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

## **Mortgage Loans - January-2024** 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-2024

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:  
January-2024

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%	16,827	0.07%	0.07%	7.29%	156	57
180	11	330,958	1.03%	128,024	0.51%	0.58%	7.45%	180	66
216	5	153,662	0.48%	85,444	0.34%	0.92%	7.90%	216	99
228	2	27,635	0.09%	14,824	0.06%	0.98%	7.64%	228	92
240	32	1,368,893	4.27%	831,972	3.31%	4.29%	7.35%	240	118
252	4	85,231	0.27%	55,078	0.22%	4.51%	7.76%	252	123
264	10	459,471	1.43%	328,201	1.31%	5.82%	7.19%	264	144
276	12	530,071	1.65%	364,655	1.45%	7.27%	7.27%	276	156
288	7	238,405	0.74%	166,089	0.66%	7.93%	7.26%	288	159
300	61	1,828,771	5.70%	1,328,340	5.29%	13.22%	7.54%	300	170
312	8	295,938	0.92%	218,852	0.87%	14.09%	7.53%	312	179
324	12	359,312	1.12%	287,138	1.14%	15.24%	7.61%	324	201
336	13	336,950	1.05%	265,213	1.06%	16.29%	7.84%	336	195
348	19	685,716	2.14%	548,278	2.18%	18.48%	7.74%	348	204
360	659	25,325,097	78.99%	20,469,686	81.52%	100.00%	7.47%	360	231
<b>Total</b>	<b>856</b>	<b>32,061,240</b>	<b>100.00%</b>	<b>25,108,619</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>218</b>
<b>Minimum</b>		<b>9,086</b>		<b>966</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>98,708</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,455</b>		<b>29,332</b>					

# Stratification Report

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

Cutoff Date:  
January-2024

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%	94,208	0.38%	0.38%	8.26%	203	50
60 - 118	39	1,255,863	3.92%	682,388	2.72%	3.09%	7.68%	250	101
119 - 177	246	6,977,689	21.76%	4,879,816	19.43%	22.53%	8.21%	335	157
178 - 236	264	10,781,230	33.63%	8,588,069	34.20%	56.73%	7.25%	351	222
237 - 295	294	12,740,664	39.74%	10,864,138	43.27%	100.00%	7.31%	360	250
<b>Total</b>	<b>856</b>	<b>32,061,240</b>	<b>100.00%</b>	<b>25,108,619</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>218</b>
<b>Minimum</b>		<b>9,086</b>		<b>966</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>98,708</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,455</b>		<b>29,332</b>					

# Stratification Report

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

Cutoff Date:  
January-2024

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%	19,124	0.08%	0.08%	9.75%	345	163
10,000 - 15,000	56	722,494	2.25%	516,580	2.06%	2.13%	9.20%	344	172
15,000 - 20,000	113	1,982,972	6.18%	1,455,716	5.80%	7.93%	8.59%	340	179
20,000 - 25,000	103	2,278,709	7.11%	1,702,820	6.78%	14.71%	8.02%	333	196
25,000 - 30,000	103	2,789,046	8.70%	2,196,126	8.75%	23.46%	7.62%	340	219
30,000 - 35,000	73	2,341,101	7.30%	1,853,137	7.38%	30.84%	7.62%	350	221
35,000 - 40,000	50	1,847,927	5.76%	1,452,345	5.78%	36.62%	7.54%	333	205
40,000 - 45,000	76	3,223,729	10.05%	2,496,652	9.94%	46.57%	7.38%	347	223
45,000 - 50,000	77	3,620,928	11.29%	2,871,662	11.44%	58.00%	7.28%	348	224
50,000 - 55,000	50	2,593,858	8.09%	2,025,660	8.07%	66.07%	7.23%	345	222
55,000 - 60,000	28	1,600,627	4.99%	1,287,114	5.13%	71.20%	7.27%	348	227
60,000 - 65,000	40	2,511,606	7.83%	2,025,087	8.07%	79.26%	7.16%	347	224
65,000 - 70,000	22	1,487,860	4.64%	1,233,620	4.91%	84.18%	7.29%	355	239
70,000 - 75,000	32	2,372,757	7.40%	1,898,755	7.56%	91.74%	7.11%	341	230
80,000 - 85,000	10	825,954	2.58%	657,465	2.62%	94.36%	7.03%	336	227
85,000 - 90,000	7	605,585	1.89%	476,049	1.90%	96.25%	6.90%	333	211
90,000 - 95,000	4	370,511	1.16%	312,986	1.25%	97.50%	6.90%	360	241
95,000 - 100,000	3	294,640	0.92%	241,163	0.96%	98.46%	7.04%	344	226
100,000 - 105,000	1	100,702	0.31%	83,400	0.33%	98.79%	7.05%	360	230
105,000 - 110,000	2	214,950	0.67%	127,391	0.51%	99.30%	7.12%	360	235
115,000 - 120,000	1	117,000	0.36%	98,708	0.39%	99.69%	7.05%	360	235
120,000 - 125,000	1	120,000	0.37%	77,060	0.31%	100.00%	7.05%	240	116
<b>Total</b>	<b>856</b>	<b>32,061,240</b>	<b>100.00%</b>	<b>25,108,619</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>218</b>
<b>Minimum</b>		<b>9,086</b>		<b>966</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>98,708</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,455</b>		<b>29,332</b>					

# Stratification Report

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

Cutoff Date:  
January-2024

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	13	292,256	0.91%	44,265	0.18%	0.18%	8.82%	285	116
5,000 - 10,000	51	754,043	2.35%	420,095	1.67%	1.85%	9.46%	328	146
10,000 - 15,000	131	2,411,648	7.52%	1,657,155	6.60%	8.45%	8.59%	335	167
15,000 - 20,000	115	2,673,527	8.34%	2,010,193	8.01%	16.46%	7.99%	337	191
20,000 - 25,000	96	2,786,432	8.69%	2,184,991	8.70%	25.16%	7.57%	348	222
25,000 - 30,000	95	3,247,842	10.13%	2,584,931	10.29%	35.45%	7.55%	351	220
30,000 - 35,000	67	2,882,985	8.99%	2,181,264	8.69%	44.14%	7.52%	340	202
35,000 - 40,000	82	3,804,689	11.87%	3,074,696	12.25%	56.39%	7.25%	350	228
40,000 - 45,000	64	3,329,551	10.38%	2,693,767	10.73%	67.11%	7.19%	345	224
45,000 - 50,000	35	2,030,186	6.33%	1,646,204	6.56%	73.67%	7.33%	349	227
50,000 - 55,000	29	1,818,349	5.67%	1,522,608	6.06%	79.73%	7.14%	353	233
55,000 - 60,000	27	1,843,927	5.75%	1,543,768	6.15%	85.88%	7.12%	351	234
60,000 - 65,000	23	1,703,065	5.31%	1,449,333	5.77%	91.65%	7.12%	355	240
65,000 - 70,000	8	605,523	1.89%	530,264	2.11%	93.77%	7.13%	359	252
70,000 - 75,000	6	504,287	1.57%	436,023	1.74%	95.50%	6.99%	360	247
75,000 - 80,000	8	758,413	2.37%	612,706	2.44%	97.94%	6.94%	339	218
80,000 - 85,000	4	389,517	1.21%	328,611	1.31%	99.25%	7.04%	360	246
85,000 - 90,000	1	108,000	0.34%	89,036	0.35%	99.61%	7.04%	360	228
95,000 - 100,000	1	117,000	0.36%	98,708	0.39%	100.00%	7.05%	360	235
<b>Total</b>	<b>856</b>	<b>32,061,240</b>	<b>100.00%</b>	<b>25,108,619</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>218</b>
<b>Minimum</b>		<b>9,086</b>		<b>966</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>98,708</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,455</b>		<b>29,332</b>					

# Stratification Report

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

Cutoff Date:  
January-2024

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%	17,759	0.07%	0.07%	7.60%	240	135
40% - 45%	5	116,742	0.36%	92,452	0.37%	0.44%	7.54%	329	207
45% - 50%	4	166,177	0.52%	135,933	0.54%	0.98%	7.33%	336	201
50% - 55%	4	101,489	0.32%	73,441	0.29%	1.27%	7.83%	288	154
55% - 60%	10	266,386	0.83%	202,725	0.81%	2.08%	7.77%	325	211
60% - 65%	10	355,745	1.11%	292,507	1.16%	3.25%	7.34%	341	225
65% - 70%	16	567,531	1.77%	438,752	1.75%	4.99%	7.50%	326	203
70% - 75%	32	1,014,507	3.16%	733,489	2.92%	7.91%	7.65%	333	204
75% - 80%	39	1,337,056	4.17%	1,079,202	4.30%	12.21%	7.47%	341	226
80% - 85%	63	2,487,686	7.76%	1,968,027	7.84%	20.05%	7.32%	337	216
85% - 90%	155	6,302,218	19.66%	4,875,256	19.42%	39.47%	7.32%	339	219
90% - 95%	438	17,369,884	54.18%	13,820,307	55.04%	94.51%	7.47%	348	223
95% - 100%	79	1,950,819	6.08%	1,378,768	5.49%	100.00%	8.24%	342	172
<b>Total</b>	<b>856</b>	<b>32,061,240</b>	<b>100.00%</b>	<b>25,108,619</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>218</b>
<b>Minimum</b>		<b>9,086</b>		<b>966</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>98,708</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,455</b>		<b>29,332</b>					

# Stratification Report

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

Cutoff Date:  
January-2024

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%	1	46,012	0.14%	2,287	0.01%	0.01%	7.12%	360	230
5% -10%	3	63,000	0.20%	6,208	0.02%	0.03%	8.66%	340	190
10% - 15%	5	149,008	0.46%	22,110	0.09%	0.12%	8.13%	264	151
15% - 20%	2	44,100	0.14%	8,914	0.04%	0.16%	9.00%	300	100
20% - 25%	6	187,784	0.59%	51,228	0.20%	0.36%	7.73%	260	102
25% - 30%	7	165,046	0.51%	74,451	0.30%	0.66%	7.99%	255	127
30% - 35%	10	415,087	1.29%	189,984	0.76%	1.41%	7.85%	260	140
35% - 40%	17	632,701	1.97%	368,731	1.47%	2.88%	7.49%	289	162
40% - 45%	16	532,324	1.66%	308,893	1.23%	4.11%	7.73%	324	174
45% - 50%	23	758,846	2.37%	491,001	1.96%	6.07%	7.53%	326	192
50% - 55%	39	1,268,703	3.96%	884,284	3.52%	9.59%	7.69%	326	189
55% - 60%	63	2,169,747	6.77%	1,549,268	6.17%	15.76%	7.51%	320	181
60% - 65%	78	2,596,028	8.10%	1,892,574	7.54%	23.30%	7.82%	330	172
65% - 70%	152	4,777,119	14.90%	3,698,695	14.73%	38.03%	7.80%	348	200
70% -75%	171	6,948,851	21.67%	5,749,288	22.90%	60.93%	7.37%	354	225
75% - 80%	158	6,734,997	21.01%	5,761,219	22.95%	83.87%	7.24%	358	240
80% - 85%	103	4,468,269	13.94%	3,952,767	15.74%	99.61%	7.38%	360	254
85% - 90%	2	103,620	0.32%	96,716	0.39%	100.00%	7.36%	360	247
<b>Total</b>	<b>856</b>	<b>32,061,240</b>	<b>100.00%</b>	<b>25,108,619</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>218</b>
<b>Minimum</b>		<b>9,086</b>		<b>966</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>98,708</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,455</b>		<b>29,332</b>					

# Stratification Report

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

Cutoff Date:  
January-2024

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%	34	1,627,932	5.08%	1,228,075	4.89%	4.89%	6.82%	335	207
6.50% - 6.75%	29	1,038,576	3.24%	743,186	2.96%	7.85%	7.05%	325	195
6.75% - 7.00%	167	6,351,314	19.81%	4,990,678	19.88%	27.73%	7.42%	352	214
7.00% - 7.25%	126	6,225,134	19.42%	4,869,780	19.39%	47.12%	7.29%	340	219
7.25% - 7.50%	196	8,197,385	25.57%	6,545,874	26.07%	73.19%	7.34%	340	225
7.50% - 8.00%	265	7,739,315	24.14%	6,090,825	24.26%	97.45%	7.89%	347	218
8.00% - 8.25%	26	611,311	1.91%	449,964	1.79%	99.24%	8.19%	312	201
8.25% - 8.50%	5	91,727	0.29%	56,856	0.23%	99.47%	9.58%	324	160
8.50% - 8.75%	5	128,141	0.40%	93,516	0.37%	99.84%	9.44%	329	176
8.75% - 9.00%	1	16,800	0.05%	13,307	0.05%	99.89%	10.05%	360	186
9.00% - 9.25%	1	17,000	0.05%	14,148	0.06%	99.95%	9.00%	300	183
9.25% - 9.50%	1	16,606	0.05%	12,411	0.05%	100.00%	9.49%	300	179
<b>Total</b>	<b>856</b>	<b>32,061,240</b>	<b>100.00%</b>	<b>25,108,619</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>218</b>
<b>Minimum</b>		<b>9,086</b>		<b>966</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>98,708</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,455</b>		<b>29,332</b>					



# Stratification Report

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

Cutoff Date:  
January-2024

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	2.39%	590,920	2.35%	2.35%	6.71%	334	202
6.75% - 7.00%	93	4,894,269	15.27%	3,849,579	15.33%	17.69%	6.87%	346	227
7.00% - 7.25%	99	5,673,497	17.70%	4,578,240	18.23%	35.92%	7.10%	344	228
7.25% - 7.50%	213	8,748,839	27.29%	6,976,856	27.79%	63.71%	7.31%	339	225
7.50% - 7.75%	148	5,454,634	17.01%	4,531,858	18.05%	81.75%	7.57%	345	234
7.75% - 8.00%	59	1,375,631	4.29%	1,049,793	4.18%	85.94%	7.78%	335	208
8.00% - 8.25%	20	427,740	1.33%	331,095	1.32%	87.25%	8.00%	303	209
8.25% - 8.50%	22	897,893	2.80%	619,653	2.47%	89.72%	8.38%	357	169
8.50% - 8.75%	29	916,001	2.86%	604,923	2.41%	92.13%	8.63%	351	160
8.75% - 9.00%	34	812,495	2.53%	540,567	2.15%	94.28%	8.87%	351	158
9.00% - 9.25%	46	867,657	2.71%	619,904	2.47%	96.75%	9.12%	349	161
9.25% - 9.50%	29	497,803	1.55%	351,442	1.40%	98.15%	9.36%	351	165
9.50% - 9.75%	25	378,138	1.18%	249,459	0.99%	99.15%	9.59%	344	158
9.75% - 10.75%	18	217,198	0.68%	123,047	0.49%	99.64%	9.75%	342	151
10.00% - 10.25%	7	95,410	0.30%	68,068	0.27%	99.91%	10.06%	334	159
10.25% - 10.50%	2	27,377	0.09%	14,629	0.06%	99.97%	10.30%	288	141
10.50% - 10.75%	1	10,910	0.03%	8,586	0.03%	100.00%	10.50%	360	195
<b>Total</b>	<b>856</b>	<b>32,061,240</b>	<b>100.00%</b>	<b>25,108,619</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>218</b>
<b>Minimum</b>		<b>9,086</b>		<b>966</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>98,708</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,455</b>		<b>29,332</b>					

# Stratification Report

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

Cutoff Date:  
January-2024

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	1.19%	264,072	1.05%	1.05%	9.36%	342	168
15,000 - 20,000	77	1,229,051	3.83%	862,312	3.43%	4.49%	8.95%	341	167
20,000 - 25,000	106	2,056,795	6.42%	1,546,966	6.16%	10.65%	8.28%	340	189
25,000 - 30,000	81	1,914,967	5.97%	1,425,202	5.68%	16.32%	7.91%	337	206
30,000 - 35,000	73	2,035,422	6.35%	1,659,865	6.61%	22.93%	7.56%	345	225
35,000 - 40,000	63	1,983,428	6.19%	1,539,879	6.13%	29.07%	7.68%	346	213
40,000 - 45,000	47	1,690,346	5.27%	1,327,796	5.29%	34.36%	7.53%	335	216
45,000 - 50,000	67	2,756,108	8.60%	2,169,960	8.64%	43.00%	7.48%	349	222
50,000 - 55,000	62	2,797,991	8.73%	2,175,975	8.67%	51.66%	7.25%	344	218
55,000 - 60,000	53	2,540,232	7.92%	1,973,696	7.86%	59.52%	7.22%	346	222
60,000 - 65,000	47	2,426,339	7.57%	1,920,916	7.65%	67.17%	7.31%	344	228
65,000 - 70,000	32	1,865,014	5.82%	1,539,992	6.13%	73.31%	7.35%	358	230
70,000 - 75,000	35	2,079,655	6.49%	1,674,685	6.67%	79.98%	7.13%	338	227
75,000 - 80,000	19	1,272,815	3.97%	1,023,197	4.08%	84.05%	7.13%	337	224
80,000 - 85,000	21	1,506,991	4.70%	1,260,717	5.02%	89.07%	7.10%	354	243
85,000 - 90,000	6	451,224	1.41%	381,523	1.52%	90.59%	7.07%	340	234
90,000 - 100,000	16	1,351,243	4.21%	1,076,958	4.29%	94.88%	7.00%	329	218
100,000 - 105,000	6	486,653	1.52%	368,581	1.47%	96.35%	6.86%	320	215
105,000 - 110,000	4	362,998	1.13%	272,792	1.09%	97.44%	7.25%	360	232
110,000 - 115,000	3	250,702	0.78%	202,751	0.81%	98.24%	7.04%	328	211
115,000 - 120,000	2	178,950	0.56%	97,173	0.39%	98.63%	7.12%	360	249
120,000 - 125,000	1	108,000	0.34%	89,036	0.35%	98.99%	7.04%	360	228
130,000 - 135,000	1	117,000	0.36%	98,708	0.39%	99.38%	7.05%	360	235
135,000 - 140,000	1	120,000	0.37%	77,060	0.31%	99.69%	7.05%	240	116
180,000 +	1	99,000	0.31%	78,807	0.31%	100.00%	6.90%	312	186
<b>Total</b>	<b>856</b>	<b>32,061,240</b>	<b>100.00%</b>	<b>25,108,619</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>218</b>
<b>Minimum</b>		<b>9,086</b>		<b>966</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>98,708</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,455</b>		<b>29,332</b>					

# Stratification Report

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

Cutoff Date:  
January-2024

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%	53,620	0.21%	0.21%	8.20%	360	128
2005	12	320,127	1.00%	208,446	0.83%	1.04%	8.90%	354	132
2006	17	427,014	1.33%	278,881	1.11%	2.15%	8.70%	353	146
2007	71	1,609,454	5.02%	1,043,895	4.16%	6.31%	8.89%	349	156
2008	88	2,068,043	6.45%	1,457,172	5.80%	12.12%	8.79%	355	170
2009	12	290,195	0.91%	206,125	0.82%	12.94%	9.06%	337	173
2010	20	559,476	1.75%	377,917	1.51%	14.44%	8.35%	328	174
2011	41	1,437,722	4.48%	1,067,778	4.25%	18.69%	7.50%	332	189
2012	56	2,219,458	6.92%	1,654,270	6.59%	25.28%	7.09%	331	208
2013	220	9,467,458	29.53%	7,418,024	29.54%	54.83%	7.13%	342	219
2014	169	6,756,495	21.07%	5,617,540	22.37%	77.20%	7.29%	342	232
2015	147	6,821,175	21.28%	5,724,951	22.80%	100.00%	7.40%	341	244
<b>Total</b>	<b>856</b>	<b>32,061,240</b>	<b>100.00%</b>	<b>25,108,619</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>218</b>
<b>Minimum</b>		<b>9,086</b>		<b>966</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>98,708</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,455</b>		<b>29,332</b>					

# Stratification Report

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

Cutoff Date:  
January-2024

Current Delinquency Status	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	787	29,731,937	92.73%	23,180,041	92.32%	92.32%	7.46%	342	218
1 - 30 Days	34	1,232,220	3.84%	1,014,272	4.04%	96.36%	7.67%	354	215
31 - 60 Days	18	598,300	1.87%	490,826	1.95%	98.31%	7.61%	349	216
61 - 90 Days	4	129,995	0.41%	110,120	0.44%	98.75%	7.40%	333	238
91 - 120 Days	1	26,000	0.08%	18,733	0.07%	98.83%	8.90%	360	144
121 - 150 Days	1	36,475	0.11%	28,564	0.11%	98.94%	8.57%	360	172
150 - 180 Days	1	16,560	0.05%	8,533	0.03%	98.97%	9.36%	360	162
181 - 210 Days	1	63,000	0.20%	56,540	0.23%	99.20%	6.90%	360	232
211 - 240 Days	1	18,000	0.06%	15,810	0.06%	99.26%	7.66%	360	234
241 - 270 Days	1	17,460	0.05%	12,805	0.05%	99.31%	6.75%	240	127
301 - 330 Days	1	11,434	0.04%	8,758	0.03%	99.35%	9.50%	360	179
361 +	6	179,859	0.56%	163,617	0.65%	100.00%	7.89%	356	214
<b>Total</b>	<b>856</b>	<b>32,061,240</b>	<b>100.00%</b>	<b>25,108,619</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>218</b>
<b>Minimum</b>		<b>9,086</b>		<b>966</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>98,708</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,455</b>		<b>29,332</b>					

# Stratification Report

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

Cutoff Date:  
January-2024

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%	101,198	0.40%	0.40%	8.36%	336	191
Payroll Deduction	512	18,797,719	58.63%	14,873,498	59.24%	59.64%	7.46%	341	218
Voluntary Payments	339	13,086,262	40.82%	10,133,923	40.36%	100.00%	7.50%	345	217
<b>Total</b>	<b>856</b>	<b>32,061,240</b>	<b>100.00%</b>	<b>25,108,619</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>218</b>
<b>Minimum</b>		<b>9,086</b>		<b>966</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>98,708</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,455</b>		<b>29,332</b>					

# Stratification Report

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

Cutoff Date:  
January-2024

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	856	32,061,240	100.00%	25,108,619	100.00%	100.00%	7.48%	343	218
<b>Total</b>	<b>856</b>	<b>32,061,240</b>	<b>100.00%</b>	<b>25,108,619</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>218</b>
<b>Minimum</b>		<b>9,086</b>		<b>966</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>98,708</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,455</b>		<b>29,332</b>					

# Stratification Report

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

Cutoff Date:  
January-2024

Loan Purpose	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Cash Out Refinance	266	7,699,909	24.02%	5,623,496	22.40%	22.40%	7.91%	330	188
New Property	134	6,070,744	18.93%	4,767,309	18.99%	41.38%	7.32%	354	218
Used Property	456	18,290,587	57.05%	14,717,814	58.62%	100.00%	7.37%	346	229
<b>Total</b>	<b>856</b>	<b>32,061,240</b>	<b>100.00%</b>	<b>25,108,619</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>218</b>
<b>Minimum</b>		<b>9,086</b>		<b>966</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>98,708</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,455</b>		<b>29,332</b>					

# Stratification Report

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

Cutoff Date:  
January-2024

Departments	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
San Salvador	477	18,332,780	57.18%	14,377,992	57.26%	57.26%	7.50%	344	219
La Libertad	232	10,021,109	31.26%	8,004,056	31.88%	89.14%	7.31%	346	220
Santa Ana	96	2,567,903	8.01%	1,873,338	7.46%	96.60%	7.73%	334	207
Sansonate	19	426,895	1.33%	324,548	1.29%	97.89%	8.25%	347	191
Sin Clasificar	7	179,382	0.56%	132,738	0.53%	98.42%	7.56%	298	199
Ahuachapan	6	143,222	0.45%	116,324	0.46%	98.89%	7.96%	324	196
San Miguel	7	128,892	0.40%	96,096	0.38%	99.27%	8.74%	334	168
La Paz	5	112,192	0.35%	75,717	0.30%	99.57%	8.34%	307	143
San Vicente	3	63,582	0.20%	46,248	0.18%	99.75%	8.56%	348	167
Cuscatlan	3	59,283	0.18%	42,827	0.17%	99.93%	8.70%	312	153
Cabañas	1	26,000	0.08%	18,733	0.07%	100.00%	8.90%	360	144
<b>Total</b>	<b>856</b>	<b>32,061,240</b>	<b>100.00%</b>	<b>25,108,619</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>218</b>
<b>Minimum</b>		<b>9,086</b>		<b>966</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>98,708</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,455</b>		<b>29,332</b>					



# Stratification Report

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

Cutoff Date:  
January-2024

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	2.18%	575,510	2.29%	2.29%	7.43%	346	228
COLON	1	93,175	0.29%	82,855	0.33%	2.62%	6.90%	360	263
SANTO TOMAS	10	742,365	2.32%	619,668	2.47%	5.09%	7.01%	348	245
AYUTUXTEPEQUE	5	267,357	0.83%	185,643	0.74%	5.83%	8.11%	360	164
LOURDES	49	2,501,107	7.80%	2,013,252	8.02%	13.85%	7.03%	355	228
MEJICANOS	16	546,946	1.71%	435,123	1.73%	15.58%	7.53%	335	214
SANTA ANA	5	85,628	0.27%	43,187	0.17%	15.75%	9.51%	360	140
NEJAPA	5	119,773	0.37%	102,501	0.41%	16.16%	7.57%	348	232
ANTIGUO CUSCATLAN	1	55,800	0.17%	45,853	0.18%	16.34%	7.65%	360	208
ILOPANGO	17	795,244	2.48%	671,936	2.68%	19.02%	7.27%	341	241
QUEZALTEPEQUE	13	594,576	1.85%	502,511	2.00%	21.02%	7.11%	360	234
SAN JUAN OPICO	19	606,450	1.89%	441,571	1.76%	22.78%	7.68%	346	200
SANTA TECLA	8	253,679	0.79%	213,216	0.85%	23.63%	7.37%	338	229
OTHERS	691	24,700,085	77.04%	19,175,791	76.37%	100.00%	7.54%	341	215
<b>Total</b>	<b>856</b>	<b>32,061,240</b>	<b>100.00%</b>	<b>25,108,619</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>218</b>
<b>Minimum</b>		<b>9,086</b>		<b>966</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>98,708</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,455</b>		<b>29,332</b>					

# Stratification Report

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

Cutoff Date:  
January-2024

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	47	2,371,957	7.40%	1,908,112	7.60%	7.60%	7.03%	355	228
CIUDAD VERSAILLES	15	319,272	1.00%	204,410	0.81%	8.41%	8.47%	342	169
RESIDENCIAL BELLA GRANADA	5	238,114	0.74%	205,610	0.82%	9.23%	7.33%	360	240
VILLAS DE PAMPLONA	8	356,463	1.11%	296,902	1.18%	10.41%	6.97%	360	230
RESIDENCIAL LA GLORIA	4	124,278	0.39%	99,729	0.40%	10.81%	7.64%	345	207
SANTA ANA NORTE	5	85,628	0.27%	43,187	0.17%	10.98%	9.51%	360	140
CIUDAD CORINTO	5	267,357	0.83%	185,643	0.74%	11.72%	8.11%	360	164
URB. RESIDENCIAL LA GLORIA	11	405,679	1.27%	321,134	1.28%	13.00%	7.48%	329	216
URB. JARDINES DE LA HACIENDA	1	55,800	0.17%	45,853	0.18%	13.19%	7.65%	360	208
RES. VILLA CONSTITUCION	5	119,773	0.37%	102,501	0.41%	13.59%	7.57%	348	232
RESIDENCIAL SAN PEDRO	1	16,989	0.05%	14,260	0.06%	13.65%	7.96%	360	219
URB. LA CIMA IV	5	208,897	0.65%	169,452	0.67%	14.32%	7.34%	331	233
URB. BOSQUES DE LOURDES	3	191,328	0.60%	149,927	0.60%	14.92%	7.13%	360	208
URB. BOSQUES DE LA PAZ	10	338,809	1.06%	275,725	1.10%	16.02%	7.53%	328	232
URB. HACIENDA SAN JOSE	8	253,679	0.79%	213,216	0.85%	16.87%	7.37%	338	229
BOSQUES DE LOURDES V AMPLIACIO	1	93,175	0.29%	82,855	0.33%	17.20%	6.90%	360	263
COND RES BRISAS DE SANTO TOMAS	5	396,353	1.24%	344,323	1.37%	18.57%	6.90%	360	263
QUINTAS DE GRATAMIRA	3	225,000	0.70%	192,374	0.77%	19.34%	6.87%	360	240
RESD. PORTALES DEL BOSQUE	7	456,435	1.42%	396,211	1.58%	20.91%	7.08%	360	248
RESIDENCIAL LA CIMA IV	7	264,653	0.83%	215,175	0.86%	21.77%	7.63%	360	223
URB. CIUDAD DORADA	5	346,012	1.08%	275,345	1.10%	22.87%	7.15%	336	224
URBANIZACION LA CIMA III	4	225,506	0.70%	190,883	0.76%	23.63%	7.28%	339	230
OTHERS	691	24,700,085	77.04%	19,175,791	76.37%	100.00%	7.54%	341	215
<b>Total</b>	<b>856</b>	<b>32,061,240</b>	<b>100.00%</b>	<b>25,108,619</b>	<b>100.00%</b>	<b>-</b>	<b>7.48%</b>	<b>343</b>	<b>218</b>
<b>Minimum</b>		<b>9,086</b>		<b>966</b>			<b>6.67%</b>	<b>156</b>	<b>30</b>
<b>Maximum</b>		<b>120,000</b>		<b>98,708</b>			<b>10.50%</b>	<b>360</b>	<b>276</b>
<b>Average</b>		<b>37,455</b>		<b>29,332</b>					