



Stratification Report for La Hipotecaria S.A.
Panama

Trust X
May 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 5/31/2022.

Stratification Report

La Hipotecaria Panama - Trust X
May 2022

For La Hipotecaria Panama
Cutoff Date: 5/31/2022

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%	6,445	0.02%	0.02%	6.91%	180	8
192	1	19,899	0.03%	1,016	0.00%	0.02%	6.75%	192	0
204	1	19,293	0.03%	2,727	0.01%	0.03%	7.00%	204	0
216	1	17,099	0.03%	4,320	0.01%	0.04%	6.50%	216	43
240	6	139,345	0.24%	60,845	0.17%	0.22%	7.00%	240	63
252	1	11,500	0.02%	4,561	0.01%	0.23%	7.75%	252	77
264	1	22,584	0.04%	13,723	0.04%	0.27%	6.75%	264	103
276	1	28,350	0.05%	16,443	0.05%	0.31%	5.57%	276	102
288	5	166,165	0.29%	81,978	0.23%	0.55%	6.34%	288	108
300	60	1,634,260	2.86%	809,624	2.32%	2.86%	6.90%	300	108
312	9	257,175	0.45%	112,668	0.32%	3.19%	6.65%	312	114
324	2	73,700	0.13%	41,807	0.12%	3.31%	6.33%	324	149
336	7	161,328	0.28%	85,008	0.24%	3.55%	6.49%	336	166
348	5	129,588	0.23%	80,027	0.23%	3.78%	6.39%	348	163
360	1,934	54,333,136	95.18%	33,647,941	96.22%	100.00%	6.12%	360	184
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
May 2022

For La Hipotecaria Panama
Cutoff Date: 5/31/2022

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	2.30%	740,645	2.12%	2.12%	6.12%	356	173
15,000 - 20,000	268	4,812,434	8.43%	2,775,580	7.94%	10.06%	6.17%	354	169
20,000 - 25,000	558	12,728,566	22.30%	7,646,233	21.87%	31.92%	6.00%	357	179
25,000 - 30,000	481	13,164,869	23.06%	7,952,101	22.74%	54.66%	6.20%	357	184
30,000 - 35,000	263	8,450,214	14.80%	5,266,656	15.06%	69.72%	6.21%	357	176
35,000 - 40,000	155	5,761,111	10.09%	3,602,726	10.30%	80.02%	6.33%	358	186
40,000 - 45,000	82	3,499,036	6.13%	2,245,747	6.42%	86.45%	6.31%	359	185
45,000 - 50,000	61	2,895,579	5.07%	1,895,705	5.42%	91.87%	5.83%	359	187
50,000 - 55,000	30	1,585,944	2.78%	1,024,191	2.93%	94.80%	6.28%	358	181
55,000 - 60,000	17	984,743	1.73%	633,656	1.81%	96.61%	6.65%	352	182
60,000 - 65,000	25	1,549,943	2.72%	970,190	2.77%	99.38%	5.84%	358	186
65,000 - 70,000	4	267,050	0.47%	165,725	0.47%	99.86%	6.26%	344	156
70,000 - 75,000	1	70,000	0.12%	49,979	0.14%	100.00%	7.00%	360	191
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
May 2022

For La Hipotecaria Panama
Cutoff Date: 5/31/2022

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,276

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	1.36%	436,872	1.25%	1.25%	6.08%	359	182
15,000 - 20,000	206	3,580,095	6.27%	2,036,512	5.82%	7.07%	5.97%	358	173
20,000 - 25,000	464	10,202,837	17.87%	6,078,511	17.38%	24.46%	5.93%	357	178
25,000 - 30,000	500	13,007,337	22.79%	7,824,541	22.38%	46.83%	6.12%	358	183
30,000 - 35,000	282	8,402,511	14.72%	5,157,820	14.75%	61.58%	6.25%	357	179
35,000 - 40,000	222	7,519,883	13.17%	4,721,545	13.50%	75.08%	6.30%	356	181
40,000 - 45,000	105	3,891,910	6.82%	2,457,846	7.03%	82.11%	6.43%	357	181
45,000 - 50,000	87	3,704,767	6.49%	2,388,729	6.83%	88.94%	6.07%	358	184
50,000 - 55,000	38	1,800,825	3.15%	1,153,948	3.30%	92.24%	6.28%	358	183
55,000 - 60,000	18	815,276	1.43%	525,644	1.50%	93.75%	6.56%	348	176
60,000 - 65,000	38	2,174,491	3.81%	1,411,535	4.04%	97.78%	6.00%	360	190
65,000 - 70,000	6	326,106	0.57%	214,792	0.61%	98.40%	6.98%	349	184
70,000 - 75,000	2	95,250	0.17%	67,042	0.19%	98.59%	6.71%	360	177
75,000 - 80,000	8	394,840	0.69%	268,053	0.77%	99.35%	6.01%	352	177
80,000 - 85,000	1	69,300	0.12%	33,064	0.09%	99.45%	6.75%	300	88
90,000 - 95,000	4	220,025	0.39%	147,082	0.42%	99.87%	6.95%	360	143
100,000 - 105,000	1	42,500	0.07%	29,685	0.08%	99.95%	7.00%	360	191
110,000 - 115,000	1	60,000	0.11%	15,914	0.05%	100.00%	8.00%	300	82
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
May 2022

For La Hipotecaria Panama
Cutoff Date: 5/31/2022

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%	24,683	0.07%	0.07%	6.21%	360	192
30 %- 40%	10	141,919	0.25%	95,760	0.27%	0.34%	6.80%	354	183
40 %- 50%	11	273,545	0.48%	184,847	0.53%	0.87%	6.93%	345	173
50 %- 60%	26	698,350	1.22%	422,375	1.21%	2.08%	6.96%	348	155
60 %- 70%	42	1,030,856	1.81%	653,625	1.87%	3.95%	6.82%	348	169
70 %- 80%	74	1,993,894	3.49%	1,240,299	3.55%	7.50%	6.71%	346	166
80 %- 90%	195	5,282,362	9.25%	3,258,431	9.32%	16.81%	6.54%	350	169
90 %- 100%	1,677	47,627,349	83.43%	29,089,113	83.19%	100.00%	6.06%	359	183
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
May 2022

For La Hipotecaria Panama
Cutoff Date: 5/31/2022

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance): 35.74% WA (remaining balance): 35.96%

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%	30,139	0.09%	0.09%	6.89%	319	90
0 %- 10%	10	241,572	0.42%	139,467	0.40%	0.49%	5.79%	354	172
10 %- 20%	121	3,287,422	5.76%	1,963,343	5.61%	6.10%	6.26%	358	183
20 %- 30%	614	16,355,433	28.65%	9,800,444	28.03%	34.13%	6.08%	356	178
30 %- 40%	579	16,454,684	28.83%	10,121,844	28.95%	63.07%	6.17%	357	181
40 %- 50%	496	14,237,279	24.94%	8,839,295	25.28%	88.35%	6.10%	357	182
50 %- 60%	200	6,057,069	10.61%	3,836,211	10.97%	99.32%	6.39%	358	183
60 %- 70%	9	185,191	0.32%	106,659	0.31%	99.62%	6.63%	339	132
70 %- 80%	6	210,381	0.37%	131,730	0.38%	100.00%	6.26%	360	188
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2022

For La Hipotecaria Panama
 Cutoff Date: 5/31/2022

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance): 24.77% 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%	30,139	0.09%	0.09%	6.89%	319	90
0 %- 10%	30	782,062	1.37%	437,002	1.25%	1.34%	6.29%	355	164
10 %- 20%	397	11,529,913	20.20%	6,936,604	19.84%	21.17%	6.24%	356	181
20 %- 30%	1,205	33,364,619	58.45%	20,429,794	58.42%	79.59%	6.07%	357	180
30 %- 40%	400	11,254,796	19.72%	7,074,281	20.23%	99.82%	6.30%	358	182
40 %- 50%	3	97,643	0.17%	61,315	0.18%	100.00%	6.62%	360	191
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2022

For La Hipotecaria Panama
 Cutoff Date: 5/31/2022

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%	84	1,894,716	3.32%	1,029,696	2.94%	2.94%	6.12%	358	191
1% - 2%	200	4,086,170	7.16%	2,411,241	6.90%	9.84%	5.87%	358	181
2% - 3%	783	23,608,268	41.36%	14,654,732	41.91%	51.75%	5.98%	359	184
3% - 4%	439	13,507,310	23.66%	8,416,046	24.07%	75.81%	6.13%	358	177
4% - 5%	118	3,184,760	5.58%	1,889,281	5.40%	81.22%	6.32%	354	155
5% - 6%	12	325,903	0.57%	170,054	0.49%	81.70%	7.05%	340	151
6% - 7%	193	4,955,791	8.68%	3,130,233	8.95%	90.66%	6.28%	356	195
7% - 8%	202	5,333,611	9.34%	3,214,000	9.19%	99.85%	6.88%	350	177
8% - 9%	4	123,350	0.22%	41,004	0.12%	99.96%	7.87%	300	78
10% - 11%	2	64,796	0.11%	12,847	0.04%	100.00%	9.18%	360	175
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
May 2022

For La Hipotecaria Panama
Cutoff Date: 5/31/2022

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%	403	10,518,573	18.43%	6,419,504	18.36%	18.36%	6.62%	352	184
1% - 2%	8	226,541	0.40%	127,449	0.36%	18.72%	6.78%	350	164
2% - 3%	62	1,799,673	3.15%	1,156,961	3.31%	22.03%	6.62%	349	169
3% - 4%	339	10,633,136	18.63%	6,788,367	19.41%	41.44%	6.19%	357	182
4% - 5%	715	23,052,479	40.38%	14,239,061	40.72%	82.16%	6.01%	359	180
5% - 6%	392	8,463,400	14.83%	4,938,796	14.12%	96.29%	5.83%	358	174
6% - 7%	118	2,390,874	4.19%	1,298,996	3.71%	100.00%	6.04%	360	190
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2022

For La Hipotecaria Panama
 Cutoff Date: 5/31/2022

Remaining Term

Min: Max: 217 WA (original balance): 180 WA (remaining balance): 182

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	28	713,344	1.25%	246,317	0.70%	0.70%	6.75%	310	8
60 - 119	46	1,268,844	2.22%	590,743	1.69%	2.39%	6.84%	296	100
120 - 179	602	15,547,379	27.24%	9,131,589	26.11%	28.51%	6.11%	356	167
180 - 239	1,361	39,555,108	69.29%	25,000,484	71.49%	100.00%	6.14%	360	191
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2022

For La Hipotecaria Panama
 Cutoff Date: 5/31/2022

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	625,022	1.09%	75,865	0.22%	0.22%	6.71%	309	98
5,000 - 10,000	185	3,160,435	5.54%	1,549,667	4.43%	4.65%	6.31%	351	162
10,000 - 15,000	674	14,888,871	26.08%	8,635,190	24.69%	29.34%	6.18%	357	176
15,000 - 20,000	608	16,635,771	29.14%	10,369,527	29.65%	59.00%	6.03%	358	183
20,000 - 25,000	284	9,649,804	16.90%	6,332,188	18.11%	77.10%	6.14%	359	185
25,000 - 30,000	134	5,565,276	9.75%	3,625,091	10.37%	87.47%	6.24%	359	185
30,000 - 35,000	65	3,163,169	5.54%	2,097,423	6.00%	93.47%	6.01%	357	185
35,000 - 40,000	41	2,341,576	4.10%	1,541,377	4.41%	97.88%	6.20%	358	188
40,000 - 45,000	10	600,208	1.05%	419,550	1.20%	99.08%	5.41%	360	195
45,000 - 50,000	7	454,544	0.80%	323,257	0.92%	100.00%	5.98%	360	192
Total	2,037	57,084,676	100.00%	34,969,134			6.12%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
May 2022

For La Hipotecaria Panama
Cutoff Date: 5/31/2022

Current Loan To Value

Min: 0.01% Max: 79.15% WA (original balance): 57.71% WA (remaining balance): 58.96%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	16	357,622	0.63%	22,160	0.06%	0.06%	6.60%	312	95
10 %- 20%	19	548,834	0.96%	130,849	0.37%	0.44%	6.97%	321	111
20 %- 30%	36	774,547	1.36%	372,574	1.07%	1.50%	6.82%	339	148
30 %- 40%	64	1,570,669	2.75%	774,053	2.21%	3.72%	6.80%	344	153
40 %- 50%	214	5,547,604	9.72%	3,060,191	8.75%	12.47%	6.64%	350	165
50 %- 60%	758	19,391,003	33.97%	11,541,451	33.00%	45.47%	6.36%	358	180
60 %- 70%	889	27,318,672	47.86%	17,923,777	51.26%	96.73%	5.90%	360	188
70 %- 80%	41	1,575,725	2.76%	1,144,079	3.27%	100.00%	4.99%	360	195
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2022

For La Hipotecaria Panama
 Cutoff Date: 5/31/2022

Current Borrower Rate

Min: 0.00% Max: 10.00% WA (original balance): 6.15% 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%	38,019	0.11%	0.11%	0.00%	360	203
1% - 2%	1	25,000	0.04%	14,475	0.04%	0.15%	1.50%	360	191
2% - 3%	5	199,178	0.35%	116,670	0.33%	0.48%	2.42%	360	189
3% - 4%	4	101,951	0.18%	69,618	0.20%	0.68%	3.75%	360	197
4% - 5%	394	10,853,656	19.01%	7,242,264	20.71%	21.39%	4.38%	360	186
5% - 6%	83	2,187,222	3.83%	1,277,156	3.65%	25.05%	5.47%	354	157
6% - 7%	1,234	34,953,169	61.23%	20,947,510	59.90%	84.95%	6.52%	358	181
7% - 8%	308	8,504,853	14.90%	5,199,723	14.87%	99.82%	7.22%	352	177
8% - 9%	4	153,581	0.27%	55,678	0.16%	99.98%	8.00%	337	146
10% - 11%	1	38,312	0.07%	8,021	0.02%	100.00%	10.00%	360	175
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2022

For La Hipotecaria Panama
 Cutoff Date: 5/31/2022

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%	2,029	56,816,308	99.53%	34,813,607	99.56%	99.56%	6.17%	357	180
3% - 4%	5	199,178	0.35%	116,670	0.33%	99.89%	2.42%	360	189
4% - 5%	1	25,000	0.04%	14,475	0.04%	99.93%	1.50%	360	191
5% - 6%	2	44,190	0.08%	24,381	0.07%	100.00%	0.00%	360	208
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
May 2022

For La Hipotecaria Panama
Cutoff Date: 5/31/2022

Current Total Rate

Min: 0.00% Max: 10.00% WA (original balance): 6.17% 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	193
3% - 4%	4	101,951	0.18%	69,618	0.20%	0.24%	3.75%	360	197
4% - 5%	394	10,853,656	19.01%	7,242,264	20.71%	20.95%	4.38%	360	186
5% - 6%	91	2,455,590	4.30%	1,432,683	4.10%	25.05%	5.08%	354	161
6% - 7%	1,234	34,953,169	61.23%	20,947,510	59.90%	84.95%	6.52%	358	181
7% - 8%	308	8,504,853	14.90%	5,199,723	14.87%	99.82%	7.22%	352	177
8% - 9%	4	153,581	0.27%	55,678	0.16%	99.98%	8.00%	337	146
10% - 11%	1	38,312	0.07%	8,021	0.02%	100.00%	10.00%	360	175
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2022

For La Hipotecaria Panama
 Cutoff Date: 5/31/2022

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%	14	0.00%	0.00%	7.00%	300	21
2000	1	23,304	0.04%	12,555	0.04%	0.04%	6.00%	360	101
2001	1	20,000	0.04%	9,302	0.03%	0.06%	7.00%	360	105
2002	3	75,439	0.13%	39,013	0.11%	0.17%	6.15%	360	120
2003	38	936,078	1.64%	470,750	1.35%	1.52%	6.24%	353	129
2004	58	1,482,200	2.60%	749,910	2.14%	3.66%	6.14%	349	131
2005	33	826,312	1.45%	451,579	1.29%	4.96%	6.20%	354	145
2006	242	6,375,170	11.17%	3,749,311	10.72%	15.68%	6.14%	354	166
2007	865	23,511,554	41.19%	14,445,946	41.31%	56.99%	6.09%	357	177
2008	587	17,544,703	30.73%	11,066,408	31.65%	88.63%	6.12%	357	190
2009	142	4,357,293	7.63%	2,762,713	7.90%	96.54%	6.41%	359	203
2010	66	1,908,875	3.34%	1,211,633	3.46%	100.00%	6.62%	359	214
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2022

For La Hipotecaria Panama
 Cutoff Date: 5/31/2022

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	192	5,166,932	9.05%	3,256,597	9.31%	9.31%	6.94%	345	165
1999	1	26,309	0.05%	1,759	0.01%	9.32%	7.00%	300	114
2005	1	24,715	0.04%	14,433	0.04%	9.36%	6.75%	300	114
2007	2	52,446	0.09%	23,712	0.07%	9.43%	6.91%	328	143
2008	14	321,757	0.56%	180,554	0.52%	9.94%	6.72%	326	137
2009	28	789,735	1.58%	475,919	1.36%	11.30%	6.71%	346	136
2010	26	723,632	1.27%	445,606	1.27%	12.58%	6.85%	351	153
2011	50	1,242,336	2.18%	748,455	2.14%	14.72%	6.53%	348	155
2012	64	1,486,693	2.60%	910,634	2.60%	17.32%	6.11%	358	176
2013	86	2,240,288	3.92%	1,340,919	3.83%	21.16%	6.19%	359	163
2014	71	1,676,791	2.94%	945,209	2.70%	23.86%	6.02%	356	151
2015	40	1,062,797	1.86%	621,265	1.78%	25.64%	5.90%	357	150
2016	141	3,759,293	6.59%	2,196,634	6.28%	31.92%	5.89%	359	172
2017	646	17,772,674	31.13%	10,872,961	31.09%	63.01%	5.91%	359	182
2018	491	15,080,857	26.42%	9,417,233	26.93%	89.94%	6.12%	359	192
2019	121	3,785,520	6.63%	2,372,214	6.78%	96.73%	6.36%	360	203
2020	55	1,603,534	2.81%	989,503	2.83%	99.56%	6.71%	360	214
2022	2	61,510	0.11%	35,412	0.10%	99.66%	2.25%	360	185
2023	5	177,458	0.31%	104,404	0.30%	99.96%	2.15%	360	191
2025	1	29,400	0.05%	15,711	0.04%	100.00%	0.00%	360	216
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
May 2022

For La Hipotecaria Panama
Cutoff Date: 5/31/2022

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	113	2,928,408	5.13%	1,790,193	5.12%	5.12%	6.02%	359	183
SFH	1,924	54,156,267	94.87%	33,178,941	94.88%	100.00%	6.16%	357	180
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
May 2022

For La Hipotecaria Panama
Cutoff Date: 5/31/2022

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	432	11,347,020	19.88%	7,103,426	20.31%	20.31%	6.60%	350	165
New Property	1,580	45,181,789	79.15%	27,495,866	78.63%	98.94%	6.04%	359	184
Used Property	25	555,866	0.97%	369,842	1.06%	100.00%	6.63%	355	186
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2022

For La Hipotecaria Panama
 Cutoff Date: 5/31/2022

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,630	45,923,935	80.45%	27,747,384	79.35%	79.35%	6.30%	357	181
30	176	4,855,578	8.51%	3,094,858	8.85%	88.20%	5.61%	359	179
60	87	2,453,246	4.30%	1,583,220	4.53%	92.73%	5.65%	356	179
90	58	1,584,834	2.78%	1,055,897	3.02%	95.75%	5.19%	355	178
120	26	706,408	1.24%	470,996	1.35%	97.09%	5.26%	360	184
150	18	469,836	0.82%	305,179	0.87%	97.97%	5.43%	357	170
180	6	200,754	0.35%	117,659	0.34%	98.30%	5.93%	351	173
210	6	157,397	0.28%	101,195	0.29%	98.59%	5.74%	360	196
240	5	113,508	0.20%	75,053	0.21%	98.81%	4.93%	360	192
270	4	112,055	0.20%	77,576	0.22%	99.03%	6.18%	360	193
300	3	70,863	0.12%	48,287	0.14%	99.17%	4.85%	360	187
330	5	118,697	0.21%	78,010	0.22%	99.39%	4.50%	360	187
390+	13	317,563	0.56%	213,819	0.61%	100.00%	6.34%	354	178
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2022

For La Hipotecaria Panama
 Cutoff Date: 5/31/2022

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	1	21,237	0.04%	14,300	0.04%	0.04%	6.30%	360	188
Bocas del Toro	2	53,541	0.09%	31,573	0.09%	0.13%	6.77%	360	183
Chiriquí	211	5,689,739	9.97%	3,450,772	9.87%	10.00%	6.24%	357	184
Coclé	22	583,895	1.02%	370,417	1.06%	11.06%	6.63%	358	184
Colón	170	5,469,770	9.58%	3,473,117	9.93%	20.99%	6.15%	358	183
Herrera	82	2,237,630	3.92%	1,382,992	3.95%	24.95%	6.22%	359	188
Los Santos	31	797,213	1.40%	481,347	1.38%	26.32%	6.22%	360	184
Panamá	1,384	38,235,367	66.98%	23,283,525	66.58%	92.90%	6.10%	356	178
Veraguas	134	3,996,285	7.00%	2,481,090	7.10%	100.00%	6.47%	359	191
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Stratification Report

La Hipotecaria Panama - Trust X
May 2022

For La Hipotecaria Panama
Cutoff Date: 5/31/2022

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	1.02%	348,674	1.00%	1.00%	6.57%	343	164
DD	1,050	30,136,025	52.79%	18,286,171	52.29%	53.29%	6.39%	357	183
VOL	966	26,367,545	46.19%	16,334,289	46.71%	100.00%	5.88%	357	178
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	230	7,121,454	12.48%	4,327,730	12.38%	12.38%	6.60%	358	186
C.S.S.JUBILADOS Y PENSIONADO	180	5,430,598	9.51%	3,377,197	9.66%	22.03%	6.45%	353	176
CAJA DEL SEGURO SOCIAL	80	2,264,198	3.97%	1,361,243	3.89%	25.93%	6.61%	356	178
MIN.DE GOBIERNO Y JUSTICIA (4)	64	1,752,965	3.07%	1,051,072	3.01%	28.93%	6.43%	360	185
MINISTERIO DE SALUD (12)	39	1,111,908	1.95%	656,310	1.88%	30.81%	6.73%	358	183
JUBILADO POR CONTRALORIA.	25	682,280	1.20%	404,256	1.16%	31.96%	6.49%	356	178
CONDUCTOR DE TAXI	22	598,691	1.05%	407,573	1.17%	33.13%	4.99%	357	183
AUTORIDAD DEL CANAL DE PANAMA	21	802,440	1.41%	509,771	1.46%	34.59%	6.58%	349	175
CLIENTE FALLECIDO	11	307,084	0.54%	130,618	0.37%	34.96%	6.55%	354	159
MANZANILLO INTL TERMINAL-PANAMA S.A	10	363,949	0.64%	232,328	0.66%	35.63%	6.31%	360	185
RIBA SMITH	10	230,320	0.40%	137,237	0.39%	36.02%	6.43%	356	180
ADMINISTRADORA DEL HOGAR	8	239,317	0.42%	155,177	0.44%	36.46%	6.55%	358	170
COLON CONTAINER TERMINAL, S.A.	8	272,002	0.48%	164,756	0.47%	36.93%	6.40%	360	175
HOSPITAL SANTO TOMAS	8	211,898	0.37%	125,379	0.36%	37.29%	6.26%	360	187
MUNICIPIO DE PANAMA	8	186,791	0.33%	120,943	0.35%	37.64%	6.26%	360	194
COMPANIA GOLY, S.A.	7	123,716	0.22%	67,390	0.19%	37.83%	6.75%	360	189
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	7	156,942	0.27%	89,969	0.26%	38.09%	6.38%	360	180
ORGANO JUDICIAL	7	201,455	0.35%	114,611	0.33%	38.42%	6.74%	360	179
PRODUCTOS TOLEDANO	7	139,637	0.24%	74,745	0.21%	38.63%	6.69%	352	178
UNIVERSIDAD DE PANAMA	7	196,574	0.34%	122,336	0.35%	38.98%	6.08%	360	183
WMW PANAMA, S.A.	7	139,674	0.24%	78,628	0.22%	39.20%	6.10%	360	190
CLINICA HOSPITAL SAN FERNANDO	6	169,795	0.30%	101,641	0.29%	39.49%	6.22%	360	178
INDUSTRIAS LACTEAS	6	148,037	0.26%	87,715	0.25%	39.75%	6.56%	360	149
PANAMA PORTS COMPANY	6	199,735	0.35%	108,798	0.31%	40.06%	6.63%	360	189
SOCIEDAD DE ALIMENTOS DE PRIMERA	6	173,939	0.30%	106,027	0.30%	40.36%	6.78%	360	192
CABLE AND WIRELESS	5	150,632	0.26%	85,643	0.24%	40.60%	6.68%	360	180
CONTRALORIA GENERAL (2)	5	137,159	0.24%	83,433	0.24%	40.84%	6.97%	360	186
CROWN CASINOS	5	174,964	0.31%	106,537	0.30%	41.15%	5.93%	360	174
DELL PANAMA S. DE R.L.	5	182,989	0.32%	115,063	0.33%	41.48%	6.88%	360	193
DOMESTICA (LABORA EN CASA DE FAMILIA)	5	87,860	0.15%	56,719	0.16%	41.64%	5.80%	360	176
I.P.H.E.	5	228,258	0.40%	149,698	0.43%	42.07%	6.73%	360	192
IMPORTADORA RICAMAR, S.A.	5	110,362	0.19%	59,406	0.17%	42.24%	6.58%	360	185
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	5	99,472	0.17%	52,134	0.15%	42.39%	6.71%	340	165
Otros	1,207	32,687,580	57.26%	20,147,050	57.61%	100.00%	5.90%	357	180

Stratification Report

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May 2022

For La Hipotecaria Panama
Cutoff Date: 5/31/2022

Total	2,037	57,084,676	100.00%	34,969,134	6.15%	357	180
Minimum		10,720		1	0.00%	180	0
Maximum		70,000		49,979	10.00%	360	217
Average		28,024		17,167			

Stratification Report

La Hipotecaria Panama - Trust X
 May 2022

For La Hipotecaria Panama
 Cutoff Date: 5/31/2022

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	446	11,721,868	20.53%	7,384,344	21.12%	21.12%	6.57%	351	166
LAS PRADERAS DE SAN ISIDRO	60	1,780,754	3.12%	1,134,014	3.24%	24.36%	6.12%	360	187
LAS PERLAS DE PILON	36	674,118	1.18%	398,031	1.14%	25.50%	6.13%	360	178
LA ARBOLEDA	29	823,472	1.44%	482,128	1.38%	26.88%	6.46%	360	189
RES. ALTOS DEL ANGEL	22	617,217	1.08%	386,301	1.10%	27.98%	5.88%	360	181
RESIDENCIAL EL TREBOL	22	477,906	0.84%	278,874	0.80%	28.78%	5.45%	358	181
RESIDENCIAL VALLE DORADO	22	592,665	1.04%	350,997	1.00%	29.78%	5.67%	355	180
CIUDAD HATO MONTAÑA	20	587,929	1.03%	351,041	1.00%	30.79%	5.82%	357	183
LA RIVIERA	18	569,613	1.00%	330,385	0.94%	31.73%	6.09%	360	162
LA SIESTA	16	322,980	0.57%	185,969	0.53%	32.26%	5.68%	356	167
RES. VILLA DEL CARMEN	16	430,650	0.75%	260,739	0.75%	33.01%	6.15%	360	200
Otros	1,330	38,485,503	67.42%	23,426,310	66.99%	100.00%	6.06%	359	184
Total	2,037	57,084,676	100.00%	34,969,134			6.15%	357	180
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,979			10.00%	360	217
Average		28,024		17,167					