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# Stratification Report for La Hipotecaria S.A. Panamá

## **Mortgage Loans - March-2024**

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 March-2024

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:  
March-2024

Original Term	Loans	Original Loan Amount	Percent OB	Existing Loan Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
216	1	17,099	0.03%	1,727	0.01%	0.01%	6.90%	216	21
240	6	139,345	0.26%	45,016	0.15%	0.15%	7.28%	240	51
252	1	11,500	0.02%	2,862	0.01%	0.16%	7.75%	252	55
264	1	22,584	0.04%	11,379	0.04%	0.20%	6.75%	264	81
276	1	28,350	0.05%	15,509	0.05%	0.25%	6.50%	276	160
288	5	166,165	0.31%	70,316	0.23%	0.49%	6.57%	288	102
300	53	1,382,520	2.61%	622,890	2.06%	2.54%	6.77%	300	131
312	6	165,926	0.31%	85,946	0.28%	2.83%	6.92%	312	163
324	2	73,700	0.14%	36,440	0.12%	2.95%	6.39%	324	174
336	6	136,328	0.26%	70,745	0.23%	3.18%	5.77%	336	180
348	5	129,588	0.24%	75,331	0.25%	3.43%	6.68%	348	143
360	1,818	50,634,863	95.70%	29,206,606	96.57%	100.00%	6.62%	360	182
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					

# Stratification Report

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

Cutoff Date:  
March-2024

Remaning Term.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0 - 59	14	315,509	0.60%	101,797	0.34%	0.34%	6.73%	264	52
60 - 119	107	2,783,109	5.26%	1,286,154	4.25%	4.59%	6.73%	328	128
120 - 179	1,645	45,703,028	86.38%	26,435,672	87.41%	91.99%	6.59%	360	182
180 - 239	139	4,106,322	7.76%	2,421,143	8.01%	100.00%	7.03%	360	193
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					

# Stratification Report

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

Cutoff Date:  
March-2024

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	165
5,000 - 10,000	1	5,000	0.01%	119	0.00%	0.00%	7.75%	360	159
10,000 - 15,000	94	1,331,942	2.52%	670,433	2.22%	2.22%	6.67%	355	154
15,000 - 20,000	253	4,525,359	8.55%	2,465,441	8.15%	10.37%	6.66%	355	187
20,000 - 25,000	529	12,065,604	22.80%	6,831,400	22.59%	32.96%	6.44%	357	183
25,000 - 30,000	453	12,404,636	23.45%	6,979,787	23.08%	56.04%	6.48%	358	181
30,000 - 35,000	234	7,528,063	14.23%	4,402,651	14.56%	70.59%	6.84%	357	182
35,000 - 40,000	141	5,239,310	9.90%	3,042,652	10.06%	80.65%	6.81%	358	180
40,000 - 45,000	73	3,112,994	5.88%	1,847,864	6.11%	86.76%	6.79%	359	177
45,000 - 50,000	58	2,754,271	5.21%	1,690,597	5.59%	92.35%	6.75%	359	182
50,000 - 55,000	27	1,431,373	2.71%	852,777	2.82%	95.17%	6.76%	358	166
55,000 - 60,000	15	867,324	1.64%	495,541	1.64%	96.81%	6.81%	351	188
60,000 - 65,000	21	1,300,593	2.46%	762,434	2.52%	99.33%	6.64%	360	167
65,000 - 70,000	4	267,050	0.50%	156,975	0.52%	99.85%	6.73%	345	183
70,000 - 75,000	1	70,000	0.13%	45,416	0.15%	100.00%	7.00%	360	169
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					

# Stratification Report

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

Cutoff Date:  
March-2024

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	497,035	0.94%	76,707	0.25%	0.25%	6.72%	330	130
5,000 - 10,000	274	5,028,416	9.50%	2,260,812	7.48%	7.73%	6.45%	353	167
10,000 - 15,000	692	15,981,967	30.21%	8,783,484	29.04%	36.77%	6.41%	358	179
15,000 - 20,000	509	14,529,108	27.46%	8,667,745	28.66%	65.43%	6.71%	359	185
20,000 - 25,000	230	8,362,421	15.81%	5,109,777	16.89%	82.32%	6.78%	359	180
25,000 - 30,000	90	3,962,146	7.49%	2,454,457	8.12%	90.44%	6.80%	359	181
30,000 - 35,000	49	2,529,325	4.78%	1,574,185	5.20%	95.64%	6.74%	356	180
35,000 - 40,000	23	1,319,312	2.49%	843,269	2.79%	98.43%	6.68%	360	183
40,000 - 45,000	8	498,238	0.94%	337,273	1.12%	99.55%	6.78%	360	167
45,000 - 50,000	3	200,000	0.38%	137,058	0.45%	100.00%	6.71%	360	215
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					

# Stratification Report

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

Cutoff Date:  
March-2024

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	76,409	0.14%	39,037	0.13%	0.13%	7.22%	336	136
20% - 25%	1	15,600	0.03%	11,031	0.04%	0.17%	7.75%	360	158
25% - 30%	1	20,800	0.04%	11,722	0.04%	0.20%	6.90%	360	179
30% - 35%	3	38,699	0.07%	23,849	0.08%	0.28%	6.91%	360	172
35% - 40%	4	59,000	0.11%	39,610	0.13%	0.41%	6.88%	360	177
40% - 45%	7	167,067	0.32%	93,903	0.31%	0.72%	6.86%	334	177
45% - 50%	3	86,080	0.16%	56,599	0.19%	0.91%	7.43%	340	154
50% - 60%	22	553,800	1.05%	309,368	1.02%	1.93%	6.94%	350	228
60% - 65%	19	489,121	0.92%	277,330	0.92%	2.85%	7.00%	339	246
65% - 70%	21	470,758	0.89%	280,059	0.93%	3.78%	7.25%	354	238
70% - 75%	29	791,526	1.50%	477,089	1.58%	5.35%	6.94%	352	234
75% - 80%	35	931,466	1.76%	528,124	1.75%	7.10%	6.98%	342	220
80% - 85%	80	2,044,353	3.86%	1,219,553	4.03%	11.13%	7.10%	357	236
85% - 90%	91	2,523,499	4.77%	1,423,962	4.71%	15.84%	6.94%	348	229
90% - 95%	204	5,591,925	10.57%	3,243,028	10.72%	26.56%	6.88%	354	225
95% - 100%	1,380	39,047,864	73.80%	22,210,502	73.44%	100.00%	6.51%	359	163
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					

# Stratification Report

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

Cutoff Date:  
March-2024

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%	7	179,356	0.34%	18,427	0.06%	0.06%	7.20%	351	151
5% - 10%	4	78,816	0.15%	33,825	0.11%	0.17%	6.96%	306	140
10% - 15%	11	242,907	0.46%	48,550	0.16%	0.33%	7.22%	316	121
15% - 20%	17	322,074	0.61%	148,161	0.49%	0.82%	7.05%	344	158
20% - 25%	25	587,498	1.11%	208,153	0.69%	1.51%	6.63%	334	154
25% - 30%	29	733,518	1.39%	359,744	1.19%	2.70%	6.69%	352	177
30% - 35%	53	1,240,418	2.34%	600,101	1.98%	4.68%	6.90%	348	185
35% - 40%	86	2,210,482	4.18%	1,038,996	3.44%	8.12%	6.73%	350	186
40% - 45%	137	3,423,369	6.47%	1,690,484	5.59%	13.71%	6.48%	355	197
45% - 50%	230	6,014,823	11.37%	3,186,938	10.54%	24.25%	6.46%	358	193
50% - 55%	389	10,273,437	19.42%	5,639,775	18.65%	42.89%	6.62%	359	178
55% - 60%	429	12,793,687	24.18%	7,531,982	24.90%	67.80%	6.74%	360	177
60% - 65%	313	9,367,350	17.70%	5,978,628	19.77%	87.56%	6.55%	360	178
65% - 70%	146	4,326,726	8.18%	2,958,693	9.78%	97.35%	6.63%	360	177
70% - 75%	29	1,113,508	2.10%	802,309	2.65%	100.00%	6.73%	360	182
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					

# Stratification Report

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

Cutoff Date:  
March-2024

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%	1	23,564	0.04%	12,976	0.04%	0.04%	0.00%	360	171
2% - 3%	22	713,354	1.35%	366,405	1.21%	1.21%	5.79%	358	155
3% - 4%	1,617	45,173,302	85.38%	25,716,864	85.03%	85.03%	6.56%	358	163
4% - 5%	2	67,096	0.13%	31,951	0.11%	0.11%	8.00%	360	170
6% -7%	65	1,802,048	3.41%	1,050,222	3.47%	3.47%	6.78%	351	277
7% - 8%	198	5,128,604	9.69%	3,066,349	10.14%	10.14%	7.24%	354	295
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					



# Stratification Report

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

Cutoff Date:  
March-2024

Original Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	379	9,760,800	18.45%	5,547,399	18.34%	18.34%	6.99%	353	192
2% - 3%	3	78,406	0.15%	45,467	0.15%	18.49%	6.82%	340	269
3% - 4%	201	7,020,852	13.27%	4,090,389	13.52%	32.02%	6.75%	358	170
4% - 5%	727	23,312,137	44.06%	13,529,762	44.73%	76.75%	6.75%	358	176
5% - 6%	483	10,492,913	19.83%	5,916,066	19.56%	96.31%	6.77%	358	189
6% - 7%	112	2,242,861	4.24%	1,115,683	3.69%	100.00%	2.05%	360	168
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					

# Stratification Report

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

Cutoff Date:  
March-2024

Subsidy Expiration Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
NULL	109	2,808,716	5.31%	1,626,085	5.38%	5.38%	7.01%	345	155
1999	1	26,309	0.05%	942	0.00%	5.38%	7.00%	300	92
2005	1	24,715	0.05%	12,133	0.04%	5.42%	6.00%	300	92
2007	2	39,080	0.07%	18,042	0.06%	5.48%	7.25%	330	284
2008	11	250,690	0.47%	136,510	0.45%	5.93%	6.98%	336	282
2009	26	719,714	1.36%	417,576	1.38%	7.31%	7.13%	348	256
2010	22	561,976	1.06%	322,034	1.06%	8.38%	7.15%	353	277
2011	48	1,169,080	2.21%	660,668	2.18%	10.56%	7.12%	349	260
2012	59	1,325,330	2.50%	747,782	2.47%	13.03%	7.01%	358	270
2013	81	2,072,488	3.92%	1,124,656	3.72%	16.75%	6.96%	359	228
2014	130	3,317,488	6.27%	1,820,237	6.02%	22.77%	6.99%	352	233
2015	37	988,436	1.87%	554,160	1.83%	24.60%	6.81%	359	198
2016	131	3,469,096	6.56%	1,902,964	6.29%	30.89%	6.68%	359	153
2017	615	16,832,250	31.81%	9,600,557	31.74%	62.64%	6.66%	359	160
2018	458	14,070,215	26.59%	8,249,878	27.28%	89.91%	6.12%	359	171
2019	116	3,584,642	6.78%	2,104,219	6.96%	96.87%	6.87%	360	181
2020	53	1,516,084	2.87%	879,703	2.91%	99.78%	7.20%	360	193
2023	4	111,458	0.21%	57,571	0.19%	99.97%	7.15%	360	176
2033	1	20,200	0.04%	9,051	0.03%	100.00%	0.00%	300	57
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					

# Stratification Report

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

Cutoff Date:  
March-2024

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	43,425	43,425	0.14%	7.02%	345	145
5% - 10%	21	511,457	511,457	270,346	270,346	1.04%	6.71%	354	157
10% - 15%	135	3,784,935	3,784,935	2,066,226	2,066,226	7.87%	6.62%	355	174
15% - 20%	226	6,575,091	6,575,091	3,637,934	3,637,934	19.90%	6.69%	357	180
20% - 30%	467	12,927,722	12,927,722	7,349,310	7,349,310	44.20%	6.66%	357	181
25% - 30%	732	20,016,095	20,016,095	11,598,927	11,598,927	82.55%	6.63%	358	178
30% - 35%	310	8,687,994	8,687,994	5,102,020	5,102,020	99.42%	6.54%	358	188
35% - 40%	6	172,090	172,090	101,673	101,673	99.75%	6.11%	360	192
40% - 45%	4	129,728	129,728	74,906	74,906	100.00%	6.83%	360	165
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					

# Stratification Report

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

Cutoff Date:  
March-2024

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	17	381,993	0.72%	227,222	0.75%	0.75%	7.06%	343	145
10,000 - 15,000	52	747,290	1.41%	380,210	1.26%	2.01%	6.54%	358	161
15,000 - 20,000	197	3,414,164	6.45%	1,817,092	6.01%	8.02%	6.48%	357	158
20,000 - 25,000	435	9,551,633	18.05%	5,389,347	17.82%	25.84%	6.32%	358	180
25,000 - 30,000	474	12,331,291	23.31%	6,956,902	23.00%	48.84%	6.45%	358	177
30,000 - 35,000	260	7,712,499	14.58%	4,420,510	14.62%	63.45%	6.85%	358	186
35,000 - 40,000	195	6,627,199	12.53%	3,850,380	12.73%	76.18%	6.82%	356	188
40,000 - 45,000	89	3,307,642	6.25%	1,938,775	6.41%	82.59%	6.85%	356	185
45,000 - 50,000	81	3,464,659	6.55%	2,046,338	6.77%	89.36%	6.77%	358	187
50,000 - 55,000	33	1,578,581	2.98%	958,956	3.17%	92.53%	6.81%	358	181
55,000 - 60,000	17	787,276	1.49%	464,296	1.54%	94.07%	6.98%	346	207
60,000 - 65,000	35	1,989,512	3.76%	1,200,344	3.97%	98.03%	6.69%	359	169
65,000 - 70,000	4	204,316	0.39%	102,608	0.34%	98.37%	7.10%	345	184
70,000 - 75,000	2	95,250	0.18%	59,398	0.20%	98.57%	6.97%	360	155
75,000 - 80,000	8	394,840	0.75%	246,100	0.81%	99.38%	6.79%	353	250
80,000 - 85,000	1	69,300	0.13%	33,064	0.11%	99.49%	6.75%	300	66
90,000 - 95,000	4	208,025	0.39%	127,276	0.42%	99.91%	7.01%	360	163
100,000 - 105,000	1	42,500	0.08%	25,947	0.09%	100.00%	7.00%	360	169
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					

# Stratification Report

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

Cutoff Date:  
March-2024

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%	12,433	0.04%	0.04%	7.00%	360	79
2001	1	20,000	0.04%	7,715	0.03%	0.07%	7.00%	360	83
2002	3	75,439	0.14%	34,694	0.11%	0.18%	6.58%	360	99
2003	35	867,052	1.64%	397,825	1.32%	1.50%	6.62%	355	108
2004	56	1,382,687	2.61%	636,179	2.10%	3.60%	6.55%	352	115
2005	29	714,068	1.35%	373,532	1.24%	4.84%	6.78%	358	154
2006	226	5,864,402	11.08%	3,214,103	10.63%	15.46%	6.79%	354	188
2007	814	21,871,178	41.34%	12,544,926	41.48%	56.94%	6.79%	358	183
2008	542	16,186,797	30.59%	9,544,290	31.56%	88.50%	6.23%	358	180
2009	136	4,136,017	7.82%	2,440,435	8.07%	96.57%	6.88%	359	184
2010	62	1,767,025	3.34%	1,038,635	3.43%	100.00%	7.15%	359	197
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					

# Stratification Report

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

Cutoff Date:  
March-2024

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	1,540	43,230,660	81.71%	24,272,765	80.25%	80.25%	6.66%	357	183
1 - 30 Days	148	4,046,368	7.65%	2,441,673	8.07%	88.33%	6.43%	356	170
31 - 60 Days	83	2,176,843	4.11%	1,352,157	4.47%	92.80%	6.56%	358	166
61 - 90 Days	44	1,138,523	2.15%	728,705	2.41%	95.21%	6.72%	355	171
91 - 120 Days	24	636,779	1.20%	401,959	1.33%	96.54%	6.44%	360	164
121 - 150 Days	15	404,205	0.76%	250,542	0.83%	97.36%	6.69%	360	171
151 - 180 Days	10	242,913	0.46%	146,934	0.49%	97.85%	6.19%	360	167
181 - 210 Days	6	116,736	0.22%	74,142	0.25%	98.10%	6.81%	360	201
211 - 240 Days	2	32,957	0.06%	19,549	0.06%	98.16%	6.50%	360	155
241 - 270 Days	6	208,717	0.39%	125,550	0.42%	98.58%	5.65%	342	127
271 - 300 Days	1	21,818	0.04%	12,154	0.04%	98.62%	0.00%	360	173
301 - 330 Days	1	32,670	0.06%	22,229	0.07%	98.69%	6.50%	360	167
331 - 360 Days	1	16,798	0.03%	10,451	0.03%	98.72%	6.50%	360	156
+ 361 Days	24	601,982	1.14%	385,957	1.28%	100.00%	6.40%	358	181
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					

# Stratification Report

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

Fecha Alpha  
March-2024

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payment by ACH	15	401,952	0.76%	223,216	0.74%	0.74%	6.03%	339	169
Payroll Deduction	919	26,228,161	49.57%	14,550,217	48.11%	48.85%	6.70%	357	183
Voluntary Payments	971	26,277,855	49.67%	15,471,334	51.15%	100.00%	6.57%	357	178
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					

# Stratification Report

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

Cutoff Date:  
March-2024

Type of Residence	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Apartments	107	2,772,798	5.24%	1,575,608	5.21%	5.21%	6.39%	359	166
Single Family Home	1,798	50,135,171	94.76%	28,669,159	94.79%	100.00%	6.64%	357	181
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					



# Stratification Report

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

Cutoff Date:  
March-2024

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Cash Out Refinance	392	10,077,944	19.05%	5,871,843	19.41%	19.41%	7.08%	351	250
New Property	1,489	42,300,933	79.95%	24,054,341	79.53%	98.95%	6.51%	359	163
Used Property	24	529,091	1.00%	318,582	1.05%	100.00%	7.02%	353	163
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Province

Cutoff Date:  
March-2024

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%	28,033	0.09%	0.09%	6.96%	360	161
Chiriquí	196	5,306,625	10.03%	3,024,877	10.00%	10.09%	6.45%	357	166
Coclé	21	562,645	1.06%	330,988	1.09%	11.19%	7.03%	360	174
Colón	159	5,084,095	9.61%	2,980,485	9.85%	21.04%	6.70%	358	167
Herrera	79	2,180,948	4.12%	1,224,891	4.05%	25.09%	6.66%	359	170
Los Santos	30	751,146	1.42%	417,348	1.38%	26.47%	6.57%	360	174
Panamá	1,296	35,422,118	66.95%	20,218,631	66.85%	93.32%	6.62%	357	185
Veraguas	122	3,546,851	6.70%	2,019,513	6.68%	100.00%	6.75%	360	186
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					

# Stratification Report

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

Cutoff Date:  
March-2024

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	1.08%	312,192	1.03%	1.03%	5.77%	360	174
VILLA DEL CARMEN	16	430,650	0.81%	246,068	0.81%	1.85%	6.98%	360	178
LAS PERLAS DE PILON	38	746,938	1.41%	423,600	1.40%	3.25%	6.42%	360	173
ALTOS DEL TECAL	10	223,340	0.42%	117,632	0.39%	3.64%	6.91%	360	182
VALLE DE LOS CEREZOS	45	770,310	1.46%	420,338	1.39%	5.03%	6.32%	359	166
SANTA ISABEL - TOCUMEN	28	745,559	1.41%	424,911	1.40%	6.43%	6.26%	360	174
SANTA RITA - PACORA	4	91,857	0.17%	55,777	0.18%	6.61%	7.11%	345	172
LA CRESTA DE LOS CUATRO ALTOS	26	1,256,759	2.38%	755,707	2.50%	9.11%	6.81%	357	167
LA SIESTA	66	1,289,326	2.44%	698,057	2.31%	11.42%	6.69%	359	153
LAS PRADERAS DE SAN ISIDRO	57	1,692,452	3.20%	1,008,136	3.33%	14.75%	6.71%	360	165
VILLAS DE DON BOSCO	5	136,184	0.26%	75,952	0.25%	15.01%	7.03%	336	237
OTROS	1,586	44,953,116	84.96%	25,706,397	84.99%	100.00%	6.63%	357	182
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust X Employer

Cutoff Date:  
March-2024

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%	61,809	0.20%	0.20%	6.86%	360	163
AUTORIDAD DEL CANAL DE PANAMA	16	603,797	1.14%	345,458	1.14%	1.35%	6.95%	347	161
C.S.S. JUBILADOS & PENSIONADOS	203	6,150,663	11.63%	3,537,209	11.70%	13.04%	6.47%	355	182
CAJA DEL SEGURO SOCIAL	79	2,195,735	4.15%	1,158,918	3.83%	16.87%	6.68%	355	186
CLIENTE SIN TRABAJO	227	5,814,119	10.99%	3,530,558	11.67%	28.55%	6.47%	359	180
COMPAÑIA GOLY	7	123,716	0.23%	60,345	0.20%	28.75%	6.00%	360	170
CONDUCTOR DE TAXI	22	591,793	1.12%	393,267	1.30%	30.05%	6.22%	357	183
CONTRALORIA GENERAL (2)	5	137,159	0.26%	70,664	0.23%	30.28%	6.02%	360	225
FARMACIAS ARROCHA	2	36,230	0.07%	22,573	0.07%	30.36%	7.11%	360	267
HOSPITAL SANTO TOMAS	7	197,256	0.37%	107,758	0.36%	30.71%	6.16%	360	184
IMPORTADORA RICAMAR, S.A.(IRISA)	3	60,489	0.11%	27,028	0.09%	30.80%	4.51%	360	157
INDEPENDIENTE	162	4,440,462	8.39%	2,657,003	8.79%	39.59%	6.63%	357	182
INDEPENDIENTE (PEQUEÑO EMPRESARIO)	58	1,582,725	2.99%	920,134	3.04%	42.63%	6.43%	354	164
INDEPENDIENTE INFORMAL	63	1,534,642	2.90%	941,535	3.11%	45.74%	6.65%	357	173
INDUSTRIAS LACTEAS	6	147,044	0.28%	79,349	0.26%	46.00%	6.96%	360	180
INMOBILIARIA DON ANTONIO, S.A.	5	110,159	0.21%	56,207	0.19%	46.19%	5.02%	360	160
INSTITUTO PANAMEÑO DE HABILITACION ESP..	4	207,860	0.39%	123,166	0.41%	46.60%	6.92%	360	169
JUBILADO POR CONTRALORIA	24	629,987	1.19%	324,515	1.07%	47.67%	6.53%	354	187
MINISTERIO DE EDUCACION (7)	207	6,358,014	12.02%	3,514,704	11.62%	59.29%	6.88%	359	190
MINISTERIO DE GOBIERNO	2	72,461	0.14%	38,551	0.13%	59.42%	6.96%	360	162
MINISTERIO DE LA PRESIDENCIA (3)	3	95,100	0.18%	52,388	0.17%	59.59%	6.90%	360	162
MINISTERIO DE SALUD	30	817,627	1.55%	423,037	1.40%	60.99%	6.79%	357	182
MINISTERIO DE SEGURIDAD PUBLICA	56	1,523,187	2.88%	822,729	2.72%	63.71%	6.97%	360	187
ORGANO JUDICIAL	7	201,455	0.38%	99,680	0.33%	64.04%	7.01%	360	158
PANAMA PORTS COMPANY	6	199,735	0.38%	97,757	0.32%	64.36%	6.96%	360	202
PRODUCTOS TOLEDANO, S.A.	7	138,439	0.26%	73,671	0.24%	64.61%	6.95%	360	187
RIBA SMITH	11	271,158	0.51%	156,064	0.52%	65.12%	6.92%	356	191
UNIVERSIDAD DE PANAMA	8	232,574	0.44%	131,818	0.44%	65.56%	6.87%	360	196
PROCURADURIA GENERAL DE LA NACION	1	54,450	0.10%	34,538	0.11%	65.67%	7.25%	360	188
OTHERS	671	18,269,121	34.53%	10,382,333	34.33%	100.00%	6.48%	358	174
<b>Total</b>	<b>1,905</b>	<b>52,907,969</b>	<b>100.00%</b>	<b>30,244,767</b>	<b>100.00%</b>	<b>-</b>	<b>6.63%</b>	<b>357</b>	<b>180</b>
<b>Minimum</b>		<b>4,450</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>216</b>	<b>66</b>
<b>Maximum</b>		<b>70,000</b>		<b>46,481</b>			<b>8.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>27,773</b>		<b>15,877</b>					