



Stratification Report for La Hipotecaria S.A. de C.V El Salvador

Trust XIII
November 2022

The La Hipotecaria 13th Mortgage Trust pool was stratified on a variety of axes to provide an overview of pool characteristics. Each characteristic includes summary information as well as individual statistics by bucket. The cutoff date is 11/30/2022.

Stratification Report

La Hipotecaria El Salvador - Trust XIII
November 2022

For La Hipotecaria El Salvador
Cutoff Date: 11/30/2022

Original Term

Min: 156

Max: 360

WA (original balance): 343

WA (remaining balance): 345

Original Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
156	1	35,128	0.10%	20,131	0.07%	0.07%	7.29%	156	73
180	14	556,823	1.63%	300,634	1.09%	1.16%	7.42%	180	79
216	5	153,662	0.45%	95,918	0.35%	1.51%	8.14%	216	102
228	2	27,635	0.08%	16,864	0.06%	1.57%	7.91%	228	102
240	34	1,472,203	4.30%	997,926	3.60%	5.17%	7.41%	240	128
252	4	85,231	0.25%	59,461	0.21%	5.39%	7.82%	252	131
264	10	459,471	1.34%	348,528	1.26%	6.64%	7.17%	264	158
276	12	530,071	1.55%	390,078	1.41%	8.05%	7.24%	276	168
288	7	238,405	0.70%	177,584	0.64%	8.69%	7.29%	288	170
300	65	1,919,054	5.61%	1,473,630	5.32%	14.02%	7.59%	300	180
312	9	307,857	0.90%	236,048	0.85%	14.87%	7.71%	312	184
324	14	408,061	1.19%	340,735	1.23%	16.10%	7.65%	324	215
336	13	336,950	0.98%	275,196	0.99%	17.09%	7.91%	336	207
348	22	793,146	2.32%	640,482	2.31%	19.41%	7.71%	348	220
360	701	26,899,613	78.60%	22,311,991	80.59%	100.00%	7.51%	360	242
Total	913	34,223,310	100.00%	27,685,207			7.51%	343	225
Minimum		9,086		0			6.67%	156	52
Maximum		120,000		101,627			10.50%	360	277
Average		37,484		30,323					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
November 2022

For La Hipotecaria El Salvador
Cutoff Date: 11/30/2022

Original Balance

Original Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
5,000 - 10,000	4	38,284	0.11%	27,192	0.10%	0.10%	9.75%	345	165
10,000 - 15,000	62	798,788	2.33%	599,013	2.16%	2.26%	9.19%	342	178
15,000 - 20,000	124	2,182,827	6.38%	1,642,081	5.93%	8.19%	8.64%	342	188
20,000 - 25,000	108	2,392,190	6.99%	1,884,683	6.81%	15.00%	8.05%	334	202
25,000 - 30,000	107	2,897,791	8.47%	2,383,087	8.61%	23.61%	7.68%	341	226
30,000 - 35,000	75	2,406,393	7.03%	1,974,719	7.13%	30.74%	7.68%	350	229
35,000 - 40,000	52	1,926,510	5.63%	1,547,846	5.59%	36.33%	7.59%	335	213
40,000 - 45,000	84	3,567,054	10.42%	2,762,040	9.98%	46.31%	7.40%	348	235
45,000 - 50,000	84	3,948,748	11.54%	3,270,192	11.81%	58.12%	7.28%	345	231
50,000 - 55,000	52	2,700,777	7.89%	2,178,191	7.87%	65.99%	7.23%	346	231
55,000 - 60,000	32	1,828,699	5.34%	1,528,688	5.52%	71.51%	7.30%	346	235
60,000 - 65,000	42	2,634,131	7.70%	2,193,455	7.92%	79.43%	7.16%	343	232
65,000 - 70,000	22	1,487,860	4.35%	1,279,361	4.62%	84.05%	7.30%	355	250
70,000 - 75,000	20	1,458,744	4.26%	1,207,018	4.36%	88.41%	7.17%	350	244
75,000 - 80,000	12	914,013	2.67%	769,911	2.78%	91.19%	7.06%	326	227
80,000 - 85,000	11	905,954	2.65%	760,032	2.75%	93.94%	7.05%	338	242
85,000 - 90,000	7	605,585	1.77%	496,126	1.79%	95.73%	6.89%	333	222
90,000 - 95,000	5	462,631	1.35%	405,401	1.46%	97.20%	6.95%	360	257
95,000 - 100,000	3	294,640	0.86%	249,799	0.90%	98.10%	7.03%	344	240
100,000 - 105,000	2	200,702	0.59%	121,764	0.44%	98.54%	6.87%	360	242
105,000 - 110,000	2	214,950	0.63%	145,911	0.53%	99.07%	7.17%	360	254
115,000 - 120,000	2	236,040	0.69%	174,228	0.63%	99.69%	7.18%	269	168
120,000 - 125,000	1	120,000	0.35%	84,470	0.31%	100.00%	7.05%	240	130
Total	913	34,223,310	100.00%	27,685,207			7.51%	343	225
Minimum		9,086		0			6.67%	156	52
Maximum		120,000		101,627			10.50%	360	277
Average		37,484		30,323					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
November 2022

For La Hipotecaria El Salvador
Cutoff Date: 11/30/2022

Original Property Value

Min: 10,694 Max: 219,513 Average: 43,812

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	36	430,266	1.26%	321,474	1.16%	1.16%	9.33%	343	174
15,000 - 20,000	82	1,311,138	3.83%	977,474	3.53%	4.69%	9.00%	342	175
20,000 - 25,000	114	2,208,486	6.45%	1,703,821	6.15%	10.85%	8.33%	340	196
25,000 - 30,000	86	2,034,614	5.95%	1,589,439	5.74%	16.59%	7.96%	338	212
30,000 - 35,000	75	2,082,022	6.08%	1,754,211	6.34%	22.92%	7.61%	345	232
35,000 - 40,000	64	2,018,120	5.90%	1,632,565	5.90%	28.82%	7.73%	346	220
40,000 - 45,000	51	1,823,428	5.33%	1,469,312	5.31%	34.13%	7.57%	339	222
45,000 - 50,000	71	2,928,371	8.56%	2,333,015	8.43%	42.55%	7.52%	349	232
50,000 - 55,000	72	3,252,444	9.50%	2,579,983	9.32%	51.87%	7.26%	342	227
55,000 - 60,000	53	2,540,232	7.42%	2,071,423	7.48%	59.36%	7.24%	347	232
60,000 - 65,000	49	2,541,411	7.43%	2,099,677	7.58%	66.94%	7.32%	345	236
65,000 - 70,000	35	1,994,943	5.83%	1,705,988	6.16%	73.10%	7.34%	358	243
70,000 - 75,000	36	2,132,147	6.23%	1,765,703	6.38%	79.48%	7.13%	342	239
75,000 - 80,000	20	1,334,340	3.90%	1,097,694	3.96%	83.44%	7.13%	330	225
80,000 - 85,000	22	1,561,991	4.56%	1,350,361	4.88%	88.32%	7.10%	351	251
85,000 - 90,000	7	505,650	1.48%	434,033	1.57%	89.89%	7.04%	342	244
90,000 - 95,000	7	586,348	1.71%	484,372	1.75%	91.64%	7.04%	329	222
95,000 - 100,000	10	857,015	2.50%	724,168	2.62%	94.26%	7.00%	334	236
100,000 - 105,000	7	566,653	1.66%	458,089	1.65%	95.91%	6.93%	332	232
105,000 - 110,000	4	362,998	1.06%	286,186	1.03%	96.94%	7.36%	360	239
110,000 - 115,000	4	308,702	0.90%	263,106	0.95%	97.89%	7.09%	337	232
115,000 - 120,000	2	178,950	0.52%	113,935	0.41%	98.31%	7.18%	360	261
120,000 - 125,000	1	108,000	0.32%	93,242	0.34%	98.64%	7.04%	360	242
125,000 - 130,000	1	119,040	0.35%	72,601	0.26%	98.90%	7.30%	180	88
130,000 - 135,000	1	117,000	0.34%	101,627	0.37%	99.27%	7.05%	360	249
135,000 - 140,000	1	120,000	0.35%	84,470	0.31%	99.58%	7.05%	240	130
170,000 - 175,000	1	100,000	0.29%	35,872	0.13%	99.71%	6.68%	360	239
215,000 - 220,000	1	99,000	0.29%	81,368	0.29%	100.00%	6.90%	312	200
Total	913	34,223,310	100.00%	27,685,207			7.51%	343	225
Minimum		9,086		0			6.67%	156	52
Maximum		120,000		101,627			10.50%	360	277
Average		37,484		30,323					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
November 2022

For La Hipotecaria El Salvador
Cutoff Date: 11/30/2022

Original Loan To Value

Min: 36.00% Max: 98.00% WA (original balance): 86.87% WA (remaining balance): 86.93%

Original LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
35 %- 40%	2	49,500	0.14%	40,162	0.15%	0.15%	7.52%	299	195
40 %- 45%	5	116,742	0.34%	96,157	0.35%	0.49%	7.60%	325	214
45 %- 50%	4	166,177	0.49%	140,028	0.51%	1.00%	7.31%	322	213
50 %- 55%	6	175,489	0.51%	143,690	0.52%	1.52%	7.65%	302	202
55 %- 60%	11	366,386	1.07%	249,885	0.90%	2.42%	7.50%	332	218
60 %- 65%	12	436,172	1.27%	368,583	1.33%	3.75%	7.29%	345	238
65 %- 70%	20	693,305	2.03%	559,234	2.02%	5.77%	7.53%	319	203
70 %- 75%	34	1,062,660	3.11%	803,846	2.90%	8.67%	7.72%	336	212
75 %- 80%	40	1,389,548	4.06%	1,139,412	4.12%	12.79%	7.47%	341	237
80 %- 85%	69	2,763,184	8.07%	2,241,802	8.10%	20.89%	7.32%	330	223
85 %- 90%	163	6,642,748	19.41%	5,267,839	19.03%	39.92%	7.35%	341	227
90 %- 95%	459	18,181,310	53.13%	15,046,754	54.35%	94.26%	7.51%	348	231
95 %- 100%	88	2,180,089	6.37%	1,587,815	5.74%	100.00%	8.24%	345	182
Total	913	34,223,310	100.00%	27,685,207			7.51%	343	225
Minimum		9,086		0			6.67%	156	52
Maximum		120,000		101,627			10.50%	360	277
Average		37,484		30,323					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
November 2022

For La Hipotecaria El Salvador
Cutoff Date: 11/30/2022

Current Loan To Value

Min: 0.00% Max: 89.33% WA (original balance): 70.32% WA (remaining balance): 72.22%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 5%	4	146,071	0.43%	3,501	0.01%	0.01%	7.71%	358	238
5 %- 10%	3	80,903	0.24%	6,270	0.02%	0.04%	8.16%	360	215
10 %- 15%	2	70,835	0.21%	8,846	0.03%	0.07%	8.04%	360	229
15 %- 20%	3	68,040	0.20%	13,527	0.05%	0.12%	9.19%	360	174
20 %- 25%	5	198,303	0.58%	63,336	0.23%	0.34%	7.51%	323	193
25 %- 30%	5	143,884	0.42%	63,726	0.23%	0.58%	8.00%	265	137
30 %- 35%	5	183,214	0.54%	103,414	0.37%	0.95%	7.30%	304	193
35 %- 40%	19	608,268	1.78%	363,543	1.31%	2.26%	7.81%	293	155
40 %- 45%	15	471,756	1.38%	296,392	1.07%	3.33%	7.85%	286	161
45 %- 50%	21	766,536	2.24%	468,518	1.69%	5.02%	7.55%	315	193
50 %- 55%	38	1,332,890	3.89%	966,090	3.49%	8.51%	7.56%	309	192
55 %- 60%	45	1,556,195	4.55%	1,147,087	4.14%	12.66%	7.64%	311	192
60 %- 65%	76	2,689,222	7.86%	2,052,445	7.41%	20.07%	7.58%	317	188
65 %- 70%	122	3,802,737	11.11%	2,974,348	10.74%	30.81%	7.82%	332	193
70 %- 75%	172	5,818,758	17.00%	4,827,302	17.44%	48.25%	7.72%	352	223
75 %- 80%	215	9,248,711	27.02%	8,000,685	28.90%	77.15%	7.26%	357	245
80 %- 85%	135	5,813,925	16.99%	5,203,959	18.80%	95.95%	7.35%	359	262
85 %- 90%	28	1,223,062	3.57%	1,122,220	4.05%	100.00%	7.43%	360	273
Total	913	34,223,310	100.00%	27,685,207			7.51%	343	225
Minimum		9,086		0			6.67%	156	52
Maximum		120,000		101,627			10.50%	360	277
Average		37,484		30,323					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
November 2022

For La Hipotecaria El Salvador
Cutoff Date: 11/30/2022

Original Borrower Rate

Min: 6.40% Max: 9.49% WA (original balance): 7.19% WA (remaining balance): 7.19%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
6.25% - 6.50%	38	1,887,236	5.51%	1,455,282	5.26%	5.26%	6.81%	340	219
6.50% - 6.75%	31	1,089,316	3.18%	830,573	3.00%	8.26%	7.06%	331	204
6.75% - 7.00%	177	6,677,300	19.51%	5,455,926	19.71%	27.96%	7.48%	351	224
7.00% - 7.25%	139	6,720,307	19.64%	5,425,763	19.60%	47.56%	7.35%	341	226
7.25% - 7.50%	207	8,800,269	25.71%	7,211,489	26.05%	73.61%	7.34%	338	234
7.50% - 7.75%	141	5,014,797	14.65%	4,333,865	15.65%	89.26%	7.62%	347	249
7.75% - 8.00%	141	3,152,500	9.21%	2,300,485	8.31%	97.57%	8.50%	348	184
8.00% - 8.25%	26	611,311	1.79%	469,673	1.70%	99.27%	8.22%	315	206
8.25% - 8.50%	5	91,727	0.27%	63,086	0.23%	99.50%	9.51%	308	157
8.50% - 8.75%	5	128,141	0.37%	97,485	0.35%	99.85%	9.51%	338	182
8.75% - 9.00%	1	16,800	0.05%	13,938	0.05%	99.90%	10.05%	360	200
9.00% - 9.25%	1	17,000	0.05%	14,621	0.05%	99.95%	9.00%	300	197
9.25% - 9.50%	1	16,606	0.05%	13,021	0.05%	100.00%	9.49%	300	189
Total	913	34,223,310	100.00%	27,685,207			7.51%	343	225
Minimum		9,086		0			6.67%	156	52
Maximum		120,000		101,627			10.50%	360	277
Average		37,484		30,323					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
November 2022

For La Hipotecaria El Salvador
Cutoff Date: 11/30/2022

Remaining Term

Min: 52 Max: 277 WA (original balance): 225 WA (remaining balance): 230

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	6	135,306	0.40%	50,579	0.18%	0.18%	8.10%	199	56
60 - 119	33	1,049,689	3.07%	590,275	2.13%	2.31%	7.89%	219	91
120 - 179	172	5,341,427	15.61%	3,840,317	13.87%	16.19%	7.99%	305	157
180 - 239	250	7,772,165	22.71%	6,082,105	21.97%	38.15%	7.82%	345	209
240 - 299	452	19,924,723	58.22%	17,121,930	61.85%	100.00%	7.24%	360	258
Total	913	34,223,310	100.00%	27,685,207			7.51%	343	225
Minimum		9,086		0			6.67%	156	52
Maximum		120,000		101,627			10.50%	360	277
Average		37,484		30,323					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
November 2022

For La Hipotecaria El Salvador
Cutoff Date: 11/30/2022

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	11	311,859	0.91%	26,952	0.10%	0.10%	8.44%	352	217
5,000 - 10,000	54	800,465	2.34%	444,039	1.60%	1.70%	9.48%	320	153
10,000 - 15,000	127	2,186,802	6.39%	1,635,791	5.91%	7.61%	8.68%	335	177
15,000 - 20,000	121	2,752,975	8.04%	2,111,715	7.63%	15.24%	8.05%	329	192
20,000 - 25,000	105	2,956,031	8.64%	2,368,475	8.56%	23.79%	7.66%	344	224
25,000 - 30,000	99	3,269,430	9.55%	2,700,268	9.75%	33.55%	7.57%	347	231
30,000 - 35,000	61	2,417,544	7.06%	1,961,156	7.08%	40.63%	7.50%	340	220
35,000 - 40,000	95	4,390,446	12.83%	3,554,369	12.84%	53.47%	7.32%	342	226
40,000 - 45,000	76	3,798,189	11.10%	3,211,473	11.60%	65.07%	7.19%	346	239
45,000 - 50,000	40	2,284,331	6.67%	1,897,026	6.85%	71.92%	7.27%	340	227
50,000 - 55,000	34	2,142,295	6.26%	1,790,085	6.47%	78.39%	7.22%	356	250
55,000 - 60,000	26	1,694,365	4.95%	1,483,524	5.36%	83.74%	7.15%	351	248
60,000 - 65,000	22	1,599,602	4.67%	1,378,339	4.98%	88.72%	7.13%	347	245
65,000 - 70,000	18	1,366,448	3.99%	1,205,942	4.36%	93.08%	7.08%	352	255
70,000 - 75,000	7	621,575	1.82%	511,803	1.85%	94.93%	7.06%	326	226
75,000 - 80,000	7	611,457	1.79%	540,922	1.95%	96.88%	6.94%	360	260
80,000 - 85,000	6	594,153	1.74%	496,528	1.79%	98.68%	7.02%	328	224
85,000 - 90,000	2	200,342	0.59%	171,931	0.62%	99.30%	7.10%	360	258
90,000 - 95,000	1	108,000	0.32%	93,242	0.34%	99.63%	7.04%	360	242
100,000 - 105,000	1	117,000	0.34%	101,627	0.37%	100.00%	7.05%	360	249
Total	913	34,223,310	100.00%	27,685,207			7.48%	343	225
Minimum		9,086		0			6.67%	156	52
Maximum		120,000		101,627			10.50%	360	277
Average		37,484		30,323					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
November 2022

For La Hipotecaria El Salvador
Cutoff Date: 11/30/2022

Current Borrower Rate

Min: 6.67% Max: 10.50% WA (original balance): 7.51% WA (remaining balance): 7.48%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
6.50% - 6.75%	12	865,747	2.53%	652,334	2.36%	2.36%	6.71%	336	216
6.75% - 7.00%	97	5,114,573	14.94%	4,213,389	15.22%	17.58%	6.87%	348	237
7.00% - 7.25%	106	5,986,311	17.49%	5,018,693	18.13%	35.70%	7.10%	344	238
7.25% - 7.50%	227	9,464,534	27.66%	7,727,127	27.91%	63.61%	7.31%	337	233
7.50% - 7.75%	147	5,484,021	16.02%	4,701,902	16.98%	80.60%	7.55%	346	246
7.75% - 8.00%	63	1,480,596	4.33%	1,178,884	4.26%	84.86%	7.78%	335	212
8.00% - 8.25%	31	741,055	2.17%	579,849	2.09%	86.95%	8.06%	317	195
8.25% - 8.50%	25	983,867	2.87%	723,476	2.61%	89.56%	8.37%	356	181
8.50% - 8.75%	30	946,601	2.77%	664,447	2.40%	91.96%	8.63%	352	172
8.75% - 9.00%	38	913,879	2.67%	625,378	2.26%	94.22%	8.87%	352	169
9.00% - 9.25%	51	961,861	2.81%	689,929	2.49%	96.71%	9.12%	350	172
9.25% - 9.50%	30	514,723	1.50%	381,721	1.38%	98.09%	9.36%	349	175
9.50% - 9.75%	25	378,138	1.10%	267,051	0.96%	99.06%	9.59%	342	163
9.75% - 10.00%	21	253,706	0.74%	164,156	0.59%	99.65%	9.75%	343	159
10.00% - 10.25%	7	95,410	0.28%	71,566	0.26%	99.91%	10.06%	334	168
10.25% - 10.50%	2	27,377	0.08%	16,390	0.06%	99.97%	10.34%	274	121
10.50% - 10.75%	1	10,910	0.03%	8,914	0.03%	100.00%	10.50%	360	209
Total	913	34,223,310	100.00%	27,685,207			7.51%	343	225
Minimum		9,086		0			6.67%	156	52
Maximum		120,000		101,627			10.50%	360	277
Average		37,484		30,323					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
November 2022

For La Hipotecaria El Salvador
Cutoff Date: 11/30/2022

Origination Year

Origination Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
2004	3	84,623	0.25%	57,865	0.21%	0.21%	8.18%	360	141
2005	13	340,985	1.00%	239,195	0.86%	1.07%	8.89%	352	144
2006	21	500,642	1.46%	348,916	1.26%	2.33%	8.77%	352	157
2007	76	1,721,742	5.03%	1,152,554	4.16%	6.50%	8.91%	352	167
2008	95	2,281,027	6.67%	1,687,917	6.10%	12.59%	8.75%	354	181
2009	13	307,295	0.90%	230,180	0.83%	13.42%	9.03%	338	178
2010	20	559,476	1.63%	399,534	1.44%	14.87%	8.40%	331	183
2011	44	1,486,082	4.34%	1,159,909	4.19%	19.06%	7.50%	335	200
2012	64	2,608,876	7.62%	1,990,050	7.19%	26.25%	7.09%	342	218
2013	231	9,887,414	28.89%	8,040,328	29.04%	55.29%	7.13%	343	230
2014	175	7,034,194	20.55%	5,995,931	21.66%	76.94%	7.29%	340	240
2015	158	7,410,954	21.65%	6,382,828	23.06%	100.00%	7.39%	341	254
Total	913	34,223,310	100.00%	27,685,207			7.51%	343	225
Minimum		9,086		0			6.67%	156	52
Maximum		120,000		101,627			10.50%	360	277
Average		37,484		30,323					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
November 2022

For La Hipotecaria El Salvador
Cutoff Date: 11/30/2022

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
SFH	913	34,223,310	100.00%	27,685,207	100.00%	100.00%	7.51%	343	225
Total	913	34,223,310	100.00%	27,685,207			7.51%	343	225
Minimum		9,086		0			6.67%	156	52
Maximum		120,000		101,627			10.50%	360	277
Average		37,484		30,323					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
November 2022

For La Hipotecaria El Salvador
Cutoff Date: 11/30/2022

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	287	8,388,821	24.51%	6,433,269	23.24%	23.24%	7.91%	324	193
New Property	146	6,605,430	19.30%	5,313,998	19.19%	42.43%	7.39%	355	227
Used Property	480	19,229,059	56.19%	15,937,939	57.57%	100.00%	7.38%	347	239
Total	913	34,223,310	100.00%	27,685,207			7.51%	343	225
Minimum		9,086		0			6.67%	156	52
Maximum		120,000		101,627			10.50%	360	277
Average		37,484		30,323					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
November 2022

For La Hipotecaria El Salvador
Cutoff Date: 11/30/2022

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	822	31,237,642	91.28%	25,142,585	90.82%	90.82%	7.49%	343	226
30	33	1,153,513	3.37%	977,678	3.53%	94.35%	7.57%	339	222
60	19	680,122	1.99%	577,035	2.08%	96.43%	7.67%	338	217
90	9	304,955	0.89%	251,496	0.91%	97.34%	7.77%	359	217
120	12	293,703	0.86%	244,918	0.88%	98.22%	8.30%	360	204
150	4	166,100	0.49%	145,581	0.53%	98.75%	7.57%	355	243
180	2	77,400	0.23%	69,035	0.25%	99.00%	7.39%	360	234
210	1	16,560	0.05%	9,364	0.03%	99.03%	9.36%	360	176
240	2	45,224	0.13%	41,326	0.15%	99.18%	7.41%	360	264
390+	9	248,091	0.72%	226,188	0.82%	100.00%	7.86%	356	223
Total	913	34,223,310	100.00%	27,685,207			7.51%	343	225
Minimum		9,086		0			6.67%	156	52
Maximum		120,000		101,627			10.50%	360	277
Average		37,484		30,323					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
November 2022

For La Hipotecaria El Salvador
Cutoff Date: 11/30/2022

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	7	179,382	0.52%	140,060	0.51%	0.51%	7.64%	319	200
Ahuachapan	6	143,222	0.42%	120,318	0.43%	0.94%	7.99%	317	208
Cabañas	1	26,000	0.08%	18,847	0.07%	1.01%	8.90%	360	158
Cuscatlan	3	59,283	0.17%	45,155	0.16%	1.17%	8.67%	308	164
La Libertad	258	11,128,865	32.52%	9,055,486	32.71%	33.88%	7.33%	346	230
La Paz	5	112,192	0.33%	82,209	0.30%	34.18%	8.42%	301	155
San Miguel	8	163,584	0.48%	127,267	0.46%	34.64%	8.60%	341	181
San Salvador	500	19,212,108	56.14%	15,595,287	56.33%	90.97%	7.53%	343	227
San Vicente	3	63,582	0.19%	48,405	0.17%	91.14%	8.54%	348	181
Santa Ana	101	2,684,638	7.84%	2,097,318	7.58%	98.72%	7.78%	338	212
Sonsonate	21	450,454	1.32%	354,855	1.28%	100.00%	8.34%	346	197
Total	913	34,223,310	100.00%	27,685,207			7.51%	343	225
Minimum		9,086		0			6.67%	156	52
Maximum		120,000		101,627			10.50%	360	277
Average		37,484		30,323					

District

District	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	7	179,382	0.52%	140,060	0.51%	0.51%	7.64%	319	200
AHUACHAPAN	6	143,222	0.42%	120,318	0.43%	0.94%	7.99%	317	208
ANTIGUO CUSCATLAN	14	794,003	2.32%	623,241	2.25%	3.19%	7.16%	320	211
APOPA	2	52,100	0.15%	34,309	0.12%	3.32%	7.89%	239	118
AYUTUXTEPEQUE	20	788,206	2.30%	611,268	2.21%	5.52%	7.87%	347	203
CHALCHUAPA	8	197,301	0.58%	155,959	0.56%	6.09%	8.02%	327	206
CIUDAD ARCE	1	11,989	0.04%	9,243	0.03%	6.12%	9.75%	360	176
CIUDAD DELGADO	15	500,529	1.46%	403,652	1.46%	7.58%	7.80%	348	225
CIUDAD MERLIOT	1	44,224	0.13%	1,584	0.01%	7.58%	7.25%	360	246
COJUTEPEQUE	3	59,283	0.17%	45,155	0.16%	7.75%	8.67%	308	164
COLON	17	907,235	2.65%	748,085	2.70%	10.45%	7.36%	357	240
CUSCATANCINGO	11	193,600	0.57%	148,399	0.54%	10.99%	8.58%	343	185
ILOPANGO	35	1,340,522	3.92%	1,125,353	4.06%	15.05%	7.50%	350	239
JUAYUA	1	12,215	0.04%	10,011	0.04%	15.09%	9.75%	360	182
LOURDES	57	2,565,982	7.50%	2,101,654	7.59%	22.68%	7.14%	351	230
MEJICANOS	118	4,058,180	11.86%	3,262,121	11.78%	34.46%	7.55%	342	229
METAPAN	4	59,589	0.17%	47,650	0.17%	34.63%	8.97%	360	196
NEJAPA	9	205,559	0.60%	178,338	0.64%	35.28%	7.66%	355	246
NUEVA SAN SALVADOR	6	288,806	0.84%	222,454	0.80%	36.08%	7.15%	311	200
NUEVO CUSCATLAN	1	36,802	0.11%	19,184	0.07%	36.15%	8.37%	300	86
PANCHIMALCO	3	131,410	0.38%	105,729	0.38%	36.53%	7.31%	356	261
PUERTO LA LIBERTAD	1	14,477	0.04%	7,285	0.03%	36.56%	8.97%	288	110
QUEZALTEPEQUE	28	1,104,097	3.23%	939,567	3.39%	39.95%	7.37%	354	235
SAN ANTONIO DEL MONTE	7	136,903	0.40%	100,605	0.36%	40.31%	8.71%	334	176
SAN ANTONIO PAJONAL	1	22,422	0.07%	17,631	0.06%	40.38%	8.56%	324	183
SAN JACINTO	2	62,398	0.18%	46,785	0.17%	40.55%	8.81%	360	183
SAN JUAN OPICO	27	773,311	2.26%	583,502	2.11%	42.66%	7.80%	348	203
SAN MARCOS	18	544,397	1.59%	444,534	1.61%	44.26%	7.80%	340	221
SAN MARTIN	8	166,959	0.49%	121,665	0.44%	44.70%	8.26%	329	185
SAN MIGUEL	8	163,584	0.48%	127,267	0.46%	45.16%	8.60%	341	181
SAN SALVADOR	186	8,852,204	25.87%	7,197,991	26.00%	71.16%	7.34%	339	229
SAN SEBASTIAN	2	46,500	0.14%	34,832	0.13%	71.29%	8.27%	343	178
SAN SEBASTIAN SALITRILLO	4	84,210	0.25%	68,976	0.25%	71.53%	8.00%	352	213
SAN VICENTE	1	17,082	0.05%	13,572	0.05%	71.58%	9.28%	360	189
SANTA ANA	84	2,321,117	6.78%	1,807,102	6.53%	78.11%	7.72%	338	213
SANTA TECLA	101	4,327,002	12.64%	3,574,598	12.91%	91.02%	7.37%	344	236
SANTO TOMAS	16	1,073,800	3.14%	901,270	3.26%	94.28%	7.29%	349	236
SENSUNTEPEQUE	1	26,000	0.08%	18,847	0.07%	94.35%	8.90%	360	158
SONSONATE	9	186,093	0.54%	143,934	0.52%	94.87%	8.54%	353	192
SONZACATE	4	115,243	0.34%	100,305	0.36%	95.23%	7.44%	349	232

Stratification Report

La Hipotecaria El Salvador - Trust XIII
November 2022

For La Hipotecaria El Salvador
Cutoff Date: 11/30/2022

SOYAPANGO	48	1,106,912	3.23%	910,988	3.29%	98.52%	8.20%	352	214
TONACATEPEQUE	9	135,334	0.40%	102,884	0.37%	98.89%	9.29%	360	188
ZACATECOLUCA	5	112,192	0.33%	82,209	0.30%	99.19%	8.42%	301	155
ZARAGOZA	4	260,936	0.76%	225,089	0.81%	100.00%	7.24%	360	244
Total	913	34,223,310	100.00%	27,685,207			7.51%	343	225
Minimum		9,086		0			6.67%	156	52
Maximum		120,000		101,627			10.50%	360	277
Average		37,484		30,323					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
November 2022

For La Hipotecaria El Salvador
Cutoff Date: 11/30/2022

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	6	227,295	0.66%	145,829	0.53%	0.53%	8.55%	350	179
DD	569	21,209,273	61.97%	17,347,103	62.66%	63.19%	7.47%	341	228
VOL	338	12,786,743	37.36%	10,192,275	36.81%	100.00%	7.57%	345	222
Total	913	34,223,310	100.00%	27,685,207			7.51%	343	225
Minimum		9,086		0			6.67%	156	52
Maximum		120,000		101,627			10.50%	360	277
Average		37,484		30,323					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
November 2022

For La Hipotecaria El Salvador
Cutoff Date: 11/30/2022

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
CIUDAD VERSAILLES	17	366,412	1.07%	261,086	0.94%	0.94%	8.37%	342	179
URB. LA CIMA IV	6	247,957	0.72%	211,877	0.77%	1.71%	7.37%	345	245
SANTA ANA NORTE	5	85,628	0.25%	47,550	0.17%	1.88%	9.57%	360	158
URB. RESIDENCIAL LA GLORIA	5	179,436	0.52%	119,911	0.43%	2.31%	7.35%	360	263
URB. SANTA ANA NORTE	5	75,967	0.22%	61,134	0.22%	2.53%	8.27%	360	207
RESIDENCIAL LA GLORIA	4	124,278	0.36%	103,063	0.37%	2.91%	7.65%	343	216
URB ALTOS DEL BOULEVARD	4	173,000	0.51%	145,352	0.53%	3.43%	7.63%	357	242
URB. LA CIMA III	4	245,283	0.72%	195,292	0.71%	4.14%	7.35%	360	253
URB. RESIDENCIAL SANTA TERESA	4	245,322	0.72%	191,299	0.69%	4.83%	7.10%	350	236
CENTRO URB. JOSE SIMEON CAÑAS	3	80,514	0.24%	69,978	0.25%	5.08%	7.46%	360	245
LOMAS DE SAN ANTONIO	3	61,414	0.18%	41,407	0.15%	5.23%	9.13%	360	178
RES LA CIMA IV	3	96,267	0.28%	84,638	0.31%	5.54%	7.35%	360	258
RESIDENCIAL SEVILLA	3	48,180	0.14%	31,027	0.11%	5.65%	9.45%	320	136
URB BOSQUEZ DE LA PAZ	3	120,210	0.35%	101,142	0.37%	6.01%	7.71%	360	227
URB. ALTOS DE GUADALUPE	3	155,496	0.45%	135,049	0.49%	6.50%	7.22%	340	234
URB. SAN ANTONIO	3	128,868	0.38%	110,599	0.40%	6.90%	7.17%	360	242
URBANIZACION SAN MARCOS	3	72,287	0.21%	56,463	0.20%	7.10%	7.70%	303	201
Otros	835	31,716,792	92.68%	25,718,340	92.90%	100.00%	7.50%	342	225
Total	913	34,223,310	100.00%	27,685,207			7.51%	343	225
Minimum		9,086		0			6.67%	156	52
Maximum		120,000		101,627			10.50%	360	277
Average		37,484		30,323					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
November 2022

For La Hipotecaria El Salvador
Cutoff Date: 11/30/2022

Loan Type

Loan Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
A	652	25,802,545	75.39%	20,871,269	75.39%	75.39%	7.44%	341	227
B	261	8,420,765	24.61%	6,813,938	24.61%	100.00%	7.74%	347	221
Total	913	34,223,310	100.00%	27,685,207			7.51%	343	225
Minimum		9,086		0			6.67%	156	52
Maximum		120,000		101,627			10.50%	360	277
Average		37,484		30,323					