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

## **Mortgage Loans - November-2023** Trust XIII

The La Hipotecaria mortgage portfolio 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 November-2023

In the ranges presented, the value on the right of the ranges are not included.. Example: In the range 80%-90%, the value of 90% is not included in the range, but rather the 90% is included in the following range of 90%-100%.

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# Stratification Report

## La Hipotecaria El Salvador - Mortgages - Trust XIII Original Term

Cutoff Date:  
November-2023

Original Term	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
156	1	35,128	0.11%	17,316	0.07%	0.07%	7.29%	156	59
180	11	330,958	1.03%	133,380	0.53%	0.59%	7.45%	180	67
216	5	153,662	0.48%	86,914	0.34%	0.94%	7.91%	216	100
228	2	27,635	0.09%	15,172	0.06%	1.00%	7.66%	228	94
240	32	1,368,893	4.25%	849,851	3.35%	4.35%	7.35%	240	119
252	4	85,231	0.26%	55,784	0.22%	4.57%	7.77%	252	125
264	10	459,471	1.43%	331,181	1.31%	5.88%	7.19%	264	146
276	12	530,071	1.65%	368,669	1.45%	7.33%	7.27%	276	158
288	7	238,405	0.74%	167,794	0.66%	7.99%	7.26%	288	161
300	62	1,843,198	5.72%	1,339,637	5.28%	13.28%	7.54%	300	172
312	8	295,938	0.92%	220,722	0.87%	14.15%	7.54%	312	181
324	12	359,312	1.12%	288,713	1.14%	15.29%	7.61%	324	203
336	13	336,950	1.05%	266,655	1.05%	16.34%	7.84%	336	197
348	19	685,716	2.13%	550,759	2.17%	18.51%	7.74%	348	206
360	663	25,465,465	79.05%	20,656,100	81.49%	100.00%	7.47%	360	233
<b>Total</b>	<b>861</b>	<b>32,216,035</b>	<b>100.00%</b>	<b>25,348,649</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>219</b>
<b>Minimum</b>		<b>9,086</b>		<b>188</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>99,122</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,417</b>		<b>29,441</b>					

# Stratification Report

## La Hipotecaria El Salvador - Mortgages - Trust XIII Remaining Term

Cutoff Date:  
November-2023

Remaining Term.	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0 -59	13	305,794	0.95%	99,639	0.39%	0.39%	8.25%	203	51
60 - 118	38	1,220,820	3.79%	675,830	2.67%	3.06%	7.69%	251	103
119 - 177	233	6,570,291	20.39%	4,599,514	18.15%	21.20%	8.20%	334	158
178 - 236	250	9,811,632	30.46%	7,810,573	30.81%	52.02%	7.31%	349	219
237 - 295	327	14,307,498	44.41%	12,163,093	47.98%	100.00%	7.29%	360	251
<b>Total</b>	<b>861</b>	<b>32,216,035</b>	<b>100.00%</b>	<b>25,348,649</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>219</b>
<b>Minimum</b>		<b>9,086</b>		<b>188</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>99,122</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,417</b>		<b>29,441</b>					

# Stratification Report

## La Hipotecaria El Salvador - Mortgages - Trust XIII Original Balance

Cutoff Date:  
November-2023

Original Balance *	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
5,000 - 10,000	4	38,284	0.12%	19,395	0.08%	0.08%	9.75%	345	165
10,000 - 15,000	57	736,920	2.29%	520,446	2.05%	2.13%	9.20%	343	174
15,000 - 20,000	115	2,020,502	6.27%	1,482,883	5.85%	7.98%	8.60%	341	181
20,000 - 25,000	103	2,278,709	7.07%	1,715,722	6.77%	14.75%	8.02%	333	198
25,000 - 30,000	103	2,789,046	8.66%	2,210,939	8.72%	23.47%	7.63%	340	221
30,000 - 35,000	73	2,341,101	7.27%	1,863,463	7.35%	30.82%	7.62%	350	223
35,000 - 40,000	50	1,847,927	5.74%	1,461,208	5.76%	36.59%	7.54%	333	207
40,000 - 45,000	76	3,223,729	10.01%	2,514,833	9.92%	46.51%	7.38%	347	225
45,000 - 50,000	78	3,665,928	11.38%	2,898,409	11.43%	57.94%	7.28%	348	226
50,000 - 55,000	50	2,593,858	8.05%	2,038,649	8.04%	65.98%	7.23%	345	224
55,000 - 60,000	29	1,658,466	5.15%	1,345,265	5.31%	71.29%	7.26%	349	229
60,000 - 65,000	40	2,511,606	7.80%	2,036,471	8.03%	79.32%	7.16%	347	226
65,000 - 70,000	22	1,487,860	4.62%	1,241,202	4.90%	84.22%	7.29%	355	240
70,000 - 75,000	32	2,372,757	7.37%	1,912,018	7.54%	91.76%	7.11%	341	232
80,000 - 85,000	10	825,954	2.56%	661,955	2.61%	94.38%	7.03%	336	229
85,000 - 90,000	7	605,585	1.88%	478,698	1.89%	96.26%	6.90%	333	213
90,000 - 95,000	4	370,511	1.15%	314,191	1.24%	97.50%	6.90%	360	243
95,000 - 100,000	3	294,640	0.91%	242,529	0.96%	98.46%	7.04%	344	228
100,000 - 105,000	1	100,702	0.31%	83,753	0.33%	98.79%	7.05%	360	232
105,000 - 110,000	2	214,950	0.67%	129,485	0.51%	99.30%	7.12%	360	237
115,000 - 120,000	1	117,000	0.36%	99,122	0.39%	99.69%	7.05%	360	237
120,000 - 125,000	1	120,000	0.37%	78,013	0.31%	100.00%	7.05%	240	118
<b>Total</b>	<b>861</b>	<b>32,216,035</b>	<b>100.00%</b>	<b>25,348,649</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>219</b>
<b>Minimum</b>		<b>9,086</b>		<b>188</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>99,122</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,417</b>		<b>29,441</b>					

# Stratification Report

## La Hipotecaria El Salvador - Mortgages - Trust XIII Remaining Balance

Cutoff Date:  
November-2023

Remaning Balance *	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0.00 - 5,000	14	314,897	0.98%	39,567	0.16%	0.16%	8.79%	286	105
5,000 - 10,000	52	795,327	2.47%	430,196	1.70%	1.85%	9.40%	328	149
10,000 - 15,000	129	2,363,619	7.34%	1,638,849	6.47%	8.32%	8.61%	336	169
15,000 - 20,000	119	2,758,421	8.56%	2,086,049	8.23%	16.55%	8.02%	336	191
20,000 - 25,000	95	2,734,598	8.49%	2,176,244	8.59%	25.13%	7.56%	349	226
25,000 - 30,000	91	3,096,246	9.61%	2,476,466	9.77%	34.90%	7.55%	349	220
30,000 - 35,000	68	2,911,327	9.04%	2,207,391	8.71%	43.61%	7.53%	341	202
35,000 - 40,000	84	3,850,472	11.95%	3,153,363	12.44%	56.05%	7.24%	351	232
40,000 - 45,000	63	3,266,829	10.14%	2,654,745	10.47%	66.52%	7.17%	344	228
45,000 - 50,000	36	2,088,383	6.48%	1,691,593	6.67%	73.20%	7.31%	349	225
50,000 - 55,000	32	2,006,185	6.23%	1,679,311	6.62%	79.82%	7.20%	354	233
55,000 - 60,000	26	1,763,927	5.48%	1,493,781	5.89%	85.71%	7.13%	353	239
60,000 - 65,000	22	1,622,790	5.04%	1,385,820	5.47%	91.18%	7.14%	352	239
65,000 - 70,000	10	765,798	2.38%	662,682	2.61%	93.80%	7.06%	359	250
70,000 - 75,000	6	504,287	1.57%	437,423	1.73%	95.52%	6.99%	360	249
75,000 - 80,000	8	758,413	2.35%	615,807	2.43%	97.95%	6.94%	339	220
80,000 - 85,000	4	389,517	1.21%	330,099	1.30%	99.25%	7.04%	360	248
90,000 - 95,000	1	108,000	0.34%	90,140	0.36%	99.61%	7.04%	360	230
95,000 - 100,000	1	117,000	0.36%	99,122	0.39%	100.00%	7.05%	360	237
<b>Total</b>	<b>861</b>	<b>32,216,035</b>	<b>100.00%</b>	<b>25,348,649</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>219</b>
<b>Minimum</b>		<b>9,086</b>		<b>188</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>99,122</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,417</b>		<b>29,441</b>					

# Stratification Report

## La Hipotecaria El Salvador - Mortgages - Trust XIII Original Loan To Value

Cutoff Date:  
November-2023

Original Loan To Value	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
35% - 40%	1	25,000	0.08%	17,938	0.07%	0.07%	7.60%	240	137
40% - 45%	5	116,742	0.36%	92,991	0.37%	0.44%	7.54%	329	209
45% - 50%	4	166,177	0.52%	136,690	0.54%	0.98%	7.33%	336	203
50% - 55%	4	101,489	0.32%	74,058	0.29%	1.27%	7.83%	288	155
55% - 60%	10	266,386	0.83%	204,273	0.81%	2.07%	7.77%	325	213
60% - 65%	10	355,745	1.10%	294,154	1.16%	3.24%	7.34%	341	227
65% - 70%	17	581,957	1.81%	441,990	1.74%	4.98%	7.50%	324	204
70% - 75%	32	1,014,507	3.15%	740,176	2.92%	7.90%	7.65%	333	206
75% - 80%	39	1,337,056	4.15%	1,084,595	4.28%	12.18%	7.47%	341	228
80% - 85%	63	2,487,686	7.72%	1,982,311	7.82%	20.00%	7.32%	337	218
85% - 90%	155	6,302,218	19.56%	4,909,543	19.37%	39.37%	7.32%	339	221
90% - 95%	442	17,510,252	54.35%	13,980,156	55.15%	94.52%	7.47%	348	225
95% - 100%	79	1,950,819	6.06%	1,389,773	5.48%	100.00%	8.24%	342	174
<b>Total</b>	<b>861</b>	<b>32,216,035</b>	<b>100.00%</b>	<b>25,348,649</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>219</b>
<b>Minimum</b>		<b>9,086</b>		<b>188</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>99,122</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,417</b>		<b>29,441</b>					

# Stratification Report

## La Hipotecaria El Salvador - Mortgages -Trust XIII Current Loan To Value

Cutoff Date:  
November-2023

Current Loan To Value	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 5%	3	78,326	0.24%	260	0.00%	0.00%	7.28%	340	224
5% -10%	2	39,960	0.12%	4,013	0.02%	0.02%	7.97%	330	213
10% - 15%	6	175,260	0.54%	24,071	0.09%	0.11%	8.35%	280	141
15% - 20%	3	86,900	0.27%	18,584	0.07%	0.19%	8.12%	320	169
20% - 25%	4	122,679	0.38%	36,683	0.14%	0.33%	8.05%	255	96
25% - 30%	7	206,409	0.64%	86,567	0.34%	0.67%	7.67%	259	132
30% - 35%	12	438,829	1.36%	204,019	0.80%	1.48%	7.91%	260	139
35% - 40%	15	504,701	1.57%	311,230	1.23%	2.70%	7.61%	291	163
40% - 45%	16	532,620	1.65%	309,723	1.22%	3.93%	7.69%	332	193
45% - 50%	22	789,895	2.45%	510,459	2.01%	5.94%	7.43%	316	185
50% - 55%	36	1,124,550	3.49%	798,393	3.15%	9.09%	7.76%	324	184
55% - 60%	56	1,890,774	5.87%	1,337,817	5.28%	14.37%	7.53%	322	187
60% - 65%	78	2,667,865	8.28%	1,963,400	7.75%	22.11%	7.72%	329	176
65% - 70%	160	5,068,812	15.73%	3,931,955	15.51%	37.62%	7.80%	346	198
70% -75%	162	6,473,659	20.09%	5,366,716	21.17%	58.80%	7.40%	355	226
75% - 80%	169	7,183,574	22.30%	6,154,852	24.28%	83.08%	7.25%	356	240
80% - 85%	107	4,682,952	14.54%	4,152,698	16.38%	99.46%	7.37%	360	256
85% - 90%	3	148,270	0.46%	137,209	0.54%	100.00%	7.40%	360	253
<b>Total</b>	<b>861</b>	<b>32,216,035</b>	<b>100.00%</b>	<b>25,348,649</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>219</b>
<b>Minimum</b>		<b>9,086</b>		<b>188</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>99,122</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,417</b>		<b>29,441</b>					

# Stratification Report

## La Hipotecaria El Salvador - Mortgages - Trust XIII Original Borrower Rate

Cutoff Date:  
November-2023

Original Borrower Rate	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
6.25% - 6.50%	35	1,685,771	5.23%	1,284,497	5.07%	5.07%	6.82%	336	209
6.50% - 6.75%	29	1,038,576	3.22%	754,086	2.97%	8.04%	7.05%	325	197
6.75% - 7.00%	168	6,369,944	19.77%	5,040,569	19.88%	27.93%	7.42%	352	216
7.00% - 7.25%	126	6,225,134	19.32%	4,904,055	19.35%	47.27%	7.29%	340	221
7.25% - 7.50%	198	8,256,811	25.63%	6,586,168	25.98%	73.26%	7.34%	340	227
7.50% - 8.00%	266	7,758,215	24.08%	6,134,807	24.20%	97.46%	7.89%	347	220
8.00% - 8.25%	26	611,311	1.90%	452,841	1.79%	99.24%	8.19%	312	203
8.25% - 8.50%	5	91,727	0.28%	57,480	0.23%	99.47%	9.58%	324	161
8.50% - 8.75%	5	128,141	0.40%	93,890	0.37%	99.84%	9.44%	329	177
8.75% - 9.00%	1	16,800	0.05%	13,555	0.05%	99.89%	10.05%	360	188
9.00% - 9.25%	1	17,000	0.05%	14,223	0.06%	99.95%	9.00%	300	185
9.25% - 9.50%	1	16,606	0.05%	12,478	0.05%	100.00%	9.49%	300	181
<b>Total</b>	<b>861</b>	<b>32,216,035</b>	<b>100.00%</b>	<b>25,348,649</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>219</b>
<b>Minimum</b>		<b>9,086</b>		<b>188</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>99,122</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,417</b>		<b>29,441</b>					



# Stratification Report

## La Hipotecaria El Salvador - Mortgages - Trust XIII Current Borrower Rate

Cutoff Date:  
November-2023

Current Borrower Rate	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
6.50% - 6.75%	11	765,747	2.38%	594,697	2.35%	2.35%	6.71%	334	204
6.75% - 7.00%	94	4,952,107	15.37%	3,929,407	15.50%	17.85%	6.87%	346	228
7.00% - 7.25%	99	5,673,497	17.61%	4,608,003	18.18%	36.03%	7.10%	344	229
7.25% - 7.50%	215	8,808,265	27.34%	7,021,405	27.70%	63.73%	7.31%	339	227
7.50% - 7.75%	148	5,454,634	16.93%	4,560,179	17.99%	81.72%	7.57%	345	235
7.75% - 8.00%	59	1,375,631	4.27%	1,057,472	4.17%	85.89%	7.78%	335	210
8.00% - 8.25%	20	427,740	1.33%	333,158	1.31%	87.20%	8.00%	303	211
8.25% - 8.50%	22	897,893	2.79%	625,074	2.47%	89.67%	8.38%	357	171
8.50% - 8.75%	29	916,001	2.84%	610,380	2.41%	92.08%	8.63%	351	162
8.75% - 9.00%	35	831,125	2.58%	561,572	2.22%	94.29%	8.87%	351	160
9.00% - 9.25%	47	886,557	2.75%	624,647	2.46%	96.75%	9.12%	349	163
9.25% - 9.50%	29	497,803	1.55%	354,349	1.40%	98.15%	9.36%	351	167
9.50% - 9.75%	25	378,138	1.17%	251,411	0.99%	99.14%	9.59%	344	160
9.75% - 10.75%	18	217,198	0.67%	124,699	0.49%	99.64%	9.75%	342	153
10.00% - 10.25%	7	95,410	0.30%	68,697	0.27%	99.91%	10.06%	334	161
10.25% - 10.50%	2	27,377	0.08%	14,861	0.06%	99.97%	10.31%	288	142
10.50% - 10.75%	1	10,910	0.03%	8,637	0.03%	100.00%	10.50%	360	197
<b>Total</b>	<b>861</b>	<b>32,216,035</b>	<b>100.00%</b>	<b>25,348,649</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>219</b>
<b>Minimum</b>		<b>9,086</b>		<b>188</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>99,122</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,417</b>		<b>29,441</b>					

# Stratification Report

## La Hipotecaria El Salvador - Mortgages - Trust XIII Original Property Value

Cutoff Date:  
November-2023

Original Property Value *	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
10,000 - 15,000	32	380,317	1.18%	266,260	1.05%	1.05%	9.36%	342	170
15,000 - 20,000	77	1,229,051	3.82%	869,182	3.43%	4.48%	8.96%	341	169
20,000 - 25,000	109	2,108,751	6.55%	1,574,277	6.21%	10.69%	8.29%	340	191
25,000 - 30,000	81	1,914,967	5.94%	1,437,026	5.67%	16.36%	7.91%	337	207
30,000 - 35,000	73	2,035,422	6.32%	1,668,769	6.58%	22.94%	7.56%	345	227
35,000 - 40,000	63	1,983,428	6.16%	1,550,138	6.12%	29.06%	7.68%	346	215
40,000 - 45,000	47	1,690,346	5.25%	1,336,484	5.27%	34.33%	7.53%	335	218
45,000 - 50,000	67	2,756,108	8.56%	2,181,713	8.61%	42.94%	7.48%	349	224
50,000 - 55,000	63	2,842,991	8.82%	2,198,866	8.67%	51.61%	7.25%	345	219
55,000 - 60,000	53	2,540,232	7.88%	1,988,801	7.85%	59.46%	7.22%	346	224
60,000 - 65,000	48	2,484,177	7.71%	1,983,265	7.82%	67.28%	7.30%	344	229
65,000 - 70,000	32	1,865,014	5.79%	1,548,635	6.11%	73.39%	7.35%	358	232
70,000 - 75,000	35	2,079,655	6.46%	1,684,811	6.65%	80.04%	7.13%	338	229
75,000 - 80,000	19	1,272,815	3.95%	1,029,085	4.06%	84.10%	7.13%	337	226
80,000 - 85,000	21	1,506,991	4.68%	1,270,129	5.01%	89.11%	7.10%	354	245
85,000 - 90,000	6	451,224	1.40%	383,180	1.51%	90.62%	7.07%	340	235
90,000 - 100,000	16	1,351,243	4.19%	1,083,878	4.28%	94.89%	7.00%	329	220
100,000 - 105,000	6	486,653	1.51%	370,949	1.46%	96.36%	6.86%	320	217
105,000 - 110,000	4	362,998	1.13%	274,667	1.08%	97.44%	7.25%	360	234
110,000 - 115,000	3	250,702	0.78%	203,547	0.80%	98.24%	7.04%	328	213
115,000 - 120,000	2	178,950	0.56%	98,449	0.39%	98.63%	7.12%	360	251
120,000 - 125,000	1	108,000	0.34%	90,140	0.36%	98.99%	7.04%	360	230
130,000 - 135,000	1	117,000	0.36%	99,122	0.39%	99.38%	7.05%	360	237
135,000 - 140,000	1	120,000	0.37%	78,013	0.31%	99.69%	7.05%	240	118
180,000 +	1	99,000	0.31%	79,262	0.31%	100.00%	6.90%	312	188
<b>Total</b>	<b>861</b>	<b>32,216,035</b>	<b>100.00%</b>	<b>25,348,649</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>219</b>
<b>Minimum</b>		<b>9,086</b>		<b>188</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>99,122</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,417</b>		<b>29,441</b>					

# Stratification Report

## La Hipotecaria El Salvador - Mortgages - Trust XIII Origination Year

Cutoff Date:  
November-2023

Origination Year	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2004	3	84,623	0.26%	54,440	0.21%	0.21%	8.20%	360	130
2005	12	320,127	0.99%	210,520	0.83%	1.05%	8.90%	354	134
2006	17	427,014	1.33%	281,414	1.11%	2.16%	8.70%	353	148
2007	72	1,628,354	5.05%	1,054,717	4.16%	6.32%	8.89%	349	158
2008	89	2,086,673	6.48%	1,485,193	5.86%	12.18%	8.79%	355	172
2009	12	290,195	0.90%	207,612	0.82%	12.99%	9.06%	337	174
2010	20	559,476	1.74%	381,032	1.50%	14.50%	8.35%	328	176
2011	41	1,437,722	4.46%	1,078,470	4.25%	18.75%	7.50%	332	191
2012	57	2,277,297	7.07%	1,715,112	6.77%	25.52%	7.08%	331	210
2013	221	9,512,458	29.53%	7,469,874	29.47%	54.99%	7.13%	342	221
2014	170	6,770,921	21.02%	5,647,870	22.28%	77.27%	7.29%	342	234
2015	147	6,821,175	21.17%	5,762,396	22.73%	100.00%	7.40%	341	246
<b>Total</b>	<b>861</b>	<b>32,216,035</b>	<b>100.00%</b>	<b>25,348,649</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>219</b>
<b>Minimum</b>		<b>9,086</b>		<b>188</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>99,122</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,417</b>		<b>29,441</b>					

# Stratification Report

## La Hipotecaria El Salvador - Mortgages - Trust XIII Current Delinquency Status

Cutoff Date:  
November-2023

Current Delinquency Status	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	780	29,540,016	91.69%	23,125,581	91.23%	91.23%	7.46%	342	220
1 - 30 Days	39	1,351,680	4.20%	1,108,751	4.37%	95.60%	7.72%	350	215
31 - 60 Days	22	714,855	2.22%	589,618	2.33%	97.93%	7.49%	349	217
61 - 90 Days	5	132,281	0.41%	109,294	0.43%	98.36%	8.14%	360	208
91 - 120 Days	4	168,820	0.52%	141,515	0.56%	98.92%	7.64%	360	238
150 - 180 Days	1	18,000	0.06%	15,810	0.06%	98.98%	7.66%	360	236
181 - 210 Days	2	80,460	0.25%	69,545	0.27%	99.26%	6.87%	300	215
241 - 270 Days	1	11,434	0.04%	8,758	0.03%	99.29%	9.50%	360	181
361 +	7	198,489	0.62%	179,777	0.71%	100.00%	7.98%	357	213
<b>Total</b>	<b>861</b>	<b>32,216,035</b>	<b>100.00%</b>	<b>25,348,649</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>219</b>
<b>Minimum</b>		<b>9,086</b>		<b>188</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>99,122</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,417</b>		<b>29,441</b>					

# Stratification Report

## La Hipotecaria El Salvador - Mortgages - Trust XIII Payment Method

Cutoff Date:  
November-2023

Payment Method	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payment by ACH	5	177,260	0.55%	102,468	0.40%	0.40%	8.37%	336	192
Payroll Deduction	516	18,968,272	58.88%	15,076,960	59.48%	59.88%	7.46%	341	220
Voluntary Payments	340	13,070,503	40.57%	10,169,221	40.12%	100.00%	7.50%	345	218
<b>Total</b>	<b>861</b>	<b>32,216,035</b>	<b>100.00%</b>	<b>25,348,649</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>219</b>
<b>Minimum</b>		<b>9,086</b>		<b>188</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>99,122</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,417</b>		<b>29,441</b>					

# Stratification Report

## La Hipotecaria El Salvador - Mortgages - Trust XIII Property Type

Cutoff Date:  
November-2023

Type of Residence	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Single Family Home	861	32,216,035	100.00%	25,348,649	100.00%	100.00%	7.48%	343	219
<b>Total</b>	<b>861</b>	<b>32,216,035</b>	<b>100.00%</b>	<b>25,348,649</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>219</b>
<b>Minimum</b>		<b>9,086</b>		<b>188</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>99,122</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,417</b>		<b>29,441</b>					

# Stratification Report

## La Hipotecaria El Salvador - Mortgages - Trust XIII Loan Purpose

Cutoff Date:  
November-2023

Loan Purpose	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Cash Out Refinance	268	7,732,965	24.00%	5,691,825	22.45%	22.45%	7.91%	330	190
New Property	135	6,128,583	19.02%	4,845,633	19.12%	41.57%	7.31%	354	220
Used Property	458	18,354,487	56.97%	14,811,191	58.43%	100.00%	7.37%	346	231
<b>Total</b>	<b>861</b>	<b>32,216,035</b>	<b>100.00%</b>	<b>25,348,649</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>219</b>
<b>Minimum</b>		<b>9,086</b>		<b>188</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>99,122</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,417</b>		<b>29,441</b>					

# Stratification Report

## La Hipotecaria El Salvador - Mortgages - Trust XIII Departments

Cutoff Date:  
November-2023

Departments	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
San Salvador	478	18,351,680	56.96%	14,474,618	57.10%	57.10%	7.50%	344	221
La Libertad	234	10,097,577	31.34%	8,123,874	32.05%	89.15%	7.31%	346	222
Santa Ana	98	2,627,329	8.16%	1,891,106	7.46%	96.61%	7.72%	334	209
Sansonate	19	426,895	1.33%	326,687	1.29%	97.90%	8.25%	347	193
Sin Clasificar	7	179,382	0.56%	133,822	0.53%	98.43%	7.57%	298	201
Ahuachapan	6	143,222	0.44%	116,917	0.46%	98.89%	7.96%	324	198
San Miguel	7	128,892	0.40%	96,537	0.38%	99.27%	8.74%	334	170
La Paz	5	112,192	0.35%	76,754	0.30%	99.57%	8.34%	307	145
San Vicente	3	63,582	0.20%	46,513	0.18%	99.76%	8.56%	348	169
Cuscatlan	3	59,283	0.18%	43,087	0.17%	99.93%	8.70%	312	155
Cabañas	1	26,000	0.08%	18,733	0.07%	100.00%	8.90%	360	146
<b>Total</b>	<b>861</b>	<b>32,216,035</b>	<b>100.00%</b>	<b>25,348,649</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>219</b>
<b>Minimum</b>		<b>9,086</b>		<b>188</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>99,122</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,417</b>		<b>29,441</b>					



# Stratification Report

## La Hipotecaria El Salvador - Mortgages - Trust XIII District

Cutoff Date:  
November-2023

District (Group)	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
SAN SALVADOR	16	699,056	2.17%	578,307	2.28%	2.28%	7.43%	346	230
COLON	1	93,175	0.29%	83,080	0.33%	2.61%	6.90%	360	265
SANTO TOMAS	10	742,365	2.30%	625,691	2.47%	5.08%	7.01%	348	247
AYUTUXTEPEQUE	5	267,357	0.83%	187,451	0.74%	5.82%	8.11%	360	166
LOURDES	50	2,558,945	7.94%	2,073,185	8.18%	14.00%	7.02%	355	229
MEJICANOS	16	546,946	1.70%	437,599	1.73%	15.72%	7.53%	335	216
SANTA ANA	5	85,628	0.27%	43,788	0.17%	15.89%	9.51%	360	142
NEJAPA	5	119,773	0.37%	102,968	0.41%	16.30%	7.57%	348	234
OTHERS	700	24,907,697	77.31%	19,423,957	76.63%	92.93%	7.54%	341	217
ANTIGUO CUSCATLAN	1	55,800	0.17%	45,867	0.18%	93.11%	7.65%	360	210
ILOPANGO	17	795,244	2.47%	675,027	2.66%	95.77%	7.27%	341	243
QUEZALTEPEQUE	13	594,576	1.85%	504,310	1.99%	97.76%	7.11%	360	236
SAN JUAN OPICO	19	606,450	1.88%	444,613	1.75%	99.52%	7.68%	346	202
SANTA TECLA	3	143,023	0.44%	122,805	0.48%	100.00%	7.46%	360	254
<b>Total</b>	<b>861</b>	<b>32,216,035</b>	<b>100.00%</b>	<b>25,348,649</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>219</b>
<b>Minimum</b>		<b>9,086</b>		<b>188</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>99,122</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,417</b>		<b>29,441</b>					

# Stratification Report

## La Hipotecaria El Salvador - Mortgages - Trust XIII Housing Developments

Cutoff Date:  
November-2023

Housing Delovelopments (group)	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
COMPLEJO URBANO MONTEMAR	48	2,429,795	7.54%	1,967,570	7.76%	7.76%	7.03%	355	230
CIUDAD VERSAILLES	15	319,272	0.99%	206,408	0.81%	8.58%	8.48%	342	171
RESIDENCIAL BELLA GRANADA	5	238,114	0.74%	206,307	0.81%	9.39%	7.33%	360	242
VILLAS DE PAMPLONA	8	356,463	1.11%	298,003	1.18%	10.57%	6.97%	360	232
RESIDENCIAL LA GLORIA	4	124,278	0.39%	100,270	0.40%	10.96%	7.64%	345	209
SANTA ANA NORTE	5	85,628	0.27%	43,788	0.17%	11.13%	9.51%	360	142
CIUDAD CORINTO	5	267,357	0.83%	187,451	0.74%	11.87%	8.11%	360	166
URB. RESIDENCIAL LA GLORIA	11	405,679	1.26%	323,007	1.27%	13.15%	7.48%	329	218
URB. JARDINES DE LA HACIENDA	1	55,800	0.17%	45,867	0.18%	13.33%	7.65%	360	210
RES. VILLA CONSTITUCION	5	119,773	0.37%	102,968	0.41%	13.74%	7.57%	348	234
URB. JARDINES DE LA SABANA	3	143,023	0.44%	122,805	0.48%	14.22%	7.46%	360	254
RESIDENCIAL SAN PEDRO	1	16,989	0.05%	14,321	0.06%	14.28%	7.96%	360	221
URB. LA CIMA IV	5	208,897	0.65%	170,444	0.67%	14.95%	7.34%	331	235
URB. BOSQUES DE LOURDES	3	191,328	0.59%	150,702	0.59%	15.54%	7.13%	360	209
URB. BOSQUES DE LA PAZ	10	338,809	1.05%	277,318	1.09%	16.64%	7.53%	328	233
OTHERS	700	24,907,697	77.31%	19,423,957	76.63%	93.26%	7.54%	341	217
BOSQUES DE LOURDES V AMPLIACIO	1	93,175	0.29%	83,080	0.33%	93.59%	6.90%	360	265
COND RES BRISAS DE SANTO TOMAS	5	396,353	1.23%	347,721	1.37%	94.96%	6.90%	360	265
QUINTAS DE GRATAMIRA	3	225,000	0.70%	193,118	0.76%	95.73%	6.87%	360	242
RESD. PORTALES DEL BOSQUE	7	456,435	1.42%	397,709	1.57%	97.29%	7.08%	360	250
RESIDENCIAL LA CIMA IV	7	264,653	0.82%	215,891	0.85%	98.15%	7.63%	360	225
URB. CIUDAD DORADA	5	346,012	1.07%	277,970	1.10%	99.24%	7.15%	336	225
URBANIZACION LA CIMA III	4	225,506	0.70%	191,973	0.76%	100.00%	7.28%	339	232
<b>Total</b>	<b>861</b>	<b>32,216,035</b>	<b>100.00%</b>	<b>25,348,649</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>219</b>
<b>Minimum</b>		<b>9,086</b>		<b>188</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>99,122</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,417</b>		<b>29,441</b>					