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
<=4.50 - 5 VSM		18,661	18.97%	\$ 3,276,205,668	12.31%	1,275,533	12.31%
5.01 - 6 VSM		18,150	18.45%	\$ 3,223,349,760	12.11%	1,254,954	12.11%
6.01 - 7 VSM		11,593	11.78%	\$ 1,736,181,014	6.52%	675,951	6.52%
7.01 - 8 VSM		11,417	11.61%	\$ 1,878,843,919	7.06%	731,495	7.06%
8.01 - 9 VSM		6,738	6.85%	\$ 1,499,934,137	5.63%	583,973	5.63%
9.01 - 10 VSM		5,297	5.38%	\$ 1,352,868,455	5.08%	526,715	5.08%
> 10.01 VSM		26,516	26.95%	\$ 13,656,859,086	51.29%	5,317,056	51.29%
Total		98,372	100.00%	\$ 26,624,242,039	100.00%	10,365,677	100.00%

By Interest Rate in VSM							
Interest Rate		Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
8.50%		458	1.10%	\$ 71,042,681	1.12%	27,659	1.12%
8.6% - 9.0%		7,981	19.15%	\$ 1,133,670,184	17.90%	441,374	17.90%
9.1% - 9.50%		26,546	63.70%	\$ 3,576,454,573	56.46%	1,392,429	56.46%
9.6% - 10.0%		6,690	16.05%	\$ 1,553,789,791	24.53%	604,941	24.53%
Total		41,675	100.00%	\$ 6,334,957,229	100.00%	2,466,403	100.00%

By Months Past Due							
		Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
0 months		88,431	89.89%	\$ 23,959,003,104	89.99%	9,328,014	89.99%
< 91 days		5,803	5.90%	\$ 1,551,596,848	5.83%	604,087	5.83%
≥ 91 days (W/out CDVITOT 13U y 14U)		2,962	3.01%	\$ 914,436,531	3.43%	356,020	3.43%
≥ 91 days (CDVITOT 13U y 14U)		1,176	1.20%	\$ 199,205,555	0.75%	77,557	0.75%
Total		98,372	100.00%	\$ 26,624,242,039	100.00%	10,365,677	100.00%

By Loan to Value (LTV)							
Loan to Value (LTV)		Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
<= 65%		16,390	16.66%	\$ 3,758,457,432	14.12%	1,463,289	14.12%
65% - 74.9%		15,762	16.02%	\$ 3,673,479,582	13.80%	1,430,204	13.80%
75% - 84.9%		26,654	27.10%	\$ 6,867,476,512	25.79%	2,673,730	25.79%
85% - 95.0%		39,566	40.22%	\$ 12,324,828,514	46.29%	4,798,454	46.29%
Total		98,372	100.00%	\$ 26,624,242,039	100.00%	10,365,677	100.00%

By Loan Regime							
Loan Regime		Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Ordinary Amortization Regime (ROA)		79,770	81.09%	\$ 21,623,575,231	81.22%	8,418,756	81.22%
Special Amortization Regime (REA)		15,226	15.48%	\$ 4,118,117,272	15.47%	1,603,316	15.47%
Extension		3,376	3.43%	\$ 882,549,536	3.31%	343,605	3.31%
Total		98,372	100.00%	\$ 26,624,242,039	100.00%	10,365,677	100.00%

By Total Current Balance Co-participated - VSM							
Total Current Balance		Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Less than or equal to 100 VSM		36,809	88.32%	\$ 4,545,766,348	71.76%	1,769,814	71.76%
100.01 - 200 VSM		4,306	10.33%	\$ 1,413,780,648	22.32%	550,430	22.32%
200.01 - 300 VSM		436	1.05%	\$ 261,938,751	4.13%	101,981	4.13%
300.01 - 400 VSM		109	0.26%	\$ 96,114,968	1.52%	37,421	1.52%
> 400 VSM		15	0.04%	\$ 17,356,514	0.27%	6,757	0.27%
Total		41,675	100.00%	\$ 6,334,957,229	100.00%	2,466,403	100.00%

Note: The balances presented, consider FHipo's principal outstanding portfolio balance, excluding accrued interest and indexation on loans denominated in times minimum wage (VSM).

Stratification Analysis of Infonavit's Portfolio (Cont.)

(Infonavit's on and off balance portfolio)

By Total Current Balance Co-participated - Pesos						
Total Current Balance	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
< 200 thousand Ps.	24,499	43.21%	\$ 3,946,630,963	19.45%	1,536,551	19.45%
200.1 thousand Ps. -- 400 thousand Ps.	14,953	26.37%	\$ 4,070,808,131	20.06%	1,584,897	20.06%
400.1 thousand Ps. -- 600 thousand Ps.	7,612	13.43%	\$ 3,732,847,069	18.40%	1,453,318	18.40%
> 600.1 thousand Ps.	9,633	16.99%	\$ 8,538,998,647	42.09%	3,324,508	42.09%
Total	56,697	100.00%	\$ 20,289,284,810	100.00%	7,899,274	100.00%

By Worker's Age (years)						
Worker's Age	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Less than or equal to 25 years	8,305	8.44%	\$ 1,494,915,705	5.61%	582,019	5.61%
25.1 - 30 years	20,734	21.08%	\$ 3,919,273,863	14.72%	1,525,900	14.72%
30.1 - 35 years	18,627	18.94%	\$ 4,061,942,392	15.26%	1,581,445	15.26%
35.1 - 40 years	15,726	15.99%	\$ 4,534,447,695	17.03%	1,765,407	17.03%
40.1 - 45 years	13,644	13.87%	\$ 4,970,892,854	18.67%	1,935,329	18.67%
45.1 - 50 years	11,112	11.30%	\$ 4,206,338,896	15.80%	1,637,664	15.80%
50.1 - 55 years	7,046	7.16%	\$ 2,542,193,347	9.55%	989,758	9.55%
55.1 - 60 years	2,971	3.02%	\$ 856,403,841	3.22%	333,426	3.22%
60.1 - 65 years	207	0.21%	\$ 37,833,446	0.14%	14,730	0.14%
Total	98,372	100.00%	\$ 26,624,242,039	100.00%	10,365,677	100.00%

Stratification Analysis of Fovissste's Portfolio

(collection rights on Fovissste's portfolio)

By Loan Denomination							
Loan Denomination	Average Interest Rate	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Fovissste VSM (real rate)	5.36%	6,820	100.00%	\$ 2,697,144,931	100.00%	1,050,086	100.00%
Total		6,820	100.00%	\$ 2,697,144,931	100.00%	1,050,086	100.00%

By Worker's Salary						
Worker's Salary	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
< 3.5 VSM	17	0.25%	\$ 2,435,933	0.09%	948	0.09%
3.51 - 4.5 VSM	4,158	60.97%	\$ 1,747,678,612	64.80%	680,428	64.80%
> 4.51 VSM	2,645	38.78%	\$ 947,030,386	35.11%	368,710	35.11%
Total	6,820	100.00%	\$ 2,697,144,931	100.00%	1,050,086	100.00%

By Interest Rate in VSM						
Interest Rate	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
5% VSM	3,801	55.73%	\$ 1,451,810,853	53.83%	565,237	53.83%
5.5% VSM	1,234	18.09%	\$ 537,211,494	19.92%	209,154	19.92%
6% VSM	1,785	26.17%	\$ 708,122,584	26.25%	275,695	26.25%
Total	6,820	100.00%	\$ 2,697,144,931	100.00%	1,050,086	100.00%

By Months Past Due						
Months Past Due	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
0 months	6,662	97.68%	\$ 2,627,281,552	97.41%	1,022,886	97.41%
< 91 days	56	0.82%	\$ 23,250,957	0.86%	9,052	0.86%
≥ 91 days	102	1.50%	\$ 46,612,421	1.73%	18,148	1.73%
Total	6,820	100.00%	\$ 2,697,144,931	100.00%	1,050,086	100.00%

By Loan to Value (LTV)						
Loan to Value (LTV)	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
<= 65%	1,831	26.85%	\$ 478,413,138	17.74%	186,262	17.74%
65% - 74.9%	1,355	19.87%	\$ 541,382,387	20.07%	210,778	20.07%
75% - 84.9%	2,429	35.62%	\$ 1,099,494,263	40.77%	428,069	40.77%
85% - 95.0%	1,205	17.67%	\$ 577,855,143	21.42%	224,978	21.42%
Total	6,820	100.00%	\$ 2,697,144,931	100.00%	1,050,086	100.00%

Note: The balances presented, consider FHipo's principal outstanding portfolio balance, excluding accrued interest and indexation on loans denominated in times minimum wage (VSM).

Stratification Analysis of Fovissste's Portfolio (Cont.)

(collection rights on Fovissste's portfolio)

Employment Status						
Total Current Balance	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Active + Pensioner	6,607	96.88%	\$ 2,598,568,698	96.35%	1,011,707	96.35%
Out of Sector	213	3.12%	\$ 98,576,233	3.65%	38,379	3.65%
Total	6,820	100.00%	\$ 2,697,144,931	100.00%	1,050,086	100.00%

By Total Current Balance - VSM						
Total Current Balance	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Less than or equal to 100 VSM	1,337	19.60%	\$ 203,600,861	7.55%	79,268	7.55%
100.01 - 200 VSM	4,524	66.33%	\$ 1,942,092,090	72.01%	756,119	72.01%
200.01 - 300 VSM	873	12.80%	\$ 479,770,631	17.79%	186,790	17.79%
300.01 - 400 VSM	86	1.26%	\$ 71,681,349	2.66%	27,908	2.66%
> 400 VSM	0	0.00%	\$ -	0.00%	0	0.00%
Total	6,820	100.00%	\$ 2,697,144,931	100.00%	1,050,086	100.00%

By Worker's Age (years)						
Worker's Age	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Less than or equal to 25 years	171	2.51%	\$ 66,148,283	2.45%	25,754	2.45%
25.1 - 30 years	1,099	16.11%	\$ 437,076,875	16.21%	170,168	16.21%
30.1 - 35 years	1,298	19.03%	\$ 520,280,621	19.29%	202,562	19.29%
35.1 - 40 years	1,274	18.68%	\$ 497,748,328	18.45%	193,789	18.45%
40.1 - 45 years	1,223	17.93%	\$ 466,103,806	17.28%	181,469	17.28%
45.1 - 50 years	1,027	15.06%	\$ 398,326,817	14.77%	155,081	14.77%
50.1 - 55 years	627	9.19%	\$ 262,418,983	9.73%	102,168	9.73%
55.1 - 60 years	101	1.48%	\$ 49,041,217	1.82%	19,093	1.82%
60.1 - 65 years	0	0.00%	\$ -	0.00%	0	0.00%
Total	6,820	100.00%	\$ 2,697,144,931	100.00%	1,050,086	100.00%

Stratification Analysis of Smart Lending's Portfolio

(collection rights on Smart Lending's portfolio)

By Loan Denomination (mortgage guarantee)							
Loan Denomination	Average Interest Rate	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Smart Lending (TAC)	13.11%	73	100.00%	\$ 284,937,125	100.00%	110,935	100.00%
Smart Lending (FHipo Loan)	10.75%	73	100.00%	\$ 284,937,125	100.00%	110,935	100.00%
Total		73	100.00%	\$ 284,937,125	100.00%	110,935	100.00%

By Total Annual Cost (mortgage guarantee)						
Interest Rate	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
5% VSM	4	5.48%	\$ 19,824,921	6.96%	7,718	6.96%
5.5% VSM	19	26.03%	\$ 79,489,807	27.90%	30,948	27.90%
6% VSM	24	32.88%	\$ 98,948,970	34.73%	38,524	34.73%
5.5% VSM	14	19.18%	\$ 33,746,054	11.84%	13,138	11.84%
5% VSM	12	16.44%	\$ 52,927,374	18.58%	20,606	18.58%
Total	73	100.00%	\$ 284,937,125	100.00%	110,935	100.00%

By Interest Rate - FHipo (net of expenses)						
Interest Rate	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
5% VSM	17	23.29%	\$ 71,192,707	24.99%	27,718	24.99%
5.5% VSM	14	19.18%	\$ 44,265,134	15.54%	17,234	15.54%
6% VSM	24	32.88%	\$ 84,692,958	29.72%	32,974	29.72%
5.5% VSM	8	10.96%	\$ 27,895,498	9.79%	10,861	9.79%
5% VSM	10	13.70%	\$ 56,890,828	19.97%	22,149	19.97%
Total	73	100.00%	\$ 284,937,125	100.00%	110,935	100.00%

Note: The balances presented, consider FHipo's principal outstanding portfolio balance, excluding accrued interest and indexation on loans denominated in times minimum wage (VSM).

Stratification Analysis of Smart Lending's Portfolio (Cont.)

(collection rights on Smart Lending's portfolio)

By Worker's Salary (mortgage guarantee)						
Worker's Salary	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
< 25 VSM	14	19.18%	\$ 12,917,642	4.53%	5,029	4.53%
25 - 50 VSM	17	23.29%	\$ 44,251,308	15.53%	17,228	15.53%
50 - 100 VSM	16	21.92%	\$ 53,291,645	18.70%	20,748	18.70%
> 100 VSM	26	35.62%	\$ 174,476,531	61.23%	67,929	61.23%
Total	73	100.00%	\$ 284,937,125	100.00%	110,935	100.00%

By Months Past Due (mortgage guarantee)						
Months Past Due	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
0 months	73	100.00%	\$ 284,937,125	100.00%	110,935	100.00%
< 91 days	0	0.00%	\$ -	0.00%	0	0.00%
≥ 91 days	0	0.00%	\$ -	0.00%	0	0.00%
Total	73	100.00%	\$ 284,937,125	100.00%	110,935	100.00%

By Loan to Value (LTV, mortgage guarantee)						
Loan to Value (LTV)	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
<= 65%	29	39.73%	\$ 132,572,612	46.53%	51,615	46.53%
65% - 74.9%	15	20.55%	\$ 61,496,620	21.58%	23,943	21.58%
75% - 84.9%	22	30.14%	\$ 65,038,813	22.83%	25,322	22.83%
85% - 95.0%	7	9.59%	\$ 25,829,081	9.06%	10,056	9.06%
Total	73	100.00%	\$ 284,937,125	100.00%	110,935	100.00%

By Total Current Balance (mortgage guarantee)						
Total Current Balance	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Less than or equal to 100 VSM	34	46.58%	\$ 48,490,662	17.02%	18,879	17.02%
100.01 - 200 VSM	21	28.77%	\$ 72,846,457	25.57%	28,361	25.57%
200.01 - 300 VSM	8	10.96%	\$ 48,578,198	17.05%	18,913	17.05%
300.01 - 400 VSM	6	8.22%	\$ 53,129,905	18.65%	20,685	18.65%
200.01 - 300 VSM	1	1.37%	\$ 12,104,447	4.25%	4,713	4.25%
> 400 VSM	3	4.11%	\$ 49,787,457	17.47%	19,384	17.47%
Total	73	100.00%	\$ 284,937,125	100.00%	110,935	100.00%

By Worker's Age (mortgage guarantee)						
Worker's Age	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Less than or equal to 25 years	1	1.37%	\$ 1,329,611	0.47%	518	0.47%
25.1 - 30 years	11	15.07%	\$ 34,947,325	12.26%	13,606	12.26%
30.1 - 35 years	25	34.25%	\$ 99,662,955	34.98%	38,802	34.98%
35.1 - 40 years	10	13.70%	\$ 53,584,443	18.81%	20,862	18.81%
40.1 - 45 years	9	12.33%	\$ 31,222,953	10.96%	12,156	10.96%
45.1 - 50 years	6	8.22%	\$ 35,449,839	12.44%	13,802	12.44%
50.1 - 55 years	7	9.59%	\$ 17,505,318	6.14%	6,815	6.14%
55.1 - 60 years	4	5.48%	\$ 11,234,680	3.94%	4,374	3.94%
60.1 - 65 years	0	0.00%	\$ -	0.00%	0	0.00%
Total	73	100.00%	\$ 284,937,125	100.00%	110,935	100.00%

By Loan Term						
Term (months)	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
120 - 179	5	6.85%	\$ 11,351,900	3.98%	4,420	3.98%
180 - 239	13	17.81%	\$ 33,665,312	11.81%	13,107	11.81%
240 - 299	41	56.16%	\$ 187,019,109	65.64%	72,813	65.64%
300 - 360	14	19.18%	\$ 52,900,804	18.57%	20,596	18.57%
Total	73	100.00%	\$ 284,937,125	100.00%	110,935	100.00%

Note: The balances presented, consider FHipo's principal outstanding portfolio balance, excluding accrued interest and indexation on loans denominated in times minimum wage (VSM).

