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# Stratification Report for La Hipotecaria S.A. Panamá

## **Mortgage Loans - October-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 October-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:  
October-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%          | 425                   | 0.00%          | 0.00%      | 7.00%             | 204               | 5                  |
| 216            | 1            | 17,099               | 0.03%          | 2,344                 | 0.01%          | 0.01%      | 6.50%             | 216               | 26                 |
| 240            | 6            | 139,345              | 0.26%          | 48,918                | 0.16%          | 0.17%      | 7.29%             | 240               | 57                 |
| 252            | 1            | 11,500               | 0.02%          | 3,262                 | 0.01%          | 0.18%      | 7.75%             | 252               | 60                 |
| 264            | 1            | 22,584               | 0.04%          | 12,086                | 0.04%          | 0.21%      | 6.75%             | 264               | 86                 |
| 276            | 1            | 28,350               | 0.05%          | 15,829                | 0.05%          | 0.26%      | 6.50%             | 276               | 170                |
| 288            | 5            | 166,165              | 0.31%          | 73,554                | 0.24%          | 0.50%      | 6.55%             | 288               | 108                |
| 300            | 54           | 1,426,486            | 2.65%          | 660,173               | 2.11%          | 2.61%      | 6.98%             | 300               | 137                |
| 312            | 7            | 189,675              | 0.35%          | 93,470                | 0.30%          | 2.91%      | 6.87%             | 312               | 174                |
| 324            | 2            | 73,700               | 0.14%          | 37,633                | 0.12%          | 3.03%      | 6.31%             | 324               | 181                |
| 336            | 7            | 145,528              | 0.27%          | 73,566                | 0.24%          | 3.26%      | 6.65%             | 336               | 186                |
| 348            | 5            | 129,588              | 0.24%          | 76,339                | 0.24%          | 3.51%      | 6.62%             | 348               | 170                |
| 360            | 1,842        | 51,399,755           | 95.60%         | 30,186,137            | 96.49%         | 100.00%    | 6.67%             | 360               | 188                |
| <b>Total</b>   | <b>1,933</b> | <b>53,767,369</b>    | <b>100.00%</b> | <b>31,283,735</b>     | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>         |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b> |              | <b>27,816</b>        |                | <b>16,184</b>         |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
October-2023

| Remaning Term. | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|----------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| 0 - 59         | 11           | 261,403           | 0.49%          | 87,550            | 0.28%          | 0.28%      | 7.38%             | 250               | 56                 |
| 60 - 119       | 84           | 2,153,755         | 4.01%          | 993,498           | 3.18%          | 3.46%      | 6.80%             | 316               | 137                |
| 120 - 179      | 1,527        | 42,027,682        | 78.17%         | 24,591,171        | 78.61%         | 82.06%     | 6.63%             | 360               | 187                |
| 180 - 239      | 311          | 9,324,529         | 17.34%         | 5,611,516         | 17.94%         | 100.00%    | 6.84%             | 360               | 191                |
| <b>Total</b>   | <b>1,933</b> | <b>53,767,369</b> | <b>100.00%</b> | <b>31,283,735</b> | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>     |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b> |              | <b>27,816</b>     |                | <b>16,184</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
October-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%      | 7.75%             | 360               | 170                |
| 5,000 - 10,000     | 2            | 14,200            | 0.03%          | 646               | 0.00%          | 0.00%      | 7.14%             | 348               | 139                |
| 10,000 - 15,000    | 92           | 1,308,401         | 2.43%          | 681,429           | 2.18%          | 2.18%      | 6.57%             | 356               | 159                |
| 15,000 - 20,000    | 254          | 4,545,123         | 8.45%          | 2,519,362         | 8.05%          | 10.24%     | 6.71%             | 355               | 194                |
| 20,000 - 25,000    | 537          | 12,249,128        | 22.78%         | 7,027,202         | 22.46%         | 32.70%     | 6.66%             | 357               | 187                |
| 25,000 - 30,000    | 461          | 12,629,916        | 23.49%         | 7,228,570         | 23.11%         | 55.80%     | 6.68%             | 358               | 188                |
| 30,000 - 35,000    | 239          | 7,689,808         | 14.30%         | 4,580,684         | 14.64%         | 70.45%     | 6.73%             | 357               | 189                |
| 35,000 - 40,000    | 145          | 5,388,574         | 10.02%         | 3,193,967         | 10.21%         | 80.66%     | 6.66%             | 358               | 184                |
| 40,000 - 45,000    | 75           | 3,197,158         | 5.95%          | 1,932,940         | 6.18%          | 86.84%     | 6.67%             | 359               | 182                |
| 45,000 - 50,000    | 58           | 2,754,271         | 5.12%          | 1,716,656         | 5.49%          | 92.32%     | 6.62%             | 359               | 181                |
| 50,000 - 55,000    | 28           | 1,481,373         | 2.76%          | 903,042           | 2.89%          | 95.21%     | 6.62%             | 358               | 171                |
| 55,000 - 60,000    | 15           | 867,324           | 1.61%          | 507,760           | 1.62%          | 96.83%     | 6.68%             | 351               | 194                |
| 60,000 - 65,000    | 21           | 1,300,593         | 2.42%          | 785,622           | 2.51%          | 99.34%     | 6.56%             | 360               | 173                |
| 65,000 - 70,000    | 4            | 267,050           | 0.50%          | 158,676           | 0.51%          | 99.85%     | 6.57%             | 345               | 229                |
| 70,000 - 75,000    | 1            | 70,000            | 0.13%          | 46,498            | 0.15%          | 100.00%    | 7.00%             | 360               | 174                |
| <b>Total</b>       | <b>1,933</b> | <b>53,767,369</b> | <b>100.00%</b> | <b>31,283,735</b> | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>     |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b>     |              | <b>27,816</b>     |                | <b>16,184</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
October-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           | 520,295           | 0.97%          | 82,486            | 0.26%          | 0.26%      | 6.80%             | 323               | 161                |
| 5,000 - 10,000     | 251          | 4,553,286         | 8.47%          | 2,092,817         | 6.69%          | 6.95%      | 6.66%             | 353               | 170                |
| 10,000 - 15,000    | 682          | 15,529,851        | 28.88%         | 8,666,287         | 27.70%         | 34.66%     | 6.64%             | 358               | 184                |
| 15,000 - 20,000    | 534          | 15,061,053        | 28.01%         | 9,067,930         | 28.99%         | 63.64%     | 6.70%             | 358               | 189                |
| 20,000 - 25,000    | 252          | 8,995,698         | 16.73%         | 5,607,031         | 17.92%         | 81.56%     | 6.69%             | 359               | 191                |
| 25,000 - 30,000    | 94           | 4,118,839         | 7.66%          | 2,557,965         | 8.18%          | 89.74%     | 6.67%             | 359               | 183                |
| 30,000 - 35,000    | 55           | 2,800,311         | 5.21%          | 1,769,948         | 5.66%          | 95.40%     | 6.65%             | 356               | 185                |
| 35,000 - 40,000    | 25           | 1,427,297         | 2.65%          | 920,034           | 2.94%          | 98.34%     | 6.60%             | 360               | 182                |
| 40,000 - 45,000    | 9            | 560,738           | 1.04%          | 381,045           | 1.22%          | 99.56%     | 6.75%             | 360               | 191                |
| 45,000 - 50,000    | 3            | 200,000           | 0.37%          | 138,193           | 0.44%          | 100.00%    | 6.71%             | 360               | 221                |
| <b>Total</b>       | <b>1,933</b> | <b>53,767,369</b> | <b>100.00%</b> | <b>31,283,735</b> | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>     |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b>     |              | <b>27,816</b>     |                | <b>16,184</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
October-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%                | 5            | 74,539            | 0.14%          | 33,006            | 0.11%          | 0.11%      | 6.87%             | 331               | 132                |
| 20% - 25%              | 1            | 15,600            | 0.03%          | 11,040            | 0.04%          | 0.14%      | 7.75%             | 360               | 163                |
| 25% - 30%              | 1            | 20,800            | 0.04%          | 12,174            | 0.04%          | 0.18%      | 6.75%             | 360               | 184                |
| 30% - 35%              | 3            | 38,699            | 0.07%          | 24,566            | 0.08%          | 0.26%      | 6.86%             | 360               | 177                |
| 35% - 40%              | 4            | 59,000            | 0.11%          | 40,368            | 0.13%          | 0.39%      | 6.88%             | 360               | 182                |
| 40% - 45%              | 7            | 167,067           | 0.31%          | 96,940            | 0.31%          | 0.70%      | 6.81%             | 334               | 183                |
| 45% - 50%              | 3            | 86,080            | 0.16%          | 58,042            | 0.19%          | 0.88%      | 7.43%             | 340               | 159                |
| 50% - 60%              | 24           | 609,800           | 1.13%          | 372,108           | 1.19%          | 2.07%      | 7.10%             | 351               | 218                |
| 60% - 65%              | 19           | 489,121           | 0.91%          | 286,421           | 0.92%          | 2.99%      | 6.99%             | 339               | 253                |
| 65% - 70%              | 22           | 494,508           | 0.92%          | 291,385           | 0.93%          | 3.92%      | 7.20%             | 352               | 253                |
| 70% - 75%              | 29           | 791,526           | 1.47%          | 489,378           | 1.56%          | 5.48%      | 6.89%             | 352               | 245                |
| 75% - 80%              | 38           | 1,012,199         | 1.88%          | 574,503           | 1.84%          | 7.32%      | 6.95%             | 344               | 235                |
| 80% - 85%              | 80           | 2,044,353         | 3.80%          | 1,246,332         | 3.98%          | 11.30%     | 7.02%             | 357               | 253                |
| 85% - 90%              | 94           | 2,608,894         | 4.85%          | 1,490,454         | 4.76%          | 16.07%     | 6.98%             | 346               | 230                |
| 90% - 95%              | 206          | 5,668,916         | 10.54%         | 3,353,194         | 10.72%         | 26.79%     | 6.88%             | 354               | 231                |
| 95% - 100%             | 1,397        | 39,586,266        | 73.63%         | 22,903,824        | 73.21%         | 100.00%    | 6.57%             | 359               | 168                |
| <b>Total</b>           | <b>1,933</b> | <b>53,767,369</b> | <b>100.00%</b> | <b>31,283,735</b> | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>     |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b>         |              | <b>27,816</b>     |                | <b>16,184</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
October-2023

| Current Loan To Value | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|-----------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| NULL                  | 1            | 12,032            | 0.02%          | 3,687             | 0.01%          | 0.01%      | 3.50%             | 300               | 95                 |
| 0% - 5%               | 9            | 194,557           | 0.36%          | 7,927             | 0.03%          | 0.04%      | 6.66%             | 333               | 143                |
| 10% - 15%             | 11           | 279,599           | 0.52%          | 78,244            | 0.25%          | 0.29%      | 7.14%             | 304               | 146                |
| 15% - 20%             | 18           | 324,661           | 0.60%          | 169,529           | 0.54%          | 0.83%      | 7.04%             | 339               | 160                |
| 20% - 25%             | 23           | 536,637           | 1.00%          | 226,628           | 0.72%          | 1.55%      | 6.90%             | 337               | 205                |
| 25% - 30%             | 33           | 861,666           | 1.60%          | 400,586           | 1.28%          | 2.83%      | 6.98%             | 348               | 189                |
| 30% - 35%             | 41           | 1,043,042         | 1.94%          | 506,062           | 1.62%          | 4.45%      | 6.92%             | 347               | 185                |
| 35% - 40%             | 71           | 1,733,415         | 3.22%          | 868,003           | 2.77%          | 7.23%      | 6.94%             | 353               | 207                |
| 40% - 45%             | 129          | 3,363,277         | 6.26%          | 1,694,651         | 5.42%          | 12.64%     | 6.81%             | 353               | 196                |
| 45% - 50%             | 205          | 5,153,366         | 9.58%          | 2,791,168         | 8.92%          | 21.57%     | 6.74%             | 358               | 208                |
| 50% - 55%             | 369          | 9,703,247         | 18.05%         | 5,386,003         | 17.22%         | 38.78%     | 6.65%             | 358               | 185                |
| 55% - 60%             | 472          | 13,624,656        | 25.34%         | 8,038,562         | 25.70%         | 64.48%     | 6.59%             | 360               | 180                |
| 60% - 65%             | 358          | 10,892,965        | 20.26%         | 6,937,186         | 22.18%         | 86.65%     | 6.64%             | 360               | 181                |
| 65% - 70%             | 162          | 4,855,965         | 9.03%          | 3,319,156         | 10.61%         | 97.26%     | 6.64%             | 360               | 182                |
| 70% - 75%             | 31           | 1,188,283         | 2.21%          | 856,346           | 2.74%          | 100.00%    | 6.72%             | 360               | 186                |
| <b>Total</b>          | <b>1,933</b> | <b>53,767,369</b> | <b>100.00%</b> | <b>31,283,735</b> | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>     |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b>        |              | <b>27,816</b>     |                | <b>16,184</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
October-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%          | 34,991            | 0.11%          | 0.11%      | 0.00%             | 360               | 185                |
| 2% - 3%                       | 22           | 713,354           | 1.33%          | 376,762           | 1.20%          | 1.20%      | 5.79%             | 358               | 160                |
| 3% - 4%                       | 1,659        | 46,464,389        | 86.42%         | 26,978,059        | 86.24%         | 86.24%     | 6.63%             | 358               | 170                |
| 4% - 5%                       | 3            | 93,581            | 0.17%          | 33,642            | 0.11%          | 0.11%      | 8.00%             | 360               | 174                |
| 6% -7%                        | 54           | 1,458,297         | 2.71%          | 867,326           | 2.77%          | 2.77%      | 6.68%             | 351               | 300                |
| 7% - 8%                       | 192          | 4,969,994         | 9.24%          | 2,992,955         | 9.57%          | 9.57%      | 7.20%             | 353               | 302                |
| <b>Total</b>                  | <b>1,933</b> | <b>53,767,369</b> | <b>100.00%</b> | <b>31,283,735</b> | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>     |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b>                |              | <b>27,816</b>     |                | <b>16,184</b>     |                |            |                   |                   |                    |



# Stratification Report

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

Cutoff Date:  
October-2023

| Original Subsidy | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| 0% - 1%          | 383          | 9,863,103         | 18.34%         | 5,723,598         | 18.30%         | 18.30%     | 6.99%             | 353               | 199                |
| 2% - 3%          | 3            | 78,406            | 0.15%          | 46,724            | 0.15%          | 18.45%     | 7.05%             | 340               | 213                |
| 3% - 4%          | 205          | 7,183,861         | 13.36%         | 4,271,352         | 13.65%         | 32.10%     | 6.60%             | 358               | 176                |
| 4% - 5%          | 735          | 23,607,786        | 43.91%         | 13,957,230        | 44.61%         | 76.71%     | 6.60%             | 358               | 182                |
| 5% - 6%          | 491          | 10,688,724        | 19.88%         | 6,098,075         | 19.49%         | 96.21%     | 6.62%             | 358               | 193                |
| 6% - 7%          | 116          | 2,345,490         | 4.36%          | 1,186,756         | 3.79%          | 100.00%    | 6.48%             | 360               | 173                |
| <b>Total</b>     | <b>1,933</b> | <b>53,767,369</b> | <b>100.00%</b> | <b>31,283,735</b> | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>     |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b>   |              | <b>27,816</b>     |                | <b>16,184</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
October-2023

| Subsidy Expiration Year | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|-------------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| NULL                    | 177          | 4,680,338         | 8.70%          | 2,806,110         | 8.97%          | 8.97%      | 7.09%             | 346               | 213                |
| 1999                    | 1            | 26,309            | 0.05%          | 1,099             | 0.00%          | 8.97%      | 7.00%             | 300               | 97                 |
| 2005                    | 1            | 24,715            | 0.05%          | 12,718            | 0.04%          | 9.01%      | 6.00%             | 300               | 97                 |
| 2007                    | 2            | 52,446            | 0.10%          | 18,962            | 0.06%          | 9.07%      | 7.06%             | 330               | 305                |
| 2008                    | 13           | 300,158           | 0.56%          | 162,363           | 0.52%          | 9.59%      | 6.99%             | 328               | 285                |
| 2009                    | 26           | 719,714           | 1.34%          | 429,558           | 1.37%          | 10.97%     | 7.04%             | 348               | 265                |
| 2010                    | 23           | 596,086           | 1.11%          | 355,267           | 1.14%          | 12.10%     | 7.12%             | 354               | 270                |
| 2011                    | 48           | 1,174,407         | 2.18%          | 676,929           | 2.16%          | 14.27%     | 7.08%             | 349               | 257                |
| 2012                    | 60           | 1,355,980         | 2.52%          | 770,731           | 2.46%          | 16.73%     | 6.85%             | 357               | 280                |
| 2013                    | 84           | 2,166,692         | 4.03%          | 1,205,256         | 3.85%          | 20.58%     | 6.78%             | 359               | 239                |
| 2014                    | 67           | 1,588,570         | 2.95%          | 819,963           | 2.62%          | 23.20%     | 6.54%             | 356               | 179                |
| 2015                    | 37           | 988,436           | 1.84%          | 564,193           | 1.80%          | 25.01%     | 6.65%             | 359               | 194                |
| 2016                    | 133          | 3,503,249         | 6.52%          | 1,953,338         | 6.24%          | 31.25%     | 6.47%             | 359               | 158                |
| 2017                    | 624          | 17,098,310        | 31.80%         | 9,916,472         | 31.70%         | 62.95%     | 6.48%             | 359               | 165                |
| 2018                    | 464          | 14,279,775        | 26.56%         | 8,504,717         | 27.19%         | 90.14%     | 6.64%             | 359               | 176                |
| 2019                    | 116          | 3,584,642         | 6.67%          | 2,135,079         | 6.82%          | 96.96%     | 6.81%             | 360               | 186                |
| 2020                    | 53           | 1,516,084         | 2.82%          | 892,360           | 2.85%          | 99.81%     | 7.20%             | 360               | 198                |
| 2023                    | 4            | 111,458           | 0.21%          | 58,620            | 0.19%          | 100.00%    | 4.45%             | 360               | 181                |
| <b>Total</b>            | <b>1,933</b> | <b>53,767,369</b> | <b>100.00%</b> | <b>31,283,735</b> | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>     |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b>          |              | <b>27,816</b>     |                | <b>16,184</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
October-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        | 45,983            | 45,983         | 0.15%      | 6.99%             | 345               | 150                |
| 5% - 10%                | 22           | 520,657           | 520,657        | 278,764           | 278,764        | 1.04%      | 6.54%             | 353               | 162                |
| 10% - 15%               | 134          | 3,775,415         | 3,775,415      | 2,121,951         | 2,121,951      | 7.82%      | 6.63%             | 355               | 179                |
| 15% - 20%               | 225          | 6,589,498         | 6,589,498      | 3,725,042         | 3,725,042      | 19.73%     | 6.71%             | 356               | 185                |
| 20% - 30%               | 477          | 13,224,797        | 13,224,797     | 7,624,592         | 7,624,592      | 44.10%     | 6.65%             | 357               | 187                |
| 25% - 30%               | 741          | 20,278,724        | 20,278,724     | 11,933,530        | 11,933,530     | 82.25%     | 6.66%             | 358               | 183                |
| 30% - 35%               | 320          | 8,973,604         | 8,973,604      | 5,374,219         | 5,374,219      | 99.43%     | 6.73%             | 358               | 195                |
| 35% - 40%               | 6            | 172,090           | 172,090        | 103,255           | 103,255        | 99.76%     | 6.76%             | 360               | 199                |
| 40% - 45%               | 4            | 129,728           | 129,728        | 76,398            | 76,398         | 100.00%    | 6.59%             | 360               | 170                |
| <b>Total</b>            | <b>1,933</b> | <b>53,767,369</b> | <b>100.00%</b> | <b>31,283,735</b> | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>     |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b>          |              | <b>27,816</b>     |                | <b>16,184</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
October-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           | 494,485           | 0.92%          | 316,419           | 1.01%          | 1.01%      | 7.05%             | 347               | 153                |
| 10,000 - 15,000            | 53           | 761,932           | 1.42%          | 397,657           | 1.27%          | 2.28%      | 6.51%             | 358               | 166                |
| 15,000 - 20,000            | 197          | 3,414,164         | 6.35%          | 1,854,341         | 5.93%          | 8.21%      | 6.54%             | 357               | 164                |
| 20,000 - 25,000            | 440          | 9,666,652         | 17.98%         | 5,511,082         | 17.62%         | 25.83%     | 6.64%             | 357               | 184                |
| 25,000 - 30,000            | 480          | 12,489,686        | 23.23%         | 7,162,947         | 22.90%         | 48.72%     | 6.66%             | 358               | 183                |
| 30,000 - 35,000            | 262          | 7,780,034         | 14.47%         | 4,533,350         | 14.49%         | 63.21%     | 6.71%             | 357               | 192                |
| 35,000 - 40,000            | 203          | 6,891,730         | 12.82%         | 4,062,135         | 12.98%         | 76.20%     | 6.70%             | 356               | 195                |
| 40,000 - 45,000            | 90           | 3,369,827         | 6.27%          | 2,010,201         | 6.43%          | 82.62%     | 6.75%             | 356               | 187                |
| 45,000 - 50,000            | 80           | 3,423,259         | 6.37%          | 2,076,537         | 6.64%          | 89.26%     | 6.63%             | 358               | 193                |
| 50,000 - 55,000            | 35           | 1,656,581         | 3.08%          | 1,027,181         | 3.28%          | 92.55%     | 6.70%             | 358               | 183                |
| 55,000 - 60,000            | 18           | 815,276           | 1.52%          | 490,827           | 1.57%          | 94.11%     | 6.91%             | 347               | 200                |
| 60,000 - 65,000            | 35           | 1,989,512         | 3.70%          | 1,223,467         | 3.91%          | 98.03%     | 6.58%             | 359               | 174                |
| 65,000 - 70,000            | 4            | 204,316           | 0.38%          | 114,229           | 0.37%          | 98.39%     | 6.99%             | 345               | 190                |
| 70,000 - 75,000            | 2            | 95,250            | 0.18%          | 60,857            | 0.19%          | 98.59%     | 6.66%             | 360               | 265                |
| 75,000 - 80,000            | 8            | 394,840           | 0.73%          | 251,608           | 0.80%          | 99.39%     | 6.76%             | 353               | 258                |
| 80,000 - 85,000            | 1            | 69,300            | 0.13%          | 33,064            | 0.11%          | 99.50%     | 6.75%             | 300               | 71                 |
| 90,000 - 95,000            | 4            | 208,025           | 0.39%          | 131,004           | 0.42%          | 99.91%     | 7.00%             | 360               | 168                |
| 100,000 - 105,000          | 1            | 42,500            | 0.08%          | 26,830            | 0.09%          | 100.00%    | 7.00%             | 360               | 174                |
| <b>Total</b>               | <b>1,933</b> | <b>53,767,369</b> | <b>100.00%</b> | <b>31,283,735</b> | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>     |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b>             |              | <b>27,816</b>     |                | <b>16,184</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
October-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%          | 12,460            | 0.04%          | 0.04%      | 7.00%             | 360               | 84                 |
| 2001             | 1            | 20,000            | 0.04%          | 8,102             | 0.03%          | 0.07%      | 7.00%             | 360               | 88                 |
| 2002             | 3            | 75,439            | 0.14%          | 36,350            | 0.12%          | 0.18%      | 6.50%             | 360               | 104                |
| 2003             | 36           | 904,882           | 1.68%          | 429,708           | 1.37%          | 1.56%      | 6.58%             | 355               | 113                |
| 2004             | 56           | 1,382,687         | 2.57%          | 655,740           | 2.10%          | 3.65%      | 6.47%             | 352               | 120                |
| 2005             | 30           | 744,668           | 1.38%          | 394,585           | 1.26%          | 4.91%      | 6.67%             | 356               | 163                |
| 2006             | 231          | 5,999,795         | 11.16%         | 3,338,761         | 10.67%         | 15.59%     | 6.62%             | 354               | 198                |
| 2007             | 827          | 22,252,918        | 41.39%         | 12,982,504        | 41.50%         | 57.08%     | 6.64%             | 358               | 188                |
| 2008             | 550          | 16,460,635        | 30.61%         | 9,889,932         | 31.61%         | 88.70%     | 6.67%             | 358               | 186                |
| 2009             | 136          | 4,136,017         | 7.69%          | 2,480,638         | 7.93%          | 96.63%     | 6.82%             | 359               | 190                |
| 2010             | 62           | 1,767,025         | 3.29%          | 1,054,954         | 3.37%          | 100.00%    | 7.04%             | 359               | 202                |
| <b>Total</b>     | <b>1,933</b> | <b>53,767,369</b> | <b>100.00%</b> | <b>31,283,735</b> | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>     |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b>   |              | <b>27,816</b>     |                | <b>16,184</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
October-2023

| Current Delinquency Status | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|----------------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| Current                    | 1,587        | 44,553,230        | 82.86%         | 25,522,057        | 81.58%         | 81.58%     | 6.68%             | 357               | 189                |
| 1 - 30 Days                | 153          | 4,280,848         | 7.96%          | 2,634,770         | 8.42%          | 90.00%     | 6.69%             | 356               | 173                |
| 31 - 60 Days               | 65           | 1,738,517         | 3.23%          | 1,107,864         | 3.54%          | 93.55%     | 6.65%             | 357               | 181                |
| 61 - 90 Days               | 52           | 1,245,035         | 2.32%          | 771,511           | 2.47%          | 96.01%     | 6.55%             | 356               | 163                |
| 91 - 120 Days              | 28           | 680,640           | 1.27%          | 439,909           | 1.41%          | 97.42%     | 6.55%             | 360               | 181                |
| 121 - 150 Days             | 4            | 92,886            | 0.17%          | 60,432            | 0.19%          | 97.61%     | 6.34%             | 360               | 169                |
| 151 - 180 Days             | 13           | 401,745           | 0.75%          | 252,790           | 0.81%          | 98.42%     | 6.80%             | 355               | 163                |
| 181 - 210 Days             | 1            | 21,460            | 0.04%          | 13,252            | 0.04%          | 98.46%     | 6.50%             | 360               | 170                |
| 211 - 240 Days             | 6            | 138,095           | 0.26%          | 85,340            | 0.27%          | 98.73%     | 6.40%             | 352               | 152                |
| 271 - 300 Days             | 3            | 82,520            | 0.15%          | 56,098            | 0.18%          | 98.91%     | 6.73%             | 360               | 169                |
| 301 - 330 Days             | 2            | 52,050            | 0.10%          | 34,092            | 0.11%          | 99.02%     | 6.75%             | 360               | 184                |
| + 361 Days                 | 19           | 480,342           | 0.89%          | 305,622           | 0.98%          | 100.00%    | 6.70%             | 357               | 174                |
| <b>Total</b>               | <b>1,933</b> | <b>53,767,369</b> | <b>100.00%</b> | <b>31,283,735</b> | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>     |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b>             |              | <b>27,816</b>     |                | <b>16,184</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Fecha Alpha  
October-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%          | 244,876           | 0.78%          | 0.78%      | 6.83%             | 341               | 174                |
| Payroll Deduction  | 949          | 27,182,287        | 50.56%         | 15,383,933        | 49.18%         | 49.96%     | 6.68%             | 357               | 188                |
| Voluntary Payments | 968          | 26,154,145        | 48.64%         | 15,654,926        | 50.04%         | 100.00%    | 6.66%             | 357               | 184                |
| <b>Total</b>       | <b>1,933</b> | <b>53,767,369</b> | <b>100.00%</b> | <b>31,283,735</b> | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>     |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b>     |              | <b>27,816</b>     |                | <b>16,184</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
October-2023

| Type of Residence  | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|--------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| Apartments         | 109          | 2,830,418         | 5.26%          | 1,636,439         | 5.23%          | 5.23%      | 6.62%             | 359               | 171                |
| Single Family Home | 1,824        | 50,936,951        | 94.74%         | 29,647,297        | 94.77%         | 100.00%    | 6.68%             | 357               | 187                |
| <b>Total</b>       | <b>1,933</b> | <b>53,767,369</b> | <b>100.00%</b> | <b>31,283,735</b> | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>     |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b>     |              | <b>27,816</b>     |                | <b>16,184</b>     |                |            |                   |                   |                    |



# Stratification Report

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

Cutoff Date:  
October-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 | 403          | 10,398,942        | 19.34%         | 6,180,222         | 19.76%         | 19.76%     | 7.01%             | 350               | 257                |
| New Property       | 1,506        | 42,839,336        | 79.68%         | 24,778,226        | 79.20%         | 98.96%     | 6.58%             | 359               | 168                |
| Used Property      | 24           | 529,091           | 0.98%          | 325,288           | 1.04%          | 100.00%    | 6.98%             | 353               | 168                |
| <b>Total</b>       | <b>1,933</b> | <b>53,767,369</b> | <b>100.00%</b> | <b>31,283,735</b> | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>     |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b>     |              | <b>27,816</b>     |                | <b>16,184</b>     |                |            |                   |                   |                    |

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Province

Cutoff Date:  
October-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%          | 28,868            | 0.09%          | 0.09%      | 6.78%             | 360               | 166                |
| Chiriquí       | 200          | 5,394,365         | 10.03%         | 3,120,344         | 9.97%          | 10.07%     | 6.63%             | 357               | 171                |
| Coclé          | 21           | 562,645           | 1.05%          | 338,002           | 1.08%          | 11.15%     | 6.87%             | 360               | 179                |
| Colón          | 161          | 5,154,137         | 9.59%          | 3,084,942         | 9.86%          | 21.01%     | 6.59%             | 358               | 173                |
| Herrera        | 79           | 2,180,948         | 4.06%          | 1,269,290         | 4.06%          | 25.07%     | 6.65%             | 359               | 178                |
| Los Santos     | 30           | 751,146           | 1.40%          | 427,210           | 1.37%          | 26.43%     | 6.67%             | 360               | 188                |
| Panamá         | 1,316        | 36,054,488        | 67.06%         | 20,907,590        | 66.83%         | 93.26%     | 6.68%             | 357               | 190                |
| Veraguas       | 124          | 3,616,099         | 6.73%          | 2,107,490         | 6.74%          | 100.00%    | 6.74%             | 360               | 192                |
| <b>Total</b>   | <b>1,933</b> | <b>53,767,369</b> | <b>100.00%</b> | <b>31,283,735</b> | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>     |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b> |              | <b>27,816</b>     |                | <b>16,184</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
October-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           | 1.06%          | 316,534           | 1.01%          | 1.01%      | 6.65%             | 360               | 179                |
| VILLA DEL CARMEN              | 16           | 430,650           | 0.80%          | 249,792           | 0.80%          | 1.81%      | 6.85%             | 360               | 183                |
| LAS PERLAS DE PILON           | 38           | 746,938           | 1.39%          | 431,183           | 1.38%          | 3.19%      | 6.57%             | 360               | 185                |
| ALTOS DEL TECAL               | 10           | 223,340           | 0.42%          | 119,522           | 0.38%          | 3.57%      | 6.84%             | 360               | 187                |
| VALLE DE LOS CEREZOS          | 46           | 784,952           | 1.46%          | 434,958           | 1.39%          | 4.96%      | 6.61%             | 359               | 171                |
| SANTA ISABEL - TOCUMEN        | 28           | 745,559           | 1.39%          | 431,507           | 1.38%          | 6.34%      | 6.69%             | 360               | 179                |
| SANTA RITA - PACORA           | 4            | 91,857            | 0.17%          | 56,174            | 0.18%          | 6.52%      | 7.11%             | 345               | 177                |
| LA CRESTA DE LOS CUATRO ALTOS | 26           | 1,256,759         | 2.34%          | 776,792           | 2.48%          | 9.00%      | 6.63%             | 357               | 173                |
| LA SIESTA                     | 66           | 1,289,326         | 2.40%          | 711,019           | 2.27%          | 11.28%     | 6.47%             | 359               | 158                |
| LAS PRADERAS DE SAN ISIDRO    | 57           | 1,692,452         | 3.15%          | 1,024,945         | 3.28%          | 14.55%     | 6.54%             | 360               | 170                |
| VILLAS DE DON BOSCO           | 5            | 136,184           | 0.25%          | 78,453            | 0.25%          | 14.80%     | 7.02%             | 336               | 206                |
| OTROS                         | 1,613        | 45,797,874        | 85.18%         | 26,652,856        | 85.20%         | 100.00%    | 6.68%             | 357               | 188                |
| <b>Total</b>                  | <b>1,933</b> | <b>53,767,369</b> | <b>100.00%</b> | <b>31,283,735</b> | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>     |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b>                |              | <b>27,816</b>     |                | <b>16,184</b>     |                |            |                   |                   |                    |

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Employer

Cutoff Date:  
October-2023

| Employer                                 | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|--|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| AGENCIAS FEDURO S.A                      | 3            | 110,815           | 0.21%          | 62,784            | 0.20%          | 0.20%      | 6.62%             | 360               | 168                |
| AUTORIDAD DEL CANAL DE PANAMA            | 16           | 603,797           | 1.12%          | 354,145           | 1.13%          | 1.33%      | 6.74%             | 347               | 174                |
| C.S.S. JUBILADOS & PENSIONADOS           | 195          | 5,923,217         | 11.02%         | 3,477,845         | 11.12%         | 12.45%     | 6.56%             | 354               | 187                |
| CAJA DEL SEGURO SOCIAL                   | 79           | 2,207,934         | 4.11%          | 1,200,114         | 3.84%          | 16.29%     | 6.84%             | 355               | 191                |
| CLIENTE SIN TRABAJO                      | 224          | 5,696,730         | 10.60%         | 3,513,027         | 11.23%         | 27.52%     | 6.67%             | 359               | 187                |
| COMPAÑIA GOLY                            | 7            | 123,716           | 0.23%          | 62,003            | 0.20%          | 27.71%     | 6.81%             | 360               | 174                |
| CONDUCTOR DE TAXI                        | 21           | 567,207           | 1.05%          | 379,370           | 1.21%          | 28.93%     | 6.68%             | 357               | 189                |
| CONTRALORIA GENERAL (2)                  | 5            | 137,159           | 0.26%          | 73,763            | 0.24%          | 29.16%     | 7.02%             | 360               | 232                |
| FARMACIAS ARROCHA                        | 1            | 18,285            | 0.03%          | 8,950             | 0.03%          | 29.19%     | 7.13%             | 360               | 338                |
| HOSPITAL SANTO TOMAS                     | 8            | 211,898           | 0.39%          | 117,738           | 0.38%          | 29.57%     | 6.76%             | 360               | 188                |
| IMPORTADORA RICAMAR, S.A.(IRISA)         | 4            | 89,125            | 0.17%          | 40,579            | 0.13%          | 29.70%     | 6.64%             | 360               | 166                |
| INDEPENDIENTE                            | 155          | 4,244,758         | 7.89%          | 2,564,490         | 8.20%          | 37.89%     | 6.67%             | 356               | 187                |
| INDEPENDIENTE (PEQUEÑO EMPRESARIO)       | 58           | 1,582,725         | 2.94%          | 933,300           | 2.98%          | 40.88%     | 6.77%             | 354               | 171                |
| INDEPENDIENTE INFORMAL                   | 63           | 1,527,510         | 2.84%          | 941,674           | 3.01%          | 43.89%     | 6.58%             | 357               | 176                |
| INDUSTRIAS LACTEAS                       | 6            | 147,044           | 0.27%          | 81,317            | 0.26%          | 44.15%     | 6.65%             | 360               | 186                |
| INMOBILIARIA DON ANTONIO, S.A.           | 6            | 138,077           | 0.26%          | 73,256            | 0.23%          | 44.38%     | 6.46%             | 360               | 164                |
| INSTITUTO PANAMEÑO DE HABILITACION ESP.. | 4            | 207,860           | 0.39%          | 125,587           | 0.40%          | 44.78%     | 6.69%             | 360               | 174                |
| JUBILADO POR CONTRALORIA                 | 27           | 742,874           | 1.38%          | 405,530           | 1.30%          | 46.08%     | 6.52%             | 355               | 196                |
| MINISTERIO DE EDUCACION (7)              | 216          | 6,649,093         | 12.37%         | 3,757,074         | 12.01%         | 58.09%     | 6.71%             | 358               | 194                |
| MINISTERIO DE GOBIERNO                   | 1            | 30,146            | 0.06%          | 16,265            | 0.05%          | 58.14%     | 6.50%             | 360               | 161                |
| MINISTERIO DE LA PRESIDENCIA (3)         | 3            | 95,100            | 0.18%          | 53,498            | 0.17%          | 58.31%     | 6.59%             | 360               | 167                |
| MINISTERIO DE SALUD                      | 34           | 937,966           | 1.74%          | 495,835           | 1.58%          | 59.90%     | 6.75%             | 357               | 186                |
| MINISTERIO DE SEGURIDAD PUBLICA          | 58           | 1,591,337         | 2.96%          | 880,359           | 2.81%          | 62.71%     | 6.72%             | 360               | 193                |
| ORGANO JUDICIAL                          | 7            | 201,455           | 0.37%          | 103,146           | 0.33%          | 63.04%     | 6.78%             | 360               | 163                |
| PANAMA PORTS COMPANY                     | 6            | 199,735           | 0.37%          | 100,748           | 0.32%          | 63.36%     | 6.73%             | 360               | 208                |
| PRODUCTOS TOLEDANO, S.A.                 | 8            | 162,189           | 0.30%          | 79,861            | 0.26%          | 63.62%     | 6.81%             | 354               | 195                |
| RIBA SMITH                               | 11           | 271,158           | 0.50%          | 158,537           | 0.51%          | 64.13%     | 6.69%             | 356               | 197                |
| UNIVERSIDAD DE PANAMA                    | 8            | 232,574           | 0.43%          | 135,098           | 0.43%          | 64.56%     | 6.62%             | 360               | 203                |
| PROCURADURIA GENERAL DE LA NACION        | 1            | 54,450            | 0.10%          | 35,078            | 0.11%          | 64.67%     | 7.25%             | 360               | 193                |
| OTHERS                                   | 698          | 19,061,438        | 35.45%         | 11,052,763        | 35.33%         | 100.00%    | 6.54%             | 358               | 180                |
| <b>Total</b>                             | <b>1,933</b> | <b>53,767,369</b> | <b>100.00%</b> | <b>31,283,735</b> | <b>100.00%</b> | <b>-</b>   | <b>6.67%</b>      | <b>357</b>        | <b>186</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>46,534</b>     |                |            | <b>8.00%</b>      | <b>360</b>        | <b>284</b>         |
| <b>Average</b>                           |              | <b>27,816</b>     |                | <b>16,184</b>     |                |            |                   |                   |                    |