
Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - March-2023

Trust X

The La Hipotecaria mortgage portfolio was stratified on a variety of axes to provide an overview of pool characteristics. Each characteristic includes summary information as well as individual statistics by bucket. The cutoff date is March-2023

In the ranges presented, the value on the right of the ranges are not included.. Example: In the range 80%-90%, the value of 90% is not included in the range, but rather the 90% is included in the following range of 90%-100%.

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Original Term

Cutoff Date:
March-2023

Original Term	Loans	Original Loan Amount	Percent OB	Existing Loan Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
180	2	52,696	0.10%	4,042	0.01%	0.01%	6.00%	180	14
204	1	17,593	0.03%	1,401	0.00%	0.02%	3.50%	204	12
216	1	17,098	0.03%	3,182	0.01%	0.03%	6.00%	216	33
240	6	139,344	0.25%	53,920	0.16%	0.19%	6.82%	240	67
252	1	11,500	0.02%	3,878	0.01%	0.20%	7.00%	252	67
264	1	22,584	0.04%	12,531	0.04%	0.24%	6.00%	264	93
276	1	28,349	0.05%	16,259	0.05%	0.29%	6.00%	276	184
288	5	166,163	0.30%	77,181	0.23%	0.52%	6.10%	288	117
300	56	1,497,709	2.71%	723,894	2.20%	2.73%	6.47%	300	145
312	8	203,444	0.37%	104,831	0.32%	3.05%	6.13%	312	182
324	2	73,699	0.13%	39,297	0.12%	3.17%	6.20%	324	191
336	7	161,327	0.29%	77,325	0.24%	3.40%	6.13%	336	195
348	5	129,586	0.23%	78,040	0.24%	3.64%	6.08%	348	178
360	1,884	52,682,057	95.43%	31,657,293	96.36%	100.00%	6.17%	360	195
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Remaining Term

Cutoff Date:
March-2023

Remaning Term.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0 - 59	8	179,231	0.32%	40,054	0.12%	0.12%	6.70%	218	61
60 - 119	65	1,715,740	3.11%	810,487	2.47%	2.59%	6.42%	302	138
120 - 179	1,254	33,587,594	60.84%	19,872,675	60.49%	63.08%	6.12%	359	195
180 - 239	653	19,720,584	35.72%	12,129,856	36.92%	100.00%	6.25%	360	194
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Original Balance

Cutoff Date:
March-2023

Original Balance *	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0.00 - 5,000	1	4,450	0.01%	2,918	0.01%	0.01%	3.50%	360	177
5,000 - 10,000	1	5,000	0.01%	119	0.00%	0.01%	3.50%	360	171
10,000 - 15,000	91	1,301,342	2.36%	695,611	2.12%	2.13%	6.06%	356	166
15,000 - 20,000	259	4,637,981	8.40%	2,625,381	7.99%	10.12%	6.17%	355	202
20,000 - 25,000	548	12,493,149	22.63%	7,310,540	22.25%	32.37%	6.18%	357	196
25,000 - 30,000	474	12,982,178	23.52%	7,580,167	23.07%	55.44%	6.20%	357	193
30,000 - 35,000	248	7,976,662	14.45%	4,862,745	14.80%	70.24%	6.22%	357	200
35,000 - 40,000	148	5,499,414	9.96%	3,333,950	10.15%	80.39%	6.19%	358	191
40,000 - 45,000	81	3,450,114	6.25%	2,137,507	6.51%	86.90%	6.16%	359	190
45,000 - 50,000	58	2,754,254	4.99%	1,751,464	5.33%	92.23%	6.09%	359	188
50,000 - 55,000	29	1,533,666	2.78%	963,872	2.93%	95.16%	6.04%	358	178
55,000 - 60,000	16	927,299	1.68%	567,754	1.73%	96.89%	6.15%	352	201
60,000 - 65,000	21	1,300,590	2.36%	809,712	2.46%	99.36%	6.11%	360	180
65,000 - 70,000	4	267,050	0.48%	163,437	0.50%	99.85%	6.14%	345	197
70,000 - 75,000	1	70,000	0.13%	47,895	0.15%	100.00%	7.00%	360	181
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Remaining Balance

Cutoff Date:
March-2023

Remaning Balance *	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0.00 - 5,000	27	499,674	0.91%	73,519	0.22%	0.22%	6.25%	315	129
5,000 - 10,000	227	4,054,662	7.34%	1,894,658	5.77%	5.99%	6.15%	353	178
10,000 - 15,000	683	15,401,394	27.90%	8,725,754	26.56%	32.55%	6.15%	357	192
15,000 - 20,000	569	15,864,116	28.74%	9,710,242	29.56%	62.11%	6.20%	358	196
20,000 - 25,000	260	9,116,930	16.52%	5,811,192	17.69%	79.80%	6.21%	359	201
25,000 - 30,000	112	4,771,013	8.64%	3,035,651	9.24%	89.04%	6.15%	359	190
30,000 - 35,000	57	2,858,686	5.18%	1,842,013	5.61%	94.64%	6.18%	356	189
35,000 - 40,000	32	1,811,588	3.28%	1,191,376	3.63%	98.27%	6.05%	360	193
40,000 - 45,000	9	559,836	1.01%	383,719	1.17%	99.44%	6.34%	360	184
45,000 - 50,000	4	265,250	0.48%	184,949	0.56%	100.00%	6.38%	360	213
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

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

Cutoff Date:
March-2023

Original Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 5%	3	53,307	0.10%	29,765	0.09%	0.09%	3.28%	340	143
20% - 25%	1	15,600	0.03%	11,048	0.03%	0.12%	7.00%	360	170
25% - 30%	1	20,800	0.04%	12,788	0.04%	0.16%	6.00%	360	191
30% - 35%	3	38,699	0.07%	25,493	0.08%	0.24%	6.42%	360	184
35% - 40%	4	59,000	0.11%	41,479	0.13%	0.37%	6.46%	360	189
40% - 45%	7	167,067	0.30%	101,196	0.31%	0.68%	6.71%	334	192
45% - 50%	4	106,478	0.19%	74,977	0.23%	0.90%	7.00%	345	172
50% - 60%	25	626,345	1.13%	386,392	1.18%	2.08%	6.54%	351	223
60% - 65%	19	489,117	0.89%	298,389	0.91%	2.99%	6.21%	339	262
65% - 70%	22	507,997	0.92%	304,393	0.93%	3.91%	6.72%	352	259
70% - 75%	30	824,833	1.49%	525,258	1.60%	5.51%	6.39%	352	253
75% - 80%	38	1,012,185	1.83%	604,369	1.84%	7.35%	6.53%	344	236
80% - 85%	82	2,086,847	3.78%	1,298,191	3.95%	11.30%	6.61%	356	254
85% - 90%	101	2,819,298	5.11%	1,658,340	5.05%	16.35%	6.54%	347	239
90% - 95%	214	5,866,802	10.63%	3,533,673	10.76%	27.11%	6.36%	354	243
95% - 100%	1,426	40,508,774	73.38%	23,947,321	72.89%	100.00%	6.07%	359	175
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

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

Cutoff Date:
March-2023

Current Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 5%	9	202,504	0.37%	23,956	0.07%	0.07%	6.49%	331	172
5% - 10%	8	169,799	0.31%	57,280	0.17%	0.25%	6.48%	333	149
10% - 15%	10	364,379	0.66%	173,276	0.53%	0.77%	6.52%	334	152
15% - 20%	23	520,213	0.94%	205,564	0.63%	1.40%	6.40%	318	154
20% - 25%	18	389,046	0.70%	177,584	0.54%	1.94%	6.59%	341	187
25% - 30%	29	695,893	1.26%	344,988	1.05%	2.99%	6.29%	348	204
30% - 35%	29	721,090	1.31%	344,978	1.05%	4.04%	6.31%	350	177
35% - 40%	73	1,791,065	3.24%	986,244	3.00%	7.04%	6.48%	350	207
40% - 45%	102	2,658,541	4.82%	1,371,183	4.17%	11.22%	6.23%	351	201
45% - 50%	165	4,036,658	7.31%	2,165,507	6.59%	17.81%	6.29%	357	222
50% - 55%	332	8,671,584	15.71%	4,891,265	14.89%	32.70%	6.14%	358	195
55% - 60%	491	13,439,008	24.34%	7,979,367	24.29%	56.98%	6.12%	360	189
60% - 65%	450	13,815,192	25.03%	8,799,890	26.79%	83.77%	6.13%	360	191
65% - 70%	206	6,335,802	11.48%	4,328,274	13.17%	96.94%	6.18%	360	190
70% - 75%	35	1,392,375	2.52%	1,003,715	3.06%	100.00%	6.23%	360	192
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Current Borrower Rate

Cutoff Date:
March-2023

Current Borrower Rate.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	3	67,754	0.12%	36,410	0.11%	0.11%	3.14%	360	192
1% - 2%	1	25,000	0.05%	13,764	0.04%	0.04%	5.00%	360	181
2% - 3%	4	139,162	0.25%	78,376	0.24%	0.24%	3.11%	360	176
3% - 4%	19	364,230	0.66%	206,151	0.63%	0.63%	3.23%	343	160
4% - 5%	30	966,140	1.75%	541,909	1.65%	1.65%	4.91%	358	188
5% - 6%	2	66,148	0.12%	42,385	0.13%	0.13%	5.50%	360	342
6% - 7%	1,568	43,801,415	79.35%	26,005,144	79.16%	79.16%	6.05%	358	188
7% - 8%	349	9,641,408	17.47%	5,885,056	17.91%	17.91%	7.00%	353	217
8% - 9%	3	93,580	0.17%	36,490	0.11%	0.11%	8.00%	360	181
10% - 11%	1	38,312	0.07%	7,388	0.02%	0.02%	10.00%	360	165
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Original Subsidy

Cutoff Date:
March-2023

Original Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	388	10,052,930	18.21%	6,006,842	18.28%	18.28%	6.51%	353	206
2% - 3%	3	78,405	0.14%	48,428	0.15%	18.43%	6.82%	340	287
3% - 4%	211	7,395,040	13.40%	4,498,731	13.69%	32.12%	6.08%	357	183
4% - 5%	756	24,305,672	44.03%	14,700,645	44.75%	76.87%	6.10%	358	188
5% - 6%	506	11,025,633	19.97%	6,376,507	19.41%	96.28%	6.14%	357	204
6% - 7%	116	2,345,469	4.25%	1,221,920	3.72%	100.00%	6.01%	360	180
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Current Subsidy

Cutoff Date:
March-2023

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	1,976	55,091,691	99.80%	32,792,138	99.81%	99.81%	6.18%	357	194
3% - 4%	1	42,268	0.08%	24,273	0.07%	99.89%	5.00%	360	184
4% - 5%	1	25,000	0.05%	13,764	0.04%	99.93%	5.00%	360	181
5% - 6%	2	44,190	0.08%	22,898	0.07%	100.00%	5.00%	360	197
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Subsidy Expiration Year

Cutoff Date:
March-2023

Subsidy Expiration Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
NULL	116	3,004,303	5.44%	1,861,708	5.67%	5.67%	6.65%	346	169
1999	1	26,308	0.05%	1,428	0.00%	5.67%	7.00%	300	104
2005	1	24,714	0.04%	13,467	0.04%	5.71%	6.00%	300	104
2007	2	52,445	0.10%	20,944	0.06%	5.78%	6.12%	330	311
2008	13	300,151	0.54%	169,888	0.52%	6.29%	6.73%	328	295
2009	26	719,700	1.30%	444,639	1.35%	7.65%	6.49%	348	284
2010	25	646,330	1.17%	386,180	1.18%	8.82%	6.67%	350	285
2011	49	1,204,425	2.18%	703,883	2.14%	10.96%	6.47%	349	256
2012	63	1,444,645	2.62%	849,494	2.59%	13.55%	6.21%	358	302
2013	85	2,198,152	3.98%	1,269,949	3.87%	17.42%	6.26%	359	243
2014	133	3,421,437	6.20%	1,994,790	6.07%	23.49%	6.40%	351	251
2015	38	1,009,672	1.83%	586,894	1.79%	25.27%	5.88%	357	208
2016	137	3,636,494	6.59%	2,058,746	6.27%	31.54%	6.02%	359	165
2017	632	17,309,635	31.36%	10,265,695	31.25%	62.79%	6.00%	359	172
2018	477	14,660,400	26.56%	8,880,140	27.03%	89.82%	6.10%	359	183
2019	120	3,739,697	6.77%	2,280,160	6.94%	96.76%	6.29%	360	193
2020	53	1,516,073	2.75%	908,574	2.77%	99.52%	6.95%	360	205
2022	2	61,510	0.11%	34,008	0.10%	99.63%	7.00%	360	175
2023	5	177,458	0.32%	98,144	0.30%	99.93%	4.71%	360	181
2025	1	29,400	0.05%	14,770	0.04%	99.97%	5.00%	360	206
2029	1	20,200	0.04%	9,571	0.03%	100.00%	7.00%	300	69
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

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

Cutoff Date:
March-2023

Original Debt to Income	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 5%	4	102,853	102,853	49,755	49,755	0.15%	6.48%	345	158
5% - 10%	21	511,453	511,453	290,099	290,099	1.03%	5.85%	354	169
10% - 15%	137	3,888,487	3,888,487	2,234,689	2,234,689	7.84%	6.07%	354	187
15% - 20%	232	6,818,894	6,818,894	3,916,501	3,916,501	19.76%	6.21%	356	193
20% - 30%	488	13,565,761	13,565,761	7,990,597	7,990,597	44.08%	6.18%	357	195
25% - 30%	759	20,777,887	20,777,887	12,521,398	12,521,398	82.19%	6.16%	358	190
30% - 35%	328	9,205,468	9,205,468	5,647,392	5,647,392	99.38%	6.25%	358	204
35% - 40%	7	202,618	202,618	124,246	124,246	99.76%	6.13%	360	225
40% - 45%	4	129,728	129,728	78,396	78,396	100.00%	6.00%	360	177
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Original Property Value

Cutoff Date:
March-2023

Original Property Value *	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0,00 - 10,000	22	612,457	1.11%	404,527	1.23%	1.23%	6.28%	352	162
10,000 - 15,000	53	761,927	1.38%	410,066	1.25%	2.48%	6.13%	358	173
15,000 - 20,000	200	3,471,154	6.29%	1,918,664	5.84%	8.32%	6.07%	357	172
20,000 - 25,000	446	9,805,562	17.76%	5,699,176	17.35%	25.67%	6.15%	357	193
25,000 - 30,000	489	12,728,902	23.06%	7,427,881	22.61%	48.28%	6.15%	358	189
30,000 - 35,000	271	8,042,826	14.57%	4,794,140	14.59%	62.87%	6.22%	357	200
35,000 - 40,000	210	7,108,912	12.88%	4,313,712	13.13%	76.00%	6.16%	356	203
40,000 - 45,000	100	3,742,398	6.78%	2,285,421	6.96%	82.96%	6.32%	356	196
45,000 - 50,000	82	3,502,883	6.35%	2,178,365	6.63%	89.59%	6.21%	357	202
50,000 - 55,000	35	1,662,069	3.01%	1,054,661	3.21%	92.80%	6.11%	358	187
55,000 - 60,000	17	765,593	1.39%	469,878	1.43%	94.23%	6.40%	346	212
60,000 - 65,000	36	2,049,487	3.71%	1,293,031	3.94%	98.16%	6.12%	359	181
65,000 - 70,000	4	204,315	0.37%	123,855	0.38%	98.54%	6.36%	345	198
70,000 - 75,000	1	30,000	0.05%	19,736	0.06%	98.60%	7.00%	360	182
75,000 - 80,000	8	394,839	0.72%	258,648	0.79%	99.39%	6.01%	353	268
80,000 - 85,000	1	69,300	0.13%	33,064	0.10%	99.49%	6.00%	300	78
90,000 - 95,000	4	208,025	0.38%	140,237	0.43%	99.91%	6.09%	360	175
100,000 - 105,000	1	42,500	0.08%	28,012	0.09%	100.00%	7.00%	360	181
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Origination Year

Cutoff Date:
March-2023

Origination Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2000	1	23,303	0.04%	12,555	0.04%	0.04%	7.00%	360	91
2001	1	20,000	0.04%	8,616	0.03%	0.06%	7.00%	360	95
2002	3	75,438	0.14%	37,500	0.11%	0.18%	6.00%	360	111
2003	36	904,869	1.64%	447,389	1.36%	1.54%	6.08%	355	120
2004	56	1,382,675	2.50%	682,367	2.08%	3.62%	6.01%	352	127
2005	31	765,909	1.39%	416,152	1.27%	4.88%	6.23%	355	167
2006	238	6,237,938	11.30%	3,538,427	10.77%	15.65%	6.25%	354	204
2007	843	22,708,703	41.14%	13,564,472	41.29%	56.94%	6.11%	357	196
2008	566	16,951,437	30.71%	10,368,959	31.56%	88.50%	6.15%	357	193
2009	141	4,311,465	7.81%	2,653,230	8.08%	96.58%	6.30%	359	197
2010	64	1,821,412	3.30%	1,123,405	3.42%	100.00%	6.81%	359	209
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Current Delinquency Status

Cutoff Date:
March-2023

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
NULL	3	53,307	0.10%	29,765	0.09%	0.09%	3.28%	340	143
Current	1,599	45,015,977	81.55%	26,353,326	80.22%	80.31%	6.18%	357	197
1 - 30 Days	157	4,256,014	7.71%	2,667,665	8.12%	88.43%	6.18%	358	189
31 - 60 Days	89	2,366,378	4.29%	1,501,769	4.57%	93.00%	6.21%	357	171
61 - 90 Days	55	1,488,801	2.70%	981,320	2.99%	95.98%	6.09%	357	177
91 - 120 Days	22	551,169	1.00%	343,219	1.04%	97.03%	6.25%	355	167
121 - 150 Days	8	215,061	0.39%	143,374	0.44%	97.47%	6.43%	360	172
151 - 180 Days	6	179,210	0.32%	121,553	0.37%	97.84%	6.20%	360	182
181 - 210 Days	6	193,876	0.35%	130,283	0.40%	98.23%	6.30%	360	165
211 - 240 Days	2	62,284	0.11%	42,720	0.13%	98.36%	6.00%	360	177
241 - 270 Days	5	116,226	0.21%	59,253	0.18%	98.54%	6.00%	360	177
271 - 300 Days	3	71,712	0.13%	48,163	0.15%	98.69%	6.00%	360	178
301 - 330 Days	1	20,000	0.04%	15,491	0.05%	98.74%	6.00%	360	169
331 - 360 Days	4	100,489	0.18%	67,102	0.20%	98.94%	6.21%	360	182
+ 361 Days	20	512,645	0.93%	348,070	1.06%	100.00%	6.29%	358	187
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust X Payment Method

Fecha Alpha
March-2023

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payment by ACH	18	498,462	0.90%	288,425	0.88%	0.88%	6.50%	339	175
Payroll Deduction	986	28,267,389	51.21%	16,481,360	50.17%	51.04%	6.18%	357	197
Voluntary Payments	976	26,437,298	47.89%	16,083,287	48.96%	100.00%	6.17%	357	190
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Property Type

Cutoff Date:
March-2023

Type of Residence	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Apartments	111	2,885,131	5.23%	1,710,328	5.21%	5.21%	6.21%	359	178
Single Family Home	1,869	52,318,018	94.77%	31,142,745	94.79%	100.00%	6.17%	357	194
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Loan Purpose

Cutoff Date:
March-2023

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Cash Out Refinance	416	10,786,382	19.54%	6,579,151	20.03%	20.03%	6.48%	350	266
New Property	1,539	43,860,902	79.45%	25,918,038	78.89%	98.92%	6.09%	359	175
Used Property	25	555,865	1.01%	355,883	1.08%	100.00%	6.66%	353	177
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Province

Cutoff Date:
March-2023

Province	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Bocas del Toro	2	53,540	0.10%	29,991	0.09%	0.09%	6.55%	360	173
Chiriquí	206	5,549,073	10.05%	3,264,168	9.94%	10.03%	6.13%	357	178
Coclé	22	583,887	1.06%	356,789	1.09%	11.11%	6.44%	357	184
Colón	164	5,281,152	9.57%	3,238,609	9.86%	20.97%	6.03%	358	181
Herrera	81	2,217,917	4.02%	1,312,760	4.00%	24.97%	6.25%	359	183
Los Santos	30	751,142	1.36%	439,657	1.34%	26.30%	6.11%	360	196
Panamá	1,345	36,929,155	66.90%	21,919,796	66.72%	93.03%	6.19%	356	198
Veraguas	130	3,837,283	6.95%	2,291,302	6.97%	100.00%	6.25%	359	199
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Employer

Cutoff Date:
March-2023

Employer	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
MINISTERIO DE EDUCACION (7)	222	6,853,234	12.54%	3,997,149	12.28%	12.28%	6.17%	358	201
CLIENTE SIN TRABAJO	244	6,149,257	11.26%	3,841,917	11.81%	24.09%	6.16%	358	194
MINISTERIO DE SEGURIDAD PUBLICA	61	1,663,996	3.05%	956,094	2.94%	27.03%	6.20%	360	210
CAJA DEL SEGURO SOCIAL	79	2,221,268	4.07%	1,264,431	3.89%	30.91%	6.29%	355	203
INDEPENDIENTE	158	4,309,274	7.89%	2,595,635	7.98%	38.89%	6.24%	354	189
C.S.S. JUBILADOS & PENSIONADOS	188	5,717,440	10.47%	3,415,338	10.49%	49.38%	6.11%	353	192
MINISTERIO DE SALUD	36	993,599	1.82%	549,375	1.69%	51.07%	6.22%	357	199
INDEPENDIENTE INFORMAL	64	1,646,436	3.01%	1,037,957	3.19%	54.26%	6.16%	357	185
IMPORTADORA RICAMAR, S.A.(IRISA)	4	89,123	0.16%	42,505	0.13%	54.39%	6.00%	360	173
AUTORIDAD DEL CANAL DE PANAMA	18	681,432	1.25%	414,642	1.27%	55.66%	6.25%	349	172
CONDUCTOR DE TAXI	21	567,201	1.04%	381,606	1.17%	56.84%	6.26%	357	197
JUBILADO POR CONTRALORIA	26	718,063	1.31%	404,332	1.24%	58.08%	6.13%	354	198
MINISTERIO DE LA PRESIDENCIA (3)	3	95,100	0.17%	55,176	0.17%	58.25%	6.00%	360	174
INDEPENDIENTE (PEQUEÑO EMPRESARIO)	59	1,603,708	2.94%	953,688	2.93%	61.18%	6.38%	354	178
ORGANO JUDICIAL	7	201,453	0.37%	107,948	0.33%	61.51%	6.21%	360	170
UNIVERSIDAD DE PANAMA	8	232,571	0.43%	138,817	0.43%	61.94%	6.11%	360	211
IPHE	5	228,257	0.42%	144,604	0.44%	62.38%	6.33%	360	183
RIBA SMITH	10	228,816	0.42%	131,879	0.41%	62.79%	5.93%	355	210
INMOBILIARIA DON ANTONIO, S.A.	6	138,074	0.25%	76,199	0.23%	63.02%	5.78%	360	171
AGENCIAS FEDURO S.A	3	110,815	0.20%	64,427	0.20%	63.22%	6.00%	360	175
PROCURADURIA GENERAL DE LA NACION	1	54,450	0.10%	35,751	0.11%	63.33%	7.00%	360	200
MINISTERIO DE GOBIERNO	2	63,983	0.12%	37,805	0.12%	63.44%	6.00%	360	171
COMPAÑIA GOLY	7	123,716	0.23%	64,330	0.20%	63.64%	6.36%	360	181
FARMACIAS ARROCHA	1	18,285	0.03%	9,292	0.03%	63.67%	6.50%	360	352
CONTRALORIA GENERAL (2)	5	137,155	0.25%	77,952	0.24%	63.91%	6.61%	360	240
INDUSTRIAS LACTEAS	6	147,042	0.27%	84,028	0.26%	64.17%	5.59%	360	193
OTHERS	714	19,635,585	35.94%	11,661,406	35.83%	100.00%	6.08%	358	190
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust X Housing Developments

Cutoff Date:
March-2023

Housing Developments (group)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
VILLA DEL CARMEN	16	430,647	0.87%	254,169	0.87%	0.87%	6.34%	360	190
VILLAS DE DON BOSCO	5	149,682	0.30%	85,698	0.29%	1.16%	6.48%	336	265
LA SIESTA	67	1,309,258	2.65%	739,423	2.52%	3.68%	5.99%	359	168
VALLE DE LOS CEREZOS	47	820,718	1.66%	470,995	1.61%	5.28%	6.14%	359	179
ALTOS DEL TECAL	10	223,338	0.45%	122,617	0.42%	5.70%	6.41%	360	194
OTROS	1,626	46,427,214	94.06%	27,666,858	94.30%	100.00%	6.19%	357	196
Total	1,980	55,203,149	100.00%	32,853,072	100.00%	-	6.17%	357	194
Minimum		4,450	-	6			5.25%	180	66
Maximum		70,000		47,895			10.00%	360	284
Average		27,880		16,592					