
Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - January-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 January-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:
January-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%	4,642	0.01%	0.01%	11.65%	180	16
204	1	17,593	0.03%	1,672	0.01%	0.02%	8.50%	204	14
216	1	17,099	0.03%	3,415	0.01%	0.03%	11.50%	216	35
240	6	139,345	0.25%	55,405	0.17%	0.20%	7.30%	240	56
252	1	11,500	0.02%	3,956	0.01%	0.21%	7.75%	252	69
264	1	22,584	0.04%	13,095	0.04%	0.25%	6.75%	264	95
276	1	28,350	0.05%	16,385	0.05%	0.30%	11.50%	276	94
288	5	166,165	0.30%	78,192	0.23%	0.53%	11.32%	288	101
300	57	1,557,722	2.80%	747,217	2.24%	2.77%	9.19%	300	108
312	8	203,447	0.37%	106,112	0.32%	3.09%	10.02%	312	120
324	2	73,700	0.13%	39,830	0.12%	3.21%	10.20%	324	142
336	7	161,328	0.29%	78,630	0.24%	3.44%	10.35%	336	161
348	5	129,588	0.23%	78,285	0.23%	3.68%	9.54%	348	156
360	1,897	53,107,149	95.37%	32,134,064	96.32%	100.00%	10.94%	360	178
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Remaining Term

Cutoff Date:
January-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%	42,251	0.13%	0.13%	8.39%	218	44
60 - 119	61	1,655,607	2.97%	766,358	2.30%	2.42%	9.85%	301	99
120 - 179	1,172	31,194,783	56.02%	18,500,659	55.46%	57.88%	10.70%	359	169
180 - 239	753	22,658,643	40.69%	14,051,633	42.12%	100.00%	11.19%	360	189
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Original Balance

Cutoff Date:
January-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	179
5,000 - 10,000	1	5,000	0.01%	119	0.00%	0.01%	8.88%	360	173
10,000 - 15,000	91	1,301,354	2.34%	702,517	2.11%	2.11%	11.67%	356	168
15,000 - 20,000	261	4,677,703	8.40%	2,648,681	7.94%	10.05%	11.16%	355	167
20,000 - 25,000	550	12,542,295	22.52%	7,390,228	22.15%	32.21%	11.48%	357	173
25,000 - 30,000	475	13,011,193	23.36%	7,665,269	22.98%	55.18%	11.30%	357	178
30,000 - 35,000	251	8,068,821	14.49%	4,949,341	14.84%	70.02%	10.26%	357	174
35,000 - 40,000	152	5,650,081	10.15%	3,456,789	10.36%	80.38%	10.47%	358	179
40,000 - 45,000	81	3,450,133	6.20%	2,153,136	6.45%	86.84%	10.29%	359	177
45,000 - 50,000	58	2,754,271	4.95%	1,761,718	5.28%	92.12%	10.03%	359	179
50,000 - 55,000	29	1,533,672	2.75%	970,648	2.91%	95.03%	10.44%	358	180
55,000 - 60,000	16	927,303	1.67%	573,613	1.72%	96.74%	9.92%	352	175
60,000 - 65,000	23	1,424,943	2.56%	872,595	2.62%	99.36%	10.53%	357	181
65,000 - 70,000	4	267,050	0.48%	165,000	0.49%	99.86%	9.84%	345	153
70,000 - 75,000	1	70,000	0.13%	48,325	0.14%	100.00%	7.00%	360	183
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Remaining Balance

Cutoff Date:
January-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	523,499	0.94%	75,851	0.23%	0.23%	10.34%	316	122
5,000 - 10,000	217	3,842,863	6.90%	1,816,651	5.45%	5.67%	11.47%	354	162
10,000 - 15,000	679	15,271,978	27.42%	8,682,381	26.03%	31.70%	11.51%	357	172
15,000 - 20,000	583	16,198,958	29.09%	9,955,680	29.84%	61.54%	11.11%	358	176
20,000 - 25,000	267	9,319,607	16.74%	5,980,186	17.93%	79.47%	10.18%	359	178
25,000 - 30,000	112	4,726,526	8.49%	3,032,131	9.09%	88.56%	10.30%	359	181
30,000 - 35,000	60	2,988,332	5.37%	1,932,741	5.79%	94.35%	9.99%	356	177
35,000 - 40,000	34	1,927,066	3.46%	1,268,636	3.80%	98.15%	10.20%	360	184
40,000 - 45,000	9	561,745	1.01%	385,355	1.16%	99.31%	10.81%	360	187
45,000 - 50,000	5	327,694	0.59%	231,289	0.69%	100.00%	9.89%	360	178
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

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

Cutoff Date:
January-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%	29,919	0.09%	0.09%	3.67%	340	146
20% - 25%	1	15,600	0.03%	11,056	0.03%	0.12%	7.75%	360	172
25% - 30%	1	20,800	0.04%	12,962	0.04%	0.16%	6.75%	360	193
30% - 35%	3	38,699	0.07%	25,747	0.08%	0.24%	6.86%	360	185
35% - 40%	4	59,000	0.11%	41,709	0.13%	0.36%	6.87%	360	191
40% - 45%	7	167,067	0.30%	102,652	0.31%	0.67%	7.29%	334	163
45% - 50%	4	106,478	0.19%	75,238	0.23%	0.90%	7.40%	345	174
50% - 60%	26	686,350	1.23%	403,914	1.21%	2.11%	7.94%	349	170
60% - 65%	19	489,121	0.88%	302,027	0.91%	3.01%	6.84%	339	169
65% - 70%	22	508,008	0.91%	308,156	0.92%	3.94%	9.49%	352	169
70% - 75%	30	824,844	1.48%	530,504	1.59%	5.53%	8.99%	352	172
75% - 80%	38	1,012,199	1.82%	611,910	1.83%	7.36%	9.52%	344	167
80% - 85%	82	2,086,871	3.75%	1,308,669	3.92%	11.28%	10.55%	356	180
85% - 90%	105	2,913,237	5.23%	1,709,835	5.13%	16.41%	9.91%	347	164
90% - 95%	214	5,880,539	10.56%	3,564,158	10.68%	27.09%	10.84%	354	170
95% - 100%	1,435	40,826,147	73.31%	24,322,446	72.91%	100.00%	11.21%	359	177
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

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

Cutoff Date:
January-2023

Current Loan to Value (group)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 5%	37	942,558	1.69%	358,607	1.07%	1.07%	11.33%	346	164
5% -10%	48	1,134,000	2.04%	634,448	1.90%	2.98%	11.40%	351	166
10% - 15%	66	1,749,912	3.14%	999,162	3.00%	5.97%	11.29%	350	166
15% - 20%	73	1,852,057	3.33%	1,099,793	3.30%	9.27%	10.91%	346	162
20% - 25%	48	1,182,272	2.12%	748,907	2.24%	11.51%	10.22%	347	162
25% - 30%	48	1,294,631	2.32%	795,676	2.39%	13.90%	8.77%	349	169
30% - 35%	38	993,761	1.78%	551,870	1.65%	15.55%	9.12%	355	171
35% - 40%	46	1,135,376	2.04%	637,956	1.91%	17.46%	9.32%	352	168
40% - 45%	78	1,976,210	3.55%	1,010,212	3.03%	20.49%	9.86%	352	160
45% - 50%	107	2,657,093	4.77%	1,368,054	4.10%	24.59%	11.07%	357	168
50% - 55%	257	6,579,219	11.81%	3,674,193	11.01%	35.61%	11.18%	358	171
55% - 60%	463	12,579,810	22.59%	7,406,632	22.20%	57.81%	11.27%	359	177
60% - 65%	452	13,993,299	25.13%	8,839,555	26.50%	84.31%	11.00%	360	181
65% - 70%	200	6,275,858	11.27%	4,271,955	12.81%	97.11%	10.65%	360	182
70% - 75%	33	1,342,212	2.41%	963,880	2.89%	100.00%	10.72%	360	187
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Current Borrower Rate

Cutoff Date:
January-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%	36,815	0.11%	0.11%	6.69%	360	194
1% - 2%	1	25,000	0.04%	13,907	0.04%	0.04%	6.50%	360	183
2% - 3%	5	186,559	0.34%	94,842	0.28%	0.28%	6.54%	360	179
3% - 4%	19	364,234	0.65%	208,089	0.62%	0.62%	7.16%	343	162
4% - 5%	2	74,130	0.13%	57,634	0.17%	0.17%	6.32%	360	180
5% - 6%	29	922,599	1.66%	507,878	1.52%	1.52%	9.75%	358	170
6% - 7%	1,468	41,403,328	74.35%	24,704,125	74.05%	74.05%	10.99%	358	175
7% - 8%	462	12,452,771	22.36%	7,679,225	23.02%	23.02%	10.82%	354	177
8% - 9%	4	153,581	0.28%	50,572	0.15%	0.15%	10.71%	345	154
10% - 11%	1	38,312	0.07%	7,813	0.02%	0.02%	10.00%	360	167
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Original Subsidy

Cutoff Date:
January-2023

Original Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	391	10,162,921	18.25%	6,086,320	18.24%	18.24%	10.29%	353	182
2% - 3%	3	78,406	0.14%	48,864	0.15%	18.39%	10.78%	340	155
3% - 4%	214	7,498,097	13.46%	4,612,276	13.83%	32.22%	10.62%	357	178
4% - 5%	761	24,496,442	43.99%	14,915,472	44.71%	76.93%	10.70%	358	174
5% - 6%	508	11,083,528	19.90%	6,450,296	19.33%	96.26%	11.60%	357	170
6% - 7%	117	2,368,874	4.25%	1,247,673	3.74%	100.00%	13.15%	360	182
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Current Subsidy

Cutoff Date:
January-2023

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	184	4,917,388	8.83%	3,050,767	9.14%	9.14%	7.02%	346	168
2% - 3%	1	21,979	0.04%	17,361	0.05%	9.20%	9.88%	360	179
4% - 5%	772	27,721,506	49.78%	17,016,134	51.01%	60.20%	10.54%	358	176
5% - 6%	692	15,054,879	27.03%	8,788,006	26.34%	86.55%	11.57%	357	169
6% -7%	345	7,972,516	14.32%	4,488,632	13.45%	100.00%	13.45%	359	190
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Subsidy Expiration Year

Cutoff Date:
January-2023

Subsidy Expiration Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
NULL	116	3,004,311	5.39%	1,879,834	5.63%	5.63%	7.06%	346	171
1999	1	26,309	0.05%	1,479	0.00%	5.64%	11.00%	300	106
2005	1	24,715	0.04%	13,681	0.04%	5.68%	10.00%	300	106
2007	2	52,446	0.09%	21,512	0.06%	5.74%	11.61%	330	157
2008	13	300,158	0.54%	171,905	0.52%	6.26%	11.52%	328	153
2009	26	719,714	1.29%	448,972	1.35%	7.61%	11.33%	348	156
2010	25	646,344	1.16%	390,225	1.17%	8.78%	11.69%	350	161
2011	49	1,204,457	2.16%	710,936	2.13%	10.91%	11.72%	349	159
2012	64	1,476,799	2.65%	870,931	2.61%	13.52%	11.57%	358	169
2013	85	2,198,192	3.95%	1,282,423	3.84%	17.36%	11.24%	359	157
2014	135	3,502,548	6.29%	2,029,209	6.08%	23.44%	8.70%	351	157
2015	39	1,028,796	1.85%	591,684	1.77%	25.22%	10.93%	357	158
2016	138	3,676,039	6.60%	2,098,463	6.29%	31.51%	10.88%	359	164
2017	636	17,432,576	31.30%	10,423,835	31.25%	62.75%	10.89%	359	174
2018	481	14,786,142	26.55%	9,016,947	27.03%	89.78%	11.41%	359	185
2019	120	3,739,720	6.72%	2,293,228	6.87%	96.66%	12.12%	360	195
2020	54	1,580,434	2.84%	957,338	2.87%	99.53%	13.05%	360	207
2022	2	61,510	0.11%	34,226	0.10%	99.63%	11.00%	360	177
2023	5	177,458	0.32%	99,378	0.30%	99.93%	6.50%	360	183
2025	1	29,400	0.05%	14,974	0.04%	99.97%	6.75%	360	208
2029	1	20,200	0.04%	9,720	0.03%	100.00%	7.50%	300	71
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

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

Cutoff Date:
January-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	50,639	50,639	0.15%	10.17%	345	121
5% - 10%	22	531,366	531,366	293,775	293,775	1.03%	10.91%	355	170
10% - 15%	136	3,869,506	3,869,506	2,241,763	2,241,763	7.75%	10.87%	354	177
15% - 20%	233	6,857,840	6,857,840	3,975,968	3,975,968	19.67%	10.93%	356	174
20% - 30%	491	13,677,662	13,677,662	8,093,282	8,093,282	43.93%	11.09%	357	174
25% - 30%	766	21,007,371	21,007,371	12,751,952	12,751,952	82.15%	11.04%	358	176
30% - 35%	331	9,309,318	9,309,318	5,749,346	5,749,346	99.39%	10.24%	358	178
35% - 40%	7	202,620	202,620	125,163	125,163	99.76%	9.78%	360	175
40% - 45%	4	129,728	129,728	79,013	79,013	100.00%	10.71%	360	179
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Original Property Value

Cutoff Date:
January-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 - 10,000	296	7,780,412	13.97%	4,790,906	14.36%	14.36%	10.56%	352	166
10,000 - 15,000	53	761,932	1.37%	413,236	1.24%	15.60%	12.53%	358	175
15,000 - 20,000	189	3,288,580	5.91%	1,825,975	5.47%	21.07%	11.56%	358	166
20,000 - 25,000	383	8,588,097	15.42%	4,961,004	14.87%	35.94%	11.70%	357	174
25,000 - 30,000	436	11,562,289	20.76%	6,777,447	20.32%	56.26%	11.53%	358	178
30,000 - 35,000	224	6,778,613	12.17%	4,081,521	12.23%	68.49%	10.72%	359	179
35,000 - 40,000	168	5,870,831	10.54%	3,589,403	10.76%	79.25%	10.30%	357	179
40,000 - 45,000	84	3,250,096	5.84%	1,997,470	5.99%	85.24%	10.12%	357	178
45,000 - 50,000	67	2,934,416	5.27%	1,827,519	5.48%	90.72%	10.10%	358	179
50,000 - 55,000	31	1,541,361	2.77%	983,536	2.95%	93.67%	10.20%	358	180
55,000 - 60,000	12	557,024	1.00%	347,181	1.04%	94.71%	9.94%	345	175
60,000 - 65,000	36	2,049,491	3.68%	1,302,312	3.90%	98.61%	10.11%	359	183
65,000 - 70,000	4	209,300	0.38%	135,047	0.40%	99.02%	10.67%	360	192
70,000 - 75,000	1	30,000	0.05%	19,975	0.06%	99.08%	7.00%	360	184
75,000 - 80,000	4	166,000	0.30%	104,949	0.31%	99.39%	6.73%	345	166
80,000 - 85,000	1	69,300	0.12%	33,064	0.10%	99.49%	6.75%	300	80
90,000 - 95,000	4	208,025	0.37%	141,960	0.43%	99.91%	8.09%	360	177
100,000 - 105,000	1	42,500	0.08%	28,397	0.09%	100.00%	7.00%	360	183
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Origination Year

Cutoff Date:
January-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%	12.00%	360	93
2001	1	20,000	0.04%	8,763	0.03%	0.06%	12.00%	360	97
2002	3	75,439	0.14%	37,767	0.11%	0.18%	10.99%	360	113
2003	36	904,882	1.62%	451,781	1.35%	1.53%	10.57%	355	122
2004	57	1,442,687	2.59%	701,987	2.10%	3.64%	10.32%	351	128
2005	32	785,827	1.41%	421,017	1.26%	4.90%	10.72%	355	144
2006	239	6,277,545	11.27%	3,595,041	10.78%	15.67%	10.63%	354	160
2007	849	22,884,111	41.09%	13,767,442	41.27%	56.94%	10.73%	357	172
2008	570	17,077,205	30.67%	10,520,905	31.54%	88.48%	10.90%	357	184
2009	141	4,311,493	7.74%	2,669,872	8.00%	96.48%	11.64%	359	194
2010	65	1,885,775	3.39%	1,173,771	3.52%	100.00%	12.08%	359	206
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Current Delinquency Status

Cutoff Date:
January-2023

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	1,592	44,686,631	80.24%	26,324,956	78.91%	78.91%	10.83%	357	176
1 - 30 Days	178	4,964,526	8.91%	3,114,166	9.33%	88.24%	11.00%	356	174
31 - 60 Days	81	2,337,821	4.20%	1,498,924	4.49%	92.74%	10.85%	355	173
61 - 90 Days	52	1,304,043	2.34%	849,195	2.55%	95.28%	11.22%	357	175
91 - 120 Days	37	964,062	1.73%	621,665	1.86%	97.15%	11.06%	357	170
121 - 150 Days	8	230,646	0.41%	156,849	0.47%	97.62%	11.03%	360	180
151 - 180 Days	6	175,053	0.31%	119,867	0.36%	97.98%	11.39%	360	178
181 - 210 Days	7	166,957	0.30%	91,041	0.27%	98.25%	12.19%	360	179
211 - 240 Days	5	120,912	0.22%	81,202	0.24%	98.49%	11.64%	360	181
241 - 270 Days	2	85,095	0.15%	60,085	0.18%	98.67%	11.10%	360	166
271 - 300 Days	2	58,035	0.10%	40,867	0.12%	98.79%	11.19%	360	183
301 - 330 Days	4	83,279	0.15%	56,657	0.17%	98.96%	10.78%	360	179
331 - 360 Days	1	15,840	0.03%	9,898	0.03%	98.99%	13.00%	360	173
+ 361 Days	19	495,367	0.89%	335,529	1.01%	100.00%	11.36%	357	178
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust X Payment Method

Fecha Alpha
January-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%	290,375	0.87%	0.87%	10.43%	339	158
Payroll Deduction	1,000	28,764,390	51.65%	16,914,566	50.70%	51.57%	10.83%	357	177
Voluntary Payments	976	26,425,411	47.45%	16,155,959	48.43%	100.00%	10.94%	357	174
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Property Type

Cutoff Date:
January-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	5.18%	1,721,288	5.16%	5.16%	11.23%	359	176
Single Family Home	1,883	52,803,120	94.82%	31,639,613	94.84%	100.00%	10.86%	357	175
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Loan Purpose

Cutoff Date:
January-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	419	10,858,855	19.50%	6,659,698	19.96%	19.96%	9.73%	351	168
New Property	1,550	44,273,547	79.50%	26,342,716	78.96%	98.93%	11.22%	359	177
Used Property	25	555,866	1.00%	358,487	1.07%	100.00%	7.18%	353	179
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Province

Cutoff Date:
January-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%	30,316	0.09%	0.09%	11.23%	360	175
Chiriquí	208	5,601,401	10.06%	3,324,542	9.97%	10.06%	10.96%	357	178
Coclé	22	583,895	1.05%	359,444	1.08%	11.13%	10.68%	357	177
Colón	165	5,320,697	9.55%	3,295,741	9.88%	21.01%	10.59%	358	176
Herrera	81	2,217,933	3.98%	1,322,287	3.96%	24.98%	10.89%	359	180
Los Santos	30	751,146	1.35%	443,791	1.33%	26.31%	10.69%	360	182
Panamá	1,356	37,322,330	67.02%	22,274,741	66.77%	93.08%	10.90%	356	174
Veraguas	130	3,837,325	6.89%	2,310,038	6.92%	100.00%	11.03%	359	184
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Employer

Cutoff Date:
January-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)	223	6,926,126	12.57%	4,084,461	12.36%	12.36%	10.65%	358	181
CLIENTE SIN TRABAJO	241	6,119,912	11.10%	3,857,329	11.67%	24.03%	11.23%	358	175
MINISTERIO DE SEGURIDAD PUBLICA	61	1,664,014	3.02%	964,732	2.92%	26.95%	11.01%	360	178
CAJA DEL SEGURO SOCIAL	80	2,240,991	4.07%	1,289,016	3.90%	30.85%	10.68%	356	172
INDEPENDIENTE	159	4,349,188	7.89%	2,631,062	7.96%	38.81%	10.95%	354	172
C.S.S. JUBILADOS & PENSIONADOS	184	5,589,466	10.14%	3,366,432	10.19%	49.00%	9.90%	353	172
MINISTERIO DE SALUD	37	1,024,549	1.86%	574,693	1.74%	50.74%	10.21%	357	177
INDEPENDIENTE INFORMAL	64	1,605,511	2.91%	1,009,891	3.06%	53.79%	11.48%	357	176
IMPORTADORA RICAMAR, S.A.(IRISA)	4	89,125	0.16%	43,099	0.13%	53.92%	12.60%	360	175
AUTORIDAD DEL CANAL DE PANAMA	19	716,582	1.30%	440,804	1.33%	55.26%	10.19%	349	175
CONDUCTOR DE TAXI	23	634,951	1.15%	427,464	1.29%	56.55%	10.76%	357	176
JUBILADO POR CONTRALORIA	28	784,206	1.42%	448,592	1.36%	57.91%	10.89%	355	170
MINISTERIO DE LA PRESIDENCIA (3)	3	95,100	0.17%	55,686	0.17%	58.07%	10.41%	360	176
INDEPENDIENTE (PEQUEÑO EMPRESARIO)	61	1,659,635	3.01%	980,873	2.97%	61.04%	10.82%	354	174
ORGANO JUDICIAL	7	201,455	0.37%	109,347	0.33%	61.37%	10.57%	360	172
UNIVERSIDAD DE PANAMA	7	196,574	0.36%	118,426	0.36%	61.73%	10.88%	360	175
IPHE	5	228,258	0.41%	145,723	0.44%	62.17%	10.31%	360	185
RIBA SMITH	10	228,819	0.42%	133,198	0.40%	62.58%	11.09%	355	172
INMOBILIARIA DON ANTONIO, S.A.	6	138,077	0.25%	76,818	0.23%	62.81%	11.80%	360	173
AGENCIAS FEDURO S.A	3	110,815	0.20%	64,911	0.20%	63.00%	11.78%	360	177
PROCURADURIA GENERAL DE LA NACION	1	54,450	0.10%	35,954	0.11%	63.11%	11.25%	360	202
MINISTERIO DE GOBIERNO	2	63,984	0.12%	38,101	0.12%	63.23%	10.50%	360	173
COMPAÑIA GOLY	7	123,716	0.22%	64,916	0.20%	63.43%	13.14%	360	183
FARMACIAS ARROCHA	1	18,285	0.03%	9,383	0.03%	63.45%	12.13%	360	178
CONTRALORIA GENERAL (2)	5	137,159	0.25%	79,004	0.24%	63.69%	11.01%	360	179
INDUSTRIAS LACTEAS	6	147,044	0.27%	84,835	0.26%	63.95%	10.96%	360	171
OTHERS	725	19,966,455	36.23%	11,914,521	36.05%	100.00%	11.04%	358	174
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Housing Developments

Cutoff Date:
January-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	0.98%	255,610	0.98%	0.98%	13.07%	360	192
VILLAS DE DON BOSCO	5	149,684	0.34%	86,640	0.33%	1.31%	11.05%	336	153
LA SIESTA	17	342,935	0.78%	193,039	0.74%	2.05%	11.23%	356	162
VALLE DE LOS CEREZOS	47	820,722	1.88%	473,508	1.81%	3.85%	12.52%	359	181
ALTOS DEL TECAL	10	223,340	0.51%	123,215	0.47%	4.32%	13.43%	360	196
LA RIVIERA	18	569,613	1.30%	319,963	1.22%	5.55%	10.44%	360	156
VALLE DORADO	21	559,500	1.28%	322,715	1.23%	6.78%	11.42%	354	176
NUEVO TOCUMEN	11	255,490	0.58%	151,995	0.58%	7.36%	11.36%	360	170
OTROS	1,432	40,376,867	92.33%	24,247,482	92.64%	100.00%	10.67%	356	174
Total	1,994	55,688,268	100.00%	33,360,901	100.00%	-	10.88%	357	175
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		48,325			14.00%	360	284
Average		27,928		16,731					