



Stratification Report for La Hipotecaria S.A. Panama

Trust X
April 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 4/30/2019.

Stratification Report

La Hipotecaria Panama - Trust X
April 2019

For La Hipotecaria Panama
Cutoff Date: 4/30/2019

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	6	140,216	0.22%	37,132	0.08%	0.08%	7.62%	180	41
192	1	19,899	0.03%	7,764	0.02%	0.10%	6.91%	192	59
204	1	19,293	0.03%	7,010	0.02%	0.12%	7.00%	204	0
216	1	17,099	0.03%	8,040	0.02%	0.14%	6.50%	216	80
228	1	25,691	0.04%	10,218	0.02%	0.16%	6.50%	228	74
240	9	194,020	0.30%	106,715	0.24%	0.40%	7.33%	240	99
252	1	11,500	0.02%	7,020	0.02%	0.42%	7.75%	252	114
264	1	22,584	0.04%	15,607	0.04%	0.45%	6.75%	264	140
276	1	28,350	0.04%	18,017	0.04%	0.49%	6.36%	276	139
288	6	176,165	0.27%	105,800	0.24%	0.73%	6.58%	288	146
300	69	1,911,259	2.97%	1,160,613	2.62%	3.36%	7.07%	300	148
312	10	309,375	0.48%	198,394	0.45%	3.80%	6.80%	312	139
324	2	73,700	0.11%	49,943	0.11%	3.92%	6.33%	324	186
336	7	161,328	0.25%	106,305	0.24%	4.16%	6.62%	336	203
348	5	129,588	0.20%	93,147	0.21%	4.37%	6.57%	348	200
360	2,158	61,046,294	94.96%	42,297,293	95.63%	100.00%	6.27%	360	221
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2019

For La Hipotecaria Panama
 Cutoff Date: 4/30/2019

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	100	1,422,516	2.21%	912,091	2.06%	2.06%	6.34%	355	210
15,000 - 20,000	298	5,343,360	8.31%	3,521,234	7.96%	10.02%	6.65%	353	206
20,000 - 25,000	617	14,058,392	21.87%	9,422,329	21.30%	31.33%	6.39%	357	216
25,000 - 30,000	538	14,729,692	22.91%	10,038,980	22.70%	54.02%	5.91%	357	221
30,000 - 35,000	292	9,383,280	14.60%	6,581,085	14.88%	68.90%	6.54%	357	214
35,000 - 40,000	171	6,350,417	9.88%	4,481,815	10.13%	79.04%	6.44%	357	222
40,000 - 45,000	98	4,175,298	6.49%	2,991,397	6.76%	85.80%	6.24%	359	223
45,000 - 50,000	72	3,416,863	5.32%	2,456,566	5.55%	91.36%	6.19%	359	224
50,000 - 55,000	35	1,850,056	2.88%	1,316,399	2.98%	94.33%	6.45%	357	212
55,000 - 60,000	18	1,042,019	1.62%	759,258	1.72%	96.05%	6.43%	353	220
60,000 - 65,000	34	2,106,392	3.28%	1,459,875	3.30%	99.35%	6.18%	357	224
65,000 - 70,000	4	267,050	0.42%	181,012	0.41%	99.76%	6.64%	344	193
70,000 - 75,000	2	141,023	0.22%	106,977	0.24%	100.00%	6.72%	360	225
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2019

For La Hipotecaria Panama
 Cutoff Date: 4/30/2019

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,551

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	57	819,859	1.28%	522,686	1.18%	1.18%	6.09%	359	218
15,000 - 20,000	227	3,942,812	6.13%	2,531,382	5.72%	6.91%	6.48%	358	210
20,000 - 25,000	508	11,161,931	17.36%	7,414,829	16.76%	23.67%	6.45%	357	216
25,000 - 30,000	558	14,510,943	22.57%	9,798,732	22.15%	45.82%	6.09%	357	220
30,000 - 35,000	317	9,408,736	14.64%	6,501,951	14.70%	60.52%	6.08%	357	217
35,000 - 40,000	246	8,303,191	12.92%	5,904,131	13.35%	73.87%	6.48%	356	218
40,000 - 45,000	119	4,446,213	6.92%	3,177,916	7.19%	81.06%	6.40%	357	219
45,000 - 50,000	99	4,188,911	6.52%	3,013,970	6.81%	87.87%	6.32%	358	221
50,000 - 55,000	49	2,296,568	3.57%	1,654,172	3.74%	91.61%	6.48%	358	222
55,000 - 60,000	26	1,201,201	1.87%	840,077	1.90%	93.51%	6.56%	344	203
60,000 - 65,000	47	2,677,851	4.17%	1,901,736	4.30%	97.81%	6.35%	358	226
65,000 - 70,000	8	399,195	0.62%	291,423	0.66%	98.47%	5.55%	348	224
70,000 - 75,000	2	95,250	0.15%	73,700	0.17%	98.64%	6.71%	360	214
75,000 - 80,000	8	394,840	0.61%	303,610	0.69%	99.32%	6.66%	352	214
80,000 - 85,000	2	101,932	0.16%	65,462	0.15%	99.47%	6.60%	319	157
90,000 - 95,000	4	234,425	0.36%	172,386	0.39%	99.86%	6.96%	360	174
100,000 - 105,000	1	42,500	0.07%	35,115	0.08%	99.94%	7.00%	360	228
110,000 - 115,000	1	60,000	0.09%	25,739	0.06%	100.00%	8.00%	300	119
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2019

For La Hipotecaria Panama
 Cutoff Date: 4/30/2019

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 94.27% WA (remaining balance): 94.06%

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%	8,585	0.02%	0.02%	7.00%	264	139
20 %- 30%	2	36,400	0.06%	27,763	0.06%	0.08%	7.18%	360	229
30 %- 40%	10	141,919	0.22%	108,262	0.24%	0.33%	7.00%	354	220
40 %- 50%	15	366,481	0.57%	269,547	0.61%	0.94%	7.10%	337	199
50 %- 60%	31	790,459	1.23%	550,916	1.25%	2.18%	7.01%	349	188
60 %- 70%	53	1,316,664	2.05%	963,620	2.18%	4.36%	7.09%	344	203
70 %- 80%	85	2,331,741	3.63%	1,711,371	3.87%	8.23%	6.92%	346	204
80 %- 90%	215	5,826,767	9.06%	4,139,753	9.36%	17.59%	6.35%	350	207
90 %- 100%	1,866	53,455,930	83.15%	36,449,201	82.41%	100.00%	6.23%	358	220
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2019

For La Hipotecaria Panama
 Cutoff Date: 4/30/2019

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance):35.89% WA (remaining balance): 36.13%

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%	57,849	0.13%	0.13%	6.98%	335	144
0 %- 10%	10	241,572	0.38%	157,369	0.36%	0.49%	6.38%	354	209
10 %- 20%	131	3,517,743	5.47%	2,344,777	5.30%	5.79%	5.96%	358	220
20 %- 30%	671	17,986,646	27.98%	12,108,338	27.38%	33.16%	6.23%	356	215
30 %- 40%	659	18,832,531	29.29%	13,006,585	29.41%	62.57%	6.30%	356	218
40 %- 50%	563	16,238,265	25.26%	11,224,297	25.38%	87.95%	6.37%	357	219
50 %- 60%	226	6,981,309	10.86%	5,055,808	11.43%	99.38%	6.50%	358	221
60 %- 70%	9	185,191	0.29%	123,439	0.28%	99.66%	6.63%	339	163
70 %- 80%	6	210,381	0.33%	150,557	0.34%	100.00%	6.26%	360	225
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2019

For La Hipotecaria Panama
 Cutoff Date: 4/30/2019

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.86% WA (remaining balance): 24.97%

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%	57,849	0.13%	0.13%	6.98%	335	144
0 %- 10%	34	929,204	1.45%	617,528	1.40%	1.53%	6.45%	356	202
10 %- 20%	444	12,898,100	20.06%	8,767,490	19.82%	21.35%	6.05%	356	217
20 %- 30%	1,323	36,741,115	57.15%	25,107,789	56.77%	78.12%	6.32%	357	217
30 %- 40%	471	13,527,575	21.04%	9,609,332	21.73%	99.84%	6.49%	357	220
40 %- 50%	3	97,643	0.15%	69,031	0.16%	100.00%	6.62%	360	228
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2019

For La Hipotecaria Panama
 Cutoff Date: 4/30/2019

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.26% WA (remaining balance): 3.29%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	173	4,161,851	6.47%	2,633,626	5.95%	5.95%	3.26%	359	239
1% - 2%	219	4,479,111	6.97%	2,932,115	6.63%	12.58%	6.48%	359	219
2% - 3%	872	26,875,330	41.81%	18,597,176	42.05%	54.63%	6.28%	359	222
3% - 4%	488	14,849,664	23.10%	10,351,588	23.40%	78.04%	6.53%	358	213
4% - 5%	139	3,780,345	5.88%	2,616,370	5.92%	83.95%	6.76%	354	195
5% - 6%	14	402,583	0.63%	281,364	0.64%	84.59%	7.10%	342	192
6% - 7%	196	4,974,557	7.74%	3,474,685	7.86%	92.44%	6.77%	356	231
7% - 8%	170	4,541,835	7.07%	3,245,232	7.34%	99.78%	7.24%	344	199
8% - 9%	5	139,850	0.22%	68,120	0.15%	99.94%	7.98%	307	128
10% - 11%	2	64,796	0.10%	24,854	0.06%	99.99%	9.18%	360	212
11% - 12%	1	16,437	0.03%	3,889	0.01%	100.00%	11.00%	180	31
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2019

For La Hipotecaria Panama
 Cutoff Date: 4/30/2019

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.64% WA (remaining balance): 3.60%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	376	9,778,501	15.21%	6,841,684	15.47%	15.47%	7.03%	349	213
1% - 2%	8	239,822	0.37%	186,865	0.42%	15.89%	7.09%	360	215
2% - 3%	81	2,360,096	3.67%	1,732,303	3.92%	19.81%	6.98%	349	206
3% - 4%	374	11,589,102	18.03%	8,225,330	18.60%	38.41%	6.62%	357	219
4% - 5%	808	26,527,412	41.26%	18,345,659	41.48%	79.88%	6.25%	359	218
5% - 6%	421	9,073,075	14.11%	5,919,728	13.38%	93.27%	6.47%	359	212
6% - 7%	211	4,718,352	7.34%	2,977,449	6.73%	100.00%	3.63%	360	237
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2019

For La Hipotecaria Panama
 Cutoff Date: 4/30/2019

Remaining Term

Min: Max: 254 WA (original balance):217 WA (remaining balance): 219

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	23	619,795	0.96%	271,176	0.61%	0.61%	7.02%	299	13
60 - 119	20	469,375	0.73%	241,574	0.55%	1.16%	7.36%	267	105
120 - 179	137	3,575,600	5.56%	2,202,367	4.98%	6.14%	6.69%	326	163
180 - 239	1,951	55,137,225	85.77%	38,356,166	86.72%	92.86%	6.59%	360	222
240 - 299	148	4,484,365	6.98%	3,157,737	7.14%	100.00%	2.24%	360	247
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2019

For La Hipotecaria Panama
 Cutoff Date: 4/30/2019

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	11	211,619	0.33%	35,115	0.08%	0.08%	7.44%	315	140
5,000 - 10,000	131	2,115,542	3.29%	1,147,319	2.59%	2.67%	6.52%	338	185
10,000 - 15,000	519	10,430,723	16.23%	6,701,743	15.15%	17.83%	6.41%	355	210
15,000 - 20,000	799	20,324,654	31.62%	13,789,581	31.18%	49.00%	6.13%	357	219
20,000 - 25,000	372	11,597,954	18.04%	8,303,366	18.77%	67.78%	6.47%	358	219
25,000 - 30,000	227	8,509,765	13.24%	6,167,403	13.94%	81.72%	6.46%	358	223
30,000 - 35,000	104	4,646,803	7.23%	3,360,850	7.60%	89.32%	6.19%	359	221
35,000 - 40,000	58	2,944,620	4.58%	2,143,023	4.85%	94.17%	6.33%	357	224
40,000 - 45,000	37	2,183,475	3.40%	1,585,922	3.59%	97.75%	6.44%	357	225
45,000 - 50,000	18	1,118,306	1.74%	837,425	1.89%	99.64%	5.78%	360	234
50,000 - 55,000	2	132,898	0.21%	100,764	0.23%	99.87%	6.35%	360	218
55,000 - 60,000	1	70,000	0.11%	56,507	0.13%	100.00%	7.00%	360	228
Total	2,279	64,286,360	100.00%	44,229,019			6.31%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2019

For La Hipotecaria Panama
 Cutoff Date: 4/30/2019

Current Loan To Value

Min: 1.13% Max: 85.48% WA (original balance): 64.67% WA (remaining balance): 65.37%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	6	113,190	0.18%	14,136	0.03%	0.03%	6.86%	343	155
10 %- 20%	10	261,501	0.41%	69,779	0.16%	0.19%	7.42%	277	109
20 %- 30%	25	535,699	0.83%	248,404	0.56%	0.75%	7.02%	319	163
30 %- 40%	41	1,014,874	1.58%	601,203	1.36%	2.11%	6.90%	333	173
40 %- 50%	95	2,447,221	3.81%	1,487,148	3.36%	5.47%	6.32%	349	195
50 %- 60%	294	7,436,654	11.57%	4,893,234	11.06%	16.54%	6.11%	350	205
60 %- 70%	1,293	33,826,570	52.62%	23,224,052	52.51%	69.05%	6.29%	359	219
70 %- 80%	513	18,559,987	28.87%	13,616,161	30.79%	99.83%	6.34%	360	228
80 %- 90%	2	90,664	0.14%	74,904	0.17%	100.00%	6.33%	360	218
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Stratification Report

La Hipotecaria Panama - Trust X
April 2019

For La Hipotecaria Panama
Cutoff Date: 4/30/2019

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.30% WA (remaining balance): 6.31%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	84	2,151,088	3.35%	1,401,050	3.17%	3.17%	0.00%	360	248
1% - 2%	1	25,000	0.04%	17,032	0.04%	3.21%	1.50%	360	228
2% - 3%	39	1,618,723	2.52%	1,191,588	2.69%	5.90%	2.43%	360	245
5% - 6%	34	1,053,490	1.64%	706,781	1.60%	7.50%	5.74%	358	207
6% - 7%	1,741	49,136,633	76.43%	33,601,374	75.97%	83.47%	6.53%	358	218
7% - 8%	374	10,114,707	15.73%	7,225,189	16.34%	99.81%	7.19%	349	206
8% - 9%	4	131,969	0.21%	69,087	0.16%	99.96%	8.09%	333	174
10% - 11%	1	38,312	0.06%	13,030	0.03%	99.99%	10.00%	360	212
11% - 12%	1	16,437	0.03%	3,889	0.01%	100.00%	11.00%	180	31
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2019

For La Hipotecaria Panama
 Cutoff Date: 4/30/2019

Current Subsidy

Min: 0.00% Max: 5.75% WA (original balance):.28% WA (remaining balance): .27%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	2,156	60,515,113	94.13%	41,634,108	94.13%	94.13%	6.63%	356	216
3% - 4%	39	1,618,723	2.52%	1,191,588	2.69%	96.83%	2.43%	360	245
4% - 5%	1	25,000	0.04%	17,032	0.04%	96.87%	1.50%	360	228
5% - 6%	83	2,127,524	3.31%	1,386,291	3.13%	100.00%	0.00%	360	248
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2019

For La Hipotecaria Panama
 Cutoff Date: 4/30/2019

Current Total Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.58% WA (remaining balance): 6.58%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	1	23,564	0.04%	14,759	0.03%	0.03%	0.00%	360	230
5% - 6%	157	4,824,737	7.51%	3,301,692	7.46%	7.50%	2.08%	360	238
6% - 7%	1,741	49,136,633	76.43%	33,601,374	75.97%	83.47%	6.53%	358	218
7% - 8%	374	10,114,707	15.73%	7,225,189	16.34%	99.81%	7.19%	349	206
8% - 9%	4	131,969	0.21%	69,087	0.16%	99.96%	8.09%	333	174
10% - 11%	1	38,312	0.06%	13,030	0.03%	99.99%	10.00%	360	212
11% - 12%	1	16,437	0.03%	3,889	0.01%	100.00%	11.00%	180	31
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2019

For La Hipotecaria Panama
 Cutoff Date: 4/30/2019

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%	6,545	0.01%	0.01%	7.00%	300	58
2000	1	23,304	0.04%	13,349	0.03%	0.04%	7.00%	360	138
2001	1	20,000	0.03%	11,629	0.03%	0.07%	7.00%	360	142
2002	4	89,143	0.14%	55,162	0.12%	0.20%	6.46%	360	158
2003	42	1,010,050	1.57%	593,311	1.34%	1.54%	6.58%	354	166
2004	62	1,576,397	2.45%	941,322	2.13%	3.67%	6.43%	349	168
2005	38	964,305	1.50%	617,634	1.40%	5.06%	6.65%	354	182
2006	271	7,125,109	11.08%	4,779,144	10.81%	15.87%	6.62%	353	199
2007	948	25,712,476	40.00%	17,793,118	40.23%	56.10%	6.59%	357	214
2008	672	20,336,628	31.63%	14,245,071	32.21%	88.30%	6.62%	358	228
2009	166	5,218,401	8.12%	3,628,215	8.20%	96.51%	5.10%	359	239
2010	73	2,186,798	3.40%	1,544,516	3.49%	100.00%	1.44%	359	251
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	226	5,981,333	9.30%	4,392,831	9.93%	9.93%	7.19%	343	200
1999	1	26,309	0.04%	4,573	0.01%	9.94%	7.00%	300	151
2005	1	24,715	0.04%	16,956	0.04%	9.98%	6.75%	300	151
2007	3	69,377	0.11%	43,788	0.10%	10.08%	6.78%	335	191
2008	18	428,207	0.67%	298,043	0.67%	10.75%	6.99%	330	179
2009	29	829,921	1.29%	584,455	1.32%	12.07%	7.08%	347	170
2010	31	857,732	1.33%	621,924	1.41%	13.48%	7.10%	350	196
2011	56	1,402,226	2.18%	1,001,068	2.26%	15.74%	7.00%	350	201
2012	74	1,754,409	2.73%	1,248,473	2.82%	18.57%	6.65%	357	207
2013	96	2,469,755	3.84%	1,675,697	3.79%	22.36%	6.60%	358	199
2014	76	1,793,950	2.79%	1,165,607	2.64%	24.99%	6.33%	357	189
2015	45	1,204,394	1.87%	808,039	1.83%	26.82%	6.56%	358	190
2016	155	4,133,629	6.43%	2,714,787	6.14%	32.96%	6.39%	358	208
2017	697	19,149,373	29.79%	13,024,892	29.45%	62.41%	6.45%	359	218
2018	562	17,595,932	27.37%	12,136,226	27.44%	89.84%	6.63%	359	229
2019	139	4,415,274	6.87%	3,009,350	6.80%	96.65%	4.74%	360	240
2020	62	1,881,457	2.93%	1,297,003	2.93%	99.58%	0.77%	360	251
2022	2	61,510	0.10%	42,250	0.10%	99.68%	2.25%	360	222
2023	5	177,458	0.28%	123,680	0.28%	99.96%	2.15%	360	228
2025	1	29,400	0.05%	19,378	0.04%	100.00%	0.00%	360	253
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Stratification Report

La Hipotecaria Panama - Trust X
April 2019

For La Hipotecaria Panama
Cutoff Date: 4/30/2019

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	131	3,402,872	5.29%	2,314,167	5.23%	5.23%	6.56%	359	221
SFH	2,148	60,883,488	94.71%	41,914,852	94.77%	100.00%	6.29%	356	217
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Stratification Report

La Hipotecaria Panama - Trust X
April 2019

For La Hipotecaria Panama
Cutoff Date: 4/30/2019

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	500	13,072,499	20.33%	9,506,284	21.49%	21.49%	6.97%	349	202
New Property	1,751	50,573,142	78.67%	34,249,109	77.44%	98.93%	6.12%	359	221
Used Property	28	640,719	1.00%	473,625	1.07%	100.00%	7.06%	348	215
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,964	55,646,085	86.56%	38,118,082	86.18%	86.18%	6.27%	356	217
30	219	6,142,995	9.56%	4,321,738	9.77%	95.95%	6.59%	359	222
60	65	1,660,333	2.58%	1,172,578	2.65%	98.61%	6.42%	357	218
90	14	357,289	0.56%	255,860	0.58%	99.18%	5.92%	360	227
120	4	111,936	0.17%	79,252	0.18%	99.36%	6.79%	360	228
150	1	24,848	0.04%	18,218	0.04%	99.40%	6.50%	360	229
180	3	95,060	0.15%	69,549	0.16%	99.56%	6.76%	339	203
300	1	24,750	0.04%	18,815	0.04%	99.60%	6.75%	360	230
330	2	43,406	0.07%	30,653	0.07%	99.67%	6.63%	360	229
390+	6	179,658	0.28%	144,275	0.33%	100.00%	6.46%	360	220
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2019

For La Hipotecaria Panama
 Cutoff Date: 4/30/2019

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%	12,830	0.03%	0.03%	7.75%	360	218
Bocas del Toro	4	116,173	0.18%	81,381	0.18%	0.21%	6.62%	360	220
Chiriquí	234	6,346,718	9.87%	4,282,555	9.68%	9.90%	6.38%	356	221
Coclé	26	746,034	1.16%	516,680	1.17%	11.06%	6.54%	350	211
Colón	185	6,020,945	9.37%	4,270,041	9.65%	20.72%	6.49%	358	220
Herrera	94	2,663,872	4.14%	1,864,933	4.22%	24.93%	5.70%	359	226
Los Santos	34	884,815	1.38%	617,048	1.40%	26.33%	5.77%	360	221
Panamá	1,536	42,405,325	65.96%	29,012,175	65.60%	91.93%	6.38%	356	215
Veraguas	165	5,086,577	7.91%	3,571,375	8.07%	100.00%	5.72%	359	228
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Stratification Report

La Hipotecaria Panama - Trust X
April 2019

For La Hipotecaria Panama
Cutoff Date: 4/30/2019

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	25	708,129	1.10%	465,119	1.05%	1.05%	6.57%	336	198
DD	1,338	38,782,620	60.33%	26,855,998	60.72%	61.77%	6.19%	357	219
VOL	916	24,795,611	38.57%	16,907,902	38.23%	100.00%	6.47%	357	215
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	281	8,937,568	13.90%	6,254,875	14.14%	14.14%	5.92%	358	225
C.S.S.JUBILADOS Y PENSIONADO	141	4,308,838	6.70%	2,989,984	6.76%	20.90%	6.17%	351	210
CAJA DEL SEGURO SOCIAL	101	2,969,237	4.62%	2,086,808	4.72%	25.62%	6.45%	355	212
MIN.DE GOBIERNO Y JUSTICIA (4)	73	1,995,542	3.10%	1,369,036	3.10%	28.72%	6.28%	360	222
MINISTERIO DE SALUD (12)	46	1,338,117	2.08%	932,093	2.11%	30.82%	6.17%	358	222
AUTORIDAD DEL CANAL DE PANAMA	23	913,173	1.42%	638,265	1.44%	32.27%	6.51%	350	212
JUBILADO POR CONTRALORIA.	19	573,205	0.89%	403,401	0.91%	33.18%	6.47%	358	216
COMPANIA GOLY, S.A.	11	220,926	0.34%	145,468	0.33%	33.51%	4.69%	360	229
MANZANILLO INTL TERMINAL-PANAMA S.A	11	413,066	0.64%	297,707	0.67%	34.18%	6.58%	360	223
WMW PANAMA, S.A.	11	256,153	0.40%	170,269	0.38%	34.57%	6.09%	360	224
PRODUCTOS TOLEDANO	10	202,346	0.31%	128,467	0.29%	34.86%	5.77%	354	211
RIBA SMITH	10	225,992	0.35%	159,799	0.36%	35.22%	6.57%	356	215
COLON CONTAINER TERMINAL, S.A.	9	297,726	0.46%	207,300	0.47%	35.69%	6.64%	360	212
CONDUCTOR DE TAXI	9	217,264	0.34%	152,924	0.35%	36.03%	6.63%	360	226
DELL PANAMA S. DE R.L.	9	305,944	0.48%	207,496	0.47%	36.50%	5.96%	360	220
MINISTERIO PUBLICO (35)	8	219,764	0.34%	151,295	0.34%	36.84%	6.65%	360	225
MUNICIPIO DE PANAMA	8	160,848	0.25%	115,559	0.26%	37.10%	5.87%	360	229
PANAMA PORTS COMPANY	8	247,057	0.38%	162,005	0.37%	37.47%	5.95%	360	224
UNIVERSIDAD DE PANAMA	8	240,438	0.37%	170,433	0.39%	37.86%	6.56%	360	222
ADMINISTRADORA DEL HOGAR	7	226,100	0.35%	167,851	0.38%	38.24%	6.82%	358	205
CLINICA HOSPITAL SAN FERNANDO	7	195,461	0.30%	134,986	0.31%	38.54%	6.58%	360	216
CONTRALORIA GENERAL (2)	7	196,504	0.31%	132,256	0.30%	38.84%	7.11%	349	202
FARMACIAS ARROCHA	7	195,538	0.30%	144,553	0.33%	39.17%	7.01%	360	226
I.P.H.E.	7	326,501	0.51%	238,489	0.54%	39.71%	6.06%	360	230
INDUSTRIAS LACTEAS	7	167,760	0.26%	113,870	0.26%	39.96%	6.58%	360	184
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	7	154,946	0.24%	100,191	0.23%	40.19%	6.46%	360	221
ORGANO JUDICIAL	7	189,124	0.29%	126,695	0.29%	40.48%	6.77%	360	216
SOCIEDAD DE ALIMENTOS DE PRIMERA	7	193,128	0.30%	133,216	0.30%	40.78%	6.65%	360	227
CABLE AND WIRELESS	6	241,062	0.37%	164,403	0.37%	41.15%	6.55%	360	220
CLIENTE FALLECIDO	6	154,772	0.24%	69,517	0.16%	41.31%	6.56%	360	208
COPA (COMPANIA PÑA DE AVIACION)#2	6	187,280	0.29%	128,070	0.29%	41.60%	6.54%	360	224
CUERPO DE BOMBEROS DE PMA.	6	174,476	0.27%	120,082	0.27%	41.87%	6.61%	360	214
HOSPITAL SANTO TOMAS	6	167,795	0.26%	109,342	0.25%	42.11%	5.42%	360	227
JUBILADO	6	148,086	0.23%	104,851	0.24%	42.35%	6.55%	360	222
MINISTERIO DE ECON. Y FINANZA	6	184,772	0.29%	129,911	0.29%	42.65%	6.53%	360	223
MINISTERIO DE GOBIERNO Y JUSTICIA	6	167,907	0.26%	112,897	0.26%	42.90%	6.61%	360	221
Otros	1,372	36,971,945	57.51%	25,254,652	57.10%	100.00%	6.39%	357	216

Stratification Report

La Hipotecaria Panama - Trust X
April 2019

For La Hipotecaria Panama
Cutoff Date: 4/30/2019

Total	2,279	64,286,360	100.00%	44,229,019	6.30%	357	217
Minimum		10,000		287	0.00%	180	0
Maximum		71,023		56,507	11.00%	360	254
Average		28,208		19,407			

Stratification Report

La Hipotecaria Panama - Trust X
 April 2019

For La Hipotecaria Panama
 Cutoff Date: 4/30/2019

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	520	13,612,671	21.18%	9,914,773	22.42%	22.42%	6.93%	350	204
LAS PRADERAS DE SAN ISIDRO	64	1,885,860	2.93%	1,333,820	3.02%	25.43%	6.54%	360	223
LAS PERLAS DE PILON	38	711,484	1.11%	468,280	1.06%	26.49%	6.43%	360	215
LA ARBOLEDA	32	911,974	1.42%	612,703	1.39%	27.88%	6.17%	360	226
RESIDENCIAL VALLE DORADO	26	698,386	1.09%	473,684	1.07%	28.95%	6.41%	356	218
RESIDENCIAL EL TREBOL	24	526,451	0.82%	338,564	0.77%	29.71%	6.37%	358	219
RES. ALTOS DEL ANGEL	23	652,719	1.02%	451,032	1.02%	30.73%	6.45%	360	218
CIUDAD HATO MONTAÑA	21	615,409	0.96%	409,109	0.92%	31.66%	6.56%	357	220
LA RIVIERA	19	599,681	0.93%	393,009	0.89%	32.55%	6.38%	360	199
RES. VILLA DEL CARMEN	17	454,337	0.71%	304,371	0.69%	33.23%	4.56%	360	236
RESIDENCIAL LOS NOGALES	17	504,487	0.78%	358,355	0.81%	34.04%	6.61%	360	223
Otros	1,478	43,112,900	67.06%	29,171,319	65.96%	100.00%	6.10%	358	221
Total	2,279	64,286,360	100.00%	44,229,019			6.30%	357	217
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,507			11.00%	360	254
Average		28,208		19,407					