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# Stratification Report for La Hipotecaria S.A. Panamá

## **Mortgage Loans - July-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 July-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%.

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# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Original Term

Cutoff Date:  
July-2023

Original Term	Loans	Original Loan Amount	Percent OB	Existing Loan Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
204	1	17,593	0.03%	847	0.00%	0.00%	3.50%	204	8
216	1	17,099	0.03%	2,706	0.01%	0.01%	6.50%	216	29
240	6	139,345	0.26%	51,139	0.16%	0.17%	7.30%	240	61
252	1	11,500	0.02%	3,492	0.01%	0.18%	7.75%	252	63
264	1	22,584	0.04%	12,223	0.04%	0.22%	6.75%	264	89
276	1	28,350	0.05%	16,015	0.05%	0.27%	6.50%	276	176
288	5	166,165	0.30%	75,142	0.23%	0.51%	6.55%	288	112
300	55	1,476,204	2.71%	688,748	2.15%	2.66%	6.88%	300	140
312	7	189,675	0.35%	95,785	0.30%	2.96%	6.91%	312	179
324	2	73,700	0.14%	38,367	0.12%	3.08%	6.31%	324	185
336	7	145,528	0.27%	74,981	0.23%	3.31%	7.57%	336	189
348	5	129,588	0.24%	76,952	0.24%	3.55%	6.62%	348	173
360	1,863	52,063,818	95.56%	30,853,052	96.45%	100.00%	6.69%	360	191
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Remaining Term

Cutoff Date:  
July-2023

Remaning Term.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0 - 59	10	223,153	0.41%	74,895	0.23%	0.23%	7.25%	245	59
60 - 119	71	1,874,847	3.44%	860,168	2.69%	2.92%	6.80%	309	135
120 - 179	1,430	39,002,528	71.59%	22,978,491	71.83%	74.75%	6.65%	359	190
180 - 239	444	13,380,623	24.56%	8,075,896	25.25%	100.00%	6.80%	360	194
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Original Balance

Cutoff Date:  
July-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%	712	0.00%	0.00%	3.88%	360	173
5,000 - 10,000	2	14,200	0.03%	711	0.00%	0.00%	3.56%	348	141
10,000 - 15,000	89	1,272,779	2.34%	673,558	2.11%	2.11%	6.46%	356	162
15,000 - 20,000	258	4,618,483	8.48%	2,570,435	8.04%	10.15%	6.73%	355	197
20,000 - 25,000	541	12,335,341	22.64%	7,147,296	22.34%	32.49%	6.69%	357	193
25,000 - 30,000	465	12,738,637	23.38%	7,342,120	22.95%	55.44%	6.72%	358	189
30,000 - 35,000	246	7,909,491	14.52%	4,765,052	14.90%	70.34%	6.75%	357	193
35,000 - 40,000	147	5,463,686	10.03%	3,254,208	10.17%	80.51%	6.72%	358	186
40,000 - 45,000	78	3,323,493	6.10%	2,030,838	6.35%	86.86%	6.66%	359	187
45,000 - 50,000	58	2,754,271	5.06%	1,731,266	5.41%	92.27%	6.57%	359	187
50,000 - 55,000	28	1,481,373	2.72%	912,046	2.85%	95.12%	6.62%	358	174
55,000 - 60,000	16	927,303	1.70%	555,245	1.74%	96.86%	6.68%	352	197
60,000 - 65,000	21	1,300,593	2.39%	798,982	2.50%	99.35%	6.56%	360	176
65,000 - 70,000	4	267,050	0.49%	159,918	0.50%	99.85%	6.64%	345	234
70,000 - 75,000	1	70,000	0.13%	47,064	0.15%	100.00%	7.00%	360	177
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Remaining Balance

Cutoff Date:  
July-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	28	548,989	1.01%	78,659	0.25%	0.25%	6.88%	323	163
5,000 - 10,000	241	4,310,775	7.91%	2,016,641	6.30%	6.55%	6.61%	353	173
10,000 - 15,000	685	15,586,810	28.61%	8,734,731	27.31%	33.86%	6.68%	358	188
15,000 - 20,000	552	15,509,959	28.47%	9,413,745	29.43%	63.28%	6.75%	359	193
20,000 - 25,000	251	8,914,036	16.36%	5,603,144	17.52%	80.80%	6.67%	359	193
25,000 - 30,000	100	4,314,688	7.92%	2,711,479	8.48%	89.27%	6.72%	359	186
30,000 - 35,000	57	2,876,589	5.28%	1,833,521	5.73%	95.01%	6.63%	356	184
35,000 - 40,000	29	1,658,566	3.04%	1,075,230	3.36%	98.37%	6.55%	360	195
40,000 - 45,000	9	560,738	1.03%	383,517	1.20%	99.57%	6.78%	360	194
45,000 - 50,000	3	200,000	0.37%	138,783	0.43%	100.00%	6.71%	360	225
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					

# Stratification Report

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

Cutoff Date:  
July-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%	4	62,507	0.11%	29,942	0.09%	0.09%	3.65%	339	139
20% - 25%	1	15,600	0.03%	11,043	0.03%	0.13%	7.75%	360	166
25% - 30%	1	20,800	0.04%	12,431	0.04%	0.17%	6.75%	360	187
30% - 35%	3	38,699	0.07%	25,013	0.08%	0.25%	6.86%	360	179
35% - 40%	4	59,000	0.11%	40,846	0.13%	0.37%	6.87%	360	185
40% - 45%	7	167,067	0.31%	98,665	0.31%	0.68%	6.84%	334	187
45% - 50%	4	106,478	0.20%	74,100	0.23%	0.91%	7.40%	345	169
50% - 60%	25	626,350	1.15%	378,203	1.18%	2.10%	7.13%	351	218
60% - 65%	19	489,121	0.90%	291,394	0.91%	3.01%	6.61%	339	257
65% - 70%	22	508,008	0.93%	296,537	0.93%	3.93%	7.20%	352	249
70% - 75%	30	824,844	1.51%	514,986	1.61%	5.54%	6.84%	352	247
75% - 80%	38	1,012,199	1.86%	586,932	1.83%	7.38%	6.89%	344	239
80% - 85%	80	2,044,353	3.75%	1,262,981	3.95%	11.33%	7.21%	357	251
85% - 90%	99	2,764,944	5.08%	1,581,729	4.94%	16.27%	7.27%	347	231
90% - 95%	210	5,785,326	10.62%	3,449,772	10.78%	27.05%	6.96%	354	239
95% - 100%	1,408	39,955,854	73.34%	23,334,877	72.95%	100.00%	6.57%	359	171
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					

# Stratification Report

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

Cutoff Date:  
July-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%	12	235,389	0.43%	31,414	0.10%	0.10%	7.10%	340	159
5% - 10%	2	82,583	0.15%	5,694	0.02%	0.12%	5.92%	360	167
10% - 15%	10	223,931	0.41%	63,357	0.20%	0.31%	6.90%	293	137
15% - 20%	20	451,342	0.83%	229,123	0.72%	1.03%	7.63%	341	160
20% - 25%	17	402,327	0.74%	174,195	0.54%	1.57%	7.04%	335	185
25% - 30%	33	811,950	1.49%	381,591	1.19%	2.77%	6.97%	349	181
30% - 35%	28	710,660	1.30%	356,940	1.12%	3.88%	6.60%	350	192
35% - 40%	73	1,777,914	3.26%	900,362	2.81%	6.70%	6.92%	348	196
40% - 45%	121	3,223,861	5.92%	1,620,276	5.07%	11.76%	6.75%	352	194
45% - 50%	184	4,461,382	8.19%	2,396,446	7.49%	19.25%	6.88%	358	216
50% - 55%	356	9,410,524	17.27%	5,260,726	16.45%	35.70%	6.66%	358	190
55% - 60%	494	13,970,482	25.64%	8,276,254	25.87%	61.57%	6.61%	360	184
60% - 65%	389	11,853,129	21.76%	7,552,111	23.61%	85.18%	6.68%	360	188
65% - 70%	184	5,627,393	10.33%	3,848,234	12.03%	97.21%	6.65%	360	186
70% - 75%	32	1,238,283	2.27%	892,727	2.79%	100.00%	6.72%	360	189
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Current Borrower Rate

Cutoff Date:  
July-2023

Current Borrower Rate (group)	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%	35,599	0.11%	0.11%	0.00%	360	188
2% - 3%	23	755,622	1.39%	407,026	1.27%	1.27%	5.59%	358	165
3% - 4%	1,639	46,005,473	84.44%	26,958,806	84.27%	84.27%	6.60%	358	171
4% - 5%	3	93,581	0.17%	34,649	0.11%	0.11%	8.00%	360	177
5% - 6%	1	38,312	0.07%	6,743	0.02%	0.02%	10.00%	360	161
6% -7%	72	1,963,985	3.60%	1,188,245	3.71%	3.71%	7.21%	351	292
7% - 8%	214	5,556,423	10.20%	3,358,382	10.50%	10.50%	7.41%	353	304
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					



# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Original Subsidy

Cutoff Date:  
July-2023

Original Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	385	9,953,811	18.27%	5,829,735	18.22%	18.22%	6.95%	353	201
2% - 3%	3	78,406	0.14%	47,485	0.15%	18.37%	7.05%	340	281
3% - 4%	208	7,305,891	13.41%	4,387,633	13.72%	32.09%	6.60%	358	178
4% - 5%	746	23,964,422	43.99%	14,310,844	44.74%	76.82%	6.64%	358	185
5% - 6%	497	10,833,131	19.88%	6,212,148	19.42%	96.24%	6.67%	358	199
6% - 7%	116	2,345,490	4.31%	1,201,605	3.76%	100.00%	6.48%	360	176
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Current Subsidy

Cutoff Date:  
July-2023

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	1,955	54,481,150	100.00%	31,989,450	100.00%	100.00%	6.69%	357	189
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Subsidy Expiration Year

Cutoff Date:  
July-2023

Subsidy Expiration Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
NULL	180	4,783,078	8.78%	2,892,224	9.04%	9.04%	7.02%	346	214
1999	1	26,309	0.05%	1,253	0.00%	9.05%	7.00%	300	100
2005	1	24,715	0.05%	13,048	0.04%	9.09%	6.00%	300	100
2007	2	52,446	0.10%	19,811	0.06%	9.15%	7.06%	330	308
2008	13	300,158	0.55%	165,631	0.52%	9.67%	8.23%	328	289
2009	26	719,714	1.32%	436,093	1.36%	11.03%	7.69%	348	276
2010	23	611,054	1.12%	360,599	1.13%	12.16%	7.33%	354	279
2011	49	1,204,457	2.21%	691,423	2.16%	14.32%	7.26%	349	262
2012	62	1,416,678	2.60%	817,455	2.56%	16.87%	7.18%	357	285
2013	85	2,198,192	4.03%	1,242,484	3.88%	20.76%	6.90%	359	240
2014	68	1,608,524	2.95%	843,410	2.64%	23.39%	6.56%	356	184
2015	38	1,009,686	1.85%	579,240	1.81%	25.20%	6.38%	357	207
2016	135	3,576,043	6.56%	2,016,797	6.30%	31.51%	6.46%	359	161
2017	627	17,176,481	31.53%	10,051,816	31.42%	62.93%	6.48%	359	168
2018	473	14,552,681	26.71%	8,733,442	27.30%	90.23%	6.62%	359	179
2019	118	3,675,450	6.75%	2,211,414	6.91%	97.14%	6.81%	360	189
2020	54	1,545,484	2.84%	913,311	2.86%	100.00%	7.08%	360	201
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					

# Stratification Report

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

Cutoff Date:  
July-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	47,038	47,038	0.15%	6.99%	345	155
5% - 10%	22	520,657	520,657	283,117	283,117	1.03%	6.28%	353	164
10% - 15%	133	3,802,914	3,802,914	2,168,291	2,168,291	7.81%	6.54%	356	183
15% - 20%	226	6,638,965	6,638,965	3,794,645	3,794,645	19.67%	6.75%	356	190
20% - 30%	486	13,492,603	13,492,603	7,820,371	7,820,371	44.12%	6.65%	357	190
25% - 30%	749	20,506,621	20,506,621	12,194,126	12,194,126	82.24%	6.72%	358	187
30% - 35%	324	9,084,186	9,084,186	5,481,937	5,481,937	99.38%	6.75%	358	198
35% - 40%	7	202,620	202,620	122,602	122,602	99.76%	6.72%	360	220
40% - 45%	4	129,728	129,728	77,324	77,324	100.00%	6.59%	360	173
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Original Property Value

Cutoff Date:  
July-2023

Original Prperty Value (*)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0.00 - 10,000	20	499,420	0.92%	307,970	0.96%	0.96%	7.09%	345	153
10,000 - 15,000	53	761,932	1.40%	402,957	1.26%	2.22%	6.51%	358	169
15,000 - 20,000	198	3,438,729	6.31%	1,876,899	5.87%	8.09%	6.58%	357	167
20,000 - 25,000	441	9,696,171	17.80%	5,580,414	17.44%	25.53%	6.66%	357	189
25,000 - 30,000	485	12,612,025	23.15%	7,297,434	22.81%	48.35%	6.67%	358	186
30,000 - 35,000	266	7,892,192	14.49%	4,626,058	14.46%	62.81%	6.71%	357	194
35,000 - 40,000	205	6,976,262	12.80%	4,166,435	13.02%	75.83%	6.74%	356	198
40,000 - 45,000	98	3,650,982	6.70%	2,193,622	6.86%	82.69%	6.77%	356	191
45,000 - 50,000	81	3,464,659	6.36%	2,129,320	6.66%	89.35%	6.73%	358	198
50,000 - 55,000	34	1,609,781	2.95%	1,003,345	3.14%	92.48%	6.75%	358	180
55,000 - 60,000	18	815,276	1.50%	497,080	1.55%	94.04%	6.92%	347	216
60,000 - 65,000	36	2,049,491	3.76%	1,274,650	3.98%	98.02%	6.58%	359	177
65,000 - 70,000	4	204,316	0.38%	121,620	0.38%	98.40%	6.98%	345	193
70,000 - 75,000	2	95,250	0.17%	61,691	0.19%	98.59%	6.83%	360	270
75,000 - 80,000	8	394,840	0.72%	254,611	0.80%	99.39%	6.43%	353	262
80,000 - 85,000	1	69,300	0.13%	33,064	0.10%	99.49%	6.75%	300	74
90,000 - 95,000	4	208,025	0.38%	134,954	0.42%	99.91%	6.32%	360	171
100,000 - 105,000	1	42,500	0.08%	27,326	0.09%	100.00%	7.00%	360	177
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Origination Year

Cutoff Date:  
July-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	87
2001	1	20,000	0.04%	8,320	0.03%	0.07%	7.00%	360	91
2002	3	75,439	0.14%	36,867	0.12%	0.18%	6.50%	360	107
2003	36	904,882	1.66%	436,454	1.36%	1.54%	6.59%	355	116
2004	56	1,382,687	2.54%	666,808	2.08%	3.63%	6.43%	352	123
2005	31	765,918	1.41%	409,205	1.28%	4.91%	6.67%	355	162
2006	236	6,177,549	11.34%	3,464,195	10.83%	15.74%	7.04%	354	201
2007	834	22,465,641	41.24%	13,220,232	41.33%	57.06%	6.60%	358	192
2008	556	16,651,483	30.56%	10,093,574	31.55%	88.62%	6.65%	358	188
2009	139	4,247,223	7.80%	2,577,405	8.06%	96.67%	6.82%	359	192
2010	62	1,767,025	3.24%	1,063,836	3.33%	100.00%	7.03%	359	205
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Current Delinquency Status

Cutoff Date:  
July-2023

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	1,597	45,007,504	82.61%	25,999,122	81.27%	81.27%	6.69%	357	192
1 - 30 Days	152	4,116,881	7.56%	2,567,860	8.03%	89.30%	6.71%	358	183
31 - 60 Days	82	2,203,693	4.04%	1,419,057	4.44%	93.74%	6.85%	356	181
61 - 90 Days	50	1,192,189	2.19%	750,226	2.35%	96.08%	6.45%	360	170
91 - 120 Days	24	707,106	1.30%	451,200	1.41%	97.49%	6.86%	358	164
121 - 150 Days	13	301,264	0.55%	200,923	0.63%	98.12%	6.62%	360	172
151 - 180 Days	7	176,645	0.32%	100,569	0.31%	98.44%	6.61%	353	159
181 - 210 Days	5	115,793	0.21%	76,423	0.24%	98.67%	6.72%	360	175
211 - 240 Days	1	26,381	0.05%	18,555	0.06%	98.73%	6.50%	360	178
241 - 270 Days	2	51,322	0.09%	31,470	0.10%	98.83%	6.75%	360	184
271 - 300 Days	1	14,781	0.03%	9,040	0.03%	98.86%	6.25%	360	130
301 - 330 Days	1	46,800	0.09%	32,782	0.10%	98.96%	7.25%	360	164
+ 361 Days	20	520,791	0.96%	332,222	1.04%	100.00%	6.55%	358	180
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages -Trust X Payment Method

Fecha Alpha  
July-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	17	463,617	0.85%	267,676	0.84%	0.84%	6.77%	342	178
Payroll Deduction	964	27,675,519	50.80%	15,861,518	49.58%	50.42%	6.70%	357	192
Voluntary Payments	974	26,342,015	48.35%	15,860,256	49.58%	100.00%	6.68%	357	187
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					



# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Property Type

Cutoff Date:  
July-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	5.30%	1,686,733	5.27%	5.27%	6.61%	359	174
Single Family Home	1,844	51,596,003	94.70%	30,302,718	94.73%	100.00%	6.70%	357	190
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Loan Purpose

Cutoff Date:  
July-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	411	10,658,852	19.56%	6,384,821	19.96%	19.96%	7.13%	351	261
New Property	1,520	43,293,207	79.46%	25,275,001	79.01%	98.97%	6.58%	359	171
Used Property	24	529,091	0.97%	329,628	1.03%	100.00%	6.98%	353	171
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Province

Cutoff Date:  
July-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%	29,337	0.09%	0.09%	6.77%	360	169
Chiriquí	201	5,417,041	9.94%	3,169,574	9.91%	10.00%	6.62%	357	174
Coclé	22	583,895	1.07%	351,114	1.10%	11.10%	6.87%	357	180
Colón	163	5,228,897	9.60%	3,148,030	9.84%	20.94%	6.63%	358	177
Herrera	80	2,200,253	4.04%	1,283,224	4.01%	24.95%	6.64%	359	179
Los Santos	30	751,146	1.38%	432,708	1.35%	26.30%	6.60%	360	192
Panamá	1,328	36,437,012	66.88%	21,320,572	66.65%	92.95%	6.71%	357	194
Veraguas	129	3,809,365	6.99%	2,254,890	7.05%	100.00%	6.72%	360	193
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Housing Developments

Cutoff Date:  
July-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	0.79%	251,676	0.79%	0.79%	6.85%	360	186
LAS PERLAS DE PILON	38	746,938	1.37%	436,146	1.36%	2.15%	6.87%	360	181
ALTOS DEL TECAL	10	223,340	0.41%	120,564	0.38%	2.53%	6.84%	360	190
VALLE DE LOS CEREZOS	46	784,952	1.44%	439,625	1.37%	3.90%	6.61%	359	174
SANTA ISABEL - TOCUMEN	28	745,559	1.37%	435,555	1.36%	5.26%	6.68%	360	182
SANTA RITA - PACORA	4	91,857	0.17%	56,387	0.18%	5.44%	7.11%	345	180
LA CRESTA DE LOS CUATRO ALTOS	26	1,256,759	2.31%	789,973	2.47%	7.91%	6.63%	357	176
LA SIESTA	67	1,309,281	2.40%	729,351	2.28%	10.19%	6.48%	359	164
LAS PRADERAS DE SAN ISIDRO	58	1,722,212	3.16%	1,036,285	3.24%	13.43%	6.54%	360	173
VILLAS DE DON BOSCO	5	149,684	0.27%	84,101	0.26%	13.69%	7.09%	336	259
OTROS	1,657	47,019,920	86.30%	27,609,788	86.31%	100.00%	6.70%	357	191
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Employer

Cutoff Date:  
July-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)	218	6,763,801	12.41%	3,863,527	12.08%	12.08%	6.73%	358	197
CLIENTE SIN TRABAJO	238	6,000,177	11.01%	3,699,245	11.56%	23.64%	6.67%	359	189
MINISTERIO DE SEGURIDAD PUBLICA	59	1,611,292	2.96%	903,643	2.82%	26.47%	6.94%	360	203
CAJA DEL SEGURO SOCIAL	79	2,218,254	4.07%	1,235,013	3.86%	30.33%	6.75%	355	197
INDEPENDIENTE	153	4,188,754	7.69%	2,546,039	7.96%	38.29%	6.78%	356	187
C.S.S. JUBILADOS & PENSIONADOS	190	5,756,734	10.57%	3,414,774	10.67%	48.96%	6.50%	354	191
MINISTERIO DE SALUD	34	937,966	1.72%	504,070	1.58%	50.54%	6.97%	357	189
INDEPENDIENTE INFORMAL	62	1,518,060	2.79%	940,716	2.94%	53.48%	6.69%	357	180
IMPORTADORA RICAMAR, S.A.(IRISA)	4	89,125	0.16%	41,387	0.13%	53.61%	6.64%	360	169
AUTORIDAD DEL CANAL DE PANAMA	16	603,797	1.11%	359,814	1.12%	54.73%	6.74%	347	168
CONDUCTOR DE TAXI	21	567,207	1.04%	380,287	1.19%	55.92%	6.68%	357	193
JUBILADO POR CONTRALORIA	27	742,874	1.36%	411,784	1.29%	57.21%	6.55%	355	200
MINISTERIO DE LA PRESIDENCIA (3)	3	95,100	0.17%	54,200	0.17%	57.38%	6.59%	360	170
INDEPENDIENTE (PEQUEÑO EMPRESARIO)	58	1,582,725	2.91%	940,837	2.94%	60.32%	6.77%	354	174
ORGANO JUDICIAL	7	201,455	0.37%	105,143	0.33%	60.65%	6.78%	360	166
UNIVERSIDAD DE PANAMA	8	232,574	0.43%	136,573	0.43%	61.07%	6.62%	360	207
IPHE	5	228,258	0.42%	142,481	0.45%	61.52%	6.75%	360	179
RIBA SMITH	11	272,519	0.50%	161,185	0.50%	62.02%	6.48%	356	201
INMOBILIARIA DON ANTONIO, S.A.	6	138,077	0.25%	74,753	0.23%	62.26%	6.46%	360	167
AGENCIAS FEDURO S.A	3	110,815	0.20%	63,554	0.20%	62.46%	6.62%	360	171
PROCURADURIA GENERAL DE LA NACION	1	54,450	0.10%	35,347	0.11%	62.57%	7.25%	360	196
MINISTERIO DE GOBIERNO	1	30,146	0.06%	16,464	0.05%	62.62%	6.50%	360	164
COMPAÑIA GOLY	7	123,716	0.23%	62,972	0.20%	62.81%	6.81%	360	177
FARMACIAS ARROCHA	1	18,285	0.03%	9,100	0.03%	62.84%	7.13%	360	344
CONTRALORIA GENERAL (2)	5	137,159	0.25%	75,417	0.24%	63.08%	7.02%	360	235
INDUSTRIAS LACTEAS	6	147,044	0.27%	82,473	0.26%	63.34%	6.12%	360	189
HOSPITAL SANTO TOMAS	8	211,898	0.39%	119,217	0.37%	63.71%	6.76%	360	191
PANAMA PORTS COMPANY	6	199,735	0.37%	103,143	0.32%	64.03%	6.73%	360	212
PRODUCTOS TOLEDANO, S.A.	8	162,189	0.30%	81,209	0.25%	64.28%	6.81%	354	200
OTHERS	710	19,536,967	35.86%	11,425,082	35.72%	100.00%	6.59%	358	185
<b>Total</b>	<b>1,955</b>	<b>54,481,150</b>	<b>100.00%</b>	<b>31,989,450</b>	<b>100.00%</b>	<b>-</b>	<b>6.69%</b>	<b>357</b>	<b>189</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,064</b>			<b>14.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,868</b>		<b>16,363</b>					