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# Stratification Report for La Hipotecaria S.A. Panamá

## **Mortgage Loans - June-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 June-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:  
June-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%	987	0.00%	0.00%	0.00%	204	9
216	1	17,099	0.03%	2,827	0.01%	0.01%	0.00%	216	30
240	6	139,345	0.26%	51,855	0.16%	0.17%	0.00%	240	63
252	1	11,500	0.02%	3,566	0.01%	0.18%	0.00%	252	64
264	1	22,584	0.04%	12,270	0.04%	0.22%	0.00%	264	90
276	1	28,350	0.05%	16,081	0.05%	0.27%	0.00%	276	178
288	5	166,165	0.30%	75,709	0.24%	0.51%	0.00%	288	113
300	55	1,476,204	2.70%	694,712	2.16%	2.67%	0.00%	300	141
312	8	203,447	0.37%	102,689	0.32%	2.99%	0.00%	312	177
324	2	73,700	0.13%	38,623	0.12%	3.11%	0.00%	324	187
336	7	145,528	0.27%	75,531	0.23%	3.34%	0.00%	336	190
348	5	129,588	0.24%	77,173	0.24%	3.58%	0.00%	348	175
360	1,868	52,198,808	95.55%	31,015,055	96.42%	100.00%	0.00%	360	192
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					

# Stratification Report

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

Cutoff Date:  
June-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%	76,034	0.24%	0.24%	0.00%	245	60
60 - 119	67	1,773,846	3.25%	817,715	2.54%	2.78%	0.00%	305	137
120 - 179	1,386	37,542,162	68.72%	22,141,064	68.83%	71.61%	0.00%	359	191
180 - 239	498	15,090,752	27.62%	9,132,266	28.39%	100.00%	0.01%	360	194
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					

# Stratification Report

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

Cutoff Date:  
June-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%	745	0.00%	0.00%	0.00%	360	174
5,000 - 10,000	2	14,200	0.03%	792	0.00%	0.00%	0.00%	348	142
10,000 - 15,000	91	1,301,354	2.38%	683,972	2.13%	2.13%	0.00%	356	163
15,000 - 20,000	259	4,637,496	8.49%	2,593,576	8.06%	10.19%	0.00%	355	198
20,000 - 25,000	542	12,359,587	22.62%	7,174,435	22.30%	32.50%	0.00%	357	193
25,000 - 30,000	465	12,738,637	23.32%	7,372,135	22.92%	55.42%	0.01%	358	190
30,000 - 35,000	247	7,943,795	14.54%	4,788,327	14.89%	70.30%	0.00%	357	195
35,000 - 40,000	147	5,463,686	10.00%	3,267,657	10.16%	80.46%	0.00%	358	188
40,000 - 45,000	79	3,366,118	6.16%	2,064,913	6.42%	86.88%	0.00%	359	187
45,000 - 50,000	58	2,754,271	5.04%	1,736,751	5.40%	92.28%	0.00%	359	185
50,000 - 55,000	28	1,481,373	2.71%	915,767	2.85%	95.13%	0.00%	358	175
55,000 - 60,000	16	927,303	1.70%	559,125	1.74%	96.86%	0.00%	352	198
60,000 - 65,000	21	1,300,593	2.38%	801,409	2.49%	99.36%	0.00%	360	177
65,000 - 70,000	4	267,050	0.49%	160,205	0.50%	99.85%	0.00%	345	194
70,000 - 75,000	1	70,000	0.13%	47,268	0.15%	100.00%	0.00%	360	178
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					

# Stratification Report

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

Cutoff Date:  
June-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	30	598,591	1.10%	84,665	0.26%	0.26%	0.00%	327	161
5,000 - 10,000	235	4,166,905	7.63%	1,961,187	6.10%	6.36%	0.00%	353	175
10,000 - 15,000	689	15,660,087	28.67%	8,790,863	27.33%	33.69%	0.01%	358	189
15,000 - 20,000	554	15,540,993	28.45%	9,458,583	29.40%	63.09%	0.00%	359	194
20,000 - 25,000	251	8,890,925	16.27%	5,608,384	17.44%	80.53%	0.00%	359	195
25,000 - 30,000	105	4,523,184	8.28%	2,850,755	8.86%	89.39%	0.00%	359	188
30,000 - 35,000	55	2,775,423	5.08%	1,776,072	5.52%	94.91%	0.00%	356	185
35,000 - 40,000	30	1,713,066	3.14%	1,113,364	3.46%	98.37%	0.00%	360	190
40,000 - 45,000	9	560,738	1.03%	384,204	1.19%	99.57%	0.00%	360	178
45,000 - 50,000	3	200,000	0.37%	139,001	0.43%	100.00%	0.00%	360	227
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					

# Stratification Report

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

Cutoff Date:  
June-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%	30,109	0.09%	0.09%	0.00%	339	140
20% - 25%	1	15,600	0.03%	11,045	0.03%	0.13%	0.00%	360	167
25% - 30%	1	20,800	0.04%	12,526	0.04%	0.17%	0.00%	360	188
30% - 35%	3	38,699	0.07%	25,114	0.08%	0.24%	0.00%	360	181
35% - 40%	4	59,000	0.11%	40,972	0.13%	0.37%	0.00%	360	186
40% - 45%	7	167,067	0.31%	99,275	0.31%	0.68%	0.00%	334	188
45% - 50%	4	106,478	0.19%	74,518	0.23%	0.91%	0.00%	345	170
50% - 60%	25	626,350	1.15%	380,322	1.18%	2.09%	0.00%	351	211
60% - 65%	19	489,121	0.90%	293,038	0.91%	3.01%	0.00%	339	258
65% - 70%	22	508,008	0.93%	298,064	0.93%	3.93%	0.00%	352	254
70% - 75%	30	824,844	1.51%	517,661	1.61%	5.54%	0.00%	352	249
75% - 80%	38	1,012,199	1.85%	592,171	1.84%	7.38%	0.00%	344	236
80% - 85%	80	2,044,353	3.74%	1,268,007	3.94%	11.32%	0.00%	357	251
85% - 90%	99	2,764,944	5.06%	1,589,304	4.94%	16.27%	0.00%	347	237
90% - 95%	213	5,832,914	10.68%	3,482,869	10.83%	27.09%	0.00%	354	238
95% - 100%	1,411	40,057,028	73.32%	23,452,081	72.91%	100.00%	0.00%	359	172
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					

# Stratification Report

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

Cutoff Date:  
June-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%	9	145,590	0.27%	5,110	0.02%	0.02%	0.00%	333	133
5% - 10%	6	218,820	0.40%	70,557	0.22%	0.24%	0.00%	360	159
10% - 15%	12	327,096	0.60%	116,795	0.36%	0.60%	0.00%	314	156
15% - 20%	21	449,743	0.82%	208,733	0.65%	1.25%	0.00%	334	157
20% - 25%	15	353,627	0.65%	159,355	0.50%	1.74%	0.00%	336	188
25% - 30%	35	865,179	1.58%	413,918	1.29%	3.03%	0.00%	348	187
30% - 35%	30	728,133	1.33%	362,559	1.13%	4.16%	0.00%	350	189
35% - 40%	74	1,827,313	3.34%	944,987	2.94%	7.09%	0.00%	348	201
40% - 45%	110	2,914,446	5.33%	1,463,386	4.55%	11.64%	0.00%	351	195
45% - 50%	175	4,221,357	7.73%	2,249,019	6.99%	18.64%	0.04%	357	218
50% - 55%	347	9,074,231	16.61%	5,084,224	15.81%	34.44%	0.00%	358	191
55% - 60%	504	14,256,229	26.10%	8,450,751	26.27%	60.71%	0.00%	360	186
60% - 65%	401	12,218,605	22.37%	7,781,318	24.19%	84.90%	0.00%	360	188
65% - 70%	189	5,751,961	10.53%	3,935,595	12.23%	97.14%	0.00%	360	188
70% - 75%	33	1,277,583	2.34%	920,772	2.86%	100.00%	0.00%	360	190
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					

# Stratification Report

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

Cutoff Date:  
June-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%	35,802	0.11%	0.11%	2.32%	360	189
2% - 3%	23	755,622	1.38%	409,204	1.27%	1.27%	0.00%	358	166
3% - 4%	1,645	46,154,236	84.49%	27,111,970	84.28%	84.28%	0.00%	358	172
4% - 5%	3	93,581	0.17%	34,950	0.11%	0.11%	0.00%	360	178
5% - 6%	1	38,312	0.07%	6,743	0.02%	0.02%	0.00%	360	162
6% -7%	72	1,963,985	3.60%	1,193,467	3.71%	3.71%	0.00%	351	287
7% - 8%	214	5,556,423	10.17%	3,374,942	10.49%	10.49%	0.00%	353	307
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					



# Stratification Report

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

Cutoff Date:  
June-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	18.22%	5,853,739	18.20%	18.20%	0.00%	353	203
2% - 3%	3	78,406	0.14%	47,706	0.15%	18.35%	0.00%	340	219
3% - 4%	208	7,305,891	13.37%	4,409,497	13.71%	32.05%	0.00%	358	180
4% - 5%	749	24,056,153	44.03%	14,395,120	44.75%	76.81%	0.00%	358	185
5% - 6%	500	10,890,161	19.93%	6,253,832	19.44%	96.25%	0.00%	358	200
6% - 7%	116	2,345,490	4.29%	1,207,186	3.75%	100.00%	0.07%	360	177
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					

# Stratification Report

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

Cutoff Date:  
June-2023

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	1,960	54,600,513	99.95%	32,152,614	99.96%	99.96%	0.00%	357	190
5% - 6%	1	29,400	0.05%	14,464	0.04%	100.00%	5.75%	360	203
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					

# Stratification Report

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

Cutoff Date:  
June-2023

Subsidy Expiration Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
NULL	114	2,949,911	5.40%	1,786,545	5.55%	5.55%	0.00%	346	165
1999	1	26,309	0.05%	1,305	0.00%	5.56%	0.00%	300	101
2005	1	24,715	0.05%	13,157	0.04%	5.60%	0.00%	300	101
2007	2	52,446	0.10%	20,103	0.06%	5.66%	0.00%	330	308
2008	13	300,158	0.55%	166,749	0.52%	6.18%	0.00%	328	291
2009	26	719,714	1.32%	438,406	1.36%	7.54%	0.00%	348	278
2010	24	624,826	1.14%	368,888	1.15%	8.69%	0.00%	352	278
2011	49	1,204,457	2.20%	694,738	2.16%	10.85%	0.00%	349	263
2012	63	1,435,691	2.63%	832,649	2.59%	13.44%	0.00%	358	294
2013	85	2,198,192	4.02%	1,249,531	3.88%	17.32%	0.00%	359	237
2014	133	3,421,492	6.26%	1,959,931	6.09%	23.42%	0.00%	351	249
2015	38	1,009,686	1.85%	581,456	1.81%	25.22%	0.00%	357	198
2016	136	3,600,288	6.59%	2,024,853	6.29%	31.52%	0.00%	359	162
2017	627	17,172,400	31.43%	10,084,534	31.35%	62.87%	0.00%	359	169
2018	469	14,409,527	26.38%	8,669,229	26.95%	89.82%	0.00%	359	180
2019	118	3,675,450	6.73%	2,219,403	6.90%	96.72%	0.00%	360	190
2020	53	1,516,084	2.78%	901,549	2.80%	99.52%	0.00%	360	202
2022	2	61,510	0.11%	33,609	0.10%	99.63%	0.00%	360	172
2023	5	177,458	0.32%	96,637	0.30%	99.93%	0.00%	360	178
2025	1	29,400	0.05%	14,464	0.04%	99.97%	5.75%	360	203
2029	1	20,200	0.04%	9,341	0.03%	100.00%	0.00%	300	66
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					

# Stratification Report

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

Cutoff Date:  
June-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	47,600	47,600	0.15%	0.00%	345	156
5% - 10%	22	520,657	520,657	284,713	284,713	1.03%	0.00%	353	165
10% - 15%	135	3,835,699	3,835,699	2,194,174	2,194,174	7.85%	0.00%	355	184
15% - 20%	228	6,697,514	6,697,514	3,815,754	3,815,754	19.72%	0.00%	356	190
20% - 30%	486	13,492,603	13,492,603	7,857,280	7,857,280	44.14%	0.01%	357	192
25% - 30%	751	20,564,049	20,564,049	12,264,124	12,264,124	82.27%	0.00%	358	187
30% - 35%	324	9,084,186	9,084,186	5,502,910	5,502,910	99.38%	0.00%	358	200
35% - 40%	7	202,620	202,620	122,918	122,918	99.76%	0.00%	360	221
40% - 45%	4	129,728	129,728	77,605	77,605	100.00%	0.00%	360	174
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					

# Stratification Report

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

Cutoff Date:  
June-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	23	647,845	1.19%	425,560	1.32%	1.32%	0.00%	347	158
10,000 - 15,000	53	761,932	1.39%	404,715	1.26%	2.58%	0.00%	358	170
15,000 - 20,000	199	3,453,532	6.32%	1,886,229	5.86%	8.44%	0.00%	357	168
20,000 - 25,000	445	9,776,729	17.90%	5,636,924	17.52%	25.97%	0.00%	358	191
25,000 - 30,000	483	12,568,279	23.01%	7,295,138	22.68%	48.65%	0.00%	358	187
30,000 - 35,000	266	7,896,796	14.46%	4,631,515	14.40%	63.05%	0.02%	357	196
35,000 - 40,000	207	7,014,665	12.84%	4,194,305	13.04%	76.09%	0.00%	356	200
40,000 - 45,000	98	3,671,628	6.72%	2,210,511	6.87%	82.96%	0.00%	356	192
45,000 - 50,000	81	3,464,659	6.34%	2,137,140	6.64%	89.60%	0.00%	358	199
50,000 - 55,000	34	1,609,781	2.95%	1,006,752	3.13%	92.73%	0.00%	358	184
55,000 - 60,000	17	765,596	1.40%	463,778	1.44%	94.17%	0.00%	346	208
60,000 - 65,000	36	2,049,491	3.75%	1,279,495	3.98%	98.15%	0.00%	359	178
65,000 - 70,000	4	204,316	0.37%	122,210	0.38%	98.53%	0.00%	345	194
70,000 - 75,000	1	30,000	0.05%	19,385	0.06%	98.59%	0.00%	360	179
75,000 - 80,000	8	394,840	0.72%	255,699	0.79%	99.39%	0.00%	353	264
80,000 - 85,000	1	69,300	0.13%	33,064	0.10%	99.49%	0.00%	300	75
90,000 - 95,000	4	208,025	0.38%	137,153	0.43%	99.91%	0.00%	360	172
100,000 - 105,000	1	42,500	0.08%	27,505	0.09%	100.00%	0.00%	360	178
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					

# Stratification Report

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

Cutoff Date:  
June-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%	0.00%	360	88
2001	1	20,000	0.04%	8,397	0.03%	0.07%	0.00%	360	92
2002	3	75,439	0.14%	37,030	0.12%	0.18%	0.00%	360	108
2003	36	904,882	1.66%	439,170	1.37%	1.55%	0.00%	355	117
2004	56	1,382,687	2.53%	670,997	2.09%	3.63%	0.00%	352	124
2005	31	765,918	1.40%	411,106	1.28%	4.91%	0.00%	355	166
2006	237	6,201,794	11.35%	3,479,824	10.82%	15.73%	0.00%	354	202
2007	837	22,541,052	41.26%	13,319,030	41.41%	57.13%	0.00%	358	193
2008	558	16,700,589	30.57%	10,135,034	31.51%	88.64%	0.00%	358	190
2009	139	4,247,223	7.77%	2,586,608	8.04%	96.68%	0.00%	359	194
2010	62	1,767,025	3.23%	1,067,326	3.32%	100.00%	0.08%	359	206
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					

# Stratification Report

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

Cutoff Date:  
June-2023

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	1,607	45,142,396	82.63%	26,130,329	81.23%	81.23%	0.00%	357	193
1 - 30 Days	137	3,764,431	6.89%	2,376,986	7.39%	88.62%	0.00%	357	182
31 - 60 Days	94	2,551,303	4.67%	1,627,182	5.06%	93.68%	0.00%	359	176
61 - 90 Days	55	1,451,057	2.66%	922,442	2.87%	96.55%	0.00%	354	164
91 - 120 Days	19	444,988	0.81%	288,114	0.90%	97.44%	0.00%	360	176
121 - 150 Days	14	383,277	0.70%	244,090	0.76%	98.20%	0.00%	357	170
151 - 180 Days	7	160,383	0.29%	104,688	0.33%	98.53%	0.00%	360	173
211 - 240 Days	4	107,251	0.20%	72,807	0.23%	98.76%	0.00%	360	177
241 - 270 Days	2	37,333	0.07%	21,888	0.07%	98.82%	0.00%	360	163
271 - 300 Days	1	46,800	0.09%	32,782	0.10%	98.93%	0.00%	360	165
331 - 360 Days	2	53,618	0.10%	19,450	0.06%	98.99%	0.00%	360	174
+ 361 Days	19	487,076	0.89%	326,322	1.01%	100.00%	0.00%	357	181
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					

# Stratification Report

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

Fecha Alpha  
June-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%	268,641	0.84%	0.84%	0.00%	342	179
Payroll Deduction	972	27,877,962	51.03%	16,036,156	49.85%	50.69%	0.01%	357	193
Voluntary Payments	972	26,288,334	48.12%	15,862,281	49.31%	100.00%	0.00%	357	188
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					



# Stratification Report

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

Cutoff Date:  
June-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	5.28%	1,692,853	5.26%	5.26%	0.00%	359	175
Single Family Home	1,850	51,744,765	94.72%	30,474,225	94.74%	100.00%	0.00%	357	191
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					

# Stratification Report

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

Cutoff Date:  
June-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	413	10,691,638	19.57%	6,435,321	20.01%	20.01%	0.00%	351	262
New Property	1,524	43,409,184	79.46%	25,400,696	78.96%	98.97%	0.00%	359	172
Used Property	24	529,091	0.97%	331,060	1.03%	100.00%	0.00%	353	172
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Province

Cutoff Date:  
June-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%	29,513	0.09%	0.09%	0.00%	360	170
Chiriquí	203	5,456,090	9.99%	3,183,662	9.90%	9.99%	0.00%	357	175
Coclé	22	583,895	1.07%	352,749	1.10%	11.09%	0.00%	357	181
Colón	163	5,228,897	9.57%	3,163,885	9.84%	20.92%	0.00%	358	178
Herrera	80	2,200,253	4.03%	1,288,196	4.00%	24.93%	0.00%	359	180
Los Santos	30	751,146	1.37%	434,473	1.35%	26.28%	0.00%	360	193
Panamá	1,332	36,546,726	66.90%	21,449,600	66.68%	92.96%	0.00%	357	195
Veraguas	129	3,809,365	6.97%	2,265,001	7.04%	100.00%	0.04%	360	196
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					

# Stratification Report

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

Cutoff Date:  
June-2023

Housing Developments (group)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
PRINCESA MIA I,II,III,IV,V	24	571,479	1.05%	320,340	1.00%	1.00%	0.00%	360	183
VILLA DEL CARMEN	16	430,650	0.79%	252,356	0.78%	1.78%	0.00%	360	187
LAS PERLAS DE PILON	38	746,938	1.37%	438,751	1.36%	3.14%	0.00%	360	182
ALTOS DEL TECAL	10	223,340	0.41%	120,977	0.38%	3.52%	0.00%	360	191
VALLE DE LOS CEREZOS	46	784,952	1.44%	441,104	1.37%	4.89%	0.00%	359	175
SANTA ISABEL - TOCUMEN	28	745,559	1.36%	436,879	1.36%	6.25%	0.00%	360	183
SANTA RITA - PACORA	4	91,857	0.17%	56,480	0.18%	6.43%	0.00%	345	181
LA CRESTA DE LOS CUATRO ALTOS	26	1,256,759	2.30%	792,369	2.46%	8.89%	0.00%	357	177
OTROS	1,639	46,597,203	85.30%	27,448,254	85.33%	94.22%	0.00%	357	193
LA SIESTA	67	1,309,281	2.40%	732,171	2.28%	96.50%	0.00%	359	165
LAS PRADERAS DE SAN ISIDRO	58	1,722,212	3.15%	1,042,939	3.24%	99.74%	0.00%	360	174
VILLAS DE DON BOSCO	5	149,684	0.27%	84,458	0.26%	100.00%	0.00%	336	224
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Employer

Cutoff Date:  
June-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)	219	6,777,573	12.41%	3,890,651	12.10%	12.10%	0.02%	358	198
CLIENTE SIN TRABAJO	238	6,019,356	11.02%	3,729,362	11.59%	23.69%	0.00%	359	190
MINISTERIO DE SEGURIDAD PUBLICA	59	1,611,292	2.95%	908,618	2.82%	26.51%	0.00%	360	204
CAJA DEL SEGURO SOCIAL	79	2,218,254	4.06%	1,241,943	3.86%	30.37%	0.00%	355	199
INDEPENDIENTE	156	4,270,427	7.82%	2,579,964	8.02%	38.39%	0.00%	356	188
C.S.S. JUBILADOS & PENSIONADOS	191	5,791,038	10.60%	3,434,686	10.68%	49.07%	0.00%	354	191
MINISTERIO DE SALUD	34	937,966	1.72%	507,000	1.58%	50.65%	0.00%	357	190
INDEPENDIENTE INFORMAL	62	1,518,060	2.78%	942,316	2.93%	53.58%	0.00%	357	181
IMPORTADORA RICAMAR, S.A.(IRISA)	4	89,125	0.16%	41,671	0.13%	53.71%	0.00%	360	170
AUTORIDAD DEL CANAL DE PANAMA	16	603,797	1.11%	361,718	1.12%	54.83%	0.00%	347	169
CONDUCTOR DE TAXI	21	567,207	1.04%	380,647	1.18%	56.02%	0.00%	357	194
JUBILADO POR CONTRALORIA	27	742,874	1.36%	414,623	1.29%	57.30%	0.00%	355	201
MINISTERIO DE LA PRESIDENCIA (3)	3	95,100	0.17%	54,455	0.17%	57.47%	0.00%	360	171
INDEPENDIENTE (PEQUEÑO EMPRESARIO)	58	1,582,725	2.90%	943,339	2.93%	60.41%	0.00%	354	175
ORGANO JUDICIAL	7	201,455	0.37%	105,869	0.33%	60.74%	0.00%	360	167
UNIVERSIDAD DE PANAMA	8	232,574	0.43%	137,156	0.43%	61.16%	0.00%	360	208
IPHE	5	228,258	0.42%	143,040	0.44%	61.61%	0.00%	360	180
RIBA SMITH	10	228,819	0.42%	130,151	0.40%	62.01%	0.00%	355	206
INMOBILIARIA DON ANTONIO, S.A.	6	138,077	0.25%	75,145	0.23%	62.24%	0.00%	360	168
AGENCIAS FEDURO S.A	3	110,815	0.20%	63,784	0.20%	62.44%	0.00%	360	172
PROCURADURIA GENERAL DE LA NACION	1	54,450	0.10%	35,461	0.11%	62.55%	0.00%	360	197
MINISTERIO DE GOBIERNO	1	30,146	0.06%	16,541	0.05%	62.60%	0.00%	360	165
COMPAÑIA GOLY	7	123,716	0.23%	63,287	0.20%	62.80%	0.00%	360	178
FARMACIAS ARROCHA	1	18,285	0.03%	9,147	0.03%	62.83%	0.00%	360	346
CONTRALORIA GENERAL (2)	5	137,159	0.25%	76,077	0.24%	63.07%	0.00%	360	237
INDUSTRIAS LACTEAS	6	147,044	0.27%	82,855	0.26%	63.32%	0.00%	360	190
HOSPITAL SANTO TOMAS	8	211,898	0.39%	119,684	0.37%	63.70%	0.00%	360	192
PANAMA PORTS COMPANY	6	199,735	0.37%	103,493	0.32%	64.02%	0.00%	360	213
PRODUCTOS TOLEDANO, S.A.	8	162,189	0.30%	81,665	0.25%	64.27%	0.00%	354	201
OTHERS	712	19,580,501	35.84%	11,492,731	35.73%	100.00%	0.00%	358	186
<b>Total</b>	<b>1,961</b>	<b>54,629,913</b>	<b>100.00%</b>	<b>32,167,078</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>357</b>	<b>190</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>				<b>204</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>47,268</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,858</b>		<b>16,403</b>					