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# Stratification Report for La Hipotecaria S.A. Panamá

## **Mortgage Loans - August-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 August-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:  
August-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%	708	0.00%	0.00%	3.50%	204	7
216	1	17,099	0.03%	2,586	0.01%	0.01%	6.50%	216	28
240	6	139,345	0.26%	50,429	0.16%	0.17%	7.30%	240	60
252	1	11,500	0.02%	3,415	0.01%	0.18%	7.75%	252	62
264	1	22,584	0.04%	12,140	0.04%	0.22%	6.75%	264	88
276	1	28,350	0.05%	15,962	0.05%	0.27%	6.50%	276	174
288	5	166,165	0.31%	74,620	0.24%	0.50%	6.55%	288	111
300	55	1,462,704	2.70%	678,952	2.14%	2.65%	6.82%	300	136
312	7	189,675	0.35%	95,078	0.30%	2.95%	6.91%	312	178
324	2	73,700	0.14%	38,087	0.12%	3.07%	6.31%	324	184
336	7	145,528	0.27%	74,449	0.23%	3.30%	6.67%	336	188
348	5	129,588	0.24%	76,758	0.24%	3.54%	6.62%	348	172
360	1,854	51,748,691	95.56%	30,582,046	96.46%	100.00%	6.64%	360	190
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					

# Stratification Report

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

Cutoff Date:  
August-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%	73,927	0.23%	0.23%	7.26%	245	58
60 - 119	76	1,986,593	3.67%	910,839	2.87%	3.11%	6.74%	311	132
120 - 179	1,466	40,069,673	73.99%	23,532,414	74.22%	77.33%	6.59%	359	189
180 - 239	394	11,873,105	21.93%	7,188,049	22.67%	100.00%	6.81%	360	194
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					

# Stratification Report

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

Cutoff Date:  
August-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%	680	0.00%	0.00%	3.88%	360	172
5,000 - 10,000	2	14,200	0.03%	646	0.00%	0.00%	3.57%	348	141
10,000 - 15,000	90	1,284,079	2.37%	677,654	2.14%	2.14%	6.52%	356	161
15,000 - 20,000	258	4,618,483	8.53%	2,558,914	8.07%	10.21%	6.63%	355	195
20,000 - 25,000	540	12,312,826	22.74%	7,111,799	22.43%	32.64%	6.62%	357	191
25,000 - 30,000	462	12,656,916	23.37%	7,286,808	22.98%	55.63%	6.66%	358	189
30,000 - 35,000	243	7,813,020	14.43%	4,690,539	14.79%	70.42%	6.73%	357	192
35,000 - 40,000	146	5,426,886	10.02%	3,225,200	10.17%	80.59%	6.67%	358	185
40,000 - 45,000	77	3,281,053	6.06%	2,000,647	6.31%	86.90%	6.56%	359	184
45,000 - 50,000	58	2,754,271	5.09%	1,726,499	5.45%	92.35%	6.57%	359	186
50,000 - 55,000	28	1,481,373	2.74%	908,923	2.87%	95.22%	6.62%	358	173
55,000 - 60,000	15	867,324	1.60%	513,934	1.62%	96.84%	6.68%	351	196
60,000 - 65,000	21	1,300,593	2.40%	796,509	2.51%	99.35%	6.56%	360	175
65,000 - 70,000	4	267,050	0.49%	159,636	0.50%	99.85%	6.64%	345	232
70,000 - 75,000	1	70,000	0.13%	46,841	0.15%	100.00%	7.00%	360	176
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					

# Stratification Report

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

Cutoff Date:  
August-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	519,229	0.96%	73,926	0.23%	0.23%	6.89%	322	161
5,000 - 10,000	246	4,418,413	8.16%	2,051,907	6.47%	6.70%	6.61%	353	173
10,000 - 15,000	681	15,483,597	28.59%	8,664,474	27.33%	34.03%	6.60%	358	187
15,000 - 20,000	548	15,414,590	28.47%	9,328,949	29.42%	63.46%	6.68%	358	191
20,000 - 25,000	250	8,879,459	16.40%	5,575,288	17.58%	81.04%	6.66%	359	194
25,000 - 30,000	99	4,289,063	7.92%	2,687,327	8.48%	89.52%	6.65%	359	184
30,000 - 35,000	56	2,838,847	5.24%	1,802,774	5.69%	95.20%	6.62%	356	184
35,000 - 40,000	27	1,548,587	2.86%	999,375	3.15%	98.36%	6.54%	360	194
40,000 - 45,000	9	560,738	1.04%	382,649	1.21%	99.56%	6.78%	360	193
45,000 - 50,000	3	200,000	0.37%	138,560	0.44%	100.00%	6.71%	360	224
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					

# Stratification Report

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

Cutoff Date:  
August-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	0.12%	29,533	0.09%	0.09%	3.65%	339	138
20% - 25%	1	15,600	0.03%	11,043	0.03%	0.13%	7.75%	360	165
25% - 30%	1	20,800	0.04%	12,350	0.04%	0.17%	6.75%	360	186
30% - 35%	3	38,699	0.07%	24,840	0.08%	0.25%	6.86%	360	179
35% - 40%	4	59,000	0.11%	40,740	0.13%	0.37%	6.87%	360	184
40% - 45%	7	167,067	0.31%	98,050	0.31%	0.68%	6.84%	334	186
45% - 50%	4	106,478	0.20%	73,727	0.23%	0.92%	7.40%	345	168
50% - 60%	25	626,350	1.16%	376,167	1.19%	2.10%	6.86%	351	228
60% - 65%	19	489,121	0.90%	289,613	0.91%	3.02%	6.61%	339	255
65% - 70%	22	494,508	0.91%	294,807	0.93%	3.95%	7.20%	352	239
70% - 75%	30	822,056	1.52%	512,653	1.62%	5.56%	6.74%	352	246
75% - 80%	38	1,012,199	1.87%	582,878	1.84%	7.40%	6.89%	344	238
80% - 85%	80	2,044,353	3.78%	1,256,790	3.96%	11.36%	6.97%	357	252
85% - 90%	98	2,718,764	5.02%	1,551,041	4.89%	16.26%	6.93%	346	230
90% - 95%	208	5,732,676	10.59%	3,405,147	10.74%	27.00%	6.79%	354	237
95% - 100%	1,402	39,742,345	73.39%	23,145,850	73.00%	100.00%	6.57%	359	170
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					

# Stratification Report

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

Cutoff Date:  
August-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%	10	170,253	0.31%	6,486	0.02%	0.02%	6.05%	336	137
5% - 10%	2	98,409	0.18%	19,931	0.06%	0.08%	7.36%	330	82
10% - 15%	10	230,909	0.43%	45,477	0.14%	0.23%	6.48%	293	125
15% - 20%	14	275,092	0.51%	119,401	0.38%	0.60%	7.20%	337	158
20% - 25%	20	434,250	0.80%	172,701	0.54%	1.15%	6.74%	336	180
25% - 30%	30	763,178	1.41%	366,257	1.16%	2.30%	6.72%	350	185
30% - 35%	38	989,211	1.83%	476,612	1.50%	3.81%	6.77%	346	178
35% - 40%	66	1,556,547	2.87%	805,418	2.54%	6.35%	6.77%	350	198
40% - 45%	132	3,474,431	6.42%	1,756,249	5.54%	11.89%	6.75%	351	195
45% - 50%	188	4,693,457	8.67%	2,540,817	8.01%	19.90%	6.70%	358	211
50% - 55%	366	9,548,633	17.63%	5,311,615	16.75%	36.65%	6.61%	358	187
55% - 60%	480	13,731,402	25.36%	8,135,965	25.66%	62.31%	6.59%	360	185
60% - 65%	384	11,700,662	21.61%	7,467,143	23.55%	85.87%	6.64%	360	187
65% - 70%	175	5,297,806	9.78%	3,623,861	11.43%	97.30%	6.63%	360	186
70% - 75%	31	1,188,283	2.19%	857,296	2.70%	100.00%	6.72%	360	188
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					

# Stratification Report

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

Cutoff Date:  
August-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	0.13%	35,396	0.11%	0.11%	0.00%	360	187
1% - 2%	1	42,268	0.08%	23,611	0.07%	0.07%	2.50%	360	179
2% - 3%	22	713,354	1.32%	380,877	1.20%	1.20%	5.79%	358	163
3% - 4%	1,635	45,816,696	84.61%	26,765,566	84.42%	84.42%	6.60%	358	170
4% - 5%	3	93,581	0.17%	34,256	0.11%	0.11%	8.00%	360	176
5% - 6%	1	38,312	0.07%	6,497	0.02%	0.02%	10.00%	360	160
6% - 7%	70	1,911,335	3.53%	1,151,401	3.63%	3.63%	6.62%	351	293
7% - 8%	211	5,469,223	10.10%	3,307,624	10.43%	10.43%	7.18%	353	305
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					



# Stratification Report

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

Cutoff Date:  
August-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	9,940,311	18.36%	5,806,333	18.31%	18.31%	6.95%	353	200
2% - 3%	3	78,406	0.14%	47,140	0.15%	18.46%	7.05%	340	280
3% - 4%	205	7,183,861	13.27%	4,310,675	13.60%	32.06%	6.60%	358	178
4% - 5%	740	23,774,113	43.90%	14,154,479	44.64%	76.70%	6.57%	358	184
5% - 6%	497	10,830,342	20.00%	6,190,144	19.52%	96.23%	6.59%	358	197
6% - 7%	116	2,345,490	4.33%	1,196,458	3.77%	100.00%	6.48%	360	175
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					

# Stratification Report

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

Cutoff Date:  
August-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	4,769,578	8.81%	2,876,305	9.07%	9.07%	7.02%	346	213
1999	1	26,309	0.05%	1,200	0.00%	9.08%	7.00%	300	99
2005	1	24,715	0.05%	12,948	0.04%	9.12%	6.00%	300	99
2007	2	52,446	0.10%	19,534	0.06%	9.18%	7.06%	330	307
2008	13	300,158	0.55%	164,655	0.52%	9.70%	7.00%	328	288
2009	26	719,714	1.33%	433,767	1.37%	11.07%	6.73%	348	264
2010	23	611,054	1.13%	358,889	1.13%	12.20%	6.97%	354	283
2011	49	1,190,957	2.20%	683,774	2.16%	14.35%	6.90%	349	259
2012	61	1,392,739	2.57%	800,015	2.52%	16.88%	6.67%	357	286
2013	84	2,166,692	4.00%	1,218,077	3.84%	20.72%	6.77%	359	244
2014	68	1,608,524	2.97%	839,132	2.65%	23.37%	6.56%	356	183
2015	38	1,009,686	1.86%	577,144	1.82%	25.19%	6.38%	357	205
2016	134	3,533,602	6.53%	1,988,446	6.27%	31.46%	6.46%	359	160
2017	625	17,120,360	31.62%	9,999,486	31.54%	63.00%	6.48%	359	167
2018	467	14,382,975	26.56%	8,611,544	27.16%	90.16%	6.63%	359	178
2019	117	3,615,471	6.68%	2,164,411	6.83%	96.99%	6.81%	360	188
2020	53	1,516,084	2.80%	896,699	2.83%	99.81%	7.20%	360	200
2023	4	111,458	0.21%	59,202	0.19%	100.00%	2.65%	360	183
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					

# Stratification Report

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

Cutoff Date:  
August-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%	6	157,264	157,264	85,057	85,057	0.27%	6.61%	340	150
5% - 10%	48	1,285,357	1,285,357	744,016	744,016	2.61%	6.80%	353	253
10% - 15%	253	6,995,616	6,995,616	4,077,609	4,077,609	15.48%	6.77%	353	238
15% - 20%	259	7,353,968	7,353,968	4,223,450	4,223,450	28.80%	6.70%	356	201
20% - 30%	456	12,479,766	12,479,766	7,247,556	7,247,556	51.66%	6.59%	358	183
25% - 30%	658	18,251,960	18,251,960	10,771,558	10,771,558	85.63%	6.61%	359	171
30% - 35%	257	7,359,156	7,359,156	4,394,003	4,394,003	99.49%	6.63%	359	172
35% - 40%	5	139,709	139,709	84,974	84,974	99.76%	6.54%	360	170
40% - 45%	4	129,728	129,728	77,007	77,007	100.00%	6.59%	360	172
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					

# Stratification Report

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

Cutoff Date:  
August-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	15	377,649	0.70%	235,450	0.74%	0.74%	6.62%	348	162
10,000 - 15,000	53	761,932	1.41%	400,963	1.26%	2.01%	6.51%	358	168
15,000 - 20,000	198	3,438,729	6.35%	1,868,806	5.89%	7.90%	6.54%	357	166
20,000 - 25,000	444	9,749,358	18.00%	5,600,016	17.66%	25.56%	6.62%	357	188
25,000 - 30,000	482	12,535,552	23.15%	7,241,903	22.84%	48.41%	6.65%	358	184
30,000 - 35,000	265	7,857,113	14.51%	4,588,823	14.47%	62.88%	6.66%	357	193
35,000 - 40,000	205	6,957,482	12.85%	4,141,775	13.06%	75.94%	6.67%	356	198
40,000 - 45,000	95	3,529,200	6.52%	2,115,519	6.67%	82.61%	6.68%	356	190
45,000 - 50,000	82	3,502,909	6.47%	2,137,825	6.74%	89.36%	6.65%	357	194
50,000 - 55,000	34	1,623,581	3.00%	1,016,940	3.21%	92.57%	6.66%	358	183
55,000 - 60,000	18	815,276	1.51%	495,175	1.56%	94.13%	6.92%	347	214
60,000 - 65,000	35	1,989,512	3.67%	1,231,981	3.89%	98.01%	6.58%	359	175
65,000 - 70,000	4	204,316	0.38%	121,125	0.38%	98.39%	6.98%	345	192
70,000 - 75,000	2	95,250	0.18%	61,461	0.19%	98.59%	6.83%	360	269
75,000 - 80,000	8	394,840	0.73%	253,672	0.80%	99.39%	6.43%	353	261
80,000 - 85,000	1	69,300	0.13%	33,064	0.10%	99.49%	6.75%	300	73
90,000 - 95,000	4	208,025	0.38%	133,594	0.42%	99.91%	6.32%	360	170
100,000 - 105,000	1	42,500	0.08%	27,136	0.09%	100.00%	7.00%	360	176
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					

# Stratification Report

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

Cutoff Date:  
August-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	86
2001	1	20,000	0.04%	8,250	0.03%	0.07%	7.00%	360	90
2002	3	75,439	0.14%	36,710	0.12%	0.18%	6.50%	360	106
2003	36	904,882	1.67%	434,053	1.37%	1.55%	6.59%	355	115
2004	56	1,382,687	2.55%	663,092	2.09%	3.64%	6.43%	352	122
2005	31	765,918	1.41%	407,211	1.28%	4.93%	6.67%	355	161
2006	234	6,113,958	11.29%	3,414,189	10.77%	15.69%	6.62%	354	199
2007	831	22,348,232	41.27%	13,129,947	41.41%	57.11%	6.59%	358	191
2008	553	16,563,835	30.59%	10,009,508	31.57%	88.68%	6.65%	358	188
2009	138	4,187,244	7.73%	2,528,746	7.98%	96.65%	6.83%	359	192
2010	62	1,767,025	3.26%	1,060,970	3.35%	100.00%	7.03%	359	204
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					

# Stratification Report

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

Cutoff Date:  
August-2023

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	1,615	45,224,320	83.51%	26,090,262	82.29%	82.29%	6.65%	357	191
1 - 30 Days	141	3,899,996	7.20%	2,401,197	7.57%	89.86%	6.64%	358	176
31 - 60 Days	72	2,046,640	3.78%	1,327,578	4.19%	94.05%	6.65%	358	176
61 - 90 Days	47	1,104,485	2.04%	700,861	2.21%	96.26%	6.61%	358	185
91 - 120 Days	21	602,162	1.11%	374,721	1.18%	97.44%	6.70%	357	164
121 - 150 Days	10	268,318	0.50%	177,984	0.56%	98.00%	6.46%	360	171
151 - 180 Days	8	187,251	0.35%	118,497	0.37%	98.38%	6.55%	360	172
181 - 210 Days	5	115,411	0.21%	59,212	0.19%	98.57%	6.43%	350	142
211 - 240 Days	4	102,683	0.19%	68,856	0.22%	98.78%	6.67%	360	172
241 - 270 Days	2	52,050	0.10%	34,092	0.11%	98.89%	6.75%	360	186
301 - 330 Days	2	43,551	0.08%	27,663	0.09%	98.98%	6.59%	360	165
331 - 360 Days	1	46,800	0.09%	32,782	0.10%	99.08%	7.25%	360	163
+ 361 Days	18	458,856	0.85%	291,525	0.92%	100.00%	6.59%	357	179
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					

# Stratification Report

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

Fecha Alpha  
August-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	16	430,937	0.80%	246,922	0.78%	0.78%	6.83%	341	177
Payroll Deduction	954	27,378,613	50.56%	15,626,167	49.29%	50.06%	6.65%	357	190
Voluntary Payments	976	26,342,974	48.65%	15,832,140	49.94%	100.00%	6.63%	357	187
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					

# Stratification Report

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

Cutoff Date:  
August-2023

Type of Residence	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Apartments	110	2,852,468	5.27%	1,661,143	5.24%	5.24%	6.62%	359	173
Single Family Home	1,836	51,300,056	94.73%	30,044,087	94.76%	100.00%	6.64%	357	189
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					



# Stratification Report

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

Cutoff Date:  
August-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	409	10,576,414	19.53%	6,316,117	19.92%	19.92%	6.88%	351	261
New Property	1,513	43,047,018	79.49%	25,060,710	79.04%	98.96%	6.58%	359	170
Used Property	24	529,091	0.98%	328,402	1.04%	100.00%	6.98%	353	170
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Province

Cutoff Date:  
August-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%	29,189	0.09%	0.09%	6.77%	360	168
Chiriquí	200	5,394,365	9.96%	3,143,121	9.91%	10.01%	6.63%	357	173
Coclé	22	583,895	1.08%	349,761	1.10%	11.11%	6.87%	357	179
Colón	162	5,185,637	9.58%	3,134,592	9.89%	21.00%	6.59%	358	176
Herrera	80	2,200,253	4.06%	1,278,660	4.03%	25.03%	6.65%	359	178
Los Santos	30	751,146	1.39%	430,851	1.36%	26.39%	6.60%	360	190
Panamá	1,323	36,276,741	66.99%	21,152,259	66.72%	93.10%	6.64%	357	193
Veraguas	127	3,706,945	6.85%	2,186,796	6.90%	100.00%	6.73%	360	194
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					

# Stratification Report

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

Cutoff Date:  
August-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	0.80%	251,109	0.79%	0.79%	6.85%	360	185
LAS PERLAS DE PILON	38	746,938	1.38%	434,235	1.37%	2.16%	6.57%	360	180
ALTOS DEL TECAL	10	223,340	0.41%	120,215	0.38%	2.54%	6.84%	360	189
VALLE DE LOS CEREZOS	46	784,952	1.45%	438,045	1.38%	3.92%	6.61%	359	173
SANTA ISABEL - TOCUMEN	28	745,559	1.38%	434,133	1.37%	5.29%	6.68%	360	181
SANTA RITA - PACORA	4	91,857	0.17%	56,330	0.18%	5.47%	7.11%	345	179
LA CRESTA DE LOS CUATRO ALTOS	26	1,256,759	2.32%	787,707	2.48%	7.95%	6.63%	357	175
LA SIESTA	66	1,289,326	2.38%	715,907	2.26%	10.21%	6.47%	359	160
LAS PRADERAS DE SAN ISIDRO	57	1,692,452	3.13%	1,031,488	3.25%	13.47%	6.54%	360	172
VILLAS DE DON BOSCO	5	136,184	0.25%	79,599	0.25%	13.72%	6.57%	336	246
OTROS	1,650	46,754,507	86.34%	27,356,461	86.28%	100.00%	6.65%	357	190
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Employer

Cutoff Date:  
August-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)	217	6,707,861	12.39%	3,819,247	12.05%	12.05%	6.69%	358	196
CLIENTE SIN TRABAJO	226	5,753,924	10.63%	3,563,279	11.24%	23.28%	6.65%	359	190
MINISTERIO DE SEGURIDAD PUBLICA	59	1,611,292	2.98%	899,835	2.84%	26.12%	6.73%	360	197
CAJA DEL SEGURO SOCIAL	78	2,177,334	4.02%	1,201,567	3.79%	29.91%	6.75%	355	194
INDEPENDIENTE	154	4,217,750	7.79%	2,554,419	8.06%	37.97%	6.63%	356	186
C.S.S. JUBILADOS & PENSIONADOS	191	5,780,944	10.68%	3,414,966	10.77%	48.74%	6.49%	354	190
MINISTERIO DE SALUD	34	937,966	1.73%	501,358	1.58%	50.32%	6.65%	357	188
INDEPENDIENTE INFORMAL	62	1,518,060	2.80%	938,241	2.96%	53.28%	6.59%	357	181
IMPORTADORA RICAMAR, S.A.(IRISA)	4	89,125	0.16%	41,107	0.13%	53.41%	6.64%	360	168
AUTORIDAD DEL CANAL DE PANAMA	16	603,797	1.11%	357,985	1.13%	54.54%	6.74%	347	167
CONDUCTOR DE TAXI	21	567,207	1.05%	380,074	1.20%	55.74%	6.68%	357	192
JUBILADO POR CONTRALORIA	27	742,874	1.37%	409,863	1.29%	57.03%	6.55%	355	198
MINISTERIO DE LA PRESIDENCIA (3)	3	95,100	0.18%	54,000	0.17%	57.20%	6.59%	360	169
INDEPENDIENTE (PEQUEÑO EMPRESARIO)	58	1,582,725	2.92%	938,684	2.96%	60.16%	6.77%	354	173
ORGANO JUDICIAL	7	201,455	0.37%	104,496	0.33%	60.49%	6.78%	360	165
UNIVERSIDAD DE PANAMA	8	232,574	0.43%	136,052	0.43%	60.92%	6.62%	360	205
IPHE	5	228,258	0.42%	142,027	0.45%	61.37%	6.75%	360	178
RIBA SMITH	11	271,158	0.50%	159,832	0.50%	61.87%	6.48%	356	200
INMOBILIARIA DON ANTONIO, S.A.	6	138,077	0.25%	74,384	0.23%	62.11%	6.46%	360	166
AGENCIAS FEDURO S.A	3	110,815	0.20%	63,414	0.20%	62.31%	6.62%	360	170
PROCURADURIA GENERAL DE LA NACION	1	54,450	0.10%	35,267	0.11%	62.42%	7.25%	360	195
MINISTERIO DE GOBIERNO	1	30,146	0.06%	16,402	0.05%	62.47%	6.50%	360	163
COMPAÑIA GOLY	7	123,716	0.23%	62,636	0.20%	62.67%	6.81%	360	176
FARMACIAS ARROCHA	1	18,285	0.03%	9,049	0.03%	62.70%	7.13%	360	342
CONTRALORIA GENERAL (2)	5	137,159	0.25%	74,826	0.24%	62.93%	7.02%	360	234
INDUSTRIAS LACTEAS	6	147,044	0.27%	82,145	0.26%	63.19%	6.12%	360	188
HOSPITAL SANTO TOMAS	8	211,898	0.39%	118,755	0.37%	63.57%	6.76%	360	190
PANAMA PORTS COMPANY	6	199,735	0.37%	102,541	0.32%	63.89%	6.73%	360	211
PRODUCTOS TOLEDANO, S.A.	8	162,189	0.30%	80,713	0.25%	64.14%	6.81%	354	198
OTHERS	713	19,499,608	36.01%	11,368,067	35.86%	100.00%	6.53%	358	183
<b>Total</b>	<b>1,946</b>	<b>54,152,523</b>	<b>100.00%</b>	<b>31,705,229</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>357</b>	<b>188</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>46,841</b>			<b>10.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,828</b>		<b>16,293</b>					