



## Stratification Report for La Hipotecaria S.A. Panama

Trust X  
November 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 11/30/2021.

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

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%	8,355	0.02%	0.02%	6.93%	180	13
192	1	19,899	0.03%	2,167	0.01%	0.03%	6.82%	192	28
204	1	19,293	0.03%	3,487	0.01%	0.04%	7.00%	204	0
216	1	17,099	0.03%	4,976	0.01%	0.05%	6.50%	216	49
240	6	139,345	0.24%	64,619	0.18%	0.23%	7.12%	240	69
252	1	11,500	0.02%	5,002	0.01%	0.24%	7.75%	252	83
264	1	22,584	0.04%	14,018	0.04%	0.28%	6.75%	264	109
276	1	28,350	0.05%	16,443	0.05%	0.33%	5.57%	276	108
288	5	166,165	0.29%	85,193	0.23%	0.56%	6.34%	288	114
300	63	1,704,840	2.93%	865,492	2.38%	2.95%	6.93%	300	114
312	9	257,175	0.44%	116,183	0.32%	3.27%	6.65%	312	119
324	2	73,700	0.13%	43,250	0.12%	3.39%	6.33%	324	155
336	7	161,328	0.28%	88,747	0.24%	3.63%	6.49%	336	172
348	5	129,588	0.22%	81,877	0.23%	3.86%	6.39%	348	169
360	1,965	55,320,498	95.12%	34,897,747	96.14%	100.00%	6.15%	360	190
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

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	93	1,329,977	2.29%	767,376	2.11%	2.11%	6.14%	356	180
15,000 - 20,000	273	4,897,381	8.42%	2,876,818	7.93%	10.04%	6.19%	353	174
20,000 - 25,000	568	12,954,398	22.27%	7,881,992	21.71%	31.75%	6.02%	357	185
25,000 - 30,000	488	13,354,025	22.96%	8,227,061	22.67%	54.42%	6.22%	357	189
30,000 - 35,000	266	8,544,882	14.69%	5,434,123	14.97%	69.39%	6.23%	357	182
35,000 - 40,000	157	5,836,499	10.04%	3,735,086	10.29%	79.68%	6.32%	358	192
40,000 - 45,000	84	3,585,450	6.16%	2,348,729	6.47%	86.15%	6.35%	359	191
45,000 - 50,000	62	2,945,079	5.06%	1,959,848	5.40%	91.55%	5.93%	359	193
50,000 - 55,000	31	1,639,094	2.82%	1,082,026	2.98%	94.53%	6.29%	358	187
55,000 - 60,000	16	928,120	1.60%	609,525	1.68%	96.21%	6.68%	352	188
60,000 - 65,000	28	1,735,765	2.98%	1,116,200	3.08%	99.29%	6.05%	358	194
65,000 - 70,000	4	267,050	0.46%	167,620	0.46%	99.75%	6.26%	344	162
70,000 - 75,000	2	141,023	0.24%	91,154	0.25%	100.00%	6.64%	360	194
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

Original Property Value

Min: 12,000    Max: 110,000    Average: 30,331

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	1.36%	455,099	1.25%	1.25%	6.12%	359	188
15,000 - 20,000	210	3,651,096	6.28%	2,113,496	5.82%	7.08%	5.97%	358	178
20,000 - 25,000	470	10,331,660	17.76%	6,250,620	17.22%	24.30%	5.95%	357	184
25,000 - 30,000	507	13,190,993	22.68%	8,081,388	22.26%	46.56%	6.14%	358	189
30,000 - 35,000	287	8,546,358	14.69%	5,344,124	14.72%	61.28%	6.28%	357	185
35,000 - 40,000	225	7,604,647	13.08%	4,873,293	13.43%	74.71%	6.30%	356	186
40,000 - 45,000	106	3,933,829	6.76%	2,537,796	6.99%	81.70%	6.43%	357	187
45,000 - 50,000	87	3,704,767	6.37%	2,435,230	6.71%	88.41%	6.10%	358	190
50,000 - 55,000	43	2,005,870	3.45%	1,310,349	3.61%	92.02%	6.42%	357	190
55,000 - 60,000	18	815,276	1.40%	537,243	1.48%	93.50%	6.56%	348	182
60,000 - 65,000	40	2,297,224	3.95%	1,520,174	4.19%	97.69%	6.11%	360	197
65,000 - 70,000	7	389,195	0.67%	263,290	0.73%	98.41%	7.02%	351	195
70,000 - 75,000	2	95,250	0.16%	68,760	0.19%	98.60%	6.71%	360	183
75,000 - 80,000	8	394,840	0.68%	273,626	0.75%	99.36%	6.01%	352	183
80,000 - 85,000	1	69,300	0.12%	33,064	0.09%	99.45%	6.75%	300	94
90,000 - 95,000	4	234,425	0.40%	151,126	0.42%	99.87%	6.92%	360	150
100,000 - 105,000	1	42,500	0.07%	30,646	0.08%	99.95%	7.00%	360	197
110,000 - 115,000	1	60,000	0.10%	18,234	0.05%	100.00%	8.00%	300	88
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

Original Loan To Value

Min: 24.00% Max: 100.00% WA (original balance): 94.37% WA (remaining balance): 94.28%

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%	25,166	0.07%	0.07%	6.21%	360	198
30 %- 40%	10	141,919	0.24%	98,168	0.27%	0.34%	6.80%	354	189
40 %- 50%	13	311,070	0.53%	192,603	0.53%	0.87%	6.97%	333	165
50 %- 60%	26	698,350	1.20%	435,155	1.20%	2.07%	6.96%	348	160
60 %- 70%	43	1,067,356	1.84%	701,527	1.93%	4.00%	6.75%	348	176
70 %- 80%	75	2,030,774	3.49%	1,278,877	3.52%	7.53%	6.72%	346	171
80 %- 90%	201	5,459,123	9.39%	3,457,687	9.53%	17.05%	6.58%	350	174
90 %- 100%	1,702	48,413,751	83.24%	30,108,375	82.95%	100.00%	6.08%	359	189
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

**Original Debt To Income**

Min: 4.88%    Max: 73.43%    WA (original balance):35.74%    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	0.10%	31,181	0.09%	0.09%	6.89%	319	96
0 %- 10%	10	241,572	0.42%	141,916	0.39%	0.48%	5.79%	354	178
10 %- 20%	122	3,313,407	5.70%	2,017,938	5.56%	6.04%	6.26%	358	189
20 %- 30%	626	16,725,058	28.76%	10,201,289	28.10%	34.14%	6.11%	356	184
30 %- 40%	591	16,822,023	28.92%	10,564,976	29.11%	63.25%	6.22%	357	187
40 %- 50%	503	14,402,808	24.76%	9,087,935	25.04%	88.28%	6.09%	357	188
50 %- 60%	203	6,202,659	10.67%	4,008,118	11.04%	99.33%	6.41%	358	189
60 %- 70%	9	185,191	0.32%	109,390	0.30%	99.63%	6.63%	339	137
70 %- 80%	6	210,381	0.36%	134,815	0.37%	100.00%	6.26%	360	194
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

Original Mortgage Debt To Income

Min: 3.92%    Max: 42.41%    WA (original balance):24.79%    WA (remaining balance): 24.90%

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	0.10%	31,181	0.09%	0.09%	6.89%	319	96
0 %- 10%	32	861,197	1.48%	504,914	1.39%	1.48%	6.35%	356	172
10 %- 20%	403	11,672,979	20.07%	7,166,678	19.74%	21.22%	6.26%	356	187
20 %- 30%	1,224	33,885,653	58.26%	21,093,314	58.11%	79.53%	6.10%	357	186
30 %- 40%	408	11,585,628	19.92%	7,438,666	20.49%	99.83%	6.32%	358	188
40 %- 50%	3	97,643	0.17%	62,803	0.17%	100.00%	6.62%	360	197
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

Original Borrower Rate

Min: 0.00%    Max: 10.75%    WA (original balance): 3.47%    WA (remaining balance): 3.48%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	85	1,915,786	3.29%	1,061,972	2.93%	2.93%	6.14%	358	197
1% - 2%	202	4,128,711	7.10%	2,473,287	6.81%	9.74%	5.88%	359	188
2% - 3%	793	24,078,352	41.40%	15,220,828	41.93%	51.67%	6.02%	359	190
3% - 4%	449	13,733,250	23.61%	8,720,331	24.02%	75.70%	6.14%	358	182
4% - 5%	122	3,295,828	5.67%	2,007,409	5.53%	81.23%	6.33%	354	162
5% - 6%	12	325,903	0.56%	179,237	0.49%	81.72%	7.07%	340	157
6% - 7%	194	4,977,191	8.56%	3,187,136	8.78%	90.50%	6.31%	356	201
7% - 8%	209	5,515,576	9.48%	3,388,892	9.34%	99.84%	6.90%	349	182
8% - 9%	4	123,350	0.21%	44,376	0.12%	99.96%	7.87%	300	84
10% - 11%	2	64,796	0.11%	14,091	0.04%	100.00%	9.18%	360	181
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					



*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

Original Subsidy

Min: 0.00%    Max: 6.75%    WA (original balance): 3.44%    WA (remaining balance): 3.42%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	411	10,721,939	18.44%	6,656,178	18.34%	18.34%	6.66%	352	189
1% - 2%	8	224,941	0.39%	143,125	0.39%	18.73%	6.85%	353	174
2% - 3%	64	1,856,173	3.19%	1,213,661	3.34%	22.08%	6.62%	349	175
3% - 4%	343	10,768,873	18.52%	7,000,432	19.29%	41.36%	6.20%	357	188
4% - 5%	731	23,632,605	40.63%	14,875,292	40.98%	82.34%	6.05%	359	186
5% - 6%	395	8,526,360	14.66%	5,062,102	13.95%	96.29%	5.83%	358	181
6% - 7%	120	2,427,853	4.17%	1,346,769	3.71%	100.00%	6.06%	360	196
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

Remaining Term

Min: Max: 223 WA (original balance):186 WA (remaining balance): 188

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	27	681,901	1.17%	234,602	0.65%	0.65%	6.68%	315	5
60 - 119	39	1,045,779	1.80%	479,463	1.32%	1.97%	6.90%	292	98
120 - 179	313	8,096,954	13.92%	4,734,011	13.04%	15.01%	6.20%	350	160
180 - 239	1,693	48,334,110	83.11%	30,849,481	84.99%	100.00%	6.15%	360	195
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	28	596,564	1.03%	72,355	0.20%	0.20%	6.66%	302	97
5,000 - 10,000	175	2,959,124	5.09%	1,470,734	4.05%	4.25%	6.31%	351	165
10,000 - 15,000	651	14,169,431	24.36%	8,373,862	23.07%	27.32%	6.18%	356	182
15,000 - 20,000	640	17,292,786	29.73%	10,914,740	30.07%	57.39%	6.07%	358	189
20,000 - 25,000	290	9,708,641	16.69%	6,453,006	17.78%	75.17%	6.14%	358	190
25,000 - 30,000	146	5,924,630	10.19%	3,940,606	10.86%	86.03%	6.27%	359	193
30,000 - 35,000	76	3,651,528	6.28%	2,444,260	6.73%	92.76%	6.18%	357	191
35,000 - 40,000	38	2,117,890	3.64%	1,427,274	3.93%	96.69%	6.20%	357	193
40,000 - 45,000	21	1,283,604	2.21%	874,447	2.41%	99.10%	6.04%	360	201
45,000 - 50,000	6	384,544	0.66%	275,063	0.76%	99.86%	6.18%	360	198
50,000 - 55,000	1	70,000	0.12%	51,212	0.14%	100.00%	7.00%	360	197
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.15%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
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*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

Current Loan To Value

Min: 0.01%    Max: 79.15%    WA (original balance):58.80%    WA (remaining balance): 59.95%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	16	347,441	0.60%	23,771	0.07%	0.07%	6.79%	313	91
10 %- 20%	16	435,259	0.75%	110,196	0.30%	0.37%	7.23%	312	105
20 %- 30%	35	758,744	1.30%	330,172	0.91%	1.28%	6.78%	330	140
30 %- 40%	55	1,389,353	2.39%	733,454	2.02%	3.30%	6.79%	350	163
40 %- 50%	183	4,666,034	8.02%	2,588,974	7.13%	10.43%	6.62%	347	168
50 %- 60%	684	17,280,730	29.71%	10,443,529	28.77%	39.20%	6.37%	357	183
60 %- 70%	1,032	31,354,714	53.91%	20,662,809	56.93%	96.13%	6.00%	360	194
70 %- 80%	51	1,926,469	3.31%	1,404,653	3.87%	100.00%	5.41%	360	202
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

**Current Borrower Rate**

Min: 0.00%    Max: 10.00%    WA (original balance): 6.18%    WA (remaining balance): 6.15%

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%	38,519	0.11%	0.11%	0.00%	360	209
1% - 2%	1	25,000	0.04%	14,896	0.04%	0.15%	1.50%	360	197
2% - 3%	5	199,178	0.34%	120,952	0.33%	0.48%	2.42%	360	195
3% - 4%	4	101,951	0.18%	69,618	0.19%	0.67%	3.75%	360	203
4% - 5%	385	10,537,285	18.12%	7,038,811	19.39%	20.06%	4.39%	360	192
5% - 6%	84	2,215,160	3.81%	1,318,003	3.63%	23.70%	5.46%	354	162
6% - 7%	1,266	35,964,898	61.84%	22,094,702	60.87%	84.57%	6.52%	358	187
7% - 8%	318	8,840,835	15.20%	5,524,948	15.22%	99.79%	7.22%	351	182
8% - 9%	5	168,371	0.29%	69,089	0.19%	99.98%	8.00%	339	156
10% - 11%	1	38,312	0.07%	8,021	0.02%	100.00%	10.00%	360	181
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

**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%	2,064	57,890,375	99.54%	36,136,829	99.56%	99.56%	6.20%	357	186
3% - 4%	5	199,178	0.34%	120,952	0.33%	99.89%	2.42%	360	195
4% - 5%	1	25,000	0.04%	14,896	0.04%	99.93%	1.50%	360	197
5% - 6%	2	44,190	0.08%	24,881	0.07%	100.00%	0.00%	360	214
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

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	199
3% - 4%	4	101,951	0.18%	69,618	0.19%	0.23%	3.75%	360	203
4% - 5%	385	10,537,285	18.12%	7,038,811	19.39%	19.62%	4.39%	360	192
5% - 6%	92	2,483,528	4.27%	1,478,732	4.07%	23.70%	5.08%	354	165
6% - 7%	1,266	35,964,898	61.84%	22,094,702	60.87%	84.57%	6.52%	358	187
7% - 8%	318	8,840,835	15.20%	5,524,948	15.22%	99.79%	7.22%	351	182
8% - 9%	5	168,371	0.29%	69,089	0.19%	99.98%	8.00%	339	156
10% - 11%	1	38,312	0.07%	8,021	0.02%	100.00%	10.00%	360	181
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

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%	1,439	0.00%	0.00%	7.00%	300	27
2000	1	23,304	0.04%	12,555	0.03%	0.04%	6.00%	360	107
2001	1	20,000	0.03%	9,795	0.03%	0.07%	7.00%	360	111
2002	3	75,439	0.13%	40,410	0.11%	0.18%	6.15%	360	126
2003	40	971,618	1.67%	498,898	1.37%	1.55%	6.25%	353	135
2004	61	1,558,953	2.68%	807,641	2.23%	3.78%	6.14%	349	137
2005	35	877,462	1.51%	486,869	1.34%	5.12%	6.26%	353	150
2006	243	6,391,079	10.99%	3,841,481	10.58%	15.70%	6.15%	354	172
2007	877	23,808,952	40.94%	14,894,269	41.03%	56.73%	6.12%	357	183
2008	595	17,824,791	30.65%	11,444,686	31.53%	88.27%	6.15%	357	196
2009	147	4,551,198	7.83%	2,943,530	8.11%	96.37%	6.43%	359	209
2010	68	2,032,197	3.49%	1,315,985	3.63%	100.00%	6.66%	359	220
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					



Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	198	5,319,887	9.15%	3,419,699	9.42%	9.42%	6.96%	344	169
1999	1	26,309	0.05%	2,029	0.01%	9.43%	7.00%	300	120
2005	1	24,715	0.04%	14,852	0.04%	9.47%	6.75%	300	120
2007	3	69,377	0.12%	26,387	0.07%	9.54%	6.67%	335	113
2008	14	321,757	0.55%	186,873	0.51%	10.06%	6.76%	326	144
2009	28	789,735	1.36%	489,102	1.35%	11.40%	6.71%	346	141
2010	26	723,632	1.24%	458,992	1.26%	12.67%	6.85%	351	159
2011	51	1,268,321	2.18%	786,469	2.17%	14.83%	6.54%	349	161
2012	65	1,510,093	2.60%	953,701	2.63%	17.46%	6.13%	358	182
2013	88	2,290,228	3.94%	1,387,575	3.82%	21.28%	6.22%	359	169
2014	73	1,731,064	2.98%	1,001,896	2.76%	24.04%	6.01%	357	157
2015	41	1,095,697	1.88%	665,025	1.83%	25.88%	5.92%	357	156
2016	142	3,775,202	6.49%	2,247,605	6.19%	32.07%	5.89%	359	178
2017	652	17,913,631	30.80%	11,138,320	30.69%	62.75%	5.93%	359	188
2018	500	15,423,445	26.52%	9,797,567	26.99%	89.75%	6.16%	359	198
2019	124	3,880,425	6.67%	2,470,946	6.81%	96.55%	6.39%	360	209
2020	57	1,726,856	2.97%	1,089,790	3.00%	99.56%	6.75%	360	220
2022	2	61,510	0.11%	36,641	0.10%	99.66%	2.25%	360	191
2023	5	177,458	0.31%	107,876	0.30%	99.96%	2.15%	360	197
2025	1	29,400	0.05%	16,211	0.04%	100.00%	0.00%	360	222
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

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	5.14%	1,857,236	5.12%	5.12%	6.05%	359	189
SFH	1,956	55,167,934	94.86%	34,440,322	94.88%	100.00%	6.19%	357	186
Total	2,072	58,158,743	100.00%	36,297,558			6.18%	357	186
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

**Loan Purpose**

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	442	11,613,591	19.97%	7,432,595	20.48%	20.48%	6.61%	350	170
New Property	1,605	45,989,286	79.08%	28,486,581	78.48%	98.96%	6.06%	359	190
Used Property	25	555,866	0.96%	378,381	1.04%	100.00%	6.88%	355	192
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					

**Current Delinquency Status**

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,718	48,418,486	83.25%	29,775,999	82.03%	82.03%	6.33%	357	186
30	150	4,215,276	7.25%	2,781,523	7.66%	89.70%	5.35%	359	189
60	71	1,953,368	3.36%	1,312,205	3.62%	93.31%	5.44%	358	188
90	56	1,531,144	2.63%	1,023,105	2.82%	96.13%	5.52%	356	187
120	29	813,286	1.40%	552,864	1.52%	97.65%	5.09%	358	188
150	14	353,223	0.61%	237,276	0.65%	98.31%	4.72%	360	186
180	10	252,500	0.43%	180,056	0.50%	98.80%	6.16%	360	186
210	7	177,227	0.30%	120,348	0.33%	99.13%	5.16%	360	200
270	3	108,827	0.19%	77,887	0.21%	99.35%	6.51%	360	182
330	3	57,287	0.10%	38,345	0.11%	99.45%	6.42%	360	180
390+	11	278,121	0.48%	197,950	0.55%	100.00%	6.62%	353	184
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

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%	32,533	0.09%	0.09%	6.77%	360	189
Chiriquí	213	5,735,906	9.86%	3,518,137	9.69%	9.78%	6.25%	357	190
Coclé	22	583,895	1.00%	377,461	1.04%	10.82%	6.59%	358	190
Colón	172	5,583,153	9.60%	3,622,974	9.98%	20.80%	6.18%	358	189
Herrera	86	2,399,433	4.13%	1,523,334	4.20%	25.00%	6.23%	359	195
Los Santos	31	797,213	1.37%	490,295	1.35%	26.35%	6.22%	360	190
Panamá	1,410	38,932,038	66.94%	24,147,624	66.53%	92.88%	6.13%	356	183
Veraguas	136	4,073,565	7.00%	2,585,199	7.12%	100.00%	6.49%	359	197
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

**Payment Method**

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	24	630,940	1.08%	362,061	1.00%	1.00%	6.56%	340	161
DD	1,069	30,725,456	52.83%	19,104,398	52.63%	53.63%	6.40%	357	189
VOL	979	26,802,348	46.08%	16,851,099	46.37%	100.00%	5.91%	357	184
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	237	7,378,202	12.69%	4,598,735	12.67%	12.67%	6.60%	358	192
C.S.S.JUBILADOS Y PENSIONADO	175	5,252,089	9.03%	3,350,702	9.23%	21.90%	6.46%	353	181
CAJA DEL SEGURO SOCIAL	83	2,384,336	4.10%	1,477,631	4.07%	25.97%	6.61%	357	185
MIN.DE GOBIERNO Y JUSTICIA (4)	66	1,815,496	3.12%	1,113,964	3.07%	29.04%	6.43%	360	191
MINISTERIO DE SALUD (12)	41	1,184,992	2.04%	721,566	1.99%	31.03%	6.72%	358	189
JUBILADO POR CONTRALORIA.	24	644,300	1.11%	394,683	1.09%	32.12%	6.49%	356	184
CONDUCTOR DE TAXI	23	620,601	1.07%	423,718	1.17%	33.28%	5.05%	357	189
AUTORIDAD DEL CANAL DE PANAMA	21	802,440	1.38%	523,082	1.44%	34.72%	6.58%	349	181
MANZANILLO INTL TERMINAL-PANAMA S.A	10	363,949	0.63%	237,042	0.65%	35.38%	6.31%	360	191
RIBA SMITH	10	230,320	0.40%	140,634	0.39%	35.76%	6.43%	356	186
ADMINISTRADORA DEL HOGAR	9	268,597	0.46%	178,552	0.49%	36.26%	6.30%	358	178
COLON CONTAINER TERMINAL, S.A.	8	272,002	0.47%	169,426	0.47%	36.72%	6.40%	360	181
COMPANIA GOLY, S.A.	8	147,137	0.25%	83,705	0.23%	36.95%	6.83%	360	198
HOSPITAL SANTO TOMAS	8	211,898	0.36%	127,857	0.35%	37.31%	6.26%	360	193
MUNICIPIO DE PANAMA	8	186,791	0.32%	123,392	0.34%	37.65%	6.26%	360	200
PRODUCTOS TOLEDANO	8	158,399	0.27%	86,879	0.24%	37.89%	6.67%	353	179
WMW PANAMA, S.A.	8	156,453	0.27%	85,080	0.23%	38.12%	6.14%	360	190
CLIENTE FALLECIDO	7	190,880	0.33%	76,635	0.21%	38.33%	6.55%	351	147
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	7	156,942	0.27%	92,495	0.25%	38.59%	6.38%	360	186
ORGANO JUDICIAL	7	201,455	0.35%	118,570	0.33%	38.91%	6.74%	360	185
UNIVERSIDAD DE PANAMA	7	196,574	0.34%	125,213	0.34%	39.26%	6.08%	360	189
CLINICA HOSPITAL SAN FERNANDO	6	169,795	0.29%	104,365	0.29%	39.55%	6.22%	360	184
DELL PANAMA S. DE R.L.	6	213,057	0.37%	131,771	0.36%	39.91%	6.79%	360	193
INDUSTRIAS LACTEAS	6	148,037	0.25%	89,973	0.25%	40.16%	6.56%	360	154
PANAMA PORTS COMPANY	6	199,735	0.34%	114,435	0.32%	40.47%	6.63%	360	195
SOCIEDAD DE ALIMENTOS DE PRIMERA	6	173,939	0.30%	108,777	0.30%	40.77%	6.78%	360	198
CABLE AND WIRELESS	5	150,632	0.26%	88,180	0.24%	41.01%	6.68%	360	186
CLIENTES FUERA DEL PAIS	5	138,977	0.24%	85,625	0.24%	41.25%	6.57%	346	176
CONTRALORIA GENERAL (2)	5	137,159	0.24%	86,535	0.24%	41.49%	6.97%	360	192
CROWN CASINOS	5	174,964	0.30%	108,051	0.30%	41.79%	5.93%	360	180
DOMESTICA (LABORA EN CASA DE FAMILIA)	5	87,860	0.15%	57,426	0.16%	41.94%	5.80%	360	182
I.P.H.E.	5	228,258	0.39%	152,659	0.42%	42.36%	6.73%	360	198
IMPORTADORA RICAMAR, S.A.	5	110,362	0.19%	61,868	0.17%	42.54%	6.58%	360	191
MINISTERIO DE ECON. Y FINANZA	5	167,534	0.29%	107,518	0.30%	42.83%	6.56%	360	193
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	5	99,472	0.17%	54,092	0.15%	42.98%	6.72%	340	171
Otros	1,222	33,135,113	56.97%	20,696,723	57.02%	100.00%	5.94%	357	186

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

Total	2,072	58,158,743	100.00%	36,297,558	6.18%	357	186
Minimum		10,720		1	0.00%	180	0
Maximum		71,023		51,212	10.00%	360	223
Average		28,069		17,518			



*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2021

For La Hipotecaria Panama  
Cutoff Date: 11/30/2021

**Project**

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	458	12,031,625	20.69%	7,720,368	21.27%	21.27%	6.58%	350	172
LAS PRADERAS DE SAN ISIDRO	60	1,780,754	3.06%	1,154,685	3.18%	24.45%	6.12%	360	193
LAS PERLAS DE PILON	36	674,118	1.16%	406,456	1.12%	25.57%	6.13%	360	184
LA ARBOLEDA	29	823,472	1.42%	493,551	1.36%	26.93%	6.53%	360	195
RESIDENCIAL VALLE DORADO	23	621,415	1.07%	385,171	1.06%	27.99%	5.71%	356	186
RES. ALTOS DEL ANGEL	22	617,217	1.06%	391,559	1.08%	29.07%	5.88%	360	187
RESIDENCIAL EL TREBOL	22	477,906	0.82%	282,761	0.78%	29.85%	5.45%	358	187
CIUDAD HATO MONTAÑA	20	587,929	1.01%	358,237	0.99%	30.84%	5.82%	357	189
LA RIVIERA	19	599,681	1.03%	352,661	0.97%	31.81%	6.10%	360	168
LA SIESTA	17	339,759	0.58%	193,608	0.53%	32.34%	5.72%	357	171
Otros	1,366	39,604,867	68.10%	24,558,502	67.66%	100.00%	6.09%	359	191
<b>Total</b>	<b>2,072</b>	<b>58,158,743</b>	<b>100.00%</b>	<b>36,297,558</b>			<b>6.18%</b>	<b>357</b>	<b>186</b>
Minimum		10,720		1			0.00%	180	0
Maximum		71,023		51,212			10.00%	360	223
Average		28,069		17,518					