



Stratification Report for La Hipotecaria S.A. Panama

Trust X
July 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 7/31/2022.

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

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	0.13%	6,065	0.02%	0.02%	6.91%	180	7
192	1	19,899	0.04%	689	0.00%	0.02%	6.75%	192	0
204	1	19,293	0.03%	2,467	0.01%	0.03%	7.00%	204	0
216	1	17,099	0.03%	4,096	0.01%	0.04%	6.50%	216	41
240	6	139,345	0.25%	59,562	0.17%	0.21%	7.00%	240	61
252	1	11,500	0.02%	4,409	0.01%	0.22%	7.75%	252	75
264	1	22,584	0.04%	13,695	0.04%	0.26%	6.75%	264	101
276	1	28,350	0.05%	16,443	0.05%	0.31%	5.57%	276	100
288	5	166,165	0.29%	80,978	0.23%	0.54%	6.34%	288	106
300	59	1,610,510	2.84%	798,737	2.31%	2.85%	6.88%	300	108
312	8	221,175	0.39%	109,649	0.32%	3.17%	6.47%	312	109
324	2	73,700	0.13%	41,316	0.12%	3.29%	6.33%	324	147
336	7	161,328	0.28%	83,282	0.24%	3.53%	6.50%	336	164
348	5	129,588	0.23%	79,579	0.23%	3.76%	6.39%	348	161
360	1,926	54,085,358	95.26%	33,301,312	96.24%	100.00%	6.12%	360	182
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

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	2.32%	733,683	2.12%	2.12%	6.12%	356	171
15,000 - 20,000	266	4,774,992	8.41%	2,743,409	7.93%	10.05%	6.18%	354	167
20,000 - 25,000	555	12,660,141	22.30%	7,574,595	21.89%	31.94%	5.99%	357	177
25,000 - 30,000	479	13,110,128	23.09%	7,871,250	22.75%	54.69%	6.20%	357	182
30,000 - 35,000	263	8,450,214	14.88%	5,229,797	15.11%	69.80%	6.21%	357	174
35,000 - 40,000	154	5,725,111	10.08%	3,577,191	10.34%	80.14%	6.32%	358	184
40,000 - 45,000	82	3,499,036	6.16%	2,230,995	6.45%	86.59%	6.31%	359	183
45,000 - 50,000	60	2,847,160	5.01%	1,853,889	5.36%	91.94%	5.84%	359	185
50,000 - 55,000	30	1,585,944	2.79%	1,017,455	2.94%	94.88%	6.28%	358	179
55,000 - 60,000	17	984,743	1.73%	628,536	1.82%	96.70%	6.65%	352	180
60,000 - 65,000	24	1,487,443	2.62%	926,463	2.68%	99.38%	5.81%	358	184
65,000 - 70,000	4	267,050	0.47%	165,448	0.48%	99.86%	6.26%	344	154
70,000 - 75,000	1	70,000	0.12%	49,568	0.14%	100.00%	7.00%	360	189
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,264

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%	433,795	1.25%	1.25%	6.08%	359	180
15,000 - 20,000	205	3,560,345	6.27%	2,022,794	5.85%	7.10%	5.97%	358	171
20,000 - 25,000	460	10,118,145	17.82%	5,991,924	17.32%	24.42%	5.92%	357	176
25,000 - 30,000	498	12,951,170	22.81%	7,759,659	22.43%	46.84%	6.12%	358	181
30,000 - 35,000	282	8,402,511	14.80%	5,121,841	14.80%	61.64%	6.25%	357	177
35,000 - 40,000	222	7,519,883	13.24%	4,687,915	13.55%	75.19%	6.30%	356	179
40,000 - 45,000	105	3,891,910	6.85%	2,440,407	7.05%	82.24%	6.43%	357	179
45,000 - 50,000	86	3,656,348	6.44%	2,341,544	6.77%	89.01%	6.08%	358	182
50,000 - 55,000	37	1,764,825	3.11%	1,145,987	3.31%	92.32%	6.25%	359	182
55,000 - 60,000	18	815,276	1.44%	521,520	1.51%	93.83%	6.56%	348	174
60,000 - 65,000	37	2,111,991	3.72%	1,365,182	3.95%	97.78%	5.98%	360	188
65,000 - 70,000	6	326,106	0.57%	213,169	0.62%	98.39%	6.98%	349	182
70,000 - 75,000	2	95,250	0.17%	66,810	0.19%	98.58%	6.71%	360	175
75,000 - 80,000	8	394,840	0.70%	266,216	0.77%	99.35%	6.01%	352	175
80,000 - 85,000	1	69,300	0.12%	33,064	0.10%	99.45%	6.75%	300	86
90,000 - 95,000	4	220,025	0.39%	145,988	0.42%	99.87%	6.95%	360	141
100,000 - 105,000	1	42,500	0.07%	29,368	0.08%	99.96%	7.00%	360	189
110,000 - 115,000	1	60,000	0.11%	15,096	0.04%	100.00%	8.00%	300	80
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Original Loan To Value

Min: 24.00% Max: 100.00% WA (original balance): 94.40% 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%	24,515	0.07%	0.07%	6.21%	360	190
30 %- 40%	10	141,919	0.25%	94,976	0.27%	0.35%	6.80%	354	181
40 %- 50%	11	273,545	0.48%	183,050	0.53%	0.87%	6.93%	345	171
50 %- 60%	26	698,350	1.23%	417,772	1.21%	2.08%	6.96%	348	153
60 %- 70%	42	1,030,856	1.82%	648,013	1.87%	3.95%	6.82%	348	167
70 %- 80%	72	1,940,202	3.42%	1,214,232	3.51%	7.46%	6.71%	347	164
80 %- 90%	195	5,282,362	9.30%	3,233,671	9.35%	16.81%	6.54%	350	167
90 %- 100%	1,669	47,373,513	83.44%	28,786,051	83.19%	100.00%	6.05%	359	181
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance): 35.74% WA (remaining balance): 35.95%

Original Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	2	55,644	0.10%	29,675	0.09%	0.09%	6.89%	319	88
0 %- 10%	10	241,572	0.43%	138,480	0.40%	0.49%	5.79%	354	170
10 %- 20%	121	3,283,197	5.78%	1,950,438	5.64%	6.12%	6.26%	358	181
20 %- 30%	610	16,266,983	28.65%	9,711,208	28.07%	34.19%	6.07%	356	176
30 %- 40%	576	16,338,492	28.78%	10,006,035	28.92%	63.11%	6.17%	357	179
40 %- 50%	493	14,138,619	24.90%	8,725,635	25.22%	88.32%	6.10%	357	180
50 %- 60%	200	6,057,069	10.67%	3,804,766	11.00%	99.32%	6.39%	358	181
60 %- 70%	9	185,191	0.33%	105,356	0.30%	99.62%	6.63%	339	131
70 %- 80%	6	210,381	0.37%	130,685	0.38%	100.00%	6.25%	360	186
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

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%	29,675	0.09%	0.09%	6.89%	319	88
0 %- 10%	30	782,062	1.38%	432,797	1.25%	1.34%	6.29%	355	162
10 %- 20%	396	11,507,996	20.27%	6,873,635	19.86%	21.20%	6.24%	356	179
20 %- 30%	1,197	33,115,008	58.32%	20,180,807	58.32%	79.52%	6.07%	357	178
30 %- 40%	399	11,218,796	19.76%	7,024,483	20.30%	99.82%	6.29%	358	180
40 %- 50%	3	97,643	0.17%	60,882	0.18%	100.00%	6.62%	360	189
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Original Borrower Rate

Min: 0.00% Max: 10.75% WA (original balance): 2.82% WA (remaining balance): 2.85%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	293	7,195,334	12.67%	4,153,107	12.00%	12.00%	6.27%	360	198
1% - 2%	198	4,041,220	7.12%	2,372,042	6.86%	18.86%	5.87%	358	179
2% - 3%	784	23,642,888	41.64%	14,593,895	42.18%	61.03%	5.98%	359	181
3% - 4%	433	13,291,913	23.41%	8,237,502	23.81%	84.84%	6.14%	358	175
4% - 5%	117	3,162,710	5.57%	1,859,293	5.37%	90.21%	6.31%	354	153
5% - 6%	11	302,153	0.53%	167,144	0.48%	90.70%	7.05%	344	160
6% - 7%	65	1,684,923	2.97%	1,163,689	3.36%	94.06%	6.53%	349	184
7% - 8%	120	3,267,862	5.76%	2,003,305	5.79%	99.85%	7.03%	345	155
8% - 9%	4	123,350	0.22%	39,880	0.12%	99.96%	7.87%	300	76
10% - 11%	2	64,796	0.11%	12,421	0.04%	100.00%	9.18%	360	173
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 4.06% WA (remaining balance): 4.01%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	193	5,181,956	9.13%	3,240,677	9.37%	9.37%	6.92%	345	163
1% - 2%	8	226,541	0.40%	125,167	0.36%	9.73%	6.79%	350	162
2% - 3%	59	1,707,873	3.01%	1,094,496	3.16%	12.89%	6.64%	349	166
3% - 4%	339	10,657,003	18.77%	6,754,304	19.52%	32.41%	6.20%	357	180
4% - 5%	712	22,915,010	40.36%	14,067,980	40.66%	73.07%	6.01%	359	178
5% - 6%	389	8,397,274	14.79%	4,898,905	14.16%	87.22%	5.82%	358	173
6% - 7%	327	7,691,491	13.55%	4,420,751	12.78%	100.00%	6.23%	360	197
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Remaining Term

Min: Max: 215 WA (original balance):178 WA (remaining balance): 180

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%	254,042	0.73%	0.73%	6.73%	311	7
60 - 119	50	1,379,525	2.43%	644,427	1.86%	2.60%	6.75%	299	100
120 - 179	717	18,422,470	32.45%	10,850,513	31.30%	33.90%	6.10%	357	167
180 - 239	1,232	36,265,788	63.87%	22,873,297	66.10%	100.00%	6.14%	360	190
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	26	545,521	0.96%	68,552	0.20%	0.20%	6.69%	307	95
5,000 - 10,000	194	3,352,602	5.90%	1,619,804	4.68%	4.88%	6.31%	351	159
10,000 - 15,000	676	14,980,679	26.39%	8,653,555	25.01%	29.89%	6.19%	357	175
15,000 - 20,000	604	16,624,992	29.28%	10,310,886	29.80%	59.69%	6.02%	358	181
20,000 - 25,000	281	9,607,044	16.92%	6,281,387	18.15%	77.84%	6.14%	359	183
25,000 - 30,000	127	5,318,037	9.37%	3,436,682	9.93%	87.77%	6.20%	359	183
30,000 - 35,000	64	3,128,612	5.51%	2,065,872	5.97%	93.74%	6.01%	357	183
35,000 - 40,000	38	2,164,909	3.81%	1,424,496	4.12%	97.86%	6.18%	358	187
40,000 - 45,000	11	664,558	1.17%	463,242	1.34%	99.20%	5.58%	360	194
45,000 - 50,000	6	390,194	0.69%	277,805	0.80%	100.00%	5.78%	360	187
Total	2,027	56,777,148	100.00%	34,602,279			6.12%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Current Loan To Value

Min: 0.01% Max: 79.15% WA (original balance): 57.42% WA (remaining balance): 58.65%

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%	21,631	0.06%	0.06%	6.38%	315	80
10 %- 20%	19	531,759	0.94%	127,548	0.37%	0.43%	7.06%	316	114
20 %- 30%	40	892,784	1.57%	415,928	1.20%	1.63%	6.89%	339	147
30 %- 40%	63	1,527,707	2.69%	750,810	2.17%	3.80%	6.74%	346	153
40 %- 50%	222	5,716,486	10.07%	3,122,236	9.02%	12.83%	6.64%	350	163
50 %- 60%	777	19,995,300	35.22%	11,852,124	34.25%	47.08%	6.36%	358	178
60 %- 70%	852	26,257,190	46.25%	17,190,232	49.68%	96.76%	5.87%	360	186
70 %- 80%	40	1,544,225	2.72%	1,121,771	3.24%	100.00%	5.01%	360	193
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

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%	37,758	0.11%	0.11%	0.00%	360	201
1% - 2%	1	25,000	0.04%	14,333	0.04%	0.15%	1.50%	360	189
2% - 3%	5	199,178	0.35%	115,305	0.33%	0.48%	2.42%	360	187
3% - 4%	4	101,951	0.18%	69,618	0.20%	0.68%	3.75%	360	195
4% - 5%	393	10,835,963	19.09%	7,227,359	20.89%	21.57%	4.38%	360	184
5% - 6%	81	2,110,612	3.72%	1,222,515	3.53%	25.10%	5.47%	353	154
6% - 7%	1,232	34,871,932	61.42%	20,749,066	59.96%	85.07%	6.52%	358	179
7% - 8%	303	8,372,864	14.75%	5,104,110	14.75%	99.82%	7.21%	352	175
8% - 9%	4	153,581	0.27%	54,196	0.16%	99.98%	8.00%	337	144
10% - 11%	1	38,312	0.07%	8,021	0.02%	100.00%	10.00%	360	173
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

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%	2,019	56,508,780	99.53%	34,448,522	99.56%	99.56%	6.17%	357	178
3% - 4%	5	199,178	0.35%	115,305	0.33%	99.89%	2.42%	360	187
4% - 5%	1	25,000	0.04%	14,333	0.04%	99.93%	1.50%	360	189
5% - 6%	2	44,190	0.08%	24,120	0.07%	100.00%	0.00%	360	206
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

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	191
3% - 4%	4	101,951	0.18%	69,618	0.20%	0.24%	3.75%	360	195
4% - 5%	393	10,835,963	19.09%	7,227,359	20.89%	21.13%	4.38%	360	184
5% - 6%	89	2,378,980	4.19%	1,376,273	3.98%	25.10%	5.07%	354	158
6% - 7%	1,232	34,871,932	61.42%	20,749,066	59.96%	85.07%	6.52%	358	179
7% - 8%	303	8,372,864	14.75%	5,104,110	14.75%	99.82%	7.21%	352	175
8% - 9%	4	153,581	0.27%	54,196	0.16%	99.98%	8.00%	337	144
10% - 11%	1	38,312	0.07%	8,021	0.02%	100.00%	10.00%	360	173
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

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	99
2001	1	20,000	0.04%	9,168	0.03%	0.06%	7.00%	360	103
2002	3	75,439	0.13%	38,653	0.11%	0.17%	6.15%	360	118
2003	38	936,078	1.65%	466,377	1.35%	1.52%	6.24%	353	127
2004	57	1,454,008	2.56%	725,897	2.10%	3.62%	6.16%	349	129
2005	33	826,312	1.46%	447,616	1.29%	4.91%	6.20%	354	143
2006	241	6,355,420	11.19%	3,722,700	10.76%	15.67%	6.14%	354	164
2007	860	23,313,410	41.06%	14,253,305	41.19%	56.86%	6.08%	358	175
2008	585	17,507,011	30.83%	10,972,808	31.71%	88.58%	6.13%	357	188
2009	142	4,357,293	7.67%	2,748,187	7.94%	96.52%	6.41%	359	201
2010	66	1,908,875	3.36%	1,205,013	3.48%	100.00%	6.62%	359	212
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

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	9.04%	3,224,679	9.32%	9.32%	6.92%	345	163
1999	1	26,309	0.05%	1,737	0.01%	9.32%	7.00%	300	112
2005	1	24,715	0.04%	14,260	0.04%	9.37%	6.00%	300	112
2007	2	52,446	0.09%	23,148	0.07%	9.43%	6.91%	328	141
2008	14	321,757	0.57%	178,275	0.52%	9.95%	6.72%	326	136
2009	27	765,985	1.35%	471,813	1.36%	11.31%	6.70%	348	138
2010	26	723,632	1.27%	441,859	1.28%	12.59%	6.85%	351	152
2011	49	1,220,286	2.15%	729,616	2.11%	14.70%	6.52%	348	152
2012	64	1,482,468	2.61%	900,261	2.60%	17.30%	6.11%	358	174
2013	86	2,240,288	3.95%	1,331,394	3.85%	21.15%	6.19%	359	159
2014	69	1,630,908	2.87%	908,138	2.62%	23.77%	6.06%	356	149
2015	40	1,062,797	1.87%	617,474	1.78%	25.56%	5.90%	357	148
2016	140	3,739,542	6.59%	2,182,784	6.31%	31.86%	5.89%	359	170
2017	643	17,636,805	31.06%	10,726,883	31.00%	62.86%	5.91%	359	180
2018	490	15,060,857	26.53%	9,350,761	27.02%	89.89%	6.12%	359	190
2019	121	3,785,520	6.67%	2,361,119	6.82%	96.71%	6.36%	360	201
2020	55	1,603,534	2.82%	984,321	2.84%	99.56%	6.71%	360	212
2022	2	61,510	0.11%	35,076	0.10%	99.66%	2.25%	360	183
2023	5	177,458	0.31%	103,137	0.30%	99.96%	2.15%	360	189
2025	1	29,400	0.05%	15,545	0.04%	100.00%	0.00%	360	214
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

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	5.16%	1,779,758	5.14%	5.14%	6.02%	359	181
SFH	1,914	53,848,740	94.84%	32,822,521	94.86%	100.00%	6.16%	357	178
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	429	11,267,053	19.84%	7,013,639	20.27%	20.27%	6.60%	350	163
New Property	1,573	44,954,229	79.18%	27,221,396	78.67%	98.94%	6.04%	359	182
Used Property	25	555,866	0.98%	367,244	1.06%	100.00%	6.58%	355	184
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,570	44,422,005	78.24%	26,608,664	76.90%	76.90%	6.31%	357	178
30	204	5,476,870	9.65%	3,452,622	9.98%	86.88%	5.67%	358	180
60	88	2,397,436	4.22%	1,551,541	4.48%	91.36%	5.71%	358	178
90	64	1,776,527	3.13%	1,180,487	3.41%	94.77%	5.31%	354	175
120	40	1,121,992	1.98%	750,989	2.17%	96.94%	5.27%	357	178
150	12	339,153	0.60%	224,366	0.65%	97.59%	5.38%	357	178
180	9	238,537	0.42%	160,760	0.46%	98.06%	5.25%	360	183
210	7	187,171	0.33%	126,894	0.37%	98.42%	6.08%	360	177
240	4	105,257	0.19%	71,294	0.21%	98.63%	5.38%	360	184
270	6	162,335	0.29%	108,427	0.31%	98.94%	6.12%	360	193
300	4	93,605	0.16%	61,666	0.18%	99.12%	4.60%	360	191
360	1	20,000	0.04%	12,742	0.04%	99.16%	6.75%	360	200
390+	18	436,260	0.77%	291,829	0.84%	100.00%	5.84%	355	178
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

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%	14,081	0.04%	0.04%	6.30%	360	186
Bocas del Toro	2	53,541	0.09%	31,249	0.09%	0.13%	6.77%	360	181
Chiriquí	210	5,653,739	9.96%	3,426,175	9.90%	10.03%	6.22%	358	183
Coclé	22	583,895	1.03%	367,939	1.06%	11.10%	6.63%	358	182
Colón	170	5,469,770	9.63%	3,450,935	9.97%	21.07%	6.15%	358	181
Herrera	82	2,237,630	3.94%	1,373,395	3.97%	25.04%	6.22%	359	186
Los Santos	31	797,213	1.40%	478,293	1.38%	26.42%	6.22%	360	182
Panamá	1,376	38,012,258	66.95%	23,027,012	66.55%	92.97%	6.10%	356	176
Veraguas	133	3,947,866	6.95%	2,433,200	7.03%	100.00%	6.48%	359	189
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

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%	346,745	1.00%	1.00%	6.57%	343	162
DD	1,039	29,845,821	52.57%	17,978,451	51.96%	52.96%	6.40%	357	180
VOL	967	26,350,221	46.41%	16,277,083	47.04%	100.00%	5.87%	357	176
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	229	7,107,304	12.52%	4,281,097	12.37%	12.37%	6.60%	358	184
C.S.S.JUBILADOS Y PENSIONADO	180	5,428,762	9.56%	3,345,586	9.67%	22.04%	6.45%	353	174
CAJA DEL SEGURO SOCIAL	81	2,287,433	4.03%	1,361,508	3.93%	25.98%	6.61%	356	176
MIN.DE GOBIERNO Y JUSTICIA (4)	63	1,710,843	3.01%	1,015,335	2.93%	28.91%	6.43%	360	183
MINISTERIO DE SALUD (12)	37	1,030,218	1.81%	595,445	1.72%	30.63%	6.72%	358	182
JUBILADO POR CONTRALORIA.	27	748,651	1.32%	440,670	1.27%	31.90%	6.46%	356	175
CONDUCTOR DE TAXI	22	598,691	1.05%	407,338	1.18%	33.08%	4.99%	357	181
AUTORIDAD DEL CANAL DE PANAMA	21	802,440	1.41%	505,074	1.46%	34.54%	6.58%	349	173
CLIENTE FALLECIDO	13	357,245	0.63%	189,070	0.55%	35.09%	6.59%	360	165
MANZANILLO INTL TERMINAL-PANAMA S.A	10	363,949	0.64%	230,686	0.67%	35.75%	6.31%	360	183
RIBA SMITH	10	230,320	0.41%	136,352	0.39%	36.15%	6.43%	356	162
MUNICIPIO DE PANAMA	9	210,241	0.37%	135,712	0.39%	36.54%	6.03%	360	191
ADMINISTRADORA DEL HOGAR	8	239,317	0.42%	154,551	0.45%	36.99%	6.55%	358	169
COLON CONTAINER TERMINAL, S.A.	8	272,002	0.48%	163,085	0.47%	37.46%	6.40%	360	173
HOSPITAL SANTO TOMAS	8	211,898	0.37%	124,523	0.36%	37.82%	6.26%	360	185
COMPANIA GOLY, S.A.	7	123,716	0.22%	66,723	0.19%	38.01%	6.75%	360	187
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	7	156,942	0.28%	89,719	0.26%	38.27%	6.38%	360	178
ORGANO JUDICIAL	7	201,455	0.35%	113,322	0.33%	38.60%	6.74%	360	177
PRODUCTOS TOLEDANO	7	139,637	0.25%	73,811	0.21%	38.81%	6.69%	352	176
UNIVERSIDAD DE PANAMA	7	196,574	0.35%	121,353	0.35%	39.16%	6.08%	360	181
CLINICA HOSPITAL SAN FERNANDO	6	169,795	0.30%	101,046	0.29%	39.45%	6.22%	360	176
INDUSTRIAS LACTEAS	6	148,037	0.26%	87,047	0.25%	39.71%	6.56%	360	148
PANAMA PORTS COMPANY	6	199,735	0.35%	108,320	0.31%	40.02%	6.63%	360	187
SOCIEDAD DE ALIMENTOS DE PRIMERA	6	173,939	0.31%	105,177	0.30%	40.32%	6.78%	360	190
WMW PANAMA, S.A.	6	121,982	0.21%	65,444	0.19%	40.51%	6.37%	360	188
CABLE AND WIRELESS	5	150,632	0.27%	84,684	0.24%	40.76%	6.68%	360	178
CONTRALORIA GENERAL (2)	5	137,159	0.24%	82,415	0.24%	40.99%	6.97%	360	184
CROWN CASINOS	5	174,964	0.31%	105,805	0.31%	41.30%	5.93%	360	172
DELL PANAMA S. DE R.L.	5	182,989	0.32%	114,139	0.33%	41.63%	6.88%	360	191
I.P.H.E.	5	228,258	0.40%	148,680	0.43%	42.06%	6.73%	360	190
IMPORTADORA RICAMAR, S.A.	5	110,362	0.19%	58,735	0.17%	42.23%	6.58%	360	183
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	5	99,472	0.18%	51,453	0.15%	42.38%	6.71%	340	163
Otros	1,201	32,462,186	57.17%	19,938,378	57.62%	100.00%	5.90%	357	178

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Total	2,027	56,777,148	100.00%	34,602,279	6.15%	357	178
Minimum		10,720		1	0.00%	180	0
Maximum		70,000		49,568	10.00%	360	215
Average		28,010		17,071			

Stratification Report

La Hipotecaria Panama - Trust X
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	404	10,497,734	18.49%	6,573,088	19.00%	19.00%	6.58%	351	164
LAS PRADERAS DE SAN ISIDRO	60	1,780,754	3.14%	1,127,791	3.26%	22.26%	6.12%	360	185
LAS PERLAS DE PILON	39	765,918	1.35%	460,006	1.33%	23.58%	6.23%	360	177
LA ARBOLEDA	29	823,472	1.45%	477,940	1.38%	24.97%	6.46%	360	187
CIUDAD HATO MONTAÑA	23	671,577	1.18%	403,848	1.17%	26.13%	5.92%	357	181
RES. ALTOS DEL ANGEL	22	617,217	1.09%	384,851	1.11%	27.25%	5.88%	360	179
RESIDENCIAL EL TREBOL	22	477,906	0.84%	277,607	0.80%	28.05%	5.45%	358	179
RESIDENCIAL VALLE DORADO	22	592,665	1.04%	349,606	1.01%	29.06%	5.67%	355	178
LA RIVIERA	18	569,613	1.00%	328,007	0.95%	30.01%	6.09%	360	160
LA SIESTA	17	342,935	0.60%	196,764	0.57%	30.57%	5.75%	357	166
Otros	1,371	39,637,356	69.81%	24,022,772	69.43%	100.00%	6.06%	358	182
Total	2,027	56,777,148	100.00%	34,602,279			6.15%	357	178
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,568			10.00%	360	215
Average		28,010		17,071					