



[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 June 30th, 2020

FHipo presents the following summary of its portfolio as of the 2Q20. The securitized portfolio does not consolidate in FHipo's balance, however, it is consolidated within this report.

July 28th, 2020

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Summary of FHipo's Consolidated Portfolio Characteristics

FHipo - Consolidated Portfolio	2Q20	2Q19	Var. (%) / Diff.
Total Balance (FHipo's Participation)	\$28,942 million ⁽¹⁾	\$30,794 million ⁽¹⁾	(6.01%)
Total Number of Loans	101,859	108,771	(6.35%)
Average co-participated loan balance by Mortgage Loan	\$284,139	\$283,106	0.36%
Average Loan-to-Value at Origination (LTV)	77.66%	77.33%	0.33
Payment-to-Income (PTI) ⁽²⁾	24.23%	24.18%	0.05
Current Portfolio	96.68% (NPL = 3.32%)	97.82% (NPL = 2.18%)	(1.14)

By Origination Program			
Infonavit Total (IT)			
Portfolio Balance IT (VSM ⁽³⁾ and Pesos)	\$11,593 million	\$13,413 million	(13.57%)
Portfolio Balance - IT VSM ⁽³⁾	\$5,751 million	\$6,880 million	(16.41%)
Average Interest Rate - IT VSM ⁽²⁾⁽³⁾	9.49% (Real)	9.50% (Real)	(0.01)
Portfolio Balance - IT Pesos	\$5,842 million	\$6,533 million	(10.58%)
Average Interest Rate - IT Pesos	12.00% (Nominal)	12.00% (Nominal)	-

Infonavit Más Crédito (IMC)			
Portfolio Balance IMC	\$14,296 million	\$14,361 million	(0.45%)
Average Interest Rate IMC ⁽²⁾	10.97% (Nominal)	10.84% (Nominal)	0.13

Fovissste			
Portfolio Balance Fovissste ⁽³⁾	\$2,683 million	\$2,802 million	(4.25%)
Average Interest Rate ⁽²⁾⁽³⁾	5.36% (Real)	5.37% (Real)	(0.01)

Smart Lending			
Portfolio Balance Smart Lending	\$370 million	\$218 million	69.72%
Average Interest Rate ⁽²⁾⁽⁴⁾	13.51% (Nominal)	12.97% (Nominal)	0.54

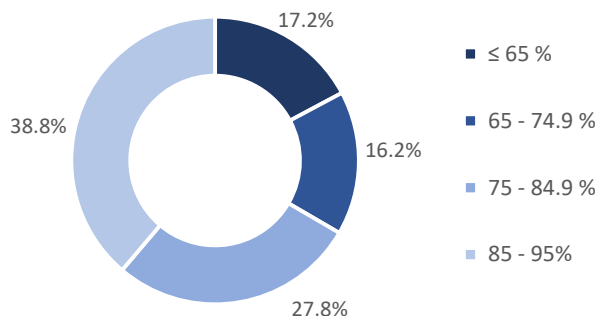
Note: Consolidated figures consider INFONAVIT's portfolio, collection rights on FOVISSSTE's and Smart Lending's portfolio (on and off balance).

- (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

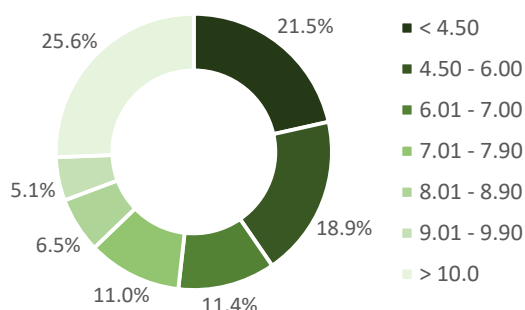
Distribution by Loan-to-Value (LTV) at loan origination date

(as % of total loans within consolidated portfolio)



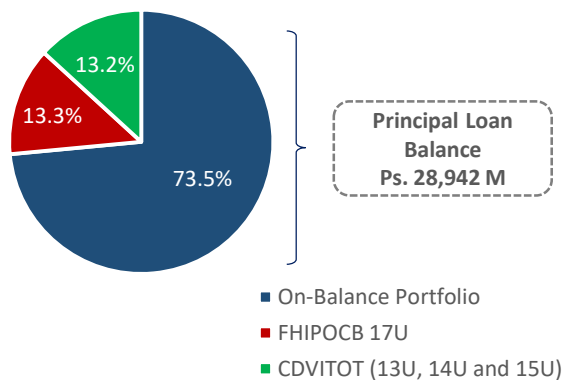
Distribution by borrower's salary in VSM at loan origination date

(as % of total loans within consolidated portfolio)



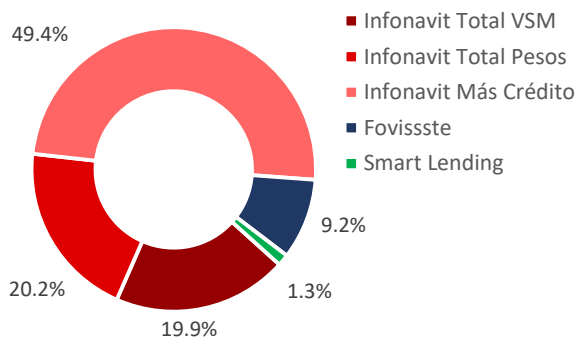
Distribution by loan balance (on and off balance)

(as % of total consolidated portfolio loan balance)



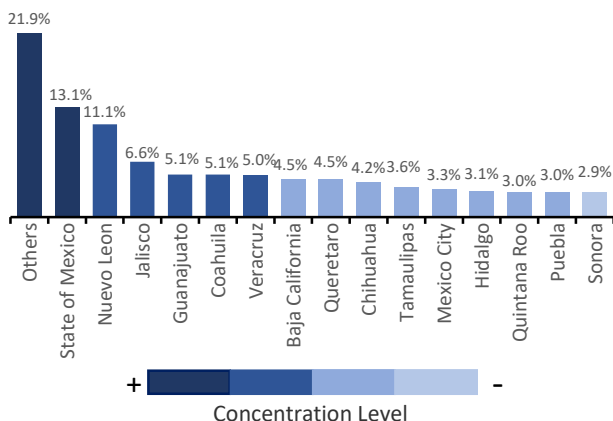
Distribution by origination program

(as % of total consolidated portfolio loan balance)



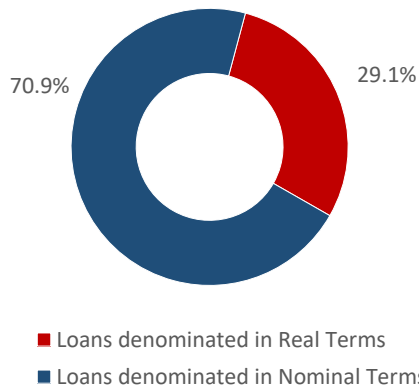
Geographic distribution of the portfolio

(as % of total loans within consolidated portfolio)



Distribution by interest rate (Real vs. Nominal)

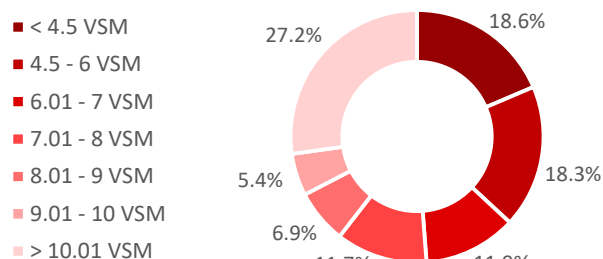
(as % of total consolidated portfolio loan balance)



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

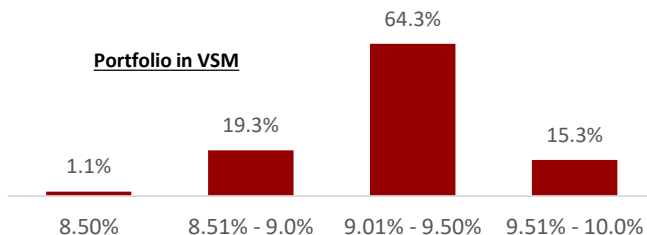
Distribution by borrower's salary in VSM at loan origination date

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



Distribution by interest rate in VSM ⁽¹⁾

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



Portfolio in Pesos

INFONAVIT Total Pesos = 12.00% nominal

INFONAVIT Más Crédito:

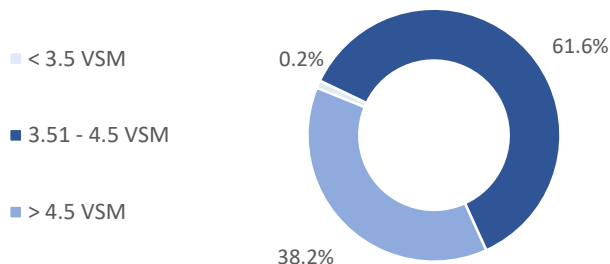
Average Rate = 10.97% nominal

Current Origination Rate = 11.90% nominal ⁽²⁾

FOVISSSTE's Portfolio characteristics

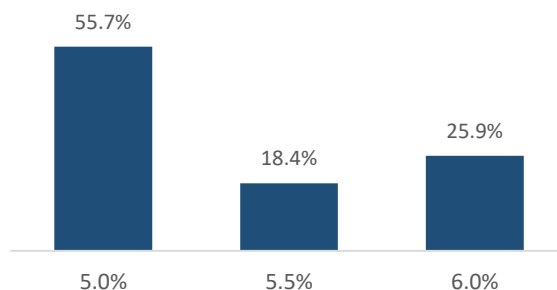
Distribution by borrower's salary in VSM at loan origination date

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



Distribution by interest rate in VSM ⁽¹⁾

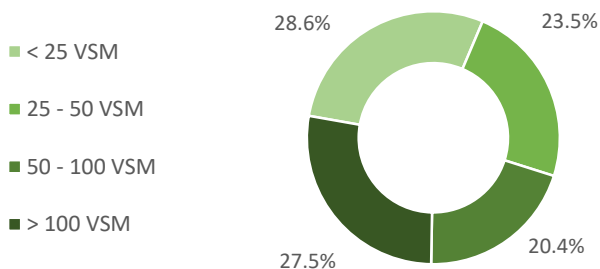
(as % of total loans within FOVISSSTE's portfolio)



Smart Lending's Portfolio characteristics

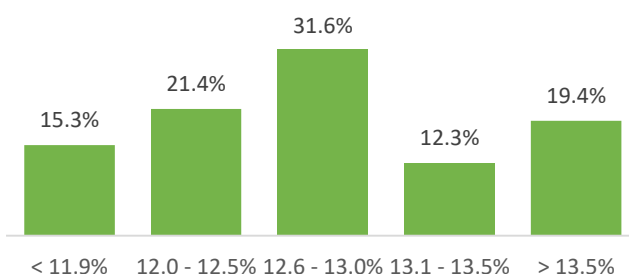
Distribution by borrower's salary at loan origination date on mortgage guarantee

(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
Infonavi Total VSM (real rate)	9.49%	39,518	41.57%	\$ 5,750,992,381	22.21%	2,177,458	22.21%
Infonavit Total Pesos	12.00%	27,385	28.81%	\$ 5,841,933,392	22.57%	2,211,890	22.57%
Infonavit Mas Credito Pesos	10.97%	28,160	29.62%	\$ 14,295,764,346	55.22%	5,412,704	55.22%
Total		95,063	100.00%	\$ 25,888,690,119	100.00%	9,802,052	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		17,703	18.62%	\$ 3,084,803,598	11.92%	1,167,977	11.92%
5.01 - 6 VSM		17,377	18.28%	\$ 3,075,460,156	11.88%	1,164,440	11.88%
6.01 - 7 VSM		11,335	11.92%	\$ 1,695,678,150	6.55%	642,023	6.55%
7.01 - 8 VSM		11,073	11.65%	\$ 1,819,581,397	7.03%	688,935	7.03%
8.01 - 9 VSM		6,531	6.87%	\$ 1,461,208,434	5.64%	553,247	5.64%
9.01 - 10 VSM		5,170	5.44%	\$ 1,328,715,983	5.13%	503,082	5.13%
> 10.01 VSM		25,874	27.22%	\$ 13,423,242,400	51.85%	5,082,348	51.85%
Total		95,063	100.00%	\$ 25,888,690,119	100.00%	9,802,052	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%		427	1.08%	\$ 63,521,907	1.10%	24,051	1.10%
8.6% - 9.0%		7,642	19.34%	\$ 1,056,469,987	18.37%	400,004	18.37%
9.1% - 9.50%		25,402	64.28%	\$ 3,289,131,874	57.19%	1,245,341	57.19%
9.6% - 10.0%		6,047	15.30%	\$ 1,341,868,612	23.33%	508,062	23.33%
Total		39,518	100.00%	\$ 5,750,992,381	100.00%	2,177,458	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		85,818	90.27%	\$ 23,404,393,867	90.40%	8,861,441	90.40%
< 91 days		5,651	5.94%	\$ 1,577,232,732	6.09%	597,177	6.09%
≥ 91 days (W/out CDVITOT 13U y 14U)		1,956	2.06%	\$ 637,398,238	2.46%	241,334	2.46%
≥ 91 days (CDVITOT 13U y 14U)		1,638	1.72%	\$ 269,665,283	1.04%	102,101	1.04%
Total		95,063	100.00%	\$ 25,888,690,119	100.00%	9,802,052	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%		15,778	16.60%	\$ 3,649,302,510	14.10%	1,381,710	14.10%
65% - 74.9%		15,181	15.97%	\$ 3,562,805,166	13.76%	1,348,960	13.76%
75% - 84.9%		25,828	27.17%	\$ 6,755,841,031	26.10%	2,557,916	26.10%
85% - 95.0%		38,276	40.26%	\$ 11,920,741,412	46.05%	4,513,466	46.05%
Total		95,063	100.00%	\$ 25,888,690,119	100.00%	9,802,052	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)		75,535	79.46%	\$ 20,595,691,054	79.55%	7,798,001	79.55%
Special Amortization Regime (REA)		13,289	13.98%	\$ 3,494,684,542	13.50%	1,323,168	13.50%
Extension		6,239	6.56%	\$ 1,798,314,523	6.95%	680,883	6.95%
Total		95,063	100.00%	\$ 25,888,690,119	100.00%	9,802,052	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		35,522	89.89%	\$ 4,280,507,924	74.43%	1,620,699	74.43%
100.01 - 200 VSM		3,576	9.05%	\$ 1,190,621,277	20.70%	450,797	20.70%
200.01 - 300 VSM		337	0.85%	\$ 204,512,060	3.56%	77,433	3.56%
300.01 - 400 VSM		74	0.19%	\$ 64,875,391	1.13%	24,563	1.13%
> 400 VSM		9	0.02%	\$ 10,475,729	0.18%	3,966	0.18%
Total		39,518	100.00%	\$ 5,750,992,381	100.00%	2,177,458	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.	23,354	42.05%	\$ 3,684,856,362	18.30%	1,395,171	18.30%
200.1 thousand Ps. -- 400 thousand Ps.	14,768	26.59%	\$ 4,046,680,827	20.10%	1,532,166	20.10%
400.1 thousand Ps. -- 600 thousand Ps.	7,723	13.90%	\$ 3,783,910,911	18.79%	1,432,676	18.79%
> 600.1 thousand Ps.	9,700	17.46%	\$ 8,622,249,638	42.82%	3,264,582	42.82%
Total	55,545	100.00%	\$ 20,137,697,738	100.00%	7,624,594	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	7,847	8.25%	\$ 1,376,608,504	5.32%	521,216	5.32%
25.1 - 30 years	19,627	20.65%	\$ 3,598,155,702	13.90%	1,362,344	13.90%
30.1 - 35 years	17,804	18.73%	\$ 3,824,434,093	14.77%	1,448,019	14.77%
35.1 - 40 years	15,217	16.01%	\$ 4,425,644,208	17.09%	1,675,650	17.09%
40.1 - 45 years	13,467	14.17%	\$ 4,996,001,863	19.30%	1,891,601	19.30%
45.1 - 50 years	11,003	11.57%	\$ 4,256,878,760	16.44%	1,611,752	16.44%
50.1 - 55 years	7,006	7.37%	\$ 2,541,782,229	9.82%	962,377	9.82%
55.1 - 60 years	2,895	3.05%	\$ 833,003,420	3.22%	315,394	3.22%
60.1 - 65 years	197	0.21%	\$ 36,181,341	0.14%	13,699	0.14%
Total	95,063	100.00%	\$ 25,888,690,119	100.00%	9,802,052	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%	6,698	100.00%	\$ 2,683,240,851	100.00%	1,015,937	100.00%
Total		6,698	100.00%	\$ 2,683,240,851	100.00%	1,015,937	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	16	0.24%	\$ 2,317,568	0.09%	877	0.09%
3.51 - 4.5 VSM	4,127	61.62%	\$ 1,753,658,337	65.36%	663,975	65.36%
> 4.51 VSM	2,555	38.15%	\$ 927,264,947	34.56%	351,084	34.56%
Total	6,698	100.00%	\$ 2,683,240,851	100.00%	1,015,937	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	3,733	55.73%	\$ 1,450,247,321	54.05%	549,097	54.05%
5.5% VSM	1,231	18.38%	\$ 538,113,162	20.05%	203,742	20.05%
6% VSM	1,734	25.89%	\$ 694,880,368	25.90%	263,098	25.90%
Total	6,698	100.00%	\$ 2,683,240,851	100.00%	1,015,937	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	6,501	97.06%	\$ 2,595,968,913	96.75%	982,893	96.75%
< 91 days	76	1.13%	\$ 32,669,143	1.22%	12,369	1.22%
≥ 91 days	121	1.81%	\$ 54,602,795	2.03%	20,674	2.03%
Total	6,698	100.00%	\$ 2,683,240,851	100.00%	1,015,937	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%	1,728	25.80%	\$ 461,492,894	17.20%	174,732	17.20%
65% - 74.9%	1,345	20.08%	\$ 537,098,812	20.02%	203,358	20.02%
75% - 84.9%	2,421	36.15%	\$ 1,102,418,100	41.09%	417,401	41.09%
85% - 95.0%	1,204	17.98%	\$ 582,231,046	21.70%	220,446	21.70%
Total	6,698	100.00%	\$ 2,683,240,851	100.00%	1,015,937	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	6,459	96.43%	\$ 2,568,361,279	95.72%	972,441	95.72%
Out of Sector	239	3.57%	\$ 114,879,572	4.28%	43,496	4.28%
Total	6,698	100.00%	\$ 2,683,240,851	100.00%	1,015,937	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	1,351	20.17%	\$ 212,765,743	7.93%	80,558	7.93%
100.01 - 200 VSM	4,575	68.30%	\$ 2,008,212,352	74.84%	760,355	74.84%
200.01 - 300 VSM	700	10.45%	\$ 400,366,247	14.92%	151,588	14.92%
300.01 - 400 VSM	72	1.07%	\$ 61,896,509	2.31%	23,435	2.31%
> 400 VSM	0	0.00%	\$ -	0.00%	0	0.00%
Total	6,698	100.00%	\$ 2,683,240,851	100.00%	1,015,937	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	2.55%	\$ 65,774,422	2.45%	24,904	2.45%
25.1 - 30 years	1,084	16.18%	\$ 434,741,017	16.20%	164,603	16.20%
30.1 - 35 years	1,279	19.10%	\$ 517,216,319	19.28%	195,830	19.28%
35.1 - 40 years	1,247	18.62%	\$ 494,943,556	18.45%	187,397	18.45%
40.1 - 45 years	1,193	17.81%	\$ 462,512,741	17.24%	175,118	17.24%
45.1 - 50 years	1,009	15.06%	\$ 396,357,945	14.77%	150,070	14.77%
50.1 - 55 years	615	9.18%	\$ 262,379,211	9.78%	99,343	9.78%
55.1 - 60 years	100	1.49%	\$ 49,315,639	1.84%	18,672	1.84%
60.1 - 65 years	0	0.00%	\$ -	0.00%	0	0.00%
Total	6,698	100.00%	\$ 2,683,240,851	100.00%	1,015,937	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)	13.51%	98	100.00%	\$ 370,154,631	100.00%	140,149	100.00%
Smart Lending (FHipo Loan)	10.71%	98	100.00%	\$ 370,154,631	100.00%	140,149	100.00%
Total		98	100.00%	\$ 370,154,631	100.00%	140,149	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	15	15.31%	\$ 55,003,290	14.86%	20,826	14.86%
5.5% VSM	21	21.43%	\$ 88,533,230	23.92%	33,521	23.92%
6% VSM	31	31.63%	\$ 131,344,672	35.48%	49,730	35.48%
5.5% VSM	12	12.24%	\$ 30,341,586	8.20%	11,488	8.20%
5% VSM	19	19.39%	\$ 64,931,853	17.54%	24,585	17.54%
Total	98	100.00%	\$ 370,154,631	100.00%	140,149	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	23	23.47%	\$ 83,240,269	22.49%	31,517	22.49%
5.5% VSM	13	13.27%	\$ 47,356,303	12.79%	17,930	12.79%
6% VSM	35	35.71%	\$ 164,270,421	44.38%	62,197	44.38%
5.5% VSM	15	15.31%	\$ 54,756,661	14.79%	20,732	14.79%
5% VSM	12	12.24%	\$ 20,530,977	5.55%	7,773	5.55%
Total	98	100.00%	\$ 370,154,631	100.00%	140,149	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	28	28.57%	\$ 33,382,760	9.02%	12,639	9.02%
25 - 50 VSM	23	23.47%	\$ 58,979,604	15.93%	22,331	15.93%
50 - 100 VSM	20	20.41%	\$ 70,231,487	18.97%	26,591	18.97%
>100 VSM	27	27.55%	\$ 207,560,781	56.07%	78,587	56.07%
Total	98	100.00%	\$ 370,154,631	100.00%	140,149	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	96	97.96%	\$ 358,776,905	96.93%	135,841	96.93%
< 91 days	2	2.04%	\$ 11,377,726	3.07%	4,308	3.07%
≥ 91 days	0	0.00%	-	0.00%	0	0.00%
Total	98	100.00%	\$ 370,154,631	100.00%	140,149	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%	41	41.84%	\$ 175,247,814	47.34%	66,353	47.34%
65% - 74.9%	14	14.29%	\$ 60,402,578	16.32%	22,870	16.32%
75% - 84.9%	32	32.65%	\$ 102,476,914	27.68%	38,800	27.68%
85% - 95.0%	11	11.22%	\$ 32,027,324	8.65%	12,126	8.65%
Total	98	100.00%	\$ 370,154,631	100.00%	140,149	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	46	46.94%	\$ 58,196,767	15.72%	22,035	15.72%
100.01 - 200 VSM	30	30.61%	\$ 106,179,864	28.69%	40,202	28.69%
200.01 - 300 VSM	11	11.22%	\$ 68,811,034	18.59%	26,053	18.59%
300.01 - 400 VSM	5	5.10%	\$ 48,053,785	12.98%	18,194	12.98%
200.01 - 300 VSM	2	2.04%	\$ 23,486,965	6.35%	8,893	6.35%
>400 VSM	4	4.08%	\$ 65,426,216	17.68%	24,772	17.68%
Total	98	100.00%	\$ 370,154,631	100.00%	140,149	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	2	2.04%	\$ 3,097,887	0.84%	1,173	0.84%
25.1 - 30 years	14	14.29%	\$ 41,370,494	11.18%	15,664	11.18%
30.1 - 35 years	25	25.51%	\$ 104,364,389	28.19%	39,515	28.19%
35.1 - 40 years	18	18.37%	\$ 81,469,791	22.01%	30,846	22.01%
40.1 - 45 years	15	15.31%	\$ 40,897,344	11.05%	15,485	11.05%
45.1 - 50 years	9	9.18%	\$ 51,348,308	13.87%	19,442	13.87%
50.1 - 55 years	10	10.20%	\$ 35,506,233	9.59%	13,443	9.59%
55.1 - 60 years	5	5.10%	\$ 12,100,184	3.27%	4,581	3.27%
60.1 - 65 years	0	0.00%	-	0.00%	0	0.00%
Total	98	100.00%	\$ 370,154,631	100.00%	140,149	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	4	4.08%	\$ 9,025,769	2.44%	3,417	2.44%
180 - 239	21	21.43%	\$ 43,902,285	11.86%	16,622	11.86%
240 - 299	61	62.24%	\$ 269,428,452	72.79%	102,012	72.79%
300 - 360	12	12.24%	\$ 47,798,124	12.91%	18,097	12.91%
Total	98	100.00%	\$ 370,154,631	100.00%	140,149	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).

