



Stratification Report for La Hipotecaria S.A.
Panama

Trust X
July 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 7/31/2019.

Stratification Report

La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

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%	34,396	0.08%	0.08%	7.62%	180	38
192	1	19,899	0.03%	7,322	0.02%	0.10%	6.91%	192	56
204	1	19,293	0.03%	6,696	0.02%	0.11%	7.00%	204	0
216	1	17,099	0.03%	7,765	0.02%	0.13%	6.50%	216	77
228	1	25,691	0.04%	9,716	0.02%	0.15%	6.50%	228	71
240	9	194,020	0.31%	104,223	0.24%	0.39%	7.33%	240	96
252	1	11,500	0.02%	6,843	0.02%	0.41%	7.75%	252	111
264	1	22,584	0.04%	15,594	0.04%	0.45%	6.75%	264	137
276	1	28,350	0.04%	17,560	0.04%	0.49%	6.36%	276	136
288	6	176,165	0.28%	104,104	0.24%	0.73%	6.58%	288	143
300	68	1,883,109	2.97%	1,119,476	2.59%	3.32%	7.06%	300	142
312	9	257,175	0.41%	167,025	0.39%	3.71%	6.91%	312	164
324	2	73,700	0.12%	49,349	0.11%	3.82%	6.33%	324	183
336	7	161,328	0.25%	104,496	0.24%	4.07%	6.62%	336	200
348	5	129,588	0.20%	92,195	0.21%	4.28%	6.57%	348	197
360	2,131	60,207,436	95.01%	41,315,673	95.72%	100.00%	6.34%	360	218
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

Stratification Report

La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

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	98	1,394,169	2.20%	885,219	2.05%	2.05%	6.33%	355	206
15,000 - 20,000	294	5,274,289	8.32%	3,428,417	7.94%	9.99%	6.65%	353	203
20,000 - 25,000	611	13,917,241	21.96%	9,230,624	21.39%	31.38%	6.45%	357	213
25,000 - 30,000	532	14,565,191	22.99%	9,823,916	22.76%	54.14%	6.03%	357	217
30,000 - 35,000	290	9,319,081	14.71%	6,473,627	15.00%	69.14%	6.62%	357	211
35,000 - 40,000	171	6,350,417	10.02%	4,441,902	10.29%	79.43%	6.47%	357	219
40,000 - 45,000	95	4,047,344	6.39%	2,873,637	6.66%	86.09%	6.45%	359	220
45,000 - 50,000	70	3,324,007	5.25%	2,369,036	5.49%	91.58%	6.24%	359	221
50,000 - 55,000	33	1,743,304	2.75%	1,241,537	2.88%	94.45%	6.45%	358	216
55,000 - 60,000	18	1,042,019	1.64%	753,010	1.74%	96.20%	6.43%	353	217
60,000 - 65,000	32	1,982,017	3.13%	1,356,388	3.14%	99.34%	6.15%	356	220
65,000 - 70,000	4	267,050	0.42%	178,935	0.41%	99.75%	6.64%	344	190
70,000 - 75,000	2	141,023	0.22%	106,182	0.25%	100.00%	6.72%	360	222
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

Stratification Report

La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,508

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	1.29%	517,547	1.20%	1.20%	6.09%	359	215
15,000 - 20,000	224	3,897,121	6.15%	2,473,740	5.73%	6.93%	6.48%	358	207
20,000 - 25,000	503	11,056,080	17.45%	7,267,292	16.84%	23.77%	6.50%	356	213
25,000 - 30,000	551	14,332,131	22.62%	9,577,824	22.19%	45.96%	6.20%	357	217
30,000 - 35,000	312	9,271,819	14.63%	6,336,789	14.68%	60.64%	6.17%	357	214
35,000 - 40,000	246	8,303,191	13.10%	5,851,469	13.56%	74.20%	6.52%	356	215
40,000 - 45,000	117	4,361,452	6.88%	3,088,246	7.15%	81.35%	6.50%	357	216
45,000 - 50,000	96	4,052,861	6.40%	2,887,646	6.69%	88.04%	6.41%	357	217
50,000 - 55,000	49	2,296,568	3.62%	1,642,293	3.80%	91.85%	6.65%	358	219
55,000 - 60,000	24	1,094,449	1.73%	765,362	1.77%	93.62%	6.58%	345	209
60,000 - 65,000	45	2,553,476	4.03%	1,796,276	4.16%	97.78%	6.34%	358	223
65,000 - 70,000	8	399,195	0.63%	288,586	0.67%	98.45%	5.55%	348	221
70,000 - 75,000	2	95,250	0.15%	73,296	0.17%	98.62%	6.71%	360	211
75,000 - 80,000	8	394,840	0.62%	300,650	0.70%	99.32%	6.66%	352	211
80,000 - 85,000	2	101,932	0.16%	64,596	0.15%	99.47%	6.61%	319	154
90,000 - 95,000	4	234,425	0.37%	171,312	0.40%	99.86%	6.96%	360	172
100,000 - 105,000	1	42,500	0.07%	34,669	0.08%	99.94%	7.00%	360	225
110,000 - 115,000	1	60,000	0.09%	24,838	0.06%	100.00%	8.00%	300	116
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

Stratification Report

La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 94.26% 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%	8,220	0.02%	0.02%	7.00%	264	136
20 %- 30%	2	36,400	0.06%	27,440	0.06%	0.08%	7.18%	360	226
30 %- 40%	10	141,919	0.22%	107,423	0.25%	0.33%	7.00%	354	217
40 %- 50%	15	366,481	0.58%	266,439	0.62%	0.95%	7.10%	337	196
50 %- 60%	30	774,559	1.22%	531,380	1.23%	2.18%	7.13%	349	185
60 %- 70%	52	1,300,636	2.05%	939,349	2.18%	4.36%	7.09%	344	200
70 %- 80%	84	2,310,112	3.65%	1,678,339	3.89%	8.24%	6.92%	346	201
80 %- 90%	212	5,744,915	9.07%	4,037,032	9.35%	17.60%	6.37%	350	203
90 %- 100%	1,843	52,672,131	83.12%	35,566,810	82.40%	100.00%	6.31%	358	217
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

Stratification Report

La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance):35.86% WA (remaining balance): 36.11%

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	0.15%	57,016	0.13%	0.13%	6.98%	335	141
0 %- 10%	10	241,572	0.38%	155,794	0.36%	0.49%	6.38%	354	206
10 %- 20%	129	3,479,493	5.49%	2,294,925	5.32%	5.81%	6.17%	358	217
20 %- 30%	665	17,795,452	28.08%	11,847,996	27.45%	33.26%	6.31%	356	212
30 %- 40%	650	18,536,014	29.25%	12,678,050	29.37%	62.63%	6.37%	356	215
40 %- 50%	555	16,012,561	25.27%	10,963,688	25.40%	88.03%	6.41%	357	216
50 %- 60%	222	6,813,765	10.75%	4,893,486	11.34%	99.37%	6.56%	358	218
60 %- 70%	9	185,191	0.29%	122,265	0.28%	99.65%	6.63%	339	161
70 %- 80%	6	210,381	0.33%	149,210	0.35%	100.00%	6.26%	360	222
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

Stratification Report

La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.85% WA (remaining balance): 24.96%

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	0.15%	57,016	0.13%	0.13%	6.98%	335	141
0 %- 10%	34	929,204	1.47%	610,428	1.41%	1.55%	6.45%	356	199
10 %- 20%	438	12,735,791	20.10%	8,576,309	19.87%	21.42%	6.17%	356	215
20 %- 30%	1,306	36,182,506	57.10%	24,474,452	56.70%	78.12%	6.38%	357	214
30 %- 40%	465	13,329,286	21.04%	9,375,908	21.72%	99.84%	6.54%	357	217
40 %- 50%	3	97,643	0.15%	68,317	0.16%	100.00%	6.62%	360	225
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

Stratification Report

La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.30% WA (remaining balance): 3.33%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	157	3,747,537	5.91%	2,332,441	5.40%	5.40%	3.57%	359	235
1% - 2%	215	4,395,428	6.94%	2,851,287	6.61%	12.01%	6.49%	359	216
2% - 3%	857	26,302,564	41.51%	18,028,395	41.77%	53.78%	6.35%	359	218
3% - 4%	484	14,725,985	23.24%	10,169,010	23.56%	77.34%	6.54%	358	210
4% - 5%	136	3,705,145	5.85%	2,537,213	5.88%	83.22%	6.76%	354	192
5% - 6%	15	427,583	0.67%	288,403	0.67%	83.88%	7.07%	341	189
6% - 7%	209	5,309,879	8.38%	3,665,209	8.49%	92.38%	6.77%	356	228
7% - 8%	169	4,531,947	7.15%	3,197,314	7.41%	99.78%	7.24%	344	195
8% - 9%	5	139,850	0.22%	66,449	0.15%	99.94%	7.98%	307	125
10% - 11%	2	64,796	0.10%	23,303	0.05%	99.99%	9.18%	360	209
11% - 12%	1	16,437	0.03%	3,407	0.01%	100.00%	11.00%	180	28
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

Stratification Report

La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.59% WA (remaining balance): 3.55%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	388	10,103,935	15.95%	6,980,400	16.17%	16.17%	7.02%	349	211
1% - 2%	8	239,822	0.38%	185,025	0.43%	16.60%	7.09%	360	212
2% - 3%	79	2,309,896	3.65%	1,675,057	3.88%	20.48%	6.97%	349	203
3% - 4%	374	11,589,102	18.29%	8,151,873	18.89%	39.37%	6.63%	357	216
4% - 5%	789	25,830,967	40.76%	17,692,089	40.99%	80.36%	6.32%	359	215
5% - 6%	418	9,004,240	14.21%	5,814,329	13.47%	93.83%	6.47%	359	209
6% - 7%	194	4,289,191	6.77%	2,663,658	6.17%	100.00%	3.93%	360	233
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

Stratification Report

La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

Remaining Term

Min: Max: 251 WA (original balance):215 WA (remaining balance): 216

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	23	592,869	0.94%	253,496	0.59%	0.59%	7.12%	298	13
60 - 119	21	490,200	0.77%	248,352	0.58%	1.16%	7.37%	268	102
120 - 179	154	3,938,136	6.21%	2,384,625	5.52%	6.69%	6.62%	330	162
180 - 239	1,941	54,968,937	86.75%	37,926,944	87.87%	94.56%	6.60%	360	220
240 - 299	111	3,377,010	5.33%	2,349,014	5.44%	100.00%	2.13%	360	246
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

Stratification Report

La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

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%	31,788	0.07%	0.07%	7.45%	315	137
5,000 - 10,000	140	2,337,942	3.69%	1,213,514	2.81%	2.89%	6.46%	337	181
10,000 - 15,000	525	10,599,955	16.73%	6,782,376	15.71%	18.60%	6.45%	356	208
15,000 - 20,000	780	19,929,067	31.45%	13,407,567	31.06%	49.66%	6.23%	358	216
20,000 - 25,000	368	11,588,794	18.29%	8,201,377	19.00%	68.66%	6.52%	357	215
25,000 - 30,000	218	8,169,102	12.89%	5,910,678	13.69%	82.36%	6.50%	359	222
30,000 - 35,000	105	4,748,325	7.49%	3,402,031	7.88%	90.24%	6.41%	358	217
35,000 - 40,000	47	2,402,043	3.79%	1,740,932	4.03%	94.27%	6.34%	358	223
40,000 - 45,000	39	2,301,727	3.63%	1,663,644	3.85%	98.13%	6.47%	357	222
45,000 - 50,000	14	875,679	1.38%	652,048	1.51%	99.64%	5.54%	360	231
50,000 - 55,000	2	132,898	0.21%	100,357	0.23%	99.87%	6.35%	360	215
55,000 - 60,000	1	70,000	0.11%	56,120	0.13%	100.00%	7.00%	360	225
Total	2,250	63,367,152	100.00%	43,162,432			6.38%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

Stratification Report

La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

Current Loan To Value

Min: 1.09% Max: 85.48% WA (original balance): 64.03% WA (remaining balance): 64.78%

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%	13,301	0.03%	0.03%	6.86%	343	153
10 %- 20%	10	261,501	0.41%	64,483	0.15%	0.18%	7.42%	277	106
20 %- 30%	29	634,536	1.00%	279,179	0.65%	0.83%	7.17%	319	160
30 %- 40%	42	1,044,983	1.65%	611,214	1.42%	2.24%	6.87%	334	175
40 %- 50%	99	2,539,977	4.01%	1,524,813	3.53%	5.78%	6.34%	347	194
50 %- 60%	318	7,964,584	12.57%	5,213,675	12.08%	17.86%	6.18%	351	202
60 %- 70%	1,334	35,615,579	56.21%	24,332,688	56.37%	74.23%	6.38%	359	217
70 %- 80%	410	15,102,137	23.83%	11,048,175	25.60%	99.83%	6.38%	360	226
80 %- 90%	2	90,664	0.14%	74,904	0.17%	100.00%	6.33%	360	215
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

Stratification Report

La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.37% WA (remaining balance): 6.38%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	69	1,765,274	2.79%	1,130,026	2.62%	2.62%	0.00%	360	247
1% - 2%	1	25,000	0.04%	16,829	0.04%	2.66%	1.50%	360	225
2% - 3%	26	1,128,231	1.78%	828,468	1.92%	4.58%	2.41%	360	242
5% - 6%	35	1,113,649	1.76%	724,602	1.68%	6.26%	5.74%	358	204
6% - 7%	1,739	48,985,167	77.30%	33,192,975	76.90%	83.16%	6.53%	358	216
7% - 8%	374	10,163,114	16.04%	7,186,850	16.65%	99.81%	7.19%	350	203
8% - 9%	4	131,969	0.21%	67,289	0.16%	99.96%	8.09%	333	171
10% - 11%	1	38,312	0.06%	11,985	0.03%	99.99%	10.00%	360	209
11% - 12%	1	16,437	0.03%	3,407	0.01%	100.00%	11.00%	180	28
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

Stratification Report

La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

Current Subsidy

Min: 0.00% Max: 5.75% WA (original balance):.22% WA (remaining balance):.21%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	2,156	60,506,412	95.49%	41,225,841	95.51%	95.51%	6.63%	356	213
3% - 4%	25	1,094,031	1.73%	804,232	1.86%	97.38%	2.41%	360	242
4% - 5%	1	25,000	0.04%	16,829	0.04%	97.42%	1.50%	360	225
5% - 6%	68	1,741,709	2.75%	1,115,530	2.58%	100.00%	0.00%	360	247
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

Stratification Report

La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

Current Total Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.59% WA (remaining balance): 6.60%

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%	14,496	0.03%	0.03%	0.00%	360	227
2% - 3%	1	34,200	0.05%	24,236	0.06%	0.09%	2.50%	360	240
5% - 6%	129	3,974,389	6.27%	2,661,193	6.17%	6.26%	2.28%	360	233
6% - 7%	1,739	48,985,167	77.30%	33,192,975	76.90%	83.16%	6.53%	358	216
7% - 8%	374	10,163,114	16.04%	7,186,850	16.65%	99.81%	7.19%	350	203
8% - 9%	4	131,969	0.21%	67,289	0.16%	99.96%	8.09%	333	171
10% - 11%	1	38,312	0.06%	11,985	0.03%	99.99%	10.00%	360	209
11% - 12%	1	16,437	0.03%	3,407	0.01%	100.00%	11.00%	180	28
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

Stratification Report

La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

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%	6,007	0.01%	0.01%	7.00%	300	55
2000	1	23,304	0.04%	13,283	0.03%	0.04%	7.00%	360	135
2001	1	20,000	0.03%	11,448	0.03%	0.07%	7.00%	360	139
2002	4	89,143	0.14%	54,299	0.13%	0.20%	6.46%	360	155
2003	42	1,010,050	1.59%	584,450	1.35%	1.55%	6.58%	354	163
2004	62	1,576,397	2.49%	928,411	2.15%	3.70%	6.43%	349	165
2005	37	946,961	1.49%	599,546	1.39%	5.09%	6.65%	354	178
2006	266	6,955,072	10.98%	4,606,987	10.67%	15.76%	6.62%	353	197
2007	938	25,482,813	40.21%	17,458,575	40.45%	56.21%	6.59%	357	211
2008	661	19,909,771	31.42%	13,828,578	32.04%	88.25%	6.62%	358	225
2009	165	5,185,518	8.18%	3,577,458	8.29%	96.54%	5.97%	359	236
2010	72	2,144,373	3.38%	1,493,390	3.46%	100.00%	1.43%	359	248
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	224	5,949,405	9.39%	4,315,708	10.00%	10.00%	7.19%	343	196
1999	1	26,309	0.04%	4,324	0.01%	10.01%	7.00%	300	148
2005	1	24,715	0.04%	16,719	0.04%	10.05%	6.75%	300	148
2007	3	69,377	0.11%	42,903	0.10%	10.15%	6.78%	335	188
2008	17	400,057	0.63%	274,824	0.64%	10.78%	6.96%	332	178
2009	29	829,921	1.31%	576,749	1.34%	12.12%	7.08%	347	168
2010	30	835,682	1.32%	596,996	1.38%	13.50%	7.10%	350	192
2011	56	1,402,226	2.21%	989,577	2.29%	15.80%	7.00%	350	198
2012	72	1,688,709	2.66%	1,196,497	2.77%	18.57%	6.67%	358	210
2013	95	2,448,126	3.86%	1,643,553	3.81%	22.38%	6.60%	358	196
2014	75	1,768,915	2.79%	1,134,542	2.63%	25.00%	6.33%	357	186
2015	44	1,187,049	1.87%	788,277	1.83%	26.83%	6.56%	358	187
2016	153	4,054,327	6.40%	2,625,191	6.08%	32.91%	6.39%	358	205
2017	691	19,007,440	30.00%	12,806,768	29.67%	62.58%	6.45%	359	215
2018	552	17,185,103	27.12%	11,755,792	27.24%	89.82%	6.63%	359	226
2019	138	4,382,391	6.92%	2,963,386	6.87%	96.69%	5.76%	360	237
2020	61	1,839,032	2.90%	1,247,680	2.89%	99.58%	0.74%	360	248
2022	2	61,510	0.10%	41,754	0.10%	99.67%	2.25%	360	219
2023	5	177,458	0.28%	122,121	0.28%	99.96%	2.15%	360	225
2025	1	29,400	0.05%	19,071	0.04%	100.00%	0.00%	360	250
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

Stratification Report

La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	128	3,325,889	5.25%	2,242,163	5.19%	5.19%	6.55%	359	218
SFH	2,122	60,041,263	94.75%	40,920,268	94.81%	100.00%	6.36%	356	214
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

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La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	492	12,878,008	20.32%	9,265,001	21.47%	21.47%	6.97%	349	200
New Property	1,730	49,848,425	78.67%	33,428,565	77.45%	98.91%	6.21%	359	218
Used Property	28	640,719	1.01%	468,866	1.09%	100.00%	7.06%	348	212
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,938	54,689,116	86.31%	37,060,375	85.86%	85.86%	6.34%	356	214
30	187	5,334,719	8.42%	3,724,729	8.63%	94.49%	6.60%	359	218
60	81	2,188,768	3.45%	1,545,514	3.58%	98.07%	6.61%	360	221
90	20	492,274	0.78%	351,474	0.81%	98.89%	6.53%	360	222
120	9	245,356	0.39%	164,573	0.38%	99.27%	6.54%	335	199
150	2	44,051	0.07%	31,091	0.07%	99.34%	6.50%	360	222
180	1	30,525	0.05%	21,665	0.05%	99.39%	7.07%	360	218
210	1	26,739	0.04%	17,934	0.04%	99.43%	6.75%	360	233
240	1	41,915	0.07%	31,548	0.07%	99.51%	6.77%	312	169
270	1	25,875	0.04%	19,786	0.05%	99.55%	6.50%	360	217
390+	9	247,814	0.39%	193,743	0.45%	100.00%	6.52%	360	220
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

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La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	1	20,250	0.03%	15,306	0.04%	0.04%	6.87%	360	212
Bocas del Toro	4	116,173	0.18%	80,663	0.19%	0.22%	6.62%	360	217
Chiriquí	233	6,299,321	9.94%	4,206,631	9.75%	9.97%	6.43%	356	218
Coclé	25	691,482	1.09%	472,042	1.09%	11.06%	6.55%	349	209
Colón	182	5,952,869	9.39%	4,190,302	9.71%	20.77%	6.49%	358	218
Herrera	94	2,663,872	4.20%	1,847,792	4.28%	25.05%	6.02%	359	223
Los Santos	34	884,815	1.40%	611,331	1.42%	26.47%	5.98%	360	218
Panamá	1,516	41,832,867	66.02%	28,332,955	65.64%	92.11%	6.44%	356	212
Veraguas	161	4,905,501	7.74%	3,405,409	7.89%	100.00%	5.81%	359	225
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

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La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	24	651,254	1.03%	418,869	0.97%	0.97%	6.55%	334	192
DD	1,310	37,879,767	59.78%	25,963,164	60.15%	61.12%	6.30%	357	216
VOL	916	24,836,131	39.19%	16,780,398	38.88%	100.00%	6.48%	357	212
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	277	8,748,296	13.81%	6,053,988	14.03%	14.03%	6.05%	358	222
C.S.S.JUBILADOS Y PENSIONADO	144	4,400,371	6.94%	3,030,477	7.02%	21.05%	6.30%	351	206
CAJA DEL SEGURO SOCIAL	98	2,834,335	4.47%	1,979,689	4.59%	25.63%	6.56%	356	213
MIN.DE GOBIERNO Y JUSTICIA (4)	71	1,954,379	3.08%	1,334,137	3.09%	28.72%	6.28%	360	219
MINISTERIO DE SALUD (12)	45	1,318,084	2.08%	909,921	2.11%	30.83%	6.16%	358	219
AUTORIDAD DEL CANAL DE PANAMA	23	913,173	1.44%	630,019	1.46%	32.29%	6.47%	350	209
JUBILADO POR CONTRALORIA.	19	573,205	0.90%	399,322	0.93%	33.22%	6.47%	358	213
COMPANIA GOLY, S.A.	11	220,926	0.35%	144,187	0.33%	33.55%	4.69%	360	226
MANZANILLO INTL TERMINAL-PANAMA S.A	11	413,066	0.65%	295,562	0.68%	34.24%	6.58%	360	220
PRODUCTOS TOLEDANO	10	202,346	0.32%	126,510	0.29%	34.53%	6.63%	354	208
RIBA SMITH	10	232,169	0.37%	156,632	0.36%	34.89%	5.93%	356	215
WMW PANAMA, S.A.	10	226,203	0.36%	148,034	0.34%	35.24%	6.01%	360	220
COLON CONTAINER TERMINAL, S.A.	9	297,726	0.47%	205,599	0.48%	35.71%	6.64%	360	209
CONDUCTOR DE TAXI	9	212,782	0.34%	147,514	0.34%	36.05%	6.68%	360	224
DELL PANAMA S. DE R.L.	9	305,944	0.48%	205,593	0.48%	36.53%	5.96%	360	217
MINISTERIO PUBLICO (35)	8	209,847	0.33%	143,050	0.33%	36.86%	6.62%	360	220
MUNICIPIO DE PANAMA	8	160,848	0.25%	114,873	0.27%	37.13%	5.87%	360	226
PANAMA PORTS COMPANY	8	247,057	0.39%	160,004	0.37%	37.50%	6.59%	360	221
UNIVERSIDAD DE PANAMA	8	240,438	0.38%	169,274	0.39%	37.89%	6.56%	360	219
ADMINISTRADORA DEL HOGAR	7	226,100	0.36%	166,109	0.38%	38.28%	6.82%	358	202
CABLE AND WIRELESS	7	261,902	0.41%	176,306	0.41%	38.68%	6.57%	360	218
CLIENTE FALLECIDO	7	181,822	0.29%	86,015	0.20%	38.88%	6.59%	360	209
CLINICA HOSPITAL SAN FERNANDO	7	195,461	0.31%	133,184	0.31%	39.19%	6.58%	360	213
CONTRALORIA GENERAL (2)	7	196,504	0.31%	131,108	0.30%	39.50%	7.11%	349	199
I.P.H.E.	7	326,501	0.52%	237,070	0.55%	40.04%	6.74%	360	227
INDUSTRIAS LACTEAS	7	167,760	0.26%	112,705	0.26%	40.31%	6.58%	360	181
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	7	154,946	0.24%	98,742	0.23%	40.53%	6.46%	360	218
MINISTERIO DE GOBIERNO Y JUSTICIA	7	191,047	0.30%	121,449	0.28%	40.82%	6.66%	360	220
ORGANO JUDICIAL	7	189,124	0.30%	125,261	0.29%	41.11%	6.77%	360	213
COPA (COMPANIA PÑA DE AVIACION)#2	6	187,280	0.30%	126,686	0.29%	41.40%	6.54%	360	221
CUERPO DE BOMBEROS DE PMA.	6	174,476	0.28%	119,215	0.28%	41.68%	6.61%	360	211
FARMACIAS ARROCHA	6	174,952	0.28%	130,273	0.30%	41.98%	7.03%	360	225
HOSPITAL SANTO TOMAS	6	162,063	0.26%	104,829	0.24%	42.22%	5.41%	360	223
JUBILADO	6	148,086	0.23%	103,892	0.24%	42.46%	6.55%	360	219
MINISTERIO DE ECON. Y FINANZA	6	184,772	0.29%	128,980	0.30%	42.76%	6.53%	360	220
SOCIEDAD DE ALIMENTOS DE PRIMERA	6	171,499	0.27%	117,538	0.27%	43.03%	6.65%	360	226
Otros	1,350	36,361,662	57.38%	24,588,684	56.97%	100.00%	6.44%	357	213

Stratification Report

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For La Hipotecaria Panama
Cutoff Date: 7/31/2019

Total	2,250	63,367,152	100.00%	43,162,432	6.37%	357	215
Minimum		10,000		287	0.00%	180	0
Maximum		71,023		56,120	11.00%	360	251
Average		28,163		19,183			

Stratification Report

La Hipotecaria Panama - Trust X
July 2019

For La Hipotecaria Panama
Cutoff Date: 7/31/2019

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	511	13,388,125	21.13%	9,647,695	22.35%	22.35%	6.93%	351	202
LAS PRADERAS DE SAN ISIDRO	63	1,860,164	2.94%	1,305,234	3.02%	25.38%	6.54%	360	221
LAS PERLAS DE PILON	37	694,140	1.10%	454,157	1.05%	26.43%	6.43%	360	213
LA ARBOLEDA	31	880,658	1.39%	585,749	1.36%	27.79%	6.16%	360	222
RESIDENCIAL VALLE DORADO	25	669,934	1.06%	451,175	1.05%	28.83%	6.66%	356	214
RESIDENCIAL EL TREBOL	24	526,451	0.83%	335,811	0.78%	29.61%	6.37%	358	216
RES. ALTOS DEL ANGEL	23	652,719	1.03%	446,299	1.03%	30.64%	6.45%	360	215
CIUDAD HATO MONTAÑA	21	615,409	0.97%	405,359	0.94%	31.58%	6.56%	357	217
LA RIVIERA	19	599,681	0.95%	388,856	0.90%	32.48%	6.38%	360	196
RESIDENCIAL LOS NOGALES	17	504,487	0.80%	355,759	0.82%	33.31%	6.61%	360	220
Otros	1,479	42,975,384	67.82%	28,786,339	66.69%	100.00%	6.19%	358	218
Total	2,250	63,367,152	100.00%	43,162,432			6.37%	357	215
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,120			11.00%	360	251
Average		28,163		19,183					