



Stratification Report for La Hipotecaria S.A. Panama

Trust X
December 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 12/31/2018.

Stratification Report

La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

Original Term

Min: 180

Max: 360

WA (original balance):357

WA (remaining balance): 357

Original Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
180	7	154,451	0.24%	42,028	0.09%	0.09%	7.63%	180	45
192	1	19,899	0.03%	8,523	0.02%	0.11%	6.91%	192	63
204	1	19,293	0.03%	7,417	0.02%	0.13%	7.00%	204	0
216	1	17,099	0.03%	8,402	0.02%	0.15%	6.50%	216	84
228	1	25,691	0.04%	10,748	0.02%	0.17%	6.50%	228	78
240	9	194,020	0.30%	110,252	0.24%	0.41%	7.33%	240	103
252	1	11,500	0.02%	7,347	0.02%	0.43%	7.75%	252	118
264	1	22,584	0.03%	16,309	0.04%	0.46%	6.75%	264	144
276	1	28,350	0.04%	18,531	0.04%	0.50%	6.36%	276	143
288	7	192,201	0.29%	115,673	0.25%	0.75%	6.57%	288	138
300	70	1,941,259	2.96%	1,209,142	2.64%	3.40%	7.07%	300	152
312	10	309,375	0.47%	201,927	0.44%	3.84%	6.80%	312	142
324	2	73,700	0.11%	50,652	0.11%	3.95%	6.33%	324	190
336	7	161,328	0.25%	108,147	0.24%	4.19%	6.62%	336	207
348	5	129,588	0.20%	94,983	0.21%	4.39%	6.58%	348	204
360	2,200	62,508,581	94.97%	43,741,828	95.61%	100.00%	5.96%	360	226
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

Stratification Report

La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

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	102	1,451,402	2.21%	932,653	2.04%	2.04%	6.27%	354	212
15,000 - 20,000	305	5,465,181	8.33%	3,656,889	7.99%	10.03%	6.49%	353	210
20,000 - 25,000	625	14,246,741	21.71%	9,674,829	21.15%	31.18%	6.06%	357	220
25,000 - 30,000	549	15,019,187	22.89%	10,367,920	22.66%	53.84%	5.51%	357	225
30,000 - 35,000	299	9,606,502	14.64%	6,849,865	14.97%	68.81%	6.37%	357	218
35,000 - 40,000	175	6,505,903	9.92%	4,661,526	10.19%	79.00%	6.16%	357	226
40,000 - 45,000	99	4,219,098	6.43%	3,058,756	6.69%	85.68%	5.98%	359	227
45,000 - 50,000	73	3,463,363	5.28%	2,520,053	5.51%	91.19%	5.96%	359	228
50,000 - 55,000	37	1,950,932	2.97%	1,403,089	3.07%	94.26%	5.89%	357	217
55,000 - 60,000	18	1,042,019	1.59%	768,536	1.68%	95.94%	5.98%	353	224
60,000 - 65,000	36	2,230,517	3.40%	1,566,585	3.42%	99.36%	5.94%	357	228
65,000 - 70,000	4	267,050	0.41%	183,114	0.40%	99.76%	6.64%	344	197
70,000 - 75,000	2	141,023	0.21%	108,093	0.24%	100.00%	6.72%	360	229
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

Stratification Report

La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,610

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	58	834,510	1.27%	536,135	1.17%	1.17%	5.96%	359	222
15,000 - 20,000	232	4,029,211	6.14%	2,626,125	5.74%	6.91%	6.27%	358	213
20,000 - 25,000	514	11,296,424	17.22%	7,601,169	16.61%	23.53%	6.12%	357	220
25,000 - 30,000	570	14,822,698	22.59%	10,138,730	22.16%	45.69%	5.66%	357	224
30,000 - 35,000	321	9,532,410	14.53%	6,701,911	14.65%	60.33%	5.89%	357	221
35,000 - 40,000	251	8,481,539	12.93%	6,117,808	13.37%	73.71%	6.22%	356	222
40,000 - 45,000	121	4,529,705	6.90%	3,275,768	7.16%	80.87%	6.28%	357	223
45,000 - 50,000	102	4,283,147	6.53%	3,115,724	6.81%	87.68%	6.21%	358	225
50,000 - 55,000	53	2,453,719	3.74%	1,792,442	3.92%	91.59%	5.87%	358	227
55,000 - 60,000	26	1,201,201	1.83%	853,119	1.86%	93.46%	6.04%	344	206
60,000 - 65,000	49	2,801,976	4.27%	2,012,545	4.40%	97.86%	6.07%	358	230
65,000 - 70,000	9	413,430	0.63%	296,008	0.65%	98.50%	5.63%	342	221
70,000 - 75,000	2	95,250	0.15%	74,270	0.16%	98.67%	6.71%	360	218
75,000 - 80,000	8	394,840	0.60%	307,206	0.67%	99.34%	6.66%	352	218
80,000 - 85,000	2	101,932	0.16%	66,636	0.15%	99.48%	6.60%	319	161
90,000 - 95,000	4	234,425	0.36%	174,027	0.38%	99.86%	6.96%	360	177
100,000 - 105,000	1	42,500	0.06%	35,552	0.08%	99.94%	7.00%	360	232
110,000 - 115,000	1	60,000	0.09%	26,733	0.06%	100.00%	8.00%	300	123
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

Stratification Report

La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 94.24% WA (remaining balance): 94.04%

Original Loan To Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10 %- 20%	2	20,000	0.03%	9,146	0.02%	0.02%	7.00%	264	143
20 %- 30%	3	50,635	0.08%	29,309	0.06%	0.08%	7.34%	309	179
30 %- 40%	11	157,661	0.24%	117,111	0.26%	0.34%	7.00%	355	225
40 %- 50%	15	366,481	0.56%	273,602	0.60%	0.94%	7.10%	337	203
50 %- 60%	32	816,734	1.24%	579,504	1.27%	2.20%	7.00%	349	193
60 %- 70%	54	1,346,664	2.05%	1,003,545	2.19%	4.40%	7.09%	345	208
70 %- 80%	86	2,363,736	3.60%	1,759,795	3.85%	8.24%	6.80%	346	208
80 %- 90%	222	5,998,823	9.14%	4,322,404	9.45%	17.69%	6.22%	350	211
90 %- 100%	1,899	54,488,186	83.05%	37,657,493	82.31%	100.00%	5.90%	358	224
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

Stratification Report

La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance): 35.90% WA (remaining balance): 36.14%

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	0.14%	59,156	0.13%	0.13%	6.98%	335	148
0 %- 10%	10	241,572	0.37%	159,121	0.35%	0.48%	6.36%	354	213
10 %- 20%	134	3,573,013	5.45%	2,401,675	5.25%	5.73%	5.39%	357	222
20 %- 30%	687	18,425,316	28.08%	12,576,033	27.49%	33.21%	5.92%	356	219
30 %- 40%	670	19,137,261	29.17%	13,424,194	29.34%	62.56%	5.98%	356	222
40 %- 50%	573	16,601,730	25.30%	11,621,177	25.40%	87.96%	6.12%	357	223
50 %- 60%	230	7,109,259	10.84%	5,209,926	11.39%	99.34%	6.36%	358	225
60 %- 70%	10	217,663	0.33%	147,930	0.32%	99.67%	6.61%	343	175
70 %- 80%	6	210,381	0.32%	152,697	0.33%	100.00%	6.26%	360	229
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

Stratification Report

La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.83% WA (remaining balance): 24.94%

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	0.14%	59,156	0.13%	0.13%	6.98%	335	148
0 %- 10%	35	960,557	1.46%	647,090	1.41%	1.54%	6.13%	356	206
10 %- 20%	454	13,151,008	20.04%	9,043,437	19.77%	21.31%	5.79%	356	221
20 %- 30%	1,350	37,612,648	57.33%	26,080,298	57.00%	78.31%	6.02%	357	221
30 %- 40%	478	13,694,339	20.87%	9,852,424	21.53%	99.85%	6.20%	357	224
40 %- 50%	3	97,643	0.15%	69,504	0.15%	100.00%	6.62%	360	232
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

Stratification Report

La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.11% WA (remaining balance): 3.15%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	232	5,649,861	8.61%	3,649,156	7.98%	7.98%	2.44%	359	243
1% - 2%	223	4,551,437	6.94%	3,008,221	6.58%	14.55%	6.37%	359	223
2% - 3%	894	27,595,454	42.06%	19,355,766	42.31%	56.86%	6.00%	359	226
3% - 4%	493	15,018,623	22.89%	10,620,664	23.21%	80.07%	6.45%	358	217
4% - 5%	141	3,842,295	5.86%	2,699,407	5.90%	85.97%	6.77%	353	198
5% - 6%	14	402,583	0.61%	286,704	0.63%	86.60%	7.10%	342	196
6% - 7%	161	4,081,598	6.22%	2,928,042	6.40%	93.00%	6.78%	355	233
7% - 8%	158	4,245,982	6.47%	3,102,115	6.78%	99.78%	7.27%	342	199
8% - 9%	5	139,850	0.21%	70,841	0.15%	99.93%	7.98%	307	132
10% - 11%	2	64,796	0.10%	26,490	0.06%	99.99%	9.18%	360	216
11% - 12%	1	16,437	0.03%	4,504	0.01%	100.00%	11.00%	180	35
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

Stratification Report

La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.78% WA (remaining balance): 3.73%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	329	8,589,689	13.09%	6,157,576	13.46%	13.46%	7.07%	347	213
1% - 2%	8	239,822	0.37%	189,576	0.41%	13.87%	7.09%	360	219
2% - 3%	83	2,421,706	3.69%	1,796,353	3.93%	17.80%	6.98%	349	210
3% - 4%	380	11,784,676	17.96%	8,486,602	18.55%	36.35%	6.35%	357	222
4% - 5%	826	27,159,113	41.40%	19,047,597	41.63%	77.98%	6.10%	359	222
5% - 6%	426	9,176,911	13.99%	6,061,101	13.25%	91.23%	6.25%	359	216
6% - 7%	272	6,237,001	9.51%	4,013,104	8.77%	100.00%	2.79%	360	241
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

Stratification Report

La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

Remaining Term

Min:

Max: 258

WA (original balance): 222

WA (remaining balance): 223

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	22	585,642	0.89%	259,824	0.57%	0.57%	7.04%	298	12
60 - 119	18	392,823	0.60%	206,243	0.45%	1.02%	7.26%	255	99
120 - 179	116	3,077,337	4.69%	1,932,463	4.22%	5.24%	6.83%	317	162
180 - 239	1,896	53,223,511	81.12%	37,456,533	81.87%	87.11%	6.51%	360	224
240 - 299	272	8,329,605	12.70%	5,896,846	12.89%	100.00%	2.45%	360	247
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

Stratification Report

La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

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	141,601	0.22%	28,462	0.06%	0.06%	7.85%	275	95
5,000 - 10,000	133	2,134,623	3.25%	1,176,639	2.57%	2.63%	6.40%	338	187
10,000 - 15,000	503	10,026,059	15.28%	6,525,300	14.26%	16.90%	6.13%	355	214
15,000 - 20,000	819	20,697,826	31.55%	14,196,134	31.03%	47.92%	5.73%	358	223
20,000 - 25,000	379	11,659,197	17.77%	8,444,092	18.46%	66.38%	6.33%	358	223
25,000 - 30,000	244	9,027,150	13.76%	6,617,939	14.46%	80.85%	6.18%	358	226
30,000 - 35,000	112	4,950,423	7.55%	3,615,781	7.90%	88.75%	6.13%	359	225
35,000 - 40,000	66	3,343,235	5.10%	2,452,819	5.36%	94.11%	5.94%	357	228
40,000 - 45,000	35	2,059,273	3.14%	1,510,301	3.30%	97.41%	5.97%	357	228
45,000 - 50,000	22	1,366,634	2.08%	1,026,054	2.24%	99.65%	5.57%	360	237
50,000 - 55,000	2	132,898	0.20%	101,294	0.22%	99.88%	6.35%	360	222
55,000 - 60,000	1	70,000	0.11%	57,094	0.12%	100.00%	7.00%	360	232
Total	2,324	65,608,918	100.00%	45,751,909			6.03%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

Stratification Report

La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

Current Loan To Value

Min: 1.61% Max: 85.48% WA (original balance):65.53% WA (remaining balance): 66.13%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	4	54,235	0.08%	12,938	0.03%	0.03%	7.20%	277	151
10 %- 20%	10	264,800	0.40%	77,209	0.17%	0.20%	7.28%	289	105
20 %- 30%	21	449,350	0.68%	222,447	0.49%	0.68%	6.78%	319	165
30 %- 40%	43	1,045,053	1.59%	629,228	1.38%	2.06%	6.74%	334	178
40 %- 50%	87	2,202,089	3.36%	1,349,983	2.95%	5.01%	6.32%	345	198
50 %- 60%	274	6,955,035	10.60%	4,641,145	10.14%	15.15%	5.93%	350	209
60 %- 70%	1,250	32,097,811	48.92%	22,184,532	48.49%	63.64%	5.89%	359	222
70 %- 80%	632	22,422,698	34.18%	16,536,467	36.14%	99.79%	6.11%	360	231
80 %- 90%	3	117,847	0.18%	97,959	0.21%	100.00%	6.37%	360	223
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

Stratification Report

La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.01% WA (remaining balance): 6.03%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	143	3,628,888	5.53%	2,398,570	5.24%	5.24%	0.00%	360	248
1% - 2%	16	353,320	0.54%	226,358	0.49%	5.74%	1.49%	360	219
2% - 3%	80	3,338,955	5.09%	2,441,777	5.34%	11.07%	2.51%	360	243
3% - 4%	1	31,062	0.05%	18,432	0.04%	11.11%	3.00%	360	242
5% - 6%	76	2,098,433	3.20%	1,418,116	3.10%	14.21%	5.80%	359	214
6% - 7%	1,661	46,778,526	71.30%	32,442,461	70.91%	85.12%	6.53%	358	221
7% - 8%	341	9,193,017	14.01%	6,716,426	14.68%	99.80%	7.21%	348	207
8% - 9%	4	131,969	0.20%	71,239	0.16%	99.96%	8.09%	333	178
10% - 11%	1	38,312	0.06%	14,026	0.03%	99.99%	10.00%	360	216
11% - 12%	1	16,437	0.03%	4,504	0.01%	100.00%	11.00%	180	35
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

Stratification Report

La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

Current Subsidy

Min: 0.00% Max: 5.50% WA (original balance): .47% WA (remaining balance): .46%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	2,090	58,437,165	89.07%	40,787,017	89.15%	89.15%	6.60%	356	219
2% - 3%	17	705,632	1.08%	507,086	1.11%	90.26%	2.76%	360	238
3% - 4%	64	2,609,110	3.98%	1,910,776	4.18%	94.43%	2.43%	360	245
4% - 5%	13	288,977	0.44%	186,986	0.41%	94.84%	1.43%	360	219
5% - 6%	140	3,568,033	5.44%	2,360,044	5.16%	100.00%	0.00%	360	249
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

Stratification Report

La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

Current Total Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.48% WA (remaining balance): 6.49%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	3	60,854	0.09%	38,527	0.08%	0.08%	0.00%	360	232
2% - 3%	3	119,617	0.18%	81,718	0.18%	0.26%	2.43%	360	224
5% - 6%	310	9,270,186	14.13%	6,383,008	13.95%	14.21%	2.25%	360	238
6% - 7%	1,661	46,778,526	71.30%	32,442,461	70.91%	85.12%	6.53%	358	221
7% - 8%	341	9,193,017	14.01%	6,716,426	14.68%	99.80%	7.21%	348	207
8% - 9%	4	131,969	0.20%	71,239	0.16%	99.96%	8.09%	333	178
10% - 11%	1	38,312	0.06%	14,026	0.03%	99.99%	10.00%	360	216
11% - 12%	1	16,437	0.03%	4,504	0.01%	100.00%	11.00%	180	35
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

Stratification Report

La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

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	0.04%	7,282	0.02%	0.02%	7.00%	300	62
2000	1	23,304	0.04%	13,915	0.03%	0.05%	7.00%	360	142
2001	1	20,000	0.03%	11,856	0.03%	0.07%	7.00%	360	146
2002	4	89,143	0.14%	55,999	0.12%	0.19%	6.46%	360	162
2003	42	1,010,050	1.54%	616,089	1.35%	1.54%	6.58%	354	170
2004	62	1,576,397	2.40%	959,958	2.10%	3.64%	6.43%	349	172
2005	39	981,343	1.50%	637,462	1.39%	5.03%	6.50%	354	186
2006	275	7,217,028	11.00%	4,915,778	10.74%	15.78%	6.62%	353	203
2007	967	26,254,411	40.02%	18,384,506	40.18%	55.96%	6.47%	357	218
2008	688	20,874,268	31.82%	14,793,212	32.33%	88.29%	6.60%	358	232
2009	169	5,302,632	8.08%	3,751,314	8.20%	96.49%	2.24%	359	243
2010	75	2,236,593	3.41%	1,604,539	3.51%	100.00%	1.41%	359	255
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	231	6,098,504	9.30%	4,541,608	9.93%	9.93%	7.19%	343	204
1999	1	26,309	0.04%	4,898	0.01%	9.94%	7.00%	300	155
2005	1	24,715	0.04%	17,254	0.04%	9.98%	6.75%	300	155
2007	3	69,377	0.11%	44,770	0.10%	10.07%	6.78%	335	195
2008	18	428,207	0.65%	303,113	0.66%	10.74%	6.99%	330	183
2009	29	829,921	1.26%	593,000	1.30%	12.03%	7.08%	347	174
2010	34	936,473	1.43%	689,168	1.51%	13.54%	7.11%	349	200
2011	57	1,421,907	2.17%	1,029,579	2.25%	15.79%	7.00%	350	205
2012	76	1,802,998	2.75%	1,301,810	2.85%	18.63%	6.65%	356	209
2013	96	2,469,755	3.76%	1,710,063	3.74%	22.37%	6.60%	358	203
2014	76	1,793,950	2.73%	1,183,459	2.59%	24.96%	6.32%	357	193
2015	45	1,188,563	1.81%	808,295	1.77%	26.72%	6.54%	358	198
2016	157	4,173,873	6.36%	2,780,512	6.08%	32.80%	6.39%	358	212
2017	691	19,063,172	29.06%	13,139,675	28.72%	61.52%	6.38%	359	223
2018	573	18,022,448	27.47%	12,576,063	27.49%	89.01%	6.62%	359	233
2019	137	4,345,841	6.62%	3,013,080	6.59%	95.59%	1.39%	360	244
2020	64	1,939,325	2.96%	1,357,586	2.97%	98.56%	0.80%	360	254
2022	21	509,572	0.78%	333,039	0.73%	99.29%	2.05%	360	219
2023	8	286,151	0.44%	200,279	0.44%	99.73%	2.10%	360	232
2024	4	123,665	0.19%	87,065	0.19%	99.92%	0.94%	360	243
2025	2	54,195	0.08%	37,592	0.08%	100.00%	0.00%	360	257
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

Stratification Report

La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	133	3,442,723	5.25%	2,367,020	5.17%	5.17%	5.95%	359	225
SFH	2,191	62,166,195	94.75%	43,384,889	94.83%	100.00%	6.02%	356	221
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

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La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	510	13,311,481	20.29%	9,808,676	21.44%	21.44%	6.97%	349	206
New Property	1,785	51,631,518	78.70%	35,441,623	77.46%	98.90%	5.75%	359	226
Used Property	29	665,919	1.01%	501,610	1.10%	100.00%	7.04%	348	220
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

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La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,019	57,232,827	87.23%	39,747,720	86.88%	86.88%	5.97%	356	221
30	218	5,905,097	9.00%	4,181,153	9.14%	96.02%	6.34%	358	221
60	61	1,767,051	2.69%	1,299,023	2.84%	98.85%	6.26%	357	224
90	14	364,260	0.56%	263,167	0.58%	99.43%	6.55%	360	225
120	2	71,794	0.11%	51,735	0.11%	99.54%	6.69%	360	230
180	1	24,750	0.04%	18,815	0.04%	99.58%	6.75%	360	234
210	1	23,384	0.04%	16,321	0.04%	99.62%	6.75%	360	234
240	1	20,022	0.03%	14,332	0.03%	99.65%	6.50%	360	232
390+	7	199,733	0.30%	159,643	0.35%	100.00%	6.46%	360	224
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

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La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	1	24,750	0.04%	19,212	0.04%	0.04%	7.21%	360	219
Bocas del Toro	4	116,173	0.18%	81,982	0.18%	0.22%	5.51%	360	224
Chiriquí	238	6,465,297	9.85%	4,422,038	9.67%	9.89%	6.02%	356	225
Coclé	27	770,027	1.17%	540,111	1.18%	11.07%	5.72%	350	216
Colón	188	6,148,537	9.37%	4,411,431	9.64%	20.71%	6.13%	358	225
Herrera	98	2,757,324	4.20%	1,949,905	4.26%	24.97%	5.47%	359	230
Los Santos	35	900,804	1.37%	634,171	1.39%	26.36%	5.79%	360	225
Panamá	1,563	43,168,180	65.80%	29,941,170	65.44%	91.80%	6.13%	356	219
Veraguas	170	5,257,826	8.01%	3,751,889	8.20%	100.00%	5.31%	359	232
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

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La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	25	696,859	1.06%	463,672	1.01%	1.01%	6.84%	335	200
DD	1,403	40,656,469	61.97%	28,544,343	62.39%	63.40%	5.89%	357	223
VOL	896	24,255,590	36.97%	16,743,894	36.60%	100.00%	6.21%	357	219
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	287	9,165,679	13.97%	6,512,334	14.23%	14.23%	5.54%	358	229
C.S.S.JUBILADOS Y PENSIONADO	143	4,320,586	6.59%	3,035,324	6.63%	20.87%	6.07%	351	214
CAJA DEL SEGURO SOCIAL	101	2,979,514	4.54%	2,126,349	4.65%	25.52%	6.23%	355	215
MIN.DE GOBIERNO Y JUSTICIA (4)	76	2,059,420	3.14%	1,431,357	3.13%	28.64%	5.99%	360	226
MINISTERIO DE SALUD (12)	47	1,377,321	2.10%	972,900	2.13%	30.77%	6.07%	358	226
AUTORIDAD DEL CANAL DE PANAMA	25	983,567	1.50%	698,652	1.53%	32.30%	6.44%	351	217
JUBILADO POR CONTRALORIA.	20	605,677	0.92%	430,794	0.94%	33.24%	6.25%	358	221
COMPANIA GOLY, S.A.	11	220,926	0.34%	147,132	0.32%	33.56%	4.69%	360	233
MANZANILLO INTL TERMINAL-PANAMA S.A	11	413,066	0.63%	301,581	0.66%	34.22%	6.58%	360	227
WMW PANAMA, S.A.	11	256,153	0.39%	172,244	0.38%	34.60%	6.09%	360	228
DELL PANAMA S. DE R.L.	10	347,512	0.53%	239,945	0.52%	35.12%	5.24%	360	224
PANAMA PORTS COMPANY	10	306,188	0.47%	205,708	0.45%	35.57%	5.59%	360	230
PRODUCTOS TOLEDANO	10	202,346	0.31%	130,768	0.29%	35.86%	5.13%	354	215
RIBA SMITH	10	225,992	0.34%	162,047	0.35%	36.21%	6.55%	356	219
COLON CONTAINER TERMINAL, S.A.	9	297,726	0.45%	210,101	0.46%	36.67%	6.64%	360	216
CONDUCTOR DE TAXI	8	199,625	0.30%	139,448	0.30%	36.97%	5.65%	360	230
CONTRALORIA GENERAL (2)	8	246,869	0.38%	171,015	0.37%	37.35%	5.82%	352	212
MINISTERIO PUBLICO (35)	8	219,764	0.33%	152,676	0.33%	37.68%	6.65%	360	229
MUNICIPIO DE PANAMA	8	160,848	0.25%	116,467	0.25%	37.94%	4.85%	360	233
ORGANO JUDICIAL	8	208,804	0.32%	141,679	0.31%	38.25%	6.77%	360	219
UNIVERSIDAD DE PANAMA	8	240,438	0.37%	172,155	0.38%	38.62%	6.56%	360	226
ADMINISTRADORA DEL HOGAR	7	226,100	0.34%	169,805	0.37%	38.99%	6.82%	358	208
BANCO NACIONAL DE PANAMA	7	169,514	0.26%	117,125	0.26%	39.25%	4.92%	360	233
CABLE AND WIRELESS	7	285,188	0.43%	198,158	0.43%	39.68%	6.11%	360	226
CLINICA HOSPITAL SAN FERNANDO	7	195,461	0.30%	136,696	0.30%	39.98%	6.51%	360	220
COPA (COMPANIA PÑA DE AVIACION)#2	7	213,870	0.33%	147,147	0.32%	40.30%	5.92%	360	229
CUERPO DE BOMBEROS DE PMA.	7	198,731	0.30%	137,353	0.30%	40.60%	6.57%	360	217
I.P.H.E.	7	326,501	0.50%	240,488	0.53%	41.13%	5.54%	360	234
IMPORTADORA RICAMAR, S.A.	7	149,905	0.23%	90,438	0.20%	41.33%	5.40%	360	231
INDUSTRIAS LACTEAS	7	167,760	0.26%	115,367	0.25%	41.58%	6.53%	360	187
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	7	154,946	0.24%	101,451	0.22%	41.80%	5.45%	360	225
JUBILADO	7	180,801	0.28%	129,519	0.28%	42.08%	6.54%	360	227
MINISTERIO DE GOBIERNO Y JUSTICIA	7	189,897	0.29%	128,783	0.28%	42.37%	6.60%	360	225
SOCIEDAD DE ALIMENTOS DE PRIMERA	7	193,128	0.29%	135,442	0.30%	42.66%	4.85%	360	231
Otros	1,404	37,919,093	57.80%	26,233,461	57.34%	100.00%	6.10%	357	220

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For La Hipotecaria Panama
Cutoff Date: 12/31/2018

Total	2,324	65,608,918	100.00%	45,751,909	6.01%	357	222
Minimum		10,000		1,119	0.00%	180	0
Maximum		71,023		57,094	11.00%	360	258
Average		28,231		19,687			

Stratification Report

La Hipotecaria Panama - Trust X
December 2018

For La Hipotecaria Panama
Cutoff Date: 12/31/2018

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	531	13,895,150	21.18%	10,249,651	22.40%	22.40%	6.92%	350	208
LAS PRADERAS DE SAN ISIDRO	64	1,885,860	2.87%	1,347,380	2.94%	25.35%	6.26%	360	227
LAS PERLAS DE PILON	38	711,484	1.08%	473,550	1.04%	26.38%	6.42%	360	219
LA ARBOLEDA	32	911,974	1.39%	619,308	1.35%	27.74%	5.99%	360	230
RESIDENCIAL VALLE DORADO	26	698,386	1.06%	479,010	1.05%	28.78%	6.39%	356	222
RESIDENCIAL EL TREBOL	25	548,441	0.84%	357,236	0.78%	29.56%	5.31%	358	224
RES. ALTOS DEL ANGEL	24	685,191	1.04%	479,103	1.05%	30.61%	6.44%	360	223
CIUDAD HATO MONTAÑA	21	615,409	0.94%	413,640	0.90%	31.52%	6.34%	357	224
LA RIVIERA	19	599,681	0.91%	398,873	0.87%	32.39%	6.38%	360	203
LA SIESTA	18	355,585	0.54%	222,755	0.49%	32.87%	6.41%	357	205
RESIDENCIAL LOS NOGALES	18	528,478	0.81%	381,107	0.83%	33.71%	6.63%	360	227
Otros	1,508	44,173,278	67.33%	30,330,295	66.29%	100.00%	5.69%	358	226
Total	2,324	65,608,918	100.00%	45,751,909			6.01%	357	222
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		57,094			11.00%	360	258
Average		28,231		19,687					