



Stratification Report for La Hipotecaria S.A.
Panama

Trust X
August 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 8/31/2022.

Stratification Report

La Hipotecaria Panama - Trust X
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

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	2	52,696	0.09%	5,548	0.02%	0.02%	6.62%	180	8
192	1	19,899	0.04%	502	0.00%	0.02%	6.75%	192	0
204	1	19,293	0.03%	2,337	0.01%	0.02%	7.00%	204	0
216	1	17,099	0.03%	3,984	0.01%	0.04%	6.50%	216	40
240	6	139,345	0.25%	58,840	0.17%	0.21%	7.00%	240	60
252	1	11,500	0.02%	4,334	0.01%	0.22%	7.75%	252	74
264	1	22,584	0.04%	13,673	0.04%	0.26%	6.75%	264	100
276	1	28,350	0.05%	16,443	0.05%	0.31%	5.57%	276	99
288	5	166,165	0.29%	80,483	0.23%	0.54%	6.34%	288	105
300	59	1,610,510	2.85%	792,536	2.31%	2.85%	6.88%	300	107
312	8	221,175	0.39%	109,071	0.32%	3.17%	6.47%	312	108
324	2	73,700	0.13%	41,076	0.12%	3.29%	6.33%	324	146
336	7	161,328	0.29%	82,454	0.24%	3.53%	6.50%	336	163
348	5	129,588	0.23%	79,340	0.23%	3.76%	6.39%	348	160
360	1,919	53,855,995	95.27%	33,018,864	96.24%	100.00%	6.12%	360	181
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

Stratification Report

La Hipotecaria Panama - Trust X
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

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	2.33%	729,775	2.13%	2.13%	6.12%	356	170
15,000 - 20,000	264	4,737,674	8.38%	2,721,760	7.93%	10.06%	6.17%	354	166
20,000 - 25,000	553	12,613,822	22.31%	7,537,068	21.97%	32.03%	5.99%	357	176
25,000 - 30,000	478	13,083,309	23.14%	7,827,533	22.81%	54.84%	6.20%	357	181
30,000 - 35,000	262	8,419,876	14.89%	5,190,923	15.13%	69.97%	6.21%	357	173
35,000 - 40,000	154	5,725,111	10.13%	3,564,479	10.39%	80.36%	6.32%	358	183
40,000 - 45,000	81	3,454,411	6.11%	2,189,072	6.38%	86.74%	6.29%	359	182
45,000 - 50,000	60	2,847,160	5.04%	1,849,186	5.39%	92.13%	5.84%	359	184
50,000 - 55,000	30	1,585,944	2.81%	1,013,673	2.95%	95.09%	6.28%	358	178
55,000 - 60,000	17	984,743	1.74%	585,848	1.71%	96.79%	6.63%	352	168
60,000 - 65,000	23	1,424,943	2.52%	885,485	2.58%	99.37%	5.80%	357	182
65,000 - 70,000	4	267,050	0.47%	165,298	0.48%	99.86%	6.26%	344	153
70,000 - 75,000	1	70,000	0.12%	49,385	0.14%	100.00%	7.00%	360	188
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

Stratification Report

La Hipotecaria Panama - Trust X
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,254

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%	431,506	1.26%	1.26%	6.09%	359	179
15,000 - 20,000	204	3,541,584	6.27%	2,004,947	5.84%	7.10%	5.97%	358	170
20,000 - 25,000	457	10,053,269	17.78%	5,959,152	17.37%	24.47%	5.92%	357	175
25,000 - 30,000	497	12,924,351	22.86%	7,718,113	22.50%	46.97%	6.12%	358	180
30,000 - 35,000	281	8,372,173	14.81%	5,084,569	14.82%	61.79%	6.25%	357	176
35,000 - 40,000	222	7,519,883	13.30%	4,669,329	13.61%	75.39%	6.30%	356	178
40,000 - 45,000	105	3,891,910	6.88%	2,430,585	7.08%	82.48%	6.43%	357	178
45,000 - 50,000	86	3,656,348	6.47%	2,333,231	6.80%	89.28%	6.08%	358	181
50,000 - 55,000	36	1,720,200	3.04%	1,109,233	3.23%	92.51%	6.21%	359	181
55,000 - 60,000	18	815,276	1.44%	519,462	1.51%	94.03%	6.56%	348	173
60,000 - 65,000	36	2,049,491	3.63%	1,322,239	3.85%	97.88%	5.98%	360	187
65,000 - 70,000	6	326,106	0.58%	172,630	0.50%	98.38%	6.92%	349	149
70,000 - 75,000	2	95,250	0.17%	66,703	0.19%	98.58%	6.71%	360	174
75,000 - 80,000	8	394,840	0.70%	265,338	0.77%	99.35%	6.01%	352	174
80,000 - 85,000	1	69,300	0.12%	33,064	0.10%	99.45%	6.75%	300	85
90,000 - 95,000	4	220,025	0.39%	145,507	0.42%	99.87%	6.95%	360	140
100,000 - 105,000	1	42,500	0.08%	29,209	0.09%	99.96%	7.00%	360	188
110,000 - 115,000	1	60,000	0.11%	14,670	0.04%	100.00%	8.00%	300	79
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

Stratification Report

La Hipotecaria Panama - Trust X
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Original Loan To Value

Min: 24.00% Max: 100.00% WA (original balance): 94.39% WA (remaining balance): 94.32%

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%	24,436	0.07%	0.07%	6.21%	360	189
30 %- 40%	10	141,919	0.25%	94,577	0.28%	0.35%	6.80%	354	180
40 %- 50%	11	273,545	0.48%	182,217	0.53%	0.88%	6.93%	345	170
50 %- 60%	26	698,350	1.24%	415,092	1.21%	2.09%	6.96%	348	162
60 %- 70%	42	1,030,856	1.82%	645,137	1.88%	3.97%	6.82%	348	166
70 %- 80%	71	1,921,645	3.40%	1,208,665	3.52%	7.49%	6.70%	348	165
80 %- 90%	194	5,237,737	9.27%	3,146,768	9.17%	16.66%	6.53%	350	164
90 %- 100%	1,663	47,188,776	83.48%	28,592,593	83.34%	100.00%	6.05%	359	180
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

Stratification Report

La Hipotecaria Panama - Trust X
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance):35.74% WA (remaining balance): 35.93%

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%	29,429	0.09%	0.09%	6.89%	319	87
0 %- 10%	10	241,572	0.43%	138,098	0.40%	0.49%	5.79%	354	169
10 %- 20%	120	3,264,436	5.77%	1,932,954	5.63%	6.12%	6.26%	358	180
20 %- 30%	609	16,240,164	28.73%	9,662,354	28.16%	34.28%	6.07%	356	175
30 %- 40%	572	16,185,048	28.63%	9,883,142	28.81%	63.09%	6.16%	357	178
40 %- 50%	492	14,120,062	24.98%	8,697,340	25.35%	88.44%	6.10%	357	179
50 %- 60%	199	6,026,731	10.66%	3,731,046	10.87%	99.31%	6.39%	358	179
60 %- 70%	9	185,191	0.33%	104,945	0.31%	99.62%	6.63%	339	130
70 %- 80%	6	210,381	0.37%	130,179	0.38%	100.00%	6.25%	360	185
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

Stratification Report

La Hipotecaria Panama - Trust X
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.75% 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%	29,429	0.09%	0.09%	6.89%	319	87
0 %- 10%	30	782,062	1.38%	430,436	1.25%	1.34%	6.29%	355	161
10 %- 20%	395	11,489,235	20.32%	6,836,055	19.92%	21.27%	6.24%	356	178
20 %- 30%	1,193	32,991,225	58.36%	19,993,236	58.27%	79.54%	6.07%	357	177
30 %- 40%	396	11,113,420	19.66%	6,959,665	20.28%	99.82%	6.29%	358	179
40 %- 50%	3	97,643	0.17%	60,665	0.18%	100.00%	6.62%	360	188
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

Stratification Report

La Hipotecaria Panama - Trust X
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Original Borrower Rate

Min: 0.00% Max: 10.75% WA (original balance): 3.46% WA (remaining balance): 3.47%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	83	1,872,716	3.31%	1,005,755	2.93%	2.93%	6.11%	358	188
1% - 2%	198	4,041,220	7.15%	2,365,232	6.89%	9.83%	5.87%	358	178
2% - 3%	780	23,500,650	41.57%	14,472,667	42.18%	52.01%	5.98%	359	180
3% - 4%	434	13,353,603	23.62%	8,204,847	23.91%	75.92%	6.14%	358	173
4% - 5%	115	3,080,520	5.45%	1,802,806	5.25%	81.18%	6.29%	354	151
5% - 6%	11	302,153	0.53%	165,497	0.48%	81.66%	7.05%	344	159
6% - 7%	193	4,955,791	8.77%	3,101,006	9.04%	90.70%	6.28%	356	192
7% - 8%	199	5,234,429	9.26%	3,140,170	9.15%	99.85%	6.85%	351	175
8% - 9%	4	123,350	0.22%	39,300	0.11%	99.96%	7.87%	300	75
10% - 11%	2	64,796	0.11%	12,207	0.04%	100.00%	9.18%	360	172
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

Stratification Report

La Hipotecaria Panama - Trust X
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

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%	400	10,419,391	18.43%	6,314,064	18.40%	18.40%	6.61%	353	182
1% - 2%	8	226,541	0.40%	124,056	0.36%	18.76%	6.79%	350	161
2% - 3%	57	1,625,682	2.88%	1,041,169	3.03%	21.80%	6.61%	349	165
3% - 4%	340	10,718,694	18.96%	6,726,776	19.61%	41.41%	6.20%	357	178
4% - 5%	709	22,791,533	40.32%	13,957,016	40.68%	82.09%	6.01%	359	177
5% - 6%	388	8,378,514	14.82%	4,874,566	14.21%	96.29%	5.82%	358	172
6% - 7%	117	2,368,874	4.19%	1,271,839	3.71%	100.00%	6.03%	360	187
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

Stratification Report

La Hipotecaria Panama - Trust X
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Remaining Term

Min: Max: 214 WA (original balance):177 WA (remaining balance): 179

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	28	748,249	1.32%	251,268	0.73%	0.73%	6.73%	318	6
60 - 119	53	1,437,541	2.54%	673,183	1.96%	2.69%	6.71%	299	99
120 - 179	772	19,878,204	35.16%	11,704,434	34.11%	36.81%	6.08%	358	167
180 - 239	1,166	34,465,236	60.97%	21,680,601	63.19%	100.00%	6.16%	360	190
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

Stratification Report

La Hipotecaria Panama - Trust X
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

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	574,737	1.02%	67,588	0.20%	0.20%	6.69%	316	86
5,000 - 10,000	198	3,469,890	6.14%	1,653,833	4.82%	5.02%	6.31%	352	159
10,000 - 15,000	674	14,970,579	26.48%	8,622,371	25.13%	30.15%	6.19%	357	173
15,000 - 20,000	600	16,511,981	29.21%	10,229,504	29.82%	59.96%	6.02%	358	180
20,000 - 25,000	281	9,618,277	17.01%	6,276,812	18.29%	78.26%	6.14%	359	183
25,000 - 30,000	124	5,200,058	9.20%	3,350,327	9.77%	88.02%	6.18%	359	182
30,000 - 35,000	64	3,142,137	5.56%	2,062,184	6.01%	94.03%	5.99%	357	182
35,000 - 40,000	37	2,103,332	3.72%	1,386,576	4.04%	98.08%	6.18%	358	187
40,000 - 45,000	9	548,045	0.97%	382,690	1.12%	99.19%	5.33%	360	192
45,000 - 50,000	6	390,194	0.69%	277,601	0.81%	100.00%	5.78%	360	186
Total	2,019	56,529,229	100.00%	34,309,486			6.11%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

Stratification Report

La Hipotecaria Panama - Trust X
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Current Loan To Value

Min: 0.01% Max: 79.15% WA (original balance):57.19% WA (remaining balance): 58.48%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	14	350,580	0.62%	19,928	0.06%	0.06%	6.41%	329	70
10 %- 20%	20	549,289	0.97%	137,551	0.40%	0.46%	7.06%	316	114
20 %- 30%	38	850,935	1.51%	396,587	1.16%	1.61%	6.89%	339	146
30 %- 40%	67	1,630,362	2.88%	797,131	2.32%	3.94%	6.78%	345	151
40 %- 50%	232	5,915,937	10.47%	3,219,252	9.38%	13.32%	6.63%	351	163
50 %- 60%	776	20,079,399	35.52%	11,865,694	34.58%	47.91%	6.35%	358	177
60 %- 70%	832	25,608,502	45.30%	16,752,167	48.83%	96.73%	5.86%	360	185
70 %- 80%	40	1,544,225	2.73%	1,121,176	3.27%	100.00%	5.01%	360	192
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

Stratification Report

La Hipotecaria Panama - Trust X
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Current Borrower Rate

Min: 0.00% Max: 10.00% WA (original balance): 6.15% WA (remaining balance): 6.11%

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%	37,619	0.11%	0.11%	0.00%	360	200
1% - 2%	1	25,000	0.04%	14,262	0.04%	0.15%	1.50%	360	188
2% - 3%	5	199,178	0.35%	114,608	0.33%	0.49%	2.42%	360	186
3% - 4%	4	101,951	0.18%	69,618	0.20%	0.69%	3.75%	360	194
4% - 5%	393	10,835,963	19.17%	7,225,814	21.06%	21.75%	4.38%	360	183
5% - 6%	82	2,145,262	3.79%	1,236,370	3.60%	25.35%	5.48%	354	154
6% - 7%	1,226	34,674,545	61.34%	20,556,013	59.91%	85.27%	6.52%	358	178
7% - 8%	300	8,287,682	14.66%	4,993,806	14.56%	99.82%	7.21%	352	173
8% - 9%	4	153,581	0.27%	53,356	0.16%	99.98%	8.00%	337	143
10% - 11%	1	38,312	0.07%	8,021	0.02%	100.00%	10.00%	360	172
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

Stratification Report

La Hipotecaria Panama - Trust X
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

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%	2,011	56,260,861	99.53%	34,156,636	99.55%	99.55%	6.17%	357	177
3% - 4%	5	199,178	0.35%	114,608	0.33%	99.89%	2.42%	360	186
4% - 5%	1	25,000	0.04%	14,262	0.04%	99.93%	1.50%	360	188
5% - 6%	2	44,190	0.08%	23,980	0.07%	100.00%	0.00%	360	205
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

Stratification Report

La Hipotecaria Panama - Trust X
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

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	190
3% - 4%	4	101,951	0.18%	69,618	0.20%	0.24%	3.75%	360	194
4% - 5%	393	10,835,963	19.17%	7,225,814	21.06%	21.30%	4.38%	360	183
5% - 6%	90	2,413,630	4.27%	1,589,221	4.05%	25.35%	5.09%	354	157
6% - 7%	1,226	34,674,545	61.34%	20,556,013	59.91%	85.27%	6.52%	358	178
7% - 8%	300	8,287,682	14.66%	4,993,806	14.56%	99.82%	7.21%	352	173
8% - 9%	4	153,581	0.27%	53,356	0.16%	99.98%	8.00%	337	143
10% - 11%	1	38,312	0.07%	8,021	0.02%	100.00%	10.00%	360	172
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

Stratification Report

La Hipotecaria Panama - Trust X
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For La Hipotecaria Panama
Cutoff Date: 8/31/2022

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	98
2001	1	20,000	0.04%	9,105	0.03%	0.06%	7.00%	360	102
2002	3	75,439	0.13%	38,484	0.11%	0.18%	6.15%	360	117
2003	38	936,078	1.66%	464,093	1.35%	1.53%	6.24%	353	126
2004	57	1,454,008	2.57%	722,298	2.11%	3.63%	6.16%	349	128
2005	32	799,493	1.41%	430,355	1.25%	4.89%	6.19%	354	142
2006	240	6,325,081	11.19%	3,687,865	10.75%	15.64%	6.14%	354	163
2007	857	23,251,773	41.13%	14,148,952	41.24%	56.88%	6.08%	358	174
2008	582	17,377,886	30.74%	10,853,278	31.63%	88.51%	6.12%	357	187
2009	142	4,357,293	7.71%	2,740,111	7.99%	96.50%	6.41%	359	200
2010	66	1,908,875	3.38%	1,202,390	3.50%	100.00%	6.62%	359	211
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	189	5,067,750	8.96%	3,175,330	9.25%	9.25%	6.91%	346	162
1999	1	26,309	0.05%	1,668	0.00%	9.26%	7.00%	300	111
2005	1	24,715	0.04%	14,163	0.04%	9.30%	6.00%	300	111
2007	2	52,446	0.09%	22,880	0.07%	9.37%	6.91%	328	140
2008	14	321,757	0.57%	177,161	0.52%	9.88%	6.72%	326	135
2009	27	765,985	1.36%	469,648	1.37%	11.25%	6.70%	348	137
2010	26	723,632	1.28%	400,043	1.17%	12.42%	6.83%	351	136
2011	49	1,220,286	2.16%	726,121	2.12%	14.54%	6.52%	348	151
2012	64	1,482,468	2.62%	894,619	2.61%	17.14%	6.10%	358	173
2013	86	2,240,288	3.96%	1,326,695	3.87%	21.01%	6.19%	359	158
2014	69	1,630,908	2.89%	903,967	2.63%	23.64%	6.06%	356	148
2015	39	1,035,978	1.83%	600,329	1.75%	25.39%	5.88%	357	147
2016	139	3,709,204	6.56%	2,156,244	6.28%	31.68%	5.89%	359	169
2017	641	17,593,725	31.12%	10,678,634	31.12%	62.80%	5.91%	359	179
2018	488	14,976,357	26.49%	9,272,054	27.02%	89.83%	6.12%	359	189
2019	121	3,785,520	6.70%	2,354,753	6.86%	96.69%	6.36%	360	200
2020	55	1,603,534	2.84%	982,329	2.86%	99.55%	6.71%	360	211
2022	2	61,510	0.11%	34,880	0.10%	99.66%	2.25%	360	182
2023	5	177,458	0.31%	102,509	0.30%	99.95%	2.15%	360	188
2025	1	29,400	0.05%	15,461	0.05%	100.00%	0.00%	360	213
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

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La Hipotecaria Panama - Trust X
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For La Hipotecaria Panama
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Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	112	2,909,648	5.15%	1,762,662	5.14%	5.14%	6.01%	359	180
SFH	1,907	53,619,581	94.85%	32,546,824	94.86%	100.00%	6.16%	357	177
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

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For La Hipotecaria Panama
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Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	427	11,203,871	19.82%	6,906,775	20.13%	20.13%	6.59%	350	161
New Property	1,567	44,769,491	79.20%	27,036,957	78.80%	98.93%	6.04%	359	181
Used Property	25	555,866	0.98%	365,754	1.07%	100.00%	6.58%	355	183
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

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Cutoff Date: 8/31/2022

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,636	46,126,793	81.60%	27,513,396	80.19%	80.19%	6.31%	357	177
30	136	3,804,804	6.73%	2,470,069	7.20%	87.39%	5.38%	357	177
60	93	2,422,811	4.29%	1,539,734	4.49%	91.88%	5.58%	356	172
90	69	1,898,967	3.36%	1,262,860	3.68%	95.56%	5.34%	357	182
120	28	746,779	1.32%	497,829	1.45%	97.01%	5.07%	355	171
150	11	350,758	0.62%	240,390	0.70%	97.71%	5.19%	360	184
180	6	167,933	0.30%	111,447	0.32%	98.04%	5.24%	360	179
210	7	167,496	0.30%	107,632	0.31%	98.35%	6.14%	360	190
240	6	171,788	0.30%	117,872	0.34%	98.69%	5.75%	360	173
270	3	83,143	0.15%	57,104	0.17%	98.86%	6.03%	360	191
300	3	85,597	0.15%	55,656	0.16%	99.02%	5.61%	360	190
330	3	66,351	0.12%	44,714	0.13%	99.15%	4.54%	360	190
360	1	22,552	0.04%	12,847	0.04%	99.19%	4.50%	360	196
390+	17	413,458	0.73%	277,936	0.81%	100.00%	6.01%	355	177
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

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La Hipotecaria Panama - Trust X
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For La Hipotecaria Panama
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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%	13,967	0.04%	0.04%	6.30%	360	185
Bocas del Toro	2	53,541	0.09%	31,100	0.09%	0.13%	6.77%	360	180
Chiriquí	208	5,601,401	9.91%	3,382,776	9.86%	9.99%	6.22%	357	182
Coclé	22	583,895	1.03%	366,506	1.07%	11.06%	6.63%	358	181
Colón	170	5,469,770	9.68%	3,438,994	10.02%	21.08%	6.15%	358	180
Herrera	82	2,237,630	3.96%	1,368,619	3.99%	25.07%	6.22%	359	185
Los Santos	31	797,213	1.41%	476,715	1.39%	26.46%	6.22%	360	181
Panamá	1,370	37,816,677	66.90%	22,846,664	66.59%	93.05%	6.09%	356	175
Veraguas	133	3,947,866	6.98%	2,384,147	6.95%	100.00%	6.48%	359	185
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

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Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	19	522,326	0.92%	306,092	0.89%	0.89%	6.48%	341	160
DD	1,032	29,669,620	52.49%	17,804,423	51.89%	52.79%	6.40%	357	180
VOL	968	26,337,282	46.59%	16,198,972	47.21%	100.00%	5.86%	357	175
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	227	7,058,409	12.49%	4,244,344	12.37%	12.37%	6.60%	358	183
C.S.S.JUBILADOS Y PENSIONADO	181	5,451,252	9.64%	3,342,909	9.74%	22.11%	6.45%	353	173
CAJA DEL SEGURO SOCIAL	81	2,287,433	4.05%	1,354,430	3.95%	26.06%	6.61%	356	175
MIN.DE GOBIERNO Y JUSTICIA (4)	63	1,710,843	3.03%	1,011,229	2.95%	29.01%	6.43%	360	182
MINISTERIO DE SALUD (12)	37	1,030,218	1.82%	590,948	1.72%	30.73%	6.72%	358	181
JUBILADO POR CONTRALORIA.	27	748,651	1.32%	438,354	1.28%	32.01%	6.46%	356	174
CONDUCTOR DE TAXI	22	598,691	1.06%	407,091	1.19%	33.20%	4.99%	357	180
AUTORIDAD DEL CANAL DE PANAMA	21	802,440	1.42%	502,790	1.47%	34.66%	6.58%	349	172
CLIENTE FALLECIDO	11	285,700	0.51%	97,340	0.28%	34.94%	6.59%	360	123
MANZANILLO INTL TERMINAL-PANAMA S.A	10	363,949	0.64%	229,853	0.67%	35.61%	6.31%	360	182
RIBA SMITH	10	230,320	0.41%	135,679	0.40%	36.01%	6.43%	356	161
MUNICIPIO DE PANAMA	9	210,241	0.37%	135,327	0.39%	36.40%	6.03%	360	190
ADMINISTRADORA DEL HOGAR	8	239,317	0.42%	154,258	0.45%	36.85%	6.55%	358	168
COLON CONTAINER TERMINAL, S.A.	8	272,002	0.48%	161,808	0.47%	37.33%	6.40%	360	172
HOSPITAL SANTO TOMAS	8	211,898	0.37%	124,158	0.36%	37.69%	6.26%	360	184
COMPAÑIA GOLY, S.A.	7	123,716	0.22%	66,400	0.19%	37.88%	6.75%	360	186
ORGANO JUDICIAL	7	201,455	0.36%	112,542	0.33%	38.21%	6.74%	360	176
PRODUCTOS TOLEDANO	7	139,637	0.25%	73,408	0.21%	38.42%	6.69%	352	175
UNIVERSIDAD DE PANAMA	7	196,574	0.35%	120,874	0.35%	38.78%	6.08%	360	180
CLINICA HOSPITAL SAN FERNANDO	6	169,795	0.30%	100,266	0.29%	39.07%	6.22%	360	175
INDUSTRIAS LACTEAS	6	148,037	0.26%	86,592	0.25%	39.32%	6.56%	360	147
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	6	138,077	0.24%	78,318	0.23%	39.55%	6.36%	360	177
PANAMA PORTS COMPANY	6	199,735	0.35%	107,576	0.31%	39.86%	6.63%	360	186
SOCIEDAD DE ALIMENTOS DE PRIMERA	6	173,939	0.31%	104,777	0.31%	40.17%	6.78%	360	189
WMW PANAMA, S.A.	6	121,982	0.22%	65,179	0.19%	40.36%	6.37%	360	187
CABLE AND WIRELESS	5	150,632	0.27%	84,207	0.25%	40.60%	6.68%	360	177
CLIENTES FUERA DEL PAIS	5	132,902	0.24%	77,782	0.23%	40.83%	6.50%	346	166
CONTRALORIA GENERAL (2)	5	137,159	0.24%	81,627	0.24%	41.07%	6.97%	360	183
CROWN CASINOS	5	174,964	0.31%	105,447	0.31%	41.37%	5.93%	360	171
I.P.H.E.	5	228,258	0.40%	148,223	0.43%	41.81%	6.73%	360	189
IMPORTADORA RICAMAR, S.A.	5	110,362	0.20%	58,345	0.17%	41.98%	6.58%	360	182
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	5	99,472	0.18%	51,077	0.15%	42.13%	6.71%	340	162
Otros	1,197	32,381,169	57.28%	19,856,328	57.87%	100.00%	5.90%	357	177

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Total	2,019	56,529,229	100.00%	34,309,486	6.15%	357	177
Minimum		10,720		1	0.00%	180	0
Maximum		70,000		49,385	10.00%	360	214
Average		27,999		16,993			

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August 2022

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Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	440	11,548,380	20.43%	7,166,808	20.89%	20.89%	6.56%	351	162
LAS PRADERAS DE SAN ISIDRO	60	1,780,754	3.15%	1,123,870	3.28%	24.16%	6.12%	360	184
LAS PERLAS DE PILON	36	674,118	1.19%	394,556	1.15%	25.31%	6.13%	360	175
LA ARBOLEDA	29	823,472	1.46%	475,960	1.39%	26.70%	6.46%	360	186
RES. ALTOS DEL ANGEL	22	617,217	1.09%	383,816	1.12%	27.82%	5.88%	360	178
RESIDENCIAL EL TREBOL	22	477,906	0.85%	277,053	0.81%	28.63%	5.45%	358	178
RESIDENCIAL VALLE DORADO	22	592,665	1.05%	348,375	1.02%	29.64%	5.67%	355	177
CIUDAD HATO MONTAÑA	19	563,610	1.00%	345,524	1.01%	30.65%	5.79%	357	180
LA RIVIERA	18	569,613	1.01%	326,561	0.95%	31.60%	6.09%	360	159
LA SIESTA	16	322,980	0.57%	184,469	0.54%	32.14%	5.68%	356	164
RES. VILLA DEL CARMEN	16	430,650	0.76%	258,687	0.75%	32.89%	6.15%	360	197
Otros	1,319	38,127,863	67.45%	23,023,807	67.11%	100.00%	6.05%	359	181
Total	2,019	56,529,229	100.00%	34,309,486			6.15%	357	177
Minimum		10,720		1			0.00%	180	0
Maximum		70,000		49,385			10.00%	360	214
Average		27,999		16,993					