



Stratification Report for La Hipotecaria S.A. Panama

Trust X
January 2022

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 1/31/2022.

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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	3	71,253	0.12%	7,430	0.02%	0.02%	6.91%	180	11
192	1	19,899	0.03%	1,727	0.00%	0.03%	6.81%	192	26
204	1	19,293	0.03%	3,238	0.01%	0.03%	7.00%	204	0
216	1	17,099	0.03%	4,761	0.01%	0.05%	6.50%	216	47
240	6	139,345	0.24%	63,822	0.18%	0.23%	7.00%	240	67
252	1	11,500	0.02%	4,929	0.01%	0.24%	7.75%	252	81
264	1	22,584	0.04%	13,976	0.04%	0.28%	6.75%	264	107
276	1	28,350	0.05%	16,443	0.05%	0.32%	5.57%	276	106
288	5	166,165	0.29%	84,100	0.23%	0.56%	6.34%	288	112
300	63	1,704,840	2.95%	852,671	2.38%	2.94%	6.93%	300	112
312	9	257,175	0.45%	115,086	0.32%	3.26%	6.65%	312	117
324	2	73,700	0.13%	42,788	0.12%	3.38%	6.33%	324	153
336	7	161,328	0.28%	87,764	0.25%	3.63%	6.49%	336	170
348	5	129,588	0.22%	81,288	0.23%	3.86%	6.39%	348	167
360	1,953	54,908,649	95.11%	34,416,948	96.14%	100.00%	6.15%	360	188
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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	2.30%	761,922	2.13%	2.13%	6.14%	356	178
15,000 - 20,000	270	4,847,895	8.40%	2,839,470	7.93%	10.06%	6.19%	354	174
20,000 - 25,000	566	12,911,072	22.36%	7,804,070	21.80%	31.86%	6.02%	357	183
25,000 - 30,000	485	13,269,504	22.99%	8,121,530	22.69%	54.55%	6.22%	357	187
30,000 - 35,000	265	8,510,382	14.74%	5,373,953	15.01%	69.56%	6.23%	357	180
35,000 - 40,000	156	5,799,999	10.05%	3,677,087	10.27%	79.83%	6.32%	358	190
40,000 - 45,000	83	3,543,531	6.14%	2,306,305	6.44%	86.28%	6.34%	359	189
45,000 - 50,000	62	2,945,079	5.10%	1,950,379	5.45%	91.72%	5.93%	359	191
50,000 - 55,000	31	1,639,094	2.84%	1,076,124	3.01%	94.73%	6.29%	358	185
55,000 - 60,000	17	984,743	1.71%	644,150	1.80%	96.53%	6.65%	352	186
60,000 - 65,000	26	1,612,443	2.79%	1,023,817	2.86%	99.39%	6.05%	358	190
65,000 - 70,000	4	267,050	0.46%	167,346	0.47%	99.86%	6.26%	344	160
70,000 - 75,000	1	70,000	0.12%	50,816	0.14%	100.00%	7.00%	360	195
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,297

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	1.37%	451,804	1.26%	1.26%	6.12%	359	186
15,000 - 20,000	208	3,615,555	6.26%	2,085,422	5.83%	7.09%	5.96%	358	177
20,000 - 25,000	468	10,293,313	17.83%	6,200,323	17.32%	24.41%	5.95%	357	182
25,000 - 30,000	505	13,133,422	22.75%	7,984,343	22.30%	46.71%	6.14%	358	187
30,000 - 35,000	286	8,511,858	14.74%	5,280,841	14.75%	61.47%	6.29%	357	183
35,000 - 40,000	223	7,558,772	13.09%	4,816,383	13.45%	74.92%	6.29%	356	185
40,000 - 45,000	105	3,891,910	6.74%	2,492,562	6.96%	81.88%	6.43%	357	185
45,000 - 50,000	87	3,704,767	6.42%	2,420,558	6.76%	88.65%	6.10%	358	188
50,000 - 55,000	42	1,969,370	3.41%	1,272,673	3.56%	92.20%	6.47%	357	187
55,000 - 60,000	18	815,276	1.41%	533,894	1.49%	93.69%	6.56%	348	180
60,000 - 65,000	39	2,236,991	3.87%	1,469,709	4.11%	97.80%	6.14%	360	194
65,000 - 70,000	6	326,106	0.56%	218,176	0.61%	98.41%	6.98%	349	188
70,000 - 75,000	2	95,250	0.16%	68,547	0.19%	98.60%	6.71%	360	181
75,000 - 80,000	8	394,840	0.68%	271,903	0.76%	99.36%	6.01%	352	181
80,000 - 85,000	1	69,300	0.12%	33,064	0.09%	99.45%	6.75%	300	92
90,000 - 95,000	4	220,025	0.38%	148,796	0.42%	99.87%	6.95%	360	146
100,000 - 105,000	1	42,500	0.07%	30,335	0.08%	99.95%	7.00%	360	195
110,000 - 115,000	1	60,000	0.10%	17,632	0.05%	100.00%	8.00%	300	86
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

Original Loan To Value

Min: 24.00% Max: 100.00% WA (original balance): 94.39% WA (remaining balance): 94.30%

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%	25,010	0.07%	0.07%	6.21%	360	196
30 %- 40%	10	141,919	0.25%	97,559	0.27%	0.34%	6.80%	354	187
40 %- 50%	12	294,945	0.51%	190,212	0.53%	0.87%	6.97%	342	172
50 %- 60%	26	698,350	1.21%	430,978	1.20%	2.08%	7.02%	348	158
60 %- 70%	42	1,030,856	1.79%	665,560	1.86%	3.94%	6.82%	348	173
70 %- 80%	75	2,016,374	3.49%	1,264,320	3.53%	7.47%	6.72%	346	169
80 %- 90%	199	5,409,643	9.37%	3,395,162	9.48%	16.95%	6.60%	350	173
90 %- 100%	1,693	48,102,282	83.32%	29,728,167	83.05%	100.00%	6.08%	359	187
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance):35.73% 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%	30,606	0.09%	0.09%	6.89%	319	94
0 %- 10%	10	241,572	0.42%	141,040	0.39%	0.48%	5.79%	354	176
10 %- 20%	122	3,313,407	5.74%	2,006,459	5.61%	6.08%	6.26%	358	187
20 %- 30%	620	16,545,418	28.66%	10,031,340	28.02%	34.11%	6.10%	356	182
30 %- 40%	588	16,682,694	28.90%	10,381,839	29.00%	63.11%	6.22%	357	185
40 %- 50%	501	14,386,243	24.92%	9,025,133	25.21%	88.32%	6.11%	357	186
50 %- 60%	201	6,110,219	10.58%	3,938,226	11.00%	99.32%	6.41%	358	187
60 %- 70%	9	185,191	0.32%	108,502	0.30%	99.63%	6.63%	339	136
70 %- 80%	6	210,381	0.36%	133,823	0.37%	100.00%	6.26%	360	192
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.76% WA (remaining balance): 24.88%

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%	30,606	0.09%	0.09%	6.89%	319	94
0 %- 10%	32	861,197	1.49%	500,331	1.40%	1.48%	6.35%	356	170
10 %- 20%	400	11,594,823	20.08%	7,076,940	19.77%	21.25%	6.26%	356	185
20 %- 30%	1,218	33,748,366	58.46%	20,878,661	58.33%	79.58%	6.10%	357	184
30 %- 40%	404	11,373,096	19.70%	7,248,035	20.25%	99.83%	6.32%	358	186
40 %- 50%	3	97,643	0.17%	62,394	0.17%	100.00%	6.62%	360	195
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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	3.32%	1,055,149	2.95%	2.95%	6.14%	358	195
1% - 2%	202	4,128,711	7.15%	2,459,461	6.87%	9.82%	5.88%	359	186
2% - 3%	790	23,901,748	41.40%	15,007,779	41.92%	51.74%	6.01%	359	188
3% - 4%	445	13,640,745	23.63%	8,618,107	24.07%	75.82%	6.14%	358	181
4% - 5%	120	3,246,328	5.62%	1,957,819	5.47%	81.29%	6.32%	354	159
5% - 6%	12	325,903	0.56%	176,348	0.49%	81.78%	7.05%	340	155
6% - 7%	194	4,977,191	8.62%	3,169,839	8.86%	90.63%	6.32%	356	199
7% - 8%	205	5,406,211	9.36%	3,295,393	9.21%	99.84%	6.92%	350	180
8% - 9%	4	123,350	0.21%	43,392	0.12%	99.96%	7.87%	300	82
10% - 11%	2	64,796	0.11%	13,681	0.04%	100.00%	9.18%	360	179
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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%	407	10,612,574	18.38%	6,543,886	18.28%	18.28%	6.67%	352	187
1% - 2%	8	224,941	0.39%	137,312	0.38%	18.66%	6.81%	353	172
2% - 3%	64	1,856,173	3.22%	1,203,351	3.36%	22.03%	6.62%	349	173
3% - 4%	342	10,726,692	18.58%	6,937,694	19.38%	41.41%	6.21%	357	186
4% - 5%	724	23,372,954	40.49%	14,620,608	40.84%	82.25%	6.05%	359	184
5% - 6%	394	8,509,582	14.74%	5,016,501	14.01%	96.26%	5.83%	358	179
6% - 7%	120	2,427,853	4.21%	1,337,615	3.74%	100.00%	6.06%	360	194
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

Remaining Term

Min: Max: 221 WA (original balance): 184 WA (remaining balance): 186

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	26	665,794	1.15%	236,340	0.66%	0.66%	6.78%	315	6
60 - 119	47	1,264,074	2.19%	580,242	1.62%	2.28%	6.87%	294	101
120 - 179	380	9,866,076	17.09%	5,775,461	16.13%	18.42%	6.14%	354	163
180 - 239	1,606	45,934,826	79.57%	29,204,924	81.58%	100.00%	6.16%	360	194
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
 January 2022

For La Hipotecaria Panama
 Cutoff Date: 1/31/2022

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	589,612	1.02%	71,290	0.20%	0.20%	6.87%	303	102
5,000 - 10,000	182	3,121,527	5.41%	1,532,926	4.28%	4.48%	6.31%	351	164
10,000 - 15,000	663	14,525,672	25.16%	8,535,277	23.84%	28.33%	6.19%	357	180
15,000 - 20,000	627	17,059,379	29.55%	10,721,524	29.95%	58.28%	6.06%	358	187
20,000 - 25,000	279	9,370,465	16.23%	6,214,808	17.36%	75.64%	6.13%	359	189
25,000 - 30,000	144	5,884,532	10.19%	3,878,925	10.84%	86.47%	6.26%	358	190
30,000 - 35,000	72	3,461,264	6.00%	2,312,773	6.46%	92.93%	6.18%	358	189
35,000 - 40,000	41	2,289,135	3.97%	1,538,559	4.30%	97.23%	6.19%	357	191
40,000 - 45,000	16	974,638	1.69%	665,207	1.86%	99.09%	5.86%	360	198
45,000 - 50,000	6	384,544	0.67%	274,864	0.77%	99.86%	6.54%	360	196
50,000 - 55,000	1	70,000	0.12%	50,816	0.14%	100.00%	7.00%	360	195
Total	2,059	57,730,769	100.00%	35,796,967			6.15%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

Current Loan To Value

Min: 0.01% Max: 79.15% WA (original balance):58.42% WA (remaining balance): 59.61%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	17	385,457	0.67%	25,902	0.07%	0.07%	6.97%	308	97
10 %- 20%	14	384,819	0.67%	100,339	0.28%	0.35%	7.25%	322	110
20 %- 30%	35	761,849	1.32%	323,348	0.90%	1.26%	6.76%	330	135
30 %- 40%	61	1,534,343	2.66%	787,317	2.20%	3.46%	6.79%	348	163
40 %- 50%	197	5,064,352	8.77%	2,814,052	7.86%	11.32%	6.64%	349	168
50 %- 60%	710	18,025,408	31.22%	10,834,541	30.27%	41.58%	6.38%	358	182
60 %- 70%	978	29,779,053	51.58%	19,604,432	54.77%	96.35%	5.96%	360	192
70 %- 80%	47	1,795,487	3.11%	1,307,036	3.65%	100.00%	5.39%	360	200
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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%	38,353	0.11%	0.11%	0.00%	360	207
1% - 2%	1	25,000	0.04%	14,759	0.04%	0.15%	1.50%	360	195
2% - 3%	5	199,178	0.35%	119,550	0.33%	0.48%	2.42%	360	193
3% - 4%	4	101,951	0.18%	69,618	0.19%	0.68%	3.75%	360	201
4% - 5%	381	10,404,295	18.02%	6,939,616	19.39%	20.06%	4.39%	360	190
5% - 6%	83	2,185,370	3.79%	1,314,425	3.67%	23.73%	5.47%	354	163
6% - 7%	1,262	35,860,708	62.12%	21,859,207	61.06%	84.80%	6.52%	358	185
7% - 8%	314	8,679,829	15.04%	5,365,954	14.99%	99.79%	7.22%	351	180
8% - 9%	5	168,371	0.29%	67,465	0.19%	99.98%	8.00%	339	154
10% - 11%	1	38,312	0.07%	8,021	0.02%	100.00%	10.00%	360	179
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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%	2,051	57,462,401	99.54%	35,637,944	99.56%	99.56%	6.20%	357	184
3% - 4%	5	199,178	0.35%	119,550	0.33%	99.89%	2.42%	360	193
4% - 5%	1	25,000	0.04%	14,759	0.04%	99.93%	1.50%	360	195
5% - 6%	2	44,190	0.08%	24,714	0.07%	100.00%	0.00%	360	212
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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	197
3% - 4%	4	101,951	0.18%	69,618	0.19%	0.23%	3.75%	360	201
4% - 5%	381	10,404,295	18.02%	6,939,616	19.39%	19.62%	4.39%	360	190
5% - 6%	91	2,453,738	4.25%	1,473,448	4.12%	23.73%	5.09%	354	166
6% - 7%	1,262	35,860,708	62.12%	21,859,207	61.06%	84.80%	6.52%	358	185
7% - 8%	314	8,679,829	15.04%	5,365,954	14.99%	99.79%	7.22%	351	180
8% - 9%	5	168,371	0.29%	67,465	0.19%	99.98%	8.00%	339	154
10% - 11%	1	38,312	0.07%	8,021	0.02%	100.00%	10.00%	360	179
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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%	985	0.00%	0.00%	7.00%	300	25
2000	1	23,304	0.04%	12,555	0.04%	0.04%	6.00%	360	105
2001	1	20,000	0.03%	9,579	0.03%	0.06%	7.00%	360	109
2002	3	75,439	0.13%	40,075	0.11%	0.18%	6.15%	360	124
2003	38	936,078	1.62%	479,984	1.34%	1.52%	6.24%	353	133
2004	61	1,558,953	2.70%	795,165	2.22%	3.74%	6.14%	349	135
2005	34	847,712	1.47%	462,005	1.29%	5.03%	6.24%	353	148
2006	243	6,391,079	11.07%	3,815,258	10.66%	15.69%	6.15%	354	170
2007	873	23,702,780	41.06%	14,743,409	41.19%	56.87%	6.12%	357	181
2008	593	17,755,092	30.75%	11,333,348	31.66%	88.53%	6.15%	357	194
2009	145	4,487,708	7.77%	2,880,066	8.05%	96.58%	6.47%	359	207
2010	66	1,908,875	3.31%	1,224,537	3.42%	100.00%	6.62%	359	218
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	195	5,237,512	9.07%	3,336,808	9.32%	9.32%	6.99%	344	168
1999	1	26,309	0.05%	1,864	0.01%	9.33%	7.00%	300	118
2005	1	24,715	0.04%	14,716	0.04%	9.37%	6.75%	300	118
2007	2	52,446	0.09%	24,811	0.07%	9.44%	6.92%	328	147
2008	14	321,757	0.56%	184,765	0.52%	9.95%	6.73%	326	143
2009	28	789,735	1.37%	484,793	1.35%	11.31%	6.71%	346	139
2010	26	723,632	1.25%	454,317	1.27%	12.58%	6.85%	351	157
2011	51	1,268,321	2.20%	779,302	2.18%	14.75%	6.54%	349	159
2012	65	1,510,093	2.62%	941,654	2.63%	17.38%	6.13%	358	180
2013	86	2,240,288	3.88%	1,362,428	3.81%	21.19%	6.21%	359	167
2014	73	1,731,064	3.00%	990,563	2.77%	23.96%	6.03%	357	155
2015	41	1,092,897	1.89%	648,059	1.81%	25.77%	5.96%	357	154
2016	142	3,775,202	6.54%	2,235,077	6.24%	32.01%	5.89%	359	176
2017	650	17,857,715	30.93%	11,039,382	30.84%	62.85%	5.93%	359	186
2018	498	15,353,746	26.60%	9,698,875	27.09%	89.94%	6.15%	359	196
2019	123	3,853,435	6.67%	2,441,153	6.82%	96.76%	6.42%	360	207
2020	55	1,603,534	2.78%	999,379	2.79%	99.56%	6.71%	360	218
2022	2	61,510	0.11%	36,257	0.10%	99.66%	2.25%	360	189
2023	5	177,458	0.31%	106,721	0.30%	99.96%	2.15%	360	195
2025	1	29,400	0.05%	16,045	0.04%	100.00%	0.00%	360	220
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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	5.18%	1,846,968	5.16%	5.16%	6.05%	359	187
SFH	1,943	54,739,960	94.82%	33,950,000	94.84%	100.00%	6.19%	357	184
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	438	11,497,085	19.92%	7,299,024	20.39%	20.39%	6.63%	350	169
New Property	1,596	45,677,817	79.12%	28,122,476	78.56%	98.95%	6.06%	359	188
Used Property	25	555,866	0.96%	375,467	1.05%	100.00%	6.88%	355	190
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,690	47,680,829	82.59%	29,085,981	81.25%	81.25%	6.34%	357	184
30	150	4,238,639	7.34%	2,808,511	7.85%	89.10%	5.45%	359	188
60	83	2,209,814	3.83%	1,441,859	4.03%	93.13%	5.37%	355	184
90	53	1,428,750	2.47%	973,188	2.72%	95.84%	5.60%	357	189
120	30	822,653	1.42%	560,598	1.57%	97.41%	4.96%	360	188
150	13	306,875	0.53%	206,845	0.58%	97.99%	5.50%	355	166
180	13	309,465	0.54%	208,330	0.58%	98.57%	5.36%	360	193
210	9	288,147	0.50%	203,688	0.57%	99.14%	5.38%	360	189
240	14	340,260	0.59%	237,676	0.66%	99.80%	6.47%	354	184
270	4	105,336	0.18%	70,291	0.20%	100.00%	5.12%	360	200
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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%	32,225	0.09%	0.09%	6.77%	360	187
Chiriquí	212	5,714,489	9.90%	3,497,293	9.77%	9.86%	6.25%	357	188
Coclé	22	583,895	1.01%	375,164	1.05%	10.91%	6.63%	358	188
Colón	171	5,522,920	9.57%	3,556,102	9.93%	20.84%	6.17%	358	187
Herrera	84	2,321,014	4.02%	1,455,857	4.07%	24.91%	6.23%	359	193
Los Santos	31	797,213	1.38%	487,424	1.36%	26.27%	6.22%	360	188
Panamá	1,402	38,691,913	67.02%	23,841,574	66.60%	92.87%	6.13%	356	182
Veraguas	135	4,045,785	7.01%	2,551,328	7.13%	100.00%	6.48%	359	195
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	21	581,106	1.01%	353,193	0.99%	0.99%	6.57%	343	168
DD	1,064	30,496,319	52.83%	18,812,245	52.55%	53.54%	6.41%	357	186
VOL	974	26,653,344	46.17%	16,631,529	46.46%	100.00%	5.92%	357	182
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	234	7,263,199	12.58%	4,486,468	12.53%	12.53%	6.59%	358	189
C.S.S.JUBILADOS Y PENSIONADO	176	5,305,078	9.19%	3,357,416	9.38%	21.91%	6.45%	353	180
CAJA DEL SEGURO SOCIAL	83	2,386,545	4.13%	1,470,955	4.11%	26.02%	6.62%	357	183
MIN.DE GOBIERNO Y JUSTICIA (4)	65	1,780,996	3.09%	1,084,510	3.03%	29.05%	6.43%	360	189
MINISTERIO DE SALUD (12)	39	1,111,908	1.93%	669,309	1.87%	30.92%	6.73%	358	187
JUBILADO POR CONTRALORIA.	24	644,300	1.12%	391,150	1.09%	32.01%	6.49%	356	182
CONDUCTOR DE TAXI	22	598,691	1.04%	408,279	1.14%	33.15%	5.07%	357	187
AUTORIDAD DEL CANAL DE PANAMA	21	802,440	1.39%	519,230	1.45%	34.60%	6.58%	349	179
MANZANILLO INTL TERMINAL-PANAMA S.A	10	363,949	0.63%	235,517	0.66%	35.26%	6.31%	360	189
RIBA SMITH	10	230,320	0.40%	139,657	0.39%	35.65%	6.43%	356	184
CLIENTE FALLECIDO	9	243,154	0.42%	85,503	0.24%	35.89%	6.51%	353	153
ADMINISTRADORA DEL HOGAR	8	239,317	0.41%	156,945	0.44%	36.33%	6.55%	358	174
COLON CONTAINER TERMINAL, S.A.	8	272,002	0.47%	167,738	0.47%	36.80%	6.40%	360	179
COMPANIA GOLY, S.A.	8	147,137	0.25%	83,167	0.23%	37.03%	6.83%	360	196
HOSPITAL SANTO TOMAS	8	211,898	0.37%	127,033	0.35%	37.39%	6.26%	360	191
MUNICIPIO DE PANAMA	8	186,791	0.32%	122,612	0.34%	37.73%	6.26%	360	198
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	7	156,942	0.27%	91,529	0.26%	37.98%	6.38%	360	184
ORGANO JUDICIAL	7	201,455	0.35%	117,274	0.33%	38.31%	6.74%	360	183
PRODUCTOS TOLEDANO	7	139,637	0.24%	76,652	0.21%	38.53%	6.69%	352	182
UNIVERSIDAD DE PANAMA	7	196,574	0.34%	124,259	0.35%	38.87%	6.08%	360	187
WMW PANAMA, S.A.	7	139,674	0.24%	79,577	0.22%	39.09%	6.10%	360	194
CLINICA HOSPITAL SAN FERNANDO	6	169,795	0.29%	103,631	0.29%	39.38%	6.22%	360	182
DELL PANAMA S. DE R.L.	6	213,057	0.37%	130,859	0.37%	39.75%	6.79%	360	191
INDUSTRIAS LACTEAS	6	148,037	0.26%	89,267	0.25%	40.00%	6.56%	360	153
PANAMA PORTS COMPANY	6	199,735	0.35%	110,851	0.31%	40.31%	6.63%	360	193
SOCIEDAD DE ALIMENTOS DE PRIMERA	6	173,939	0.30%	107,947	0.30%	40.61%	6.78%	360	196
CABLE AND WIRELESS	5	150,632	0.26%	87,492	0.24%	40.85%	6.68%	360	184
CLIENTES FUERA DEL PAIS	5	138,977	0.24%	81,232	0.23%	41.08%	6.56%	346	174
CONTRALORIA GENERAL (2)	5	137,159	0.24%	85,578	0.24%	41.32%	6.97%	360	190
CROWN CASINOS	5	174,964	0.30%	107,755	0.30%	41.62%	5.93%	360	178
DOMESTICA (LABORA EN CASA DE FAMILIA)	5	87,860	0.15%	57,252	0.16%	41.78%	5.80%	360	180
I.P.H.E.	5	228,258	0.40%	151,730	0.42%	42.21%	6.73%	360	196
IMPORTADORA RICAMAR, S.A.	5	110,362	0.19%	60,942	0.17%	42.38%	6.58%	360	189
MINISTERIO DE ECON. Y FINANZA	5	167,534	0.29%	106,796	0.30%	42.67%	6.56%	360	191
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	5	99,472	0.17%	53,302	0.15%	42.82%	6.72%	340	169
Otros	1,216	32,908,982	57.00%	20,467,553	57.18%	100.00%	5.94%	357	184

Stratification Report

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Total	2,059	57,730,769	100.00%	35,796,967	6.18%	357	184
Minimum		10,720		1	0.00%	180	0
Maximum		70,000		50,816	10.00%	360	221
Average		28,038		17,386			

Stratification Report

La Hipotecaria Panama - Trust X
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	454	11,917,920	20.64%	7,597,925	21.23%	21.23%	6.59%	350	170
LAS PRADERAS DE SAN ISIDRO	60	1,780,754	3.08%	1,447,625	3.21%	24.43%	6.12%	360	191
LAS PERLAS DE PILON	36	674,118	1.17%	403,170	1.13%	25.56%	6.13%	360	182
LA ARBOLEDA	29	823,472	1.43%	489,963	1.37%	26.93%	6.53%	360	193
RESIDENCIAL VALLE DORADO	23	618,615	1.07%	370,153	1.03%	27.96%	5.78%	356	184
RES. ALTOS DEL ANGEL	22	617,217	1.07%	389,840	1.09%	29.05%	5.88%	360	185
RESIDENCIAL EL TREBOL	22	477,906	0.83%	281,540	0.79%	29.84%	5.45%	358	185
CIUDAD HATO MONTAÑA	20	587,929	1.02%	356,109	0.99%	30.83%	5.82%	357	187
LA RIVIERA	19	599,681	1.04%	349,970	0.98%	31.81%	6.10%	360	166
LA SIESTA	16	322,980	0.56%	187,749	0.52%	32.33%	5.68%	356	171
RES. VILLA DEL CARMEN	16	430,650	0.75%	263,642	0.74%	33.07%	6.15%	360	204
Otros	1,342	38,879,527	67.35%	23,959,280	66.93%	100.00%	6.08%	359	188
Total	2,059	57,730,769	100.00%	35,796,967			6.18%	357	184
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,816			10.00%	360	221
Average		28,038		17,386					