



Stratification Report for La Hipotecaria S.A. Panama

Trust X
June 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 6/30/2022.

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

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	0.13%	6,242	0.02%	0.02%	6.91%	180	8
192	1	19,899	0.04%	878	0.00%	0.02%	6.75%	192	0
204	1	19,293	0.03%	2,598	0.01%	0.03%	7.00%	204	0
216	1	17,099	0.03%	4,208	0.01%	0.04%	6.50%	216	42
240	6	139,345	0.25%	60,542	0.17%	0.21%	7.00%	240	62
252	1	11,500	0.02%	4,486	0.01%	0.23%	7.75%	252	76
264	1	22,584	0.04%	13,695	0.04%	0.27%	6.75%	264	102
276	1	28,350	0.05%	16,443	0.05%	0.31%	5.57%	276	101
288	5	166,165	0.29%	81,696	0.24%	0.55%	6.34%	288	107
300	59	1,610,510	2.83%	803,959	2.31%	2.86%	6.90%	300	108
312	8	221,175	0.39%	110,271	0.32%	3.18%	6.47%	312	109
324	2	73,700	0.13%	41,565	0.12%	3.30%	6.33%	324	148
336	7	161,328	0.28%	84,215	0.24%	3.54%	6.49%	336	165
348	5	129,588	0.23%	79,835	0.23%	3.77%	6.39%	348	162
360	1,928	54,131,241	95.26%	33,435,415	96.23%	100.00%	6.12%	360	183
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

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	2.31%	737,118	2.12%	2.12%	6.12%	356	172
15,000 - 20,000	267	4,792,684	8.43%	2,765,943	7.96%	10.08%	6.17%	354	168
20,000 - 25,000	555	12,660,141	22.28%	7,596,421	21.86%	31.94%	5.99%	357	178
25,000 - 30,000	480	13,138,319	23.12%	7,913,042	22.77%	54.72%	6.20%	357	183
30,000 - 35,000	263	8,450,214	14.87%	5,249,320	15.11%	69.83%	6.21%	357	175
35,000 - 40,000	154	5,725,111	10.08%	3,589,205	10.33%	80.16%	6.32%	358	185
40,000 - 45,000	82	3,499,036	6.16%	2,238,466	6.44%	86.60%	6.31%	359	184
45,000 - 50,000	60	2,847,160	5.01%	1,859,492	5.35%	91.95%	5.84%	359	186
50,000 - 55,000	30	1,585,944	2.79%	1,021,333	2.94%	94.89%	6.28%	358	180
55,000 - 60,000	17	984,743	1.73%	631,216	1.82%	96.71%	6.65%	352	181
60,000 - 65,000	24	1,487,443	2.62%	929,125	2.67%	99.38%	5.81%	358	185
65,000 - 70,000	4	267,050	0.47%	165,569	0.48%	99.86%	6.26%	344	155
70,000 - 75,000	1	70,000	0.12%	49,798	0.14%	100.00%	7.00%	360	190
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,259

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	1.37%	435,210	1.25%	1.25%	6.08%	359	181
15,000 - 20,000	205	3,560,345	6.27%	2,029,695	5.84%	7.09%	5.97%	358	172
20,000 - 25,000	461	10,135,837	17.84%	6,021,268	17.33%	24.42%	5.92%	357	177
25,000 - 30,000	499	12,979,362	22.84%	7,799,648	22.45%	46.87%	6.12%	358	182
30,000 - 35,000	282	8,402,511	14.79%	5,141,445	14.80%	61.67%	6.25%	357	178
35,000 - 40,000	222	7,519,883	13.23%	4,704,925	13.54%	75.21%	6.30%	356	180
40,000 - 45,000	105	3,891,910	6.85%	2,448,612	7.05%	82.26%	6.43%	357	180
45,000 - 50,000	86	3,656,348	6.43%	2,350,385	6.76%	89.02%	6.08%	358	183
50,000 - 55,000	37	1,764,825	3.11%	1,149,376	3.31%	92.33%	6.25%	359	183
55,000 - 60,000	18	815,276	1.43%	523,958	1.51%	93.84%	6.56%	348	175
60,000 - 65,000	37	2,111,991	3.72%	1,368,775	3.94%	97.78%	5.98%	360	189
65,000 - 70,000	6	326,106	0.57%	213,981	0.62%	98.39%	6.98%	349	183
70,000 - 75,000	2	95,250	0.17%	66,928	0.19%	98.58%	6.71%	360	176
75,000 - 80,000	8	394,840	0.69%	267,148	0.77%	99.35%	6.01%	352	176
80,000 - 85,000	1	69,300	0.12%	33,064	0.10%	99.45%	6.75%	300	87
90,000 - 95,000	4	220,025	0.39%	146,553	0.42%	99.87%	6.95%	360	142
100,000 - 105,000	1	42,500	0.07%	29,561	0.09%	99.96%	7.00%	360	190
110,000 - 115,000	1	60,000	0.11%	15,516	0.04%	100.00%	8.00%	300	81
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

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%	24,601	0.07%	0.07%	6.21%	360	191
30 %- 40%	10	141,919	0.25%	95,398	0.27%	0.35%	6.80%	354	182
40 %- 50%	11	273,545	0.48%	183,968	0.53%	0.87%	6.93%	345	172
50 %- 60%	26	698,350	1.23%	420,133	1.21%	2.08%	6.96%	348	154
60 %- 70%	42	1,030,856	1.81%	651,069	1.87%	3.96%	6.82%	348	168
70 %- 80%	73	1,957,894	3.45%	1,232,575	3.55%	7.51%	6.69%	347	165
80 %- 90%	195	5,282,362	9.30%	3,245,902	9.34%	16.85%	6.54%	350	168
90 %- 100%	1,670	47,401,704	83.42%	28,892,404	83.15%	100.00%	6.05%	359	182
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance): 35.75% 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%	29,889	0.09%	0.09%	6.89%	319	89
0 %- 10%	10	241,572	0.43%	138,796	0.40%	0.49%	5.79%	354	171
10 %- 20%	121	3,283,197	5.78%	1,956,682	5.63%	6.12%	6.26%	358	182
20 %- 30%	610	16,266,983	28.63%	9,742,628	28.04%	34.16%	6.07%	356	177
30 %- 40%	577	16,356,184	28.78%	10,050,373	28.93%	63.08%	6.17%	357	180
40 %- 50%	494	14,166,810	24.93%	8,770,038	25.24%	88.32%	6.10%	357	181
50 %- 60%	200	6,057,069	10.66%	3,820,583	11.00%	99.32%	6.39%	358	182
60 %- 70%	9	185,191	0.33%	105,821	0.30%	99.62%	6.63%	339	132
70 %- 80%	6	210,381	0.37%	131,237	0.38%	100.00%	6.25%	360	187
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.76% 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%	29,889	0.09%	0.09%	6.89%	319	89
0 %- 10%	30	782,062	1.38%	434,859	1.25%	1.34%	6.29%	355	163
10 %- 20%	397	11,525,688	20.28%	6,913,431	19.90%	21.23%	6.24%	356	180
20 %- 30%	1,198	33,143,199	58.33%	20,259,136	58.31%	79.54%	6.07%	357	179
30 %- 40%	399	11,218,796	19.74%	7,047,766	20.28%	99.82%	6.29%	358	181
40 %- 50%	3	97,643	0.17%	60,968	0.18%	100.00%	6.62%	360	190
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

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	3.33%	1,025,823	2.95%	2.95%	6.12%	358	190
1% - 2%	198	4,041,220	7.11%	2,378,361	6.84%	9.80%	5.87%	358	180
2% - 3%	783	23,613,818	41.56%	14,627,855	42.10%	51.90%	5.98%	359	182
3% - 4%	436	13,366,866	23.52%	8,303,643	23.90%	75.79%	6.13%	358	175
4% - 5%	117	3,162,710	5.57%	1,868,199	5.38%	81.17%	6.31%	354	154
5% - 6%	11	302,153	0.53%	168,611	0.49%	81.66%	7.05%	344	161
6% - 7%	193	4,955,791	8.72%	3,121,006	8.98%	90.64%	6.28%	356	194
7% - 8%	201	5,297,611	9.32%	3,199,446	9.21%	99.85%	6.86%	350	176
8% - 9%	4	123,350	0.22%	40,470	0.12%	99.96%	7.87%	300	77
10% - 11%	2	64,796	0.11%	12,636	0.04%	100.00%	9.18%	360	174
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

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%	402	10,482,573	18.45%	6,394,938	18.40%	18.40%	6.62%	353	183
1% - 2%	8	226,541	0.40%	126,323	0.36%	18.77%	6.78%	350	163
2% - 3%	61	1,777,623	3.13%	1,139,159	3.28%	22.05%	6.61%	349	168
3% - 4%	339	10,633,136	18.71%	6,765,260	19.47%	41.52%	6.19%	357	181
4% - 5%	712	22,915,010	40.33%	14,114,270	40.62%	82.14%	6.01%	359	179
5% - 6%	389	8,397,274	14.78%	4,911,875	14.14%	96.28%	5.82%	358	174
6% - 7%	118	2,390,874	4.21%	1,294,223	3.72%	100.00%	6.04%	360	189
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Remaining Term

Min: Max: 216 WA (original balance):179 WA (remaining balance): 181

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	28	709,365	1.25%	256,286	0.74%	0.74%	6.73%	311	7
60 - 119	49	1,348,609	2.37%	627,778	1.81%	2.54%	6.79%	298	100
120 - 179	654	16,758,250	29.49%	9,874,358	28.42%	30.96%	6.11%	357	167
180 - 239	1,298	38,006,808	66.89%	23,987,626	69.04%	100.00%	6.14%	360	191
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	26	545,521	0.96%	71,302	0.21%	0.21%	6.69%	307	95
5,000 - 10,000	187	3,198,589	5.63%	1,561,049	4.49%	4.70%	6.30%	351	162
10,000 - 15,000	676	14,948,405	26.31%	8,647,521	24.89%	29.59%	6.18%	357	175
15,000 - 20,000	608	16,697,889	29.39%	10,375,670	29.86%	59.45%	6.02%	358	182
20,000 - 25,000	280	9,528,411	16.77%	6,249,712	17.99%	77.43%	6.14%	359	185
25,000 - 30,000	133	5,555,944	9.78%	3,598,441	10.36%	87.79%	6.22%	359	184
30,000 - 35,000	63	3,076,945	5.41%	2,036,682	5.86%	93.65%	6.00%	357	184
35,000 - 40,000	39	2,216,576	3.90%	1,463,676	4.21%	97.86%	6.20%	358	188
40,000 - 45,000	11	664,558	1.17%	463,962	1.34%	99.20%	5.58%	360	195
45,000 - 50,000	6	390,194	0.69%	278,035	0.80%	100.00%	5.78%	360	188
Total	2,029	56,823,031	100.00%	34,746,048			6.12%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Current Loan To Value

Min: 0.01% Max: 79.15% WA (original balance):57.60% WA (remaining balance): 58.80%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	14	311,697	0.55%	22,990	0.07%	0.07%	6.38%	315	80
10 %- 20%	19	531,759	0.94%	129,836	0.37%	0.44%	7.06%	316	115
20 %- 30%	40	892,784	1.57%	421,889	1.21%	1.65%	6.89%	339	148
30 %- 40%	63	1,527,707	2.69%	755,945	2.18%	3.83%	6.74%	346	154
40 %- 50%	217	5,609,475	9.87%	3,080,871	8.87%	12.70%	6.64%	350	164
50 %- 60%	771	19,840,980	34.92%	11,791,639	33.94%	46.63%	6.36%	358	179
60 %- 70%	865	26,564,406	46.75%	17,420,926	50.14%	96.77%	5.88%	360	187
70 %- 80%	40	1,544,225	2.72%	1,121,953	3.23%	100.00%	5.01%	360	194
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

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%	37,897	0.11%	0.11%	0.00%	360	202
1% - 2%	1	25,000	0.04%	14,404	0.04%	0.15%	1.50%	360	190
2% - 3%	5	199,178	0.35%	115,961	0.33%	0.48%	2.42%	360	188
3% - 4%	4	101,951	0.18%	69,618	0.20%	0.68%	3.75%	360	196
4% - 5%	394	10,853,656	19.10%	7,240,996	20.84%	21.52%	4.38%	360	185
5% - 6%	82	2,138,803	3.76%	1,242,547	3.58%	25.10%	5.47%	354	155
6% - 7%	1,232	34,871,932	61.37%	20,835,258	59.96%	85.06%	6.52%	358	180
7% - 8%	303	8,372,864	14.73%	5,126,470	14.75%	99.82%	7.21%	352	176
8% - 9%	4	153,581	0.27%	54,876	0.16%	99.98%	8.00%	337	145
10% - 11%	1	38,312	0.07%	8,021	0.02%	100.00%	10.00%	360	174
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

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%	2,021	56,554,663	99.53%	34,591,424	99.55%	99.55%	6.17%	357	179
3% - 4%	5	199,178	0.35%	115,961	0.33%	99.89%	2.42%	360	188
4% - 5%	1	25,000	0.04%	14,404	0.04%	99.93%	1.50%	360	190
5% - 6%	2	44,190	0.08%	24,259	0.07%	100.00%	0.00%	360	207
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Current Total Rate

Min: 0.00% Max: 10.00% WA (original balance): 6.17% WA (remaining balance): 6.13%

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	192
3% - 4%	4	101,951	0.18%	69,618	0.20%	0.24%	3.75%	360	196
4% - 5%	394	10,853,656	19.10%	7,240,996	20.84%	21.08%	4.38%	360	185
5% - 6%	90	2,407,171	4.24%	1,397,171	4.02%	25.10%	5.07%	354	159
6% - 7%	1,232	34,871,932	61.37%	20,835,258	59.96%	85.06%	6.52%	358	180
7% - 8%	303	8,372,864	14.73%	5,126,470	14.75%	99.82%	7.21%	352	176
8% - 9%	4	153,581	0.27%	54,876	0.16%	99.98%	8.00%	337	145
10% - 11%	1	38,312	0.07%	8,021	0.02%	100.00%	10.00%	360	174
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Origination Year

Origination Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
2000	1	23,304	0.04%	12,555	0.04%	0.04%	6.00%	360	100
2001	1	20,000	0.04%	9,234	0.03%	0.06%	7.00%	360	104
2002	3	75,439	0.13%	38,838	0.11%	0.17%	6.15%	360	119
2003	38	936,078	1.65%	468,817	1.35%	1.52%	6.24%	353	128
2004	58	1,482,200	2.61%	746,257	2.15%	3.67%	6.14%	349	131
2005	33	826,312	1.45%	449,890	1.29%	4.97%	6.20%	354	144
2006	241	6,355,420	11.18%	3,736,348	10.75%	15.72%	6.14%	354	165
2007	860	23,313,410	41.03%	14,299,760	41.16%	56.87%	6.08%	358	176
2008	586	17,524,703	30.84%	11,020,184	31.72%	88.59%	6.12%	357	189
2009	142	4,357,293	7.67%	2,755,358	7.93%	96.52%	6.41%	359	202
2010	66	1,908,875	3.36%	1,208,807	3.48%	100.00%	6.62%	359	213
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	191	5,130,932	9.03%	3,240,297	9.33%	9.33%	6.92%	345	164
1999	1	26,309	0.05%	1,759	0.01%	9.33%	7.00%	300	113
2005	1	24,715	0.04%	14,364	0.04%	9.37%	6.75%	300	113
2007	2	52,446	0.09%	23,433	0.07%	9.44%	6.91%	328	142
2008	14	321,757	0.57%	179,471	0.52%	9.96%	6.72%	326	137
2009	27	765,985	1.35%	473,881	1.36%	11.32%	6.70%	348	138
2010	26	723,632	1.27%	443,620	1.28%	12.60%	6.85%	351	153
2011	49	1,220,286	2.15%	732,356	2.11%	14.70%	6.52%	348	153
2012	64	1,482,468	2.61%	904,498	2.60%	17.31%	6.11%	358	175
2013	86	2,240,288	3.94%	1,336,855	3.85%	21.16%	6.19%	359	160
2014	71	1,676,791	2.95%	941,230	2.71%	23.86%	6.02%	356	150
2015	40	1,062,797	1.87%	619,572	1.78%	25.65%	5.90%	357	149
2016	140	3,739,542	6.58%	2,189,966	6.30%	31.95%	5.89%	359	171
2017	643	17,636,805	31.04%	10,758,187	30.96%	62.91%	5.91%	359	181
2018	490	15,060,857	26.50%	9,377,957	26.99%	89.90%	6.12%	359	191
2019	121	3,785,520	6.66%	2,366,613	6.81%	96.71%	6.36%	360	202
2020	55	1,603,534	2.82%	987,364	2.84%	99.55%	6.71%	360	213
2022	2	61,510	0.11%	35,220	0.10%	99.66%	2.25%	360	184
2023	5	177,458	0.31%	103,776	0.30%	99.96%	2.15%	360	190
2025	1	29,400	0.05%	15,628	0.04%	100.00%	0.00%	360	215
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

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	5.15%	1,784,829	5.14%	5.14%	6.02%	359	182
SFH	1,916	53,894,623	94.85%	32,961,219	94.86%	100.00%	6.16%	357	179
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	430	11,284,745	19.86%	7,057,005	20.31%	20.31%	6.59%	350	164
New Property	1,574	44,982,420	79.16%	27,320,327	78.63%	98.94%	6.04%	359	183
Used Property	25	555,866	0.98%	368,715	1.06%	100.00%	6.58%	355	185
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

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La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,628	45,897,512	80.77%	27,597,709	79.43%	79.43%	6.31%	357	179
30	154	4,221,720	7.43%	2,709,673	7.80%	87.23%	5.45%	358	180
60	86	2,292,467	4.03%	1,485,019	4.27%	91.50%	5.58%	355	176
90	67	1,932,418	3.40%	1,286,990	3.70%	95.20%	5.52%	356	179
120	35	917,315	1.61%	613,093	1.76%	96.97%	4.92%	357	181
150	13	389,600	0.69%	263,095	0.76%	97.73%	5.74%	360	186
180	7	180,780	0.32%	125,623	0.36%	98.09%	4.79%	360	183
210	6	181,271	0.32%	124,429	0.36%	98.44%	5.69%	360	181
240	7	179,321	0.32%	117,465	0.34%	98.78%	6.14%	360	193
270	5	129,590	0.23%	88,431	0.25%	99.04%	5.20%	360	193
300	1	23,100	0.04%	14,961	0.04%	99.08%	4.25%	360	179
330	2	41,677	0.07%	27,731	0.08%	99.16%	5.45%	360	194
360	5	118,697	0.21%	78,010	0.22%	99.38%	4.50%	360	186
390+	13	317,563	0.56%	213,819	0.62%	100.00%	6.34%	354	177
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

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%	14,211	0.04%	0.04%	6.30%	360	187
Bocas del Toro	2	53,541	0.09%	31,414	0.09%	0.13%	6.77%	360	182
Chiriquí	210	5,653,739	9.95%	3,438,069	9.89%	10.03%	6.22%	358	184
Coclé	22	583,895	1.03%	369,186	1.06%	11.09%	6.63%	358	183
Colón	170	5,469,770	9.63%	3,461,511	9.96%	21.05%	6.15%	358	182
Herrera	82	2,237,630	3.94%	1,377,995	3.97%	25.02%	6.22%	359	187
Los Santos	31	797,213	1.40%	479,838	1.38%	26.40%	6.22%	360	183
Panamá	1,378	38,058,141	66.98%	23,131,901	66.57%	92.97%	6.10%	356	177
Veraguas	133	3,947,866	6.95%	2,441,922	7.03%	100.00%	6.48%	359	190
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

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%	347,872	1.00%	1.00%	6.57%	343	163
DD	1,043	29,938,664	52.69%	18,103,871	52.10%	53.10%	6.40%	357	181
VOL	965	26,303,262	46.29%	16,294,305	46.90%	100.00%	5.86%	357	177
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	230	7,146,804	12.58%	4,325,574	12.45%	12.45%	6.60%	358	185
C.S.S.JUBILADOS Y PENSIONADO	181	5,417,982	9.53%	3,356,834	9.66%	22.11%	6.45%	353	175
CAJA DEL SEGURO SOCIAL	81	2,287,433	4.03%	1,368,219	3.94%	26.05%	6.61%	356	177
MIN.DE GOBIERNO Y JUSTICIA (4)	63	1,710,843	3.01%	1,019,943	2.94%	28.98%	6.43%	360	184
MINISTERIO DE SALUD (12)	38	1,087,659	1.91%	638,973	1.84%	30.82%	6.75%	358	183
JUBILADO POR CONTRALORIA.	27	748,651	1.32%	443,042	1.28%	32.10%	6.46%	356	176
CONDUCTOR DE TAXI	22	598,691	1.05%	407,460	1.17%	33.27%	4.99%	357	182
AUTORIDAD DEL CANAL DE PANAMA	21	802,440	1.41%	507,393	1.46%	34.73%	6.58%	349	174
CLIENTE FALLECIDO	10	271,084	0.48%	128,104	0.37%	35.10%	6.39%	360	161
MANZANILLO INTL TERMINAL-PANAMA S.A	10	363,949	0.64%	231,463	0.67%	35.77%	6.31%	360	184
RIBA SMITH	10	230,320	0.41%	136,877	0.39%	36.16%	6.43%	356	163
ADMINISTRADORA DEL HOGAR	8	239,317	0.42%	154,850	0.45%	36.60%	6.55%	358	170
COLON CONTAINER TERMINAL, S.A.	8	272,002	0.48%	163,288	0.47%	37.07%	6.40%	360	174
HOSPITAL SANTO TOMAS	8	211,898	0.37%	125,007	0.36%	37.43%	6.26%	360	186
MUNICIPIO DE PANAMA	8	186,791	0.33%	120,552	0.35%	37.78%	6.26%	360	193
COMPANIA GOLY, S.A.	7	123,716	0.22%	67,060	0.19%	37.97%	6.75%	360	188
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	7	156,942	0.28%	89,870	0.26%	38.23%	6.38%	360	179
ORGANO JUDICIAL	7	201,455	0.35%	114,014	0.33%	38.56%	6.74%	360	178
PRODUCTOS TOLEDANO	7	139,637	0.25%	74,266	0.21%	38.78%	6.69%	352	177
UNIVERSIDAD DE PANAMA	7	196,574	0.35%	121,880	0.35%	39.13%	6.08%	360	182
WMW PANAMA, S.A.	7	139,674	0.25%	78,542	0.23%	39.35%	6.10%	360	189
CLINICA HOSPITAL SAN FERNANDO	6	169,795	0.30%	101,382	0.29%	39.64%	6.22%	360	177
INDUSTRIAS LACTEAS	6	148,037	0.26%	87,314	0.25%	39.89%	6.56%	360	148
PANAMA PORTS COMPANY	6	199,735	0.35%	108,391	0.31%	40.21%	6.63%	360	188
SOCIEDAD DE ALIMENTOS DE PRIMERA	6	173,939	0.31%	105,570	0.30%	40.51%	6.78%	360	191
CABLE AND WIRELESS	5	150,632	0.27%	85,374	0.25%	40.76%	6.68%	360	179
CONTRALORIA GENERAL (2)	5	137,159	0.24%	82,842	0.24%	40.99%	6.97%	360	185
CROWN CASINOS	5	174,964	0.31%	106,183	0.31%	41.30%	5.93%	360	173
DELL PANAMA S. DE R.L.	5	182,989	0.32%	114,778	0.33%	41.63%	6.88%	360	192
I.P.H.E.	5	228,258	0.40%	149,191	0.43%	42.06%	6.73%	360	191
IMPORTADORA RICAMAR, S.A.	5	110,362	0.19%	59,127	0.17%	42.23%	6.58%	360	184
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	5	99,472	0.18%	51,768	0.15%	42.38%	6.71%	340	164
Otros	1,203	32,513,827	57.22%	20,020,918	57.62%	100.00%	5.89%	357	179

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For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Total	2,029	56,823,031	100.00%	34,746,048	6.15%	357	179
Minimum		10,720		1	0.00%	180	0
Maximum		70,000		49,798	10.00%	360	216
Average		28,005		17,125			

Stratification Report

La Hipotecaria Panama - Trust X
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	444	11,659,593	20.52%	7,337,006	21.12%	21.12%	6.56%	351	165
LAS PRADERAS DE SAN ISIDRO	60	1,780,754	3.13%	1,130,405	3.25%	24.37%	6.12%	360	186
LAS PERLAS DE PILON	36	674,118	1.19%	397,151	1.14%	25.51%	6.13%	360	177
LA ARBOLEDA	29	823,472	1.45%	479,882	1.38%	26.89%	6.46%	360	188
RES. ALTOS DEL ANGEL	22	617,217	1.09%	385,598	1.11%	28.00%	5.88%	360	180
RESIDENCIAL EL TREBOL	22	477,906	0.84%	278,299	0.80%	28.80%	5.45%	358	180
RESIDENCIAL VALLE DORADO	22	592,665	1.04%	350,253	1.01%	29.81%	5.67%	355	179
CIUDAD HATO MONTAÑA	20	587,929	1.03%	350,050	1.01%	30.82%	5.82%	357	182
LA RIVIERA	18	569,613	1.00%	329,313	0.95%	31.77%	6.09%	360	161
LA SIESTA	16	322,980	0.57%	185,473	0.53%	32.30%	5.68%	356	166
RES. VILLA DEL CARMEN	16	430,650	0.76%	260,057	0.75%	33.05%	6.15%	360	199
Otros	1,324	38,286,134	67.38%	23,262,560	66.95%	100.00%	6.05%	359	183
Total	2,029	56,823,031	100.00%	34,746,048			6.15%	357	179
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,798			10.00%	360	216
Average		28,005		17,125					