



Stratification Report for La Hipotecaria S.A. Panama

Trust X
March 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 3/31/2022.

Stratification Report

La Hipotecaria Panama - Trust X
March 2022

For La Hipotecaria Panama
Cutoff Date: 3/31/2022

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%	6,940	0.02%	0.02%	6.91%	180	10
192	1	19,899	0.03%	1,373	0.00%	0.02%	6.77%	192	24
204	1	19,293	0.03%	2,984	0.01%	0.03%	7.00%	204	0
216	1	17,099	0.03%	4,541	0.01%	0.04%	6.50%	216	45
240	6	139,345	0.24%	62,302	0.18%	0.22%	7.00%	240	65
252	1	11,500	0.02%	4,707	0.01%	0.23%	7.75%	252	79
264	1	22,584	0.04%	13,958	0.04%	0.27%	6.75%	264	105
276	1	28,350	0.05%	16,443	0.05%	0.32%	5.57%	276	104
288	5	166,165	0.29%	83,264	0.24%	0.56%	6.34%	288	110
300	62	1,682,360	2.93%	838,192	2.37%	2.92%	6.92%	300	110
312	9	257,175	0.45%	113,996	0.32%	3.24%	6.65%	312	115
324	2	73,700	0.13%	42,284	0.12%	3.36%	6.33%	324	151
336	7	161,328	0.28%	86,675	0.24%	3.61%	6.49%	336	168
348	5	129,588	0.23%	80,832	0.23%	3.84%	6.39%	348	165
360	1,945	54,666,899	95.13%	34,044,533	96.16%	100.00%	6.13%	360	186
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
March 2022

For La Hipotecaria Panama
Cutoff Date: 3/31/2022

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	92	1,315,187	2.29%	747,404	2.11%	2.11%	6.12%	356	175
15,000 - 20,000	268	4,812,434	8.37%	2,796,803	7.90%	10.01%	6.17%	354	172
20,000 - 25,000	564	12,865,192	22.39%	7,744,217	21.87%	31.89%	6.00%	357	181
25,000 - 30,000	484	13,243,504	23.05%	8,051,975	22.74%	54.63%	6.20%	357	185
30,000 - 35,000	264	8,480,282	14.76%	5,315,924	15.02%	69.64%	6.22%	357	178
35,000 - 40,000	156	5,799,999	10.09%	3,651,028	10.31%	79.96%	6.32%	358	188
40,000 - 45,000	83	3,543,531	6.17%	2,289,847	6.47%	86.43%	6.31%	359	187
45,000 - 50,000	61	2,895,579	5.04%	1,906,269	5.38%	91.81%	5.83%	359	189
50,000 - 55,000	31	1,639,094	2.85%	1,068,447	3.02%	94.83%	6.29%	358	184
55,000 - 60,000	17	984,743	1.71%	638,781	1.80%	96.63%	6.65%	352	184
60,000 - 65,000	25	1,549,943	2.70%	975,934	2.76%	99.39%	5.84%	358	188
65,000 - 70,000	4	267,050	0.46%	166,012	0.47%	99.86%	6.26%	344	158
70,000 - 75,000	1	70,000	0.12%	50,385	0.14%	100.00%	7.00%	360	193
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
March 2022

For La Hipotecaria Panama
Cutoff Date: 3/31/2022

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,294

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	54	776,722	1.35%	439,980	1.24%	1.24%	6.08%	359	184
15,000 - 20,000	206	3,580,095	6.23%	2,050,243	5.79%	7.03%	5.97%	358	175
20,000 - 25,000	468	10,293,313	17.91%	6,164,990	17.41%	24.45%	5.93%	357	180
25,000 - 30,000	503	13,084,022	22.77%	7,905,878	22.33%	46.78%	6.12%	358	185
30,000 - 35,000	284	8,459,278	14.72%	5,222,562	14.75%	61.53%	6.26%	357	181
35,000 - 40,000	223	7,558,772	13.15%	4,779,394	13.50%	75.03%	6.29%	356	183
40,000 - 45,000	105	3,891,910	6.77%	2,474,411	6.99%	82.02%	6.43%	357	183
45,000 - 50,000	87	3,704,767	6.45%	2,404,093	6.79%	88.81%	6.07%	358	186
50,000 - 55,000	41	1,919,870	3.34%	1,230,978	3.48%	92.29%	6.32%	357	185
55,000 - 60,000	18	815,276	1.42%	529,604	1.50%	93.78%	6.56%	348	178
60,000 - 65,000	38	2,174,491	3.78%	1,419,481	4.01%	97.79%	6.00%	360	192
65,000 - 70,000	6	326,106	0.57%	216,345	0.61%	98.40%	6.98%	349	186
70,000 - 75,000	2	95,250	0.17%	67,292	0.19%	98.59%	6.71%	360	179
75,000 - 80,000	8	394,840	0.69%	269,920	0.76%	99.36%	6.01%	352	179
80,000 - 85,000	1	69,300	0.12%	33,064	0.09%	99.45%	6.75%	300	90
90,000 - 95,000	4	220,025	0.38%	147,999	0.42%	99.87%	6.95%	360	144
100,000 - 105,000	1	42,500	0.07%	30,003	0.08%	99.95%	7.00%	360	193
110,000 - 115,000	1	60,000	0.10%	16,786	0.05%	100.00%	8.00%	300	84
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
March 2022

For La Hipotecaria Panama
Cutoff Date: 3/31/2022

Original Loan To Value

Min: 24.00% Max: 100.00% WA (original balance): 94.38% 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%	24,845	0.07%	0.07%	6.21%	360	194
30 %- 40%	10	141,919	0.25%	96,680	0.27%	0.34%	6.80%	354	185
40 %- 50%	12	294,945	0.51%	188,371	0.53%	0.88%	6.97%	342	170
50 %- 60%	26	698,350	1.22%	426,589	1.20%	2.08%	6.96%	348	157
60 %- 70%	42	1,030,856	1.79%	659,690	1.86%	3.94%	6.82%	348	171
70 %- 80%	74	1,993,894	3.47%	1,251,643	3.54%	7.48%	6.71%	346	167
80 %- 90%	198	5,379,543	9.36%	3,347,437	9.46%	16.93%	6.55%	350	171
90 %- 100%	1,686	47,890,632	83.34%	29,407,767	83.07%	100.00%	6.06%	359	185
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance): 35.75% WA (remaining balance): 35.97%

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%	30,510	0.09%	0.09%	6.89%	319	92
0 %- 10%	10	241,572	0.42%	140,301	0.40%	0.48%	5.79%	354	174
10 %- 20%	122	3,313,407	5.77%	1,992,907	5.63%	6.11%	6.26%	358	185
20 %- 30%	616	16,418,528	28.57%	9,898,773	27.96%	34.07%	6.08%	356	180
30 %- 40%	585	16,595,004	28.88%	10,257,018	28.97%	63.04%	6.18%	357	183
40 %- 50%	499	14,336,592	24.95%	8,937,975	25.25%	88.29%	6.09%	357	184
50 %- 60%	201	6,110,219	10.63%	3,905,149	11.03%	99.32%	6.40%	358	185
60 %- 70%	9	185,191	0.32%	107,625	0.30%	99.62%	6.63%	339	134
70 %- 80%	6	210,381	0.37%	132,765	0.38%	100.00%	6.26%	360	190
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

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%	30,510	0.09%	0.09%	6.89%	319	92
0 %- 10%	32	861,197	1.50%	495,808	1.40%	1.49%	6.35%	356	168
10 %- 20%	399	11,580,033	20.15%	7,016,412	19.82%	21.31%	6.24%	356	183
20 %- 30%	1,211	33,548,426	58.38%	20,636,337	58.29%	79.60%	6.07%	357	182
30 %- 40%	403	11,323,596	19.70%	7,162,061	20.23%	99.83%	6.30%	358	184
40 %- 50%	3	97,643	0.17%	61,895	0.17%	100.00%	6.62%	360	193
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

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	3.33%	1,048,327	2.96%	2.96%	6.13%	358	193
1% - 2%	202	4,132,700	7.19%	2,436,873	6.88%	9.84%	5.88%	358	183
2% - 3%	786	23,754,209	41.34%	14,834,050	41.90%	51.74%	5.98%	359	186
3% - 4%	442	13,574,045	23.62%	8,514,974	24.05%	75.80%	6.13%	358	179
4% - 5%	119	3,214,828	5.59%	1,920,731	5.43%	81.22%	6.32%	354	157
5% - 6%	12	325,903	0.57%	173,368	0.49%	81.71%	7.05%	340	153
6% - 7%	194	4,977,191	8.66%	3,150,570	8.90%	90.61%	6.29%	356	197
7% - 8%	204	5,383,731	9.37%	3,268,654	9.23%	99.84%	6.88%	350	179
8% - 9%	4	123,350	0.21%	42,210	0.12%	99.96%	7.87%	300	80
10% - 11%	2	64,796	0.11%	13,266	0.04%	100.00%	9.18%	360	177
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
March 2022

For La Hipotecaria Panama
Cutoff Date: 3/31/2022

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%	406	10,590,094	18.43%	6,496,173	18.35%	18.35%	6.63%	352	186
1% - 2%	8	226,541	0.39%	129,684	0.37%	18.72%	6.78%	350	166
2% - 3%	62	1,799,673	3.13%	1,167,306	3.30%	22.01%	6.62%	349	171
3% - 4%	341	10,702,092	18.62%	6,870,115	19.41%	41.42%	6.19%	357	184
4% - 5%	721	23,246,164	40.45%	14,444,374	40.80%	82.22%	6.01%	359	182
5% - 6%	393	8,490,031	14.77%	4,975,909	14.06%	96.27%	5.83%	358	177
6% - 7%	119	2,411,944	4.20%	1,319,463	3.73%	100.00%	6.04%	360	192
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

Remaining Term

Min: Max: 219 WA (original balance): 182 WA (remaining balance): 184

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	26	665,794	1.16%	231,619	0.65%	0.65%	6.69%	315	5
60 - 119	48	1,316,644	2.29%	607,727	1.72%	2.37%	6.86%	294	100
120 - 179	503	13,034,631	22.68%	7,632,064	21.56%	23.93%	6.12%	355	166
180 - 239	1,473	42,449,470	73.87%	26,931,613	76.07%	100.00%	6.14%	360	193
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	29	619,687	1.08%	73,241	0.21%	0.21%	6.64%	308	98
5,000 - 10,000	182	3,106,888	5.41%	1,528,304	4.32%	4.52%	6.31%	351	164
10,000 - 15,000	674	14,860,163	25.86%	8,663,680	24.47%	29.00%	6.18%	357	178
15,000 - 20,000	614	16,750,745	29.15%	10,486,429	29.62%	58.62%	6.04%	358	185
20,000 - 25,000	283	9,573,603	16.66%	6,307,084	17.82%	76.43%	6.12%	359	187
25,000 - 30,000	139	5,717,685	9.95%	3,752,924	10.60%	87.03%	6.25%	359	188
30,000 - 35,000	67	3,227,701	5.62%	2,152,913	6.08%	93.11%	6.02%	358	188
35,000 - 40,000	42	2,367,835	4.12%	1,573,584	4.44%	97.56%	6.21%	357	189
40,000 - 45,000	13	787,688	1.37%	540,916	1.53%	99.08%	5.69%	360	197
45,000 - 50,000	6	384,544	0.67%	273,564	0.77%	99.86%	5.80%	360	194
50,000 - 55,000	1	70,000	0.12%	50,385	0.14%	100.00%	7.00%	360	193
Total	2,050	57,466,539	100.00%	35,403,023			6.12%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
March 2022

For La Hipotecaria Panama
Cutoff Date: 3/31/2022

Current Loan To Value

Min: 0.01% Max: 79.15% WA (original balance): 58.04% WA (remaining balance): 59.27%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	17	387,223	0.67%	23,874	0.07%	0.07%	6.62%	312	100
10 %- 20%	20	565,383	0.98%	139,370	0.39%	0.46%	6.97%	323	114
20 %- 30%	29	574,169	1.00%	277,942	0.79%	1.25%	6.91%	332	135
30 %- 40%	68	1,700,006	2.96%	851,169	2.40%	3.65%	6.79%	346	158
40 %- 50%	198	5,128,321	8.92%	2,841,400	8.03%	11.68%	6.63%	350	167
50 %- 60%	745	18,966,840	33.01%	11,340,165	32.03%	43.71%	6.36%	358	181
60 %- 70%	929	28,472,373	49.55%	18,712,107	52.85%	96.56%	5.92%	360	190
70 %- 80%	44	1,672,225	2.91%	1,216,996	3.44%	100.00%	5.10%	360	197
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

Current Borrower Rate

Min: 0.00% Max: 10.00% WA (original balance): 6.16% WA (remaining balance): 6.12%

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%	38,186	0.11%	0.11%	0.00%	360	205
1% - 2%	1	25,000	0.04%	14,617	0.04%	0.15%	1.50%	360	193
2% - 3%	5	199,178	0.35%	118,124	0.33%	0.48%	2.42%	360	191
3% - 4%	4	101,951	0.18%	69,618	0.20%	0.68%	3.75%	360	199
4% - 5%	396	10,915,162	18.99%	7,282,045	20.57%	21.25%	4.38%	360	188
5% - 6%	83	2,187,222	3.81%	1,284,565	3.63%	24.88%	5.47%	354	159
6% - 7%	1,241	35,176,020	61.21%	21,237,219	59.99%	84.86%	6.52%	358	183
7% - 8%	312	8,602,358	14.97%	5,293,250	14.95%	99.82%	7.22%	352	178
8% - 9%	4	153,581	0.27%	57,381	0.16%	99.98%	8.00%	337	148
10% - 11%	1	38,312	0.07%	8,021	0.02%	100.00%	10.00%	360	177
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

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%	2,042	57,198,171	99.53%	35,245,736	99.56%	99.56%	6.18%	357	182
3% - 4%	5	199,178	0.35%	118,124	0.33%	99.89%	2.42%	360	191
4% - 5%	1	25,000	0.04%	14,617	0.04%	99.93%	1.50%	360	193
5% - 6%	2	44,190	0.08%	24,548	0.07%	100.00%	0.00%	360	210
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

Current Total Rate

Min: 0.00% Max: 10.00% WA (original balance): 6.18% WA (remaining balance): 6.14%

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	195
3% - 4%	4	101,951	0.18%	69,618	0.20%	0.24%	3.75%	360	199
4% - 5%	396	10,915,162	18.99%	7,282,045	20.57%	20.80%	4.38%	360	188
5% - 6%	91	2,455,590	4.27%	1,441,853	4.07%	24.88%	5.08%	354	162
6% - 7%	1,241	35,176,020	61.21%	21,237,219	59.99%	84.86%	6.52%	358	183
7% - 8%	312	8,602,358	14.97%	5,293,250	14.95%	99.82%	7.22%	352	178
8% - 9%	4	153,581	0.27%	57,381	0.16%	99.98%	8.00%	337	148
10% - 11%	1	38,312	0.07%	8,021	0.02%	100.00%	10.00%	360	177
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

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%	339	0.00%	0.00%	7.00%	300	23
2000	1	23,304	0.04%	12,555	0.04%	0.04%	6.00%	360	103
2001	1	20,000	0.03%	9,444	0.03%	0.06%	7.00%	360	107
2002	3	75,439	0.13%	39,429	0.11%	0.17%	6.15%	360	122
2003	38	936,078	1.63%	475,490	1.34%	1.52%	6.24%	353	131
2004	60	1,536,473	2.67%	786,252	2.22%	3.74%	6.12%	350	134
2005	34	847,712	1.48%	457,008	1.29%	5.03%	6.24%	353	146
2006	242	6,375,170	11.09%	3,776,239	10.67%	15.70%	6.14%	354	168
2007	869	23,614,939	41.09%	14,590,631	41.21%	56.91%	6.09%	357	179
2008	591	17,679,592	30.77%	11,215,185	31.68%	88.59%	6.13%	357	192
2009	144	4,425,208	7.70%	2,822,501	7.97%	96.56%	6.42%	359	205
2010	66	1,908,875	3.32%	1,217,949	3.44%	100.00%	6.62%	359	216
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
March 2022

For La Hipotecaria Panama
Cutoff Date: 3/31/2022

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	194	5,215,032	9.07%	3,304,347	9.33%	9.33%	6.94%	345	166
1999	1	26,309	0.05%	1,763	0.00%	9.34%	7.00%	300	116
2005	1	24,715	0.04%	14,573	0.04%	9.38%	6.75%	300	116
2007	2	52,446	0.09%	24,260	0.07%	9.45%	6.92%	328	145
2008	14	321,757	0.56%	182,710	0.52%	9.96%	6.72%	326	141
2009	28	789,735	1.37%	479,898	1.36%	11.32%	6.71%	346	137
2010	26	723,632	1.26%	450,111	1.27%	12.59%	6.85%	351	155
2011	51	1,268,321	2.21%	771,710	2.18%	14.77%	6.54%	349	157
2012	64	1,486,693	2.59%	919,873	2.60%	17.37%	6.12%	358	178
2013	86	2,240,288	3.90%	1,351,116	3.82%	21.19%	6.19%	359	165
2014	73	1,731,064	3.01%	982,270	2.77%	23.96%	6.01%	357	153
2015	40	1,062,797	1.85%	624,663	1.76%	25.72%	5.90%	357	152
2016	141	3,759,293	6.54%	2,210,836	6.24%	31.97%	5.89%	359	174
2017	648	17,823,374	31.02%	10,952,313	30.94%	62.91%	5.91%	359	184
2018	495	15,215,746	26.48%	9,552,216	26.98%	89.89%	6.13%	359	194
2019	123	3,853,435	6.71%	2,428,804	6.86%	96.75%	6.37%	360	205
2020	55	1,603,534	2.79%	994,274	2.81%	99.56%	6.71%	360	216
2022	2	61,510	0.11%	35,855	0.10%	99.66%	2.25%	360	187
2023	5	177,458	0.31%	105,555	0.30%	99.96%	2.15%	360	193
2025	1	29,400	0.05%	15,878	0.04%	100.00%	0.00%	360	218
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
March 2022

For La Hipotecaria Panama
Cutoff Date: 3/31/2022

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	115	2,971,258	5.17%	1,824,310	5.15%	5.15%	6.03%	359	186
SFH	1,935	54,495,280	94.83%	33,578,714	94.85%	100.00%	6.16%	357	182
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
March 2022

For La Hipotecaria Panama
Cutoff Date: 3/31/2022

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	435	11,421,105	19.87%	7,200,367	20.34%	20.34%	6.61%	350	167
New Property	1,590	45,489,567	79.16%	27,829,988	78.61%	98.95%	6.04%	359	186
Used Property	25	555,866	0.97%	372,669	1.05%	100.00%	6.63%	355	188
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
March 2022

For La Hipotecaria Panama
Cutoff Date: 3/31/2022

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,697	47,937,720	83.42%	29,081,609	82.14%	82.14%	6.31%	357	182
30	139	3,815,568	6.64%	2,485,792	7.02%	89.17%	5.37%	359	185
60	75	1,970,039	3.43%	1,302,162	3.68%	92.84%	5.58%	357	184
90	61	1,745,900	3.04%	1,180,766	3.34%	96.18%	5.15%	355	180
120	23	563,486	0.98%	373,381	1.05%	97.23%	5.21%	357	184
150	12	384,870	0.67%	264,532	0.75%	97.98%	5.53%	360	186
180	9	228,802	0.40%	151,812	0.43%	98.41%	5.24%	360	186
210	6	121,098	0.21%	80,843	0.23%	98.64%	5.13%	360	187
240	7	166,841	0.29%	115,010	0.32%	98.96%	5.32%	360	192
270	4	112,999	0.20%	78,120	0.22%	99.18%	4.77%	360	190
300	3	71,192	0.12%	44,094	0.12%	99.31%	5.42%	360	193
330	2	56,905	0.10%	37,046	0.10%	99.41%	4.62%	360	207
390+	12	291,118	0.51%	207,856	0.59%	100.00%	6.59%	353	179
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

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%	31,895	0.09%	0.09%	6.77%	360	185
Chiriquí	212	5,714,489	9.94%	3,474,420	9.81%	9.90%	6.24%	357	186
Coclé	22	583,895	1.02%	372,592	1.05%	10.96%	6.63%	358	186
Colón	171	5,522,920	9.61%	3,531,677	9.98%	20.93%	6.15%	358	185
Herrera	84	2,321,014	4.04%	1,446,036	4.08%	25.02%	6.23%	359	191
Los Santos	31	797,213	1.39%	484,263	1.37%	26.38%	6.22%	360	186
Panamá	1,394	38,477,182	66.96%	23,562,678	66.56%	92.94%	6.10%	356	180
Veraguas	134	3,996,285	6.95%	2,499,462	7.06%	100.00%	6.47%	359	193
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Stratification Report

La Hipotecaria Panama - Trust X
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

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%	350,919	0.99%	0.99%	6.57%	343	166
DD	1,052	30,170,082	52.50%	18,461,973	52.15%	53.14%	6.40%	357	184
VOL	977	26,715,351	46.49%	16,590,132	46.86%	100.00%	5.88%	357	180
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	232	7,208,762	12.54%	4,419,185	12.48%	12.48%	6.59%	358	188
C.S.S.JUBILADOS Y PENSIONADO	178	5,363,479	9.33%	3,359,864	9.49%	21.97%	6.45%	353	178
CAJA DEL SEGURO SOCIAL	81	2,317,348	4.03%	1,412,065	3.99%	25.96%	6.61%	356	180
MIN.DE GOBIERNO Y JUSTICIA (4)	64	1,752,965	3.05%	1,059,691	2.99%	28.95%	6.43%	360	187
MINISTERIO DE SALUD (12)	39	1,111,908	1.93%	662,661	1.87%	30.83%	6.73%	358	185
JUBILADO POR CONTRALORIA.	25	682,280	1.19%	408,472	1.15%	31.98%	6.49%	356	180
CONDUCTOR DE TAXI	22	598,691	1.04%	407,851	1.15%	33.13%	4.99%	357	185
AUTORIDAD DEL CANAL DE PANAMA	21	802,440	1.40%	513,966	1.45%	34.58%	6.58%	349	177
CLIENTE FALLECIDO	10	262,459	0.46%	98,122	0.28%	34.86%	6.34%	353	154
MANZANILLO INTL TERMINAL-PANAMA S.A	10	363,949	0.63%	233,821	0.66%	35.52%	6.31%	360	187
RIBA SMITH	10	230,320	0.40%	138,262	0.39%	35.91%	6.43%	356	182
ADMINISTRADORA DEL HOGAR	8	239,317	0.42%	156,105	0.44%	36.35%	6.55%	358	172
COLON CONTAINER TERMINAL, S.A.	8	272,002	0.47%	165,401	0.47%	36.82%	6.40%	360	177
COMPANIA GOLY, S.A.	8	147,137	0.26%	82,301	0.23%	37.05%	6.83%	360	194
HOSPITAL SANTO TOMAS	8	211,898	0.37%	126,217	0.36%	37.41%	6.26%	360	189
MUNICIPIO DE PANAMA	8	186,791	0.33%	121,822	0.34%	37.75%	6.26%	360	196
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	7	156,942	0.27%	91,030	0.26%	38.01%	6.38%	360	182
ORGANO JUDICIAL	7	201,455	0.35%	115,946	0.33%	38.34%	6.74%	360	181
PRODUCTOS TOLEDANO	7	139,637	0.24%	75,613	0.21%	38.55%	6.69%	352	180
UNIVERSIDAD DE PANAMA	7	196,574	0.34%	123,311	0.35%	38.90%	6.08%	360	185
WMW PANAMA, S.A.	7	139,674	0.24%	79,156	0.22%	39.12%	6.10%	360	192
CLINICA HOSPITAL SAN FERNANDO	6	169,795	0.30%	102,810	0.29%	39.41%	6.22%	360	180
DELL PANAMA S. DE R.L.	6	213,057	0.37%	130,069	0.37%	39.78%	6.79%	360	189
INDUSTRIAS LACTEAS	6	148,037	0.26%	88,522	0.25%	40.03%	6.56%	360	151
PANAMA PORTS COMPANY	6	199,735	0.35%	109,669	0.31%	40.34%	6.63%	360	191
SOCIEDAD DE ALIMENTOS DE PRIMERA	6	173,939	0.30%	106,797	0.30%	40.64%	6.78%	360	194
CABLE AND WIRELESS	5	150,632	0.26%	86,572	0.24%	40.89%	6.68%	360	182
CONTRALORIA GENERAL (2)	5	137,159	0.24%	84,606	0.24%	41.13%	6.97%	360	188
CROWN CASINOS	5	174,964	0.30%	107,208	0.30%	41.43%	5.93%	360	176
DOMESTICA (LABORA EN CASA DE FAMILIA)	5	87,860	0.15%	56,849	0.16%	41.59%	5.80%	360	178
I.P.H.E.	5	228,258	0.40%	150,678	0.43%	42.02%	6.73%	360	194
IMPORTADORA RICAMAR, S.A.	5	110,362	0.19%	60,162	0.17%	42.19%	6.58%	360	187
MINISTERIO DE ECON. Y FINANZA	5	167,534	0.29%	105,956	0.30%	42.48%	6.56%	360	189
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	5	99,472	0.17%	52,774	0.15%	42.63%	6.72%	340	167
Otros	1,213	32,819,708	57.11%	20,309,488	57.37%	100.00%	5.91%	357	182

Stratification Report

La Hipotecaria Panama - Trust X
March 2022

For La Hipotecaria Panama
Cutoff Date: 3/31/2022

Total	2,050	57,466,539	100.00%	35,403,023	6.16%	357	182
Minimum		10,720		1	0.00%	180	0
Maximum		70,000		50,385	10.00%	360	219
Average		28,032		17,270			

Stratification Report

La Hipotecaria Panama - Trust X
March 2022

For La Hipotecaria Panama
Cutoff Date: 3/31/2022

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	451	11,841,940	20.61%	7,497,732	21.18%	21.18%	6.57%	350	168
LAS PRADERAS DE SAN ISIDRO	60	1,780,754	3.10%	1,140,274	3.22%	24.40%	6.12%	360	189
LAS PERLAS DE PILON	36	674,118	1.17%	400,490	1.13%	25.53%	6.13%	360	180
LA ARBOLEDA	29	823,472	1.43%	485,933	1.37%	26.90%	6.46%	360	191
RESIDENCIAL VALLE DORADO	23	618,615	1.08%	368,337	1.04%	27.94%	5.71%	356	182
RES. ALTOS DEL ANGEL	22	617,217	1.07%	388,221	1.10%	29.04%	5.88%	360	183
RESIDENCIAL EL TREBOL	22	477,906	0.83%	280,020	0.79%	29.83%	5.45%	358	183
CIUDAD HATO MONTAÑA	20	587,929	1.02%	352,938	1.00%	30.83%	5.82%	357	185
LA RIVIERA	19	599,681	1.04%	347,054	0.98%	31.81%	6.10%	360	164
LA SIESTA	16	322,980	0.56%	186,770	0.53%	32.34%	5.68%	356	169
RES. VILLA DEL CARMEN	16	430,650	0.75%	262,083	0.74%	33.08%	6.15%	360	202
Otros	1,336	38,691,277	67.33%	23,693,170	66.92%	100.00%	6.06%	359	186
Total	2,050	57,466,539	100.00%	35,403,023			6.16%	357	182
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		50,385			10.00%	360	219
Average		28,032		17,270					