



## Stratification Report for La Hipotecaria S.A. Panama

Trust X  
April 2018

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 4/30/2018.

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2018

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2018

Original Term

Min: 120      Max: 360      WA (original balance): 356      WA (remaining balance): 357

Original Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
120	1	12,500	0.02%	28	0.00%	0.00%	7.75%	120	-10
180	8	174,451	0.25%	57,800	0.12%	0.12%	6.70%	180	53
192	1	19,899	0.03%	9,519	0.02%	0.14%	6.91%	192	71
204	1	19,293	0.03%	8,212	0.02%	0.15%	7.00%	204	0
216	1	17,099	0.02%	9,191	0.02%	0.17%	6.50%	216	92
228	1	25,691	0.04%	11,750	0.02%	0.19%	6.50%	228	86
240	11	260,895	0.38%	158,315	0.32%	0.51%	7.37%	240	115
252	1	11,500	0.02%	7,784	0.02%	0.53%	7.75%	252	126
264	1	22,584	0.03%	17,110	0.03%	0.56%	6.75%	264	152
276	2	60,955	0.09%	41,185	0.08%	0.65%	6.83%	276	164
288	7	192,201	0.28%	120,421	0.24%	0.89%	6.57%	288	145
300	72	2,003,074	2.88%	1,304,847	2.63%	3.51%	6.98%	300	159
312	10	309,375	0.45%	209,843	0.42%	3.94%	6.80%	312	149
324	2	73,700	0.11%	52,076	0.10%	4.04%	4.15%	324	198
336	7	161,328	0.23%	113,336	0.23%	4.27%	5.58%	336	215
348	5	129,588	0.19%	96,869	0.19%	4.46%	6.58%	348	212
360	2,318	65,982,043	94.97%	47,486,118	95.54%	100.00%	5.00%	360	234
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2018

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2018

Original Balance

Original Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
5,000 - 10,000	1	9,562	0.01%	2,140	0.00%	0.00%	0.00%	360	242
10,000 - 15,000	105	1,491,292	2.15%	981,384	1.97%	1.98%	5.59%	352	218
15,000 - 20,000	313	5,606,777	8.07%	3,865,670	7.78%	9.76%	6.01%	353	218
20,000 - 25,000	651	14,833,634	21.35%	10,317,625	20.76%	30.51%	5.32%	357	228
25,000 - 30,000	587	16,048,590	23.10%	11,396,069	22.93%	53.44%	4.41%	357	233
30,000 - 35,000	315	10,114,841	14.56%	7,377,994	14.84%	68.29%	5.54%	356	227
35,000 - 40,000	185	6,876,958	9.90%	5,051,350	10.16%	78.45%	4.96%	356	234
40,000 - 45,000	106	4,525,620	6.51%	3,358,010	6.76%	85.20%	5.13%	359	235
45,000 - 50,000	80	3,798,467	5.47%	2,819,702	5.67%	90.88%	5.21%	359	236
50,000 - 55,000	39	2,056,417	2.96%	1,517,057	3.05%	93.93%	4.64%	357	231
55,000 - 60,000	21	1,217,227	1.75%	917,288	1.85%	95.77%	4.90%	354	233
60,000 - 65,000	39	2,414,217	3.47%	1,739,896	3.50%	99.28%	4.32%	357	236
65,000 - 70,000	4	267,050	0.38%	188,713	0.38%	99.65%	5.60%	344	205
70,000 - 75,000	3	215,523	0.31%	171,507	0.35%	100.00%	5.96%	360	240
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2018

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2018

Original Property Value

Min: 11,335    Max: 110,000    Average: 30,748

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	60	858,862	1.24%	564,186	1.14%	1.14%	4.68%	359	231
15,000 - 20,000	238	4,134,697	5.95%	2,773,183	5.58%	6.71%	5.69%	358	221
20,000 - 25,000	530	11,631,644	16.74%	8,018,428	16.13%	22.85%	5.19%	356	228
25,000 - 30,000	606	15,747,294	22.67%	11,051,508	22.23%	45.08%	4.52%	357	232
30,000 - 35,000	341	10,107,856	14.55%	7,303,441	14.69%	59.77%	5.09%	357	230
35,000 - 40,000	268	9,044,443	13.02%	6,688,724	13.46%	73.23%	5.32%	356	230
40,000 - 45,000	128	4,814,285	6.93%	3,563,463	7.17%	80.40%	5.32%	357	232
45,000 - 50,000	112	4,729,018	6.81%	3,507,117	7.06%	87.46%	5.67%	357	232
50,000 - 55,000	56	2,579,204	3.71%	1,917,938	3.86%	91.32%	4.76%	356	233
55,000 - 60,000	27	1,251,109	1.80%	915,148	1.84%	93.16%	5.57%	345	215
60,000 - 65,000	54	3,104,378	4.47%	2,280,001	4.59%	97.74%	4.68%	358	238
65,000 - 70,000	10	469,937	0.68%	347,243	0.70%	98.44%	4.12%	344	232
70,000 - 75,000	3	169,750	0.24%	136,621	0.27%	98.72%	5.74%	360	234
75,000 - 80,000	8	394,840	0.57%	315,356	0.63%	99.35%	6.66%	352	226
80,000 - 85,000	2	101,932	0.15%	69,355	0.14%	99.49%	6.60%	319	169
90,000 - 95,000	4	234,425	0.34%	187,711	0.38%	99.87%	6.85%	360	234
100,000 - 105,000	1	42,500	0.06%	36,155	0.07%	99.94%	7.00%	360	240
110,000 - 115,000	1	60,000	0.09%	28,827	0.06%	100.00%	8.00%	300	131
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2018

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2018

Original Loan To Value

Min: 3.00%    Max: 100.00%    WA (original balance): 89.87%    WA (remaining balance): 89.46%

Original LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	1	25,274	0.04%	20,349	0.04%	0.04%	7.75%	300	177
10 %- 20%	10	218,652	0.51%	143,492	0.29%	0.33%	7.42%	345	188
20 %- 30%	32	891,852	1.28%	692,972	1.39%	1.72%	7.14%	341	214
30 %- 40%	49	1,121,346	1.61%	839,854	1.69%	3.41%	7.25%	337	209
40 %- 50%	63	1,734,891	2.50%	1,326,956	2.67%	6.08%	7.10%	348	212
50 %- 60%	121	2,980,567	4.29%	2,227,988	4.48%	10.57%	6.88%	350	214
60 %- 70%	129	3,434,185	4.94%	2,574,236	5.18%	15.74%	6.87%	351	217
70 %- 80%	92	2,652,453	3.82%	1,995,810	4.02%	19.76%	6.62%	348	213
80 %- 90%	115	3,139,932	4.52%	2,279,741	4.59%	24.35%	5.15%	350	227
90 %- 100%	1,837	53,277,023	76.68%	37,603,008	75.65%	100.00%	4.64%	359	234
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2018

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2018

**Original Debt To Income**

Min: 4.88%    Max: 73.43%    WA (original balance): 36.05%    WA (remaining balance): 36.26%

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	0.13%	60,801	0.12%	0.12%	6.98%	335	156
0 %- 10%	10	241,572	0.35%	163,428	0.33%	0.45%	5.85%	354	221
10 %- 20%	139	3,696,627	5.32%	2,549,625	5.13%	5.58%	4.45%	356	229
20 %- 30%	712	19,102,424	27.49%	13,414,996	26.99%	32.57%	5.04%	356	228
30 %- 40%	706	20,350,967	29.29%	14,622,662	29.42%	61.99%	4.98%	356	230
40 %- 50%	619	18,100,182	26.05%	13,010,589	26.18%	88.17%	5.13%	357	232
50 %- 60%	243	7,463,636	10.74%	5,574,560	11.22%	99.38%	5.67%	358	233
60 %- 70%	10	217,663	0.31%	152,055	0.31%	99.69%	6.10%	343	216
70 %- 80%	6	210,381	0.30%	155,691	0.31%	100.00%	4.00%	360	237
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2018

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2018

Original Mortgage Debt To Income

Min: 3.92%    Max: 42.41%    WA (original balance):24.89%    WA (remaining balance): 24.99%

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	0.13%	60,801	0.12%	0.12%	6.98%	335	156
0 %- 10%	36	975,645	1.40%	670,617	1.35%	1.47%	5.07%	356	214
10 %- 20%	475	13,729,728	19.76%	9,688,547	19.49%	20.96%	4.91%	356	229
20 %- 30%	1,422	39,894,965	57.42%	28,386,948	57.11%	78.08%	5.09%	357	229
30 %- 40%	509	14,685,471	21.14%	10,826,375	21.78%	99.86%	5.25%	357	233
40 %- 50%	3	97,643	0.14%	71,118	0.14%	100.00%	4.77%	360	240
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2018

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2018

Original Borrower Rate

Min: 0.00%    Max: 11.00%    WA (original balance): 2.88%    WA (remaining balance): 2.93%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	342	8,420,670	12.12%	5,633,451	11.33%	11.33%	0.15%	360	249
1% - 2%	231	4,737,741	6.82%	3,208,861	6.46%	17.79%	5.96%	359	231
2% - 3%	935	28,975,404	41.71%	20,821,057	41.89%	59.68%	4.99%	359	234
3% - 4%	530	16,260,739	23.40%	11,793,197	23.73%	83.41%	6.25%	358	226
4% - 5%	148	4,102,725	5.91%	2,981,990	6.00%	89.41%	6.72%	353	207
5% - 6%	14	403,940	0.58%	292,727	0.59%	89.99%	7.08%	340	201
6% - 7%	83	2,049,148	2.95%	1,644,779	3.31%	93.30%	6.85%	348	233
7% - 8%	158	4,304,725	6.20%	3,217,483	6.47%	99.78%	7.29%	339	203
8% - 9%	5	139,850	0.20%	74,826	0.15%	99.93%	7.98%	307	140
10% - 11%	2	64,796	0.09%	30,380	0.06%	99.99%	9.18%	360	224
11% - 12%	1	16,437	0.02%	5,656	0.01%	100.00%	11.00%	180	43
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					



*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2018

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2018

**Original Subsidy**

Min: 0.00%    Max: 6.75%    WA (original balance): 4.00%    WA (remaining balance): 3.94%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	251	6,615,981	9.52%	4,999,667	10.06%	10.06%	7.20%	341	211
1% - 2%	8	239,822	0.35%	193,368	0.39%	10.45%	7.09%	360	227
2% - 3%	86	2,544,336	3.66%	1,947,736	3.92%	14.37%	6.90%	349	219
3% - 4%	413	12,894,015	18.56%	9,521,306	19.16%	33.52%	5.63%	357	231
4% - 5%	869	28,691,511	41.30%	20,610,502	41.47%	74.99%	5.29%	359	231
5% - 6%	440	9,482,700	13.65%	6,422,505	12.92%	87.91%	6.05%	359	225
6% - 7%	382	9,007,810	12.97%	6,009,322	12.09%	100.00%	0.55%	360	248
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2018

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2018

Remaining Term

Min: -10      Max: 266      WA (original balance):230      WA (remaining balance): 231

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
-60 - 1	1	12,500	0.02%	28	0.00%	0.00%	7.75%	120	-10
0 - 59	19	472,473	0.68%	208,205	0.42%	0.42%	7.15%	303	10
60 - 119	16	373,755	0.54%	195,301	0.39%	0.81%	6.71%	228	93
120 - 179	81	2,192,486	3.16%	1,409,403	2.84%	3.65%	7.02%	301	159
180 - 239	1,552	42,254,189	60.82%	30,310,192	60.98%	64.63%	6.45%	359	227
240 - 299	780	24,170,772	34.79%	17,581,277	35.37%	100.00%	2.47%	360	247
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2018

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2018

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	8	128,592	0.19%	20,257	0.04%	0.04%	6.64%	301	84
5,000 - 10,000	120	1,899,514	2.73%	1,076,064	2.16%	2.21%	5.67%	335	194
10,000 - 15,000	475	9,234,597	13.29%	6,169,518	12.41%	14.62%	5.41%	355	221
15,000 - 20,000	852	21,148,776	30.44%	14,823,950	29.82%	44.44%	4.78%	357	231
20,000 - 25,000	449	13,540,185	19.49%	9,988,597	20.10%	64.54%	5.55%	357	231
25,000 - 30,000	260	9,397,573	13.53%	7,067,031	14.22%	78.76%	5.16%	358	235
30,000 - 35,000	135	5,912,647	8.51%	4,360,660	8.77%	87.53%	5.31%	359	233
35,000 - 40,000	75	3,699,043	5.32%	2,792,288	5.62%	93.15%	5.01%	358	237
40,000 - 45,000	36	2,069,756	2.98%	1,540,810	3.10%	96.25%	4.43%	356	235
45,000 - 50,000	32	1,970,994	2.84%	1,491,376	3.00%	99.25%	4.06%	358	241
50,000 - 55,000	5	329,998	0.47%	254,949	0.51%	99.76%	5.65%	360	232
55,000 - 60,000	1	70,000	0.10%	58,040	0.12%	99.88%	7.00%	360	240
60,000 - 65,000	1	74,500	0.11%	60,866	0.12%	100.00%	4.50%	360	245
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.12%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2018

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2018

Current Loan To Value

Min: 0.14%    Max: 85.48%    WA (original balance):67.23%    WA (remaining balance): 67.77%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	4	60,535	0.09%	6,625	0.01%	0.01%	7.63%	248	30
10 %- 20%	11	197,323	0.28%	70,677	0.14%	0.16%	6.94%	313	153
20 %- 30%	19	467,505	0.67%	221,061	0.44%	0.60%	7.24%	311	155
30 %- 40%	38	902,796	1.30%	561,942	1.13%	1.73%	6.47%	333	194
40 %- 50%	77	1,858,443	2.67%	1,203,811	2.42%	4.15%	6.45%	338	199
50 %- 60%	227	5,916,837	8.52%	4,041,306	8.13%	12.28%	5.59%	348	215
60 %- 70%	1,127	28,132,961	40.49%	19,781,887	39.80%	52.08%	4.74%	358	229
70 %- 80%	941	31,731,262	45.67%	23,644,072	47.57%	99.65%	5.14%	360	238
80 %- 90%	5	208,512	0.30%	173,024	0.35%	100.00%	5.21%	360	237
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2018

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2018

**Current Borrower Rate**

Min: 0.00%    Max: 11.00%    WA (original balance): 5.09%    WA (remaining balance): 5.12%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	333	8,265,201	11.90%	5,532,348	11.13%	11.13%	0.00%	360	250
1% - 2%	41	896,539	1.29%	604,797	1.22%	12.35%	1.36%	355	230
2% - 3%	270	11,040,510	15.89%	8,258,229	16.61%	28.96%	2.51%	360	246
3% - 4%	3	112,082	0.16%	81,931	0.16%	29.13%	3.00%	360	247
4% - 5%	1	74,500	0.11%	60,866	0.12%	29.25%	4.50%	360	245
5% - 6%	77	2,146,181	3.09%	1,488,235	2.99%	32.24%	5.83%	359	221
6% - 7%	1,410	38,804,515	55.85%	27,564,906	55.46%	87.70%	6.49%	357	226
7% - 8%	308	7,949,929	11.44%	6,015,313	12.10%	99.80%	7.27%	344	209
8% - 9%	4	131,969	0.19%	75,446	0.15%	99.96%	8.09%	333	186
10% - 11%	1	38,312	0.06%	16,678	0.03%	99.99%	10.00%	360	224
11% - 12%	1	16,437	0.02%	5,656	0.01%	100.00%	11.00%	180	43
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2018

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2018

**Current Subsidy**

Min: 0.00%    Max: 5.50%    WA (original balance): 1.18%    WA (remaining balance): 1.16%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	1806	49,243,209	70.88%	35,275,750	70.97%	70.97%	6.59%	355	223
1% - 2%	1	74,500	0.11%	60,866	0.12%	71.09%	4.50%	360	245
2% - 3%	63	2,550,465	3.67%	1,911,861	3.85%	74.94%	2.76%	359	245
3% - 4%	211	8,563,742	12.33%	6,394,877	12.87%	87.81%	2.43%	360	247
4% - 5%	36	793,846	1.14%	537,720	1.08%	88.89%	1.31%	354	230
5% - 6%	332	8,250,411	11.88%	5,523,331	11.11%	100.00%	0.00%	360	250
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2018

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2018

**Current Total Rate**

Min: 0.00%    Max: 11.00%    WA (original balance): 6.27%    WA (remaining balance): 6.28%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	1	14,790	0.02%	9,017	0.02%	0.02%	0.00%	360	229
1% - 2%	1	21,460	0.03%	14,906	0.03%	0.05%	1.50%	360	234
2% - 3%	3	119,617	0.17%	85,593	0.17%	0.22%	2.43%	360	232
5% - 6%	720	22,379,146	32.21%	15,916,891	32.02%	32.24%	1.87%	360	245
6% - 7%	1,410	38,804,515	55.85%	27,564,906	55.46%	87.70%	6.49%	357	226
7% - 8%	308	7,949,929	11.44%	6,015,313	12.10%	99.80%	7.27%	344	209
8% - 9%	4	131,969	0.19%	75,446	0.15%	99.96%	8.09%	333	186
10% - 11%	1	38,312	0.06%	16,678	0.03%	99.99%	10.00%	360	224
11% - 12%	1	16,437	0.02%	5,656	0.01%	100.00%	11.00%	180	43
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2018

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2018

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	0.03%	8,555	0.02%	0.02%	7.00%	300	70
2000	1	23,304	0.03%	14,207	0.03%	0.05%	7.00%	360	150
2001	1	20,000	0.03%	12,022	0.02%	0.07%	7.00%	360	154
2002	4	89,143	0.13%	57,515	0.12%	0.19%	6.46%	360	170
2003	42	1,010,050	1.45%	635,765	1.28%	1.46%	6.58%	354	178
2004	65	1,664,712	2.40%	1,053,324	2.12%	3.58%	6.43%	348	179
2005	40	1,001,044	1.44%	669,151	1.35%	4.93%	6.50%	354	194
2006	283	7,455,701	10.73%	5,228,422	10.52%	15.45%	6.63%	353	211
2007	1,021	27,920,102	40.19%	20,013,834	40.27%	55.71%	6.47%	357	227
2008	738	22,436,984	32.29%	16,266,449	32.73%	88.44%	3.75%	358	240
2009	173	5,450,518	7.85%	3,990,276	8.03%	96.47%	1.96%	359	251
2010	80	2,380,867	3.43%	1,754,885	3.53%	100.00%	1.52%	357	261
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					



Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	249	6,564,958	9.45%	4,975,616	10.01%	10.01%	7.20%	341	211
1999	1	26,309	0.04%	6,205	0.01%	10.02%	7.00%	300	163
2005	1	24,715	0.04%	17,845	0.04%	10.06%	6.75%	300	163
2007	4	84,869	0.12%	58,725	0.12%	10.18%	6.62%	340	208
2008	20	493,377	0.71%	360,193	0.72%	10.90%	6.96%	329	187
2009	31	878,842	1.26%	656,678	1.32%	12.22%	7.06%	348	197
2010	35	962,123	1.38%	727,391	1.46%	13.69%	7.11%	349	208
2011	60	1,498,006	2.16%	1,116,904	2.25%	15.93%	7.00%	350	214
2012	77	1,829,998	2.63%	1,356,600	2.73%	18.66%	6.65%	356	217
2013	101	2,611,426	3.76%	1,861,988	3.75%	22.41%	6.61%	358	213
2014	81	1,917,578	2.76%	1,306,717	2.63%	25.04%	6.34%	357	202
2015	46	1,208,264	1.74%	841,533	1.69%	26.73%	6.54%	358	205
2016	159	4,254,211	6.12%	2,915,662	5.87%	32.60%	6.39%	358	220
2017	727	20,270,478	29.18%	14,299,088	28.77%	61.37%	6.38%	359	231
2018	615	19,425,500	27.96%	13,879,924	27.92%	89.29%	3.25%	359	242
2019	139	4,404,616	6.34%	3,168,067	6.37%	95.66%	1.32%	360	252
2020	67	2,019,325	2.91%	1,455,028	2.93%	98.59%	0.76%	360	263
2022	21	509,572	0.73%	346,042	0.70%	99.29%	2.05%	360	227
2023	9	314,151	0.45%	225,393	0.45%	99.74%	1.91%	360	241
2024	4	123,665	0.18%	89,844	0.18%	99.92%	0.94%	360	251
2025	2	54,195	0.08%	38,961	0.08%	100.00%	0.00%	360	265
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

*Stratification Report*

La Hipotecaria Panama - Trust X  
April 2018

For La Hipotecaria Panama  
Cutoff Date: 4/30/2018

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	135	3,505,775	5.05%	2,480,234	4.99%	4.99%	4.56%	359	233
SFH	2,314	65,970,400	94.95%	47,224,172	95.01%	100.00%	5.12%	356	230
Total	2,449	69,476,175	100.00%	49,704,406			5.09%	356	230
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

*Stratification Report*

La Hipotecaria Panama - Trust X  
April 2018

For La Hipotecaria Panama  
Cutoff Date: 4/30/2018

**Loan Purpose**

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	544	14,212,843	20.46%	10,730,036	21.59%	21.59%	6.97%	348	214
New Property	1,871	54,487,732	78.43%	38,391,287	77.24%	98.83%	4.57%	359	234
Used Property	34	775,599	1.12%	583,083	1.17%	100.00%	6.96%	350	230
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,146	61,139,909	88.00%	43,565,701	87.65%	87.65%	5.00%	356	230
30	236	6,562,474	9.45%	4,812,387	9.68%	97.33%	5.77%	359	230
60	35	935,544	1.35%	696,129	1.40%	98.73%	5.77%	357	229
90	8	220,298	0.32%	168,611	0.34%	99.07%	5.35%	354	227
120	4	111,515	0.16%	67,734	0.14%	99.21%	7.00%	360	178
150	1	28,894	0.04%	21,441	0.04%	99.25%	6.50%	360	233
180	2	54,740	0.08%	41,728	0.08%	99.33%	6.50%	360	233
210	4	83,404	0.12%	61,080	0.12%	99.46%	6.37%	360	230
240	3	74,929	0.11%	58,017	0.12%	99.57%	4.47%	360	233
360	1	17,444	0.03%	11,455	0.02%	99.60%	6.50%	360	200
390+	9	247,024	0.36%	200,123	0.40%	100.00%	4.88%	360	235
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2018

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2018

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Bocas del Toro	4	116,173	0.17%	83,827	0.17%	0.17%	5.51%	360	232
Chiriquí	248	6,741,282	9.70%	4,752,760	9.56%	9.73%	4.84%	357	233
Coclé	30	834,278	1.20%	600,897	1.21%	10.94%	4.90%	351	225
Colón	194	6,354,402	9.15%	4,648,370	9.35%	20.29%	5.40%	358	232
Herrera	105	2,945,365	4.24%	2,127,236	4.28%	24.57%	4.56%	359	237
Los Santos	35	900,804	1.30%	649,601	1.31%	25.88%	5.15%	360	233
Panamá	1,640	45,561,391	65.58%	32,445,195	65.28%	91.15%	5.23%	356	227
Veraguas	193	6,022,480	8.67%	4,396,520	8.85%	100.00%	4.24%	359	240
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

*Stratification Report*

La Hipotecaria Panama - Trust X  
April 2018

For La Hipotecaria Panama  
Cutoff Date: 4/30/2018

**Payment Method**

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	30	833,421	1.20%	577,309	1.16%	1.16%	5.91%	339	210
DD	1,552	45,155,349	64.99%	32,544,406	65.48%	66.64%	4.95%	357	232
VOL	867	23,487,404	33.81%	16,582,691	33.36%	100.00%	5.32%	356	227
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					

## Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	319	10,231,966	14.73%	7,476,472	15.04%	15.04%	4.71%	358	237
C.S.S.JUBILADOS Y PENSIONADO	137	4,149,464	5.97%	2,990,656	6.02%	21.06%	5.24%	351	225
CAJA DEL SEGURO SOCIAL	107	3,154,347	4.54%	2,300,035	4.63%	25.69%	5.46%	355	224
MIN.DE GOBIERNO Y JUSTICIA (4)	84	2,268,913	3.27%	1,621,072	3.26%	28.95%	4.95%	360	235
MINISTERIO DE SALUD (12)	49	1,464,354	2.11%	1,066,442	2.15%	31.09%	5.33%	359	234
AUTORIDAD DEL CANAL DE PANAMA	26	1,001,383	1.44%	727,659	1.46%	32.56%	6.10%	351	225
JUBILADO POR CONTRALORIA.	19	570,320	0.82%	415,157	0.84%	33.39%	5.88%	358	228
PANAMA PORTS COMPANY	12	350,246	0.50%	250,412	0.50%	33.90%	4.70%	360	238
DELL PANAMA S. DE R.L.	11	402,495	0.58%	288,197	0.58%	34.48%	4.02%	360	235
MANZANILLO INTL TERMINAL-PANAMA S.A	11	413,066	0.59%	307,198	0.62%	35.09%	6.21%	360	235
RIBA SMITH	11	248,492	0.36%	182,412	0.37%	35.46%	6.05%	356	227
WMW PANAMA, S.A.	11	250,153	0.36%	172,883	0.35%	35.81%	4.50%	360	234
COMPANIA GOLY, S.A.	10	198,876	0.29%	134,295	0.27%	36.08%	2.90%	360	241
PRODUCTOS TOLEDANO	10	202,346	0.29%	135,625	0.27%	36.35%	5.13%	354	223
ADMINISTRADORA DEL HOGAR	9	264,947	0.38%	194,848	0.39%	36.74%	5.71%	358	215
BANCO NACIONAL DE PANAMA	9	253,951	0.37%	182,973	0.37%	37.11%	4.56%	360	241
COLON CONTAINER TERMINAL, S.A.	9	297,726	0.43%	215,389	0.43%	37.55%	5.63%	360	224
I.P.H.E.	9	392,120	0.56%	292,842	0.59%	38.13%	4.54%	360	240
INDUSTRIAS LACTEAS	9	217,414	0.31%	152,697	0.31%	38.44%	4.96%	360	205
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	9	227,270	0.33%	160,347	0.32%	38.76%	3.74%	360	237
JUBILADO	9	231,326	0.33%	168,884	0.34%	39.10%	6.53%	360	234
UNIVERSIDAD DE PANAMA	9	301,026	0.43%	219,108	0.44%	39.54%	5.62%	360	232
CONDUCTOR DE TAXI	8	202,024	0.29%	145,212	0.29%	39.84%	4.90%	360	237
MINISTERIO DE GOBIERNO Y JUSTICIA	8	214,847	0.31%	149,094	0.30%	40.14%	5.64%	360	233
MINISTERIO PUBLICO (35)	8	219,764	0.32%	156,470	0.31%	40.45%	4.14%	360	237
ORGANO JUDICIAL	8	208,804	0.30%	144,749	0.29%	40.74%	5.24%	360	227
CABLE AND WIRELESS	7	285,188	0.41%	203,973	0.41%	41.15%	4.64%	360	234
CLINICA HOSPITAL SAN FERNANDO	7	195,461	0.28%	139,876	0.28%	41.43%	4.63%	360	228
CONTRALORIA GENERAL (2)	7	217,174	0.31%	155,136	0.31%	41.75%	4.71%	350	216
CUERPO DE BOMBEROS DE PMA.	7	198,731	0.29%	140,497	0.28%	42.03%	5.05%	360	225
FARMACIAS ARROCHA	7	170,517	0.25%	127,740	0.26%	42.29%	5.77%	360	239
IMPORTADORA RICAMAR, S.A.	7	141,467	0.20%	93,008	0.19%	42.47%	3.46%	360	238
MUNICIPIO DE PANAMA	7	140,178	0.20%	101,940	0.21%	42.68%	4.61%	360	239
SOCIEDAD DE ALIMENTOS DE PRIMERA	7	193,128	0.28%	139,036	0.28%	42.96%	4.85%	360	239
Otros	1,472	39,996,690	57.57%	28,352,073	57.04%	100.00%	5.13%	356	228

*Stratification Report*

La Hipotecaria Panama - Trust X  
April 2018

For La Hipotecaria Panama  
Cutoff Date: 4/30/2018

Total	2,449	69,476,175	100.00%	49,704,406	5.09%	356	230
Minimum		9,562		28	0.00%	120	-10
Maximum		74,500		60,866	11.00%	360	266
Average		28,369		20,296			



*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2018

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2018

**Project**

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	568	14,873,253	21.41%	11,239,555	22.61%	22.61%	6.89%	349	216
LAS PRADERAS DE SAN ISIDRO	65	1,915,311	2.76%	1,391,867	2.80%	25.41%	5.44%	360	235
LAS PERLAS DE PILON	40	752,814	1.08%	512,795	1.03%	26.44%	5.91%	360	227
LA ARBOLEDA	34	980,844	1.41%	686,495	1.38%	27.83%	4.31%	360	238
RESIDENCIAL EL TREBOL	27	591,711	0.85%	396,292	0.80%	28.62%	3.66%	358	232
RESIDENCIAL VALLE DORADO	27	722,641	1.04%	508,749	1.02%	29.65%	5.32%	356	230
RES. ALTOS DEL ANGEL	24	685,191	0.99%	489,053	0.98%	30.63%	6.44%	360	231
CIUDAD HATO MONTAÑA	21	615,409	0.89%	423,877	0.85%	31.48%	4.81%	357	232
LA RIVIERA	20	627,216	0.90%	428,725	0.86%	32.35%	6.37%	360	210
LA SIESTA	18	355,585	0.51%	229,347	0.46%	32.81%	6.41%	357	213
RESIDENCIAL LOS NOGALES	18	535,174	0.77%	391,486	0.79%	33.60%	4.83%	360	235
Otros	1,587	46,821,026	67.39%	33,006,165	66.40%	100.00%	4.48%	358	234
<b>Total</b>	<b>2,449</b>	<b>69,476,175</b>	<b>100.00%</b>	<b>49,704,406</b>			<b>5.09%</b>	<b>356</b>	<b>230</b>
Minimum		9,562		28			0.00%	120	-10
Maximum		74,500		60,866			11.00%	360	266
Average		28,369		20,296					