



[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, 2020

FHipo presents the following summary of its portfolio as of the 4Q20. The securitized portfolio does not consolidate in FHipo's balance, however, it is consolidated within this report.

February 26th, 2021

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Summary of FHipo's Consolidated Portfolio Characteristics

Consolidated Portfolio	4Q20	4Q19	Var. (%) / Diff.
Total Balance (FHipo's Participation)	\$28,281 million ⁽¹⁾	\$29,606 million ⁽¹⁾	(4.48%)
Total Number of Loans	99,439	105,265	(5.53%)
Average co-participated loan balance by Mortgage Loan	\$284,403	\$281,255	1.12%
Average Loan-to-Value at Origination (LTV)	77.73%	77.60%	0.13
Payment-to-Income (PTI) ⁽²⁾	24.24%	24.27%	(0.03)
Current Portfolio	95.59% (NPL = 4.41%)	96.08% (NPL = 3.92%)	(0.49)
By Origination Program			
Infonavit Total (IT)			
Portfolio Balance IT (VSM ⁽³⁾ and Pesos)	\$10,838 million	\$12,711 million	(14.74%)
Portfolio Balance - IT VSM ⁽³⁾	\$5,195 million	\$6,335 million	(18.00%)
Average Interest Rate - IT VSM ⁽²⁾⁽³⁾	9.48% (Real)	9.50% (Real)	(0.02)
Portfolio Balance - IT Pesos	\$5,643 million	\$6,376 million	(11.50%)
Average Interest Rate - IT Pesos	12.00% (Nominal)	12.00% (Nominal)	-
Infonavit Más Crédito (IMC)			
Portfolio Balance IMC	\$14,459 million	\$13,913 million	3.92%
Average Interest Rate IMC ⁽²⁾	11.02% (Nominal)	10.91% (Nominal)	0.11
Fovissste			
Portfolio Balance Fovissste (VSM) ⁽³⁾	\$2,581 million	\$2,697 million	(4.30%)
Average Interest Rate ⁽²⁾⁽³⁾	5.36% (Real)	5.36% (Real)	-
Smart Lending			
Portfolio Balance Smart Lending	\$403 million	\$285 million	41.40%
Average Interest Rate ⁽²⁾⁽⁴⁾	14.51% (Nominal)	13.11% (Nominal)	1.40

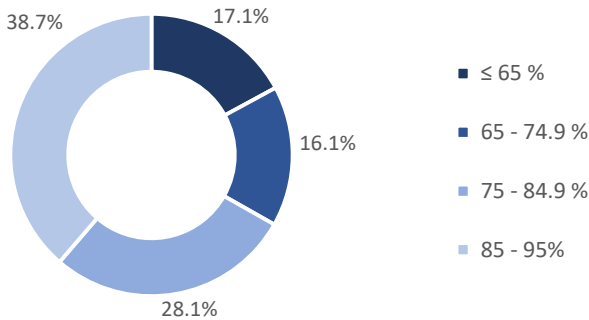
Note: Consolidated figures consider INFONAVIT's portfolio, collection rights on FOVISSSTE's and Smart Lending's portfolio (on and off balance).

- (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

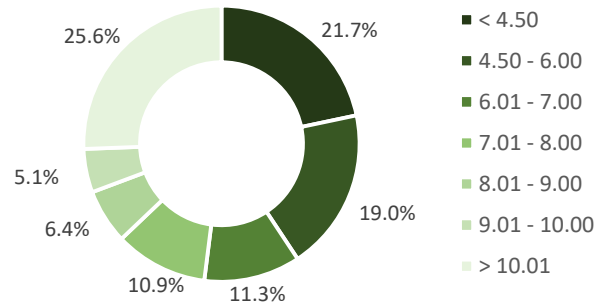
Distribution by Loan-to-Value (LTV) at loan origination date

(As a % of total loans within consolidated portfolio)



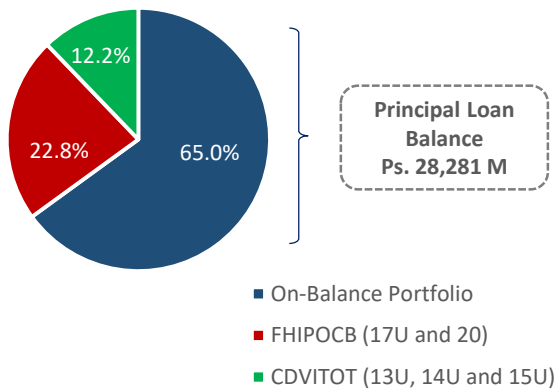
Distribution by borrower's salary in VSM at loan origination date

(As a % of total loans within consolidated portfolio)



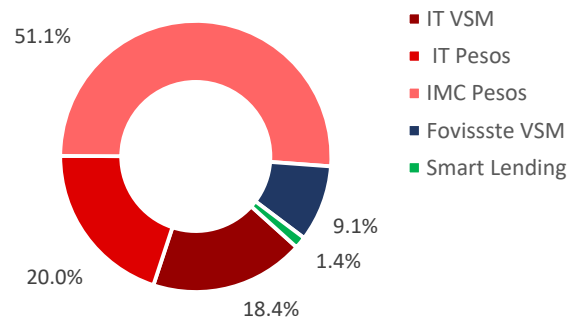
Distribution by loan balance (on and off balance)

(As a % of total consolidated portfolio loan balance)



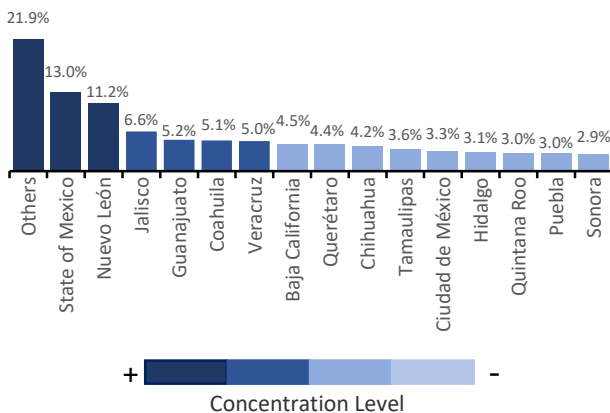
Distribution by origination program

(As a % of total consolidated portfolio loan balance)



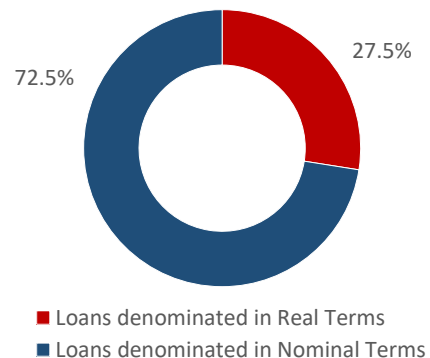
Geographic distribution of the portfolio

(As a % of total loans within consolidated portfolio)



Distribution by interest rate (Real vs. Nominal)

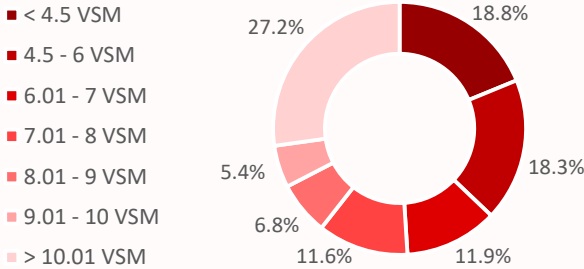
(As a % of total consolidated portfolio loan balance)



INFONAVIT Portfolio Characteristics

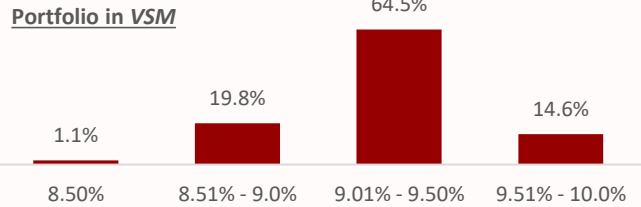
Distribution by borrower's salary in VSM at loan origination date

(As a % of total loans within INFONAVIT's portfolio)



Distribution by interest rate in VSM ⁽¹⁾

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



Portfolio in Pesos

Infonavit Total Pesos = 12.00% nominal

Infonavit Más Crédito:

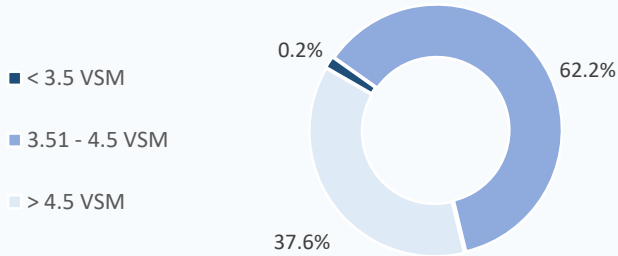
Average Rate = 11.02% nominal

Current Origination Rate = 11.90% nominal ⁽²⁾

FOVISSSTE Portfolio Characteristics

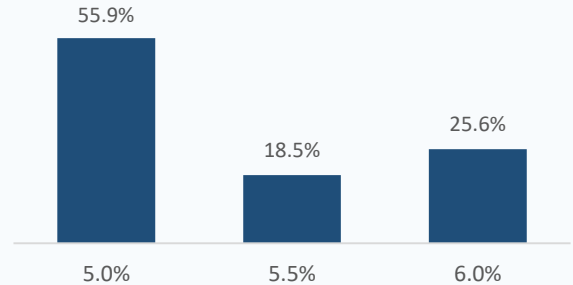
Distribution by borrower's salary in VSM at loan origination date

(As a % of total loans within FOVISSSTE's portfolio)



Distribution by interest rate in VSM ⁽¹⁾

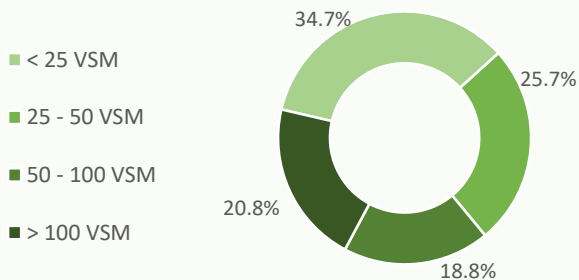
(As a % of total loans within FOVISSSTE's portfolio)



Smart Lending Portfolio Characteristics

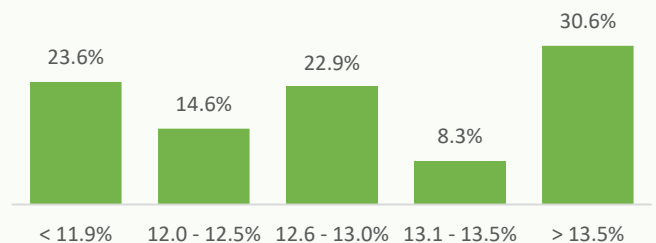
Distribution by borrower's salary in VSM at loan origination date on mortgage guarantee

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



Distribution by APR of the mortgage guarantee ⁽³⁾

(As a % 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 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)	9.48%	37,423	40.37%	\$ 5,195,210,044	20.54%	1,967,026	20.54%
Infonavit Total Pesos	12.00%	26,725	28.83%	\$ 5,642,660,698	22.31%	2,136,441	22.31%
Infonavit Mas Credito Pesos	11.02%	28,557	30.80%	\$ 14,458,591,695	57.15%	5,474,355	57.15%
Total		92,705	100.00%	\$ 25,296,462,437	100.00%	9,577,821	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
< 4.5 VSM	17,426	18.80%	\$ 3,046,300,329	12.04%	1,153,399	12.04%
4.5 - 6 VSM	16,975	18.31%	\$ 2,995,195,578	11.84%	1,134,050	11.84%
6.01 - 7 VSM	10,998	11.86%	\$ 1,633,781,077	6.46%	618,587	6.46%
7.01 - 8 VSM	10,713	11.56%	\$ 1,740,923,297	6.88%	659,154	6.88%
8.01 - 9 VSM	6,342	6.84%	\$ 1,425,851,995	5.64%	539,860	5.64%
9.01 - 10 VSM	4,994	5.39%	\$ 1,291,247,548	5.10%	488,896	5.10%
> 10.01 VSM	25,257	27.24%	\$ 13,163,162,614	52.04%	4,983,875	52.04%
Total	92,705	100.00%	\$ 25,296,462,437	100.00%	9,577,821	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%	408	1.09%	\$ 57,968,912	1.12%	21,948	1.12%
8.6% - 9.0%	7,398	19.77%	\$ 981,560,543	18.89%	371,641	18.89%
9.1% - 9.50%	24,150	64.53%	\$ 2,986,538,278	57.49%	1,130,772	57.49%
9.6% - 10.0%	5,467	14.61%	\$ 1,169,142,311	22.50%	442,664	22.50%
Total	37,423	100.00%	\$ 5,195,210,044	100.00%	1,967,026	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	81,843	88.28%	\$ 22,382,421,303	88.48%	8,474,498	88.48%
< 91 days	6,263	6.76%	\$ 1,742,079,688	6.89%	659,591	6.89%
≥ 91 days (W/out CDVITOT 13U y 14U)	2,704	2.92%	\$ 870,409,857	3.44%	329,557	3.44%
≥ 91 days (CDVITOT 13U y 14U)	1,895	2.04%	\$ 301,551,589	1.19%	114,174	1.19%
Total	92,705	100.00%	\$ 25,296,462,437	100.00%	9,577,821	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%	15,265	16.47%	\$ 3,549,500,646	14.03%	1,343,922	14.03%
65% - 74.9%	14,688	15.84%	\$ 3,463,872,900	13.69%	1,311,502	13.69%
75% - 84.9%	25,495	27.50%	\$ 6,759,168,286	26.72%	2,559,176	26.72%
85% - 95.0%	37,257	40.19%	\$ 11,523,920,604	45.56%	4,363,221	45.56%
Total	92,705	100.00%	\$ 25,296,462,437	100.00%	9,577,821	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)	73,291	79.06%	\$ 20,056,709,314	79.28%	7,593,930	79.28%
Special Amortization Regime (REA)	16,176	17.45%	\$ 4,370,621,874	17.28%	1,654,818	17.28%
Extension	3,238	3.49%	\$ 869,131,250	3.44%	329,073	3.44%
Total	92,705	100.00%	\$ 25,296,462,437	100.00%	9,577,821	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	33,923	90.65%	\$ 3,910,989,323	75.28%	1,480,790	75.28%
100.01 - 200 VSM	3,144	8.40%	\$ 1,046,759,584	20.15%	396,327	20.15%
200.01 - 300 VSM	282	0.75%	\$ 170,644,247	3.28%	64,610	3.28%
300.01 - 400 VSM	67	0.18%	\$ 58,714,379	1.13%	22,231	1.13%
> 400 VSM	7	0.02%	\$ 8,102,511	0.16%	3,068	0.16%
Total	37,423	100.00%	\$ 5,195,210,044	100.00%	1,967,026	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 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.	22,910	41.44%	\$ 3,577,129,915	17.80%	1,354,383	17.80%
200.1 thousand Ps. -- 400 thousand Ps.	14,956	27.05%	\$ 4,108,929,313	20.44%	1,555,735	20.44%
400.1 thousand Ps. -- 600 thousand Ps.	7,711	13.95%	\$ 3,782,622,368	18.82%	1,432,188	18.82%
> 600.1 thousand Ps.	9,705	17.56%	\$ 8,632,570,798	42.94%	3,268,489	42.94%
Total	55,282	100.00%	\$ 20,101,252,393	100.00%	7,610,795	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	7,616	8.22%	\$ 1,312,274,878	5.19%	496,857	5.19%
25.1 - 30 years	18,884	20.37%	\$ 3,370,147,521	13.32%	1,276,015	13.32%
30.1 - 35 years	17,284	18.64%	\$ 3,645,187,961	14.41%	1,380,152	14.41%
35.1 - 40 years	14,882	16.05%	\$ 4,342,033,633	17.16%	1,643,994	17.16%
40.1 - 45 years	13,279	14.32%	\$ 5,012,068,601	19.81%	1,897,684	19.81%
45.1 - 50 years	10,844	11.70%	\$ 4,281,429,126	16.93%	1,621,047	16.93%
50.1 - 55 years	6,929	7.47%	\$ 2,503,413,704	9.90%	947,850	9.90%
55.1 - 60 years	2,813	3.03%	\$ 797,798,077	3.15%	302,065	3.15%
60.1 - 65 years	174	0.20%	\$ 32,108,937	0.13%	12,157	0.13%
Total	92,705	100.00%	\$ 25,296,462,437	100.00%	9,577,821	100.00%

Stratification Analysis of FOVISSSTE 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%	6,590	100.00%	\$ 2,580,668,273	100.00%	977,100	100.00%
Total		6,590	100.00%	\$ 2,580,668,273	100.00%	977,100	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%	\$ 2,111,453	0.08%	799	0.08%
3.51 - 4.5 VSM	4,096	62.15%	\$ 1,703,210,009	66.00%	644,874	66.00%
> 4.51 VSM	2,478	37.61%	\$ 875,346,811	33.92%	331,426	33.92%
Total	6,590	100.00%	\$ 2,580,668,273	100.00%	977,100	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	3,683	55.89%	\$ 1,402,798,559	54.36%	531,132	54.36%
5.5% VSM	1,222	18.54%	\$ 521,021,692	20.19%	197,271	20.19%
6% VSM	1,685	25.57%	\$ 656,848,021	25.45%	248,698	25.45%
Total	6,590	100.00%	\$ 2,580,668,273	100.00%	977,100	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	6,374	96.72%	\$ 2,484,535,018	96.27%	940,702	96.27%
< 91 days	54	0.82%	\$ 24,621,650	0.96%	9,322	0.96%
≥ 91 days	162	2.46%	\$ 71,511,605	2.77%	27,076	2.77%
Total	6,590	100.00%	\$ 2,580,668,273	100.00%	977,100	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%	1,641	24.90%	\$ 430,142,699	16.67%	162,862	16.67%
65% - 74.9%	1,335	20.26%	\$ 513,542,526	19.90%	194,439	19.90%
75% - 84.9%	2,413	36.62%	\$ 1,069,478,314	41.44%	404,929	41.44%
85% - 95.0%	1,201	18.22%	\$ 567,504,733	21.99%	214,870	21.99%
Total	6,590	100.00%	\$ 2,580,668,273	100.00%	977,100	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 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	6,343	96.25%	\$ 2,464,909,344	95.51%	933,271	95.51%
Out of Sector	247	3.75%	\$ 115,758,929	4.49%	43,829	4.49%
Total	6,590	100.00%	\$ 2,580,668,273	100.00%	977,100	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	1,402	21.28%	\$ 215,790,949	8.36%	81,703	8.36%
100.01 - 200 VSM	4,567	69.30%	\$ 1,988,262,066	77.05%	752,802	77.05%
200.01 - 300 VSM	551	8.36%	\$ 317,495,308	12.30%	120,211	12.30%
300.01 - 400 VSM	70	1.06%	\$ 59,119,950	2.29%	22,384	2.29%
> 400 VSM	0	0.00%	\$ -	0.00%	0	0.00%
Total	6,590	100.00%	\$ 2,580,668,273	100.00%	977,100	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	167	2.53%	\$ 63,180,695	2.45%	23,922	2.45%
25.1 - 30 years	1,063	16.13%	\$ 416,812,146	16.15%	157,815	16.15%
30.1 - 35 years	1,260	19.12%	\$ 497,651,608	19.29%	188,422	19.29%
35.1 - 40 years	1,228	18.63%	\$ 475,405,917	18.42%	180,000	18.42%
40.1 - 45 years	1,167	17.71%	\$ 444,424,914	17.22%	168,269	17.22%
45.1 - 50 years	993	15.07%	\$ 380,998,622	14.76%	144,255	14.76%
50.1 - 55 years	612	9.29%	\$ 254,062,996	9.84%	96,194	9.84%
55.1 - 60 years	100	1.52%	\$ 48,131,376	1.87%	18,224	1.87%
60.1 - 65 years	0	0.00%	\$ -	0.00%	0	0.00%
Total	6,590	100.00%	\$ 2,580,668,273	100.00%	977,100	100.00%

Stratification Analysis of Smart Lending 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)	14.51%	144	100.00%	\$ 403,587,988	100.00%	152,808	100.00%
Smart Lending (FHipo Loan)	11.33%	144	100.00%	\$ 403,587,988	100.00%	152,808	100.00%
Total		144	100.00%	\$ 403,587,988	100.00%	152,808	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%	34	23.61%	\$ 90,063,336	22.32%	34,100	22.32%
12.0 - 12.5%	21	14.58%	\$ 74,574,880	18.48%	28,236	18.48%
12.6 - 13.0%	33	22.92%	\$ 116,736,134	28.92%	44,199	28.92%
13.1 - 13.5%	12	8.33%	\$ 31,032,836	7.69%	11,750	7.69%
> 13.5%	44	30.56%	\$ 91,180,803	22.59%	34,523	22.59%
Total	144	100.00%	\$ 403,587,988	100.00%	152,808	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%	41	28.46%	\$ 128,086,662	31.73%	48,497	31.73%
10.6% - 10.7%	17	11.81%	\$ 55,693,588	13.80%	21,087	13.80%
10.7% - 10.8%	29	20.14%	\$ 81,142,567	20.11%	30,722	20.11%
10.8% - 10.9%	15	10.42%	\$ 44,155,882	10.94%	16,718	10.94%
> 10.9%	42	29.17%	\$ 94,509,288	23.42%	35,783	23.42%
Total	144	100.00%	\$ 403,587,988	100.00%	152,808	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 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	50	34.73%	\$ 56,755,358	14.06%	21,489	14.06%
25 - 50 VSM	37	25.69%	\$ 81,173,371	20.11%	30,734	20.11%
50 - 100 VSM	27	18.75%	\$ 62,748,144	15.55%	23,758	15.55%
> 100 VSM	30	20.83%	\$ 202,911,115	50.28%	76,827	50.28%
Total	144	100.00%	\$ 403,587,988	100.00%	152,808	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	140	97.23%	\$ 373,721,438	92.60%	141,500	92.60%
< 91 days	3	2.08%	\$ 26,295,950	6.52%	9,956	6.52%
≥ 91 days	1	0.69%	\$ 3,570,601	0.88%	1,352	0.88%
Total	144	100.00%	\$ 403,587,988	100.00%	152,808	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%	69	47.92%	\$ 163,904,367	40.61%	62,058	40.61%
65% - 74.9%	21	14.58%	\$ 92,726,936	22.98%	35,109	22.98%
75% - 84.9%	38	26.39%	\$ 102,503,518	25.40%	38,810	25.40%
85% - 95.0%	16	11.11%	\$ 44,453,167	11.01%	16,831	11.01%
Total	144	100.00%	\$ 403,587,988	100.00%	152,808	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	96	66.67%	\$ 106,140,797	26.31%	40,187	26.31%
100.01 - 200 VSM	23	15.97%	\$ 79,579,244	19.72%	30,131	19.72%
200.01 - 300 VSM	11	7.64%	\$ 68,540,374	16.98%	25,951	16.98%
300.01 - 400 VSM	10	6.94%	\$ 95,947,644	23.77%	36,328	23.77%
200.01 - 300 VSM	2	1.39%	\$ 23,266,440	5.76%	8,809	5.76%
> 400 VSM	2	1.39%	\$ 30,113,489	7.46%	11,402	7.46%
Total	144	100.00%	\$ 403,587,988	100.00%	152,808	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	2.08%	\$ 3,421,076	0.85%	1,295	0.85%
25.1 - 30 years	22	15.28%	\$ 59,090,319	14.64%	22,373	14.64%
30.1 - 35 years	31	21.53%	\$ 105,492,147	26.14%	39,942	26.14%
35.1 - 40 years	28	19.44%	\$ 103,275,720	25.59%	39,103	25.59%
40.1 - 45 years	20	13.89%	\$ 26,445,258	6.55%	10,013	6.55%
45.1 - 50 years	14	9.72%	\$ 39,056,645	9.68%	14,788	9.68%
50.1 - 55 years	13	9.03%	\$ 41,494,953	10.28%	15,711	10.28%
55.1 - 60 years	9	6.25%	\$ 17,874,066	4.43%	6,768	4.43%
60.1 - 65 years	4	2.78%	\$ 7,437,805	1.84%	2,816	1.84%
Total	144	100.00%	\$ 403,587,988	100.00%	152,808	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	3	2.08%	\$ 2,708,738	0.67%	1,026	0.67%
120 - 179	10	6.94%	\$ 18,796,549	4.66%	7,117	4.66%
180 - 239	44	30.56%	\$ 72,496,734	17.96%	27,449	17.96%
240 - 299	76	52.78%	\$ 274,547,773	68.03%	103,950	68.03%
300 - 360	11	7.64%	\$ 35,038,193	8.68%	13,266	8.68%
Total	144	100.00%	\$ 403,587,988	100.00%	152,808	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).