
Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - February-2023

Trust X

The La Hipotecaria mortgage portfolio 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 February-2023

In the ranges presented, the value on the right of the ranges are not included.. Example: In the range 80%-90%, the value of 90% is not included in the range, but rather the 90% is included in the following range of 90%-100%.

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Original Term

Cutoff Date:
February-2023

Original Term	Loans	Original Loan Amount	Percent OB	Existing Loan Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
180	2	52,696	0.09%	4,336	0.01%	0.01%	6.74%	180	15
204	1	17,593	0.03%	1,537	0.00%	0.02%	3.50%	204	13
216	1	17,099	0.03%	3,299	0.01%	0.03%	6.50%	216	34
240	6	139,345	0.25%	54,629	0.16%	0.19%	7.30%	240	55
252	1	11,500	0.02%	3,878	0.01%	0.20%	7.75%	252	68
264	1	22,584	0.04%	12,820	0.04%	0.24%	6.75%	264	94
276	1	28,350	0.05%	16,327	0.05%	0.29%	6.50%	276	93
288	5	166,165	0.30%	77,729	0.23%	0.53%	6.56%	288	100
300	57	1,557,722	2.80%	742,586	2.24%	2.76%	6.92%	300	107
312	8	203,447	0.37%	105,546	0.32%	3.08%	6.67%	312	119
324	2	73,700	0.13%	39,569	0.12%	3.20%	6.20%	324	141
336	7	161,328	0.29%	77,754	0.23%	3.44%	6.69%	336	160
348	5	129,588	0.23%	78,148	0.24%	3.67%	6.61%	348	155
360	1,892	52,970,913	95.35%	31,956,873	96.33%	100.00%	6.62%	360	177
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Remaining Term

Cutoff Date:
February-2023

Remaning Term.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0 - 59	8	179,234	0.32%	41,110	0.12%	0.12%	7.26%	218	44
60 - 119	64	1,722,707	3.10%	802,429	2.42%	2.54%	6.89%	302	99
120 - 179	1,222	32,651,998	58.78%	19,346,800	58.32%	60.86%	6.55%	359	168
180 - 239	695	20,998,094	37.80%	12,984,690	39.14%	100.00%	6.73%	360	188
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Original Balance

Cutoff Date:
February-2023

Original Balance *	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0.00 - 5,000	1	4,450	0.01%	2,920	0.01%	0.01%	3.88%	360	178
5,000 - 10,000	1	5,000	0.01%	119	0.00%	0.01%	3.88%	360	172
10,000 - 15,000	91	1,301,354	2.34%	699,420	2.11%	2.12%	6.52%	356	167
15,000 - 20,000	259	4,638,164	8.35%	2,625,701	7.91%	10.03%	6.61%	355	166
20,000 - 25,000	549	12,517,842	22.53%	7,353,111	22.16%	32.20%	6.62%	357	172
25,000 - 30,000	475	13,011,193	23.42%	7,640,023	23.03%	55.23%	6.66%	357	177
30,000 - 35,000	251	8,068,821	14.52%	4,929,878	14.86%	70.09%	6.71%	357	173
35,000 - 40,000	150	5,577,837	10.04%	3,398,339	10.24%	80.33%	6.66%	358	178
40,000 - 45,000	81	3,450,133	6.21%	2,146,138	6.47%	86.80%	6.58%	359	176
45,000 - 50,000	58	2,754,271	4.96%	1,756,910	5.30%	92.10%	6.43%	359	178
50,000 - 55,000	29	1,533,672	2.76%	967,816	2.92%	95.01%	6.58%	358	179
55,000 - 60,000	16	927,303	1.67%	570,870	1.72%	96.73%	6.66%	352	174
60,000 - 65,000	23	1,424,943	2.57%	870,796	2.62%	99.36%	6.59%	357	180
65,000 - 70,000	4	267,050	0.48%	164,864	0.50%	99.85%	6.64%	345	152
70,000 - 75,000	1	70,000	0.13%	48,124	0.15%	100.00%	7.00%	360	182
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Remaining Balance

Cutoff Date:
February-2023

Remaning Balance *	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0.00 - 5,000	27	503,589	0.91%	71,776	0.22%	0.22%	6.64%	315	120
5,000 - 10,000	220	3,909,271	7.04%	1,836,249	5.54%	5.75%	6.58%	353	160
10,000 - 15,000	686	15,477,508	27.86%	8,772,830	26.44%	32.20%	6.61%	357	171
15,000 - 20,000	577	16,071,645	28.93%	9,865,806	29.74%	61.93%	6.67%	358	175
20,000 - 25,000	259	9,058,656	16.31%	5,795,243	17.47%	79.40%	6.65%	359	177
25,000 - 30,000	115	4,870,823	8.77%	3,113,680	9.39%	88.79%	6.57%	359	180
30,000 - 35,000	58	2,901,609	5.22%	1,873,069	5.65%	94.43%	6.59%	356	176
35,000 - 40,000	33	1,869,493	3.37%	1,230,570	3.71%	98.14%	6.56%	360	183
40,000 - 45,000	9	561,745	1.01%	384,725	1.16%	99.30%	6.81%	360	186
45,000 - 50,000	5	327,694	0.59%	231,083	0.70%	100.00%	6.73%	360	177
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Original Loan To Value

Cutoff Date:
February-2023

Original Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 5%	3	53,307	0.10%	29,839	0.09%	0.09%	3.65%	340	144
20% - 25%	1	15,600	0.03%	11,056	0.03%	0.12%	7.75%	360	171
25% - 30%	1	20,800	0.04%	12,873	0.04%	0.16%	6.75%	360	192
30% - 35%	3	38,699	0.07%	25,617	0.08%	0.24%	6.86%	360	184
35% - 40%	4	59,000	0.11%	41,589	0.13%	0.36%	6.87%	360	190
40% - 45%	7	167,067	0.30%	101,890	0.31%	0.67%	6.84%	334	162
45% - 50%	4	106,478	0.19%	75,110	0.23%	0.90%	7.40%	345	173
50% - 60%	26	686,350	1.24%	401,581	1.21%	2.11%	6.89%	349	169
60% - 65%	19	489,121	0.88%	300,240	0.91%	3.01%	6.61%	339	168
65% - 70%	22	508,008	0.91%	306,156	0.92%	3.94%	7.18%	352	168
70% - 75%	30	824,844	1.48%	528,159	1.59%	5.53%	6.82%	352	171
75% - 80%	38	1,012,199	1.82%	608,228	1.83%	7.36%	6.88%	344	166
80% - 85%	82	2,086,871	3.76%	1,304,068	3.93%	11.29%	6.95%	356	179
85% - 90%	102	2,838,454	5.11%	1,666,309	5.02%	16.32%	6.94%	347	162
90% - 95%	214	5,880,539	10.59%	3,550,252	10.70%	27.02%	6.79%	354	169
95% - 100%	1,433	40,764,694	73.38%	24,212,062	72.98%	100.00%	6.55%	359	176
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Current Loan To Value

Cutoff Date:
February-2023

Current Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 5%	11	224,352	0.40%	31,416	0.09%	0.09%	7.05%	336	169
5% - 10%	6	111,469	0.20%	24,684	0.07%	0.17%	6.32%	334	158
10% - 15%	10	358,587	0.65%	140,852	0.42%	0.59%	7.20%	328	141
15% - 20%	23	497,361	0.90%	195,358	0.59%	1.18%	6.84%	320	146
20% - 25%	18	392,399	0.71%	216,205	0.65%	1.83%	7.05%	344	160
25% - 30%	27	649,798	1.17%	319,477	0.96%	2.80%	6.57%	345	163
30% - 35%	31	782,525	1.41%	369,545	1.11%	3.91%	6.81%	348	162
35% - 40%	68	1,657,835	2.98%	894,541	2.70%	6.61%	6.86%	349	164
40% - 45%	101	2,596,633	4.67%	1,362,442	4.11%	10.71%	6.64%	350	158
45% - 50%	167	4,143,292	7.46%	2,240,865	6.75%	17.47%	6.71%	356	166
50% - 55%	316	8,219,191	14.80%	4,662,354	14.05%	31.52%	6.60%	358	170
55% - 60%	494	13,408,970	24.14%	7,957,638	23.99%	55.51%	6.56%	360	176
60% - 65%	471	14,588,637	26.26%	9,286,284	27.99%	83.50%	6.62%	360	179
65% - 70%	211	6,528,601	11.75%	4,468,691	13.47%	96.97%	6.64%	360	180
70% - 75%	35	1,392,382	2.51%	1,004,677	3.03%	100.00%	6.73%	360	186
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Current Borrower Rate

Cutoff Date:
February-2023

Current Borrower Rate.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	3	67,754	0.12%	36,612	0.11%	0.11%	3.62%	360	193
1% - 2%	1	25,000	0.05%	13,835	0.04%	0.04%	5.75%	360	182
2% - 3%	4	166,649	0.30%	93,237	0.28%	0.28%	3.43%	360	178
3% - 4%	19	364,234	0.66%	207,228	0.62%	0.62%	3.44%	343	161
4% - 5%	2	74,130	0.13%	57,623	0.17%	0.17%	4.56%	360	179
5% - 6%	29	922,599	1.66%	505,390	1.52%	1.52%	5.76%	358	169
6% - 7%	1,464	41,274,456	74.30%	24,546,257	73.99%	73.99%	6.52%	358	174
7% - 8%	462	12,465,317	22.44%	7,656,855	23.08%	23.08%	7.18%	354	176
8% - 9%	4	153,581	0.28%	50,178	0.15%	0.15%	8.00%	345	153
10% - 11%	1	38,312	0.07%	7,813	0.02%	0.02%	10.00%	360	166
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Original Subsidy

Cutoff Date:
February-2023

Original Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	390	10,143,011	18.26%	6,061,751	18.27%	18.27%	6.95%	353	181
2% - 3%	3	78,406	0.14%	48,642	0.15%	18.42%	7.04%	340	154
3% - 4%	213	7,462,853	13.43%	4,573,705	13.79%	32.21%	6.59%	357	177
4% - 5%	760	24,459,442	44.03%	14,846,074	44.75%	76.96%	6.54%	358	173
5% - 6%	506	11,039,446	19.87%	6,401,243	19.30%	96.25%	6.58%	357	169
6% - 7%	117	2,368,874	4.26%	1,243,615	3.75%	100.00%	6.58%	360	181
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Current Subsidy

Cutoff Date:
February-2023

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	1,985	55,440,574	99.80%	33,113,748	99.82%	99.82%	6.63%	357	174
3% - 4%	1	42,268	0.08%	24,390	0.07%	99.89%	5.75%	360	185
4% - 5%	1	25,000	0.05%	13,835	0.04%	99.93%	5.75%	360	182
5% - 6%	2	44,190	0.08%	23,056	0.07%	100.00%	5.75%	360	198
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Subsidy Expiration Year

Cutoff Date:
February-2023

Subsidy Expiration Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
NULL	352	9,145,745	16.46%	5,602,157	16.89%	16.89%	7.01%	350	167
1999	1	26,309	0.05%	1,428	0.00%	16.89%	7.00%	300	105
2005	1	24,715	0.04%	13,574	0.04%	16.93%	6.00%	300	105
2008	4	85,000	0.15%	35,301	0.11%	17.04%	6.90%	270	127
2009	11	345,843	0.62%	216,570	0.65%	17.69%	6.28%	344	151
2010	13	337,859	0.61%	210,127	0.63%	18.32%	6.65%	350	157
2011	19	497,202	0.90%	305,043	0.92%	19.24%	6.71%	354	159
2012	18	430,957	0.78%	250,754	0.76%	20.00%	6.46%	357	167
2013	48	1,202,520	2.16%	649,658	1.96%	21.96%	6.55%	360	143
2014	56	1,317,577	2.37%	680,389	2.05%	24.01%	6.31%	355	136
2015	33	781,116	1.41%	422,746	1.27%	25.28%	6.16%	357	151
2016	137	3,646,646	6.56%	2,074,160	6.25%	31.54%	6.40%	359	163
2017	635	17,408,123	31.34%	10,377,736	31.28%	62.82%	6.46%	359	173
2018	479	14,713,898	26.49%	8,944,871	26.96%	89.78%	6.63%	359	184
2019	120	3,739,720	6.73%	2,287,759	6.90%	96.68%	6.81%	360	194
2020	54	1,580,434	2.84%	954,958	2.88%	99.55%	7.20%	360	206
2022	2	61,510	0.11%	34,163	0.10%	99.66%	7.00%	360	176
2023	5	177,458	0.32%	98,764	0.30%	99.96%	4.03%	360	182
2025	1	29,400	0.05%	14,872	0.04%	100.00%	5.75%	360	207
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Original Debt To Income

Cutoff Date:
February-2023

Original Debt to Income	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 5%	4	102,856	102,856	50,372	50,372	0.15%	6.98%	345	120
5% - 10%	21	511,457	511,457	291,517	291,517	1.03%	6.26%	354	169
10% - 15%	136	3,869,506	3,869,506	2,233,668	2,233,668	7.76%	6.51%	354	176
15% - 20%	233	6,857,840	6,857,840	3,960,811	3,960,811	19.70%	6.66%	356	173
20% - 30%	490	13,653,209	13,653,209	8,049,477	8,049,477	43.97%	6.63%	357	173
25% - 30%	765	20,987,742	20,987,742	12,703,375	12,703,375	82.26%	6.62%	358	175
30% - 35%	329	9,237,074	9,237,074	5,682,309	5,682,309	99.39%	6.70%	358	177
35% - 40%	7	202,620	202,620	124,791	124,791	99.76%	6.65%	360	174
40% - 45%	4	129,728	129,728	78,708	78,708	100.00%	6.53%	360	178
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Original Property Value

Cutoff Date:
February-2023

Original Property Value *	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0.00 - 5,000	2	40,487	0.07%	24,840	0.07%	0.07%	5.12%	330	133
5,000 - 10,000	26	610,680	1.10%	371,484	1.12%	1.19%	7.18%	346	160
10,000 - 15,000	154	2,996,369	5.39%	1,766,736	5.33%	6.52%	7.00%	353	167
15,000 - 20,000	273	5,347,564	9.63%	3,108,753	9.37%	15.89%	6.67%	357	167
20,000 - 25,000	431	9,991,913	17.99%	5,775,439	17.41%	33.30%	6.58%	357	172
25,000 - 30,000	456	12,297,655	22.14%	7,224,568	21.78%	55.08%	6.61%	358	176
30,000 - 35,000	231	7,095,153	12.77%	4,249,659	12.81%	67.89%	6.63%	359	177
35,000 - 40,000	165	5,778,677	10.40%	3,530,114	10.64%	78.53%	6.57%	357	178
40,000 - 45,000	87	3,395,467	6.11%	2,086,534	6.29%	84.82%	6.70%	358	176
45,000 - 50,000	67	2,934,416	5.28%	1,821,689	5.49%	90.31%	6.43%	358	178
50,000 - 55,000	32	1,599,261	2.88%	1,016,292	3.06%	93.37%	6.59%	358	179
55,000 - 60,000	14	689,774	1.24%	438,693	1.32%	94.69%	6.74%	347	171
60,000 - 65,000	36	2,049,491	3.69%	1,298,861	3.92%	98.61%	6.56%	359	182
65,000 - 70,000	4	209,300	0.38%	134,730	0.41%	99.02%	7.00%	360	191
70,000 - 75,000	1	30,000	0.05%	19,852	0.06%	99.08%	7.00%	360	183
75,000 - 80,000	4	166,000	0.30%	104,391	0.31%	99.39%	6.73%	345	165
80,000 - 85,000	1	69,300	0.12%	33,064	0.10%	99.49%	6.75%	300	79
90,000 - 95,000	4	208,025	0.37%	141,116	0.43%	99.91%	6.32%	360	176
100,000 - 105,000	1	42,500	0.08%	28,215	0.09%	100.00%	7.00%	360	182
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Origination Year

Cutoff Date:
February-2023

Origination Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2000	1	23,304	0.04%	12,555	0.04%	0.04%	7.00%	360	92
2001	1	20,000	0.04%	8,687	0.03%	0.06%	7.00%	360	96
2002	3	75,439	0.14%	37,639	0.11%	0.18%	6.50%	360	112
2003	36	904,882	1.63%	449,574	1.36%	1.53%	6.59%	355	121
2004	57	1,442,687	2.60%	699,715	2.11%	3.64%	6.32%	351	127
2005	31	765,918	1.38%	418,192	1.26%	4.90%	6.67%	355	143
2006	239	6,277,545	11.30%	3,580,057	10.79%	15.69%	6.58%	354	159
2007	847	22,840,028	41.11%	13,693,633	41.28%	56.97%	6.58%	357	171
2008	568	17,004,961	30.61%	10,441,731	31.47%	88.45%	6.63%	357	183
2009	141	4,311,493	7.76%	2,662,707	8.03%	96.47%	6.82%	359	193
2010	65	1,885,775	3.39%	1,170,538	3.53%	100.00%	7.11%	359	205
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Current Delinquency Status

Cutoff Date:
February-2023

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	1,587	44,768,763	81.54%	26,273,808	80.16%	80.16%	6.62%	357	175
1 - 30 Days	154	4,208,284	7.67%	2,672,632	8.15%	88.31%	6.64%	358	173
31 - 60 Days	84	2,400,490	4.37%	1,526,532	4.66%	92.97%	6.64%	357	173
61 - 90 Days	48	1,259,802	2.29%	827,372	2.52%	95.49%	6.52%	356	174
91 - 120 Days	28	672,924	1.23%	427,828	1.31%	96.80%	6.60%	356	172
121 - 150 Days	15	414,434	0.75%	271,238	0.83%	97.62%	6.74%	360	174
151 - 180 Days	4	119,830	0.22%	81,094	0.25%	97.87%	6.64%	360	177
181 - 210 Days	4	111,533	0.20%	73,456	0.22%	98.09%	6.50%	360	177
211 - 240 Days	9	202,179	0.37%	118,990	0.36%	98.46%	6.56%	360	174
271 - 300 Days	5	147,995	0.27%	102,468	0.31%	98.77%	6.85%	360	170
301 - 330 Days	2	58,525	0.11%	41,069	0.13%	98.89%	6.84%	360	188
331 - 360 Days	2	40,739	0.07%	26,689	0.08%	98.98%	6.50%	360	179
+ 361 Days	19	495,367	0.90%	335,529	1.02%	100.00%	6.60%	357	177
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust X Payment Method

Fecha Alpha
February-2023

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payment by ACH	18	498,467	0.90%	289,404	0.87%	0.87%	6.83%	339	157
Payroll Deduction	992	28,504,608	51.31%	16,691,452	50.31%	51.19%	6.63%	357	176
Voluntary Payments	979	26,548,958	47.79%	16,194,173	48.81%	100.00%	6.62%	357	173
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Property Type

Cutoff Date:
February-2023

Type of Residence	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Apartments	111	2,885,148	5.19%	1,716,277	5.17%	5.17%	6.59%	359	175
Single Family Home	1,878	52,666,884	94.81%	31,458,753	94.83%	100.00%	6.63%	357	174
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Loan Purpose

Cutoff Date:
February-2023

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Cash Out Refinance	417	10,819,316	19.48%	6,614,335	19.94%	19.94%	6.89%	350	167
New Property	1,547	44,176,850	79.52%	26,203,466	78.99%	98.92%	6.56%	359	176
Used Property	25	555,866	1.00%	357,228	1.08%	100.00%	7.00%	353	178
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Province

Cutoff Date:
February-2023

Province	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Bocas del Toro	2	53,541	0.10%	30,151	0.09%	0.09%	6.77%	360	174
Chiriquí	208	5,601,401	10.08%	3,312,713	9.99%	10.08%	6.61%	357	177
Coclé	22	583,895	1.05%	358,209	1.08%	11.16%	6.85%	357	176
Colón	165	5,320,697	9.58%	3,286,251	9.91%	21.06%	6.54%	358	175
Herrera	81	2,217,933	3.99%	1,317,559	3.97%	25.03%	6.63%	359	179
Los Santos	30	751,146	1.35%	442,050	1.33%	26.37%	6.58%	360	181
Panamá	1,351	37,186,095	66.94%	22,126,987	66.70%	93.06%	6.63%	356	173
Veraguas	130	3,837,325	6.91%	2,301,109	6.94%	100.00%	6.73%	359	183
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Employer

Cutoff Date:
February-2023

Employer	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
MINISTERIO DE EDUCACION (7)	224	6,955,076	12.65%	4,082,457	12.42%	12.42%	6.66%	358	180
CLIENTE SIN TRABAJO	246	6,252,280	11.37%	3,927,541	11.95%	24.37%	6.67%	358	174
MINISTERIO DE SEGURIDAD PUBLICA	61	1,664,014	3.03%	960,366	2.92%	27.30%	6.69%	360	177
CAJA DEL SEGURO SOCIAL	80	2,240,991	4.08%	1,282,189	3.90%	31.20%	6.78%	356	171
INDEPENDIENTE	159	4,348,825	7.91%	2,627,995	8.00%	39.19%	6.62%	354	171
C.S.S. JUBILADOS & PENSIONADOS	185	5,620,406	10.22%	3,373,307	10.26%	49.46%	6.48%	353	172
MINISTERIO DE SALUD	36	993,609	1.81%	552,391	1.68%	51.14%	6.61%	357	175
INDEPENDIENTE INFORMAL	64	1,634,807	2.97%	1,031,516	3.14%	54.28%	6.57%	357	175
IMPORTADORA RICAMAR, S.A.(IRISA)	4	89,125	0.16%	42,775	0.13%	54.41%	6.64%	360	174
AUTORIDAD DEL CANAL DE PANAMA	19	716,582	1.30%	439,039	1.34%	55.74%	6.74%	349	174
CONDUCTOR DE TAXI	21	567,207	1.03%	382,193	1.16%	56.91%	6.68%	357	175
JUBILADO POR CONTRALORIA	28	784,206	1.43%	446,433	1.36%	58.26%	6.50%	355	169
MINISTERIO DE LA PRESIDENCIA (3)	3	95,100	0.17%	55,420	0.17%	58.43%	6.41%	360	175
INDEPENDIENTE (PEQUEÑO EMPRESARIO)	59	1,603,725	2.92%	956,256	2.91%	61.34%	6.77%	354	173
ORGANO JUDICIAL	7	201,455	0.37%	108,629	0.33%	61.67%	6.73%	360	171
UNIVERSIDAD DE PANAMA	8	232,574	0.42%	139,334	0.42%	62.10%	6.62%	360	174
IPHE	5	228,258	0.42%	145,138	0.44%	62.54%	6.75%	360	184
RIBA SMITH	10	228,819	0.42%	132,478	0.40%	62.94%	6.39%	355	171
INMOBILIARIA DON ANTONIO, S.A.	6	138,077	0.25%	76,498	0.23%	63.17%	6.36%	360	172
AGENCIAS FEDURO S.A	3	110,815	0.20%	64,658	0.20%	63.37%	6.49%	360	176
PROCURADURIA GENERAL DE LA NACION	1	54,450	0.10%	35,842	0.11%	63.48%	7.25%	360	201
MINISTERIO DE GOBIERNO	2	63,984	0.12%	37,943	0.12%	63.60%	6.50%	360	172
COMPAÑIA GOLY	7	123,716	0.23%	64,621	0.20%	63.79%	6.79%	360	182
FARMACIAS ARROCHA	1	18,285	0.03%	9,341	0.03%	63.82%	7.13%	360	177
CONTRALORIA GENERAL (2)	5	137,159	0.25%	78,570	0.24%	64.06%	7.01%	360	178
INDUSTRIAS LACTEAS	6	147,044	0.27%	84,740	0.26%	64.32%	6.08%	360	170
OTHERS	717	19,727,623	35.88%	11,726,691	35.68%	100.00%	6.58%	358	173
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Housing Developments

Cutoff Date:
February-2023

Housing Developments (group)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
VILLA DEL CARMEN	16	430,650	0.87%	254,992	0.86%	0.86%	6.84%	360	191
VILLAS DE DON BOSCO	5	149,684	0.30%	86,289	0.29%	1.15%	7.09%	336	152
LA SIESTA	67	1,309,281	2.63%	742,193	2.50%	3.66%	6.42%	359	166
VALLE DE LOS CEREZOS	47	820,722	1.65%	472,402	1.59%	5.25%	6.64%	359	180
ALTOS DEL TECAL	10	223,340	0.45%	122,962	0.41%	5.66%	6.84%	360	195
OTROS	1,635	46,776,007	94.10%	27,959,152	94.34%	100.00%	6.64%	357	174
Total	1,989	55,552,032	100.00%	33,175,029	100.00%	-	6.63%	357	174
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,124			10.00%	360	284
Average		27,930		16,679					