



Stratification Report for La Hipotecaria S.A.
Panama

Trust X
August 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 8/31/2019.

Stratification Report

La Hipotecaria Panama - Trust X
August 2019

For La Hipotecaria Panama
Cutoff Date: 8/31/2019

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%	32,435	0.08%	0.08%	7.62%	180	37
192	1	19,899	0.03%	7,217	0.02%	0.09%	6.90%	192	55
204	1	19,293	0.03%	6,591	0.02%	0.11%	7.00%	204	0
216	1	17,099	0.03%	7,673	0.02%	0.13%	6.50%	216	76
228	1	25,691	0.04%	9,581	0.02%	0.15%	6.50%	228	70
240	9	194,020	0.31%	103,200	0.24%	0.39%	7.33%	240	95
252	1	11,500	0.02%	6,783	0.02%	0.40%	7.75%	252	110
264	1	22,584	0.04%	15,553	0.04%	0.44%	6.75%	264	136
276	1	28,350	0.04%	17,560	0.04%	0.48%	6.36%	276	135
288	6	176,165	0.28%	103,503	0.24%	0.72%	6.58%	288	142
300	68	1,883,109	2.98%	1,112,473	2.59%	3.31%	7.06%	300	141
312	9	257,175	0.41%	166,348	0.39%	3.70%	6.91%	312	163
324	2	73,700	0.12%	49,268	0.11%	3.82%	6.33%	324	182
336	7	161,328	0.26%	104,211	0.24%	4.06%	6.62%	336	199
348	5	129,588	0.20%	91,658	0.21%	4.27%	6.57%	348	196
360	2,126	60,072,281	95.00%	41,084,901	95.73%	100.00%	6.37%	360	217
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

Stratification Report

La Hipotecaria Panama - Trust X
August 2019

For La Hipotecaria Panama
Cutoff Date: 8/31/2019

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%	881,805	2.05%	2.05%	6.41%	355	205
15,000 - 20,000	294	5,274,289	8.34%	3,415,182	7.96%	10.01%	6.65%	353	202
20,000 - 25,000	608	13,851,906	21.91%	9,157,159	21.34%	31.35%	6.47%	357	212
25,000 - 30,000	531	14,537,291	22.99%	9,757,156	22.73%	54.08%	6.10%	357	217
30,000 - 35,000	290	9,319,081	14.74%	6,453,978	15.04%	69.12%	6.64%	357	210
35,000 - 40,000	171	6,350,417	10.04%	4,429,598	10.32%	79.44%	6.47%	357	218
40,000 - 45,000	94	4,005,425	6.33%	2,835,844	6.61%	86.05%	6.50%	359	219
45,000 - 50,000	70	3,324,007	5.26%	2,362,118	5.50%	91.55%	6.31%	359	220
50,000 - 55,000	33	1,743,304	2.76%	1,239,070	2.89%	94.44%	6.45%	358	215
55,000 - 60,000	18	1,042,019	1.65%	750,861	1.75%	96.19%	6.43%	353	216
60,000 - 65,000	32	1,982,017	3.13%	1,352,398	3.15%	99.34%	6.15%	356	219
65,000 - 70,000	4	267,050	0.42%	177,875	0.41%	99.75%	6.64%	344	189
70,000 - 75,000	2	141,023	0.22%	105,910	0.25%	100.00%	6.72%	360	221
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

Stratification Report

La Hipotecaria Panama - Trust X
August 2019

For La Hipotecaria Panama
Cutoff Date: 8/31/2019

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,514

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	1.30%	515,665	1.20%	1.20%	6.22%	359	214
15,000 - 20,000	224	3,897,121	6.16%	2,465,026	5.74%	6.94%	6.48%	358	206
20,000 - 25,000	501	11,013,245	17.42%	7,216,390	16.81%	23.76%	6.53%	356	212
25,000 - 30,000	550	14,509,631	22.63%	9,515,562	22.17%	45.93%	6.24%	357	216
30,000 - 35,000	311	9,243,919	14.62%	6,295,090	14.67%	60.60%	6.23%	357	213
35,000 - 40,000	246	8,303,191	13.13%	5,835,281	13.60%	74.19%	6.52%	356	214
40,000 - 45,000	116	4,319,533	6.83%	3,049,448	7.11%	81.30%	6.54%	357	214
45,000 - 50,000	96	4,052,861	6.41%	2,880,018	6.71%	88.01%	6.41%	357	216
50,000 - 55,000	49	2,296,568	3.63%	1,638,103	3.82%	91.83%	6.75%	358	218
55,000 - 60,000	24	1,094,449	1.73%	762,404	1.78%	93.60%	6.58%	345	208
60,000 - 65,000	45	2,553,476	4.04%	1,791,442	4.17%	97.78%	6.34%	358	222
65,000 - 70,000	8	399,195	0.63%	287,627	0.67%	98.45%	5.55%	348	220
70,000 - 75,000	2	95,250	0.15%	72,638	0.17%	98.62%	6.71%	360	210
75,000 - 80,000	8	394,840	0.62%	299,717	0.70%	99.31%	6.66%	352	210
80,000 - 85,000	2	101,932	0.16%	64,289	0.15%	99.46%	6.61%	319	153
90,000 - 95,000	4	234,425	0.37%	170,870	0.40%	99.86%	6.96%	360	171
100,000 - 105,000	1	42,500	0.07%	34,548	0.08%	99.94%	7.00%	360	224
110,000 - 115,000	1	60,000	0.09%	24,838	0.06%	100.00%	8.00%	300	115
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

Stratification Report

La Hipotecaria Panama - Trust X
August 2019

For La Hipotecaria Panama
Cutoff Date: 8/31/2019

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%	8,105	0.02%	0.02%	7.00%	264	135
20 %- 30%	2	36,400	0.06%	27,380	0.06%	0.08%	7.18%	360	225
30 %- 40%	10	141,919	0.22%	107,124	0.25%	0.33%	7.00%	354	216
40 %- 50%	15	366,481	0.58%	265,603	0.62%	0.95%	7.10%	337	195
50 %- 60%	30	774,559	1.22%	529,609	1.23%	2.19%	7.13%	349	184
60 %- 70%	52	1,300,636	2.06%	936,228	2.18%	4.37%	7.09%	344	199
70 %- 80%	84	2,310,112	3.65%	1,672,642	3.90%	8.26%	6.92%	346	200
80 %- 90%	212	5,744,915	9.09%	4,021,838	9.37%	17.63%	6.37%	350	202
90 %- 100%	1,838	52,536,976	83.09%	35,350,426	82.37%	100.00%	6.35%	358	216
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

Stratification Report

La Hipotecaria Panama - Trust X
August 2019

For La Hipotecaria Panama
Cutoff Date: 8/31/2019

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance): 35.86% WA (remaining balance): 36.12%

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%	56,890	0.13%	0.13%	6.98%	335	140
0 %- 10%	10	241,572	0.38%	155,173	0.36%	0.49%	6.38%	354	205
10 %- 20%	129	3,479,493	5.50%	2,289,086	5.33%	5.83%	6.20%	358	216
20 %- 30%	664	17,772,952	28.11%	11,779,711	27.45%	33.27%	6.36%	356	211
30 %- 40%	647	18,443,695	29.17%	12,566,803	29.28%	62.55%	6.40%	356	214
40 %- 50%	554	15,992,226	25.29%	10,919,371	25.44%	88.00%	6.44%	357	215
50 %- 60%	222	6,813,765	10.78%	4,881,239	11.37%	99.37%	6.56%	358	217
60 %- 70%	9	185,191	0.29%	121,946	0.28%	99.65%	6.63%	339	160
70 %- 80%	6	210,381	0.33%	148,738	0.35%	100.00%	6.26%	360	221
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

Stratification Report

La Hipotecaria Panama - Trust X
August 2019

For La Hipotecaria Panama
Cutoff Date: 8/31/2019

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%	56,890	0.13%	0.13%	6.98%	335	140
0 %- 10%	34	929,204	1.47%	608,477	1.42%	1.55%	6.45%	356	198
10 %- 20%	437	12,707,891	20.10%	8,527,579	19.87%	21.42%	6.25%	356	214
20 %- 30%	1,304	36,118,086	57.12%	24,339,323	56.71%	78.13%	6.40%	357	213
30 %- 40%	463	13,286,450	21.01%	9,318,479	21.71%	99.84%	6.55%	357	216
40 %- 50%	3	97,643	0.15%	68,208	0.16%	100.00%	6.62%	360	224
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

Stratification Report

La Hipotecaria Panama - Trust X
August 2019

For La Hipotecaria Panama
Cutoff Date: 8/31/2019

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.32% WA (remaining balance): 3.35%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	149	3,550,630	5.62%	2,195,513	5.12%	5.12%	3.77%	359	234
1% - 2%	215	4,395,428	6.95%	2,842,561	6.62%	11.74%	6.49%	359	215
2% - 3%	855	26,240,309	41.50%	17,936,248	41.79%	53.53%	6.37%	359	217
3% - 4%	484	14,725,985	23.29%	10,136,510	23.62%	77.15%	6.54%	358	210
4% - 5%	136	3,705,145	5.86%	2,526,810	5.89%	83.03%	6.76%	354	191
5% - 6%	14	399,683	0.63%	265,630	0.62%	83.65%	7.03%	340	186
6% - 7%	209	5,309,879	8.40%	3,639,492	8.48%	92.13%	6.77%	356	227
7% - 8%	175	4,683,854	7.41%	3,283,937	7.65%	99.79%	7.24%	344	196
8% - 9%	5	139,850	0.22%	66,245	0.15%	99.94%	7.98%	307	124
10% - 11%	2	64,796	0.10%	22,763	0.05%	99.99%	9.18%	360	208
11% - 12%	1	16,437	0.03%	3,247	0.01%	100.00%	11.00%	180	27
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

Stratification Report

La Hipotecaria Panama - Trust X
August 2019

For La Hipotecaria Panama
Cutoff Date: 8/31/2019

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.58% WA (remaining balance): 3.54%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	394	10,255,841	16.22%	7,040,084	16.40%	16.40%	7.02%	350	211
1% - 2%	7	211,922	0.34%	163,341	0.38%	16.78%	7.02%	360	211
2% - 3%	79	2,309,896	3.65%	1,667,364	3.88%	20.67%	6.97%	349	202
3% - 4%	374	11,589,102	18.33%	8,127,998	18.94%	39.61%	6.63%	357	215
4% - 5%	787	25,768,712	40.75%	17,598,542	41.00%	80.61%	6.34%	359	214
5% - 6%	418	9,004,240	14.24%	5,795,667	13.50%	94.11%	6.47%	359	208
6% - 7%	186	4,092,284	6.47%	2,525,959	5.89%	100.00%	4.12%	360	232
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

Stratification Report

La Hipotecaria Panama - Trust X
August 2019

For La Hipotecaria Panama
Cutoff Date: 8/31/2019

Remaining Term

Min: Max: 250 WA (original balance):214 WA (remaining balance): 215

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%	250,432	0.58%	0.58%	7.12%	298	13
60 - 119	21	490,200	0.78%	246,510	0.57%	1.16%	7.37%	268	101
120 - 179	159	4,085,390	6.46%	2,462,015	5.74%	6.89%	6.61%	331	161
180 - 239	1,944	55,098,807	87.14%	37,901,845	88.31%	95.20%	6.60%	360	219
240 - 299	98	2,964,733	4.69%	2,058,154	4.80%	100.00%	2.20%	360	246
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

Stratification Report

La Hipotecaria Panama - Trust X
August 2019

For La Hipotecaria Panama
Cutoff Date: 8/31/2019

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	12	238,669	0.38%	31,542	0.07%	0.07%	7.44%	320	148
5,000 - 10,000	142	2,367,387	3.74%	1,224,696	2.85%	2.93%	6.47%	337	181
10,000 - 15,000	526	10,634,305	16.82%	6,784,379	15.81%	18.73%	6.47%	356	207
15,000 - 20,000	778	19,931,788	31.52%	13,359,852	31.13%	49.86%	6.29%	358	215
20,000 - 25,000	365	11,501,787	18.19%	8,131,881	18.95%	68.81%	6.54%	357	214
25,000 - 30,000	217	8,153,348	12.89%	5,881,607	13.70%	82.51%	6.52%	359	221
30,000 - 35,000	107	4,869,787	7.70%	3,477,125	8.10%	90.62%	6.41%	358	217
35,000 - 40,000	44	2,267,221	3.59%	1,641,494	3.82%	94.44%	6.33%	358	221
40,000 - 45,000	38	2,251,077	3.56%	1,625,094	3.79%	98.23%	6.58%	357	221
45,000 - 50,000	14	884,753	1.40%	655,008	1.53%	99.75%	5.54%	360	230
50,000 - 55,000	1	61,875	0.10%	50,294	0.12%	99.87%	6.25%	360	209
55,000 - 60,000	1	70,000	0.11%	55,982	0.13%	100.00%	7.00%	360	224
Total	2,245	63,231,997	100.00%	42,918,956			6.41%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

Stratification Report

La Hipotecaria Panama - Trust X
August 2019

For La Hipotecaria Panama
Cutoff Date: 8/31/2019

Current Loan To Value

Min: 1.09% Max: 85.48% WA (original balance): 63.80% WA (remaining balance): 64.60%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	7	140,240	0.22%	13,320	0.03%	0.03%	6.84%	346	168
10 %- 20%	10	261,501	0.41%	63,177	0.15%	0.18%	7.42%	277	105
20 %- 30%	31	685,008	1.08%	296,684	0.69%	0.87%	7.14%	320	160
30 %- 40%	41	1,016,991	1.61%	598,924	1.40%	2.26%	6.90%	334	173
40 %- 50%	99	2,534,428	4.01%	1,515,292	3.53%	5.80%	6.32%	348	194
50 %- 60%	326	8,192,992	12.96%	5,335,370	12.43%	18.23%	6.19%	351	201
60 %- 70%	1,346	36,075,966	57.05%	24,615,262	57.35%	75.58%	6.43%	359	216
70 %- 80%	383	14,234,208	22.51%	10,406,023	24.25%	99.83%	6.40%	360	225
80 %- 90%	2	90,664	0.14%	74,904	0.17%	100.00%	6.33%	360	214
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

Stratification Report

La Hipotecaria Panama - Trust X
August 2019

For La Hipotecaria Panama
Cutoff Date: 8/31/2019

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.40% WA (remaining balance): 6.41%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	61	1,568,368	2.48%	995,859	2.32%	2.32%	0.00%	360	246
1% - 2%	1	25,000	0.04%	16,762	0.04%	2.36%	1.50%	360	224
2% - 3%	23	1,004,943	1.59%	739,539	1.72%	4.08%	2.41%	360	241
5% - 6%	35	1,113,649	1.76%	722,052	1.68%	5.76%	5.74%	358	203
6% - 7%	1,737	48,922,912	77.37%	33,034,551	76.97%	82.73%	6.53%	358	215
7% - 8%	382	10,410,408	16.46%	7,328,281	17.07%	99.81%	7.19%	350	203
8% - 9%	4	131,969	0.21%	67,048	0.16%	99.97%	8.09%	333	170
10% - 11%	1	38,312	0.06%	11,616	0.03%	99.99%	10.00%	360	208
11% - 12%	1	16,437	0.03%	3,247	0.01%	100.00%	11.00%	180	27
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

Stratification Report

La Hipotecaria Panama - Trust X
August 2019

For La Hipotecaria Panama
Cutoff Date: 8/31/2019

Current Subsidy

Min: 0.00% Max: 5.75% WA (original balance):.19% WA (remaining balance): .19%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	2,162	60,691,452	95.98%	41,205,243	96.01%	96.01%	6.63%	356	212
3% - 4%	22	970,743	1.54%	715,416	1.67%	97.67%	2.40%	360	241
4% - 5%	1	25,000	0.04%	16,762	0.04%	97.71%	1.50%	360	224
5% - 6%	60	1,544,803	2.44%	981,535	2.29%	100.00%	0.00%	360	247
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

Stratification Report

La Hipotecaria Panama - Trust X
August 2019

For La Hipotecaria Panama
Cutoff Date: 8/31/2019

Current Total Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.60% 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%	14,324	0.03%	0.03%	0.00%	360	226
2% - 3%	1	34,200	0.05%	24,124	0.06%	0.09%	2.50%	360	239
5% - 6%	118	3,654,195	5.78%	2,435,765	5.68%	5.76%	2.40%	360	232
6% - 7%	1,737	48,922,912	77.37%	33,034,551	76.97%	82.73%	6.53%	358	215
7% - 8%	382	10,410,408	16.46%	7,328,281	17.07%	99.81%	7.19%	350	203
8% - 9%	4	131,969	0.21%	67,048	0.16%	99.97%	8.09%	333	170
10% - 11%	1	38,312	0.06%	11,616	0.03%	99.99%	10.00%	360	208
11% - 12%	1	16,437	0.03%	3,247	0.01%	100.00%	11.00%	180	27
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

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La Hipotecaria Panama - Trust X
August 2019

For La Hipotecaria Panama
Cutoff Date: 8/31/2019

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%	5,848	0.01%	0.01%	7.00%	300	54
2000	1	23,304	0.04%	13,283	0.03%	0.04%	7.00%	360	134
2001	1	20,000	0.03%	11,448	0.03%	0.07%	7.00%	360	138
2002	4	89,143	0.14%	54,105	0.13%	0.20%	6.46%	360	154
2003	42	1,010,050	1.60%	581,813	1.36%	1.55%	6.58%	354	162
2004	62	1,576,397	2.49%	925,192	2.16%	3.71%	6.43%	349	164
2005	37	946,961	1.50%	596,634	1.39%	5.10%	6.65%	354	178
2006	264	6,904,672	10.92%	4,550,995	10.60%	15.70%	6.62%	353	196
2007	937	25,462,478	40.27%	17,389,605	40.52%	56.22%	6.59%	357	210
2008	659	19,845,352	31.38%	13,750,053	32.04%	88.26%	6.62%	358	224
2009	165	5,185,518	8.20%	3,552,308	8.28%	96.53%	6.36%	359	235
2010	72	2,144,373	3.39%	1,487,673	3.47%	100.00%	1.43%	359	247
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	223	5,926,905	9.37%	4,282,931	9.98%	9.98%	7.19%	342	195
1999	1	26,309	0.04%	4,324	0.01%	9.99%	7.00%	300	147
2005	1	24,715	0.04%	16,649	0.04%	10.03%	6.75%	300	147
2007	3	69,377	0.11%	42,416	0.10%	10.13%	6.77%	335	187
2008	16	372,157	0.59%	252,592	0.59%	10.72%	6.95%	330	175
2009	29	829,921	1.31%	573,734	1.34%	12.05%	7.07%	347	167
2010	30	835,682	1.32%	595,089	1.39%	13.44%	7.10%	350	191
2011	56	1,402,226	2.22%	984,910	2.29%	15.73%	7.00%	350	197
2012	72	1,688,709	2.67%	1,192,273	2.78%	18.51%	6.67%	358	209
2013	95	2,448,126	3.87%	1,637,377	3.82%	22.33%	6.60%	358	195
2014	75	1,768,915	2.80%	1,131,054	2.64%	24.96%	6.33%	357	185
2015	44	1,187,049	1.88%	785,681	1.83%	26.79%	6.56%	358	186
2016	153	4,054,327	6.41%	2,615,847	6.09%	32.89%	6.39%	358	204
2017	690	18,987,104	30.03%	12,755,984	29.72%	62.61%	6.45%	359	214
2018	550	17,120,684	27.08%	11,683,661	27.22%	89.83%	6.63%	359	225
2019	138	4,382,391	6.93%	2,939,576	6.85%	96.68%	6.22%	360	236
2020	61	1,839,032	2.91%	1,242,715	2.90%	99.58%	0.74%	360	247
2022	2	61,510	0.10%	41,567	0.10%	99.67%	2.25%	360	218
2023	5	177,458	0.28%	121,606	0.28%	99.96%	2.15%	360	224
2025	1	29,400	0.05%	18,969	0.04%	100.00%	0.00%	360	249
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

Stratification Report

La Hipotecaria Panama - Trust X
August 2019

For La Hipotecaria Panama
Cutoff Date: 8/31/2019

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	5.26%	2,236,028	5.21%	5.21%	6.55%	359	217
SFH	2,117	59,906,108	94.74%	40,682,928	94.79%	100.00%	6.40%	356	213
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

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La Hipotecaria Panama - Trust X
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Cutoff Date: 8/31/2019

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	490	12,827,608	20.29%	9,191,539	21.42%	21.42%	6.97%	349	199
New Property	1,727	49,763,671	78.70%	33,260,257	77.50%	98.91%	6.25%	359	217
Used Property	28	640,719	1.01%	467,160	1.09%	100.00%	7.06%	348	211
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

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La Hipotecaria Panama - Trust X
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For La Hipotecaria Panama
Cutoff Date: 8/31/2019

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,903	53,554,028	84.69%	36,098,877	84.11%	84.11%	6.37%	356	213
30	214	6,197,000	9.80%	4,321,798	10.07%	94.18%	6.58%	359	217
60	75	2,028,753	3.21%	1,431,264	3.33%	97.51%	6.64%	359	221
90	29	793,307	1.25%	577,131	1.34%	98.86%	6.66%	360	222
120	3	71,369	0.11%	50,946	0.12%	98.98%	6.50%	360	219
150	7	189,926	0.30%	136,667	0.32%	99.30%	6.52%	352	214
180	1	24,746	0.04%	17,597	0.04%	99.34%	6.50%	360	219
210	1	30,525	0.05%	21,665	0.05%	99.39%	7.07%	360	217
240	1	26,739	0.04%	17,934	0.04%	99.43%	6.75%	360	232
270	1	41,915	0.07%	31,548	0.07%	99.50%	6.77%	312	168
300	1	25,875	0.04%	19,786	0.05%	99.55%	6.50%	360	216
390+	9	247,814	0.39%	193,743	0.45%	100.00%	6.52%	360	219
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

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La Hipotecaria Panama - Trust X
August 2019

For La Hipotecaria Panama
Cutoff Date: 8/31/2019

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%	15,304	0.04%	0.04%	6.87%	360	211
Bocas del Toro	4	116,173	0.18%	80,411	0.19%	0.22%	6.62%	360	216
Chiriquí	232	6,257,402	9.90%	4,162,897	9.70%	9.92%	6.43%	356	217
Coclé	25	691,482	1.09%	470,604	1.10%	11.02%	6.55%	349	208
Colón	182	5,952,869	9.41%	4,181,001	9.74%	20.76%	6.49%	358	217
Herrera	94	2,663,872	4.21%	1,842,652	4.29%	25.05%	6.10%	359	222
Los Santos	34	884,815	1.40%	609,412	1.42%	26.47%	5.98%	360	217
Panamá	1,512	41,739,632	66.01%	28,161,430	65.62%	92.09%	6.47%	356	211
Veraguas	161	4,905,501	7.76%	3,395,245	7.91%	100.00%	5.93%	359	224
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

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Cutoff Date: 8/31/2019

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	26	688,032	1.09%	438,139	1.02%	1.02%	6.55%	335	191
DD	1,301	37,716,508	59.65%	25,755,075	60.01%	61.03%	6.34%	357	215
VOL	918	24,827,457	39.26%	16,725,742	38.97%	100.00%	6.49%	357	211
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	276	8,725,796	13.80%	6,018,566	14.02%	14.02%	6.14%	358	221
C.S.S.JUBILADOS Y PENSIONADO	144	4,400,371	6.96%	3,021,805	7.04%	21.06%	6.35%	351	205
CAJA DEL SEGURO SOCIAL	97	2,792,416	4.42%	1,942,276	4.53%	25.59%	6.56%	356	212
MIN.DE GOBIERNO Y JUSTICIA (4)	71	1,954,379	3.09%	1,330,181	3.10%	28.69%	6.28%	360	218
MINISTERIO DE SALUD (12)	45	1,318,084	2.08%	906,466	2.11%	30.80%	6.16%	358	218
AUTORIDAD DEL CANAL DE PANAMA	23	913,173	1.44%	627,894	1.46%	32.26%	6.47%	350	208
JUBILADO POR CONTRALORIA.	19	573,205	0.91%	398,067	0.93%	33.19%	6.47%	358	212
COMPANIA GOLY, S.A.	11	220,926	0.35%	143,754	0.33%	33.53%	6.28%	360	225
MANZANILLO INTL TERMINAL-PANAMA S.A	11	413,066	0.65%	294,662	0.69%	34.21%	6.58%	360	219
CONDUCTOR DE TAXI	10	233,558	0.37%	161,885	0.38%	34.59%	6.66%	360	223
PRODUCTOS TOLEDANO	10	202,346	0.32%	125,832	0.29%	34.88%	6.63%	354	207
RIBA SMITH	10	232,169	0.37%	156,100	0.36%	35.25%	5.93%	356	214
WMW PANAMA, S.A.	10	226,203	0.36%	147,650	0.34%	35.59%	6.01%	360	219
COLON CONTAINER TERMINAL, S.A.	9	297,726	0.47%	205,599	0.48%	36.07%	6.64%	360	208
DELL PANAMA S. DE R.L.	9	305,944	0.48%	205,146	0.48%	36.55%	5.96%	360	216
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	8	179,494	0.28%	114,377	0.27%	36.81%	6.43%	360	215
MINISTERIO PUBLICO (35)	8	209,847	0.33%	142,569	0.33%	37.15%	6.62%	360	219
MUNICIPIO DE PANAMA	8	160,848	0.25%	114,708	0.27%	37.41%	6.80%	360	225
PANAMA PORTS COMPANY	8	247,057	0.39%	159,792	0.37%	37.79%	6.59%	360	220
UNIVERSIDAD DE PANAMA	8	240,438	0.38%	168,592	0.39%	38.18%	6.56%	360	218
ADMINISTRADORA DEL HOGAR	7	226,100	0.36%	165,520	0.39%	38.56%	6.82%	358	201
CABLE AND WIRELESS	7	261,902	0.41%	175,744	0.41%	38.97%	6.57%	360	217
CLIENTE FALLECIDO	7	181,822	0.29%	68,563	0.16%	39.13%	6.59%	360	208
CLINICA HOSPITAL SAN FERNANDO	7	195,461	0.31%	132,726	0.31%	39.44%	6.58%	360	212
CONTRALORIA GENERAL (2)	7	196,504	0.31%	130,741	0.30%	39.75%	7.11%	349	198
I.P.H.E.	7	326,501	0.52%	236,678	0.55%	40.30%	6.74%	360	226
INDUSTRIAS LACTEAS	7	167,760	0.27%	112,368	0.26%	40.56%	6.58%	360	180
MINISTERIO DE GOBIERNO Y JUSTICIA	7	191,047	0.30%	121,046	0.28%	40.84%	6.66%	360	219
ORGANO JUDICIAL	7	189,124	0.30%	124,853	0.29%	41.13%	6.77%	360	212
COPA (COMPANIA PÑA DE AVIACION)#2	6	187,280	0.30%	126,215	0.29%	41.43%	6.54%	360	220
CUERPO DE BOMBEROS DE PMA.	6	174,476	0.28%	119,032	0.28%	41.71%	6.61%	360	210
FARMACIAS ARROCHA	6	174,952	0.28%	129,998	0.30%	42.01%	7.03%	360	224
HOSPITAL SANTO TOMAS	6	162,063	0.26%	104,488	0.24%	42.25%	5.41%	360	222
JUBILADO	6	148,086	0.23%	103,631	0.24%	42.49%	6.55%	360	218
MINISTERIO DE ECON. Y FINANZA	6	184,772	0.29%	128,542	0.30%	42.79%	6.53%	360	219
SOCIEDAD DE ALIMENTOS DE PRIMERA	6	171,499	0.27%	116,939	0.27%	43.06%	6.65%	360	225
Otros	1,345	36,245,603	57.32%	24,435,952	56.94%	100.00%	6.46%	357	212

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For La Hipotecaria Panama
Cutoff Date: 8/31/2019

Total	2,245	63,231,997	100.00%	42,918,956	6.40%	357	214
Minimum		10,000		287	0.00%	180	0
Maximum		71,023		55,982	11.00%	360	250
Average		28,166		19,118			

Stratification Report

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For La Hipotecaria Panama
Cutoff Date: 8/31/2019

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	509	13,337,725	21.09%	9,573,741	22.31%	22.31%	6.93%	351	201
LAS PRADERAS DE SAN ISIDRO	63	1,860,164	2.94%	1,302,874	3.04%	25.34%	6.54%	360	220
LAS PERLAS DE PILON	37	694,140	1.10%	452,646	1.05%	26.40%	6.43%	360	212
LA ARBOLEDA	31	880,658	1.39%	584,434	1.36%	27.76%	6.16%	360	221
RESIDENCIAL VALLE DORADO	25	669,934	1.06%	449,673	1.05%	28.81%	6.66%	356	213
RESIDENCIAL EL TREBOL	24	526,451	0.83%	335,161	0.78%	29.59%	6.37%	358	215
RES. ALTOS DEL ANGEL	23	652,719	1.03%	444,796	1.04%	30.62%	6.45%	360	214
CIUDAD HATO MONTAÑA	21	615,409	0.97%	404,473	0.94%	31.57%	6.56%	357	216
LA RIVIERA	19	599,681	0.95%	387,803	0.90%	32.47%	6.38%	360	195
RESIDENCIAL LOS NOGALES	17	504,487	0.80%	354,858	0.83%	33.30%	6.61%	360	219
Otros	1,476	42,890,629	67.83%	28,628,497	66.70%	100.00%	6.23%	358	217
Total	2,245	63,231,997	100.00%	42,918,956			6.40%	357	214
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,982			11.00%	360	250
Average		28,166		19,118					