



Stratification Report for La Hipotecaria S.A.  
Panama

Trust X  
August 2021

The La Hipotecaria 10th Mortgage Trust pool 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 8/31/2021.

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

Original Term

Min: 180      Max: 360      WA (original balance): 357      WA (remaining balance): 358

Original Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
180	4	87,378	0.15%	9,595	0.03%	0.03%	6.93%	180	17
192	1	19,899	0.03%	2,672	0.01%	0.03%	6.85%	192	31
204	1	19,293	0.03%	3,857	0.01%	0.04%	7.00%	204	0
216	1	17,099	0.03%	5,296	0.01%	0.06%	6.50%	216	52
240	6	139,345	0.24%	65,941	0.18%	0.24%	7.12%	240	72
252	1	11,500	0.02%	5,215	0.01%	0.25%	7.75%	252	86
264	1	22,584	0.04%	14,222	0.04%	0.29%	6.75%	264	112
276	1	28,350	0.05%	16,443	0.04%	0.33%	5.57%	276	111
288	5	166,165	0.28%	86,280	0.23%	0.57%	6.34%	288	117
300	64	1,730,856	2.95%	901,765	2.44%	3.01%	6.93%	300	117
312	9	257,175	0.44%	126,397	0.34%	3.35%	6.77%	312	139
324	2	73,700	0.13%	43,965	0.12%	3.47%	6.33%	324	158
336	7	161,328	0.28%	90,882	0.25%	3.72%	6.49%	336	175
348	5	129,588	0.22%	82,789	0.22%	3.94%	6.39%	348	172
360	1,977	55,715,244	95.11%	35,479,554	96.06%	100.00%	6.15%	360	193
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

Original Balance

Original Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	92	1,316,196	2.25%	766,876	2.08%	2.08%	6.13%	356	183
15,000 - 20,000	279	5,009,651	8.55%	2,975,221	8.06%	10.13%	6.18%	353	178
20,000 - 25,000	569	12,977,177	22.15%	7,980,296	21.61%	31.74%	6.00%	357	188
25,000 - 30,000	490	13,405,769	22.88%	8,339,758	22.58%	54.32%	6.22%	357	192
30,000 - 35,000	266	8,544,882	14.59%	5,498,592	14.89%	69.20%	6.23%	357	186
35,000 - 40,000	157	5,836,499	9.96%	3,772,030	10.21%	79.42%	6.32%	358	195
40,000 - 45,000	85	3,629,140	6.20%	2,386,571	6.46%	85.88%	6.35%	359	194
45,000 - 50,000	65	3,087,264	5.27%	2,072,036	5.61%	91.49%	5.97%	359	196
50,000 - 55,000	31	1,639,094	2.80%	1,090,659	2.95%	94.44%	6.29%	358	190
55,000 - 60,000	16	928,120	1.58%	615,786	1.67%	96.11%	6.68%	352	191
60,000 - 65,000	29	1,797,640	3.07%	1,175,589	3.18%	99.29%	6.06%	358	197
65,000 - 70,000	4	267,050	0.46%	167,980	0.45%	99.75%	6.26%	344	165
70,000 - 75,000	2	141,023	0.24%	93,478	0.25%	100.00%	6.66%	360	197
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,373

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	55	791,512	1.35%	459,718	1.24%	1.24%	6.12%	359	191
15,000 - 20,000	213	3,706,743	6.33%	2,167,850	5.87%	7.11%	5.97%	358	182
20,000 - 25,000	471	10,356,502	17.68%	6,326,059	17.13%	24.24%	5.93%	357	187
25,000 - 30,000	509	13,234,720	22.59%	8,183,618	22.16%	46.40%	6.14%	358	192
30,000 - 35,000	287	8,546,358	14.59%	5,403,594	14.63%	61.03%	6.28%	357	188
35,000 - 40,000	226	7,630,663	13.03%	4,949,885	13.40%	74.43%	6.30%	356	190
40,000 - 45,000	106	3,933,829	6.72%	2,564,972	6.94%	81.37%	6.43%	357	190
45,000 - 50,000	89	3,772,545	6.44%	2,502,853	6.78%	88.15%	6.10%	358	193
50,000 - 55,000	45	2,103,055	3.59%	1,387,197	3.76%	91.91%	6.45%	357	194
55,000 - 60,000	19	858,967	1.47%	557,327	1.51%	93.42%	6.57%	348	186
60,000 - 65,000	41	2,359,099	4.03%	1,583,829	4.29%	97.70%	6.11%	360	199
65,000 - 70,000	7	389,195	0.66%	265,723	0.72%	98.42%	7.02%	351	198
70,000 - 75,000	2	95,250	0.16%	69,081	0.19%	98.61%	6.71%	360	186
75,000 - 80,000	8	394,840	0.67%	276,197	0.75%	99.36%	6.01%	352	186
80,000 - 85,000	1	69,300	0.12%	33,064	0.09%	99.45%	6.75%	300	97
90,000 - 95,000	4	234,425	0.40%	154,125	0.42%	99.87%	6.93%	360	152
100,000 - 105,000	1	42,500	0.07%	31,109	0.08%	99.95%	7.00%	360	200
110,000 - 115,000	1	60,000	0.10%	18,669	0.05%	100.00%	8.00%	300	91
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

Original Loan To Value

Min: 24.00% Max: 100.00% WA (original balance): 94.33% WA (remaining balance): 94.24%

Original Loan To Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
20 %- 30%	2	36,400	0.06%	25,401	0.07%	0.07%	6.21%	360	201
30 %- 40%	10	141,919	0.24%	99,068	0.27%	0.34%	6.80%	354	192
40 %- 50%	14	333,848	0.57%	211,901	0.57%	0.91%	6.81%	335	169
50 %- 60%	26	698,350	1.19%	441,218	1.19%	2.11%	6.96%	348	163
60 %- 70%	44	1,085,356	1.85%	723,493	1.96%	4.06%	6.75%	349	180
70 %- 80%	77	2,100,480	3.59%	1,332,064	3.61%	7.67%	6.73%	346	174
80 %- 90%	201	5,465,065	9.33%	3,498,075	9.47%	17.14%	6.58%	350	177
90 %- 100%	1,711	48,718,086	83.17%	30,603,652	82.86%	100.00%	6.08%	359	192
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

Original Debt To Income

Min: 4.88%    Max: 73.43%    WA (original balance): 35.72%    WA (remaining balance): 35.95%

Original Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	2	55,644	0.09%	31,302	0.08%	0.08%	6.89%	319	99
0 %- 10%	10	241,572	0.41%	143,165	0.39%	0.47%	5.79%	354	181
10 %- 20%	121	3,299,626	5.63%	2,025,560	5.48%	5.96%	6.26%	358	192
20 %- 30%	631	16,856,233	28.77%	10,382,796	28.11%	34.07%	6.11%	356	187
30 %- 40%	598	17,018,516	29.05%	10,784,393	29.20%	63.27%	6.21%	357	190
40 %- 50%	505	14,509,683	24.77%	9,249,715	25.04%	88.31%	6.09%	357	191
50 %- 60%	203	6,202,659	10.59%	4,070,555	11.02%	99.33%	6.41%	358	192
60 %- 70%	9	185,191	0.32%	110,952	0.30%	99.63%	6.63%	339	140
70 %- 80%	6	210,381	0.36%	136,433	0.37%	100.00%	6.26%	360	197
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

Original Mortgage Debt To Income

Min: 3.92%    Max: 42.41%    WA (original balance):24.80%    WA (remaining balance): 24.91%

Original Mortgage Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	2	55,644	0.09%	31,302	0.08%	0.08%	6.89%	319	99
0 %- 10%	32	861,197	1.47%	511,088	1.38%	1.47%	6.35%	356	175
10 %- 20%	404	11,733,376	20.03%	7,295,599	19.75%	21.22%	6.27%	356	190
20 %- 30%	1,231	34,086,798	58.19%	21,417,288	57.99%	79.21%	6.10%	357	189
30 %- 40%	413	11,744,847	20.05%	7,616,131	20.62%	99.83%	6.31%	358	192
40 %- 50%	3	97,643	0.17%	63,464	0.17%	100.00%	6.62%	360	200
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

Original Borrower Rate

Min: 0.00%    Max: 10.75%    WA (original balance): 2.84%    WA (remaining balance): 2.88%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	297	7,285,313	12.44%	4,324,212	11.71%	11.71%	6.29%	360	209
1% - 2%	203	4,147,084	7.08%	2,504,720	6.78%	18.49%	5.87%	359	191
2% - 3%	794	24,192,857	41.30%	15,447,367	41.82%	60.31%	6.01%	359	193
3% - 4%	451	13,786,409	23.53%	8,837,102	23.93%	84.24%	6.14%	358	186
4% - 5%	126	3,413,759	5.83%	2,112,397	5.72%	89.96%	6.34%	354	165
5% - 6%	13	357,403	0.61%	199,747	0.54%	90.50%	7.06%	338	159
6% - 7%	67	1,724,323	2.94%	1,231,605	3.33%	93.83%	6.55%	349	194
7% - 8%	128	3,484,211	5.95%	2,217,754	6.00%	99.84%	7.07%	343	164
8% - 9%	4	123,350	0.21%	45,264	0.12%	99.96%	7.87%	300	87
10% - 11%	2	64,796	0.11%	14,706	0.04%	100.00%	9.18%	360	184
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					



*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

Original Subsidy

Min: 0.00%    Max: 6.75%    WA (original balance): 4.04%    WA (remaining balance): 3.99%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	203	5,437,705	9.28%	3,531,164	9.56%	9.56%	6.95%	344	172
1% - 2%	8	224,941	0.38%	145,984	0.40%	9.96%	6.85%	353	177
2% - 3%	67	1,955,773	3.34%	1,289,707	3.49%	13.45%	6.63%	349	178
3% - 4%	347	10,843,222	18.51%	7,098,841	19.22%	32.67%	6.20%	357	191
4% - 5%	732	23,788,476	40.61%	15,137,947	40.99%	73.65%	6.05%	359	190
5% - 6%	396	8,532,009	14.56%	5,119,422	13.86%	87.51%	5.83%	359	184
6% - 7%	332	7,797,380	13.31%	4,611,808	12.49%	100.00%	6.25%	360	208
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

Remaining Term

Min: Max: 226 WA (original balance):189 WA (remaining balance): 191

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	24	600,909	1.03%	207,710	0.56%	0.56%	6.72%	311	6
60 - 119	35	914,731	1.56%	428,641	1.16%	1.72%	6.93%	291	98
120 - 179	242	6,105,808	10.42%	3,512,317	9.51%	11.23%	6.23%	346	156
180 - 239	1,784	50,958,057	86.99%	32,786,204	88.77%	100.00%	6.15%	360	197
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	24	518,791	0.89%	66,761	0.18%	0.18%	6.64%	300	96
5,000 - 10,000	169	2,828,917	4.83%	1,420,916	3.85%	4.03%	6.31%	351	168
10,000 - 15,000	641	13,849,924	23.64%	8,249,859	22.34%	26.36%	6.17%	356	185
15,000 - 20,000	661	17,786,040	30.36%	11,292,991	30.58%	56.94%	6.07%	358	192
20,000 - 25,000	287	9,537,797	16.28%	6,394,811	17.31%	74.25%	6.14%	358	193
25,000 - 30,000	152	6,124,980	10.46%	4,101,271	11.10%	85.36%	6.26%	359	195
30,000 - 35,000	81	3,851,609	6.58%	2,604,619	7.05%	92.41%	6.22%	357	195
35,000 - 40,000	35	1,908,782	3.26%	1,302,985	3.53%	95.94%	6.20%	356	196
40,000 - 45,000	27	1,656,247	2.83%	1,123,063	3.04%	98.98%	6.12%	360	203
45,000 - 50,000	6	384,544	0.66%	275,508	0.75%	99.72%	6.18%	360	201
50,000 - 55,000	2	131,875	0.23%	102,088	0.28%	100.00%	6.63%	360	193
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.16%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
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*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

Current Loan To Value

Min: 0.01%    Max: 80.47%    WA (original balance):59.38%    WA (remaining balance): 60.44%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	14	306,126	0.52%	25,474	0.07%	0.07%	6.81%	317	91
10 %- 20%	15	408,414	0.70%	109,685	0.30%	0.37%	7.29%	301	94
20 %- 30%	35	740,405	1.26%	316,979	0.86%	1.22%	6.78%	336	168
30 %- 40%	51	1,349,131	2.30%	719,892	1.95%	3.17%	6.76%	350	158
40 %- 50%	169	4,231,982	7.22%	2,383,206	6.45%	9.63%	6.62%	347	171
50 %- 60%	647	16,231,570	27.71%	9,890,540	26.78%	36.40%	6.39%	357	186
60 %- 70%	1,093	32,951,163	56.25%	21,761,310	58.92%	95.32%	6.00%	360	196
70 %- 80%	60	2,298,837	3.92%	1,677,492	4.54%	99.86%	5.66%	360	206
80 %- 90%	1	61,875	0.11%	50,294	0.14%	100.00%	6.25%	360	185
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
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*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

**Current Borrower Rate**

Min: 0.00%    Max: 10.00%    WA (original balance): 6.18%    WA (remaining balance): 6.16%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	3	67,754	0.12%	38,826	0.11%	0.11%	0.00%	360	212
1% - 2%	1	25,000	0.04%	15,109	0.04%	0.15%	1.50%	360	200
2% - 3%	5	199,178	0.34%	122,981	0.33%	0.48%	2.42%	360	198
3% - 4%	4	101,951	0.17%	69,618	0.19%	0.67%	3.75%	360	206
4% - 5%	393	10,717,722	18.30%	7,159,384	19.38%	20.05%	4.39%	360	195
5% - 6%	84	2,215,160	3.78%	1,328,162	3.60%	23.65%	5.46%	354	164
6% - 7%	1,267	36,081,706	61.59%	22,445,460	60.77%	84.42%	6.53%	358	191
7% - 8%	322	8,964,351	15.30%	5,676,809	15.37%	99.79%	7.22%	351	185
8% - 9%	5	168,371	0.29%	70,503	0.19%	99.98%	8.00%	339	159
10% - 11%	1	38,312	0.07%	8,021	0.02%	100.00%	10.00%	360	184
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

**Current Subsidy**

Min: 0.00%    Max: 5.75%    WA (original balance):.02%    WA (remaining balance): .02%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	2,077	58,311,137	99.54%	36,771,595	99.56%	99.56%	6.20%	357	189
3% - 4%	5	199,178	0.34%	122,981	0.33%	99.89%	2.42%	360	198
4% - 5%	1	25,000	0.04%	15,109	0.04%	99.93%	1.50%	360	200
5% - 6%	2	44,190	0.08%	25,187	0.07%	100.00%	0.00%	360	217
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

Current Total Rate

Min: 0.00%    Max: 10.00%    WA (original balance): 6.20%    WA (remaining balance): 6.17%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	1	23,564	0.04%	13,638	0.04%	0.04%	0.00%	360	202
3% - 4%	4	101,951	0.17%	69,618	0.19%	0.23%	3.75%	360	206
4% - 5%	393	10,717,722	18.30%	7,159,384	19.38%	19.61%	4.39%	360	195
5% - 6%	92	2,483,528	4.24%	1,491,439	4.04%	23.65%	5.08%	354	168
6% - 7%	1,267	36,081,706	61.59%	22,445,460	60.77%	84.42%	6.53%	358	191
7% - 8%	322	8,964,351	15.30%	5,676,809	15.37%	99.79%	7.22%	351	185
8% - 9%	5	168,371	0.29%	70,503	0.19%	99.98%	8.00%	339	159
10% - 11%	1	38,312	0.07%	8,021	0.02%	100.00%	10.00%	360	184
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

Origination Year

Origination Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
1999	1	23,750	0.04%	2,034	0.01%	0.01%	7.00%	300	30
2000	1	23,304	0.04%	12,555	0.03%	0.04%	6.00%	360	110
2001	1	20,000	0.03%	10,126	0.03%	0.07%	7.00%	360	114
2002	3	75,439	0.13%	40,986	0.11%	0.18%	6.15%	360	129
2003	40	971,618	1.66%	505,362	1.37%	1.55%	6.25%	353	138
2004	61	1,558,953	2.66%	818,426	2.22%	3.76%	6.14%	349	140
2005	35	877,462	1.50%	493,464	1.34%	5.10%	6.26%	353	153
2006	246	6,464,715	11.04%	3,928,303	10.64%	15.73%	6.15%	354	174
2007	882	23,978,703	40.93%	15,186,496	41.12%	56.85%	6.11%	357	186
2008	596	17,842,791	30.46%	11,552,662	31.28%	88.13%	6.15%	357	199
2009	151	4,710,573	8.04%	3,059,261	8.28%	96.41%	6.43%	359	212
2010	68	2,032,197	3.47%	1,325,198	3.59%	100.00%	6.66%	359	223
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					



Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	201	5,386,681	9.20%	3,514,010	9.51%	9.51%	6.95%	344	172
1999	1	26,309	0.04%	2,101	0.01%	9.52%	7.00%	300	123
2005	1	24,715	0.04%	15,052	0.04%	9.56%	6.75%	300	123
2007	3	69,377	0.12%	27,618	0.07%	9.64%	6.68%	335	115
2008	14	321,757	0.55%	190,063	0.51%	10.15%	6.76%	326	147
2009	28	789,735	1.35%	495,025	1.34%	11.49%	6.70%	346	144
2010	27	742,532	1.27%	480,660	1.30%	12.79%	6.90%	351	168
2011	51	1,268,321	2.17%	801,669	2.17%	14.96%	6.55%	349	168
2012	65	1,516,034	2.59%	968,659	2.62%	17.58%	6.14%	358	185
2013	88	2,290,228	3.91%	1,403,014	3.80%	21.38%	6.20%	359	172
2014	73	1,731,064	2.96%	1,012,472	2.74%	24.12%	6.01%	357	160
2015	41	1,095,697	1.87%	670,487	1.82%	25.94%	5.92%	357	163
2016	142	3,775,202	6.44%	2,269,785	6.15%	32.09%	5.89%	359	181
2017	657	18,083,382	30.87%	11,369,257	30.78%	62.87%	5.93%	359	191
2018	500	15,423,445	26.33%	9,873,509	26.73%	89.60%	6.15%	359	201
2019	128	4,039,800	6.90%	2,581,385	6.99%	96.59%	6.40%	360	212
2020	57	1,726,856	2.95%	1,096,831	2.97%	99.56%	6.75%	360	223
2022	2	61,510	0.11%	37,171	0.10%	99.66%	2.25%	360	194
2023	5	177,458	0.30%	109,589	0.30%	99.96%	2.15%	360	200
2025	1	29,400	0.05%	16,518	0.04%	100.00%	0.00%	360	225
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	116	2,990,809	5.11%	1,872,647	5.07%	5.07%	6.05%	359	192
SFH	1,969	55,588,696	94.89%	35,062,225	94.93%	100.00%	6.18%	357	189
Total	2,085	58,579,505	100.00%	36,934,872			6.18%	357	189
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

**Loan Purpose**

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	446	11,705,227	19.98%	7,598,535	20.57%	20.57%	6.61%	350	174
New Property	1,614	46,318,412	79.07%	28,954,150	78.39%	98.97%	6.06%	359	193
Used Property	25	555,866	0.95%	382,188	1.03%	100.00%	6.88%	355	195
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

**Current Delinquency Status**

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,734	48,902,649	83.48%	30,431,888	82.39%	82.39%	6.32%	357	189
30	170	4,773,684	8.15%	3,165,533	8.57%	90.96%	5.43%	358	191
60	89	2,376,374	4.06%	1,601,881	4.34%	95.30%	5.28%	358	193
90	42	1,141,978	1.95%	762,042	2.06%	97.36%	5.39%	355	184
120	16	446,856	0.76%	298,609	0.81%	98.17%	5.09%	360	201
150	9	247,155	0.42%	172,035	0.47%	98.64%	5.55%	360	192
180	3	72,250	0.12%	54,563	0.15%	98.79%	6.36%	360	191
240	1	65,250	0.11%	47,212	0.13%	98.91%	6.58%	360	179
270	3	62,263	0.11%	43,490	0.12%	99.03%	6.43%	360	194
330	2	62,990	0.11%	43,715	0.12%	99.15%	6.61%	360	203
360	1	20,900	0.04%	14,133	0.04%	99.19%	6.50%	360	200
390+	15	407,155	0.70%	299,770	0.81%	100.00%	6.57%	351	182
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Bocas del Toro	2	53,541	0.09%	33,013	0.09%	0.09%	6.77%	360	192
Chiriquí	215	5,805,612	9.91%	3,598,663	9.74%	9.83%	6.25%	357	193
Coclé	23	609,623	1.04%	398,079	1.08%	10.91%	6.59%	358	193
Colón	173	5,628,153	9.61%	3,684,892	9.98%	20.89%	6.19%	358	192
Herrera	87	2,461,308	4.20%	1,587,996	4.30%	25.19%	6.23%	359	198
Los Santos	31	797,213	1.36%	495,242	1.34%	26.53%	6.22%	360	193
Panamá	1,417	39,101,755	66.75%	24,491,702	66.31%	92.84%	6.12%	356	187
Veraguas	137	4,122,300	7.04%	2,645,283	7.16%	100.00%	6.48%	359	200
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

**Payment Method**

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	25	657,707	1.12%	383,252	1.04%	1.04%	6.48%	341	165
DD	1,076	30,995,683	52.91%	19,483,665	52.75%	53.79%	6.41%	357	192
VOL	984	26,926,115	45.97%	17,067,955	46.21%	100.00%	5.90%	357	188
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					

## Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	241	7,529,752	12.85%	4,755,068	12.87%	12.87%	6.62%	358	196
C.S.S.JUBILADOS Y PENSIONADO	175	5,252,089	8.97%	3,387,764	9.17%	22.05%	6.46%	353	185
CAJA DEL SEGURO SOCIAL	84	2,402,709	4.10%	1,510,339	4.09%	26.14%	6.61%	357	188
MIN.DE GOBIERNO Y JUSTICIA (4)	66	1,805,401	3.08%	1,119,807	3.03%	29.17%	6.47%	360	194
MINISTERIO DE SALUD (12)	41	1,184,992	2.02%	732,436	1.98%	31.15%	6.72%	358	192
CONDUCTOR DE TAXI	23	620,601	1.06%	424,310	1.15%	32.30%	4.97%	357	192
JUBILADO POR CONTRALORIA.	23	624,749	1.07%	388,941	1.05%	33.35%	6.50%	356	187
AUTORIDAD DEL CANAL DE PANAMA	21	802,440	1.37%	529,703	1.43%	34.79%	6.58%	349	184
MANZANILLO INTL TERMINAL-PANAMA S.A	10	363,949	0.62%	239,284	0.65%	35.43%	6.31%	360	194
RIBA SMITH	10	230,320	0.39%	142,043	0.38%	35.82%	6.43%	356	189
ADMINISTRADORA DEL HOGAR	9	268,597	0.46%	179,548	0.49%	36.31%	6.30%	358	181
COLON CONTAINER TERMINAL, S.A.	8	272,002	0.46%	170,261	0.46%	36.77%	6.40%	360	184
COMPANIA GOLY, S.A.	8	147,137	0.25%	84,794	0.23%	37.00%	6.83%	360	201
MUNICIPIO DE PANAMA	8	186,791	0.32%	124,458	0.34%	37.33%	6.26%	360	203
PRODUCTOS TOLEDANO	8	158,399	0.27%	88,282	0.24%	37.57%	6.67%	353	182
WMW PANAMA, S.A.	8	156,453	0.27%	85,834	0.23%	37.80%	6.14%	360	193
CLIENTE FALLECIDO	7	186,717	0.32%	75,786	0.21%	38.01%	6.37%	351	149
HOSPITAL SANTO TOMAS	7	192,098	0.33%	114,982	0.31%	38.32%	6.32%	360	198
INDUSTRIAS LACTEAS	7	167,760	0.29%	103,141	0.28%	38.60%	6.58%	360	160
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	7	156,942	0.27%	93,344	0.25%	38.85%	6.38%	360	189
ORGANO JUDICIAL	7	201,455	0.34%	120,798	0.33%	39.18%	6.74%	360	188
UNIVERSIDAD DE PANAMA	7	196,574	0.34%	126,686	0.34%	39.52%	6.08%	360	192
CLINICA HOSPITAL SAN FERNANDO	6	169,795	0.29%	105,375	0.29%	39.81%	6.22%	360	187
DELL PANAMA S. DE R.L.	6	213,057	0.36%	133,210	0.36%	40.17%	6.79%	360	196
PANAMA PORTS COMPANY	6	199,735	0.34%	116,246	0.31%	40.48%	6.63%	360	198
SOCIEDAD DE ALIMENTOS DE PRIMERA	6	173,939	0.30%	110,114	0.30%	40.78%	6.78%	360	201
CABLE AND WIRELESS	5	150,632	0.26%	89,243	0.24%	41.02%	6.68%	360	189
CLIENTES FUERA DEL PAIS	5	138,977	0.24%	86,863	0.24%	41.26%	6.57%	346	179
CONTRALORIA GENERAL (2)	5	137,159	0.23%	88,114	0.24%	41.50%	6.97%	360	195
CROWN CASINOS	5	174,964	0.30%	108,483	0.29%	41.79%	5.93%	360	183
DOMESTICA (LABORA EN CASA DE FAMILIA)	5	87,860	0.15%	57,662	0.16%	41.95%	5.80%	360	185
FARMACIAS ARROCHA	5	149,302	0.25%	103,766	0.28%	42.23%	6.16%	360	201
I.P.H.E.	5	228,258	0.39%	154,075	0.42%	42.64%	6.73%	360	201
IMPORTADORA RICAMAR, S.A.	5	110,362	0.19%	62,707	0.17%	42.81%	6.58%	360	194
MINISTERIO DE ECON. Y FINANZA	5	167,534	0.29%	108,646	0.29%	43.11%	6.56%	360	196
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	5	99,472	0.17%	55,098	0.15%	43.26%	6.72%	340	174
Otros	1,226	33,270,537	56.80%	20,957,661	56.74%	100.00%	5.93%	357	189

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

Total	2,085	58,579,505	100.00%	36,934,872	6.18%	357	189
Minimum		10,720		1	0.00%	180	0
Maximum		71,023		51,794	10.00%	360	226
Average		28,096		17,715			



*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2021

For La Hipotecaria Panama  
Cutoff Date: 8/31/2021

**Project**

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	423	10,991,741	18.76%	7,145,761	19.35%	19.35%	6.60%	350	176
LAS PRADERAS DE SAN ISIDRO	60	1,780,754	3.04%	1,164,870	3.15%	22.50%	6.12%	360	196
LAS PERLAS DE PILON	39	765,918	1.31%	476,367	1.29%	23.79%	6.23%	360	188
LA ARBOLEDA	29	823,472	1.41%	498,956	1.35%	25.14%	6.53%	360	198
CIUDAD HATO MONTAÑA	23	671,577	1.15%	417,963	1.13%	26.27%	5.93%	357	192
RESIDENCIAL VALLE DORADO	23	621,415	1.06%	387,372	1.05%	27.32%	5.71%	356	189
RES. ALTOS DEL ANGEL	22	617,217	1.05%	394,100	1.07%	28.39%	5.88%	360	190
RESIDENCIAL EL TREBOL	22	477,906	0.82%	284,643	0.77%	29.16%	5.45%	358	190
LA RIVIERA	19	599,681	1.02%	356,178	0.96%	30.12%	6.10%	360	171
LA SIESTA	18	359,713	0.61%	208,929	0.57%	30.69%	5.78%	357	175
Otros	1,407	40,870,110	69.77%	25,599,732	69.31%	100.00%	6.09%	358	193
<b>Total</b>	<b>2,085</b>	<b>58,579,505</b>	<b>100.00%</b>	<b>36,934,872</b>			<b>6.18%</b>	<b>357</b>	<b>189</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,794			10.00%	360	226
Average		28,096		17,715					