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

Mortgage Loans - September-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 September-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:
September-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%	17,796	0.07%	0.07%	7.29%	156	61
180	11	330,958	1.02%	141,726	0.55%	0.62%	7.47%	180	68
216	5	153,662	0.47%	88,461	0.34%	0.96%	7.92%	216	102
228	2	27,635	0.09%	15,506	0.06%	1.02%	7.68%	228	96
240	32	1,368,893	4.21%	862,401	3.34%	4.37%	7.35%	240	121
252	4	85,231	0.26%	56,310	0.22%	4.59%	7.77%	252	127
264	10	459,471	1.41%	334,007	1.30%	5.88%	7.19%	264	148
276	12	530,071	1.63%	372,152	1.44%	7.32%	7.26%	276	160
288	7	238,405	0.73%	169,471	0.66%	7.98%	7.26%	288	163
300	62	1,843,198	5.67%	1,362,122	5.28%	13.26%	7.53%	300	174
312	8	295,938	0.91%	222,330	0.86%	14.13%	7.54%	312	183
324	13	385,312	1.19%	313,241	1.21%	15.34%	7.61%	324	206
336	13	336,950	1.04%	268,152	1.04%	16.38%	7.84%	336	199
348	20	729,716	2.25%	584,480	2.27%	18.65%	7.72%	348	209
360	669	25,672,345	79.01%	20,975,702	81.35%	100.00%	7.47%	360	235
Total	869	32,492,915	100.00%	25,783,857	100.00%	-	7.48%	343	221
Minimum		9,086		1,113			6.67%	156	30
Maximum		120,000		99,548			10.50%	360	276
Average		37,391		29,671					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Remaining Term

Cutoff Date:
September-2023

Remaining Term.	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0 -59	12	270,666	0.83%	89,814	0.35%	0.35%	8.43%	207	51
60 - 118	36	1,052,715	3.24%	569,950	2.21%	2.56%	7.79%	250	100
119 - 177	215	6,274,480	19.31%	4,400,265	17.07%	19.62%	8.14%	331	157
178 - 236	238	8,711,783	26.81%	6,944,078	26.93%	46.56%	7.43%	348	216
237 - 295	368	16,183,270	49.81%	13,779,749	53.44%	100.00%	7.27%	360	251
Total	869	32,492,915	100.00%	25,783,857	100.00%	-	7.48%	343	221
Minimum		9,086		1,113			6.67%	156	30
Maximum		120,000		99,548			10.50%	360	276
Average		37,391		29,671					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Original Balance

Cutoff Date:
September-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%	19,652	0.08%	0.08%	9.75%	345	166
10,000 - 15,000	57	736,920	2.27%	535,385	2.08%	2.15%	9.16%	343	176
15,000 - 20,000	117	2,056,142	6.33%	1,526,699	5.92%	8.07%	8.59%	341	183
20,000 - 25,000	104	2,303,209	7.09%	1,748,803	6.78%	14.86%	8.01%	334	200
25,000 - 30,000	105	2,842,786	8.75%	2,269,134	8.80%	23.66%	7.62%	340	223
30,000 - 35,000	73	2,341,101	7.20%	1,872,941	7.26%	30.92%	7.62%	350	225
35,000 - 40,000	50	1,847,927	5.69%	1,469,634	5.70%	36.62%	7.54%	333	208
40,000 - 45,000	77	3,267,729	10.06%	2,560,595	9.93%	46.55%	7.38%	347	227
45,000 - 50,000	78	3,665,928	11.28%	2,954,898	11.46%	58.01%	7.28%	348	228
50,000 - 55,000	50	2,593,858	7.98%	2,050,749	7.95%	65.97%	7.23%	345	226
55,000 - 60,000	30	1,716,466	5.28%	1,403,723	5.44%	71.41%	7.26%	349	232
60,000 - 65,000	41	2,572,606	7.92%	2,099,226	8.14%	79.55%	7.15%	347	228
65,000 - 70,000	22	1,487,860	4.58%	1,248,885	4.84%	84.40%	7.29%	355	242
70,000 - 75,000	32	2,372,757	7.30%	1,922,454	7.46%	91.85%	7.11%	341	234
80,000 - 85,000	10	825,954	2.54%	666,040	2.58%	94.43%	7.03%	336	231
85,000 - 90,000	7	605,585	1.86%	481,719	1.87%	96.30%	6.90%	333	215
90,000 - 95,000	4	370,511	1.14%	315,587	1.22%	97.53%	6.90%	360	245
95,000 - 100,000	3	294,640	0.91%	243,680	0.95%	98.47%	7.04%	344	230
100,000 - 105,000	1	100,702	0.31%	84,115	0.33%	98.80%	7.05%	360	234
105,000 - 110,000	2	214,950	0.66%	131,439	0.51%	99.31%	7.12%	360	239
115,000 - 120,000	1	117,000	0.36%	99,548	0.39%	99.69%	7.05%	360	239
120,000 - 125,000	1	120,000	0.37%	78,953	0.31%	100.00%	7.05%	240	120
Total	869	32,492,915	100.00%	25,783,857	100.00%	-	7.48%	343	221
Minimum		9,086		1,113			6.67%	156	30
Maximum		120,000		99,548			10.50%	360	276
Average		37,391		29,671					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Remaining Balance

Cutoff Date:
September-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	10	197,893	0.61%	33,968	0.13%	0.13%	8.89%	281	97
5,000 - 10,000	53	810,105	2.49%	438,201	1.70%	1.83%	9.41%	325	148
10,000 - 15,000	130	2,357,151	7.25%	1,660,837	6.44%	8.27%	8.62%	337	172
15,000 - 20,000	118	2,750,229	8.46%	2,065,187	8.01%	16.28%	7.99%	334	192
20,000 - 25,000	97	2,719,884	8.37%	2,208,235	8.56%	24.85%	7.60%	350	228
25,000 - 30,000	92	3,135,817	9.65%	2,495,761	9.68%	34.53%	7.56%	349	222
30,000 - 35,000	70	2,962,783	9.12%	2,269,065	8.80%	43.33%	7.51%	340	208
35,000 - 40,000	86	3,895,343	11.99%	3,233,356	12.54%	55.87%	7.25%	350	231
40,000 - 45,000	62	3,221,396	9.91%	2,614,292	10.14%	66.01%	7.18%	349	235
45,000 - 50,000	38	2,213,878	6.81%	1,786,176	6.93%	72.93%	7.30%	345	225
50,000 - 55,000	35	2,198,703	6.77%	1,840,290	7.14%	80.07%	7.19%	351	233
55,000 - 60,000	25	1,694,072	5.21%	1,440,956	5.59%	85.66%	7.13%	352	240
60,000 - 65,000	20	1,461,196	4.50%	1,257,608	4.88%	90.54%	7.14%	351	241
65,000 - 70,000	13	997,248	3.07%	859,968	3.34%	93.87%	7.07%	359	252
70,000 - 75,000	6	504,287	1.55%	438,908	1.70%	95.57%	6.99%	360	251
75,000 - 80,000	8	758,413	2.33%	619,425	2.40%	97.98%	6.94%	339	222
80,000 - 85,000	4	389,517	1.20%	331,441	1.29%	99.26%	7.04%	360	250
90,000 - 95,000	1	108,000	0.33%	90,636	0.35%	99.61%	7.04%	360	232
95,000 - 100,000	1	117,000	0.36%	99,548	0.39%	100.00%	7.05%	360	239
Total	869	32,492,915	100.00%	25,783,857	100.00%	-	7.48%	343	221
Minimum		9,086		1,113			6.67%	156	30
Maximum		120,000		99,548			10.50%	360	276
Average		37,391		29,671					

Stratification Report

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

Cutoff Date:
September-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%	38,935	0.15%	0.15%	7.51%	300	189
40% - 45%	5	116,742	0.36%	93,507	0.36%	0.51%	7.54%	329	211
45% - 50%	4	166,177	0.51%	137,254	0.53%	1.05%	7.33%	336	205
50% - 55%	5	159,489	0.49%	127,005	0.49%	1.54%	7.63%	302	202
55% - 60%	10	266,386	0.82%	205,848	0.80%	2.34%	7.77%	325	214
60% - 65%	11	381,745	1.17%	318,521	1.24%	3.57%	7.35%	339	229
65% - 70%	17	581,957	1.79%	455,874	1.77%	5.34%	7.50%	324	206
70% - 75%	32	1,014,507	3.12%	746,050	2.89%	8.23%	7.65%	333	207
75% - 80%	39	1,337,056	4.11%	1,090,771	4.23%	12.46%	7.47%	341	230
80% - 85%	64	2,531,686	7.79%	2,026,958	7.86%	20.33%	7.32%	337	220
85% - 90%	156	6,363,218	19.58%	4,990,878	19.36%	39.68%	7.32%	339	223
90% - 95%	443	17,528,252	53.94%	14,115,599	54.75%	94.43%	7.46%	348	227
95% - 100%	81	1,996,199	6.14%	1,436,657	5.57%	100.00%	8.23%	343	177
Total	869	32,492,915	100.00%	25,783,857	100.00%	-	7.48%	343	221
Minimum		9,086		1,113			6.67%	156	30
Maximum		120,000		99,548			10.50%	360	276
Average		37,391		29,671					

Stratification Report

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

Cutoff Date:
September-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%	1	18,900	0.06%	44	0.00%	0.00%	9.02%	360	164
5% -10%	1	30,335	0.09%	3,074	0.01%	0.01%	7.35%	360	249
10% - 15%	5	142,610	0.44%	20,284	0.08%	0.09%	8.16%	312	178
15% - 20%	3	94,096	0.29%	19,332	0.07%	0.17%	8.18%	320	176
20% - 25%	5	140,679	0.43%	43,038	0.17%	0.33%	8.17%	252	92
25% - 30%	4	112,422	0.35%	46,577	0.18%	0.51%	7.43%	240	120
30% - 35%	14	407,544	1.25%	213,728	0.83%	1.34%	7.87%	264	136
35% - 40%	13	559,512	1.72%	328,057	1.27%	2.61%	7.59%	304	180
40% - 45%	19	608,951	1.87%	343,861	1.33%	3.95%	7.72%	315	184
45% - 50%	17	616,173	1.90%	407,202	1.58%	5.53%	7.46%	325	194
50% - 55%	41	1,196,884	3.68%	859,219	3.33%	8.86%	7.75%	323	194
55% - 60%	51	1,837,374	5.65%	1,305,844	5.06%	13.92%	7.52%	319	187
60% - 65%	82	2,768,719	8.52%	2,054,994	7.97%	21.89%	7.63%	325	179
65% - 70%	158	4,986,669	15.35%	3,873,858	15.02%	36.92%	7.84%	347	198
70% -75%	163	6,498,375	20.00%	5,393,179	20.92%	57.84%	7.39%	355	227
75% - 80%	174	7,192,052	22.13%	6,179,106	23.97%	81.80%	7.26%	356	241
80% - 85%	114	5,102,329	15.70%	4,526,928	17.56%	99.36%	7.37%	360	257
85% - 90%	4	179,290	0.55%	165,532	0.64%	100.00%	7.43%	360	257
Total	869	32,492,915	100.00%	25,783,857	100.00%	-	7.48%	343	221
Minimum		9,086		1,113			6.67%	156	30
Maximum		120,000		99,548			10.50%	360	276
Average		37,391		29,671					

Stratification Report

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

Cutoff Date:
September-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	5.19%	1,293,548	5.02%	5.02%	6.82%	336	211
6.50% - 6.75%	30	1,066,316	3.28%	782,529	3.03%	8.05%	7.05%	326	199
6.75% - 7.00%	171	6,473,084	19.92%	5,156,786	20.00%	28.05%	7.42%	352	218
7.00% - 7.25%	126	6,225,134	19.16%	4,938,915	19.16%	47.21%	7.29%	340	222
7.25% - 7.50%	200	8,358,811	25.73%	6,754,175	26.20%	73.40%	7.34%	340	229
7.50% - 8.00%	268	7,802,215	24.01%	6,208,835	24.08%	97.48%	7.89%	347	222
8.00% - 8.25%	26	611,311	1.88%	455,637	1.77%	99.25%	8.19%	312	205
8.25% - 8.50%	5	91,727	0.28%	58,169	0.23%	99.48%	9.57%	324	163
8.50% - 8.75%	5	128,141	0.39%	94,778	0.37%	99.84%	9.44%	329	179
8.75% - 9.00%	1	16,800	0.05%	13,617	0.05%	99.90%	10.05%	360	190
9.00% - 9.25%	1	17,000	0.05%	14,290	0.06%	99.95%	9.00%	300	187
9.25% - 9.50%	1	16,606	0.05%	12,578	0.05%	100.00%	9.49%	300	183
Total	869	32,492,915	100.00%	25,783,857	100.00%	-	7.48%	343	221
Minimum		9,086		1,113			6.67%	156	30
Maximum		120,000		99,548			10.50%	360	276
Average		37,391		29,671					

Stratification Report

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

Cutoff Date:
September-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	2.36%	598,172	2.32%	2.32%	6.71%	334	206
6.75% - 7.00%	95	5,013,107	15.43%	4,006,854	15.54%	17.86%	6.87%	347	230
7.00% - 7.25%	100	5,701,237	17.55%	4,657,160	18.06%	35.92%	7.10%	344	231
7.25% - 7.50%	218	8,934,765	27.50%	7,213,063	27.98%	63.90%	7.31%	339	229
7.50% - 7.75%	149	5,480,634	16.87%	4,607,788	17.87%	81.77%	7.58%	345	237
7.75% - 8.00%	60	1,393,631	4.29%	1,079,862	4.19%	85.96%	7.78%	335	212
8.00% - 8.25%	20	427,740	1.32%	335,414	1.30%	87.26%	8.00%	303	212
8.25% - 8.50%	22	897,893	2.76%	629,819	2.44%	89.70%	8.38%	357	173
8.50% - 8.75%	29	916,001	2.82%	616,129	2.39%	92.09%	8.63%	351	164
8.75% - 9.00%	35	831,125	2.56%	566,051	2.20%	94.29%	8.87%	351	162
9.00% - 9.25%	48	904,197	2.78%	643,389	2.50%	96.78%	9.12%	349	165
9.25% - 9.50%	29	497,803	1.53%	356,943	1.38%	98.16%	9.36%	351	168
9.50% - 9.75%	25	378,138	1.16%	254,063	0.99%	99.15%	9.59%	344	162
9.75% - 10.75%	18	217,198	0.67%	126,208	0.49%	99.64%	9.75%	342	155
10.00% - 10.25%	7	95,410	0.29%	69,158	0.27%	99.91%	10.06%	334	163
10.25% - 10.50%	2	27,377	0.08%	15,103	0.06%	99.97%	10.31%	288	143
10.50% - 10.75%	1	10,910	0.03%	8,682	0.03%	100.00%	10.50%	360	199
Total	869	32,492,915	100.00%	25,783,857	100.00%	-	7.48%	343	221
Minimum		9,086		1,113			6.67%	156	30
Maximum		120,000		99,548			10.50%	360	276
Average		37,391		29,671					

Stratification Report

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

Cutoff Date:
September-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	1.17%	267,955	1.04%	1.04%	9.37%	342	171
15,000 - 20,000	78	1,246,691	3.84%	893,284	3.46%	4.50%	8.96%	341	170
20,000 - 25,000	110	2,126,751	6.55%	1,612,378	6.25%	10.76%	8.28%	340	193
25,000 - 30,000	82	1,942,707	5.98%	1,469,826	5.70%	16.46%	7.90%	337	209
30,000 - 35,000	73	2,035,422	6.26%	1,676,961	6.50%	22.96%	7.56%	345	229
35,000 - 40,000	63	1,983,428	6.10%	1,558,774	6.05%	29.01%	7.68%	346	217
40,000 - 45,000	48	1,716,346	5.28%	1,367,772	5.30%	34.31%	7.53%	335	219
45,000 - 50,000	67	2,756,108	8.48%	2,193,217	8.51%	42.82%	7.48%	349	226
50,000 - 55,000	64	2,886,991	8.88%	2,282,470	8.85%	51.67%	7.25%	345	222
55,000 - 60,000	53	2,540,232	7.82%	2,001,967	7.76%	59.43%	7.22%	346	226
60,000 - 65,000	48	2,484,177	7.65%	1,993,562	7.73%	67.17%	7.30%	344	231
65,000 - 70,000	34	1,950,514	6.00%	1,628,221	6.31%	73.48%	7.33%	358	234
70,000 - 75,000	35	2,079,655	6.40%	1,694,385	6.57%	80.05%	7.13%	338	231
75,000 - 80,000	19	1,272,815	3.92%	1,034,314	4.01%	84.06%	7.13%	337	228
80,000 - 85,000	21	1,506,991	4.64%	1,277,809	4.96%	89.02%	7.10%	354	247
85,000 - 90,000	6	451,224	1.39%	384,427	1.49%	90.51%	7.07%	340	237
90,000 - 100,000	16	1,351,243	4.16%	1,090,734	4.23%	94.74%	7.00%	329	222
100,000 - 105,000	6	486,653	1.50%	373,353	1.45%	96.19%	6.86%	320	219
105,000 - 110,000	4	362,998	1.12%	276,676	1.07%	97.26%	7.25%	360	236
110,000 - 115,000	4	308,702	0.95%	256,662	1.00%	98.26%	7.10%	336	225
115,000 - 120,000	2	178,950	0.55%	100,258	0.39%	98.65%	7.12%	360	253
120,000 - 125,000	1	108,000	0.33%	90,636	0.35%	99.00%	7.04%	360	232
130,000 - 135,000	1	117,000	0.36%	99,548	0.39%	99.38%	7.05%	360	239
135,000 - 140,000	1	120,000	0.37%	78,953	0.31%	99.69%	7.05%	240	120
180,000 +	1	99,000	0.30%	79,716	0.31%	100.00%	6.90%	312	190
Total	869	32,492,915	100.00%	25,783,857	100.00%	-	7.48%	343	221
Minimum		9,086		1,113			6.67%	156	30
Maximum		120,000		99,548			10.50%	360	276
Average		37,391		29,671					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Origination Year

Cutoff Date:
September-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%	55,041	0.21%	0.21%	8.20%	360	132
2005	12	320,127	0.99%	212,754	0.83%	1.04%	8.90%	354	136
2006	17	427,014	1.31%	284,122	1.10%	2.14%	8.70%	353	150
2007	72	1,628,354	5.01%	1,064,764	4.13%	6.27%	8.89%	349	160
2008	90	2,104,313	6.48%	1,510,123	5.86%	12.13%	8.79%	355	174
2009	12	290,195	0.89%	209,437	0.81%	12.94%	9.06%	337	176
2010	20	559,476	1.72%	384,278	1.49%	14.43%	8.35%	328	178
2011	41	1,437,722	4.42%	1,085,164	4.21%	18.64%	7.50%	332	192
2012	58	2,305,037	7.09%	1,753,172	6.80%	25.44%	7.08%	332	211
2013	225	9,659,958	29.73%	7,674,964	29.77%	55.20%	7.13%	342	224
2014	170	6,770,921	20.84%	5,686,621	22.05%	77.26%	7.29%	342	236
2015	149	6,905,175	21.25%	5,863,416	22.74%	100.00%	7.40%	341	248
Total	869	32,492,915	100.00%	25,783,857	100.00%	-	7.48%	343	221
Minimum		9,086		1,113			6.67%	156	30
Maximum		120,000		99,548			10.50%	360	276
Average		37,391		29,671					

Stratification Report

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

Cutoff Date:
September-2023

Current Delinquency Status	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	801	30,359,400	93.43%	24,020,118	93.16%	93.16%	7.46%	342	222
1 - 30 Days	28	953,491	2.93%	781,404	3.03%	96.19%	7.67%	345	213
31 - 60 Days	19	567,697	1.75%	455,220	1.77%	97.96%	7.69%	341	214
61 - 90 Days	7	222,534	0.68%	185,364	0.72%	98.67%	8.02%	360	229
91 - 120 Days	2	35,460	0.11%	28,615	0.11%	98.79%	7.25%	300	190
121 - 150 Days	2	44,935	0.14%	38,572	0.15%	98.94%	7.99%	360	217
181 - 210 Days	1	63,000	0.19%	56,875	0.22%	99.16%	6.90%	360	236
211 - 240 Days	2	47,909	0.15%	37,911	0.15%	99.30%	8.78%	360	178
301 - 330 Days	1	13,636	0.04%	11,564	0.04%	99.35%	10.08%	360	199
331 - 360 Days	1	14,400	0.04%	11,762	0.05%	99.39%	9.54%	360	170
361 +	5	170,453	0.52%	156,451	0.61%	100.00%	7.71%	355	220
Total	869	32,492,915	100.00%	25,783,857	100.00%	-	7.48%	343	221
Minimum		9,086		1,113			6.67%	156	30
Maximum		120,000		99,548			10.50%	360	276
Average		37,391		29,671					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Payment Method

Cutoff Date:
September-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%	104,004	0.40%	0.40%	8.37%	336	194
Payroll Deduction	527	19,373,938	59.63%	15,549,598	60.31%	60.71%	7.45%	341	223
Voluntary Payments	337	12,941,717	39.83%	10,130,255	39.29%	100.00%	7.50%	345	220
Total	869	32,492,915	100.00%	25,783,857	100.00%	-	7.48%	343	221
Minimum		9,086		1,113			6.67%	156	30
Maximum		120,000		99,548			10.50%	360	276
Average		37,391		29,671					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Property Type

Cutoff Date:
September-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	869	32,492,915	100.00%	25,783,857	100.00%	100.00%	7.48%	343	221
Total	869	32,492,915	100.00%	25,783,857	100.00%	-	7.48%	343	221
Minimum		9,086		1,113			6.67%	156	30
Maximum		120,000		99,548			10.50%	360	276
Average		37,391		29,671					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Loan Purpose

Cutoff Date:
September-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	270	7,802,965	24.01%	5,804,595	22.51%	22.51%	7.90%	330	192
New Property	137	6,207,223	19.10%	4,939,240	19.16%	41.67%	7.31%	355	222
Used Property	462	18,482,727	56.88%	15,040,022	58.33%	100.00%	7.37%	347	233
Total	869	32,492,915	100.00%	25,783,857	100.00%	-	7.48%	343	221
Minimum		9,086		1,113			6.67%	156	30
Maximum		120,000		99,548			10.50%	360	276
Average		37,391		29,671					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Departments

Cutoff Date:
September-2023

Departments	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
San Salvador	480	18,395,680	56.61%	14,597,322	56.61%	56.61%	7.50%	344	223
La Libertad	239	10,312,817	31.74%	8,349,939	32.38%	89.00%	7.30%	346	224
Santa Ana	99	2,644,969	8.14%	1,971,671	7.65%	96.65%	7.73%	334	211
Sansonate	19	426,895	1.31%	328,751	1.28%	97.92%	8.25%	347	195
Sin Clasificar	7	179,382	0.55%	134,775	0.52%	98.44%	7.57%	298	202
Ahuachapan	6	143,222	0.44%	117,554	0.46%	98.90%	7.96%	324	200
San Miguel	7	128,892	0.40%	97,069	0.38%	99.28%	8.74%	334	172
La Paz	5	112,192	0.35%	77,774	0.30%	99.58%	8.33%	307	147
San Vicente	3	63,582	0.20%	46,825	0.18%	99.76%	8.56%	348	171
Cuscatlan	3	59,283	0.18%	43,443	0.17%	99.93%	8.69%	312	157
Cabañas	1	26,000	0.08%	18,733	0.07%	100.00%	8.90%	360	148
Total	869	32,492,915	100.00%	25,783,857	100.00%	-	7.48%	343	221
Minimum		9,086		1,113			6.67%	156	30
Maximum		120,000		99,548			10.50%	360	276
Average		37,391		29,671					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII District

Cutoff Date:
September-2023

District (Group)	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
COMASAGUA	53	2,556,999	7.87%	2,073,920	8.04%	8.04%	7.03%	354	230
ZOPOGITÍN	1	50,000	0.15%	42,253	0.16%	8.21%	7.25%	336	215
AGUILARES	9	583,581	1.80%	499,584	1.94%	10.14%	7.04%	337	259
BUENAVENTURA	15	756,701	2.33%	644,728	2.50%	12.65%	7.18%	348	242
SAN SALVADOR	8	290,777	0.89%	220,302	0.85%	13.50%	7.47%	335	196
COLON	6	201,403	0.62%	163,866	0.64%	14.14%	7.34%	350	211
NUEVA SAN SALVADOR	13	629,407	1.94%	517,190	2.01%	16.14%	7.04%	354	227
NUEVO CUSCATLAN	11	299,046	0.92%	210,037	0.81%	16.96%	8.20%	344	212
SOYAPANGO	1	65,450	0.20%	52,374	0.20%	17.16%	7.05%	360	238
CUSCATANCINGO	18	908,489	2.80%	786,211	3.05%	20.21%	7.24%	347	247
SANTO TOMAS	1	54,000	0.17%	44,676	0.17%	20.38%	6.74%	360	228
AYUTUXTEPEQUE	3	118,189	0.36%	101,282	0.39%	20.77%	7.62%	360	241
LOURDES	7	393,547	1.21%	309,358	1.20%	21.97%	7.65%	348	210
CIUDAD DELGADO	3	59,955	0.18%	45,797	0.18%	22.15%	9.28%	360	187
TONACATEPEQUE	1	67,050	0.21%	59,602	0.23%	22.38%	7.35%	360	260
JICALAPA	1	31,528	0.10%	27,203	0.11%	22.49%	7.25%	360	242
PLANES DE RENDEROS	1	47,773	0.15%	38,139	0.15%	22.64%	7.71%	360	212
AHUACHAPAN	1	44,206	0.14%	34,687	0.13%	22.77%	9.01%	348	179
CIUDAD ARCE	1	27,740	0.09%	22,940	0.09%	22.86%	7.16%	360	223
NEJAPA	1	33,030	0.10%	28,847	0.11%	22.97%	7.35%	360	244
EL CONGO	1	51,300	0.16%	35,147	0.14%	23.11%	8.17%	360	159
METAPAN	5	85,628	0.26%	44,400	0.17%	23.28%	9.52%	360	144
TEPECOYO	1	20,700	0.06%	15,239	0.06%	23.34%	9.08%	360	163
USULUTAN	1	20,580	0.06%	14,271	0.06%	23.39%	8.87%	336	143
OTHERS	706	25,095,837	77.23%	19,751,803	76.61%	100.00%	7.54%	341	219
Total	869	32,492,915	100.00%	25,783,857	100.00%	-	7.48%	343	221
Minimum		9,086		1,113			6.67%	156	30
Maximum		120,000		99,548			10.50%	360	276
Average		37,391		29,671					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Housing Developments

Cutoff Date:
September-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	7.48%	1,979,617	7.68%	7.68%	7.03%	355	232
COND RES BRISAS DE SANTO TOMAS	5	396,353	1.22%	348,988	1.35%	9.03%	6.90%	360	267
RESIDENCIAL BELLA GRANADA	5	238,114	0.73%	206,776	0.80%	9.83%	7.33%	360	244
URB. RESIDENCIAL LA GLORIA	11	405,679	1.25%	324,960	1.26%	11.09%	7.48%	329	220
CIUDAD VERSAILLES	16	347,012	1.07%	231,460	0.90%	11.99%	8.35%	344	177
URB. LA CIMA IV	5	208,897	0.64%	171,201	0.66%	12.66%	7.34%	331	237
URB. CIUDAD DORADA	5	346,012	1.06%	279,535	1.08%	13.74%	7.15%	336	227
VILLAS DE PAMPLONA	9	417,463	1.28%	351,555	1.36%	15.10%	6.94%	360	235
RESIDENCIAL LA CIMA IV	7	264,653	0.81%	216,944	0.84%	15.94%	7.63%	360	227
CIUDAD CORINTO	5	267,357	0.82%	188,900	0.73%	16.68%	8.11%	360	168
RESIDENCIAL LA GLORIA	4	124,278	0.38%	100,782	0.39%	17.07%	7.64%	345	210
URB. BOSQUES DE LA PAZ	10	338,809	1.04%	279,091	1.08%	18.15%	7.53%	328	235
OTHERS	706	25,095,837	77.23%	19,751,803	76.61%	94.76%	7.54%	341	219
BOSQUES DE LOURDES V AMPLIACIO	1	93,175	0.29%	83,362	0.32%	95.08%	6.90%	360	267
QUINTAS DE GRATAMIRA	3	225,000	0.69%	194,097	0.75%	95.83%	6.87%	360	244
RES. VILLA CONSTITUCION	5	119,773	0.37%	103,294	0.40%	96.23%	7.57%	348	236
RESD. PORTALES DEL BOSQUE	7	456,435	1.40%	399,402	1.55%	97.78%	7.08%	360	252
RESIDENCIAL SAN PEDRO	1	16,989	0.05%	14,375	0.06%	97.84%	7.96%	360	223
SANTA ANA NORTE	5	85,628	0.26%	44,400	0.17%	98.01%	9.52%	360	144
URB. BOSQUES DE LOURDES	3	191,328	0.59%	151,478	0.59%	98.60%	7.13%	360	211
URB. JARDINES DE LA HACIENDA	1	55,800	0.17%	45,867	0.18%	98.77%	7.65%	360	212
URB. JARDINES DE LA SABANA	3	143,023	0.44%	123,269	0.48%	99.25%	7.46%	360	256
URBANIZACION LA CIMA III	4	225,506	0.69%	192,700	0.75%	100.00%	7.28%	339	234
Total	869	32,492,915	100.00%	25,783,857	100.00%	-	7.48%	343	221
Minimum		9,086		1,113			6.67%	156	30
Maximum		120,000		99,548			10.50%	360	276
Average		37,391		29,671					