



Stratification Report for La Hipotecaria S.A. Panama

Trust X
December 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 12/31/2019.

Stratification Report

La Hipotecaria Panama - Trust X
December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

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	0.23%	28,095	0.07%	0.07%	7.62%	180	33
192	1	19,899	0.03%	6,673	0.02%	0.08%	6.90%	192	51
204	1	19,293	0.03%	6,162	0.01%	0.10%	7.00%	204	0
216	1	17,099	0.03%	7,299	0.02%	0.12%	6.50%	216	72
228	1	25,691	0.04%	9,028	0.02%	0.14%	6.50%	228	66
240	9	194,020	0.31%	98,485	0.24%	0.38%	7.33%	240	91
252	1	11,500	0.02%	6,537	0.02%	0.39%	7.75%	252	106
264	1	22,584	0.04%	15,536	0.04%	0.43%	6.75%	264	132
276	1	28,350	0.05%	17,197	0.04%	0.47%	6.36%	276	131
288	6	176,165	0.28%	101,156	0.24%	0.71%	6.58%	288	138
300	68	1,883,109	3.04%	1,084,184	2.61%	3.32%	7.06%	300	138
312	9	257,175	0.41%	162,969	0.39%	3.72%	6.91%	312	159
324	2	73,700	0.12%	48,335	0.12%	3.83%	6.33%	324	178
336	7	161,328	0.26%	102,250	0.25%	4.08%	6.62%	336	195
348	5	129,588	0.21%	90,521	0.22%	4.30%	6.57%	348	192
360	2,084	58,844,343	94.90%	39,730,846	95.70%	100.00%	6.41%	360	213
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

Stratification Report

La Hipotecaria Panama - Trust X
December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

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	2.25%	866,761	2.09%	2.09%	6.41%	355	201
15,000 - 20,000	291	5,222,759	8.42%	3,324,444	8.01%	10.10%	6.65%	353	197
20,000 - 25,000	596	13,581,205	21.90%	8,839,382	21.29%	31.39%	6.48%	357	208
25,000 - 30,000	523	14,319,589	23.09%	9,490,041	22.86%	54.25%	6.18%	357	212
30,000 - 35,000	279	8,962,276	14.45%	6,114,204	14.73%	68.97%	6.67%	357	206
35,000 - 40,000	167	6,203,638	10.01%	4,288,058	10.33%	79.30%	6.55%	357	214
40,000 - 45,000	92	3,923,556	6.33%	2,735,570	6.59%	85.89%	6.48%	359	213
45,000 - 50,000	69	3,277,209	5.29%	2,315,752	5.58%	91.47%	6.31%	359	216
50,000 - 55,000	33	1,743,304	2.81%	1,225,474	2.95%	94.42%	6.60%	358	211
55,000 - 60,000	17	986,464	1.59%	702,434	1.69%	96.11%	6.46%	352	211
60,000 - 65,000	32	1,982,017	3.20%	1,333,739	3.21%	99.33%	6.15%	356	215
65,000 - 70,000	4	267,050	0.43%	175,297	0.42%	99.75%	6.64%	344	185
70,000 - 75,000	2	141,023	0.23%	104,119	0.25%	100.00%	6.72%	360	217
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

Stratification Report

La Hipotecaria Panama - Trust X
December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,477

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	1.32%	507,525	1.22%	1.22%	6.22%	359	210
15,000 - 20,000	221	3,845,592	6.20%	2,395,015	5.77%	6.99%	6.48%	358	202
20,000 - 25,000	493	10,837,013	17.48%	6,993,300	16.85%	23.84%	6.54%	356	207
25,000 - 30,000	541	14,075,205	22.70%	9,246,434	22.27%	46.11%	6.31%	357	212
30,000 - 35,000	305	9,061,601	14.61%	6,076,942	14.64%	60.75%	6.27%	357	208
35,000 - 40,000	238	8,025,986	12.94%	5,580,951	13.44%	74.19%	6.58%	356	210
40,000 - 45,000	112	4,179,230	6.74%	2,909,047	7.01%	81.20%	6.57%	357	210
45,000 - 50,000	94	3,975,124	6.41%	2,801,765	6.75%	87.95%	6.39%	357	212
50,000 - 55,000	49	2,296,568	3.70%	1,610,999	3.88%	91.83%	6.75%	358	211
55,000 - 60,000	23	1,038,894	1.68%	710,598	1.71%	93.54%	6.86%	344	203
60,000 - 65,000	45	2,553,476	4.12%	1,768,718	4.26%	97.80%	6.34%	358	218
65,000 - 70,000	8	399,195	0.64%	284,039	0.68%	98.48%	5.55%	348	216
70,000 - 75,000	2	95,250	0.15%	71,999	0.17%	98.66%	6.71%	360	206
75,000 - 80,000	8	394,840	0.64%	295,804	0.71%	99.37%	6.66%	352	206
80,000 - 85,000	1	69,300	0.11%	36,064	0.09%	99.46%	6.75%	300	117
90,000 - 95,000	4	234,425	0.38%	168,326	0.41%	99.86%	6.96%	360	168
100,000 - 105,000	1	42,500	0.07%	34,034	0.08%	99.94%	7.00%	360	220
110,000 - 115,000	1	60,000	0.10%	23,715	0.06%	100.00%	8.00%	300	111
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

Stratification Report

La Hipotecaria Panama - Trust X
December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 94.28% WA (remaining balance): 94.12%

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%	7,596	0.02%	0.02%	7.00%	264	131
20 %- 30%	2	36,400	0.06%	26,943	0.06%	0.08%	7.18%	360	221
30 %- 40%	10	141,919	0.23%	105,693	0.25%	0.34%	7.00%	354	212
40 %- 50%	14	333,848	0.54%	234,394	0.56%	0.90%	7.18%	335	189
50 %- 60%	30	774,559	1.25%	519,173	1.25%	2.15%	7.13%	349	180
60 %- 70%	50	1,242,696	2.00%	877,242	2.11%	4.27%	7.11%	343	195
70 %- 80%	81	2,231,901	3.60%	1,586,108	3.82%	8.09%	6.92%	345	196
80 %- 90%	210	5,689,820	9.18%	3,908,035	9.41%	17.50%	6.36%	350	196
90 %- 100%	1,804	51,532,915	83.11%	34,250,091	82.50%	100.00%	6.40%	358	212
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

Stratification Report

La Hipotecaria Panama - Trust X
December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance):35.77% WA (remaining balance): 36.02%

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%	55,571	0.13%	0.13%	6.98%	335	136
0 %- 10%	10	241,572	0.39%	152,766	0.37%	0.50%	6.38%	354	201
10 %- 20%	127	3,431,338	5.53%	2,226,102	5.36%	5.86%	6.27%	358	212
20 %- 30%	657	17,591,360	28.37%	11,502,094	27.71%	33.57%	6.41%	356	207
30 %- 40%	637	18,157,254	29.28%	12,225,328	29.45%	63.02%	6.41%	356	210
40 %- 50%	539	15,520,219	25.03%	10,435,851	25.14%	88.15%	6.52%	357	210
50 %- 60%	214	6,574,022	10.60%	4,651,558	11.20%	99.36%	6.53%	358	213
60 %- 70%	9	185,191	0.30%	119,158	0.29%	99.65%	6.63%	339	156
70 %- 80%	6	210,381	0.34%	146,844	0.35%	100.00%	6.26%	360	217
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

Stratification Report

La Hipotecaria Panama - Trust X
December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

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	0.15%	55,571	0.13%	0.13%	6.98%	335	136
0 %- 10%	34	929,204	1.50%	597,922	1.44%	1.57%	6.45%	356	195
10 %- 20%	426	12,385,677	19.98%	8,204,269	19.76%	21.34%	6.35%	356	210
20 %- 30%	1,285	35,592,448	57.40%	23,657,538	56.99%	78.32%	6.42%	357	209
30 %- 40%	451	12,906,365	20.82%	8,932,525	21.52%	99.84%	6.58%	357	211
40 %- 50%	3	97,643	0.16%	67,449	0.16%	100.00%	6.62%	360	220
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

Stratification Report

La Hipotecaria Panama - Trust X
December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.35% WA (remaining balance): 3.37%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	137	3,242,402	5.23%	1,973,252	4.75%	4.75%	3.99%	359	229
1% - 2%	212	4,329,955	6.98%	2,761,418	6.65%	11.40%	6.49%	359	211
2% - 3%	837	25,651,837	41.37%	17,318,825	41.72%	53.12%	6.41%	359	213
3% - 4%	478	14,569,249	23.50%	9,894,454	23.83%	76.95%	6.54%	358	204
4% - 5%	132	3,583,629	5.78%	2,391,810	5.76%	82.72%	6.74%	353	185
5% - 6%	13	371,333	0.60%	246,122	0.59%	83.31%	7.04%	343	186
6% - 7%	208	5,283,889	8.52%	3,598,172	8.67%	91.98%	6.76%	356	224
7% - 8%	178	4,750,682	7.66%	3,244,047	7.81%	99.79%	7.24%	345	193
8% - 9%	5	139,850	0.23%	63,997	0.15%	99.94%	7.98%	307	120
10% - 11%	2	64,796	0.10%	20,592	0.05%	99.99%	9.18%	360	204
11% - 12%	1	16,437	0.03%	2,584	0.01%	100.00%	11.00%	180	23
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

Stratification Report

La Hipotecaria Panama - Trust X
December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.56% WA (remaining balance): 3.52%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	396	10,296,679	16.61%	6,953,138	16.75%	16.75%	7.03%	350	207
1% - 2%	8	238,872	0.39%	176,826	0.43%	17.17%	7.06%	360	207
2% - 3%	72	2,097,523	3.38%	1,488,833	3.59%	20.76%	6.95%	348	197
3% - 4%	367	11,383,404	18.36%	7,912,940	19.06%	39.82%	6.63%	357	210
4% - 5%	773	25,305,229	40.81%	17,036,448	41.04%	80.86%	6.38%	359	210
5% - 6%	413	8,898,297	14.35%	5,649,261	13.61%	94.47%	6.47%	359	204
6% - 7%	174	3,784,056	6.10%	2,297,829	5.53%	100.00%	4.33%	360	227
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

Stratification Report

La Hipotecaria Panama - Trust X
December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

Remaining Term

Min: Max: 246 WA (original balance): 209 WA (remaining balance): 211

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	26	682,819	1.10%	284,834	0.69%	0.69%	7.09%	306	10
60 - 119	22	559,500	0.90%	272,438	0.66%	1.34%	7.30%	272	100
120 - 179	167	4,245,770	6.85%	2,523,208	6.08%	7.42%	6.61%	332	159
180 - 239	1,915	54,309,919	87.59%	36,924,601	88.94%	96.36%	6.60%	360	215
240 - 299	73	2,206,051	3.56%	1,510,193	3.64%	100.00%	1.77%	360	243
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

Stratification Report

La Hipotecaria Panama - Trust X
December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	14	274,676	0.44%	41,171	0.10%	0.10%	7.22%	313	139
5,000 - 10,000	145	2,388,734	3.85%	1,233,109	2.97%	3.07%	6.46%	339	177
10,000 - 15,000	540	11,027,813	17.79%	6,937,508	16.71%	19.78%	6.47%	356	203
15,000 - 20,000	762	19,697,750	31.77%	13,039,775	31.41%	51.19%	6.35%	358	210
20,000 - 25,000	352	11,213,840	18.09%	7,854,128	18.92%	70.11%	6.57%	357	210
25,000 - 30,000	195	7,431,405	11.99%	5,296,417	12.76%	82.87%	6.57%	359	217
30,000 - 35,000	101	4,635,554	7.48%	3,273,147	7.88%	90.75%	6.42%	358	213
35,000 - 40,000	43	2,229,242	3.60%	1,599,200	3.85%	94.60%	6.46%	358	217
40,000 - 45,000	38	2,267,430	3.66%	1,622,538	3.91%	98.51%	6.50%	357	217
45,000 - 50,000	11	705,739	1.14%	512,607	1.23%	99.75%	5.55%	360	225
50,000 - 55,000	1	61,875	0.10%	50,294	0.12%	99.87%	6.25%	360	205
55,000 - 60,000	1	70,000	0.11%	55,379	0.13%	100.00%	7.00%	360	220
Total	2,203	62,004,059	100.00%	41,515,274			6.45%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

Stratification Report

La Hipotecaria Panama - Trust X
December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

Current Loan To Value

Min: 1.09% Max: 84.78% WA (original balance): 62.97% WA (remaining balance): 63.82%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	9	226,965	0.37%	26,275	0.06%	0.06%	6.92%	294	122
10 %- 20%	9	191,033	0.31%	50,865	0.12%	0.19%	7.60%	297	114
20 %- 30%	35	768,738	1.24%	326,244	0.79%	0.97%	7.10%	322	150
30 %- 40%	40	1,046,613	1.69%	591,139	1.42%	2.40%	6.84%	337	161
40 %- 50%	111	2,780,212	4.48%	1,659,137	4.00%	6.39%	6.47%	346	191
50 %- 60%	359	8,961,668	14.45%	5,743,138	13.83%	20.23%	6.23%	352	197
60 %- 70%	1,343	36,886,816	59.49%	24,992,420	60.20%	80.43%	6.47%	359	213
70 %- 80%	295	11,051,351	17.82%	8,051,357	19.39%	99.82%	6.42%	360	223
80 %- 90%	2	90,664	0.15%	74,700	0.18%	100.00%	6.33%	360	210
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

Stratification Report

La Hipotecaria Panama - Trust X
December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.44% WA (remaining balance): 6.45%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	52	1,327,058	2.14%	833,364	2.01%	2.01%	0.00%	360	243
1% - 2%	1	25,000	0.04%	16,490	0.04%	2.05%	1.50%	360	220
2% - 3%	17	772,666	1.25%	561,619	1.35%	3.40%	2.38%	360	237
5% - 6%	36	1,142,469	1.84%	729,927	1.76%	5.16%	5.74%	359	200
6% - 7%	1,708	48,103,385	77.58%	32,096,960	77.31%	82.47%	6.53%	358	210
7% - 8%	383	10,446,763	16.85%	7,199,461	17.34%	99.81%	7.19%	350	199
8% - 9%	4	131,969	0.21%	64,729	0.16%	99.97%	8.09%	333	166
10% - 11%	1	38,312	0.06%	10,139	0.02%	99.99%	10.00%	360	204
11% - 12%	1	16,437	0.03%	2,584	0.01%	100.00%	11.00%	180	23
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

Stratification Report

La Hipotecaria Panama - Trust X
December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

Current Subsidy

Min: 0.00% Max: 5.75% WA (original balance):.16% WA (remaining balance): .16%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	2,135	59,924,940	96.65%	40,132,705	96.67%	96.67%	6.63%	356	208
3% - 4%	17	772,666	1.25%	561,619	1.35%	98.02%	2.38%	360	237
4% - 5%	1	25,000	0.04%	16,490	0.04%	98.06%	1.50%	360	220
5% - 6%	50	1,281,454	2.07%	804,459	1.94%	100.00%	0.00%	360	243
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

Stratification Report

La Hipotecaria Panama - Trust X
December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

Current Total Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.61% WA (remaining balance): 6.61%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	2	45,604	0.07%	28,905	0.07%	0.07%	0.00%	360	228
5% - 6%	104	3,221,588	5.20%	2,112,496	5.09%	5.16%	2.62%	359	226
6% - 7%	1,708	48,103,385	77.58%	32,096,960	77.31%	82.47%	6.53%	358	210
7% - 8%	383	10,446,763	16.85%	7,199,461	17.34%	99.81%	7.19%	350	199
8% - 9%	4	131,969	0.21%	64,729	0.16%	99.97%	8.09%	333	166
10% - 11%	1	38,312	0.06%	10,139	0.02%	99.99%	10.00%	360	204
11% - 12%	1	16,437	0.03%	2,584	0.01%	100.00%	11.00%	180	23
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

Stratification Report

La Hipotecaria Panama - Trust X
December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

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%	5,097	0.01%	0.01%	7.00%	300	50
2000	1	23,304	0.04%	12,948	0.03%	0.04%	7.00%	360	130
2001	1	20,000	0.03%	11,440	0.03%	0.07%	7.00%	360	134
2002	4	89,143	0.14%	53,184	0.13%	0.20%	6.46%	360	150
2003	42	1,010,050	1.63%	570,561	1.37%	1.57%	6.58%	354	158
2004	61	1,558,953	2.51%	897,975	2.16%	3.74%	6.43%	349	160
2005	36	923,931	1.49%	570,144	1.37%	5.11%	6.66%	353	173
2006	261	6,830,565	11.02%	4,423,595	10.66%	15.77%	6.62%	353	192
2007	922	25,051,637	40.40%	16,858,107	40.61%	56.37%	6.58%	357	205
2008	642	19,307,880	31.14%	13,209,814	31.82%	88.19%	6.62%	358	219
2009	161	5,048,753	8.14%	3,456,342	8.33%	96.52%	6.81%	359	231
2010	71	2,116,092	3.41%	1,446,065	3.48%	100.00%	1.53%	359	243
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	219	5,811,764	9.37%	4,114,362	9.91%	9.91%	7.20%	342	191
1999	1	26,309	0.04%	3,756	0.01%	9.92%	7.00%	300	143
2005	1	24,715	0.04%	16,345	0.04%	9.96%	6.75%	300	143
2007	3	69,377	0.11%	41,511	0.10%	10.06%	6.77%	335	183
2008	15	347,407	0.56%	228,825	0.55%	10.61%	6.93%	328	169
2009	29	829,921	1.34%	554,454	1.34%	11.95%	7.07%	347	153
2010	29	801,032	1.29%	560,292	1.35%	13.30%	7.10%	349	187
2011	54	1,351,301	2.18%	925,956	2.23%	15.53%	6.99%	349	185
2012	70	1,636,575	2.64%	1,134,486	2.73%	18.26%	6.66%	358	205
2013	93	2,401,499	3.87%	1,578,362	3.80%	22.06%	6.60%	358	191
2014	74	1,751,471	2.82%	1,103,987	2.66%	24.72%	6.33%	357	181
2015	43	1,164,019	1.88%	759,148	1.83%	26.55%	6.56%	357	182
2016	153	4,054,327	6.54%	2,579,867	6.21%	32.76%	6.39%	358	200
2017	682	18,767,950	30.27%	12,456,294	30.00%	62.77%	6.45%	359	210
2018	535	16,641,646	26.84%	11,224,477	27.04%	89.80%	6.63%	359	221
2019	134	4,245,627	6.85%	2,850,583	6.87%	96.67%	6.80%	360	232
2020	60	1,810,751	2.92%	1,203,542	2.90%	99.57%	0.75%	360	243
2022	2	61,510	0.10%	40,874	0.10%	99.67%	2.25%	360	214
2023	5	177,458	0.29%	119,593	0.29%	99.96%	2.15%	360	220
2025	1	29,400	0.05%	18,561	0.04%	100.00%	0.00%	360	245
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

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La Hipotecaria Panama - Trust X
December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	125	3,209,370	5.18%	2,124,537	5.12%	5.12%	6.54%	359	212
SFH	2,078	58,794,689	94.82%	39,390,737	94.88%	100.00%	6.44%	356	209
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

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La Hipotecaria Panama - Trust X
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For La Hipotecaria Panama
Cutoff Date: 12/31/2019

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	478	12,503,381	20.17%	8,779,911	21.15%	21.15%	6.96%	349	193
New Property	1,697	48,859,960	78.80%	32,275,297	77.74%	98.89%	6.30%	359	213
Used Property	28	640,719	1.03%	460,065	1.11%	100.00%	7.06%	348	207
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,880	53,009,991	85.49%	35,299,157	85.03%	85.03%	6.43%	356	209
30	203	5,793,913	9.34%	3,953,829	9.52%	94.55%	6.56%	359	210
60	65	1,727,451	2.79%	1,204,175	2.90%	97.45%	6.60%	357	212
90	21	567,680	0.92%	395,434	0.95%	98.40%	6.21%	360	213
120	10	227,603	0.37%	156,237	0.38%	98.78%	5.89%	360	215
150	7	204,042	0.33%	156,672	0.38%	99.16%	7.03%	360	219
180	3	67,232	0.11%	45,536	0.11%	99.27%	6.70%	360	218
210	1	21,416	0.03%	14,442	0.03%	99.30%	6.50%	360	215
270	4	109,901	0.18%	80,051	0.19%	99.49%	6.44%	346	202
300	1	24,746	0.04%	17,597	0.04%	99.54%	6.50%	360	215
330	1	26,739	0.04%	17,934	0.04%	99.58%	6.75%	360	228
390+	7	223,346	0.36%	174,210	0.42%	100.00%	6.54%	351	206
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

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La Hipotecaria Panama - Trust X
December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Bocas del Toro	4	116,173	0.19%	79,341	0.19%	0.19%	6.62%	360	212
Chiriquí	227	6,096,152	9.83%	4,010,714	9.66%	9.85%	6.52%	356	213
Coclé	25	691,482	1.12%	463,631	1.12%	10.97%	6.55%	349	204
Colón	179	5,870,587	9.47%	4,074,531	9.81%	20.78%	6.49%	358	213
Herrera	93	2,632,932	4.25%	1,796,555	4.33%	25.11%	6.04%	359	218
Los Santos	33	860,573	1.39%	579,182	1.40%	26.51%	5.96%	360	213
Panamá	1,490	41,133,256	66.34%	27,353,612	65.89%	92.39%	6.50%	356	206
Veraguas	152	4,602,903	7.42%	3,157,707	7.61%	100.00%	6.07%	359	220
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

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December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	31	832,484	1.34%	517,407	1.25%	1.25%	6.37%	337	187
DD	1,248	36,167,680	58.33%	24,376,783	58.72%	59.96%	6.39%	357	211
VOL	924	25,003,896	40.33%	16,621,084	40.04%	100.00%	6.52%	357	207
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	262	8,291,449	13.37%	5,636,709	13.58%	13.58%	6.20%	358	216
C.S.S.JUBILADOS Y PENSIONADO	147	4,479,185	7.22%	3,027,224	7.29%	20.87%	6.33%	351	202
CAJA DEL SEGURO SOCIAL	93	2,675,874	4.32%	1,834,800	4.42%	25.29%	6.55%	356	208
MIN.DE GOBIERNO Y JUSTICIA (4)	72	1,992,695	3.21%	1,338,163	3.22%	28.51%	6.30%	360	214
MINISTERIO DE SALUD (12)	46	1,342,785	2.17%	908,808	2.19%	30.70%	6.45%	358	214
AUTORIDAD DEL CANAL DE PANAMA	23	913,173	1.47%	618,277	1.49%	32.19%	6.66%	350	204
JUBILADO POR CONTRALORIA.	19	559,822	0.90%	381,217	0.92%	33.11%	6.53%	358	207
CONDUCTOR DE TAXI	12	288,467	0.47%	197,941	0.48%	33.59%	6.62%	360	217
COMPANIA GOLY, S.A.	11	220,926	0.36%	142,643	0.34%	33.93%	6.28%	360	221
MANZANILLO INTL TERMINAL-PANAMA S.A	11	413,066	0.67%	291,556	0.70%	34.63%	6.58%	360	215
PRODUCTOS TOLEDANO	10	202,346	0.33%	123,346	0.30%	34.93%	6.63%	354	203
COLON CONTAINER TERMINAL, S.A.	9	297,726	0.48%	202,629	0.49%	35.42%	6.64%	360	204
RIBA SMITH	9	213,753	0.34%	142,719	0.34%	35.76%	5.90%	356	211
WMW PANAMA, S.A.	9	176,203	0.28%	107,388	0.26%	36.02%	5.80%	360	212
DELL PANAMA S. DE R.L.	8	243,994	0.39%	157,620	0.38%	36.40%	5.82%	360	211
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	8	179,494	0.29%	112,593	0.27%	36.67%	6.43%	360	211
PANAMA PORTS COMPANY	8	247,057	0.40%	157,653	0.38%	37.05%	6.59%	360	216
UNIVERSIDAD DE PANAMA	8	240,438	0.39%	166,138	0.40%	37.45%	6.56%	360	214
ADMINISTRADORA DEL HOGAR	7	226,100	0.36%	164,265	0.40%	37.85%	6.82%	358	198
CLIENTE FALLECIDO	7	173,939	0.28%	79,643	0.19%	38.04%	6.50%	360	203
CLINICA HOSPITAL SAN FERNANDO	7	195,461	0.32%	131,613	0.32%	38.35%	6.58%	360	208
INDUSTRIAS LACTEAS	7	167,760	0.27%	111,199	0.27%	38.62%	6.58%	360	177
MUNICIPIO DE PANAMA	7	129,348	0.21%	89,432	0.22%	38.84%	6.76%	360	225
CUERPO DE BOMBEROS DE PMA.	6	174,476	0.28%	117,336	0.28%	39.12%	6.61%	360	206
FARMACIAS ARROCHA	6	174,952	0.28%	128,751	0.31%	39.43%	7.03%	360	220
HOSPITAL SANTO TOMAS	6	162,063	0.26%	102,927	0.25%	39.68%	5.41%	360	218
I.P.H.E.	6	286,601	0.46%	205,338	0.49%	40.17%	6.73%	360	221
MINISTERIO DE ECON. Y FINANZA	6	184,772	0.30%	127,198	0.31%	40.48%	6.53%	360	215
MINISTERIO DE GOBIERNO Y JUSTICIA	6	161,047	0.26%	100,762	0.24%	40.72%	6.64%	360	213
MINISTERIO PUBLICO (35)	6	162,947	0.26%	108,092	0.26%	40.98%	6.54%	360	215
ORGANO JUDICIAL	6	166,098	0.27%	108,196	0.26%	41.24%	6.84%	360	208
SOCIEDAD DE ALIMENTOS DE PRIMERA	6	171,499	0.28%	115,460	0.28%	41.52%	6.65%	360	221
Otros	1,349	36,488,543	58.85%	24,277,639	58.48%	100.00%	6.50%	357	208

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For La Hipotecaria Panama
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Total	2,203	62,004,059	100.00%	41,515,274	6.44%	357	209
Minimum		10,000		287	0.00%	180	0
Maximum		71,023		55,379	11.00%	360	246
Average		28,145		18,845			

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December 2019

For La Hipotecaria Panama
Cutoff Date: 12/31/2019

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	498	13,007,709	20.98%	9,175,568	22.10%	22.10%	6.93%	350	195
LAS PRADERAS DE SAN ISIDRO	61	1,810,514	2.92%	1,256,426	3.03%	25.13%	6.53%	360	216
LAS PERLAS DE PILON	37	694,140	1.12%	447,810	1.08%	26.21%	6.43%	360	208
LA ARBOLEDA	29	823,472	1.33%	536,612	1.29%	27.50%	6.14%	360	218
RESIDENCIAL VALLE DORADO	24	645,365	1.04%	424,536	1.02%	28.52%	6.64%	356	209
RES. ALTOS DEL ANGEL	23	652,719	1.05%	438,862	1.06%	29.58%	6.45%	360	210
RESIDENCIAL EL TREBOL	23	505,176	0.81%	315,619	0.76%	30.34%	6.36%	358	211
CIUDAD HATO MONTAÑA	21	615,409	0.99%	399,645	0.96%	31.30%	6.56%	357	212
LA RIVIERA	19	599,681	0.97%	382,973	0.92%	32.22%	6.38%	360	191
RESIDENCIAL LOS NOGALES	17	504,487	0.81%	350,014	0.84%	33.07%	6.61%	360	215
Otros	1,451	42,145,387	67.97%	27,787,211	66.93%	100.00%	6.29%	358	213
Total	2,203	62,004,059	100.00%	41,515,274			6.44%	357	209
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		55,379			11.00%	360	246
Average		28,145		18,845					