



[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 September 30th, 2020

FHipo presents the following summary of its portfolio as of the 3Q20. The securitized portfolio does not consolidate in FHipo's balance, however, it is consolidated within this report.

October 28th, 2020

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Summary of FHipo's Consolidated Portfolio Characteristics

Consolidated Portfolio	3Q20	3Q19	Var. (%) / Diff.
Total Balance (FHipo's Participation)	\$28,602 million ⁽¹⁾	\$30,478 million ⁽¹⁾	(6.16%)
Total Number of Loans	100,966	108,099	(6.60%)
Average co-participated loan balance by Mortgage Loan	\$283,279	\$281,945	0.47%
Average Loan-to-Value at Origination (LTV)	77.71%	77.38%	0.33
Payment-to-Income (PTI) ⁽²⁾	24.24%	24.19%	0.05
Current Portfolio	95.85% (NPL = 4.15%)	97.55% (NPL = 2.45%)	(1.70)
By Origination Program			
Infonavit Total (IT)			
Portfolio Balance IT (VSM ⁽³⁾ and Pesos)	\$11,230 million	\$12,998 million	(13.60%)
Portfolio Balance - IT VSM ⁽³⁾	\$5,466 million	\$6,582 million	(16.96%)
Average Interest Rate - IT VSM ⁽²⁾⁽³⁾	9.49% (Real)	9.50% (Real)	(0.01)
Portfolio Balance - IT Pesos	\$5,764 million	\$6,416 million	(10.16%)
Average Interest Rate - IT Pesos	12.00% (Nominal)	12.00% (Nominal)	-
Infonavit Más Crédito (IMC)			
Portfolio Balance IMC	\$14,340 million	\$14,414 million	(0.51%)
Average Interest Rate IMC ⁽²⁾	10.99% (Nominal)	10.86% (Nominal)	0.13
Fovissste			
Portfolio Balance Fovissste ⁽³⁾	\$2,639 million	\$2,758 million	(4.31%)
Average Interest Rate ⁽²⁾⁽³⁾	5.36% (Real)	5.36% (Real)	-
Smart Lending			
Portfolio Balance Smart Lending	\$393 million	\$308 million	27.60%
Average Interest Rate ⁽²⁾⁽⁴⁾	14.18% (Nominal)	12.89% (Nominal)	1.29

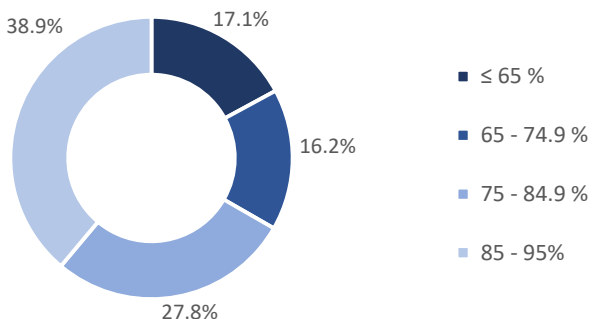
Note: Consolidated figures consider INFONAVIT's portfolio, collection rights on FOVISSSTE's and Smart Lending's portfolio (on and off balance).

- (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

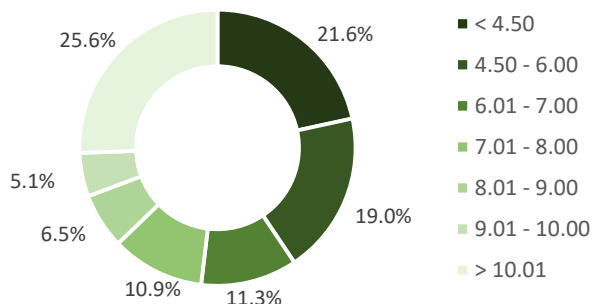
Distribution by Loan-to-Value (LTV) at loan origination date

(as % of total loans within consolidated portfolio)



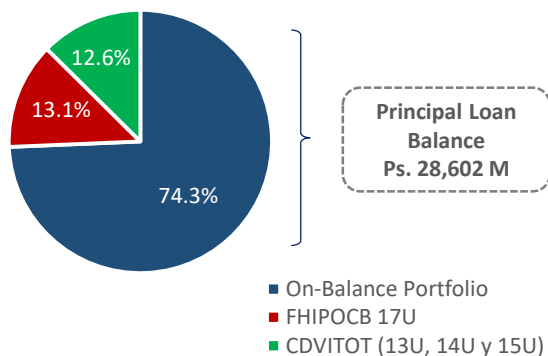
Distribution by borrower's salary in VSM at loan origination date

(as % of total loans within consolidated portfolio)



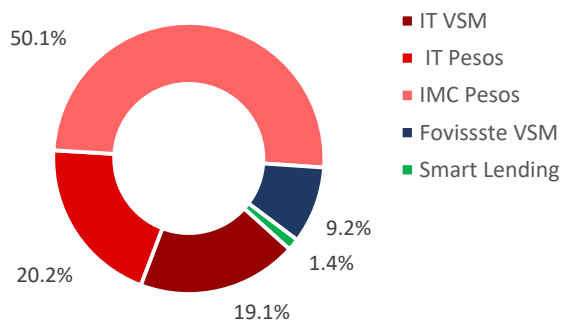
Distribution by loan balance (on and off balance)

(as % of total consolidated portfolio loan balance)



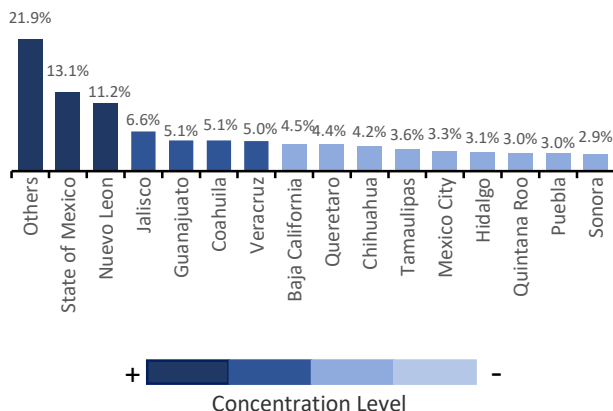
Distribution by origination program

(as % of total consolidated portfolio loan balance)



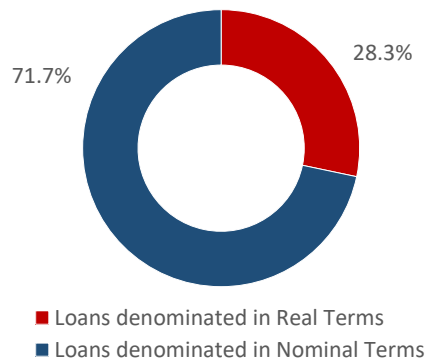
Geographic distribution of the portfolio

(as % of total loans within consolidated portfolio)



Distribution by interest rate (Real vs. Nominal)

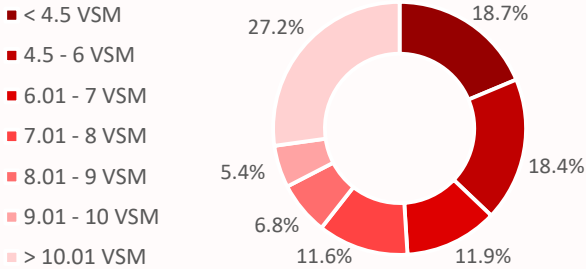
(as % of total consolidated portfolio loan balance)



INFONAVIT's Portfolio Characteristics

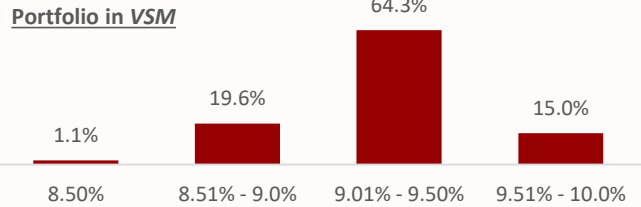
Distribution by borrower's salary in VSM at loan origination date

(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:

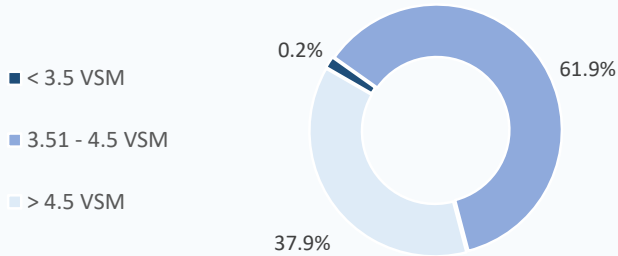
Average Rate = 10.99% nominal

Current Origination Rate = 11.90% nominal ⁽²⁾

FOVISSSTE's Portfolio Characteristics

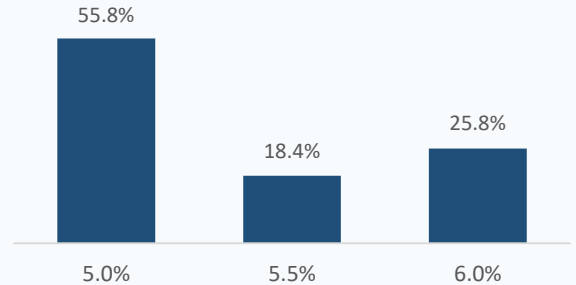
Distribution by borrower's salary in VSM at loan origination date

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



Distribution by interest rate in VSM ⁽¹⁾

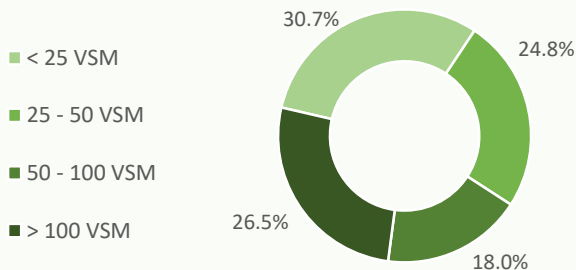
(as % of total loans within FOVISSSTE's portfolio)



Smart Lending's Portfolio Characteristics

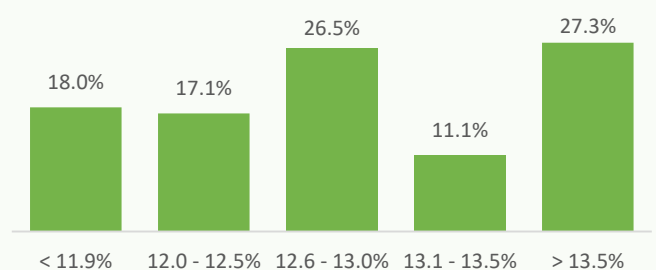
Distribution by borrower's salary in VSM at loan origination date on mortgage guarantee

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



Distribution by APR of the mortgage guarantee ⁽³⁾

(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%	38,612	40.98%	\$ 5,465,535,966	21.38%	2,069,377	21.38%
Infonavit Total Pesos	12.00%	27,200	28.87%	\$ 5,763,747,304	22.54%	2,182,287	22.54%
Infonavit Mas Credito Pesos	10.99%	28,400	30.15%	\$ 14,340,275,588	56.08%	5,429,557	56.08%
Total		94,212	100.00%	\$ 25,569,558,859	100.00%	9,681,222	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	17,640	18.73%	\$ 3,074,544,706	12.02%	1,164,093	12.02%	
5.01 - 6 VSM	17,327	18.39%	\$ 3,051,005,106	11.93%	1,155,181	11.93%	
6.01 - 7 VSM	11,208	11.90%	\$ 1,663,178,777	6.50%	629,718	6.50%	
7.01 - 8 VSM	10,892	11.56%	\$ 1,773,354,297	6.94%	671,433	6.94%	
8.01 - 9 VSM	6,445	6.84%	\$ 1,437,726,785	5.62%	544,356	5.62%	
9.01 - 10 VSM	5,092	5.40%	\$ 1,309,606,523	5.12%	495,847	5.12%	
> 10.01 VSM	25,608	27.18%	\$ 13,260,142,667	51.87%	5,020,594	51.87%	
Total	94,212	100.00%	\$ 25,569,558,859	100.00%	9,681,222	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%	422	1.09%	\$ 61,170,350	1.12%	23,160	1.12%	
8.6% - 9.0%	7,564	19.59%	\$ 1,020,359,477	18.67%	386,332	18.67%	
9.1% - 9.50%	24,836	64.32%	\$ 3,125,581,017	57.19%	1,183,417	57.19%	
9.6% - 10.0%	5,790	15.00%	\$ 1,258,425,123	23.02%	476,469	23.02%	
Total	38,612	100.00%	\$ 5,465,535,966	100.00%	2,069,377	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	83,448	88.57%	\$ 22,589,301,582	88.34%	8,552,828	88.34%	
< 91 days	6,430	6.83%	\$ 1,860,814,085	7.28%	704,547	7.28%	
≥ 91 days (W/out CDVITOT 13U y 14U)	2,626	2.79%	\$ 841,643,319	3.29%	318,665	3.29%	
≥ 91 days (CDVITOT 13U y 14U)	1,708	1.81%	\$ 277,799,873	1.09%	105,181	1.09%	
Total	94,212	100.00%	\$ 25,569,558,859	100.00%	9,681,222	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%	15,573	16.53%	\$ 3,616,148,761	14.14%	1,369,157	14.14%	
65% - 74.9%	14,979	15.90%	\$ 3,513,146,080	13.74%	1,330,158	13.74%	
75% - 84.9%	25,609	27.18%	\$ 6,646,591,059	25.99%	2,516,552	25.99%	
85% - 95.0%	38,051	40.39%	\$ 11,793,672,959	46.13%	4,465,355	46.13%	
Total	94,212	100.00%	\$ 25,569,558,859	100.00%	9,681,222	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)	73,777	78.31%	\$ 20,068,120,661	78.49%	7,598,251	78.49%	
Special Amortization Regime (REA)	15,044	15.97%	\$ 4,007,945,913	15.67%	1,517,500	15.67%	
Extension	5,391	5.72%	\$ 1,493,492,285	5.84%	565,470	5.84%	
Total	94,212	100.00%	\$ 25,569,558,859	100.00%	9,681,222	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	34,852	90.26%	\$ 4,082,530,672	74.70%	1,545,740	74.70%	
100.01 - 200 VSM	3,368	8.72%	\$ 1,121,256,193	20.52%	424,533	20.52%	
200.01 - 300 VSM	312	0.81%	\$ 189,301,477	3.46%	71,674	3.46%	
300.01 - 400 VSM	72	0.19%	\$ 63,085,078	1.15%	23,885	1.15%	
> 400 VSM	8	0.02%	\$ 9,362,546	0.17%	3,545	0.17%	
Total	38,612	100.00%	\$ 5,465,535,966	100.00%	2,069,377	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.	23,329	41.96%	\$ 3,655,485,660	18.18%	1,384,051	18.18%
200.1 thousand Ps. -- 400 thousand Ps.	14,901	26.80%	\$ 4,091,764,602	20.35%	1,549,236	20.35%
400.1 thousand Ps. -- 600 thousand Ps.	7,711	13.87%	\$ 3,778,398,474	18.79%	1,430,588	18.79%
> 600.1 thousand Ps.	9,659	17.37%	\$ 8,578,374,157	42.68%	3,247,969	42.68%
Total	55,600	100.00%	\$ 20,104,022,893	100.00%	7,611,844	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	7,773	8.25%	\$ 1,348,654,842	5.27%	510,632	5.27%
25.1 - 30 years	19,351	20.54%	\$ 3,486,099,093	13.63%	1,319,917	13.63%
30.1 - 35 years	17,640	18.72%	\$ 3,743,118,442	14.64%	1,417,231	14.64%
35.1 - 40 years	15,099	16.03%	\$ 4,380,441,445	17.14%	1,658,536	17.14%
40.1 - 45 years	13,380	14.20%	\$ 4,986,480,707	19.51%	1,887,996	19.51%
45.1 - 50 years	10,939	11.61%	\$ 4,263,567,577	16.67%	1,614,285	16.67%
50.1 - 55 years	6,985	7.41%	\$ 2,517,244,342	9.84%	953,086	9.84%
55.1 - 60 years	2,861	3.04%	\$ 809,992,437	3.17%	306,682	3.17%
60.1 - 65 years	184	0.20%	\$ 33,959,974	0.13%	12,858	0.13%
Total	94,212	100.00%	\$ 25,569,558,859	100.00%	9,681,222	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%	6,637	100.00%	\$ 2,638,765,654	100.00%	999,097	100.00%
Total		6,637	100.00%	\$ 2,638,765,654	100.00%	999,097	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%	\$ 2,228,066	0.08%	844	0.08%
3.51 - 4.5 VSM	4,106	61.87%	\$ 1,731,336,052	65.62%	655,524	65.62%
> 4.51 VSM	2,515	37.89%	\$ 905,201,536	34.30%	342,730	34.30%
Total	6,637	100.00%	\$ 2,638,765,654	100.00%	999,097	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	3,701	55.76%	\$ 1,428,899,629	54.15%	541,014	54.15%
5.5% VSM	1,226	18.47%	\$ 530,443,730	20.10%	200,838	20.10%
6% VSM	1,710	25.77%	\$ 679,422,295	25.75%	257,245	25.75%
Total	6,637	100.00%	\$ 2,638,765,654	100.00%	999,097	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	6,363	95.87%	\$ 2,517,643,553	95.41%	953,238	95.41%
< 91 days	123	1.85%	\$ 54,247,141	2.06%	20,539	2.06%
≥ 91 days	151	2.28%	\$ 66,874,960	2.53%	25,320	2.53%
Total	6,637	100.00%	\$ 2,638,765,654	100.00%	999,097	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%	1,675	25.24%	\$ 447,369,040	16.95%	169,384	16.95%
65% - 74.9%	1,341	20.20%	\$ 526,966,393	19.97%	199,522	19.97%
75% - 84.9%	2,418	36.43%	\$ 1,088,652,506	41.26%	412,189	41.26%
85% - 95.0%	1,203	18.13%	\$ 575,777,715	21.82%	218,003	21.82%
Total	6,637	100.00%	\$ 2,638,765,654	100.00%	999,097	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	6,387	96.23%	\$ 2,521,486,028	95.56%	954,692	95.56%
Out of Sector	250	3.77%	\$ 117,279,626	4.44%	44,405	4.44%
Total	6,637	100.00%	\$ 2,638,765,654	100.00%	999,097	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	1,357	20.45%	\$ 213,506,450	8.09%	80,838	8.09%
100.01 - 200 VSM	4,584	69.07%	\$ 2,005,545,616	76.00%	759,346	76.00%
200.01 - 300 VSM	625	9.41%	\$ 358,874,260	13.60%	135,878	13.60%
300.01 - 400 VSM	71	1.07%	\$ 60,839,328	2.31%	23,035	2.31%
> 400 VSM	0	0.00%	\$ -	0.00%	0	0.00%
Total	6,637	100.00%	\$ 2,638,765,654	100.00%	999,097	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	170	2.56%	\$ 64,728,052	2.45%	24,508	2.45%
25.1 - 30 years	1,071	16.14%	\$ 426,671,510	16.17%	161,548	16.17%
30.1 - 35 years	1,269	19.12%	\$ 508,507,664	19.27%	192,533	19.27%
35.1 - 40 years	1,233	18.58%	\$ 486,221,454	18.43%	184,095	18.43%
40.1 - 45 years	1,178	17.75%	\$ 454,997,322	17.24%	172,272	17.24%
45.1 - 50 years	1,002	15.10%	\$ 389,737,905	14.77%	147,564	14.77%
50.1 - 55 years	614	9.25%	\$ 259,120,569	9.82%	98,109	9.82%
55.1 - 60 years	100	1.50%	\$ 48,781,178	1.85%	18,470	1.85%
60.1 - 65 years	0	0.00%	\$ -	0.00%	0	0.00%
Total	6,637	100.00%	\$ 2,638,765,654	100.00%	999,097	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)	14.18%	117	100.00%	\$ 393,265,615	100.00%	148,899	100.00%
Smart Lending (FHipo Loan)	11.04%	117	100.00%	\$ 393,265,615	100.00%	148,899	100.00%
Total		117	100.00%	\$ 393,265,615	100.00%	148,899	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
< 11.9%	21	17.95%	\$ 65,687,832	16.70%	24,871	16.70%
12.0 - 12.5%	20	17.09%	\$ 74,342,422	18.90%	28,148	18.90%
12.6 - 13.0%	31	26.50%	\$ 131,471,312	33.44%	49,778	33.43%
13.1 - 13.5%	13	11.11%	\$ 39,175,703	9.96%	14,833	9.96%
> 13.5%	32	27.35%	\$ 82,588,346	21.00%	31,270	21.01%
Total	117	100.00%	\$ 393,265,615	100.00%	148,899	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
10.5% - 10.6%	27	23.08%	\$ 104,056,059	26.46%	39,398	26.46%
10.6% - 10.7%	14	11.96%	\$ 46,683,943	11.87%	17,676	11.87%
10.7% - 10.8%	35	29.91%	\$ 126,072,657	32.06%	47,734	32.06%
10.8% - 10.9%	14	11.97%	\$ 46,521,920	11.83%	17,614	11.83%
> 10.9%	27	23.08%	\$ 69,931,036	17.78%	26,477	17.78%
Total	117	100.00%	\$ 393,265,615	100.00%	148,899	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	36	30.77%	\$ 43,276,389	11.00%	16,385	11.00%
25 - 50 VSM	29	24.79%	\$ 69,875,623	17.77%	26,457	17.77%
50 - 100 VSM	21	17.94%	\$ 65,442,070	16.64%	24,778	16.64%
> 100 VSM	31	26.50%	\$ 214,671,532	54.59%	81,280	54.59%
Total	117	100.00%	\$ 393,265,615	100.00%	148,899	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	112	95.73%	\$ 374,504,206	95.23%	141,796	95.23%
< 91 days	5	4.27%	\$ 18,761,409	4.77%	7,103	4.77%
≥ 91 days	0	0.00%	\$ -	0.00%	0	0.00%
Total	117	100.00%	\$ 393,265,615	100.00%	148,899	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%	52	44.44%	\$ 157,142,429	39.96%	59,498	39.96%
65% - 74.9%	18	15.38%	\$ 88,226,519	22.43%	33,405	22.43%
75% - 84.9%	36	30.78%	\$ 115,974,724	29.49%	43,911	29.49%
85% - 95.0%	11	9.40%	\$ 31,921,944	8.12%	12,086	8.12%
Total	117	100.00%	\$ 393,265,615	100.00%	148,899	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	64	54.70%	\$ 78,751,466	20.03%	29,817	20.03%
100.01 - 200 VSM	31	26.50%	\$ 108,785,567	27.66%	41,189	27.66%
200.01 - 300 VSM	9	7.69%	\$ 55,243,420	14.05%	20,916	14.05%
300.01 - 400 VSM	7	5.98%	\$ 68,397,959	17.39%	25,897	17.39%
200.01 - 300 VSM	2	1.71%	\$ 23,378,056	5.94%	8,851	5.94%
> 400 VSM	4	3.42%	\$ 58,709,146	14.93%	22,229	14.93%
Total	117	100.00%	\$ 393,265,615	100.00%	148,899	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	3	2.56%	\$ 3,452,423	0.88%	1,307	0.88%
25.1 - 30 years	17	14.53%	\$ 54,747,626	13.92%	20,729	13.92%
30.1 - 35 years	30	25.65%	\$ 116,609,113	29.65%	44,151	29.65%
35.1 - 40 years	22	18.80%	\$ 100,965,461	25.67%	38,228	25.67%
40.1 - 45 years	16	13.68%	\$ 38,486,780	9.79%	14,572	9.79%
45.1 - 50 years	11	9.40%	\$ 26,373,343	6.71%	9,986	6.71%
50.1 - 55 years	11	9.40%	\$ 35,758,982	9.09%	13,539	9.09%
55.1 - 60 years	5	4.27%	\$ 12,019,500	3.06%	4,551	3.06%
60.1 - 65 years	2	1.71%	\$ 4,852,387	1.23%	1,837	1.23%
Total	117	100.00%	\$ 393,265,615	100.00%	148,899	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
60 - 119	2	1.71%	\$ 2,303,971	0.59%	872	0.59%
120 - 179	8	6.84%	\$ 16,337,437	4.15%	6,186	4.15%
180 - 239	28	23.93%	\$ 52,863,318	13.44%	20,015	13.44%
240 - 299	68	58.12%	\$ 279,506,134	71.08%	105,827	71.08%
300 - 360	11	9.40%	\$ 42,254,755	10.74%	15,999	10.74%
Total	117	100.00%	\$ 393,265,615	100.00%	148,899	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).