# Monthly Servicer Report

Banco La Hipotecaria (	Covered Bond Program
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Report Date:	01-ago-24	Collection Period:	December 1 - 31, 2023

Name of Servicer's authorized representative Title of Servicer's authorized representative Phone number of Servicer's authorized representative Emilio Pimentel Corporate Finance Manager + 507-300-8500

	Part 1: Ger	neral Information		
Unpaid Balance of the Pool of Assigned Mortgages at the close of the <i>first</i> (original) Data Cutoff Date:	\$ 38,794,384.56	Number of Mortgage Loans in the Pool of Assigned Mortgages at the close of the <i>first</i> (original) Data Cutoff Date:	1,080	
Unpaid Balance of the Pool of Assigned Mortgages at the close of the <i>previous</i> Data Cutoff Date:	\$19,798,545.91	Number of Mortgage Loans in the Pool of Assigned Mortgages at the close of the <i>previous</i> Data Cutoff Date	506	
Unpaid Balance of the Pool of Assigned Mortgages at the close of the <i>current</i> Data Cutoff Date:	\$19,653,258.65	Number of Mortgage Loans in the Pool of Assigned Mortgages at the close of the <i>current</i> Data Cutoff Date:	504	
Unpaid Balance of Mortgage Loans at the close of the <i>current</i> Data Cutoff Date that are Asset Monitor Reviewed Mortgages:	\$19,653,258.64	Number of Mortgage Loans at the close of the <i>current</i> Data Cutoff Date that are Asset Monitor Reviewed Mortgages:	504	
The Pool Net Weighted Average Interest Rate Ratio at the close of the <i>first</i> (original) Data Cutoff Date:	2.54%	The Pool Net Weighted Average Interest Rate Ratio at the close of the <i>current</i> Data Cutoff Date:	2.72%	
The Pool Gross Weighted Average Interest Rate Ratio at the close of the <i>first</i> (original) Data Cutoff Date:	5.69%	The Pool Gross Weighted Average Interest Rate Ratio at the close of the <i>current</i> Data Cutoff Date:	6.03%	
The Pool Direct Discount Ratio at the close of the <i>first</i> (original) Data Cutoff	88%	The Pool Direct Discount Ratio at the close of the <i>current</i> Data Cutoff Date:	99%	
The Pool Percentage of Preferential Interest Rate Mortgages Ratio at the close of the <i>first</i> (original) Data Cutoff Date:	72%	The Pool Percentage of Preferential Interest Rate Mortgages Ratio at the close of the <i>current</i> Data Cutoff Date:	79%	
The Pool Weighted Average Loan to Value Ratio at the close of the <i>first</i> (original) Data Cutoff Date:	68%	The Pool Weighted Average Loan to Value Ratio at the close of the <i>current</i> Data Cutoff Date:	73%	
The Pool Weighted Average Maturity Ratio at the close of the <i>first</i> (original) Data Cutoff Date (expressed in months):	312	The Pool Weighted Average Maturity Ratio at the close of the <i>current</i> Data Cutoff Date (expressed in months):	258	

Part 2: Pool Ratio Requirements				
Pool Ratio Requirement	Ratio Requirement	Actual	Compliance	
Pool Composition Change Ratio	$\geq 80\%$	100.00%	Yes	
Pool Coverage Ratio	≥125%	179%	Yes	
Pool Delinquency Ratio	(See Part 4)	(See Part 4)	Yes	
Pool Direct Discount Ratio	$\geq 85\%$	99.1%	Yes	
Pool Gross Weighted Average Interest Rate Ratio	$\geq$ *	6.027%	Yes	
Pool Liquidation Coverage Ratio	$\geq 100\%$	192%	Yes	
Pool Net Weighted Average Interest Rate Ratio	≥ **	2.72%	Yes	
Pool Percentage of Preferential Interest Rate Mortgages Ratio	$\leq 80\%$	79%	Yes	
Pool Weighted Average Loan to Value Ratio	$\leq 88\%$	73%	Yes	
Pool Weighted Average Maturity Ratio	< 342	258	Yes	
Pool Weighted Average Seasoning Ratio	≥18	97	Yes	

\*: To be calculated on each calculation date, Requierement shall be equal to or greater than the Outstanding Covered Bonds Weighted Average Interest Rate, plus one-half of one percent (0.5%).

\*\*: To be calculated on each calculation date, Requierement shall be equal to or greater than the Outstanding Covered Bonds Weighted Average Interest Rate, less three and one-half percent (3.50%), but no less than one percent (1%).

Description	Amount	#
Outstanding Principal Balance of all Mortgage Loans in the		
Pool of Assigned Mortgages at the close of the previous	\$19,798,545.91	506
Collection Period:		
Mortgage Loans withdrawn from the Pool of Assigned		
Mortgages from the close of the previous Date Cutoff Date	\$46,676.93	1
through the current Data Cutoff Date:		
Mortgage Loans added to the Pool of Assigned Mortgages	\$0.00	0
since the close of the last Data Cutoff Date:	\$0.00	÷
Mortgages that remain in the Pool of Assigned Mortgages		
with a delinquency status of more than 90 days as of the	\$0.00	0
current Data Cutoff Date:		
Outstanding Principal Balance of all Mortgage Loans in the		
Pool of Assigned Mortgages at the close of the current	\$19,653,258.65	504
Collection Period:		
Outstanding Principal Balance of all Mortgage Loans in the		
Pool of Assigned Mortgages at the close of the current		
Collection Period, net of Mortgage Loans with a delinquency	\$19,653,258.65	504
status of more than 90 days as of the current Data Cutoff		
Date:		
Principal Received of the Mortgage Loans from the close of		
the previous Data Cutoff Date through the current Data	\$98,610.33	1
Cutoff Date		
Interest Received of the Mortgage Loans from the close of		
the previous Data Cutoff Date through the current Data	n/a*	n/a*
Cutoff Date		
Principal Balance of Mortgage Loans subject to the		
Preferential Interest Rate Regime at the close of the	\$15,499,313.83	457
Collection Period, net of Mortgage loans with a delinquency	φ1 <i>5</i> , <i>τ77</i> , <i>5</i> 15.65	7.57
status of more than 90 days as of the current Data Cutoff		
Fiscal Credit Accrued during since the last Data Cutoff Date:	n/a*	n/a*
Fiscal Credit Accrued during current calendar year*:	n/a*	n/a*

Part 3: Movement of Pool of Assigned Mortgages

### Part 4: Delinquency Reporting

As of the close	of the first	(original) Data	<b>Collection Period</b>
	or the just	(Uliginal) Data	Concentration remou

	Current	1-30 days delinquent	31-60 days delinquent	61-90 days delinquent	91+ days delinquent	Total Principal Balance of the Pool of Assigned Mortgages as of the close of the first (original) Data Collection Period
Total Principal Balance in in each of the respective delinquency categories at the close of first (original) Data Collection Period	\$35,357,503.74	\$2,960,387.17	\$406,917.88	\$69,575.77	\$0.00	\$38,794,384.56
Number of Mortgage Loans in in each of the respective delinquency categories at the close of first (original) Data Collection Period	979	88	11	2	0	1,080
Delinquency Ratio	91.14%	7.63%	1.05%	0.18%	0.00%	100.00%
Pool Delinquency Requirements:	$\geq$ 92.00 %	$\leq~8.00~\%$	$\leq$ 2.00 %	$\leq$ 1.00 %	$\leq~0.00~\%$	

## As of the close of the previous Data Collection Period

	Current	1-30 days delinquent	31-60 days delinquent	61-90 days delinquent	91+ days delinquent	Total Principal Balance of the Pool of Assigned Mortgages as of the close of the Previous Data Collection Period
Total Principal Balance in in each of the respective delinquency categories at the close of the current Data Collection Period	\$19,653,258.64	\$273,885.42	\$504.00	\$0.00	\$0.00	\$19,927,648.06
Number of Mortgage Loans in in each of the respective delinquency categories at the close of the current Data Collection Period	496	9	1	0	0	506
Delinquency Ratio	98.62%	1.37%	0.00%	0.00%	0.00%	100%
Pool Delinquency Requirements:	$\geq$ 92.00 %	$\leq~8.00~\%$	$\leq~2.00~\%$	$\leq$ 1.00 %	$\leq~0.00~\%$	

### As of the close of the *current* Data Collection Period

	Current	1-30 days delinquent	31-60 days delinquent	61-90 days delinquent	91+ days delinquent	Total Principal Balance of the Pool of Assigned Mortgages as of the close of the current Data Collection Period
Total Principal Balance in in each of the respective delinquency categories at the close of the current Data Collection Period	\$19,281,521.98	\$338,083.37	\$33,653.30	\$0.00	\$0.00	\$19,653,258.65
Number of Mortgage Loans in in each of the respective delinquency categories at the close of the current Data Collection Period	493	10	1	0	0	504
Delinquency Ratio	98.11%	1.72%	0.17%	0.00%	0.00%	100.00%
Pool Delinquency Requirements:	≥ 92.00 %	$\leq~8.00~\%$	≤ 2.00 %	$\leq$ 1.00 %	$\leq~0.00~\%$	

Original Loan Amount (\$)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
0.000 - 5,000	4,500	0.02%	0	0.00%
5,000 - 10,000	91,510	0.36%	3	0.60%
10,000 - 15,000	377,620	1.49%	14	2.78%
15,000 - 20,000	468,547	1.85%	16	3.17%
20,000 - 25,000	639,084	2.52%	21	4.17%
25,000 - 30,000	538,985	2.12%	14	2.78%
30,000 - 35,000	1,020,943	4.02%	30	5.95%
35,000 - 40,000	2,429,784	9.57%	64	12.70%
40,000 - 45,000	1,965,488	7.74%	45	8.93%
45,000 - 50,000	3,196,807	12.59%	67	13.29%
50,000 - 55,000	2,243,184	8.84%	43	8.53%
55,000 - 60,000	3,612,721	14.23%	63	12.50%
60,000 - 65,000	2,477,136	9.76%	40	7.94%
65,000 - 70,000	2,097,853	8.26%	31	6.15%
70,000 - 75,000	1,448,416	5.70%	20	3.97%
75,000 - 80,000	1,785,596	7.03%	23	4.56%
80,000 - 85,000	163,691	0.64%	2	0.40%
85,000 - 90,000	260,406	1.03%	3	0.60%
95,000 - 100,000	0	0.00%	0	0.00%
100,000 - 105,000	0	0.00%	0	0.00%
105,000 - 110,000	107,802	0.42%	1	0.20%
110,000 - 115,000	339,680	1.34%	3	0.60%
115,000 - 120,000	118,800	0.47%	1	0.20%
Total	25,388,555	100.00%	504	100.00%
	Current Loa	an Amount (\$)		90.00%
Current Loan Amount (\$)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
0,000 - 5,000	12 959			
0,000 5,000	12,858	0.07%	2	0.40%
5,000 - 10,000	12,838	0.07% 0.80%	2 8	0.40% 1.59%
5,000 - 10,000	157,341	0.80%	8	1.59%
5,000 - 10,000 10,000 - 15,000	157,341 441,779	0.80% 2.25%	8 17	1.59% 3.37%
5,000 - 10,000 10,000 - 15,000 15,000 - 20,000	157,341 441,779 517,138	0.80% 2.25% 2.63%	8 17 24	1.59% 3.37% 4.76%
5,000 - 10,000 10,000 - 15,000 15,000 - 20,000 20,000 - 25,000	157,341 441,779 517,138 1,094,194	0.80% 2.25% 2.63% 5.57%	8 17 24 38	1.59% 3.37% 4.76% 7.54%
5,000 - 10,000 10,000 - 15,000 15,000 - 20,000 20,000 - 25,000 25,000 - 30,000	157,341 441,779 517,138 1,094,194 1,796,938	0.80% 2.25% 2.63% 5.57% 9.14%	8 17 24 38 63	1.59% 3.37% 4.76% 7.54% 12.50%
5,000 - 10,000 10,000 - 15,000 15,000 - 20,000 20,000 - 25,000 25,000 - 30,000 30,000 - 35,000	157,341 441,779 517,138 1,094,194 1,796,938 2,669,890	0.80% 2.25% 2.63% 5.57% 9.14% 13.58%	8 17 24 38 63 81	1.59% 3.37% 4.76% 7.54% 12.50% 16.07%
5,000 - 10,000 10,000 - 15,000 15,000 - 20,000 20,000 - 25,000 25,000 - 30,000 30,000 - 35,000 35,000 - 40,000	157,341 441,779 517,138 1,094,194 1,796,938 2,669,890 2,496,416	0.80% 2.25% 2.63% 5.57% 9.14% 13.58% 12.70%	8 17 24 38 63 81 66	1.59% 3.37% 4.76% 7.54% 12.50% 16.07% 13.10%
5,000 - 10,000 10,000 - 15,000 15,000 - 20,000 20,000 - 25,000 25,000 - 30,000 30,000 - 35,000 35,000 - 40,000 40,000 - 45,000	157,341 441,779 517,138 1,094,194 1,796,938 2,669,890 2,496,416 3,483,034	0.80% 2.25% 2.63% 5.57% 9.14% 13.58% 12.70% 17.72%	8 17 24 38 63 81 66 81	1.59% 3.37% 4.76% 7.54% 12.50% 16.07% 13.10% 16.07%
5,000 - 10,000 10,000 - 15,000 15,000 - 20,000 20,000 - 25,000 25,000 - 30,000 30,000 - 35,000 35,000 - 40,000 40,000 - 45,000	157,341 441,779 517,138 1,094,194 1,796,938 2,669,890 2,496,416 3,483,034 2,021,835	0.80% 2.25% 2.63% 5.57% 9.14% 13.58% 12.70% 17.72% 10.29%	8 17 24 38 63 81 66 81 43	1.59% 3.37% 4.76% 7.54% 12.50% 16.07% 13.10% 16.07% 8.53%
5,000 - 10,000 10,000 - 15,000 15,000 - 20,000 20,000 - 25,000 25,000 - 30,000 30,000 - 35,000 35,000 - 40,000 40,000 - 45,000 45,000 - 50,000 50,000 - 55,000	157,341 441,779 517,138 1,094,194 1,796,938 2,669,890 2,496,416 3,483,034 2,021,835 1,452,905	0.80% 2.25% 2.63% 5.57% 9.14% 13.58% 12.70% 17.72% 10.29% 7.39%	8 17 24 38 63 81 66 81 43 28	1.59% 3.37% 4.76% 7.54% 12.50% 16.07% 13.10% 16.07% 8.53% 5.56%
5,000 - 10,000 10,000 - 15,000 15,000 - 20,000 20,000 - 25,000 25,000 - 30,000 30,000 - 35,000 35,000 - 40,000 40,000 - 45,000 45,000 - 50,000 50,000 - 55,000	$\begin{array}{c} 157,341\\ 441,779\\ 517,138\\ 1,094,194\\ 1,796,938\\ 2,669,890\\ 2,496,416\\ 3,483,034\\ 2,021,835\\ 1,452,905\\ 1,436,730\end{array}$	0.80% 2.25% 2.63% 5.57% 9.14% 13.58% 12.70% 17.72% 10.29% 7.39% 7.31%	8 17 24 38 63 81 66 81 43 28 25	1.59% 3.37% 4.76% 7.54% 12.50% 16.07% 13.10% 16.07% 8.53% 5.56% 4.96%
5,000 - 10,000 10,000 - 15,000 15,000 - 20,000 20,000 - 25,000 25,000 - 30,000 30,000 - 35,000 35,000 - 40,000 40,000 - 45,000 45,000 - 50,000 50,000 - 55,000 60,000 - 65,000	$\begin{array}{c} 157,341\\ 441,779\\ 517,138\\ 1,094,194\\ 1,796,938\\ 2,669,890\\ 2,496,416\\ 3,483,034\\ 2,021,835\\ 1,452,905\\ 1,436,730\\ 684,918\end{array}$	0.80% 2.25% 2.63% 5.57% 9.14% 13.58% 12.70% 17.72% 10.29% 7.39% 7.31% 3.49%	8 17 24 38 63 81 66 81 43 28 25 11	1.59% 3.37% 4.76% 7.54% 12.50% 16.07% 13.10% 16.07% 8.53% 5.56% 4.96% 2.18%
5,000 - 10,000 10,000 - 15,000 15,000 - 20,000 20,000 - 25,000 25,000 - 30,000 30,000 - 35,000 35,000 - 40,000 40,000 - 45,000 45,000 - 55,000 55,000 - 60,000 60,000 - 65,000	$\begin{array}{c} 157,341\\ 441,779\\ 517,138\\ 1,094,194\\ 1,796,938\\ 2,669,890\\ 2,496,416\\ 3,483,034\\ 2,021,835\\ 1,452,905\\ 1,436,730\\ 684,918\\ 268,609\end{array}$	0.80% 2.25% 2.63% 5.57% 9.14% 13.58% 12.70% 17.72% 10.29% 7.39% 7.31% 3.49% 1.37%	8 17 24 38 63 81 66 81 43 28 25 11 4	1.59% 3.37% 4.76% 7.54% 12.50% 16.07% 13.10% 16.07% 8.53% 5.56% 4.96% 2.18% 0.79%
5,000 - 10,000 10,000 - 15,000 15,000 - 20,000 20,000 - 25,000 25,000 - 30,000 30,000 - 35,000 35,000 - 40,000 40,000 - 45,000 45,000 - 55,000 55,000 - 60,000 60,000 - 65,000 65,000 - 75,000	$\begin{array}{c} 157,341\\ 441,779\\ 517,138\\ 1,094,194\\ 1,796,938\\ 2,669,890\\ 2,496,416\\ 3,483,034\\ 2,021,835\\ 1,452,905\\ 1,436,730\\ 684,918\\ 268,609\\ 212,858\end{array}$	0.80% 2.25% 2.63% 5.57% 9.14% 13.58% 12.70% 17.72% 10.29% 7.39% 7.31% 3.49% 1.37% 1.08%	8 17 24 38 63 81 66 81 43 28 25 11 4 3	1.59% 3.37% 4.76% 7.54% 12.50% 16.07% 13.10% 16.07% 8.53% 5.56% 4.96% 2.18% 0.79% 0.60%
5,000 - 10,000 10,000 - 15,000 15,000 - 20,000 20,000 - 25,000 25,000 - 30,000 30,000 - 35,000 35,000 - 40,000 40,000 - 45,000 50,000 - 55,000 55,000 - 60,000 60,000 - 65,000 65,000 - 75,000 75,000 - 80,000	$\begin{array}{c} 157,341\\ 441,779\\ 517,138\\ 1,094,194\\ 1,796,938\\ 2,669,890\\ 2,496,416\\ 3,483,034\\ 2,021,835\\ 1,452,905\\ 1,436,730\\ 684,918\\ 268,609\\ 212,858\\ 310,635\end{array}$	0.80% 2.25% 2.63% 5.57% 9.14% 13.58% 12.70% 17.72% 10.29% 7.39% 7.39% 7.31% 3.49% 1.37% 1.08% 1.58%	8 17 24 38 63 81 66 81 43 28 25 11 4 3 4	1.59% 3.37% 4.76% 7.54% 12.50% 16.07% 13.10% 16.07% 8.53% 5.56% 4.96% 2.18% 0.79% 0.60% 0.79%
5,000 - 10,000 10,000 - 15,000 15,000 - 20,000 20,000 - 25,000 25,000 - 30,000 30,000 - 35,000 35,000 - 40,000 40,000 - 45,000 50,000 - 55,000 55,000 - 60,000 60,000 - 65,000 65,000 - 70,000 70,000 - 75,000 75,000 - 80,000 80,000 - 85,000	$\begin{array}{c} 157,341\\ 441,779\\ 517,138\\ 1,094,194\\ 1,796,938\\ 2,669,890\\ 2,496,416\\ 3,483,034\\ 2,021,835\\ 1,452,905\\ 1,436,730\\ 684,918\\ 268,609\\ 212,858\\ 310,635\\ 80,167\end{array}$	0.80% 2.25% 2.63% 5.57% 9.14% 13.58% 12.70% 17.72% 10.29% 7.39% 7.31% 3.49% 1.37% 1.08% 1.58% 0.41%	8 17 24 38 63 81 66 81 43 28 25 11 4 3 4 1	1.59% 3.37% 4.76% 7.54% 12.50% 16.07% 13.10% 16.07% 8.53% 5.56% 4.96% 2.18% 0.79% 0.60% 0.79% 0.20%
5,000 - 10,000 10,000 - 15,000 15,000 - 20,000 20,000 - 25,000 25,000 - 30,000 30,000 - 35,000 35,000 - 40,000 40,000 - 45,000 50,000 - 55,000 50,000 - 55,000 50,000 - 65,000 60,000 - 65,000 60,000 - 75,000 70,000 - 75,000 75,000 - 80,000 80,000 - 85,000 85,000 - 90,000	$\begin{array}{c} 157,341\\ 441,779\\ 517,138\\ 1,094,194\\ 1,796,938\\ 2,669,890\\ 2,496,416\\ 3,483,034\\ 2,021,835\\ 1,452,905\\$	0.80% 2.25% 2.63% 5.57% 9.14% 13.58% 12.70% 17.72% 10.29% 7.39% 7.31% 3.49% 1.37% 1.08% 1.58% 0.41% 0.00%	8 17 24 38 63 81 66 81 43 28 25 11 4 3 4 1 0	1.59% 3.37% 4.76% 7.54% 12.50% 16.07% 13.10% 16.07% 8.53% 5.56% 4.96% 2.18% 0.79% 0.60% 0.79% 0.20% 0.00%
5,000 - 10,000 10,000 - 15,000 15,000 - 20,000 20,000 - 25,000 25,000 - 30,000 30,000 - 35,000 35,000 - 40,000 40,000 - 45,000 50,000 - 55,000 50,000 - 65,000 60,000 - 65,000 60,000 - 70,000 70,000 - 75,000 75,000 - 80,000 80,000 - 85,000 85,000 - 90,000 90,000 - 95,000	$\begin{array}{c} 157,341\\ 441,779\\ 517,138\\ 1,094,194\\ 1,796,938\\ 2,669,890\\ 2,496,416\\ 3,483,034\\ 2,021,835\\ 1,452,905\\$	0.80% 2.25% 2.63% 5.57% 9.14% 13.58% 12.70% 17.72% 10.29% 7.39% 7.31% 3.49% 1.37% 1.08% 1.58% 0.41% 0.00% 0.00% 0.99%	8 17 24 38 63 81 66 81 43 28 25 11 4 3 4 1 0 0	1.59% 3.37% 4.76% 7.54% 12.50% 16.07% 13.10% 16.07% 8.53% 5.56% 4.96% 2.18% 0.79% 0.60% 0.79% 0.20% 0.00%
5,000 - 10,000 10,000 - 15,000 15,000 - 20,000 20,000 - 25,000 25,000 - 30,000 30,000 - 35,000 35,000 - 40,000 40,000 - 45,000 40,000 - 50,000 50,000 - 55,000 55,000 - 60,000 60,000 - 65,000 65,000 - 75,000 75,000 - 75,000 75,000 - 80,000 80,000 - 85,000 85,000 - 90,000 90,000 - 95,000 95,000 - 100,000	$\begin{array}{c} 157,341\\ 441,779\\ 517,138\\ 1,094,194\\ 1,796,938\\ 2,669,890\\ 2,496,416\\ 3,483,034\\ 2,021,835\\ 1,452,905\\ 1,436,730\\ 684,918\\ 268,609\\ 212,858\\ 310,635\\ 80,167\\ 0\\ 0\\ 194,696\end{array}$	0.80% 2.25% 2.63% 5.57% 9.14% 13.58% 12.70% 17.72% 10.29% 7.39% 7.31% 3.49% 1.37% 1.08% 1.58% 0.41% 0.00% 0.00% 0.99%	8 17 24 38 63 81 66 81 43 28 25 11 4 3 4 1 0 0 2	1.59% 3.37% 4.76% 7.54% 12.50% 16.07% 13.10% 16.07% 8.53% 5.56% 4.96% 2.18% 0.79% 0.60% 0.79% 0.20% 0.00% 0.00% 0.00% 0.00% 0.00%
5,000 - 10,000 10,000 - 15,000 15,000 - 20,000 20,000 - 25,000 25,000 - 30,000 30,000 - 35,000 35,000 - 40,000 40,000 - 45,000 50,000 - 55,000 55,000 - 60,000 60,000 - 65,000 65,000 - 70,000 70,000 - 75,000 75,000 - 85,000 80,000 - 85,000 80,000 - 85,000 80,000 - 95,000 90,000 - 95,000 95,000 - 100,000	$\begin{array}{c} 157,341\\ 441,779\\ 517,138\\ 1,094,194\\ 1,796,938\\ 2,669,890\\ 2,496,416\\ 3,483,034\\ 2,021,835\\ 1,452,905\\ 1,436,730\\ 684,918\\ 268,609\\ 212,858\\ 310,635\\ 80,167\\ 0\\ 0\\ 194,696\\ 0\\ \end{array}$	0.80% 2.25% 2.63% 5.57% 9.14% 13.58% 12.70% 17.72% 10.29% 7.39% 7.31% 3.49% 1.37% 1.08% 1.58% 0.41% 0.00% 0.00% 0.99% 0.00%	8 17 24 38 63 81 66 81 43 28 25 11 4 3 4 1 0 0 2 0	1.59% 3.37% 4.76% 7.54% 12.50% 16.07% 13.10% 16.07% 8.53% 5.56% 4.96% 2.18% 0.79% 0.60% 0.79% 0.20% 0.00% 0.00% 0.40% 0.00%

## Part 5: Pool Data Information on Data Cutoff Date Original Loan Amount (\$)

Subsidy Rate (%)					
Subsidy Rate (%)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans	
0 % - 1 %	4,189,649	21.32%	117	23.21%	
2 % - 3 %	0	0.00%	0	0.00%	
3 % - 4 %	170,484	0.87%	6	1.19%	
4 % - 5 %	13,468,965	68.53%	309	61.31%	
5 % - 6 %	1,695,425	8.63%	65	12.90%	
6 % - 7 %	128,735	0.66%	7	1.39%	
Total	19,653,259	100.00%	504	100.00%	

Total Family Income					
Total Family Income	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans	
0 - 399	73,388	0.37%	4	0.79%	
400 - 799	7,479,608	38.06%	232	46.03%	
800 - 1199	7,263,098	36.96%	174	34.52%	
1200 - 1599	3,317,571	16.88%	70	13.89%	
1600 - 1999	800,139	4.07%	14	2.78%	
2000 - 2399	290,262	1.48%	5	0.99%	
2400 - 2799	105,665	0.54%	1	0.20%	
2800 - 3199	185,357	0.94%	2	0.40%	
3200 - 3599	0	0.00%	0	0.00%	
3600 - 3999	0	0.00%	0	0.00%	
5600 - 5999	95,866	0.49%	1	0.20%	
6000 - 6399	42,305	0.22%	1	0.20%	
Total	19,653,259	100.00%	504	100.00%	

Pago 5

Current Market Value	Outstanding % of Outstanding Principal Balance Principal Balance		Number of Loans	% of Loans	
10,000 - 15,000	30,434	0.15%	3	0.60%	
20,000 -25,000	19,320	0.10%	1	0.20%	
25,000 - 30,000	113,340	0.58%	6	1.19%	
30,000 - 35,000	338,148	1.72%	14	2.78%	
35,000 - 40,000	771,344	3.92%	30	5.95%	
40,000 - 45,000	2,190,564	11.15%	78	15.48%	
45,000 - 50,000	2,585,055	13.15%	79	15.67%	
50,000 - 55,000	1,908,862	9.71%	51	10.12%	
55,000 - 60,000	2,728,823	13.88%	67	13.29%	
50,000 - 65,000	2,427,506	12.35%	56	11.11%	
55,000 - 70,000	1,659,805	8.45%	36	7.14%	
70,000 - 75,000	1,440,510	7.33%	26	5.16%	
75,000 - 80,000	1,371,293	6.98%	24	4.76%	
80,000 - 85,000	495,653	2.52%	9	1.79%	
85,000 - 90,000	259,053	1.32%	4	0.79%	
90,000 -95,000	126,456	0.64%	4	0.79%	
95,000 - 100,00	124,325	0.63%	2	0.40%	
100,000 - 105,000	63,465	0.32%	1	0.20%	
105,000 - 110,000	169,440	0.86%	2	0.40%	
110,000 - 115,000	0	0.00%	0	0.00%	
115,000 - 120,000	211,484	1.08%	2	0.40%	
120,000 - 125,000	241,706	1.23%	3	0.60%	
125,000 - 130,000	0	0.00%	0	0.00%	
130,000 - 135,000	0	0.00%	0	0.00%	
135,000 - 140,000	0	0.00%	0	0.00%	
145,000 - 150,000	95,866	0.49%	1	0.20%	
150,000 - 155,000	0	0.00%	0	0.00%	
155,000 - 160,000	0	0.00%	0	0.00%	
160,000 - 165,000	20,937	0.11%	1	0.20%	
170,000 - 175,000	152,012	0.77%	2	0.40%	
175,000 - 180,000	79,275	0.40%	1	0.20%	
185,000 - 190,000	0	0.00%	0	0.00%	
200,000 - 210,000	28579	0.15%	1	0.20%	
Total	19,653,258	100.00%	504	100.00%	

**Current Market Value** 

#### Current Loan to Value

Outstanding % of Outstanding ? Principal Balance Principal Balance		Number of Loans	% of Loans	
17,376	0.09%	2	0.40%	
231,533	1.18%	10	1.98%	
508,675	2.59%	15	2.98%	
645,384	3.28%	20	3.97%	
834,879	4.25%	25	4.96%	
504,618	2.57%	16	3.17%	
3,300,053	16.79%	102	20.24%	
11,444,270	58.23%	273	54.17%	
922,861	4.70%	23	4.56%	
1,243,610	6.33%	18	3.57%	
19,653,259	100.00%	504	100.00%	
	Principal Balance 17,376 231,533 508,675 645,384 834,879 504,618 3,300,053 11,444,270 922,861 1,243,610	Principal Balance         Principal Balance           17,376         0.09%           231,533         1.18%           508,675         2.59%           645,384         3.28%           834,879         4.25%           504,618         2.57%           3,300,053         16.79%           11,444,270         58.23%           922,861         4.70%           1,243,610         6.33%	Principal Balance         Principal Balance         Loans           17,376         0.09%         2           231,533         1.18%         10           508,675         2.59%         15           645,384         3.28%         20           834,879         4.25%         25           504,618         2.57%         16           3,300,053         16.79%         102           11,444,270         58.23%         273           922,861         4.70%         23           1,243,610         6.33%         18	

Original Term (years)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
6	0	0.00%	0	0.00%
10	0	0.00%	0	0.00%
12	0	0.00%	0	0.00%
14	8,967	0.05%	1	0.20%
15	25,487	0.13%	1	0.20%
16	20,944	0.11%	1	0.20%
17	0	0.00%	0	0.00%
18	0	0.00%	0	0.00%
20	223,608	1.14%	8	1.59%
21	0	0.00%	0	0.00%
22	88,145	0.45%	2	0.40%
23	95,866	0.49%	1	0.20%
24	103,106	0.52%	3	0.60%
25	248,506	1.26%	7	1.39%
26	74,313	0.38%	4	0.79%
27	78,393	0.40%	3	0.60%
28	0	0.00%	0	0.00%
29	105,145	0.54%	3	0.60%
30	18,580,780	94.54%	470	93.25%
	19,653,259	100.00%	504	100.00%
	Outstanding	% of Outstanding	Number of	
Remaining Term (months)	Principal Balance	Principal Balance	Loans	% of Loans
72	Principal Balance	Principal Balance 0.00%	Loans 0	% of Loans
	•	-		
72	0	0.00%	0	0.00%
72 120	000	0.00%	0 0	0.00% 0.00%
72 120 144	00000	0.00% 0.00% 0.00%	0 0 0	0.00% 0.00% 0.00%
72 120 144 168	0 0 0 8,967	0.00% 0.00% 0.00% 0.05%	0 0 0 1	0.00% 0.00% 0.20%
72 120 144 168 180	0 0 0 8,967 25,487	0.00% 0.00% 0.00% 0.05% 0.13%	0 0 1 1	0.00% 0.00% 0.00% 0.20% 0.20%
72 120 144 168 180 192	0 0 8,967 25,487 20,944	0.00% 0.00% 0.05% 0.13% 0.11%	0 0 1 1 1	0.00% 0.00% 0.20% 0.20% 0.20%
72 120 144 168 180 192 204	0 0 8,967 25,487 20,944 0	0.00% 0.00% 0.05% 0.13% 0.11% 0.00%	0 0 1 1 1 0	0.00% 0.00% 0.20% 0.20% 0.20% 0.20%
72 120 144 168 180 192 204 216	0 0 8,967 25,487 20,944 0 0	0.00% 0.00% 0.05% 0.13% 0.11% 0.00%	0 0 1 1 1 0 0	0.00% 0.00% 0.20% 0.20% 0.20% 0.20% 0.00%
72 120 144 168 180 192 204 216 240	0 0 8,967 25,487 20,944 0 223,608	0.00% 0.00% 0.05% 0.13% 0.11% 0.00% 0.00% 1.14%	0 0 1 1 1 0 0 8	0.00% 0.00% 0.20% 0.20% 0.20% 0.00% 0.00% 1.59%
72 120 144 168 180 192 204 216 240 252	0 0 8,967 25,487 20,944 0 0 223,608 0	0.00% 0.00% 0.05% 0.13% 0.11% 0.00% 0.00% 1.14% 0.00%	0 0 1 1 1 0 0 8 0	0.00% 0.00% 0.20% 0.20% 0.20% 0.00% 0.00% 1.59% 0.00%
72 120 144 168 180 192 204 216 240 252 264	0 0 8,967 25,487 20,944 0 0 223,608 0 88,145	0.00% 0.00% 0.05% 0.13% 0.11% 0.00% 0.00% 1.14% 0.00% 0.45%	0 0 1 1 1 0 0 8 0 2	0.00% 0.00% 0.20% 0.20% 0.20% 0.00% 0.00% 1.59% 0.00% 0.00%
72 120 144 168 180 192 204 216 240 252 264 276	0 0 8,967 25,487 20,944 0 0 223,608 0 88,145 95,866	0.00% 0.00% 0.05% 0.13% 0.11% 0.00% 0.00% 1.14% 0.00% 0.45% 0.49%	0 0 1 1 1 0 0 8 0 2 1	0.00% 0.00% 0.20% 0.20% 0.20% 0.00% 0.00% 1.59% 0.00% 0.40% 0.40% 0.20%
72 120 144 168 180 192 204 216 240 252 264 276 288	0 0 8,967 25,487 20,944 0 0 223,608 0 88,145 95,866 103,106	0.00% 0.00% 0.05% 0.13% 0.11% 0.00% 0.00% 1.14% 0.00% 0.45% 0.49% 0.52%	0 0 1 1 1 0 0 8 0 2 1 3	0.00% 0.00% 0.20% 0.20% 0.20% 0.00% 1.59% 0.00% 0.40% 0.20%
72 120 144 168 180 192 204 216 240 252 264 276 288 300	0 0 8,967 25,487 20,944 0 0 223,608 0 88,145 95,866 103,106 248,506	0.00% 0.00% 0.05% 0.13% 0.11% 0.00% 0.00% 1.14% 0.00% 0.45% 0.49% 0.52% 1.26%	0 0 1 1 1 0 0 8 0 2 1 3 7	0.00% 0.00% 0.20% 0.20% 0.20% 0.00% 0.00% 1.59% 0.00% 0.40% 0.20% 0.20% 0.60% 1.39%
72 120 144 168 180 192 204 216 240 252 264 276 288 300 312	0 0 0 8,967 25,487 20,944 0 0 223,608 0 223,608 0 88,145 95,866 103,106 248,506 74,313	0.00% 0.00% 0.05% 0.13% 0.11% 0.00% 0.00% 1.14% 0.00% 0.45% 0.49% 0.52% 1.26% 0.38%	0 0 1 1 1 0 0 8 0 2 1 3 7 4	0.00% 0.00% 0.20% 0.20% 0.20% 0.00% 0.00% 1.59% 0.00% 0.40% 0.20% 0.40% 0.20% 0.60% 1.39% 0.79%
72 120 144 168 180 192 204 216 240 252 264 276 288 300 312 324	0 0 8,967 25,487 20,944 0 223,608 0 223,608 0 88,145 95,866 103,106 248,506 74,313 78,393	$\begin{array}{c} 0.00\%\\ 0.00\%\\ 0.00\%\\ 0.05\%\\ 0.13\%\\ 0.11\%\\ 0.00\%\\ 0.00\%\\ 1.14\%\\ 0.00\%\\ 0.45\%\\ 0.45\%\\ 0.45\%\\ 0.52\%\\ 1.26\%\\ 0.38\%\\ 0.40\%\end{array}$	0 0 1 1 1 0 0 8 0 2 1 3 7 4 3	0.00% 0.00% 0.20% 0.20% 0.20% 0.00% 0.00% 1.59% 0.00% 0.40% 0.20% 0.20% 0.60% 1.39% 0.79% 0.60%
72 120 144 168 180 192 204 216 240 252 264 276 288 300 312 324 336	0 0 8,967 25,487 20,944 0 0 223,608 0 88,145 95,866 103,106 248,506 74,313 78,393 0	$\begin{array}{c} 0.00\%\\ 0.00\%\\ 0.00\%\\ 0.05\%\\ 0.13\%\\ 0.11\%\\ 0.00\%\\ 0.00\%\\ 1.14\%\\ 0.00\%\\ 0.45\%\\ 0.49\%\\ 0.52\%\\ 1.26\%\\ 0.38\%\\ 0.40\%\\ 0.40\%\\ 0.00\%\\ \end{array}$	0 0 1 1 1 0 0 8 0 2 1 3 7 4 3 0	0.00% 0.00% 0.20% 0.20% 0.20% 0.00% 0.00% 1.59% 0.00% 0.40% 0.20% 0.60% 1.39% 0.79% 0.60% 0.60% 0.60%

Original	Maturity	Date	(vears)
Original	macunny	Dutt	(Jears)

Significant Employer	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans	
INISTERIO DE EDUCACION (7)	8,020,114	40.81%	182	36.11%	
MINISTERIO DE SEGURIDAD PUBLICA	5,074,421	25.82%	132	26.19%	
CAJA DEL SEGURO SOCIAL	1,017,625	5.18%	23	4.56%	
MINISTERIO DE SALUD	627,119	3.19%	17	3.37%	
C.S.S. JUBILADOS & PENSIONADOS	76,234	0.39%	3	0.60%	
FRANQUICIAS PANAMEÑAS,S.A.	122,194	0.62%	4	0.79%	
COPA	129,119	0.66%	4	0.79%	
TOVA, S.A	113,767	0.58%	4	0.79%	
GAMING & SERVICES DE PANAMA	117,459	0.60%	4	0.79%	
MPORTADORA RICAMAR, S.A.(IRISA)	50,400	0.26%	2	0.40%	
IUBILADO POR CONTRALORIA	51,045	0.26%	1	0.20%	
OTROS	4,253,763	21.64%	128	25.40%	
Fotal	19,653,259	100.00%	504	100%	

Delinquency (days)	Outstanding Principal Balance			% of Loans	
Current	19,281,522	0.98108524	493	97.82%	
1 - 30 Days	338,083	0.017202408	10	1.98%	
31 - 60 Days	33,653	0.001712352	1	0.20%	
61 - 90 Days	0	0	0	0.00%	
Total	19,653,259	100.00%	504	100.00%	

Monthly Payment	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
- 300	15,215,518	84.38%	427	91.34%
600 - 600	4,341,875	15.48%	76	8.60%
00 - 900	0	0.00%	0	0.00%
00 - 1200	95,866	0.14%	1	0.06%
fotal	19,653,258	100.00%	504	100.00%

Form of Payment	Outstanding Principal Balance	0		% of Loans	
Debit to Account	0	0.00%	0	0.00%	
Direct Discount	19,467,492	99.05%	498	98.81%	
Voluntary Payment	185,767	0.95%	6	1.19%	
Total	19,653,259	100.00%	504	100.00%	
	Pa	go 8			

Tranchs	Principal Balance	In Circulation	Issue Date*	Interest Rate*	Maturity Date
Tranch 3	11,000,000.00	Yes	12/20/2019	4.125%	12/16/2024
Total Outstanding Covered Bonds	11,000,000.00				
Weighted Average Interest Rate	4.125%				
Weighted Average Maturity	5.000				

# Part 6: Outstanding Covered Bonds

\*In the case of Series or Traunch to be issued, the stated Issue Date and Interest Rates are an estimates.