



Stratification Report for La Hipotecaria S.A. Panama

Trust X
May 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 5/31/2021.

Stratification Report

La Hipotecaria Panama - Trust X
May 2021

For La Hipotecaria Panama
Cutoff Date: 5/31/2021

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	0.18%	12,450	0.03%	0.03%	7.57%	180	18
192	1	19,899	0.03%	3,349	0.01%	0.04%	6.86%	192	34
204	1	19,293	0.03%	4,218	0.01%	0.05%	7.00%	204	0
216	1	17,099	0.03%	5,609	0.01%	0.07%	6.50%	216	55
228	1	25,691	0.04%	6,547	0.02%	0.09%	6.50%	228	49
240	8	166,945	0.28%	73,896	0.20%	0.28%	7.25%	240	74
252	1	11,500	0.02%	5,422	0.01%	0.30%	7.75%	252	89
264	1	22,584	0.04%	14,482	0.04%	0.34%	6.75%	264	115
276	1	28,350	0.05%	16,443	0.04%	0.38%	6.36%	276	114
288	5	166,165	0.28%	87,672	0.23%	0.61%	6.55%	288	120
300	65	1,762,356	2.98%	942,535	2.51%	3.12%	7.08%	300	120
312	9	257,175	0.43%	128,809	0.34%	3.46%	6.90%	312	142
324	2	73,700	0.12%	44,651	0.12%	3.58%	6.33%	324	161
336	7	161,328	0.27%	93,304	0.25%	3.83%	6.62%	336	178
348	5	129,588	0.22%	83,667	0.22%	4.05%	6.57%	348	175
360	1,997	56,222,998	94.99%	36,078,912	95.95%	100.00%	6.61%	360	196
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2021

For La Hipotecaria Panama
 Cutoff Date: 5/31/2021

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	93	1,326,196	2.24%	776,130	2.06%	2.06%	6.56%	355	185
15,000 - 20,000	284	5,093,604	8.61%	3,034,831	8.07%	10.14%	6.64%	352	179
20,000 - 25,000	578	13,183,477	22.27%	8,149,423	21.67%	31.81%	6.64%	357	191
25,000 - 30,000	496	13,573,100	22.93%	8,515,878	22.65%	54.46%	6.64%	357	195
30,000 - 35,000	269	8,639,809	14.60%	5,617,397	14.94%	69.39%	6.68%	357	189
35,000 - 40,000	157	5,836,499	9.86%	3,808,251	10.13%	79.52%	6.65%	358	198
40,000 - 45,000	85	3,629,140	6.13%	2,410,597	6.41%	85.93%	6.58%	359	197
45,000 - 50,000	66	3,133,733	5.29%	2,117,413	5.63%	91.56%	6.45%	359	199
50,000 - 55,000	31	1,639,094	2.77%	1,099,913	2.93%	94.49%	6.58%	358	193
55,000 - 60,000	16	928,120	1.57%	623,632	1.66%	96.15%	6.68%	352	194
60,000 - 65,000	29	1,797,640	3.04%	1,184,380	3.15%	99.30%	6.60%	358	200
65,000 - 70,000	4	267,050	0.45%	168,372	0.45%	99.75%	6.64%	344	168
70,000 - 75,000	2	141,023	0.24%	95,749	0.25%	100.00%	6.68%	360	200
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Stratification Report

La Hipotecaria Panama - Trust X
May 2021

For La Hipotecaria Panama
Cutoff Date: 5/31/2021

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,380

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	55	791,512	1.34%	464,965	1.24%	1.24%	6.51%	359	194
15,000 - 20,000	214	3,721,801	6.29%	2,189,480	5.82%	7.06%	6.48%	358	184
20,000 - 25,000	480	10,551,289	17.83%	6,451,699	17.16%	24.22%	6.61%	356	190
25,000 - 30,000	514	13,373,378	22.59%	8,340,975	22.18%	46.40%	6.62%	357	195
30,000 - 35,000	291	8,643,068	14.60%	5,512,826	14.66%	61.06%	6.69%	357	191
35,000 - 40,000	228	7,676,213	12.97%	5,033,700	13.39%	74.45%	6.65%	356	193
40,000 - 45,000	106	3,933,829	6.65%	2,591,820	6.89%	81.34%	6.70%	357	193
45,000 - 50,000	92	3,880,765	6.56%	2,600,063	6.91%	88.25%	6.51%	357	195
50,000 - 55,000	45	2,103,055	3.55%	1,397,986	3.72%	91.97%	6.75%	357	197
55,000 - 60,000	19	858,967	1.45%	563,269	1.50%	93.47%	6.82%	348	189
60,000 - 65,000	41	2,359,099	3.99%	1,597,501	4.25%	97.72%	6.53%	360	202
65,000 - 70,000	8	399,195	0.67%	268,624	0.71%	98.43%	7.11%	348	199
70,000 - 75,000	2	95,250	0.16%	69,385	0.18%	98.62%	6.71%	360	189
75,000 - 80,000	8	394,840	0.67%	278,909	0.74%	99.36%	6.66%	352	189
80,000 - 85,000	1	69,300	0.12%	33,064	0.09%	99.45%	6.75%	300	100
90,000 - 95,000	4	234,425	0.40%	156,985	0.42%	99.87%	6.94%	360	155
100,000 - 105,000	1	42,500	0.07%	31,575	0.08%	99.95%	7.00%	360	203
110,000 - 115,000	1	60,000	0.10%	19,139	0.05%	100.00%	8.00%	300	94
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Stratification Report

La Hipotecaria Panama - Trust X
May 2021

For La Hipotecaria Panama
Cutoff Date: 5/31/2021

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 94.25% WA (remaining balance): 94.16%

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%	622	0.00%	0.00%	7.00%	240	90
20 %- 30%	2	36,400	0.06%	25,624	0.07%	0.07%	7.18%	360	204
30 %- 40%	10	141,919	0.24%	100,102	0.27%	0.34%	7.00%	354	195
40 %- 50%	14	333,848	0.56%	215,298	0.57%	0.91%	7.18%	335	172
50 %- 60%	29	754,559	1.27%	481,161	1.28%	2.19%	7.14%	348	164
60 %- 70%	47	1,171,306	1.98%	794,346	2.11%	4.30%	7.08%	348	183
70 %- 80%	78	2,116,918	3.58%	1,354,563	3.60%	7.90%	6.89%	344	175
80 %- 90%	202	5,482,665	9.26%	3,540,661	9.42%	17.32%	6.94%	350	180
90 %- 100%	1,727	49,140,871	83.02%	31,089,589	82.68%	100.00%	6.56%	359	195
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2021

For La Hipotecaria Panama
 Cutoff Date: 5/31/2021

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance): 35.71% WA (remaining balance): 35.97%

Original Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	3	79,018	0.13%	34,281	0.09%	0.09%	7.11%	331	116
0 %- 10%	10	241,572	0.41%	144,756	0.38%	0.48%	6.38%	354	184
10 %- 20%	123	3,324,684	5.62%	2,043,288	5.43%	5.91%	6.67%	358	195
20 %- 30%	637	16,989,483	28.70%	10,526,424	27.99%	33.90%	6.63%	356	190
30 %- 40%	606	17,232,240	29.11%	11,021,530	29.31%	63.22%	6.65%	357	193
40 %- 50%	512	14,694,718	24.83%	9,445,084	25.12%	88.33%	6.61%	357	194
50 %- 60%	204	6,231,200	10.53%	4,136,242	11.00%	99.33%	6.60%	358	195
60 %- 70%	9	185,191	0.31%	112,379	0.30%	99.63%	6.63%	339	142
70 %- 80%	6	210,381	0.36%	137,983	0.37%	100.00%	6.26%	360	200
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Stratification Report

La Hipotecaria Panama - Trust X
May 2021

For La Hipotecaria Panama
Cutoff Date: 5/31/2021

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.79% WA (remaining balance): 24.92%

Original Mortgage Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	3	79,018	0.13%	34,281	0.09%	0.09%	7.11%	331	116
0 %- 10%	32	861,197	1.46%	517,667	1.38%	1.47%	6.58%	356	177
10 %- 20%	409	11,840,153	20.00%	7,419,775	19.73%	21.20%	6.63%	356	193
20 %- 30%	1,243	34,402,357	58.12%	21,763,024	57.88%	79.08%	6.62%	357	192
30 %- 40%	420	11,908,118	20.12%	7,803,101	20.75%	99.83%	6.67%	357	195
40 %- 50%	3	97,643	0.16%	64,118	0.17%	100.00%	6.62%	360	203
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2021

For La Hipotecaria Panama
 Cutoff Date: 5/31/2021

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.48% WA (remaining balance): 3.49%

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	3.27%	1,083,093	2.88%	2.88%	6.52%	358	203
1% - 2%	205	4,189,969	7.08%	2,554,334	6.79%	9.67%	6.48%	359	194
2% - 3%	802	24,424,880	41.27%	15,710,197	41.78%	51.45%	6.51%	358	196
3% - 4%	456	13,905,855	23.49%	8,967,142	23.85%	75.30%	6.54%	358	188
4% - 5%	128	3,464,569	5.85%	2,164,266	5.76%	81.06%	6.74%	354	168
5% - 6%	12	330,403	0.56%	195,614	0.52%	81.58%	7.06%	341	165
6% - 7%	200	5,085,699	8.59%	3,313,953	8.81%	90.39%	6.75%	356	207
7% - 8%	214	5,644,521	9.54%	3,550,546	9.44%	99.83%	7.24%	349	187
8% - 9%	4	123,350	0.21%	46,074	0.12%	99.96%	7.87%	300	90
10% - 11%	2	64,796	0.11%	15,326	0.04%	100.00%	9.18%	360	187
11% - 12%	1	16,437	0.03%	1,421	0.00%	100.00%	11.00%	180	6
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2021

For La Hipotecaria Panama
 Cutoff Date: 5/31/2021

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.43% WA (remaining balance): 3.41%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	423	10,975,828	18.54%	6,949,205	18.48%	18.48%	7.04%	351	194
1% - 2%	7	197,941	0.33%	138,649	0.37%	18.85%	7.11%	360	188
2% - 3%	69	2,032,273	3.43%	1,350,780	3.59%	22.44%	6.96%	349	180
3% - 4%	350	10,877,065	18.38%	7,177,759	19.09%	41.53%	6.63%	357	193
4% - 5%	740	24,032,782	40.60%	15,402,954	40.96%	82.49%	6.48%	359	193
5% - 6%	400	8,622,523	14.57%	5,208,786	13.85%	96.35%	6.47%	359	187
6% - 7%	121	2,450,075	4.14%	1,373,835	3.65%	100.00%	6.49%	360	202
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2021

For La Hipotecaria Panama
 Cutoff Date: 5/31/2021

Remaining Term

						Min:	Max: 229	WA (original balance):192	WA (remaining balance): 194
Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	27	661,437	1.12%	226,574	0.60%	0.60%	6.99%	306	8
60 - 119	30	754,367	1.27%	345,917	0.92%	1.52%	7.25%	287	95
120 - 179	197	5,014,859	8.47%	2,827,991	7.52%	9.04%	6.58%	340	151
180 - 239	1,856	52,757,823	89.14%	34,201,485	90.96%	100.00%	6.62%	360	200
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Stratification Report

La Hipotecaria Panama - Trust X
May 2021

For La Hipotecaria Panama
Cutoff Date: 5/31/2021

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	27	558,565	0.94%	68,701	0.18%	0.18%	6.99%	299	90
5,000 - 10,000	167	2,808,775	4.75%	1,399,747	3.72%	3.91%	6.61%	349	171
10,000 - 15,000	628	13,416,127	22.67%	8,090,133	21.52%	25.42%	6.62%	356	188
15,000 - 20,000	673	18,020,513	30.45%	11,484,810	30.54%	55.96%	6.65%	358	195
20,000 - 25,000	304	10,020,449	16.93%	6,764,113	17.99%	73.95%	6.65%	358	195
25,000 - 30,000	153	6,105,156	10.31%	4,133,774	10.99%	84.95%	6.63%	359	198
30,000 - 35,000	82	3,869,255	6.54%	2,624,400	6.98%	91.93%	6.55%	357	198
35,000 - 40,000	39	2,094,974	3.54%	1,444,056	3.84%	95.77%	6.65%	357	199
40,000 - 45,000	29	1,778,254	3.00%	1,213,430	3.23%	98.99%	6.62%	360	205
45,000 - 50,000	6	384,544	0.65%	276,153	0.73%	99.73%	6.80%	360	204
50,000 - 55,000	2	131,875	0.22%	102,649	0.27%	100.00%	6.63%	360	196
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2021

For La Hipotecaria Panama
 Cutoff Date: 5/31/2021

Current Loan To Value

Min: 0.01% Max: 80.47% WA (original balance):59.77% WA (remaining balance): 60.87%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	16	325,093	0.55%	27,435	0.07%	0.07%	7.19%	311	97
10 %- 20%	17	445,974	0.75%	113,977	0.30%	0.38%	7.21%	305	90
20 %- 30%	34	724,621	1.22%	300,908	0.80%	1.18%	6.89%	332	167
30 %- 40%	55	1,435,143	2.42%	771,440	2.05%	3.23%	6.90%	347	162
40 %- 50%	158	3,944,581	6.66%	2,263,964	6.02%	9.25%	6.81%	346	174
50 %- 60%	600	14,965,753	25.28%	9,201,540	24.47%	33.72%	6.63%	356	187
60 %- 70%	1,157	34,546,867	58.37%	22,873,562	60.83%	94.55%	6.57%	360	199
70 %- 80%	72	2,738,579	4.63%	1,998,846	5.32%	99.87%	6.78%	360	209
80 %- 90%	1	61,875	0.10%	50,294	0.13%	100.00%	6.25%	360	188
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2021

For La Hipotecaria Panama
 Cutoff Date: 5/31/2021

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%	39,139	0.10%	0.10%	0.00%	360	215
1% - 2%	1	25,000	0.04%	15,316	0.04%	0.14%	1.50%	360	203
2% - 3%	5	199,178	0.34%	125,056	0.33%	0.48%	2.42%	360	201
5% - 6%	33	1,032,502	1.74%	597,258	1.59%	2.07%	5.75%	358	179
6% - 7%	1,644	46,175,669	78.01%	29,292,673	77.90%	79.97%	6.53%	358	193
7% - 8%	417	11,465,263	19.37%	7,450,844	19.82%	99.78%	7.20%	352	189
8% - 9%	5	168,371	0.28%	72,215	0.19%	99.97%	8.00%	339	162
10% - 11%	1	38,312	0.06%	8,044	0.02%	100.00%	10.00%	360	187
11% - 12%	1	16,437	0.03%	1,421	0.00%	100.00%	11.00%	180	6
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Stratification Report

La Hipotecaria Panama - Trust X
May 2021

For La Hipotecaria Panama
Cutoff Date: 5/31/2021

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%	2,102	58,920,118	99.55%	37,436,102	99.56%	99.56%	6.65%	357	192
3% - 4%	5	199,178	0.34%	125,056	0.33%	99.89%	2.42%	360	201
4% - 5%	1	25,000	0.04%	15,316	0.04%	99.93%	1.50%	360	203
5% - 6%	2	44,190	0.07%	25,494	0.07%	100.00%	0.00%	360	220
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2021

For La Hipotecaria Panama
 Cutoff Date: 5/31/2021

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	205
5% - 6%	41	1,300,870	2.20%	763,123	2.03%	2.07%	4.96%	359	184
6% - 7%	1,644	46,175,669	78.01%	29,292,673	77.90%	79.97%	6.53%	358	193
7% - 8%	417	11,465,263	19.37%	7,450,844	19.82%	99.78%	7.20%	352	189
8% - 9%	5	168,371	0.28%	72,215	0.19%	99.97%	8.00%	339	162
10% - 11%	1	38,312	0.06%	8,044	0.02%	100.00%	10.00%	360	187
11% - 12%	1	16,437	0.03%	1,421	0.00%	100.00%	11.00%	180	6
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2021

For La Hipotecaria Panama
 Cutoff Date: 5/31/2021

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%	2,893	0.01%	0.01%	7.00%	300	33
2000	1	23,304	0.04%	12,555	0.03%	0.04%	7.00%	360	113
2001	1	20,000	0.03%	10,444	0.03%	0.07%	7.00%	360	117
2002	3	75,439	0.13%	41,559	0.11%	0.18%	6.50%	360	132
2003	42	1,010,050	1.71%	515,092	1.37%	1.55%	6.58%	354	141
2004	61	1,558,953	2.63%	830,688	2.21%	3.76%	6.43%	349	143
2005	36	923,931	1.56%	529,443	1.41%	5.17%	6.66%	353	157
2006	252	6,600,058	11.15%	4,022,187	10.70%	15.86%	6.62%	353	176
2007	891	24,208,533	40.90%	15,476,527	41.16%	57.02%	6.58%	357	189
2008	602	17,970,199	30.36%	11,720,200	31.17%	88.19%	6.62%	357	202
2009	152	4,742,073	8.01%	3,105,651	8.26%	96.45%	6.83%	359	214
2010	68	2,032,197	3.43%	1,334,729	3.55%	100.00%	7.04%	359	226
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	209	5,555,277	9.39%	3,658,313	9.73%	9.73%	7.18%	343	174
1999	1	26,309	0.04%	2,188	0.01%	9.73%	7.00%	300	126
2005	1	24,715	0.04%	15,261	0.04%	9.78%	6.75%	300	126
2007	3	69,377	0.12%	28,586	0.08%	9.85%	6.68%	335	118
2008	14	321,757	0.54%	193,279	0.51%	10.37%	6.95%	326	150
2009	28	789,735	1.33%	501,778	1.33%	11.70%	7.07%	346	146
2010	27	742,532	1.25%	487,163	1.30%	13.00%	7.10%	351	171
2011	51	1,268,321	2.14%	811,585	2.16%	15.15%	6.98%	349	171
2012	65	1,516,034	2.56%	979,842	2.61%	17.76%	6.65%	358	188
2013	91	2,346,260	3.96%	1,428,585	3.80%	21.56%	6.58%	358	173
2014	73	1,731,064	2.92%	1,023,409	2.72%	24.28%	6.32%	357	163
2015	42	1,142,167	1.93%	705,752	1.88%	26.16%	6.55%	357	166
2016	146	3,880,757	6.56%	2,347,081	6.24%	32.40%	6.39%	358	183
2017	664	18,260,312	30.85%	11,574,000	30.78%	63.18%	6.45%	359	194
2018	502	15,478,845	26.15%	9,974,416	26.53%	89.71%	6.63%	359	204
2019	128	4,039,800	6.83%	2,600,736	6.92%	96.62%	6.82%	360	215
2020	57	1,726,856	2.92%	1,104,127	2.94%	99.56%	7.20%	360	226
2022	2	61,510	0.10%	37,751	0.10%	99.66%	2.25%	360	197
2023	5	177,458	0.30%	111,290	0.30%	99.96%	2.15%	360	203
2025	1	29,400	0.05%	16,824	0.04%	100.00%	0.00%	360	228
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Stratification Report

La Hipotecaria Panama - Trust X
May 2021

For La Hipotecaria Panama
Cutoff Date: 5/31/2021

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	119	3,063,973	5.18%	1,930,558	5.13%	5.13%	6.54%	359	195
SFH	1,991	56,124,513	94.82%	35,671,409	94.87%	100.00%	6.63%	357	192
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Stratification Report

La Hipotecaria Panama - Trust X
May 2021

For La Hipotecaria Panama
Cutoff Date: 5/31/2021

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	456	11,920,097	20.14%	7,812,252	20.78%	20.78%	6.95%	349	177
New Property	1,629	46,712,523	78.92%	29,403,962	78.20%	98.97%	6.54%	359	196
Used Property	25	555,866	0.94%	385,753	1.03%	100.00%	7.05%	355	198
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,870	52,560,911	88.80%	33,098,603	88.02%	88.02%	6.63%	357	192
30	107	2,964,561	5.01%	1,971,890	5.24%	93.27%	6.68%	356	190
60	60	1,673,749	2.83%	1,132,142	3.01%	96.28%	6.66%	359	198
90	33	890,960	1.51%	606,275	1.61%	97.89%	6.72%	355	194
120	8	215,992	0.36%	150,330	0.40%	98.29%	6.44%	360	199
150	4	133,842	0.23%	95,099	0.25%	98.54%	6.45%	360	198
180	1	65,250	0.11%	47,212	0.13%	98.67%	6.58%	360	182
210	1	34,800	0.06%	29,298	0.08%	98.75%	7.75%	360	192
240	1	16,798	0.03%	11,817	0.03%	98.78%	6.50%	360	190
270	4	80,968	0.14%	58,583	0.16%	98.93%	6.59%	360	202
300	3	65,983	0.11%	40,673	0.11%	99.04%	6.45%	360	183
330	3	79,807	0.13%	60,338	0.16%	99.20%	6.64%	360	208
390+	15	404,866	0.68%	299,708	0.80%	100.00%	6.55%	351	186
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2021

For La Hipotecaria Panama
 Cutoff Date: 5/31/2021

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%	52,508	0.14%	0.14%	6.67%	360	194
Chiriquí	217	5,841,303	9.87%	3,640,188	9.68%	9.82%	6.62%	356	195
Coclé	23	609,623	1.03%	402,271	1.07%	10.89%	6.76%	358	196
Colón	174	5,657,913	9.56%	3,738,965	9.94%	20.83%	6.53%	358	195
Herrera	88	2,484,573	4.20%	1,616,397	4.30%	25.13%	6.62%	359	201
Los Santos	31	797,213	1.35%	501,138	1.33%	26.47%	6.63%	360	196
Panamá	1,435	39,525,411	66.78%	24,932,212	66.31%	92.77%	6.64%	356	190
Veraguas	139	4,190,120	7.08%	2,718,288	7.23%	100.00%	6.64%	359	203
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Stratification Report

La Hipotecaria Panama - Trust X
May 2021

For La Hipotecaria Panama
Cutoff Date: 5/31/2021

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	1.08%	376,076	1.00%	100%	6.87%	340	168
DD	1,101	31,704,465	53.57%	20,118,898	53.50%	54.51%	6.61%	357	194
VOL	985	26,845,508	45.36%	17,106,992	45.49%	100.00%	6.65%	357	190
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	243	7,587,205	12.82%	4,836,814	12.86%	12.86%	6.63%	358	199
C.S.S.JUBILADOS Y PENSIONADO	174	5,192,986	8.77%	3,366,803	8.95%	21.82%	6.54%	352	186
CAJA DEL SEGURO SOCIAL	84	2,400,865	4.06%	1,529,072	4.07%	25.88%	6.65%	357	191
MIN.DE GOBIERNO Y JUSTICIA (4)	66	1,805,401	3.05%	1,133,089	3.01%	28.90%	6.56%	360	197
MINISTERIO DE SALUD (12)	41	1,184,992	2.00%	741,815	1.97%	30.87%	6.72%	358	195
JUBILADO POR CONTRALORIA.	24	671,218	1.13%	423,609	1.13%	32.00%	6.55%	356	189
CONDUCTOR DE TAXI	23	620,601	1.05%	425,899	1.13%	33.13%	6.63%	357	195
AUTORIDAD DEL CANAL DE PANAMA	22	831,114	1.40%	549,811	1.46%	34.59%	6.74%	349	186
MANZANILLO INTL TERMINAL-PANAMA S.A	10	363,949	0.61%	242,511	0.64%	35.24%	6.61%	360	197
RIBA SMITH	10	230,320	0.39%	143,799	0.38%	35.62%	6.64%	356	192
ADMINISTRADORA DEL HOGAR	9	268,597	0.45%	180,657	0.48%	36.10%	6.76%	358	184
CLIENTE FALLECIDO	9	232,513	0.39%	77,421	0.21%	36.30%	6.86%	343	151
COLON CONTAINER TERMINAL, S.A.	9	297,726	0.50%	190,523	0.51%	36.81%	6.64%	360	187
COMPANIA GOLY, S.A.	8	147,137	0.25%	85,985	0.23%	37.04%	6.83%	360	204
MUNICIPIO DE PANAMA	8	186,791	0.32%	125,591	0.33%	37.37%	6.75%	360	206
PRODUCTOS TOLEDANO	8	158,399	0.27%	89,821	0.24%	37.61%	6.67%	353	185
WMW PANAMA, S.A.	8	156,453	0.26%	87,180	0.23%	37.84%	6.81%	360	196
DELL PANAMA S. DE R.L.	7	242,307	0.41%	153,885	0.41%	38.25%	6.78%	360	199
INDUSTRIAS LACTEAS	7	167,760	0.28%	104,193	0.28%	38.53%	6.58%	360	162
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	7	156,942	0.27%	94,349	0.25%	38.78%	6.38%	360	192
ORGANO JUDICIAL	7	201,455	0.34%	122,899	0.33%	39.11%	6.74%	360	191
SOCIEDAD DE ALIMENTOS DE PRIMERA	7	193,490	0.33%	123,125	0.33%	39.44%	6.73%	360	203
CLINICA HOSPITAL SAN FERNANDO	6	169,795	0.29%	106,588	0.28%	39.72%	6.59%	360	190
DOMESTICA (LABORA EN CASA DE FAMILIA)	6	108,095	0.18%	70,349	0.19%	39.91%	6.60%	360	188
HOSPITAL SANTO TOMAS	6	162,063	0.27%	96,907	0.26%	40.16%	6.70%	360	201
PANAMA PORTS COMPANY	6	199,735	0.34%	116,843	0.31%	40.48%	6.63%	360	201
UNIVERSIDAD DE PANAMA	6	159,003	0.27%	103,378	0.27%	40.75%	6.52%	360	195
CABLE AND WIRELESS	5	150,632	0.25%	90,239	0.24%	40.99%	6.68%	360	192
CLIENTES FUERA DEL PAIS	5	138,977	0.23%	87,803	0.23%	41.22%	6.57%	346	182
CONTRALORIA GENERAL (2)	5	137,159	0.23%	89,465	0.24%	41.46%	6.97%	360	198
COPA (COMPANIA PÑA DE AVIACION)#2	5	152,036	0.26%	95,993	0.26%	41.72%	6.60%	360	202
CROWN CASINOS	5	174,964	0.30%	109,327	0.29%	42.01%	6.47%	360	186
FARMACIAS ARROCHA	5	149,302	0.25%	104,191	0.28%	42.28%	6.99%	360	204
I.P.H.E.	5	228,258	0.39%	155,440	0.41%	42.70%	6.73%	360	204
IMPORTADORA RICAMAR, S.A.	5	110,362	0.19%	63,677	0.17%	42.87%	6.58%	360	197
MINISTERIO DE ECON. Y FINANZA	5	167,534	0.28%	109,557	0.29%	43.16%	6.56%	360	199
Otros	1,244	33,682,353	56.91%	21,373,360	56.84%	100.00%	6.63%	357	191

Stratification Report

La Hipotecaria Panama - Trust X
May 2021

For La Hipotecaria Panama
Cutoff Date: 5/31/2021

Total	2,110	59,188,486	100.00%	37,601,967	6.63%	357	192
Minimum		10,000		1	0.00%	180	0
Maximum		71,023		52,355	11.00%	360	229
Average		28,051		17,821			

Stratification Report

La Hipotecaria Panama - Trust X
May 2021

For La Hipotecaria Panama
Cutoff Date: 5/31/2021

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	472	12,344,344	20.86%	8,120,731	21.60%	21.60%	6.92%	350	178
LAS PRADERAS DE SAN ISIDRO	61	1,810,514	3.06%	1,195,615	3.18%	24.78%	6.53%	360	199
LAS PERLAS DE PILON	36	674,118	1.14%	414,066	1.10%	25.88%	6.43%	360	190
LA ARBOLEDA	29	823,472	1.39%	504,716	1.34%	27.22%	6.60%	360	201
RESIDENCIAL VALLE DORADO	23	621,415	1.05%	391,543	1.04%	28.26%	6.65%	356	192
RES. ALTOS DEL ANGEL	22	617,217	1.04%	396,848	1.06%	29.32%	6.44%	360	193
RESIDENCIAL EL TREBOL	22	477,906	0.81%	286,082	0.76%	30.08%	6.33%	358	193
CIUDAD HATO MONTAÑA	20	587,929	0.99%	364,147	0.97%	31.05%	6.57%	357	195
LA RIVIERA	19	599,681	1.01%	359,642	0.96%	32.00%	6.38%	360	174
LA SIESTA	18	364,508	0.62%	203,899	0.54%	32.54%	6.44%	357	179
Otros	1,388	40,267,383	68.03%	25,364,677	67.46%	100.00%	6.56%	358	196
Total	2,110	59,188,486	100.00%	37,601,967			6.63%	357	192
Minimum		10,000		1			0.00%	180	0
Maximum		71,023		52,355			11.00%	360	229
Average		28,051		17,821					