



Stratification Report for La Hipotecaria S.A. Panama

Trust X
February 2021

The La Hipotecaria 10th Mortgage Trust pool 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 2/28/2021.

Stratification Report

La Hipotecaria Panama - Trust X
February 2021

For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Original Term

Min: 180 Max: 360 WA (original balance): 357 WA (remaining balance): 358

Original Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
180	5	103,816	0.17%	14,113	0.04%	0.04%	7.57%	180	21
192	1	19,899	0.03%	3,824	0.01%	0.05%	6.87%	192	37
204	1	19,293	0.03%	4,574	0.01%	0.06%	7.00%	204	0
216	1	17,099	0.03%	5,917	0.02%	0.07%	6.50%	216	58
228	1	25,691	0.04%	7,004	0.02%	0.09%	6.50%	228	52
240	8	166,945	0.28%	75,814	0.20%	0.29%	7.25%	240	77
252	1	11,500	0.02%	5,628	0.01%	0.30%	7.75%	252	92
264	1	22,584	0.04%	14,918	0.04%	0.34%	6.75%	264	118
276	1	28,350	0.05%	16,598	0.04%	0.39%	6.35%	276	117
288	5	166,165	0.28%	89,025	0.23%	0.62%	6.55%	288	123
300	65	1,762,356	2.95%	961,972	2.51%	3.13%	7.08%	300	123
312	9	257,175	0.43%	130,678	0.34%	3.47%	6.91%	312	145
324	2	73,700	0.12%	45,328	0.12%	3.59%	6.33%	324	164
336	7	161,328	0.27%	95,617	0.25%	3.84%	6.62%	336	181
348	5	129,588	0.22%	84,828	0.22%	4.06%	6.57%	348	178
360	2,016	56,748,716	95.03%	36,765,447	95.94%	100.00%	6.61%	360	199
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

Stratification Report

La Hipotecaria Panama - Trust X
February 2021

For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Original Balance

Original Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	94	1,339,901	2.24%	793,861	2.07%	2.07%	6.56%	356	187
15,000 - 20,000	288	5,164,735	8.65%	3,111,770	8.12%	10.19%	6.65%	353	183
20,000 - 25,000	582	13,270,909	22.22%	8,277,039	21.60%	31.79%	6.64%	357	193
25,000 - 30,000	500	13,684,173	22.92%	8,698,473	22.70%	54.49%	6.64%	357	198
30,000 - 35,000	269	8,639,809	14.47%	5,674,365	14.81%	69.30%	6.68%	357	192
35,000 - 40,000	159	5,908,583	9.89%	3,890,695	10.15%	79.45%	6.65%	358	201
40,000 - 45,000	88	3,750,535	6.28%	2,502,957	6.53%	85.98%	6.59%	359	198
45,000 - 50,000	67	3,182,633	5.33%	2,168,264	5.66%	91.64%	6.45%	359	202
50,000 - 55,000	31	1,639,094	2.74%	1,110,286	2.90%	94.54%	6.58%	358	196
55,000 - 60,000	16	928,120	1.55%	630,888	1.65%	96.18%	6.68%	352	197
60,000 - 65,000	29	1,797,640	3.01%	1,195,297	3.12%	99.30%	6.60%	358	203
65,000 - 70,000	4	267,050	0.45%	169,249	0.44%	99.74%	6.64%	344	171
70,000 - 75,000	2	141,023	0.24%	98,141	0.26%	100.00%	6.70%	360	203
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

Stratification Report

La Hipotecaria Panama - Trust X
February 2021

For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,383

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	56	805,217	1.35%	477,834	1.25%	1.25%	6.50%	359	196
15,000 - 20,000	216	3,757,941	6.29%	2,227,201	5.81%	7.06%	6.48%	358	188
20,000 - 25,000	482	10,593,319	17.74%	6,548,507	17.09%	24.15%	6.61%	356	193
25,000 - 30,000	521	13,539,542	22.67%	8,521,698	22.24%	46.38%	6.62%	357	197
30,000 - 35,000	292	8,668,368	14.52%	5,606,865	14.63%	61.02%	6.69%	357	194
35,000 - 40,000	229	7,711,715	12.91%	5,109,004	13.33%	74.35%	6.65%	356	196
40,000 - 45,000	108	4,010,689	6.72%	2,669,987	6.97%	81.32%	6.69%	357	196
45,000 - 50,000	93	3,929,665	6.58%	2,659,124	6.94%	88.25%	6.51%	357	198
50,000 - 55,000	46	2,143,241	3.59%	1,425,737	3.72%	91.97%	6.75%	357	196
55,000 - 60,000	20	899,897	1.51%	594,417	1.55%	93.53%	6.83%	349	193
60,000 - 65,000	41	2,359,099	3.95%	1,612,510	4.21%	97.73%	6.53%	360	205
65,000 - 70,000	8	399,195	0.67%	271,585	0.71%	98.44%	7.11%	348	202
70,000 - 75,000	2	95,250	0.16%	69,692	0.18%	98.62%	6.71%	360	192
75,000 - 80,000	8	394,840	0.66%	282,060	0.74%	99.36%	6.66%	352	192
80,000 - 85,000	1	69,300	0.12%	33,064	0.09%	99.45%	6.75%	300	103
90,000 - 95,000	4	234,425	0.39%	160,025	0.42%	99.86%	6.95%	360	157
100,000 - 105,000	1	42,500	0.07%	32,142	0.08%	99.95%	7.00%	360	206
110,000 - 115,000	1	60,000	0.10%	19,832	0.05%	100.00%	8.00%	300	97
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

Stratification Report

La Hipotecaria Panama - Trust X
February 2021

For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 94.23% WA (remaining balance): 94.12%

Original Loan To Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10 %- 20%	1	10,000	0.02%	1,146	0.00%	0.00%	7.00%	240	93
20 %- 30%	2	36,400	0.06%	25,849	0.07%	0.07%	7.18%	360	207
30 %- 40%	10	141,919	0.24%	101,451	0.26%	0.34%	7.00%	354	198
40 %- 50%	14	333,848	0.56%	219,085	0.57%	0.91%	7.18%	335	175
50 %- 60%	29	754,559	1.26%	488,082	1.27%	2.18%	7.14%	348	166
60 %- 70%	49	1,206,296	2.02%	825,925	2.16%	4.34%	7.09%	348	186
70 %- 80%	79	2,157,848	3.61%	1,419,570	3.70%	8.04%	6.91%	345	181
80 %- 90%	205	5,568,557	9.33%	3,617,047	9.44%	17.48%	6.94%	350	181
90 %- 100%	1,740	49,504,777	82.90%	31,623,130	82.52%	100.00%	6.56%	359	198
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

Stratification Report

La Hipotecaria Panama - Trust X
February 2021

For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance):35.73% WA (remaining balance): 35.98%

Original Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	4	92,722	0.16%	49,001	0.13%	0.13%	6.98%	335	122
0 %- 10%	10	241,572	0.40%	146,439	0.38%	0.51%	6.38%	354	187
10 %- 20%	125	3,386,566	5.67%	2,103,106	5.49%	6.00%	6.67%	358	198
20 %- 30%	639	17,036,949	28.53%	10,678,221	27.86%	33.86%	6.63%	356	193
30 %- 40%	610	17,340,171	29.04%	11,196,532	29.22%	63.08%	6.66%	357	196
40 %- 50%	519	14,883,901	24.93%	9,622,901	25.11%	88.19%	6.62%	357	196
50 %- 60%	207	6,336,752	10.61%	4,271,757	11.15%	99.34%	6.60%	358	199
60 %- 70%	9	185,191	0.31%	113,740	0.30%	99.64%	6.63%	339	145
70 %- 80%	6	210,381	0.35%	139,587	0.36%	100.00%	6.26%	360	203
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

Stratification Report

La Hipotecaria Panama - Trust X
February 2021

For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.77% WA (remaining balance): 24.88%

Original Mortgage Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	4	92,722	0.16%	49,001	0.13%	0.13%	6.98%	335	122
0 %- 10%	33	910,097	1.52%	557,661	1.46%	1.58%	6.57%	356	181
10 %- 20%	413	11,971,561	20.05%	7,587,713	19.80%	21.38%	6.63%	356	196
20 %- 30%	1,250	34,570,818	57.89%	22,106,286	57.69%	79.07%	6.62%	357	195
30 %- 40%	426	12,071,364	20.22%	7,955,862	20.76%	99.83%	6.67%	357	197
40 %- 50%	3	97,643	0.16%	64,760	0.17%	100.00%	6.62%	360	206
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

Stratification Report

La Hipotecaria Panama - Trust X
February 2021

For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.48% WA (remaining balance): 3.50%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	86	1,938,008	3.25%	1,110,171	2.90%	2.90%	6.52%	358	206
1% - 2%	207	4,228,418	7.08%	2,576,871	6.72%	9.62%	6.48%	359	197
2% - 3%	808	24,583,122	41.17%	15,947,895	41.62%	51.24%	6.51%	358	199
3% - 4%	462	14,098,313	23.61%	9,187,463	23.97%	75.21%	6.53%	358	191
4% - 5%	128	3,461,229	5.80%	2,188,176	5.71%	80.92%	6.74%	354	171
5% - 6%	13	371,333	0.62%	225,766	0.59%	81.51%	7.04%	343	172
6% - 7%	201	5,113,981	8.56%	3,364,977	8.78%	90.29%	6.76%	356	210
7% - 8%	216	5,698,716	9.54%	3,644,902	9.51%	99.80%	7.24%	349	191
8% - 9%	5	139,850	0.23%	57,473	0.15%	99.95%	7.98%	307	106
10% - 11%	2	64,796	0.11%	16,138	0.04%	100.00%	9.18%	360	190
11% - 12%	1	16,437	0.03%	1,453	0.00%	100.00%	11.00%	180	9
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

Stratification Report

La Hipotecaria Panama - Trust X
February 2021

For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.43% WA (remaining balance): 3.40%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	427	11,074,806	18.55%	7,107,162	18.55%	18.55%	7.04%	351	198
1% - 2%	8	238,872	0.40%	165,455	0.43%	18.98%	7.06%	360	193
2% - 3%	69	2,032,273	3.40%	1,369,299	3.57%	22.55%	6.96%	349	183
3% - 4%	354	10,994,200	18.41%	7,329,938	19.13%	41.68%	6.62%	357	196
4% - 5%	745	24,205,737	40.54%	15,647,195	40.83%	82.51%	6.48%	359	195
5% - 6%	405	8,718,243	14.60%	5,298,536	13.83%	96.34%	6.47%	359	190
6% - 7%	121	2,450,075	4.10%	1,403,699	3.66%	100.00%	6.49%	360	205
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

Stratification Report

La Hipotecaria Panama - Trust X
February 2021

For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Remaining Term

Min: Max: 232 WA (original balance):195 WA (remaining balance): 197

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	28	696,665	1.17%	252,742	0.66%	0.66%	6.97%	309	9
60 - 119	28	710,187	1.19%	329,781	0.86%	1.52%	7.24%	284	97
120 - 179	197	4,982,969	8.34%	2,848,855	7.43%	8.95%	6.59%	339	153
180 - 239	1,876	53,324,384	89.30%	34,889,907	91.05%	100.00%	6.62%	360	203
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

Stratification Report

La Hipotecaria Panama - Trust X
February 2021

For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	25	512,981	0.86%	66,220	0.17%	0.17%	7.03%	294	94
5,000 - 10,000	163	2,715,251	4.55%	1,375,183	3.59%	3.76%	6.60%	351	174
10,000 - 15,000	608	12,826,577	21.48%	7,821,400	20.41%	24.17%	6.63%	356	191
15,000 - 20,000	701	18,702,521	31.32%	11,976,093	31.25%	55.42%	6.65%	358	197
20,000 - 25,000	305	9,979,287	16.71%	6,790,182	17.72%	73.14%	6.65%	358	198
25,000 - 30,000	163	6,451,231	10.80%	4,398,963	11.48%	84.62%	6.63%	359	201
30,000 - 35,000	88	4,136,711	6.93%	2,830,099	7.39%	92.01%	6.54%	357	201
35,000 - 40,000	37	1,981,034	3.32%	1,376,726	3.59%	95.60%	6.64%	357	202
40,000 - 45,000	29	1,758,671	2.95%	1,215,524	3.17%	98.77%	6.64%	360	208
45,000 - 50,000	8	518,067	0.87%	367,654	0.96%	99.73%	6.78%	360	206
50,000 - 55,000	2	131,875	0.22%	103,241	0.27%	100.00%	6.63%	360	199
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

Stratification Report

La Hipotecaria Panama - Trust X
February 2021

For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Current Loan To Value

Min: 0.01% Max: 80.47% WA (original balance):60.35% WA (remaining balance): 61.38%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	15	299,682	0.50%	26,888	0.07%	0.07%	7.23%	307	105
10 %- 20%	14	364,482	0.61%	97,580	0.25%	0.32%	7.40%	306	108
20 %- 30%	32	702,779	1.18%	288,592	0.75%	1.08%	6.77%	329	157
30 %- 40%	57	1,450,125	2.43%	789,722	2.06%	3.14%	6.94%	346	157
40 %- 50%	152	3,822,380	6.40%	2,201,858	5.75%	8.88%	6.83%	346	176
50 %- 60%	541	13,360,202	22.37%	8,282,935	21.61%	30.50%	6.63%	356	189
60 %- 70%	1,226	36,275,978	60.75%	24,115,531	62.93%	93.43%	6.57%	360	202
70 %- 80%	91	3,376,703	5.65%	2,467,885	6.44%	99.87%	6.74%	360	212
80 %- 90%	1	61,875	0.10%	50,294	0.13%	100.00%	6.25%	360	191
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

Stratification Report

La Hipotecaria Panama - Trust X
February 2021

For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.63% WA (remaining balance): 6.63%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	3	67,754	0.11%	39,445	0.10%	0.10%	0.00%	360	218
1% - 2%	1	25,000	0.04%	15,524	0.04%	0.14%	1.50%	360	206
2% - 3%	5	199,178	0.33%	126,899	0.33%	0.47%	2.42%	360	204
5% - 6%	35	1,097,679	1.84%	656,076	1.71%	2.19%	5.75%	358	183
6% - 7%	1,655	46,476,758	77.83%	29,756,040	77.65%	79.84%	6.53%	358	196
7% - 8%	422	11,608,216	19.44%	7,633,421	19.92%	99.76%	7.20%	352	192
8% - 9%	6	184,871	0.31%	84,151	0.22%	99.97%	8.07%	341	168
10% - 11%	1	38,312	0.06%	8,274	0.02%	100.00%	10.00%	360	190
11% - 12%	1	16,437	0.03%	1,453	0.00%	100.00%	11.00%	180	9
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

Stratification Report

La Hipotecaria Panama - Trust X
February 2021

For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Current Subsidy

Min: 0.00% Max: 5.75% WA (original balance):.02% WA (remaining balance): .02%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	2,121	59,445,837	99.55%	38,153,061	99.56%	99.56%	6.65%	357	195
3% - 4%	5	199,178	0.33%	126,899	0.33%	99.89%	2.42%	360	204
4% - 5%	1	25,000	0.04%	15,524	0.04%	99.93%	1.50%	360	206
5% - 6%	2	44,190	0.07%	25,800	0.07%	100.00%	0.00%	360	223
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

Stratification Report

La Hipotecaria Panama - Trust X
February 2021

For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Current Total Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.65% WA (remaining balance): 6.65%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	1	23,564	0.04%	13,645	0.04%	0.04%	0.00%	360	208
5% - 6%	43	1,366,047	2.29%	824,300	2.15%	2.19%	5.00%	359	187
6% - 7%	1,655	46,476,758	77.83%	29,756,040	77.65%	79.84%	6.53%	358	196
7% - 8%	422	11,608,216	19.44%	7,633,421	19.92%	99.76%	7.20%	352	192
8% - 9%	6	184,871	0.31%	84,151	0.22%	99.97%	8.07%	341	168
10% - 11%	1	38,312	0.06%	8,274	0.02%	100.00%	10.00%	360	190
11% - 12%	1	16,437	0.03%	1,453	0.00%	100.00%	11.00%	180	9
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

Stratification Report

La Hipotecaria Panama - Trust X
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For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Origination Year

Origination Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
1999	1	23,750	0.04%	3,536	0.01%	0.01%	7.00%	300	36
2000	1	23,304	0.04%	12,555	0.03%	0.04%	7.00%	360	116
2001	1	20,000	0.03%	10,813	0.03%	0.07%	7.00%	360	120
2002	4	89,143	0.15%	50,202	0.13%	0.20%	6.46%	360	136
2003	42	1,010,050	1.69%	529,951	1.38%	1.58%	6.58%	354	144
2004	61	1,558,953	2.61%	843,758	2.20%	3.79%	6.43%	349	146
2005	36	923,931	1.55%	536,385	1.40%	5.19%	6.66%	353	160
2006	253	6,625,053	11.09%	4,088,202	10.67%	15.85%	6.62%	353	179
2007	899	24,411,404	40.88%	15,735,589	41.06%	56.92%	6.58%	357	192
2008	609	18,200,152	30.48%	11,999,130	31.31%	88.23%	6.62%	357	205
2009	152	4,742,073	7.94%	3,132,026	8.17%	96.40%	6.83%	359	217
2010	70	2,086,392	3.49%	1,379,136	3.60%	100.00%	7.05%	359	229
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	210	5,571,777	9.33%	3,737,816	9.75%	9.75%	7.19%	344	178
1999	1	26,309	0.04%	2,346	0.01%	9.76%	7.00%	300	129
2005	1	24,715	0.04%	15,519	0.04%	9.80%	6.75%	300	129
2007	3	69,377	0.12%	35,056	0.09%	9.89%	6.68%	335	120
2008	14	321,757	0.54%	196,815	0.51%	10.41%	6.95%	326	153
2009	29	829,921	1.39%	524,883	1.37%	11.78%	7.07%	347	142
2010	27	742,532	1.24%	493,566	1.29%	13.06%	7.10%	351	174
2011	51	1,268,321	2.12%	822,291	2.15%	15.21%	6.98%	349	174
2012	68	1,589,160	2.66%	1,035,616	2.70%	17.91%	6.65%	358	191
2013	92	2,367,410	3.96%	1,467,260	3.83%	21.74%	6.59%	358	176
2014	74	1,751,471	2.93%	1,036,203	2.70%	24.44%	6.32%	357	164
2015	42	1,142,167	1.91%	712,791	1.86%	26.30%	6.55%	357	169
2016	147	3,905,753	6.54%	2,389,269	6.23%	32.54%	6.39%	358	186
2017	668	18,364,941	30.75%	11,737,153	30.63%	63.17%	6.45%	359	197
2018	507	15,649,377	26.21%	10,178,002	26.56%	89.73%	6.63%	359	207
2019	128	4,039,800	6.77%	2,622,293	6.84%	96.57%	6.82%	360	218
2020	59	1,781,051	2.98%	1,146,183	2.99%	99.56%	7.20%	360	229
2022	2	61,510	0.10%	38,322	0.10%	99.66%	2.25%	360	200
2023	5	177,458	0.30%	112,770	0.29%	99.96%	2.15%	360	206
2025	1	29,400	0.05%	17,131	0.04%	100.00%	0.00%	360	231
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

Stratification Report

La Hipotecaria Panama - Trust X
February 2021

For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	120	3,084,853	5.17%	1,949,928	5.09%	5.09%	6.54%	359	198
SFH	2,009	56,629,352	94.83%	36,371,356	94.91%	100.00%	6.64%	357	195
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

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La Hipotecaria Panama - Trust X
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For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	462	12,077,760	20.23%	8,016,391	20.92%	20.92%	6.96%	349	179
New Property	1,642	47,080,579	78.84%	29,915,350	78.06%	98.98%	6.54%	359	199
Used Property	25	555,866	0.93%	389,543	1.02%	100.00%	7.05%	355	201
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

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La Hipotecaria Panama - Trust X
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For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,818	51,123,390	85.61%	32,492,906	84.79%	84.79%	6.63%	357	195
30	155	4,425,567	7.41%	2,972,565	7.76%	92.55%	6.66%	358	199
60	73	1,917,256	3.21%	1,292,971	3.37%	95.92%	6.60%	358	200
90	37	997,684	1.67%	668,444	1.74%	97.67%	6.72%	356	195
120	12	360,254	0.60%	248,842	0.65%	98.32%	6.57%	360	196
150	5	158,337	0.27%	111,275	0.29%	98.61%	6.60%	360	200
180	2	40,800	0.07%	26,730	0.07%	98.68%	6.62%	360	207
210	2	48,787	0.08%	29,008	0.08%	98.75%	6.52%	360	184
240	4	99,011	0.17%	74,243	0.19%	98.94%	6.53%	360	205
270	2	41,381	0.07%	31,518	0.08%	99.03%	6.68%	360	208
300	2	59,800	0.10%	46,020	0.12%	99.15%	7.23%	360	198
330	2	32,490	0.05%	21,043	0.05%	99.20%	6.48%	360	183
390+	15	409,448	0.69%	305,719	0.80%	100.00%	6.49%	351	190
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

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La Hipotecaria Panama - Trust X
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For La Hipotecaria Panama
Cutoff Date: 2/28/2021

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Bocas del Toro	3	82,332	0.14%	53,196	0.14%	0.14%	6.67%	360	197
Chiriquí	217	5,841,303	9.78%	3,678,221	9.60%	9.74%	6.62%	356	198
Coclé	23	609,623	1.02%	406,756	1.06%	10.80%	6.76%	358	199
Colón	176	5,747,743	9.63%	3,830,409	10.00%	20.79%	6.54%	358	198
Herrera	90	2,542,063	4.26%	1,671,999	4.36%	25.16%	6.61%	359	204
Los Santos	31	797,213	1.34%	506,458	1.32%	26.48%	6.63%	360	199
Panamá	1,447	39,825,231	66.69%	25,377,156	66.22%	92.70%	6.64%	356	192
Veraguas	142	4,268,698	7.15%	2,797,090	7.30%	100.00%	6.65%	359	206
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

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La Hipotecaria Panama - Trust X
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For La Hipotecaria Panama
Cutoff Date: 2/28/2021

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	24	638,513	1.07%	386,419	1.01%	1.01%	6.87%	340	171
DD	1,126	32,429,213	54.31%	20,833,450	54.37%	55.37%	6.61%	357	197
VOL	979	26,646,479	44.62%	17,101,415	44.63%	100.00%	6.65%	357	193
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	248	7,758,698	12.99%	5,010,333	13.07%	13.07%	6.64%	358	202
C.S.S.JUBILADOS Y PENSIONADO	168	4,972,249	8.33%	3,255,524	8.50%	21.57%	6.52%	352	189
CAJA DEL SEGURO SOCIAL	87	2,516,535	4.21%	1,626,785	4.25%	25.82%	6.67%	356	193
MIN.DE GOBIERNO Y JUSTICIA (4)	67	1,826,551	3.06%	1,160,681	3.03%	28.84%	6.56%	360	200
MINISTERIO DE SALUD (12)	41	1,184,992	1.98%	752,376	1.96%	30.81%	6.72%	358	198
JUBILADO POR CONTRALORIA.	24	671,218	1.12%	429,334	1.12%	31.93%	6.55%	356	192
AUTORIDAD DEL CANAL DE PANAMA	23	880,014	1.47%	589,477	1.54%	33.47%	6.73%	350	190
CONDUCTOR DE TAXI	22	589,685	0.99%	405,842	1.06%	34.52%	6.60%	360	202
MANZANILLO INTL TERMINAL-PANAMA S.A	10	363,949	0.61%	244,087	0.64%	35.16%	6.61%	360	200
RIBA SMITH	10	230,320	0.39%	145,486	0.38%	35.54%	6.64%	356	195
ADMINISTRADORA DEL HOGAR	9	268,597	0.45%	182,069	0.48%	36.02%	6.76%	358	187
CLIENTE FALLECIDO	9	249,618	0.42%	116,892	0.31%	36.32%	6.79%	345	178
COLON CONTAINER TERMINAL, S.A.	9	297,726	0.50%	192,626	0.50%	36.82%	6.64%	360	190
COMPANIA GOLY, S.A.	8	147,137	0.25%	86,792	0.23%	37.05%	6.83%	360	207
MUNICIPIO DE PANAMA	8	186,791	0.31%	126,852	0.33%	37.38%	6.75%	360	209
PRODUCTOS TOLEDANO	8	158,399	0.27%	91,090	0.24%	37.62%	6.67%	353	188
WMW PANAMA, S.A.	8	156,453	0.26%	88,517	0.23%	37.85%	6.81%	360	199
DELL PANAMA S. DE R.L.	7	242,307	0.41%	156,026	0.41%	38.26%	6.78%	360	202
INDUSTRIAS LACTEAS	7	167,760	0.28%	105,461	0.28%	38.53%	6.58%	360	165
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	7	156,942	0.26%	95,357	0.25%	38.78%	6.38%	360	195
ORGANO JUDICIAL	7	201,455	0.34%	124,827	0.33%	39.11%	6.74%	360	194
SOCIEDAD DE ALIMENTOS DE PRIMERA	7	193,490	0.32%	124,974	0.33%	39.43%	6.73%	360	206
CLINICA HOSPITAL SAN FERNANDO	6	169,795	0.28%	108,415	0.28%	39.72%	6.59%	360	193
HOSPITAL SANTO TOMAS	6	162,063	0.27%	98,415	0.26%	39.97%	6.70%	360	204
PANAMA PORTS COMPANY	6	199,735	0.33%	118,748	0.31%	40.28%	6.63%	360	204
UNIVERSIDAD DE PANAMA	6	159,003	0.27%	104,922	0.27%	40.56%	6.52%	360	198
CABLE AND WIRELESS	5	150,632	0.25%	91,476	0.24%	40.80%	6.68%	360	195
CLIENTES FUERA DEL PAIS	5	138,977	0.23%	89,414	0.23%	41.03%	6.57%	346	185
CONTRALORIA GENERAL (2)	5	137,159	0.23%	91,124	0.24%	41.27%	6.97%	360	201
COPA (COMPANIA PÑA DE AVIACION)#2	5	152,036	0.25%	96,878	0.25%	41.52%	6.60%	360	205
CROWN CASINOS	5	174,964	0.29%	110,576	0.29%	41.81%	6.47%	360	189
CUERPO DE BOMBEROS DE PMA.	5	140,463	0.24%	87,801	0.23%	42.04%	6.58%	360	186
DOMESTICA (LABORA EN CASA DE FAMILIA)	5	84,700	0.14%	53,695	0.14%	42.18%	6.50%	360	190
FARMACIAS ARROCHA	5	149,302	0.25%	104,740	0.27%	42.45%	6.99%	360	207
I.P.H.E.	5	228,258	0.38%	157,313	0.41%	42.86%	6.73%	360	207
IMPORTADORA RICAMAR, S.A.	5	110,362	0.18%	64,653	0.17%	43.03%	6.58%	360	200
MINISTERIO DE ECON. Y FINANZA	5	167,534	0.28%	110,782	0.29%	43.32%	6.56%	360	202
MINISTERIO DE LA PRESIDENCIA (3)	5	194,000	0.32%	127,774	0.33%	43.65%	6.54%	360	199

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Cutoff Date: 2/28/2021

Otros	1,251	33,774,338	56.56%	21,593,149	56.35%	100.00%	6.64%	357	194
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					

Stratification Report

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February 2021

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Cutoff Date: 2/28/2021

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	478	12,502,007	20.94%	8,328,130	21.73%	21.73%	6.92%	350	181
LAS PRADERAS DE SAN ISIDRO	61	1,810,514	3.03%	1,206,499	3.15%	24.88%	6.53%	360	202
LAS PERLAS DE PILON	36	674,118	1.13%	417,558	1.09%	25.97%	6.43%	360	193
LA ARBOLEDA	29	823,472	1.38%	511,075	1.33%	27.30%	6.60%	360	204
RES. ALTOS DEL ANGEL	23	652,719	1.09%	422,325	1.10%	28.41%	6.45%	360	196
RESIDENCIAL VALLE DORADO	23	621,415	1.04%	394,387	1.03%	29.44%	6.65%	356	195
RESIDENCIAL EL TREBOL	22	477,906	0.80%	288,275	0.75%	30.19%	6.33%	358	196
CIUDAD HATO MONTAÑA	20	587,929	0.98%	367,554	0.96%	31.15%	6.57%	357	198
LA RIVIERA	19	599,681	1.00%	364,206	0.95%	32.10%	6.38%	360	177
LA SIESTA	19	378,212	0.63%	214,067	0.56%	32.66%	6.44%	357	180
Otros	1,399	40,586,232	67.97%	25,807,209	67.34%	100.00%	6.56%	358	199
Total	2,129	59,714,205	100.00%	38,321,284			6.63%	357	195
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,946			11.00%	360	232
Average		28,048		18,000					