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# Stratification Report for La Hipotecaria S.A. Panamá

## **Mortgage Loans - September-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 September-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:  
September-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%	566	0.00%	0.00%	3.50%	204	6
216	1	17,099	0.03%	2,466	0.01%	0.01%	6.50%	216	27
240	6	139,345	0.26%	49,713	0.16%	0.17%	7.30%	240	59
252	1	11,500	0.02%	3,339	0.01%	0.18%	7.75%	252	61
264	1	22,584	0.04%	12,140	0.04%	0.22%	6.75%	264	87
276	1	28,350	0.05%	15,893	0.05%	0.27%	6.50%	276	172
288	5	166,165	0.31%	74,089	0.24%	0.50%	6.55%	288	109
300	54	1,441,454	2.68%	664,870	2.11%	2.62%	6.82%	300	134
312	7	189,675	0.35%	94,489	0.30%	2.92%	6.91%	312	176
324	2	73,700	0.14%	37,861	0.12%	3.04%	6.31%	324	183
336	7	145,528	0.27%	74,030	0.24%	3.27%	6.67%	336	187
348	5	129,588	0.24%	76,491	0.24%	3.52%	6.62%	348	171
360	1,845	51,485,560	95.58%	30,351,610	96.48%	100.00%	6.64%	360	189
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					

# Stratification Report

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

Cutoff Date:  
September-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%	72,948	0.23%	0.23%	7.27%	245	56
60 - 119	78	2,057,439	3.82%	944,296	3.00%	3.23%	6.74%	312	134
120 - 179	1,497	41,008,668	76.13%	24,044,796	76.44%	79.67%	6.59%	360	188
180 - 239	351	10,578,882	19.64%	6,395,518	20.33%	100.00%	6.83%	360	192
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					

# Stratification Report

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

Cutoff Date:  
September-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	171
5,000 - 10,000	2	14,200	0.03%	646	0.00%	0.00%	3.57%	348	140
10,000 - 15,000	91	1,296,369	2.41%	681,273	2.17%	2.17%	6.49%	356	160
15,000 - 20,000	255	4,565,078	8.47%	2,541,453	8.08%	10.25%	6.63%	355	194
20,000 - 25,000	538	12,271,178	22.78%	7,064,797	22.46%	32.71%	6.62%	357	189
25,000 - 30,000	462	12,656,916	23.50%	7,260,241	23.08%	55.79%	6.66%	358	188
30,000 - 35,000	239	7,689,808	14.28%	4,598,563	14.62%	70.40%	6.73%	357	190
35,000 - 40,000	145	5,388,574	10.00%	3,206,196	10.19%	80.60%	6.67%	358	186
40,000 - 45,000	76	3,240,958	6.02%	1,965,249	6.25%	86.84%	6.62%	359	183
45,000 - 50,000	58	2,754,271	5.11%	1,721,662	5.47%	92.32%	6.57%	359	185
50,000 - 55,000	28	1,481,373	2.75%	906,128	2.88%	95.20%	6.62%	358	172
55,000 - 60,000	15	867,324	1.61%	510,557	1.62%	96.82%	6.68%	351	195
60,000 - 65,000	21	1,300,593	2.41%	794,119	2.52%	99.35%	6.56%	360	174
65,000 - 70,000	4	267,050	0.50%	159,304	0.51%	99.85%	6.64%	345	231
70,000 - 75,000	1	70,000	0.13%	46,688	0.15%	100.00%	7.00%	360	175
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					

# Stratification Report

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

Cutoff Date:  
September-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	513,078	0.95%	80,514	0.26%	0.26%	6.85%	322	157
5,000 - 10,000	248	4,485,916	8.33%	2,073,321	6.59%	6.85%	6.59%	354	171
10,000 - 15,000	679	15,432,398	28.65%	8,630,994	27.44%	34.28%	6.60%	358	185
15,000 - 20,000	540	15,191,651	28.20%	9,171,440	29.15%	63.44%	6.68%	358	190
20,000 - 25,000	253	9,015,488	16.74%	5,635,506	17.91%	81.35%	6.68%	359	192
25,000 - 30,000	94	4,089,304	7.59%	2,552,015	8.11%	89.47%	6.63%	359	184
30,000 - 35,000	56	2,830,982	5.26%	1,796,470	5.71%	95.18%	6.65%	356	182
35,000 - 40,000	27	1,548,587	2.87%	996,975	3.17%	98.35%	6.54%	360	193
40,000 - 45,000	9	560,738	1.04%	381,925	1.21%	99.56%	6.78%	360	192
45,000 - 50,000	3	200,000	0.37%	138,397	0.44%	100.00%	6.71%	360	223
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					

# Stratification Report

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

Cutoff Date:  
September-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%	29,392	0.09%	0.09%	3.65%	339	137
20% - 25%	1	15,600	0.03%	11,042	0.04%	0.13%	7.75%	360	164
25% - 30%	1	20,800	0.04%	12,258	0.04%	0.17%	6.75%	360	185
30% - 35%	3	38,699	0.07%	24,698	0.08%	0.25%	6.86%	360	178
35% - 40%	4	59,000	0.11%	40,591	0.13%	0.38%	6.87%	360	183
40% - 45%	7	167,067	0.31%	97,507	0.31%	0.69%	6.84%	334	185
45% - 50%	3	86,080	0.16%	58,309	0.19%	0.87%	7.43%	340	160
50% - 60%	24	609,800	1.13%	374,213	1.19%	2.06%	6.86%	351	227
60% - 65%	19	489,121	0.91%	288,031	0.92%	2.98%	6.61%	339	254
65% - 70%	22	494,508	0.92%	293,400	0.93%	3.91%	7.20%	352	246
70% - 75%	29	791,526	1.47%	492,091	1.56%	5.47%	6.75%	352	238
75% - 80%	38	1,012,199	1.88%	578,550	1.84%	7.31%	6.88%	344	236
80% - 85%	80	2,044,353	3.80%	1,251,452	3.98%	11.29%	6.97%	357	249
85% - 90%	95	2,628,849	4.88%	1,508,292	4.79%	16.08%	6.93%	347	236
90% - 95%	207	5,695,916	10.57%	3,370,576	10.71%	26.80%	6.78%	354	233
95% - 100%	1,399	39,652,116	73.61%	23,027,156	73.20%	100.00%	6.57%	359	169
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					

# Stratification Report

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

Cutoff Date:  
September-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%	8	134,398	0.25%	5,586	0.02%	0.02%	5.97%	330	131
5% - 10%	2	80,659	0.15%	12,543	0.04%	0.06%	6.48%	330	112
10% - 15%	11	256,919	0.48%	48,152	0.15%	0.21%	6.55%	299	141
15% - 20%	18	352,165	0.65%	192,624	0.61%	0.82%	7.08%	339	160
20% - 25%	19	401,079	0.74%	155,048	0.49%	1.32%	6.66%	335	169
25% - 30%	30	773,961	1.44%	361,823	1.15%	2.47%	6.76%	348	178
30% - 35%	38	975,559	1.81%	465,452	1.48%	3.95%	6.62%	346	176
35% - 40%	66	1,582,834	2.94%	813,193	2.59%	6.53%	6.83%	353	197
40% - 45%	134	3,506,387	6.51%	1,761,720	5.60%	12.13%	6.74%	351	196
45% - 50%	194	4,831,795	8.97%	2,599,230	8.26%	20.39%	6.71%	358	211
50% - 55%	371	9,706,019	18.02%	5,407,237	17.19%	37.58%	6.61%	358	186
55% - 60%	474	13,647,097	25.33%	8,064,811	25.64%	63.22%	6.60%	360	183
60% - 65%	371	11,358,267	21.09%	7,244,906	23.03%	86.25%	6.65%	360	185
65% - 70%	170	5,094,771	9.46%	3,486,106	11.08%	97.33%	6.63%	360	185
70% - 75%	30	1,166,233	2.16%	839,126	2.67%	100.00%	6.71%	360	184
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					

# Stratification Report

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

Cutoff Date:  
September-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%	35,194	0.11%	0.11%	0.00%	360	186
2% - 3%	22	713,354	1.32%	378,840	1.20%	1.20%	5.79%	358	162
3% - 4%	1,631	45,709,025	84.85%	26,617,865	84.62%	84.62%	6.60%	358	169
4% - 5%	3	93,581	0.17%	33,948	0.11%	0.11%	8.00%	360	175
6% -7%	69	1,874,109	3.48%	1,123,626	3.57%	3.57%	6.63%	351	294
7% - 8%	208	5,410,319	10.04%	3,268,085	10.39%	10.39%	7.18%	353	301
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					

# Stratification Report

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

Cutoff Date:  
September-2023

Original Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	382	9,851,071	18.29%	5,743,662	18.26%	18.26%	6.95%	353	200
2% - 3%	3	78,406	0.15%	46,892	0.15%	18.41%	7.05%	340	278
3% - 4%	205	7,183,861	13.34%	4,293,432	13.65%	32.06%	6.60%	358	177
4% - 5%	736	23,651,586	43.91%	14,033,289	44.61%	76.67%	6.57%	358	182
5% - 6%	494	10,757,728	19.97%	6,148,046	19.54%	96.21%	6.59%	358	195
6% - 7%	116	2,345,490	4.35%	1,192,237	3.79%	100.00%	6.48%	360	174
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					

# Stratification Report

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

Cutoff Date:  
September-2023

Subsidy Expiration Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
NULL	112	2,891,201	5.37%	1,737,119	5.52%	5.52%	7.04%	346	162
1999	1	26,309	0.05%	1,152	0.00%	5.53%	7.00%	300	98
2005	1	24,715	0.05%	12,828	0.04%	5.57%	6.00%	300	98
2007	2	52,446	0.10%	19,247	0.06%	5.63%	7.06%	330	306
2008	13	300,158	0.56%	163,555	0.52%	6.15%	7.00%	328	286
2009	26	719,714	1.34%	431,701	1.37%	7.52%	6.71%	348	263
2010	23	611,054	1.13%	356,886	1.13%	8.65%	6.97%	354	275
2011	48	1,174,407	2.18%	680,367	2.16%	10.82%	6.90%	349	256
2012	60	1,355,980	2.52%	774,847	2.46%	13.28%	6.65%	357	282
2013	84	2,166,692	4.02%	1,211,919	3.85%	17.13%	6.76%	359	241
2014	132	3,377,462	6.27%	1,910,051	6.07%	23.20%	6.78%	351	246
2015	37	988,436	1.83%	566,387	1.80%	25.01%	6.37%	359	206
2016	133	3,503,249	6.50%	1,961,129	6.23%	31.24%	6.47%	359	159
2017	625	17,120,360	31.78%	9,965,482	31.68%	62.92%	6.48%	359	166
2018	465	14,323,575	26.59%	8,560,446	27.21%	90.13%	6.64%	359	177
2019	116	3,584,642	6.65%	2,141,765	6.81%	96.94%	6.82%	360	187
2020	53	1,516,084	2.81%	894,546	2.84%	99.78%	7.20%	360	199
2023	4	111,458	0.21%	58,906	0.19%	99.97%	4.45%	360	182
2033	1	20,200	0.04%	9,226	0.03%	100.00%	7.50%	300	63
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					

# Stratification Report

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

Cutoff Date:  
September-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	46,289	46,289	0.15%	6.99%	345	152
5% - 10%	22	520,657	520,657	280,041	280,041	1.04%	6.28%	353	163
10% - 15%	133	3,763,383	3,763,383	2,127,111	2,127,111	7.80%	6.52%	355	181
15% - 20%	225	6,589,498	6,589,498	3,740,722	3,740,722	19.69%	6.67%	356	186
20% - 30%	478	13,251,797	13,251,797	7,657,892	7,657,892	44.03%	6.61%	357	187
25% - 30%	743	20,320,728	20,320,728	12,005,105	12,005,105	82.20%	6.66%	358	185
30% - 35%	321	9,017,404	9,017,404	5,420,037	5,420,037	99.43%	6.71%	358	197
35% - 40%	6	172,090	172,090	103,626	103,626	99.76%	6.76%	360	200
40% - 45%	4	129,728	129,728	76,735	76,735	100.00%	6.59%	360	171
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					

# Stratification Report

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

Cutoff Date:  
September-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	21	505,032	0.94%	310,733	0.99%	0.99%	6.80%	343	149
10,000 - 15,000	53	761,932	1.41%	399,374	1.27%	2.26%	6.51%	358	167
15,000 - 20,000	197	3,414,164	6.34%	1,861,884	5.92%	8.18%	6.53%	357	165
20,000 - 25,000	438	9,633,284	17.88%	5,502,605	17.49%	25.67%	6.61%	357	186
25,000 - 30,000	480	12,493,802	23.19%	7,199,428	22.89%	48.55%	6.65%	358	184
30,000 - 35,000	264	7,836,734	14.55%	4,573,542	14.54%	63.09%	6.66%	357	192
35,000 - 40,000	204	6,927,129	12.86%	4,106,529	13.05%	76.15%	6.68%	356	196
40,000 - 45,000	92	3,435,606	6.38%	2,060,834	6.55%	82.70%	6.73%	356	191
45,000 - 50,000	81	3,464,659	6.43%	2,113,306	6.72%	89.42%	6.64%	358	194
50,000 - 55,000	33	1,576,781	2.93%	981,417	3.12%	92.54%	6.64%	358	183
55,000 - 60,000	18	815,276	1.51%	493,074	1.57%	94.10%	6.92%	347	213
60,000 - 65,000	35	1,989,512	3.69%	1,228,158	3.90%	98.01%	6.58%	359	174
65,000 - 70,000	4	204,316	0.38%	120,381	0.38%	98.39%	6.98%	345	191
70,000 - 75,000	2	95,250	0.18%	61,176	0.19%	98.59%	6.83%	360	267
75,000 - 80,000	8	394,840	0.73%	252,724	0.80%	99.39%	6.43%	353	259
80,000 - 85,000	1	69,300	0.13%	33,064	0.11%	99.49%	6.75%	300	72
90,000 - 95,000	4	208,025	0.39%	132,316	0.42%	99.91%	6.33%	360	169
100,000 - 105,000	1	42,500	0.08%	27,012	0.09%	100.00%	7.00%	360	175
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					

# Stratification Report

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

Cutoff Date:  
September-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%	12,535	0.04%	0.04%	7.00%	360	85
2001	1	20,000	0.04%	8,173	0.03%	0.07%	7.00%	360	89
2002	3	75,439	0.14%	36,519	0.12%	0.18%	6.50%	360	105
2003	36	904,882	1.68%	432,261	1.37%	1.56%	6.58%	355	114
2004	56	1,382,687	2.57%	659,281	2.10%	3.65%	6.43%	352	121
2005	30	744,668	1.38%	396,435	1.26%	4.91%	6.67%	356	161
2006	231	6,014,763	11.17%	3,354,319	10.66%	15.58%	6.62%	354	199
2007	829	22,294,922	41.39%	13,059,056	41.51%	57.09%	6.59%	358	189
2008	551	16,504,435	30.64%	9,951,988	31.64%	88.72%	6.66%	358	187
2009	136	4,136,017	7.68%	2,488,914	7.91%	96.64%	6.82%	359	191
2010	62	1,767,025	3.28%	1,058,076	3.36%	100.00%	7.03%	359	203
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					

# Stratification Report

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

Cutoff Date:  
September-2023

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	1,602	44,979,766	83.50%	25,838,664	82.14%	82.14%	6.64%	357	190
1 - 30 Days	146	4,070,163	7.56%	2,551,381	8.11%	90.25%	6.65%	358	181
31 - 60 Days	76	1,987,208	3.69%	1,250,434	3.97%	94.22%	6.64%	354	170
61 - 90 Days	50	1,257,329	2.33%	817,321	2.60%	96.82%	6.61%	360	177
91 - 120 Days	12	286,450	0.53%	181,571	0.58%	97.40%	6.52%	360	172
121 - 150 Days	16	440,356	0.82%	278,977	0.89%	98.29%	6.78%	356	165
151 - 180 Days	2	49,261	0.09%	30,752	0.10%	98.38%	6.40%	360	165
181 - 210 Days	4	82,660	0.15%	50,194	0.16%	98.54%	6.62%	360	174
211 - 240 Days	4	100,038	0.19%	62,294	0.20%	98.74%	6.43%	348	145
241 - 270 Days	2	53,750	0.10%	37,475	0.12%	98.86%	6.72%	360	165
271 - 300 Days	3	80,820	0.15%	52,714	0.17%	99.03%	6.75%	360	183
331 - 360 Days	1	14,781	0.03%	9,040	0.03%	99.06%	6.25%	360	128
+ 361 Days	18	465,561	0.86%	296,740	0.94%	100.00%	6.72%	357	176
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					

# Stratification Report

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

Fecha Alpha  
September-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%	245,921	0.78%	0.78%	6.83%	341	175
Payroll Deduction	953	27,318,073	50.71%	15,523,562	49.35%	50.13%	6.65%	357	190
Voluntary Payments	967	26,119,132	48.49%	15,688,074	49.87%	100.00%	6.64%	357	185
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					

# Stratification Report

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

Cutoff Date:  
September-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	5.30%	1,656,123	5.26%	5.26%	6.62%	359	172
Single Family Home	1,826	51,015,674	94.70%	29,801,434	94.74%	100.00%	6.65%	357	188
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					

# Stratification Report

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

Cutoff Date:  
September-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	404	10,433,865	19.37%	6,222,943	19.78%	19.78%	6.88%	350	259
New Property	1,508	42,905,186	79.65%	24,907,476	79.18%	98.96%	6.58%	359	169
Used Property	24	529,091	0.98%	327,137	1.04%	100.00%	6.98%	353	169
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Province

Cutoff Date:  
September-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%	29,021	0.09%	0.09%	6.78%	360	167
Chiriquí	200	5,394,365	10.01%	3,131,791	9.96%	10.05%	6.63%	357	172
Coclé	21	562,645	1.04%	339,603	1.08%	11.13%	6.87%	360	180
Colón	161	5,154,137	9.57%	3,102,512	9.86%	20.99%	6.59%	358	173
Herrera	79	2,180,948	4.05%	1,273,897	4.05%	25.04%	6.64%	359	177
Los Santos	30	751,146	1.39%	428,924	1.36%	26.40%	6.60%	360	189
Panamá	1,319	36,155,261	67.12%	21,036,118	66.87%	93.27%	6.64%	357	191
Veraguas	124	3,616,099	6.71%	2,115,692	6.73%	100.00%	6.74%	360	193
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					

# Stratification Report

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

Cutoff Date:  
September-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%	317,382	1.01%	1.01%	6.65%	360	180
VILLA DEL CARMEN	16	430,650	0.80%	250,439	0.80%	1.81%	6.85%	360	184
LAS PERLAS DE PILON	38	746,938	1.39%	432,724	1.38%	3.18%	6.57%	360	179
ALTOS DEL TECAL	10	223,340	0.41%	119,887	0.38%	3.56%	6.84%	360	188
VALLE DE LOS CEREZOS	46	784,952	1.46%	436,552	1.39%	4.95%	6.61%	359	172
SANTA ISABEL - TOCUMEN	28	745,559	1.38%	432,945	1.38%	6.33%	6.68%	360	180
SANTA RITA - PACORA	4	91,857	0.17%	56,251	0.18%	6.50%	7.11%	345	178
LA CRESTA DE LOS CUATRO ALTOS	26	1,256,759	2.33%	784,833	2.49%	9.00%	6.63%	357	174
LA SIESTA	66	1,289,326	2.39%	713,528	2.27%	11.27%	6.47%	359	159
LAS PRADERAS DE SAN ISIDRO	57	1,692,452	3.14%	1,028,431	3.27%	14.54%	6.54%	360	171
VILLAS DE DON BOSCO	5	136,184	0.25%	78,928	0.25%	14.79%	6.57%	336	245
OTROS	1,616	45,898,647	85.21%	26,805,658	85.21%	100.00%	6.65%	357	189
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Employer

Cutoff Date:  
September-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	12.45%	3,800,005	12.08%	12.08%	6.69%	358	196
CLIENTE SIN TRABAJO	226	5,729,413	10.64%	3,547,033	11.28%	23.36%	6.66%	359	190
MINISTERIO DE SEGURIDAD PUBLICA	59	1,611,292	2.99%	895,292	2.85%	26.20%	6.73%	360	196
CAJA DEL SEGURO SOCIAL	79	2,207,934	4.10%	1,207,272	3.84%	30.04%	6.84%	355	193
INDEPENDIENTE	152	4,166,147	7.73%	2,519,456	8.01%	38.05%	6.64%	356	186
C.S.S. JUBILADOS & PENSIONADOS	188	5,690,886	10.56%	3,356,451	10.67%	48.72%	6.49%	354	188
MINISTERIO DE SALUD	34	937,966	1.74%	498,387	1.58%	50.30%	6.65%	357	187
INDEPENDIENTE INFORMAL	62	1,518,060	2.82%	936,857	2.98%	53.28%	6.59%	357	175
IMPORTADORA RICAMAR, S.A.(IRISA)	4	89,125	0.17%	40,874	0.13%	53.41%	6.64%	360	167
AUTORIDAD DEL CANAL DE PANAMA	16	603,797	1.12%	356,118	1.13%	54.54%	6.74%	347	166
CONDUCTOR DE TAXI	21	567,207	1.05%	379,786	1.21%	55.75%	6.68%	357	190
JUBILADO POR CONTRALORIA	27	742,874	1.38%	407,570	1.30%	57.05%	6.53%	355	197
MINISTERIO DE LA PRESIDENCIA (3)	3	95,100	0.18%	53,762	0.17%	57.22%	6.59%	360	168
INDEPENDIENTE (PEQUEÑO EMPRESARIO)	58	1,582,725	2.94%	936,385	2.98%	60.19%	6.77%	354	172
ORGANO JUDICIAL	7	201,455	0.37%	103,801	0.33%	60.52%	6.78%	360	164
UNIVERSIDAD DE PANAMA	8	232,574	0.43%	135,581	0.43%	60.95%	6.62%	360	204
IPHE	4	207,860	0.39%	126,016	0.40%	61.35%	6.69%	360	175
RIBA SMITH	11	271,158	0.50%	159,140	0.51%	61.86%	6.48%	356	199
INMOBILIARIA DON ANTONIO, S.A.	6	138,077	0.26%	73,730	0.23%	62.09%	6.46%	360	165
AGENCIAS FEDURO S.A	3	110,815	0.21%	63,036	0.20%	62.30%	6.62%	360	169
PROCURADURIA GENERAL DE LA NACION	1	54,450	0.10%	35,159	0.11%	62.41%	7.25%	360	194
MINISTERIO DE GOBIERNO	1	30,146	0.06%	16,328	0.05%	62.46%	6.50%	360	162
COMPAÑIA GOLY	7	123,716	0.23%	62,251	0.20%	62.66%	6.81%	360	175
FARMACIAS ARROCHA	1	18,285	0.03%	9,010	0.03%	62.69%	7.13%	360	340
CONTRALORIA GENERAL (2)	5	137,159	0.25%	74,369	0.24%	62.92%	7.02%	360	233
INDUSTRIAS LACTEAS	6	147,044	0.27%	81,715	0.26%	63.18%	6.12%	360	187
HOSPITAL SANTO TOMAS	8	211,898	0.39%	118,316	0.38%	63.56%	6.76%	360	189
PANAMA PORTS COMPANY	6	199,735	0.37%	101,939	0.32%	63.88%	6.73%	360	210
PRODUCTOS TOLEDANO, S.A.	8	162,189	0.30%	80,226	0.26%	64.14%	6.81%	354	197
OTHERS	708	19,371,197	35.96%	11,281,693	35.86%	100.00%	6.51%	358	181
<b>Total</b>	<b>1,936</b>	<b>53,868,142</b>	<b>100.00%</b>	<b>31,457,557</b>	<b>100.00%</b>	<b>-</b>	<b>6.65%</b>	<b>357</b>	<b>187</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>46,688</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,824</b>		<b>16,249</b>					