



Stratification Report for La Hipotecaria S.A. Panama

Trust X
February 2019

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 2/28/2019.

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

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%	40,096	0.09%	0.09%	7.63%	180	43
192	1	19,899	0.03%	8,061	0.02%	0.11%	6.91%	192	61
204	1	19,293	0.03%	7,216	0.02%	0.12%	7.00%	204	0
216	1	17,099	0.03%	8,220	0.02%	0.14%	6.50%	216	82
228	1	25,691	0.04%	10,486	0.02%	0.16%	6.50%	228	76
240	9	194,020	0.30%	108,682	0.24%	0.41%	7.33%	240	101
252	1	11,500	0.02%	7,137	0.02%	0.42%	7.75%	252	116
264	1	22,584	0.03%	16,309	0.04%	0.46%	6.75%	264	142
276	1	28,350	0.04%	18,496	0.04%	0.50%	6.36%	276	141
288	7	192,201	0.30%	114,202	0.25%	0.75%	6.57%	288	136
300	70	1,941,259	2.98%	1,195,247	2.65%	3.40%	7.07%	300	150
312	10	309,375	0.48%	200,010	0.44%	3.85%	6.80%	312	140
324	2	73,700	0.11%	50,310	0.11%	3.96%	6.33%	324	188
336	7	161,328	0.25%	106,974	0.24%	4.19%	6.62%	336	205
348	5	129,588	0.20%	94,173	0.21%	4.40%	6.57%	348	202
360	2,180	61,778,940	94.93%	43,104,560	95.60%	100.00%	6.18%	360	224
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

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	2.23%	925,617	2.05%	2.05%	6.27%	354	210
15,000 - 20,000	302	5,408,766	8.31%	3,595,936	7.97%	10.03%	6.60%	353	208
20,000 - 25,000	620	14,131,435	21.71%	9,530,793	21.14%	31.16%	6.31%	357	218
25,000 - 30,000	542	14,837,913	22.80%	10,179,289	22.58%	53.74%	5.79%	357	223
30,000 - 35,000	296	9,507,747	14.61%	6,736,715	14.94%	68.68%	6.52%	357	216
35,000 - 40,000	173	6,428,011	9.88%	4,567,563	10.13%	78.81%	6.40%	357	225
40,000 - 45,000	99	4,219,098	6.48%	3,041,491	6.75%	85.56%	6.10%	359	225
45,000 - 50,000	73	3,463,363	5.32%	2,505,436	5.56%	91.11%	6.01%	359	226
50,000 - 55,000	37	1,950,932	3.00%	1,395,913	3.10%	94.21%	6.22%	357	215
55,000 - 60,000	18	1,042,019	1.60%	763,691	1.69%	95.90%	6.43%	353	222
60,000 - 65,000	36	2,230,517	3.43%	1,557,718	3.45%	99.36%	6.08%	357	226
65,000 - 70,000	4	267,050	0.41%	182,469	0.40%	99.76%	6.64%	344	195
70,000 - 75,000	2	141,023	0.22%	107,548	0.24%	100.00%	6.72%	360	227
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,634

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	1.28%	532,314	1.18%	1.18%	5.96%	359	220
15,000 - 20,000	230	3,992,477	6.13%	2,588,375	5.74%	6.92%	6.42%	358	211
20,000 - 25,000	510	11,210,178	17.23%	7,493,178	16.62%	23.54%	6.39%	357	218
25,000 - 30,000	562	14,617,684	22.46%	9,933,751	22.03%	45.57%	5.96%	357	222
30,000 - 35,000	318	9,441,208	14.51%	6,592,604	14.62%	60.19%	6.01%	357	219
35,000 - 40,000	249	8,410,785	12.92%	6,019,613	13.35%	73.54%	6.45%	356	220
40,000 - 45,000	120	4,490,013	6.90%	3,228,726	7.16%	80.70%	6.31%	357	221
45,000 - 50,000	102	4,283,147	6.58%	3,097,167	6.87%	87.57%	6.29%	358	223
50,000 - 55,000	53	2,453,719	3.77%	1,781,617	3.95%	91.52%	6.13%	358	225
55,000 - 60,000	26	1,201,201	1.85%	845,823	1.88%	93.40%	6.39%	344	204
60,000 - 65,000	49	2,801,976	4.31%	2,002,195	4.44%	97.84%	6.27%	358	228
65,000 - 70,000	9	413,430	0.64%	294,280	0.65%	98.49%	5.63%	342	219
70,000 - 75,000	2	95,250	0.15%	74,124	0.16%	98.66%	6.71%	360	216
75,000 - 80,000	8	394,840	0.61%	305,348	0.68%	99.33%	6.66%	352	216
80,000 - 85,000	2	101,932	0.16%	66,259	0.15%	99.48%	6.60%	319	159
90,000 - 95,000	4	234,425	0.36%	173,251	0.38%	99.86%	6.96%	360	176
100,000 - 105,000	1	42,500	0.07%	35,357	0.08%	99.94%	7.00%	360	230
110,000 - 115,000	1	60,000	0.09%	26,196	0.06%	100.00%	8.00%	300	121
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 94.23% 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%	8,851	0.02%	0.02%	7.00%	264	141
20 %- 30%	3	50,635	0.08%	28,937	0.06%	0.08%	7.34%	309	177
30 %- 40%	11	157,661	0.24%	116,427	0.26%	0.34%	7.00%	355	223
40 %- 50%	15	366,481	0.56%	271,698	0.60%	0.94%	7.10%	337	201
50 %- 60%	32	816,734	1.25%	574,968	1.28%	2.22%	7.00%	349	192
60 %- 70%	54	1,346,664	2.07%	997,139	2.21%	4.43%	7.08%	345	206
70 %- 80%	86	2,363,736	3.63%	1,746,598	3.87%	8.30%	6.93%	346	206
80 %- 90%	218	5,897,598	9.06%	4,217,293	9.35%	17.66%	6.26%	350	209
90 %- 100%	1,883	54,059,769	83.07%	37,128,268	82.34%	100.00%	6.14%	358	222
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance):35.93% WA (remaining balance): 36.17%

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%	58,389	0.13%	0.13%	6.98%	335	146
0 %- 10%	10	241,572	0.37%	158,336	0.35%	0.48%	6.38%	354	211
10 %- 20%	133	3,548,013	5.45%	2,368,599	5.25%	5.73%	5.72%	357	220
20 %- 30%	678	18,186,069	27.94%	12,325,690	27.34%	33.07%	6.11%	356	217
30 %- 40%	666	19,043,988	29.26%	13,271,129	29.43%	62.50%	6.22%	356	220
40 %- 50%	568	16,454,809	25.28%	11,448,570	25.39%	87.89%	6.32%	357	221
50 %- 60%	229	7,084,059	10.89%	5,160,095	11.44%	99.34%	6.49%	358	223
60 %- 70%	10	217,663	0.33%	147,372	0.33%	99.66%	6.61%	343	174
70 %- 80%	6	210,381	0.32%	151,998	0.34%	100.00%	6.26%	360	227
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.84% WA (remaining balance): 24.95%

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%	58,389	0.13%	0.13%	6.98%	335	146
0 %- 10%	34	929,204	1.43%	621,353	1.38%	1.51%	6.45%	356	204
10 %- 20%	452	13,091,160	20.12%	8,942,019	19.83%	21.34%	5.94%	356	219
20 %- 30%	1,336	37,238,981	57.22%	25,656,780	56.90%	78.24%	6.24%	357	219
30 %- 40%	475	13,629,566	20.94%	9,742,448	21.61%	99.85%	6.41%	357	222
40 %- 50%	3	97,643	0.15%	69,189	0.15%	100.00%	6.62%	360	230
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.21% WA (remaining balance): 3.24%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	193	4,666,505	7.17%	2,981,874	6.61%	6.61%	2.91%	359	241
1% - 2%	221	4,509,750	6.93%	2,964,589	6.57%	13.19%	6.46%	359	221
2% - 3%	887	27,422,905	42.14%	19,115,647	42.39%	55.58%	6.21%	359	224
3% - 4%	489	14,888,868	22.88%	10,459,923	23.20%	78.78%	6.51%	358	215
4% - 5%	140	3,810,345	5.85%	2,654,034	5.89%	84.67%	6.77%	353	196
5% - 6%	14	402,583	0.62%	283,572	0.63%	85.29%	7.10%	342	194
6% - 7%	185	4,686,450	7.20%	3,305,258	7.33%	92.63%	6.77%	355	232
7% - 8%	167	4,470,786	6.87%	3,225,375	7.15%	99.78%	7.25%	343	199
8% - 9%	5	139,850	0.21%	69,724	0.15%	99.93%	7.98%	307	130
10% - 11%	2	64,796	0.10%	25,986	0.06%	99.99%	9.18%	360	214
11% - 12%	1	16,437	0.03%	4,198	0.01%	100.00%	11.00%	180	33
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.69% WA (remaining balance): 3.64%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	362	9,419,345	14.47%	6,655,759	14.76%	14.76%	7.05%	348	214
1% - 2%	8	239,822	0.37%	187,672	0.42%	15.18%	7.09%	360	217
2% - 3%	81	2,360,096	3.63%	1,743,446	3.87%	19.04%	6.98%	349	208
3% - 4%	377	11,684,581	17.95%	8,344,421	18.51%	37.55%	6.59%	357	220
4% - 5%	820	27,003,601	41.49%	18,827,859	41.76%	79.31%	6.18%	359	220
5% - 6%	423	9,118,187	14.01%	5,987,402	13.28%	92.58%	6.47%	359	214
6% - 7%	233	5,253,645	8.07%	3,343,621	7.42%	100.00%	3.28%	360	239
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

Remaining Term

Min: Max: 256 WA (original balance):220 WA (remaining balance): 221

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	22	585,642	0.90%	256,276	0.57%	0.57%	7.04%	298	11
60 - 119	19	413,023	0.63%	214,407	0.48%	1.04%	7.27%	257	98
120 - 179	129	3,454,052	5.31%	2,149,577	4.77%	5.81%	6.77%	322	162
180 - 239	1,933	54,404,751	83.60%	38,105,452	84.51%	90.32%	6.57%	360	223
240 - 299	201	6,221,809	9.56%	4,364,467	9.68%	100.00%	2.69%	360	247
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	9	156,659	0.24%	32,057	0.07%	0.07%	7.64%	283	101
5,000 - 10,000	135	2,182,823	3.35%	1,186,241	2.63%	2.70%	6.41%	338	186
10,000 - 15,000	508	10,165,357	15.62%	6,573,524	14.58%	17.28%	6.36%	355	213
15,000 - 20,000	806	20,437,091	31.40%	13,932,064	30.90%	48.18%	6.01%	358	221
20,000 - 25,000	379	11,719,483	18.01%	8,446,992	18.73%	66.91%	6.44%	358	221
25,000 - 30,000	235	8,755,251	13.45%	6,381,553	14.15%	81.07%	6.39%	358	224
30,000 - 35,000	110	4,888,212	7.51%	3,555,707	7.89%	88.95%	6.17%	359	223
35,000 - 40,000	62	3,145,596	4.83%	2,299,896	5.10%	94.05%	6.07%	357	226
40,000 - 45,000	36	2,121,600	3.26%	1,547,159	3.43%	97.48%	6.32%	357	227
45,000 - 50,000	21	1,304,306	2.00%	977,143	2.17%	99.65%	5.71%	360	235
50,000 - 55,000	2	132,898	0.20%	101,035	0.22%	99.87%	6.35%	360	220
55,000 - 60,000	1	70,000	0.11%	56,808	0.13%	100.00%	7.00%	360	230
Total	2,304	65,079,276	100.00%	45,090,179			6.23%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

Current Loan To Value

Min: 1.38% Max: 85.48% WA (original balance): 65.11% WA (remaining balance): 65.75%

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%	12,075	0.03%	0.03%	7.20%	277	149
10 %- 20%	10	264,800	0.41%	74,383	0.16%	0.19%	7.28%	289	104
20 %- 30%	24	523,328	0.80%	242,239	0.54%	0.73%	7.15%	314	162
30 %- 40%	44	1,056,302	1.62%	630,219	1.40%	2.13%	6.74%	338	177
40 %- 50%	92	2,354,705	3.62%	1,422,380	3.15%	5.28%	6.28%	346	195
50 %- 60%	284	7,182,629	11.04%	4,784,187	10.61%	15.89%	6.08%	350	208
60 %- 70%	1,270	32,916,139	50.58%	22,675,387	50.29%	66.18%	6.17%	359	221
70 %- 80%	573	20,609,292	31.67%	15,151,403	33.60%	99.78%	6.28%	360	230
80 %- 90%	3	117,847	0.18%	97,906	0.22%	100.00%	6.37%	360	221
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.22% WA (remaining balance): 6.23%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	105	2,670,532	4.10%	1,751,807	3.89%	3.89%	0.00%	360	249
1% - 2%	1	25,000	0.04%	17,166	0.04%	3.92%	1.50%	360	230
2% - 3%	51	2,164,125	3.33%	1,596,788	3.54%	7.46%	2.45%	360	244
5% - 6%	34	1,037,560	1.59%	707,908	1.57%	9.03%	5.75%	358	208
6% - 7%	1,737	49,043,438	75.36%	33,768,977	74.89%	83.93%	6.53%	358	220
7% - 8%	370	9,951,904	15.29%	7,159,346	15.88%	99.80%	7.20%	349	207
8% - 9%	4	131,969	0.20%	70,158	0.16%	99.96%	8.09%	333	176
10% - 11%	1	38,312	0.06%	13,830	0.03%	99.99%	10.00%	360	214
11% - 12%	1	16,437	0.03%	4,198	0.01%	100.00%	11.00%	180	33
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

Current Subsidy

Min: 0.00% Max: 5.50% WA (original balance):.32% WA (remaining balance): .31%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	2,153	60,400,091	92.81%	41,843,392	92.80%	92.80%	6.62%	356	217
2% - 3%	2	88,600	0.14%	67,129	0.15%	92.95%	2.75%	360	243
3% - 4%	46	1,955,908	3.01%	1,448,748	3.21%	96.16%	2.44%	360	246
4% - 5%	1	25,000	0.04%	17,166	0.04%	96.20%	1.50%	360	230
5% - 6%	102	2,609,677	4.01%	1,713,743	3.80%	100.00%	0.00%	360	249
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

Current Total Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.54% WA (remaining balance): 6.54%

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%	38,064	0.08%	0.08%	0.00%	360	230
2% - 3%	3	119,617	0.18%	80,911	0.18%	0.26%	2.43%	360	222
5% - 6%	185	5,716,746	8.78%	3,954,695	8.77%	9.03%	1.93%	360	240
6% - 7%	1,737	49,043,438	75.36%	33,768,977	74.89%	83.93%	6.53%	358	220
7% - 8%	370	9,951,904	15.29%	7,159,346	15.88%	99.80%	7.20%	349	207
8% - 9%	4	131,969	0.20%	70,158	0.16%	99.96%	8.09%	333	176
10% - 11%	1	38,312	0.06%	13,830	0.03%	99.99%	10.00%	360	214
11% - 12%	1	16,437	0.03%	4,198	0.01%	100.00%	11.00%	180	33
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

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%	6,919	0.02%	0.02%	7.00%	300	60
2000	1	23,304	0.04%	13,515	0.03%	0.05%	7.00%	360	140
2001	1	20,000	0.03%	11,748	0.03%	0.07%	7.00%	360	144
2002	4	89,143	0.14%	55,468	0.12%	0.19%	6.46%	360	160
2003	42	1,010,050	1.55%	609,308	1.35%	1.55%	6.58%	354	168
2004	62	1,576,397	2.42%	950,887	2.11%	3.65%	6.43%	349	170
2005	38	964,305	1.48%	622,194	1.38%	5.03%	6.65%	354	183
2006	274	7,197,347	11.06%	4,865,720	10.79%	15.83%	6.62%	353	201
2007	958	25,996,017	39.95%	18,088,450	40.12%	55.94%	6.57%	357	216
2008	681	20,690,239	31.79%	14,595,816	32.37%	88.31%	6.61%	358	230
2009	168	5,277,132	8.11%	3,695,321	8.20%	96.51%	4.19%	359	241
2010	74	2,211,593	3.40%	1,574,833	3.49%	100.00%	1.43%	359	253
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	230	6,073,304	9.33%	4,488,235	9.95%	9.95%	7.20%	342	202
1999	1	26,309	0.04%	4,762	0.01%	9.96%	7.00%	300	153
2005	1	24,715	0.04%	17,099	0.04%	10.00%	6.75%	300	153
2007	3	69,377	0.11%	44,321	0.10%	10.10%	6.78%	335	193
2008	18	428,207	0.66%	300,647	0.67%	10.77%	6.99%	330	181
2009	29	829,921	1.28%	588,640	1.31%	12.07%	7.08%	347	172
2010	32	887,732	1.36%	646,166	1.43%	13.51%	7.11%	348	196
2011	56	1,402,226	2.15%	1,008,620	2.24%	15.74%	7.00%	350	203
2012	75	1,770,444	2.72%	1,264,356	2.80%	18.55%	6.65%	356	207
2013	96	2,469,755	3.79%	1,697,263	3.76%	22.31%	6.60%	358	201
2014	76	1,793,950	2.76%	1,174,280	2.60%	24.92%	6.33%	357	191
2015	45	1,204,394	1.85%	813,222	1.80%	26.72%	6.56%	358	196
2016	157	4,173,873	6.41%	2,760,521	6.12%	32.84%	6.39%	358	210
2017	703	19,310,144	29.67%	13,213,669	29.30%	62.15%	6.42%	359	220
2018	571	17,996,302	27.65%	12,508,159	27.74%	89.89%	6.62%	359	231
2019	137	4,342,381	6.67%	2,975,850	6.60%	96.49%	3.71%	360	242
2020	62	1,881,457	2.89%	1,308,442	2.90%	99.39%	0.77%	360	253
2022	2	61,510	0.09%	42,569	0.09%	99.48%	2.25%	360	224
2023	5	177,458	0.27%	124,716	0.28%	99.76%	2.15%	360	230
2024	3	101,625	0.16%	71,393	0.16%	99.92%	1.14%	360	241
2025	2	54,195	0.08%	37,249	0.08%	100.00%	0.00%	360	255
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	132	3,417,523	5.25%	2,334,185	5.18%	5.18%	6.55%	359	223
SFH	2,172	61,661,753	94.75%	42,755,994	94.82%	100.00%	6.20%	356	219
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	506	13,210,506	20.30%	9,662,257	21.43%	21.43%	6.97%	349	204
New Property	1,770	51,228,052	78.72%	34,950,913	77.51%	98.94%	6.02%	359	224
Used Property	28	640,719	0.98%	477,009	1.06%	100.00%	7.06%	348	217
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,965	55,588,410	85.42%	38,327,158	85.00%	85.00%	6.17%	356	219
30	231	6,582,295	10.11%	4,671,559	10.36%	95.36%	6.55%	359	224
60	67	1,791,789	2.75%	1,267,975	2.81%	98.17%	6.49%	358	215
90	21	559,184	0.86%	407,491	0.90%	99.08%	5.91%	354	222
120	10	292,090	0.45%	210,492	0.47%	99.54%	6.65%	360	226
150	1	17,695	0.03%	11,762	0.03%	99.57%	5.50%	360	175
240	1	24,750	0.04%	18,815	0.04%	99.61%	6.75%	360	232
270	1	23,384	0.04%	16,321	0.04%	99.65%	6.75%	360	232
300	1	20,022	0.03%	14,332	0.03%	99.68%	6.50%	360	230
390+	6	179,658	0.28%	144,275	0.32%	100.00%	6.46%	360	222
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	1	15,900	0.02%	12,930	0.03%	0.03%	7.75%	360	220
Bocas del Toro	4	116,173	0.18%	81,710	0.18%	0.21%	6.62%	360	222
Chiriquí	237	6,430,449	9.88%	4,371,276	9.69%	9.90%	6.36%	356	223
Coclé	27	770,027	1.18%	536,562	1.19%	11.09%	6.10%	350	214
Colón	187	6,108,845	9.39%	4,357,874	9.66%	20.76%	6.33%	358	223
Herrera	95	2,688,127	4.13%	1,894,954	4.20%	24.96%	5.63%	359	228
Los Santos	35	900,804	1.38%	630,791	1.40%	26.36%	5.79%	360	223
Panamá	1,550	42,848,679	65.84%	29,528,524	65.49%	91.85%	6.32%	356	217
Veraguas	168	5,200,272	7.99%	3,675,557	8.15%	100.00%	5.49%	359	230
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

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La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	26	759,359	1.17%	503,608	1.12%	1.12%	6.81%	337	200
DD	1,370	39,692,257	60.99%	27,669,556	61.36%	62.48%	6.08%	357	221
VOL	908	24,627,660	37.84%	16,917,014	37.52%	100.00%	6.43%	357	217
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	285	9,085,650	13.96%	6,400,919	14.20%	14.20%	5.71%	358	227
C.S.S.JUBILADOS Y PENSIONADO	143	4,342,867	6.67%	3,033,117	6.73%	20.92%	6.12%	351	212
CAJA DEL SEGURO SOCIAL	101	2,979,514	4.58%	2,109,544	4.68%	25.60%	6.40%	355	213
MIN.DE GOBIERNO Y JUSTICIA (4)	74	2,017,260	3.10%	1,391,517	3.09%	28.69%	6.15%	360	224
MINISTERIO DE SALUD (12)	47	1,377,321	2.12%	966,962	2.14%	30.83%	6.19%	358	224
AUTORIDAD DEL CANAL DE PANAMA	24	943,875	1.45%	664,998	1.47%	32.31%	6.51%	350	215
JUBILADO POR CONTRALORIA.	20	605,677	0.93%	428,677	0.95%	33.26%	6.53%	358	219
COMPANIA GOLY, S.A.	11	220,926	0.34%	146,191	0.32%	33.58%	4.69%	360	231
MANZANILLO INTL TERMINAL-PANAMA S.A	11	413,066	0.63%	299,352	0.66%	34.25%	6.58%	360	225
WMW PANAMA, S.A.	11	256,153	0.39%	171,260	0.38%	34.63%	6.09%	360	226
PRODUCTOS TOLEDANO	10	202,346	0.31%	129,725	0.29%	34.91%	5.77%	354	213
RIBA SMITH	10	225,992	0.35%	160,869	0.36%	35.27%	6.57%	356	217
COLON CONTAINER TERMINAL, S.A.	9	297,726	0.46%	208,443	0.46%	35.73%	6.64%	360	214
CONDUCTOR DE TAXI	9	217,264	0.33%	153,773	0.34%	36.07%	6.63%	360	228
DELL PANAMA S. DE R.L.	9	305,944	0.47%	208,658	0.46%	36.54%	5.96%	360	222
PANAMA PORTS COMPANY	9	271,643	0.42%	179,120	0.40%	36.93%	6.02%	360	227
CONTRALORIA GENERAL (2)	8	246,869	0.38%	169,747	0.38%	37.31%	6.36%	352	210
MINISTERIO PUBLICO (35)	8	219,764	0.34%	152,036	0.34%	37.65%	6.65%	360	227
MUNICIPIO DE PANAMA	8	160,848	0.25%	115,900	0.26%	37.90%	5.87%	360	231
UNIVERSIDAD DE PANAMA	8	240,438	0.37%	171,337	0.38%	38.28%	6.56%	360	224
ADMINISTRADORA DEL HOGAR	7	226,100	0.35%	168,976	0.37%	38.66%	6.82%	358	207
CLINICA HOSPITAL SAN FERNANDO	7	195,461	0.30%	135,951	0.30%	38.96%	6.58%	360	218
COPA (COMPANIA PÑA DE AVIACION)#2	7	213,870	0.33%	146,449	0.32%	39.28%	6.56%	360	227
CUERPO DE BOMBEROS DE PMA.	7	198,731	0.31%	136,758	0.30%	39.59%	6.57%	360	215
FARMACIAS ARROCHA	7	195,538	0.30%	145,101	0.32%	39.91%	7.01%	360	228
I.P.H.E.	7	326,501	0.50%	239,534	0.53%	40.44%	6.06%	360	232
INDUSTRIAS LACTEAS	7	167,760	0.26%	114,585	0.25%	40.70%	6.58%	360	185
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	7	154,946	0.24%	100,624	0.22%	40.92%	6.46%	360	223
JUBILADO	7	180,801	0.28%	129,165	0.29%	41.20%	6.54%	360	225
ORGANO JUDICIAL	7	189,124	0.29%	127,422	0.28%	41.49%	6.77%	360	218
SOCIEDAD DE ALIMENTOS DE PRIMERA	7	193,128	0.30%	134,226	0.30%	41.79%	6.65%	360	229
Otros	1,412	38,206,173	58.71%	26,249,244	58.21%	100.00%	6.31%	357	219
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					

Stratification Report

La Hipotecaria Panama - Trust X
February 2019

For La Hipotecaria Panama
Cutoff Date: 2/28/2019

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	527	13,779,516	21.17%	10,091,631	22.38%	22.38%	6.93%	350	206
LAS PRADERAS DE SAN ISIDRO	64	1,885,860	2.90%	1,340,198	2.97%	25.35%	6.47%	360	225
LAS PERLAS DE PILON	38	711,484	1.09%	471,364	1.05%	26.40%	6.43%	360	217
LA ARBOLEDA	32	911,974	1.40%	616,459	1.37%	27.77%	6.17%	360	228
RESIDENCIAL VALLE DORADO	26	698,386	1.07%	475,989	1.06%	28.82%	6.41%	356	220
RES. ALTOS DEL ANGEL	24	685,191	1.05%	476,721	1.06%	29.88%	6.45%	360	221
RESIDENCIAL EL TREBOL	24	526,451	0.81%	340,433	0.76%	30.63%	5.98%	358	221
CIUDAD HATO MONTAÑA	21	615,409	0.95%	411,794	0.91%	31.55%	6.56%	357	222
LA RIVIERA	19	599,681	0.92%	395,748	0.88%	32.42%	6.38%	360	201
RES. VILLA DEL CARMEN	17	454,337	0.70%	306,112	0.68%	33.10%	4.56%	360	238
RESIDENCIAL LOS NOGALES	17	504,487	0.78%	360,526	0.80%	33.90%	6.61%	360	225
Otros	1,495	43,706,499	67.16%	29,803,205	66.10%	100.00%	5.98%	358	223
Total	2,304	65,079,276	100.00%	45,090,179			6.22%	357	220
Minimum		10,000		962			0.00%	180	0
Maximum		71,023		56,808			11.00%	360	256
Average		28,246		19,570					