



Stratification Report for La Hipotecaria S.A. Panama

Trust X
December 2022

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 12/31/2022.

Stratification Report

La Hipotecaria Panama - Trust X
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

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	2	52,696	0.09%	4,825	0.01%	0.01%	6.62%	180	4
204	1	19,293	0.03%	1,806	0.01%	0.02%	7.00%	204	0
216	1	17,099	0.03%	3,528	0.01%	0.03%	6.50%	216	36
240	6	139,345	0.25%	56,340	0.17%	0.20%	7.12%	240	56
252	1	11,500	0.02%	4,031	0.01%	0.21%	7.75%	252	70
264	1	22,584	0.04%	13,214	0.04%	0.25%	6.75%	264	96
276	1	28,350	0.05%	16,443	0.05%	0.30%	5.57%	276	95
288	5	166,165	0.30%	78,493	0.23%	0.53%	6.34%	288	101
300	57	1,570,010	2.80%	752,380	2.24%	2.77%	6.87%	300	103
312	8	221,175	0.39%	106,570	0.32%	3.09%	6.47%	312	104
324	2	73,700	0.13%	40,076	0.12%	3.21%	6.33%	324	142
336	7	161,328	0.29%	79,506	0.24%	3.45%	6.51%	336	159
348	5	129,588	0.23%	78,503	0.23%	3.68%	6.39%	348	156
360	1,903	53,384,447	95.33%	32,344,789	96.32%	100.00%	6.12%	360	177
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

Stratification Report

La Hipotecaria Panama - Trust X
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

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	89	1,272,897	2.27%	694,785	2.07%	2.07%	6.12%	357	167
15,000 - 20,000	260	4,664,384	8.33%	2,657,902	7.92%	9.98%	6.16%	355	163
20,000 - 25,000	551	12,567,894	22.44%	7,413,282	22.08%	32.06%	5.98%	357	172
25,000 - 30,000	476	13,030,944	23.27%	7,685,777	22.89%	54.95%	6.21%	357	177
30,000 - 35,000	259	8,325,911	14.87%	5,061,837	15.07%	70.02%	6.21%	357	168
35,000 - 40,000	152	5,650,081	10.09%	3,469,231	10.33%	80.35%	6.35%	358	179
40,000 - 45,000	80	3,409,861	6.09%	2,135,198	6.36%	86.71%	6.29%	359	178
45,000 - 50,000	59	2,800,071	5.00%	1,797,434	5.35%	92.06%	5.82%	359	179
50,000 - 55,000	30	1,585,944	2.83%	1,000,480	2.98%	95.04%	6.28%	358	174
55,000 - 60,000	16	927,303	1.66%	575,529	1.71%	96.76%	6.61%	352	175
60,000 - 65,000	23	1,424,943	2.54%	875,436	2.61%	99.36%	5.80%	357	178
65,000 - 70,000	4	267,050	0.48%	165,061	0.49%	99.86%	6.26%	344	149
70,000 - 75,000	1	70,000	0.13%	48,552	0.14%	100.00%	7.00%	360	184
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

Stratification Report

La Hipotecaria Panama - Trust X
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,222

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	53	761,932	1.36%	415,194	1.24%	1.24%	6.13%	359	175
15,000 - 20,000	201	3,490,192	6.23%	1,957,078	5.83%	7.06%	5.96%	358	166
20,000 - 25,000	455	10,009,849	17.88%	5,877,186	17.50%	24.57%	5.91%	357	172
25,000 - 30,000	497	12,924,351	23.08%	7,619,743	22.69%	47.26%	6.13%	358	176
30,000 - 35,000	276	8,230,437	14.70%	4,943,356	14.72%	61.98%	6.24%	357	173
35,000 - 40,000	219	7,417,854	13.25%	4,508,396	13.43%	75.40%	6.32%	356	173
40,000 - 45,000	104	3,878,410	6.93%	2,395,036	7.13%	82.54%	6.42%	357	174
45,000 - 50,000	83	3,548,709	6.34%	2,232,910	6.65%	89.19%	6.06%	358	176
50,000 - 55,000	36	1,720,200	3.07%	1,097,556	3.27%	92.45%	6.21%	359	177
55,000 - 60,000	18	815,276	1.46%	511,520	1.52%	93.98%	6.56%	348	169
60,000 - 65,000	36	2,049,491	3.66%	1,306,998	3.89%	97.87%	5.98%	360	183
65,000 - 70,000	5	268,666	0.48%	170,008	0.51%	98.38%	6.91%	347	177
70,000 - 75,000	2	95,250	0.17%	66,240	0.20%	98.57%	6.71%	360	170
75,000 - 80,000	8	394,840	0.71%	261,652	0.78%	99.35%	6.01%	352	170
80,000 - 85,000	1	69,300	0.12%	33,064	0.10%	99.45%	6.75%	300	81
90,000 - 95,000	4	220,025	0.39%	142,717	0.42%	99.88%	6.95%	360	137
100,000 - 105,000	1	42,500	0.08%	28,577	0.09%	99.96%	7.00%	360	184
110,000 - 115,000	1	60,000	0.11%	13,273	0.04%	100.00%	8.00%	300	75
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

Stratification Report

La Hipotecaria Panama - Trust X
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Original Loan To Value

Min: 24.00% Max: 100.00% WA (original balance): 94.44% WA (remaining balance): 94.37%

Original Loan To Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
20 %- 30%	2	36,400	0.07%	24,099	0.07%	0.07%	6.21%	360	185
30 %- 40%	8	112,419	0.20%	78,764	0.23%	0.31%	6.66%	360	187
40 %- 50%	11	273,545	0.49%	178,715	0.53%	0.84%	6.87%	345	166
50 %- 60%	26	698,350	1.25%	405,796	1.21%	2.05%	6.96%	348	148
60 %- 70%	41	1,008,450	1.80%	613,507	1.83%	3.87%	6.80%	348	162
70 %- 80%	69	1,869,280	3.34%	1,148,246	3.42%	7.29%	6.70%	349	161
80 %- 90%	191	5,146,398	9.19%	3,087,535	9.19%	16.49%	6.52%	351	162
90 %- 100%	1,652	46,852,439	83.67%	28,043,843	83.51%	100.00%	6.06%	359	176
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

Stratification Report

La Hipotecaria Panama - Trust X
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance):35.74% WA (remaining balance): 35.94%

Original Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	2	55,644	0.10%	29,203	0.09%	0.09%	6.89%	319	83
0 %- 10%	10	241,572	0.43%	136,569	0.41%	0.49%	5.79%	354	165
10 %- 20%	119	3,248,436	5.80%	1,897,570	5.65%	6.14%	6.25%	358	176
20 %- 30%	602	16,043,273	28.65%	9,434,732	28.10%	34.24%	6.07%	357	171
30 %- 40%	565	16,007,347	28.59%	9,659,391	28.76%	63.01%	6.16%	357	173
40 %- 50%	490	14,061,512	25.11%	8,522,617	25.38%	88.38%	6.10%	357	175
50 %- 60%	197	5,943,926	10.61%	3,669,029	10.93%	99.31%	6.41%	358	177
60 %- 70%	9	185,191	0.33%	103,316	0.31%	99.62%	6.53%	339	127
70 %- 80%	6	210,381	0.38%	128,079	0.38%	100.00%	6.25%	360	181
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

Stratification Report

La Hipotecaria Panama - Trust X
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.75% WA (remaining balance): 24.90%

Original Mortgage Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	2	55,644	0.10%	29,203	0.09%	0.09%	6.89%	319	83
0 %- 10%	29	762,365	1.36%	410,450	1.22%	1.31%	6.28%	355	157
10 %- 20%	391	11,430,945	20.41%	6,706,223	19.97%	21.28%	6.25%	356	174
20 %- 30%	1,181	32,609,323	58.23%	19,567,939	58.27%	79.55%	6.06%	357	173
30 %- 40%	394	11,041,362	19.72%	6,806,913	20.27%	99.82%	6.28%	358	176
40 %- 50%	3	97,643	0.17%	59,776	0.18%	100.00%	6.62%	360	184
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

Stratification Report

La Hipotecaria Panama - Trust X
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Original Borrower Rate

Min: 0.00% Max: 10.75% WA (original balance): 3.46% WA (remaining balance): 3.46%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	83	1,872,716	3.34%	990,615	2.95%	2.95%	6.11%	358	184
1% - 2%	197	4,021,322	7.18%	2,338,258	6.96%	9.91%	5.86%	359	175
2% - 3%	780	23,457,726	41.89%	14,261,478	42.47%	52.38%	5.99%	359	176
3% - 4%	423	13,023,902	23.26%	7,954,602	23.69%	76.07%	6.13%	358	169
4% - 5%	116	3,097,069	5.53%	1,774,170	5.28%	81.35%	6.29%	354	148
5% - 6%	10	277,153	0.49%	157,995	0.47%	81.82%	7.09%	344	156
6% - 7%	189	4,869,480	8.70%	2,994,895	8.92%	90.74%	6.28%	357	188
7% - 8%	197	5,203,268	9.29%	3,062,423	9.12%	99.86%	6.85%	351	171
8% - 9%	3	109,850	0.20%	34,733	0.10%	99.97%	7.89%	300	72
10% - 11%	2	64,796	0.12%	11,335	0.03%	100.00%	9.18%	360	168
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

Stratification Report

La Hipotecaria Panama - Trust X
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.45% WA (remaining balance): 3.43%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	392	10,263,419	18.33%	6,122,388	18.23%	18.23%	6.61%	353	178
1% - 2%	8	226,541	0.40%	119,785	0.36%	18.59%	6.80%	350	157
2% - 3%	57	1,625,682	2.90%	1,025,654	3.05%	21.64%	6.61%	349	161
3% - 4%	328	10,332,731	18.45%	6,452,312	19.21%	40.86%	6.18%	357	175
4% - 5%	711	22,821,420	40.75%	13,787,730	41.06%	81.92%	6.02%	359	173
5% - 6%	387	8,358,615	14.93%	4,819,740	14.35%	96.27%	5.82%	359	168
6% - 7%	117	2,368,874	4.23%	1,252,896	3.73%	100.00%	6.03%	360	183
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

Stratification Report

La Hipotecaria Panama - Trust X
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Remaining Term

Min: Max: 210 WA (original balance):173 WA (remaining balance): 175

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	28	735,442	1.31%	268,984	0.80%	0.80%	6.74%	318	8
60 - 119	59	1,574,083	2.81%	728,047	2.17%	2.97%	6.69%	301	99
120 - 179	1,093	29,175,918	52.10%	17,303,313	51.53%	54.50%	6.08%	359	168
180 - 239	820	24,511,838	43.77%	15,280,161	45.50%	100.00%	6.18%	360	189
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

Stratification Report

La Hipotecaria Panama - Trust X
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	26	532,681	0.95%	73,024	0.22%	0.22%	6.66%	317	101
5,000 - 10,000	214	3,814,029	6.81%	1,791,947	5.34%	5.55%	6.35%	353	157
10,000 - 15,000	681	15,318,803	27.36%	8,711,812	25.94%	31.50%	6.20%	357	170
15,000 - 20,000	584	16,195,037	28.92%	9,964,553	29.67%	61.17%	6.00%	358	176
20,000 - 25,000	271	9,419,883	16.82%	6,063,767	18.06%	79.23%	6.12%	359	178
25,000 - 30,000	113	4,766,186	8.51%	3,056,631	9.10%	88.33%	6.18%	359	179
30,000 - 35,000	62	3,079,958	5.50%	1,994,204	5.94%	94.27%	5.99%	356	177
35,000 - 40,000	35	1,981,266	3.54%	1,306,793	3.89%	98.16%	6.15%	360	185
40,000 - 45,000	8	499,245	0.89%	341,229	1.02%	99.18%	5.10%	360	187
45,000 - 50,000	6	390,194	0.70%	276,547	0.82%	100.00%	5.77%	360	182
Total	2,000	55,997,282	100.00%	33,580,505			6.10%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

Stratification Report

La Hipotecaria Panama - Trust X
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Current Loan To Value

Min: 0.34% Max: 79.15% WA (original balance):56.54% WA (remaining balance): 57.87%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	13	315,359	0.56%	18,464	0.05%	0.05%	6.54%	328	91
10 %- 20%	21	562,411	1.00%	144,380	0.43%	0.48%	7.03%	314	109
20 %- 30%	37	846,617	1.51%	391,188	1.16%	1.65%	6.81%	343	147
30 %- 40%	82	2,033,549	3.63%	971,331	2.89%	4.54%	6.75%	347	149
40 %- 50%	251	6,307,202	11.26%	3,375,844	10.05%	14.60%	6.62%	352	159
50 %- 60%	811	21,412,153	38.24%	12,556,292	37.39%	51.99%	6.36%	359	174
60 %- 70%	746	23,012,285	41.10%	15,028,510	44.75%	96.74%	5.80%	360	181
70 %- 80%	39	1,507,705	2.69%	1,094,497	3.26%	100.00%	4.97%	360	188
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

Stratification Report

La Hipotecaria Panama - Trust X
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Current Borrower Rate

Min: 0.00% Max: 10.00% WA (original balance): 6.15% WA (remaining balance): 6.10%

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	0.12%	37,010	0.11%	0.11%	0.00%	360	196
1% - 2%	1	25,000	0.04%	13,977	0.04%	0.15%	1.50%	360	184
2% - 3%	3	137,668	0.25%	77,691	0.23%	0.38%	2.50%	360	184
3% - 4%	3	87,161	0.16%	59,593	0.18%	0.56%	3.75%	360	190
4% - 5%	393	10,835,963	19.35%	7,219,627	21.50%	22.06%	4.38%	360	179
5% - 6%	82	2,152,367	3.84%	1,229,822	3.66%	25.72%	5.49%	354	148
6% - 7%	1,214	34,289,237	61.23%	19,995,506	59.54%	85.27%	6.52%	358	174
7% - 8%	296	8,210,238	14.66%	4,888,426	14.56%	99.82%	7.21%	352	171
8% - 9%	4	153,581	0.27%	50,831	0.15%	99.98%	8.00%	337	139
10% - 11%	1	38,312	0.07%	8,021	0.02%	100.00%	10.00%	360	168
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

Stratification Report

La Hipotecaria Panama - Trust X
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Current Subsidy

Min: 0.00% Max: 5.75% WA (original balance):.01% WA (remaining balance): .01%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	1,994	55,790,424	99.63%	33,465,464	99.66%	99.66%	6.17%	357	173
3% - 4%	3	137,668	0.25%	77,691	0.23%	99.89%	2.50%	360	184
4% - 5%	1	25,000	0.04%	13,977	0.04%	99.93%	1.50%	360	184
5% - 6%	2	44,190	0.08%	23,372	0.07%	100.00%	0.00%	360	201
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

Stratification Report

La Hipotecaria Panama - Trust X
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Current Total Rate

Min: 0.00% Max: 10.00% WA (original balance): 6.16% WA (remaining balance): 6.12%

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%	13,638	0.04%	0.04%	0.00%	360	186
3% - 4%	3	87,161	0.16%	59,593	0.18%	0.22%	3.75%	360	190
4% - 5%	393	10,835,963	19.35%	7,219,627	21.50%	21.72%	4.38%	360	179
5% - 6%	88	2,359,225	4.21%	1,344,862	4.00%	25.72%	5.17%	354	151
6% - 7%	1,214	34,289,237	61.23%	19,995,506	59.54%	85.27%	6.52%	358	174
7% - 8%	296	8,210,238	14.66%	4,888,426	14.56%	99.82%	7.21%	352	171
8% - 9%	4	153,581	0.27%	50,831	0.15%	99.98%	8.00%	337	139
10% - 11%	1	38,312	0.07%	8,021	0.02%	100.00%	10.00%	360	168
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

Stratification Report

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For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Origination Year

Origination Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
2000	1	23,304	0.04%	12,555	0.04%	0.04%	6.00%	360	94
2001	1	20,000	0.04%	8,830	0.03%	0.06%	7.00%	360	98
2002	3	75,439	0.13%	37,908	0.11%	0.18%	6.15%	360	113
2003	36	904,882	1.62%	453,709	1.35%	1.53%	6.23%	354	123
2004	57	1,454,008	2.60%	706,659	2.10%	3.63%	6.16%	349	124
2005	32	799,493	1.43%	422,836	1.26%	4.89%	6.19%	354	138
2006	239	6,291,916	11.24%	3,609,677	10.75%	15.64%	6.14%	354	158
2007	851	23,043,683	41.15%	13,841,125	41.22%	56.86%	6.09%	358	170
2008	572	17,118,389	30.57%	10,587,205	31.53%	88.39%	6.11%	358	184
2009	142	4,357,293	7.78%	2,709,482	8.07%	96.45%	6.41%	359	196
2010	66	1,908,875	3.41%	1,190,519	3.55%	100.00%	6.62%	359	207
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	184	4,971,886	8.88%	3,065,366	9.13%	9.13%	6.90%	346	160
1999	1	26,309	0.05%	1,530	0.00%	9.13%	7.00%	300	107
2005	1	24,715	0.04%	13,771	0.04%	9.17%	6.00%	300	107
2007	2	52,446	0.09%	21,782	0.06%	9.24%	6.90%	328	136
2008	13	301,858	0.54%	172,834	0.51%	9.75%	6.72%	334	140
2009	27	765,985	1.37%	462,478	1.38%	11.13%	6.70%	348	133
2010	25	666,191	1.19%	392,054	1.17%	12.30%	6.81%	350	144
2011	49	1,220,286	2.18%	713,770	2.13%	14.42%	6.52%	348	148
2012	64	1,482,468	2.65%	875,208	2.61%	17.03%	6.09%	358	165
2013	85	2,222,593	3.97%	1,287,191	3.83%	20.86%	6.20%	359	152
2014	69	1,630,908	2.91%	887,401	2.64%	23.51%	6.06%	356	144
2015	39	1,035,978	1.85%	593,319	1.77%	25.27%	5.88%	357	143
2016	138	3,676,039	6.56%	2,105,661	6.27%	31.54%	5.88%	359	165
2017	637	17,457,076	31.17%	10,471,175	31.18%	62.73%	5.90%	359	174
2018	482	14,805,123	26.44%	9,063,176	26.99%	89.71%	6.12%	359	185
2019	121	3,785,520	6.76%	2,331,065	6.94%	96.66%	6.36%	360	196
2020	55	1,603,534	2.86%	973,401	2.90%	99.56%	6.71%	360	207
2022	2	61,510	0.11%	34,281	0.10%	99.66%	7.00%	360	178
2023	5	177,458	0.32%	99,964	0.30%	99.96%	2.15%	360	184
2025	1	29,400	0.05%	15,077	0.04%	100.00%	0.00%	360	209
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

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Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	112	2,909,648	5.20%	1,740,920	5.18%	5.18%	6.07%	359	176
SFH	1,888	53,087,634	94.80%	31,839,585	94.82%	100.00%	6.15%	357	173
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

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Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	421	11,044,167	19.72%	6,715,575	20.00%	20.00%	6.58%	351	158
New Property	1,554	44,397,248	79.28%	26,505,272	78.93%	98.93%	6.04%	359	177
Used Property	25	555,866	0.99%	359,658	1.07%	100.00%	6.58%	355	179
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

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Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,567	44,469,695	79.41%	26,154,743	77.89%	77.89%	6.32%	357	174
30	180	4,635,164	8.28%	2,917,246	8.69%	86.57%	5.65%	359	172
60	89	2,568,641	4.59%	1,677,145	4.99%	91.57%	5.37%	358	173
90	67	1,780,031	3.18%	1,154,859	3.44%	95.01%	5.41%	355	173
120	32	852,051	1.52%	551,466	1.64%	96.65%	5.30%	355	169
150	8	266,189	0.48%	183,064	0.55%	97.19%	5.88%	360	181
180	13	307,473	0.55%	185,165	0.55%	97.75%	5.37%	360	178
210	7	189,174	0.34%	128,212	0.38%	98.13%	4.68%	360	179
240	4	86,635	0.15%	57,538	0.17%	98.30%	5.69%	360	138
270	4	144,135	0.26%	99,640	0.30%	98.60%	6.37%	360	176
300	2	44,495	0.08%	32,076	0.10%	98.69%	5.65%	360	170
330	3	63,221	0.11%	41,709	0.12%	98.82%	4.63%	360	184
360	4	82,654	0.15%	51,261	0.15%	98.97%	5.57%	360	173
390+	20	507,722	0.91%	346,381	1.03%	100.00%	5.66%	356	179
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

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State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	1	21,237	0.04%	13,564	0.04%	0.04%	6.29%	360	181
Bocas del Toro	2	53,541	0.10%	30,463	0.09%	0.13%	6.77%	360	176
Chiriquí	208	5,601,401	10.00%	3,335,818	9.93%	10.06%	6.22%	357	178
Coclé	22	583,895	1.04%	360,749	1.07%	11.14%	6.63%	358	177
Colón	166	5,339,677	9.54%	3,310,979	9.86%	21.00%	6.13%	358	176
Herrera	81	2,217,933	3.96%	1,339,860	3.99%	24.99%	6.21%	359	181
Los Santos	30	758,320	1.35%	446,204	1.33%	26.32%	6.20%	360	177
Panamá	1,359	37,560,854	67.08%	22,410,374	66.74%	93.05%	6.10%	357	171
Veraguas	131	3,860,425	6.89%	2,332,494	6.95%	100.00%	6.46%	359	184
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

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Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	19	522,326	0.93%	302,248	0.90%	0.90%	6.48%	341	156
DD	1,007	29,009,228	51.80%	17,118,437	50.98%	51.88%	6.42%	357	176
VOL	974	26,465,728	47.26%	16,159,820	48.12%	100.00%	5.85%	357	171
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	224	6,977,904	12.46%	4,116,619	12.26%	12.26%	6.62%	358	179
C.S.S.JUBILADOS Y PENSIONADO	182	5,517,561	9.85%	3,340,477	9.95%	22.21%	6.45%	353	169
CAJA DEL SEGURO SOCIAL	80	2,240,991	4.00%	1,297,218	3.86%	26.07%	6.61%	356	170
MIN.DE GOBIERNO Y JUSTICIA (4)	61	1,664,014	2.97%	968,610	2.88%	28.95%	6.42%	360	178
MINISTERIO DE SALUD (12)	37	1,030,218	1.84%	577,688	1.72%	30.67%	6.70%	358	171
JUBILADO POR CONTRALORIA.	28	784,206	1.40%	450,691	1.34%	32.02%	6.46%	357	170
CONDUCTOR DE TAXI	22	598,691	1.07%	406,449	1.21%	33.23%	4.99%	357	176
AUTORIDAD DEL CANAL DE PANAMA	19	716,582	1.28%	442,379	1.32%	34.54%	6.53%	352	171
MUNICIPIO DE PANAMA	10	231,391	0.41%	148,030	0.44%	34.99%	5.90%	360	184
RIBA SMITH	10	230,320	0.41%	133,790	0.40%	35.38%	6.43%	356	158
MANZANILLO INTL TERMINAL-PANAMA S.A	9	327,813	0.59%	204,751	0.61%	35.99%	6.26%	360	177
ADMINISTRADORA DEL HOGAR	8	239,317	0.43%	152,953	0.46%	36.45%	6.55%	358	164
CLIENTE FALLECIDO	8	190,974	0.34%	87,568	0.26%	36.71%	6.34%	360	173
COLON CONTAINER TERMINAL, S.A.	8	272,002	0.49%	159,109	0.47%	37.18%	6.40%	360	168
HOSPITAL SANTO TOMAS	8	211,898	0.38%	122,491	0.36%	37.55%	6.26%	360	180
PRODUCTOS TOLEDANO	8	162,189	0.29%	84,512	0.25%	37.80%	6.38%	353	174
COMPANIA GOLY, S.A.	7	123,716	0.22%	65,289	0.19%	37.99%	6.75%	360	182
ORGANO JUDICIAL	7	201,455	0.36%	109,941	0.33%	38.32%	6.74%	360	172
UNIVERSIDAD DE PANAMA	7	196,574	0.35%	118,874	0.35%	38.68%	6.08%	360	176
CLINICA HOSPITAL SAN FERNANDO	6	169,795	0.30%	98,928	0.29%	38.97%	6.22%	360	171
INDUSTRIAS LACTEAS	6	148,037	0.26%	85,238	0.25%	39.22%	6.56%	360	143
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	6	138,077	0.25%	77,116	0.23%	39.45%	6.36%	360	173
PANAMA PORTS COMPANY	6	199,735	0.36%	106,278	0.32%	39.77%	6.63%	360	182
SOCIEDAD DE ALIMENTOS DE PRIMERA	6	173,939	0.31%	102,995	0.31%	40.08%	6.78%	360	185
WMW PANAMA, S.A.	6	121,982	0.22%	64,037	0.19%	40.27%	6.37%	360	183
CABLE AND WIRELESS	5	150,632	0.27%	82,008	0.24%	40.51%	6.68%	360	173
CLIENTES FUERA DEL PAIS	5	132,902	0.24%	77,101	0.23%	40.74%	6.50%	346	162
CONTRALORIA GENERAL (2)	5	137,159	0.24%	79,401	0.24%	40.98%	6.97%	360	179
CROWN CASINOS	5	174,964	0.31%	103,897	0.31%	41.29%	5.93%	360	167
I.P.H.E.	5	228,258	0.41%	146,168	0.44%	41.72%	6.73%	360	185
IMPORTADORA RICAMAR, S.A.	5	110,362	0.20%	56,898	0.17%	41.89%	6.57%	360	178
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	5	99,472	0.18%	49,664	0.15%	42.04%	6.71%	340	158
Otros	1,186	32,094,153	57.31%	19,463,339	57.96%	100.00%	5.90%	357	173

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Total	2,000	55,997,282	100.00%	33,580,505	6.15%	357	173
Minimum		10,720		119	0.00%	180	0
Maximum		70,000		48,552	10.00%	360	210
Average		27,999		16,790			

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Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	434	11,388,677	20.34%	6,972,501	20.76%	20.76%	6.55%	351	159
LAS PRADERAS DE SAN ISIDRO	58	1,722,212	3.08%	1,076,899	3.21%	23.97%	6.10%	360	180
LAS PERLAS DE PILON	36	674,118	1.20%	388,611	1.16%	25.13%	6.13%	360	171
LA ARBOLEDA	29	823,472	1.47%	467,984	1.39%	26.52%	6.46%	360	182
RES. ALTOS DEL ANGEL	22	617,217	1.10%	380,182	1.13%	27.65%	5.88%	360	174
RESIDENCIAL EL TREBOL	22	477,906	0.85%	274,373	0.82%	28.47%	5.45%	358	174
RESIDENCIAL VALLE DORADO	21	559,500	1.00%	324,371	0.97%	29.44%	5.64%	355	174
CIUDAD HATO MONTAÑA	19	563,610	1.01%	342,160	1.02%	30.46%	5.79%	357	176
LA RIVIERA	18	569,613	1.02%	321,769	0.96%	31.41%	6.09%	360	155
LA SIESTA	16	322,980	0.58%	182,294	0.54%	31.96%	5.68%	356	160
RES. VILLA DEL CARMEN	16	430,650	0.77%	256,248	0.76%	32.72%	6.15%	360	193
Otros	1,309	37,847,327	67.59%	22,593,114	67.28%	100.00%	6.06%	359	177
Total	2,000	55,997,282	100.00%	33,580,505			6.15%	357	173
Minimum		10,720		119			0.00%	180	0
Maximum		70,000		48,552			10.00%	360	210
Average		27,999		16,790					