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

Mortgage Loans - January-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 January-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%.

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Original Term

Cutoff Date:
January-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 | 0.10% | 19,681 | 0.07% | 0.07% | 7.29% | 156 | 69 |
| 180 | 13 | 437,783 | 1.30% | 222,884 | 0.82% | 0.89% | 7.41% | 180 | 77 |
| 216 | 5 | 153,662 | 0.46% | 94,618 | 0.35% | 1.24% | 7.95% | 216 | 109 |
| 228 | 2 | 27,635 | 0.08% | 16,595 | 0.06% | 1.30% | 7.71% | 228 | 103 |
| 240 | 34 | 1,472,203 | 4.36% | 983,768 | 3.61% | 4.91% | 7.35% | 240 | 129 |
| 252 | 4 | 85,231 | 0.25% | 58,959 | 0.22% | 5.12% | 7.77% | 252 | 134 |
| 264 | 10 | 459,471 | 1.36% | 345,587 | 1.27% | 6.39% | 7.19% | 264 | 156 |
| 276 | 12 | 530,071 | 1.57% | 386,726 | 1.42% | 7.81% | 7.26% | 276 | 168 |
| 288 | 7 | 238,405 | 0.71% | 176,055 | 0.65% | 8.45% | 7.26% | 288 | 171 |
| 300 | 63 | 1,859,198 | 5.51% | 1,423,477 | 5.22% | 13.67% | 7.55% | 300 | 182 |
| 312 | 9 | 307,857 | 0.91% | 234,916 | 0.86% | 14.54% | 7.61% | 312 | 188 |
| 324 | 13 | 385,312 | 1.14% | 320,001 | 1.17% | 15.71% | 7.62% | 324 | 214 |
| 336 | 13 | 336,950 | 1.00% | 273,951 | 1.00% | 16.71% | 7.85% | 336 | 207 |
| 348 | 21 | 774,146 | 2.29% | 637,829 | 2.34% | 19.05% | 7.68% | 348 | 219 |
| 360 | 694 | 26,664,913 | 78.97% | 22,071,251 | 80.95% | 100.00% | 7.47% | 360 | 243 |
| Total | 901 | 33,767,966 | 100.00% | 27,266,298 | 100.00% | - | 7.48% | 343 | 229 |
| Minimum | | 9,086 | | 701 | | | 6.67% | 156 | 30 |
| Maximum | | 120,000 | | 101,264 | | | 10.50% | 360 | 276 |
| Average | | 37,478 | | 30,262 | | | | | |

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Remaining Term

Cutoff Date:
January-2023

| Remaining Term. | # Loans | Original Balance | Percent OB | Remaining Balance | Percent RB | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|-----------------|------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| 0 -59 | 7 | 151,566 | 0.45% | 55,561 | 0.20% | 0.20% | 8.24% | 202 | 53 |
| 60 - 118 | 32 | 926,308 | 2.74% | 507,247 | 1.86% | 2.06% | 7.89% | 236 | 93 |
| 119 - 177 | 163 | 5,172,662 | 15.32% | 3,687,988 | 13.53% | 15.59% | 7.96% | 317 | 156 |
| 178 - 236 | 245 | 7,432,625 | 22.01% | 5,802,576 | 21.28% | 36.87% | 7.83% | 346 | 206 |
| 237 - 295 | 454 | 20,084,804 | 59.48% | 17,212,927 | 63.13% | 100.00% | 7.24% | 359 | 256 |
| Total | 901 | 33,767,966 | 100.00% | 27,266,298 | 100.00% | - | 7.48% | 343 | 229 |
| Minimum | | 9,086 | | 701 | | | 6.67% | 156 | 30 |
| Maximum | | 120,000 | | 101,264 | | | 10.50% | 360 | 276 |
| Average | | 37,478 | | 30,262 | | | | | |

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Original Balance

Cutoff Date:
January-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 | 0.11% | 27,017 | 0.10% | 0.10% | 9.75% | 345 | 162 |
| 10,000 - 15,000 | 60 | 775,159 | 2.30% | 577,355 | 2.12% | 2.22% | 9.15% | 343 | 183 |
| 15,000 - 20,000 | 122 | 2,145,318 | 6.35% | 1,614,805 | 5.92% | 8.14% | 8.60% | 341 | 191 |
| 20,000 - 25,000 | 106 | 2,347,067 | 6.95% | 1,836,190 | 6.73% | 14.87% | 8.01% | 334 | 207 |
| 25,000 - 30,000 | 107 | 2,897,791 | 8.58% | 2,348,909 | 8.61% | 23.49% | 7.63% | 341 | 230 |
| 30,000 - 35,000 | 75 | 2,406,393 | 7.13% | 1,964,880 | 7.21% | 30.69% | 7.64% | 350 | 231 |
| 35,000 - 40,000 | 51 | 1,886,987 | 5.59% | 1,537,892 | 5.64% | 36.33% | 7.54% | 333 | 217 |
| 40,000 - 45,000 | 82 | 3,481,982 | 10.31% | 2,740,695 | 10.05% | 46.39% | 7.38% | 347 | 235 |
| 45,000 - 50,000 | 83 | 3,900,532 | 11.55% | 3,218,237 | 11.80% | 58.19% | 7.27% | 345 | 234 |
| 50,000 - 55,000 | 52 | 2,700,777 | 8.00% | 2,162,551 | 7.93% | 66.12% | 7.22% | 345 | 234 |
| 55,000 - 60,000 | 31 | 1,771,466 | 5.25% | 1,473,003 | 5.40% | 71.52% | 7.26% | 346 | 237 |
| 60,000 - 65,000 | 42 | 2,634,131 | 7.80% | 2,182,960 | 8.01% | 79.53% | 7.15% | 343 | 233 |
| 65,000 - 70,000 | 22 | 1,487,860 | 4.41% | 1,273,524 | 4.67% | 84.20% | 7.29% | 355 | 250 |
| 70,000 - 75,000 | 32 | 2,372,757 | 7.03% | 1,965,929 | 7.21% | 91.41% | 7.12% | 341 | 242 |
| 80,000 - 85,000 | 11 | 905,954 | 2.68% | 755,304 | 2.77% | 94.18% | 7.05% | 338 | 242 |
| 85,000 - 90,000 | 7 | 605,585 | 1.79% | 493,571 | 1.81% | 95.99% | 6.90% | 333 | 222 |
| 90,000 - 95,000 | 5 | 462,631 | 1.37% | 403,831 | 1.48% | 97.47% | 6.95% | 360 | 256 |
| 95,000 - 100,000 | 3 | 294,640 | 0.87% | 248,428 | 0.91% | 98.38% | 7.04% | 344 | 238 |
| 100,000 - 105,000 | 2 | 200,702 | 0.59% | 111,994 | 0.41% | 98.79% | 6.96% | 360 | 241 |
| 105,000 - 110,000 | 2 | 214,950 | 0.64% | 144,348 | 0.53% | 99.32% | 7.13% | 360 | 249 |
| 115,000 - 120,000 | 1 | 117,000 | 0.35% | 101,264 | 0.37% | 99.69% | 7.05% | 360 | 247 |
| 120,000 - 125,000 | 1 | 120,000 | 0.36% | 83,611 | 0.31% | 100.00% | 7.05% | 240 | 128 |
| Total | 901 | 33,767,966 | 100.00% | 27,266,298 | 100.00% | - | 7.48% | 343 | 229 |
| Minimum | | 9,086 | | 701 | | | 6.67% | 156 | 30 |
| Maximum | | 120,000 | | 101,264 | | | 10.50% | 360 | 276 |
| Average | | 37,478 | | 30,262 | | | | | |

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Remaining Balance

Cutoff Date:
January-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 | 9 | 222,865 | 0.66% | 26,129 | 0.10% | 0.10% | 8.58% | 340 | 166 |
| 5,000 - 10,000 | 52 | 763,667 | 2.26% | 423,199 | 1.55% | 1.65% | 9.52% | 324 | 154 |
| 10,000 - 15,000 | 128 | 2,237,905 | 6.63% | 1,643,483 | 6.03% | 7.68% | 8.65% | 338 | 181 |
| 15,000 - 20,000 | 119 | 2,722,759 | 8.06% | 2,074,284 | 7.61% | 15.28% | 8.04% | 332 | 195 |
| 20,000 - 25,000 | 104 | 2,913,725 | 8.63% | 2,346,960 | 8.61% | 23.89% | 7.64% | 347 | 229 |
| 25,000 - 30,000 | 99 | 3,376,788 | 10.00% | 2,693,716 | 9.88% | 33.77% | 7.56% | 349 | 232 |
| 30,000 - 35,000 | 65 | 2,628,500 | 7.78% | 2,100,937 | 7.71% | 41.48% | 7.47% | 338 | 218 |
| 35,000 - 40,000 | 88 | 3,990,730 | 11.82% | 3,295,641 | 12.09% | 53.56% | 7.34% | 346 | 231 |
| 40,000 - 45,000 | 75 | 3,770,500 | 11.17% | 3,152,851 | 11.56% | 65.13% | 7.17% | 347 | 239 |
| 45,000 - 50,000 | 40 | 2,279,196 | 6.75% | 1,892,683 | 6.94% | 72.07% | 7.27% | 346 | 230 |
| 50,000 - 55,000 | 36 | 2,254,877 | 6.68% | 1,895,060 | 6.95% | 79.02% | 7.22% | 357 | 250 |
| 55,000 - 60,000 | 23 | 1,506,918 | 4.46% | 1,313,714 | 4.82% | 83.83% | 7.14% | 351 | 246 |
| 60,000 - 65,000 | 22 | 1,599,602 | 4.74% | 1,371,420 | 5.03% | 88.86% | 7.13% | 349 | 246 |
| 65,000 - 70,000 | 18 | 1,366,448 | 4.05% | 1,201,252 | 4.41% | 93.27% | 7.08% | 353 | 254 |
| 70,000 - 75,000 | 6 | 502,535 | 1.49% | 437,182 | 1.60% | 94.87% | 7.02% | 360 | 254 |
| 75,000 - 80,000 | 8 | 705,315 | 2.09% | 618,606 | 2.27% | 97.14% | 6.95% | 360 | 257 |
| 80,000 - 85,000 | 6 | 599,935 | 1.78% | 499,842 | 1.83% | 98.98% | 7.03% | 332 | 231 |
| 85,000 - 90,000 | 1 | 100,702 | 0.30% | 85,568 | 0.31% | 99.29% | 7.05% | 360 | 242 |
| 90,000 - 95,000 | 1 | 108,000 | 0.32% | 92,507 | 0.34% | 99.63% | 7.04% | 360 | 240 |
| 100,000 - 105,000 | 1 | 117,000 | 0.35% | 101,264 | 0.37% | 100.00% | 7.05% | 360 | 247 |
| Total | 901 | 33,767,966 | 100.00% | 27,266,298 | 100.00% | - | 7.48% | 343 | 229 |
| Minimum | | 9,086 | | 701 | | | 6.67% | 156 | 30 |
| Maximum | | 120,000 | | 101,264 | | | 10.50% | 360 | 276 |
| Average | | 37,478 | | 30,262 | | | | | |

Stratification Report

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

Cutoff Date:
January-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% | 2 | 49,500 | 0.15% | 39,919 | 0.15% | 0.15% | 7.52% | 300 | 196 |
| 40% - 45% | 5 | 116,742 | 0.35% | 95,591 | 0.35% | 0.50% | 7.55% | 329 | 218 |
| 45% - 50% | 4 | 166,177 | 0.49% | 139,831 | 0.51% | 1.01% | 7.33% | 336 | 213 |
| 50% - 55% | 6 | 175,489 | 0.52% | 142,982 | 0.52% | 1.53% | 7.64% | 302 | 207 |
| 55% - 60% | 11 | 366,386 | 1.09% | 238,944 | 0.88% | 2.41% | 7.66% | 328 | 222 |
| 60% - 65% | 12 | 436,172 | 1.29% | 366,386 | 1.34% | 3.75% | 7.29% | 341 | 237 |
| 65% - 70% | 20 | 693,305 | 2.05% | 555,361 | 2.04% | 5.79% | 7.49% | 320 | 210 |
| 70% - 75% | 34 | 1,062,660 | 3.15% | 774,372 | 2.84% | 8.63% | 7.66% | 335 | 215 |
| 75% - 80% | 40 | 1,389,548 | 4.11% | 1,133,298 | 4.16% | 12.79% | 7.46% | 341 | 238 |
| 80% - 85% | 68 | 2,740,435 | 8.12% | 2,207,148 | 8.09% | 20.88% | 7.32% | 336 | 226 |
| 85% - 90% | 161 | 6,557,676 | 19.42% | 5,230,258 | 19.18% | 40.06% | 7.33% | 339 | 229 |
| 90% - 95% | 454 | 17,952,165 | 53.16% | 14,806,873 | 54.30% | 94.37% | 7.47% | 348 | 234 |
| 95% - 100% | 84 | 2,061,711 | 6.11% | 1,535,335 | 5.63% | 100.00% | 8.23% | 343 | 185 |
| Total | 901 | 33,767,966 | 100.00% | 27,266,298 | 100.00% | - | 7.48% | 343 | 229 |
| Minimum | | 9,086 | | 701 | | | 6.67% | 156 | 30 |
| Maximum | | 120,000 | | 101,264 | | | 10.50% | 360 | 276 |
| Average | | 37,478 | | 30,262 | | | | | |

Stratification Report

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

Cutoff Date:
January-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 | 92,227 | 0.27% | 2,704 | 0.01% | 0.01% | 8.05% | 360 | 216 |
| 5% -10% | 1 | 19,653 | 0.06% | 2,178 | 0.01% | 0.02% | 9.16% | 360 | 182 |
| 10% - 15% | 2 | 70,835 | 0.21% | 8,727 | 0.03% | 0.05% | 8.05% | 360 | 228 |
| 15% - 20% | 6 | 231,474 | 0.69% | 52,354 | 0.19% | 0.24% | 7.54% | 330 | 203 |
| 20% - 25% | 3 | 77,669 | 0.23% | 25,639 | 0.09% | 0.34% | 8.34% | 320 | 184 |
| 25% - 30% | 5 | 153,576 | 0.45% | 67,233 | 0.25% | 0.58% | 7.84% | 252 | 147 |
| 30% - 35% | 9 | 256,218 | 0.76% | 146,717 | 0.54% | 1.12% | 7.60% | 276 | 158 |
| 35% - 40% | 16 | 542,672 | 1.61% | 319,507 | 1.17% | 2.29% | 7.79% | 278 | 165 |
| 40% - 45% | 16 | 473,167 | 1.40% | 298,111 | 1.09% | 3.39% | 7.76% | 286 | 166 |
| 45% - 50% | 24 | 1,019,113 | 3.02% | 617,968 | 2.27% | 5.65% | 7.45% | 322 | 197 |
| 50% - 55% | 34 | 1,100,802 | 3.26% | 814,166 | 2.99% | 8.64% | 7.57% | 318 | 200 |
| 55% - 60% | 45 | 1,468,675 | 4.35% | 1,089,451 | 4.00% | 12.63% | 7.69% | 328 | 200 |
| 60% - 65% | 73 | 2,580,582 | 7.64% | 1,964,796 | 7.21% | 19.84% | 7.53% | 322 | 193 |
| 65% - 70% | 128 | 3,935,319 | 11.65% | 3,067,198 | 11.25% | 31.09% | 7.83% | 338 | 193 |
| 70% -75% | 177 | 6,228,316 | 18.44% | 5,159,957 | 18.92% | 50.01% | 7.63% | 352 | 225 |
| 75% - 80% | 201 | 8,599,893 | 25.47% | 7,425,754 | 27.23% | 77.25% | 7.24% | 356 | 244 |
| 80% - 85% | 130 | 5,694,713 | 16.86% | 5,084,585 | 18.65% | 95.90% | 7.35% | 359 | 261 |
| 85% - 90% | 28 | 1,223,062 | 3.62% | 1,119,252 | 4.10% | 100.00% | 7.43% | 360 | 270 |
| Total | 901 | 33,767,966 | 100.00% | 27,266,298 | 100.00% | - | 7.48% | 343 | 229 |
| Minimum | | 9,086 | | 701 | | | 6.67% | 156 | 30 |
| Maximum | | 120,000 | | 101,264 | | | 10.50% | 360 | 276 |
| Average | | 37,478 | | 30,262 | | | | | |

Stratification Report

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

Cutoff Date:
January-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% | 38 | 1,887,236 | 5.59% | 1,437,400 | 5.27% | 5.27% | 6.81% | 338 | 219 |
| 6.50% - 6.75% | 31 | 1,089,316 | 3.23% | 825,004 | 3.03% | 8.30% | 7.05% | 327 | 207 |
| 6.75% - 7.00% | 176 | 6,620,067 | 19.60% | 5,381,110 | 19.74% | 28.03% | 7.43% | 351 | 225 |
| 7.00% - 7.25% | 134 | 6,583,420 | 19.50% | 5,310,270 | 19.48% | 47.51% | 7.30% | 340 | 230 |
| 7.25% - 7.50% | 205 | 8,639,482 | 25.58% | 7,091,001 | 26.01% | 73.51% | 7.34% | 340 | 237 |
| 7.50% - 8.00% | 278 | 8,066,859 | 23.89% | 6,553,658 | 24.04% | 97.55% | 7.90% | 346 | 229 |
| 8.00% - 8.25% | 26 | 611,311 | 1.81% | 466,911 | 1.71% | 99.26% | 8.19% | 312 | 212 |
| 8.25% - 8.50% | 5 | 91,727 | 0.27% | 62,476 | 0.23% | 99.49% | 9.57% | 324 | 170 |
| 8.50% - 8.75% | 5 | 128,141 | 0.38% | 97,082 | 0.36% | 99.85% | 9.45% | 329 | 186 |
| 8.75% - 9.00% | 1 | 16,800 | 0.05% | 13,877 | 0.05% | 99.90% | 10.05% | 360 | 198 |
| 9.00% - 9.25% | 1 | 17,000 | 0.05% | 14,577 | 0.05% | 99.95% | 9.00% | 300 | 195 |
| 9.25% - 9.50% | 1 | 16,606 | 0.05% | 12,931 | 0.05% | 100.00% | 9.49% | 300 | 191 |
| Total | 901 | 33,767,966 | 100.00% | 27,266,298 | 100.00% | - | 7.48% | 343 | 229 |
| Minimum | | 9,086 | | 701 | | | 6.67% | 156 | 30 |
| Maximum | | 120,000 | | 101,264 | | | 10.50% | 360 | 276 |
| Average | | 37,478 | | 30,262 | | | | | |

Stratification Report

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

Cutoff Date:
January-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% | 12 | 865,747 | 2.56% | 639,562 | 2.35% | 2.35% | 6.71% | 336 | 215 |
| 6.75% - 7.00% | 97 | 5,114,573 | 15.15% | 4,188,488 | 15.36% | 17.71% | 6.87% | 347 | 238 |
| 7.00% - 7.25% | 105 | 5,967,311 | 17.67% | 4,990,354 | 18.30% | 36.01% | 7.10% | 343 | 239 |
| 7.25% - 7.50% | 225 | 9,303,747 | 27.55% | 7,601,121 | 27.88% | 63.89% | 7.31% | 339 | 236 |
| 7.50% - 7.75% | 157 | 5,754,011 | 17.04% | 4,891,519 | 17.94% | 81.83% | 7.58% | 344 | 244 |
| 7.75% - 8.00% | 61 | 1,409,631 | 4.17% | 1,122,004 | 4.11% | 85.94% | 7.78% | 335 | 219 |
| 8.00% - 8.25% | 20 | 427,740 | 1.27% | 344,259 | 1.26% | 87.20% | 8.00% | 303 | 219 |
| 8.25% - 8.50% | 23 | 914,993 | 2.71% | 665,593 | 2.44% | 89.65% | 8.37% | 357 | 181 |
| 8.50% - 8.75% | 30 | 946,601 | 2.80% | 659,509 | 2.42% | 92.06% | 8.63% | 351 | 171 |
| 8.75% - 9.00% | 36 | 851,983 | 2.52% | 601,626 | 2.21% | 94.27% | 8.87% | 351 | 169 |
| 9.00% - 9.25% | 50 | 943,353 | 2.79% | 668,587 | 2.45% | 96.72% | 9.12% | 350 | 173 |
| 9.25% - 9.50% | 30 | 514,723 | 1.52% | 378,572 | 1.39% | 98.11% | 9.36% | 351 | 176 |
| 9.50% - 9.75% | 25 | 378,138 | 1.12% | 265,456 | 0.97% | 99.08% | 9.59% | 344 | 169 |
| 9.75% - 10.75% | 20 | 241,717 | 0.72% | 153,494 | 0.56% | 99.65% | 9.75% | 341 | 159 |
| 10.00% - 10.25% | 7 | 95,410 | 0.28% | 71,116 | 0.26% | 99.91% | 10.06% | 334 | 170 |
| 10.25% - 10.50% | 2 | 27,377 | 0.08% | 16,161 | 0.06% | 99.97% | 10.31% | 288 | 146 |
| 10.50% - 10.75% | 1 | 10,910 | 0.03% | 8,876 | 0.03% | 100.00% | 10.50% | 360 | 207 |
| Total | 901 | 33,767,966 | 100.00% | 27,266,298 | 100.00% | - | 7.48% | 343 | 229 |
| Minimum | | 9,086 | | 701 | | | 6.67% | 156 | 30 |
| Maximum | | 120,000 | | 101,264 | | | 10.50% | 360 | 276 |
| Average | | 37,478 | | 30,262 | | | | | |

Stratification Report

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

Cutoff Date:
January-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 | 34 | 406,637 | 1.20% | 301,688 | 1.11% | 1.11% | 9.34% | 343 | 179 |
| 15,000 - 20,000 | 81 | 1,292,630 | 3.83% | 954,460 | 3.50% | 4.61% | 8.96% | 341 | 178 |
| 20,000 - 25,000 | 112 | 2,167,112 | 6.42% | 1,675,662 | 6.15% | 10.75% | 8.29% | 340 | 200 |
| 25,000 - 30,000 | 85 | 2,011,865 | 5.96% | 1,560,541 | 5.72% | 16.48% | 7.89% | 338 | 217 |
| 30,000 - 35,000 | 75 | 2,082,022 | 6.17% | 1,746,276 | 6.40% | 22.88% | 7.58% | 344 | 235 |
| 35,000 - 40,000 | 64 | 2,018,120 | 5.98% | 1,623,912 | 5.96% | 28.84% | 7.69% | 346 | 224 |
| 40,000 - 45,000 | 50 | 1,783,906 | 5.28% | 1,437,546 | 5.27% | 34.11% | 7.53% | 336 | 227 |
| 45,000 - 50,000 | 69 | 2,838,408 | 8.41% | 2,287,002 | 8.39% | 42.50% | 7.48% | 349 | 234 |
| 50,000 - 55,000 | 71 | 3,209,119 | 9.50% | 2,562,525 | 9.40% | 51.89% | 7.25% | 342 | 227 |
| 55,000 - 60,000 | 53 | 2,540,232 | 7.52% | 2,054,479 | 7.53% | 59.43% | 7.23% | 346 | 233 |
| 60,000 - 65,000 | 48 | 2,484,177 | 7.36% | 2,039,682 | 7.48% | 66.91% | 7.30% | 344 | 239 |
| 65,000 - 70,000 | 35 | 1,994,943 | 5.91% | 1,699,464 | 6.23% | 73.14% | 7.33% | 358 | 242 |
| 70,000 - 75,000 | 36 | 2,132,147 | 6.31% | 1,755,895 | 6.44% | 79.58% | 7.14% | 339 | 239 |
| 75,000 - 80,000 | 20 | 1,334,340 | 3.95% | 1,091,303 | 4.00% | 83.58% | 7.13% | 329 | 230 |
| 80,000 - 85,000 | 22 | 1,561,991 | 4.63% | 1,342,908 | 4.93% | 88.51% | 7.10% | 349 | 251 |
| 85,000 - 90,000 | 7 | 505,650 | 1.50% | 431,746 | 1.58% | 90.09% | 7.04% | 343 | 244 |
| 90,000 - 100,000 | 17 | 1,443,363 | 4.27% | 1,201,873 | 4.41% | 94.50% | 7.01% | 331 | 232 |
| 100,000 - 105,000 | 7 | 566,653 | 1.68% | 455,200 | 1.67% | 96.17% | 6.93% | 326 | 234 |
| 105,000 - 110,000 | 4 | 362,998 | 1.07% | 283,866 | 1.04% | 97.21% | 7.26% | 360 | 244 |
| 110,000 - 115,000 | 4 | 308,702 | 0.91% | 262,280 | 0.96% | 98.17% | 7.10% | 336 | 233 |
| 115,000 - 120,000 | 2 | 178,950 | 0.53% | 112,858 | 0.41% | 98.59% | 7.14% | 360 | 261 |
| 120,000 - 125,000 | 1 | 108,000 | 0.32% | 92,507 | 0.34% | 98.93% | 7.04% | 360 | 240 |
| 130,000 - 135,000 | 1 | 117,000 | 0.35% | 101,264 | 0.37% | 99.30% | 7.05% | 360 | 247 |
| 135,000 - 140,000 | 1 | 120,000 | 0.36% | 83,611 | 0.31% | 99.60% | 7.05% | 240 | 128 |
| 170,000 - 175,000 | 1 | 100,000 | 0.30% | 26,426 | 0.10% | 99.70% | 6.68% | 360 | 237 |
| 180,000 + | 1 | 99,000 | 0.29% | 81,324 | 0.30% | 100.00% | 6.90% | 312 | 198 |
| Total | 901 | 33,767,966 | 100.00% | 27,266,298 | 100.00% | - | 7.48% | 343 | 229 |
| Minimum | | 9,086 | | 701 | | | 6.67% | 156 | 30 |
| Maximum | | 120,000 | | 101,264 | | | 10.50% | 360 | 276 |
| Average | | 37,478 | | 30,262 | | | | | |

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Origination Year

Cutoff Date:
January-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 | 0.25% | 57,306 | 0.21% | 0.21% | 8.20% | 360 | 140 |
| 2005 | 13 | 340,985 | 1.01% | 236,875 | 0.87% | 1.08% | 8.90% | 354 | 144 |
| 2006 | 20 | 482,133 | 1.43% | 330,422 | 1.21% | 2.29% | 8.74% | 352 | 157 |
| 2007 | 73 | 1,647,857 | 4.88% | 1,113,606 | 4.08% | 6.37% | 8.89% | 349 | 167 |
| 2008 | 93 | 2,175,578 | 6.44% | 1,601,400 | 5.87% | 12.25% | 8.79% | 355 | 181 |
| 2009 | 13 | 307,295 | 0.91% | 228,830 | 0.84% | 13.09% | 9.02% | 339 | 184 |
| 2010 | 20 | 559,476 | 1.66% | 397,096 | 1.46% | 14.54% | 8.36% | 328 | 185 |
| 2011 | 43 | 1,474,442 | 4.37% | 1,144,420 | 4.20% | 18.74% | 7.50% | 333 | 201 |
| 2012 | 64 | 2,608,876 | 7.73% | 1,944,458 | 7.13% | 25.87% | 7.08% | 335 | 220 |
| 2013 | 229 | 9,822,918 | 29.09% | 7,966,515 | 29.22% | 55.09% | 7.13% | 342 | 231 |
| 2014 | 175 | 7,034,194 | 20.83% | 5,964,303 | 21.87% | 76.96% | 7.29% | 340 | 241 |
| 2015 | 155 | 7,229,589 | 21.41% | 6,281,065 | 23.04% | 100.00% | 7.40% | 342 | 257 |
| Total | 901 | 33,767,966 | 100.00% | 27,266,298 | 100.00% | - | 7.48% | 343 | 229 |
| Minimum | | 9,086 | | 701 | | | 6.67% | 156 | 30 |
| Maximum | | 120,000 | | 101,264 | | | 10.50% | 360 | 276 |
| Average | | 37,478 | | 30,262 | | | | | |

Stratification Report

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

Cutoff Date:
January-2023

| Current Delinquency Status | # Loans | Original Balance | Percent OB | Remaining Balance | Percent RB | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|----------------------------|------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| Current | 817 | 30,853,058 | 91.37% | 24,756,690 | 90.80% | 90.80% | 7.46% | 341 | 228 |
| 1 - 30 Days | 36 | 1,452,394 | 4.30% | 1,253,228 | 4.60% | 95.39% | 7.43% | 353 | 239 |
| 31 - 60 Days | 16 | 545,125 | 1.61% | 462,825 | 1.70% | 97.09% | 7.72% | 351 | 232 |
| 61 - 90 Days | 10 | 323,930 | 0.96% | 272,148 | 1.00% | 98.09% | 7.68% | 360 | 224 |
| 91 - 120 Days | 5 | 85,850 | 0.25% | 69,709 | 0.26% | 98.34% | 9.28% | 358 | 177 |
| 121 - 150 Days | 2 | 38,498 | 0.11% | 30,006 | 0.11% | 98.45% | 9.04% | 360 | 165 |
| 150 - 180 Days | 3 | 116,904 | 0.35% | 101,301 | 0.37% | 98.82% | 7.62% | 356 | 231 |
| 181 - 210 Days | 3 | 91,950 | 0.27% | 82,435 | 0.30% | 99.13% | 7.29% | 360 | 238 |
| 271 - 300 Days | 1 | 30,674 | 0.09% | 27,926 | 0.10% | 99.23% | 7.60% | 360 | 261 |
| 361 + | 8 | 229,582 | 0.68% | 210,029 | 0.77% | 100.00% | 7.72% | 350 | 229 |
| Total | 901 | 33,767,966 | 100.00% | 27,266,298 | 100.00% | - | 7.48% | 343 | 229 |
| Minimum | | 9,086 | | 701 | | | 6.67% | 156 | 30 |
| Maximum | | 120,000 | | 101,264 | | | 10.50% | 360 | 276 |
| Average | | 37,478 | | 30,262 | | | | | |

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Payment Method

Cutoff Date:
January-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 | 6 | 227,295 | 0.67% | 144,590 | 0.53% | 0.53% | 8.45% | 340 | 191 |
| Payroll Deduction | 558 | 20,767,200 | 61.50% | 16,991,080 | 62.32% | 62.85% | 7.45% | 341 | 231 |
| Voluntary Payments | 337 | 12,773,471 | 37.83% | 10,130,627 | 37.15% | 100.00% | 7.51% | 345 | 226 |
| Total | 901 | 33,767,966 | 100.00% | 27,266,298 | 100.00% | - | 7.48% | 343 | 229 |
| Minimum | | 9,086 | | 701 | | | 6.67% | 156 | 30 |
| Maximum | | 120,000 | | 101,264 | | | 10.50% | 360 | 276 |
| Average | | 37,478 | | 30,262 | | | | | |

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Property Type

Cutoff Date:
January-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 | 901 | 33,767,966 | 100.00% | 27,266,298 | 100.00% | 100.00% | 7.48% | 343 | 229 |
| Total | 901 | 33,767,966 | 100.00% | 27,266,298 | 100.00% | - | 7.48% | 343 | 229 |
| Minimum | | 9,086 | | 701 | | | 6.67% | 156 | 30 |
| Maximum | | 120,000 | | 101,264 | | | 10.50% | 360 | 276 |
| Average | | 37,478 | | 30,262 | | | | | |

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Loan Purpose

Cutoff Date:
January-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 | 283 | 8,274,475 | 24.50% | 6,271,795 | 23.00% | 23.00% | 7.89% | 329 | 198 |
| New Property | 143 | 6,499,183 | 19.25% | 5,226,168 | 19.17% | 42.17% | 7.32% | 354 | 229 |
| Used Property | 475 | 18,994,307 | 56.25% | 15,768,334 | 57.83% | 100.00% | 7.37% | 347 | 241 |
| Total | 901 | 33,767,966 | 100.00% | 27,266,298 | 100.00% | - | 7.48% | 343 | 229 |
| Minimum | | 9,086 | | 701 | | | 6.67% | 156 | 30 |
| Maximum | | 120,000 | | 101,264 | | | 10.50% | 360 | 276 |
| Average | | 37,478 | | 30,262 | | | | | |

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Departments

Cutoff Date:
January-2023

| Departments | # Loans | Original Balance | Percent OB | Remaining Balance | Percent RB | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|----------------|------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| San Salvador | 494 | 18,903,410 | 55.98% | 15,323,333 | 56.20% | 56.20% | 7.50% | 344 | 231 |
| La Libertad | 254 | 11,016,607 | 32.62% | 8,958,789 | 32.86% | 89.06% | 7.30% | 345 | 231 |
| Santa Ana | 100 | 2,661,889 | 7.88% | 2,061,200 | 7.56% | 96.61% | 7.73% | 335 | 218 |
| Sansonate | 20 | 438,814 | 1.30% | 343,876 | 1.26% | 97.88% | 8.28% | 346 | 201 |
| Sin Clasificar | 7 | 179,382 | 0.53% | 139,198 | 0.51% | 98.39% | 7.57% | 298 | 209 |
| San Miguel | 8 | 163,584 | 0.48% | 126,598 | 0.46% | 98.85% | 8.61% | 338 | 180 |
| Ahuachapan | 6 | 143,222 | 0.42% | 119,866 | 0.44% | 99.29% | 7.96% | 324 | 208 |
| La Paz | 5 | 112,192 | 0.33% | 81,604 | 0.30% | 99.59% | 8.33% | 307 | 156 |
| San Vicente | 3 | 63,582 | 0.19% | 48,132 | 0.18% | 99.77% | 8.56% | 348 | 179 |
| Cuscatlan | 3 | 59,283 | 0.18% | 44,855 | 0.16% | 99.93% | 8.69% | 312 | 165 |
| Cabañas | 1 | 26,000 | 0.08% | 18,847 | 0.07% | 100.00% | 8.90% | 360 | 156 |
| Total | 901 | 33,767,966 | 100.00% | 27,266,298 | 100.00% | - | 7.48% | 343 | 229 |
| Minimum | | 9,086 | | 701 | | | 6.67% | 156 | 30 |
| Maximum | | 120,000 | | 101,264 | | | 10.50% | 360 | 276 |
| Average | | 37,478 | | 30,262 | | | | | |

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII District

Cutoff Date:
January-2023

| District (Group) | # Loans | Original Balance | Percent OB | Remaining Balance | Percent RB | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|--------------------------|------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| COMASAGUA | 54 | 2,586,552 | 7.66% | 2,135,189 | 7.83% | 7.83% | 7.02% | 351 | 236 |
| ZOPOGITÍN | 1 | 50,000 | 0.15% | 42,995 | 0.16% | 7.99% | 7.25% | 336 | 223 |
| AGUILARES | 9 | 583,581 | 1.73% | 509,244 | 1.87% | 9.86% | 7.04% | 337 | 267 |
| BUENAVENTURA | 10 | 476,359 | 1.41% | 397,351 | 1.46% | 11.31% | 7.28% | 336 | 232 |
| SAN SALVADOR | 7 | 262,427 | 0.78% | 201,016 | 0.74% | 12.05% | 7.49% | 331 | 198 |
| COLON | 8 | 270,090 | 0.80% | 197,012 | 0.72% | 12.77% | 7.32% | 339 | 212 |
| NUEVA SAN SALVADOR | 13 | 558,757 | 1.65% | 467,396 | 1.71% | 14.49% | 7.05% | 352 | 236 |
| NUEVO CUSCATLAN | 11 | 299,046 | 0.89% | 216,900 | 0.80% | 15.28% | 8.22% | 344 | 218 |
| SOYAPANGO | 1 | 65,450 | 0.19% | 53,397 | 0.20% | 15.48% | 7.05% | 360 | 246 |
| CUSCATANCINGO | 11 | 447,703 | 1.33% | 388,738 | 1.43% | 16.90% | 7.38% | 338 | 248 |
| SANTO TOMAS | 1 | 12,610 | 0.04% | 4,814 | 0.02% | 16.92% | 7.94% | 180 | 50 |
| AYUTUXTEPEQUE | 3 | 118,189 | 0.35% | 102,947 | 0.38% | 17.30% | 7.63% | 360 | 249 |
| LOURDES | 4 | 221,663 | 0.66% | 179,184 | 0.66% | 17.96% | 7.76% | 360 | 220 |
| CIUDAD DELGADO | 4 | 77,055 | 0.23% | 60,488 | 0.22% | 18.18% | 9.06% | 360 | 196 |
| PLANES DE RENDEROS | 1 | 47,773 | 0.14% | 38,925 | 0.14% | 18.32% | 7.71% | 360 | 220 |
| SANTA ANA | 1 | 39,060 | 0.12% | 36,332 | 0.13% | 18.45% | 7.60% | 360 | 274 |
| AHUACHAPAN | 1 | 44,206 | 0.13% | 35,371 | 0.13% | 18.58% | 9.01% | 348 | 187 |
| CIUDAD ARCE | 1 | 27,740 | 0.08% | 23,384 | 0.09% | 18.67% | 7.16% | 360 | 231 |
| NEJAPA | 1 | 33,030 | 0.10% | 29,261 | 0.11% | 18.78% | 7.35% | 360 | 252 |
| EL CONGO | 1 | 51,300 | 0.15% | 36,432 | 0.13% | 18.91% | 8.17% | 360 | 167 |
| TEPECOYO | 1 | 20,700 | 0.06% | 15,631 | 0.06% | 18.97% | 9.08% | 360 | 171 |
| USULUTAN | 1 | 20,580 | 0.06% | 14,745 | 0.05% | 19.02% | 8.87% | 336 | 151 |
| SAN SEBASTIAN SALITRILLO | 1 | 13,396 | 0.04% | 9,918 | 0.04% | 19.06% | 10.00% | 300 | 153 |
| OTHERS | 755 | 27,440,698 | 81.26% | 22,069,627 | 80.94% | 100.00% | 7.53% | 342 | 227 |
| Total | 901 | 33,767,966 | 100.00% | 27,266,298 | 100.00% | - | 7.48% | 343 | 229 |
| Minimum | | 9,086 | | 701 | | | 6.67% | 156 | 30 |
| Maximum | | 120,000 | | 101,264 | | | 10.50% | 360 | 276 |
| Average | | 37,478 | | 30,262 | | | | | |

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Housing Developments

Cutoff Date:
January-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 | 51 | 2,580,144 | 7.64% | 2,136,932 | 7.84% | 7.84% | 7.03% | 351 | 236 |
| COND RES BRISAS DE SANTO TOMAS | 5 | 396,353 | 1.17% | 353,936 | 1.30% | 9.14% | 6.90% | 360 | 275 |
| RESIDENCIAL BELLA GRANADA | 5 | 238,114 | 0.71% | 208,981 | 0.77% | 9.90% | 7.33% | 360 | 252 |
| URB. RESIDENCIAL LA GLORIA | 12 | 445,679 | 1.32% | 340,665 | 1.25% | 11.15% | 7.48% | 332 | 227 |
| CIUDAD VERSAILLES | 18 | 387,112 | 1.15% | 274,897 | 1.01% | 12.16% | 8.27% | 345 | 188 |
| URB. LA CIMA IV | 6 | 247,957 | 0.73% | 211,142 | 0.77% | 12.93% | 7.38% | 336 | 249 |
| URB. CIUDAD DORADA | 5 | 346,012 | 1.02% | 285,750 | 1.05% | 13.98% | 7.15% | 336 | 235 |
| VILLAS DE PAMPLONA | 10 | 462,463 | 1.37% | 395,372 | 1.45% | 15.43% | 6.95% | 360 | 242 |
| RESIDENCIAL LA CIMA IV | 8 | 313,609 | 0.93% | 265,417 | 0.97% | 16.41% | 7.57% | 360 | 239 |
| CIUDAD CORINTO | 5 | 267,357 | 0.79% | 195,726 | 0.72% | 17.12% | 8.11% | 360 | 176 |
| RESIDENCIAL LA GLORIA | 4 | 124,278 | 0.37% | 102,555 | 0.38% | 17.50% | 7.64% | 345 | 218 |
| URB. BOSQUES DE LA PAZ | 10 | 338,809 | 1.00% | 286,100 | 1.05% | 18.55% | 7.53% | 328 | 242 |
| OTHERS | 762 | 27,620,080 | 81.79% | 22,208,825 | 81.45% | 100.00% | 7.53% | 342 | 227 |
| Total | 901 | 33,767,966 | 100.00% | 27,266,298 | 100.00% | - | 7.48% | 343 | 229 |
| Minimum | | 9,086 | | 701 | | | 6.67% | 156 | 30 |
| Maximum | | 120,000 | | 101,264 | | | 10.50% | 360 | 276 |
| Average | | 37,478 | | 30,262 | | | | | |