



Stratification Report for La Hipotecaria S.A. Panama

Trust X
April 2020

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 4/30/2020.

Stratification Report

La Hipotecaria Panama - Trust X
 April 2020

For La Hipotecaria Panama
 Cutoff Date: 4/30/2020

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%	23,927	0.06%	0.06%	7.62%	180	29
192	1	19,899	0.03%	5,929	0.01%	0.07%	6.90%	192	47
204	1	19,293	0.03%	5,722	0.01%	0.09%	7.00%	204	0
216	1	17,099	0.03%	6,915	0.02%	0.11%	6.50%	216	68
228	1	25,691	0.04%	8,467	0.02%	0.13%	6.50%	228	62
240	9	194,020	0.32%	95,451	0.24%	0.36%	7.33%	240	87
252	1	11,500	0.02%	6,285	0.02%	0.38%	7.75%	252	102
264	1	22,584	0.04%	15,348	0.04%	0.42%	6.75%	264	128
276	1	28,350	0.05%	16,843	0.04%	0.46%	6.36%	276	127
288	6	176,165	0.29%	99,055	0.24%	0.70%	6.58%	288	134
300	68	1,883,109	3.08%	1,056,102	2.61%	3.31%	7.06%	300	134
312	9	257,175	0.42%	160,427	0.40%	3.71%	6.91%	312	155
324	2	73,700	0.12%	47,509	0.12%	3.83%	6.33%	324	174
336	7	161,328	0.26%	100,770	0.25%	4.08%	6.62%	336	191
348	5	129,588	0.21%	89,168	0.22%	4.30%	6.57%	348	188
360	2,060	58,060,868	94.84%	38,718,711	95.70%	100.00%	6.55%	360	209
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2020

For La Hipotecaria Panama
 Cutoff Date: 4/30/2020

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	97	1,379,224	2.25%	845,008	2.09%	2.09%	6.56%	355	197
15,000 - 20,000	289	5,183,842	8.47%	3,247,149	8.03%	10.11%	6.65%	353	193
20,000 - 25,000	593	13,514,152	22.07%	8,678,570	21.45%	31.57%	6.59%	357	203
25,000 - 30,000	516	14,122,399	23.07%	9,238,173	22.83%	54.40%	6.51%	357	208
30,000 - 35,000	276	8,865,102	14.48%	5,988,836	14.80%	69.20%	6.68%	357	202
35,000 - 40,000	164	6,093,213	9.95%	4,149,371	10.26%	79.46%	6.62%	357	210
40,000 - 45,000	91	3,879,303	6.34%	2,667,778	6.59%	86.05%	6.59%	359	208
45,000 - 50,000	67	3,182,633	5.20%	2,224,517	5.50%	91.55%	6.38%	359	212
50,000 - 55,000	33	1,743,304	2.85%	1,213,158	3.00%	94.55%	6.60%	358	207
55,000 - 60,000	16	928,120	1.52%	652,041	1.61%	96.16%	6.44%	352	207
60,000 - 65,000	31	1,921,217	3.14%	1,276,332	3.15%	99.32%	6.44%	356	211
65,000 - 70,000	4	267,050	0.44%	172,856	0.43%	99.75%	6.64%	344	181
70,000 - 75,000	2	141,023	0.23%	102,840	0.25%	100.00%	6.72%	360	213
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

Stratification Report

La Hipotecaria Panama - Trust X
April 2020

For La Hipotecaria Panama
Cutoff Date: 4/30/2020

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,442

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	1.34%	501,108	1.24%	1.24%	6.48%	359	206
15,000 - 20,000	218	3,791,730	6.19%	2,326,053	5.75%	6.99%	6.49%	358	198
20,000 - 25,000	490	10,769,961	17.59%	6,870,568	16.98%	23.97%	6.60%	356	203
25,000 - 30,000	535	13,908,096	22.72%	9,005,400	22.26%	46.23%	6.51%	357	207
30,000 - 35,000	301	8,934,547	14.59%	5,929,002	14.66%	60.89%	6.59%	357	205
35,000 - 40,000	236	7,955,335	12.99%	5,453,936	13.48%	74.37%	6.64%	356	206
40,000 - 45,000	111	4,139,457	6.76%	2,844,644	7.03%	81.40%	6.68%	357	206
45,000 - 50,000	93	3,929,665	6.42%	2,736,798	6.76%	88.16%	6.45%	357	208
50,000 - 55,000	48	2,247,451	3.67%	1,559,365	3.85%	92.02%	6.76%	358	206
55,000 - 60,000	21	936,297	1.53%	622,138	1.54%	93.55%	6.86%	342	196
60,000 - 65,000	44	2,492,676	4.07%	1,707,354	4.22%	97.77%	6.44%	358	214
65,000 - 70,000	8	399,195	0.65%	280,566	0.69%	98.47%	6.32%	348	212
70,000 - 75,000	2	95,250	0.16%	70,977	0.18%	98.64%	6.71%	360	202
75,000 - 80,000	8	394,840	0.64%	291,567	0.72%	99.36%	6.66%	352	202
80,000 - 85,000	1	69,300	0.11%	34,974	0.09%	99.45%	6.75%	300	113
90,000 - 95,000	4	234,425	0.38%	166,206	0.41%	99.86%	6.96%	360	165
100,000 - 105,000	1	42,500	0.07%	33,481	0.08%	99.94%	7.00%	360	216
110,000 - 115,000	1	60,000	0.10%	22,491	0.06%	100.00%	8.00%	300	107
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

Stratification Report

La Hipotecaria Panama - Trust X
April 2020

For La Hipotecaria Panama
Cutoff Date: 4/30/2020

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 94.24% WA (remaining balance): 94.10%

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%	7,070	0.02%	0.02%	7.00%	264	127
20 %- 30%	2	36,400	0.06%	26,564	0.07%	0.08%	7.18%	360	217
30 %- 40%	10	141,919	0.23%	104,446	0.26%	0.34%	7.00%	354	208
40 %- 50%	14	333,848	0.55%	228,731	0.57%	0.91%	7.18%	335	185
50 %- 60%	30	774,559	1.27%	509,661	1.26%	2.17%	7.13%	349	177
60 %- 70%	50	1,242,696	2.03%	862,642	2.13%	4.30%	7.11%	343	191
70 %- 80%	80	2,187,648	3.57%	1,526,618	3.77%	8.07%	6.92%	345	191
80 %- 90%	210	5,689,820	9.29%	3,835,304	9.48%	17.55%	6.73%	350	191
90 %- 100%	1,781	50,793,693	82.97%	33,355,592	82.45%	100.00%	6.51%	358	208
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2020

For La Hipotecaria Panama
 Cutoff Date: 4/30/2020

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance): 35.73% WA (remaining balance): 35.98%

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%	54,604	0.13%	0.13%	6.98%	335	132
0 %- 10%	10	241,572	0.39%	150,751	0.37%	0.51%	6.38%	354	197
10 %- 20%	126	3,411,316	5.57%	2,185,908	5.40%	5.91%	6.55%	358	208
20 %- 30%	650	17,416,143	28.45%	11,239,512	27.78%	33.69%	6.56%	356	203
30 %- 40%	631	17,943,189	29.31%	11,940,876	29.52%	63.21%	6.59%	356	206
40 %- 50%	533	15,312,137	25.01%	10,151,539	25.09%	88.30%	6.59%	357	206
50 %- 60%	210	6,407,933	10.47%	4,471,017	11.05%	99.35%	6.57%	358	209
60 %- 70%	9	185,191	0.30%	117,766	0.29%	99.64%	6.63%	339	153
70 %- 80%	6	210,381	0.34%	144,656	0.36%	100.00%	6.26%	360	213
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2020

For La Hipotecaria Panama
 Cutoff Date: 4/30/2020

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.81% WA (remaining balance): 24.92%

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%	54,604	0.13%	0.13%	6.98%	335	132
0 %- 10%	34	929,204	1.52%	590,349	1.46%	1.59%	6.57%	356	191
10 %- 20%	422	12,285,370	20.07%	8,033,316	19.86%	21.45%	6.55%	356	206
20 %- 30%	1,273	35,259,779	57.59%	23,153,254	57.23%	78.68%	6.56%	357	205
30 %- 40%	443	12,555,866	20.51%	8,558,371	21.15%	99.84%	6.64%	357	206
40 %- 50%	3	97,643	0.16%	66,734	0.16%	100.00%	6.62%	360	216
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2020

For La Hipotecaria Panama
 Cutoff Date: 4/30/2020

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.45% WA (remaining balance): 3.47%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	102	2,352,437	3.84%	1,403,304	3.47%	3.47%	5.50%	359	220
1% - 2%	211	4,315,010	7.05%	2,721,193	6.73%	10.19%	6.49%	359	207
2% - 3%	826	25,229,890	41.21%	16,834,114	41.61%	51.81%	6.48%	359	209
3% - 4%	471	14,368,216	23.47%	9,625,616	23.79%	75.60%	6.54%	358	201
4% - 5%	133	3,608,629	5.89%	2,362,253	5.84%	81.44%	6.74%	353	181
5% - 6%	12	346,333	0.57%	229,460	0.57%	82.00%	7.07%	344	182
6% - 7%	206	5,227,828	8.54%	3,518,408	8.70%	90.70%	6.76%	356	220
7% - 8%	210	5,551,157	9.07%	3,680,522	9.10%	99.80%	7.25%	347	196
8% - 9%	5	139,850	0.23%	61,307	0.15%	99.95%	7.98%	307	116
10% - 11%	2	64,796	0.11%	18,540	0.05%	100.00%	9.18%	360	200
11% - 12%	1	16,437	0.03%	1,911	0.00%	100.00%	11.00%	180	19
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

Stratification Report

La Hipotecaria Panama - Trust X
April 2020

For La Hipotecaria Panama
Cutoff Date: 4/30/2020

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.46% WA (remaining balance): 3.43%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	426	11,041,093	18.03%	7,303,569	18.05%	18.05%	7.04%	350	206
1% - 2%	8	238,872	0.39%	173,494	0.43%	18.48%	7.06%	360	203
2% - 3%	72	2,097,523	3.43%	1,463,051	3.62%	22.10%	6.95%	348	193
3% - 4%	363	11,264,102	18.40%	7,736,816	19.12%	41.22%	6.63%	357	207
4% - 5%	762	24,868,332	40.62%	16,523,800	40.84%	82.06%	6.45%	359	205
5% - 6%	410	8,831,516	14.43%	5,540,689	13.70%	95.76%	6.47%	359	200
6% - 7%	138	2,879,146	4.70%	1,715,210	4.24%	100.00%	5.66%	360	219
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2020

For La Hipotecaria Panama
 Cutoff Date: 4/30/2020

Remaining Term

Min: Max: 242 WA (original balance):205 WA (remaining balance): 207

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	26	673,345	1.10%	256,670	0.63%	0.63%	7.07%	306	9
60 - 119	26	649,914	1.06%	305,247	0.75%	1.39%	7.32%	276	99
120 - 179	174	4,450,309	7.27%	2,621,804	6.48%	7.87%	6.60%	334	157
180 - 239	1,915	54,326,714	88.74%	36,497,392	90.21%	98.08%	6.62%	360	212
240 - 299	38	1,120,302	1.83%	775,516	1.92%	100.00%	3.70%	360	241
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

Stratification Report

La Hipotecaria Panama - Trust X
April 2020

For La Hipotecaria Panama
Cutoff Date: 4/30/2020

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	18	400,248	0.65%	50,257	0.12%	0.12%	7.12%	296	107
5,000 - 10,000	154	2,518,454	4.11%	1,312,900	3.25%	3.37%	6.61%	344	179
10,000 - 15,000	551	11,353,335	18.54%	7,085,758	17.51%	20.88%	6.58%	356	199
15,000 - 20,000	750	19,541,603	31.92%	12,811,535	31.67%	52.55%	6.55%	358	207
20,000 - 25,000	341	10,980,683	17.94%	7,610,150	18.81%	71.36%	6.63%	357	206
25,000 - 30,000	180	6,936,747	11.33%	4,879,130	12.06%	83.42%	6.62%	360	213
30,000 - 35,000	97	4,484,720	7.33%	3,128,779	7.73%	91.16%	6.51%	357	208
35,000 - 40,000	43	2,238,055	3.66%	1,601,054	3.96%	95.11%	6.58%	358	215
40,000 - 45,000	33	1,989,360	3.25%	1,408,247	3.48%	98.59%	6.48%	358	214
45,000 - 50,000	10	645,506	1.05%	463,729	1.15%	99.74%	6.33%	360	219
50,000 - 55,000	2	131,875	0.22%	105,089	0.26%	100.00%	6.64%	360	209
Total	2,179	61,220,584	100.00%	40,456,629			6.58%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

Stratification Report

La Hipotecaria Panama - Trust X
April 2020

For La Hipotecaria Panama
Cutoff Date: 4/30/2020

Current Loan To Value

Min: 0.06% Max: 80.47% WA (original balance):62.14% WA (remaining balance): 63.05%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	12	261,866	0.43%	27,602	0.07%	0.07%	7.16%	288	93
10 %- 20%	11	254,318	0.42%	72,103	0.18%	0.25%	7.06%	322	123
20 %- 30%	31	691,958	1.13%	287,106	0.71%	0.96%	7.15%	320	152
30 %- 40%	45	1,151,221	1.88%	625,105	1.55%	2.50%	6.85%	338	159
40 %- 50%	123	3,064,166	5.01%	1,822,171	4.50%	7.01%	6.81%	346	185
50 %- 60%	402	10,004,525	16.34%	6,358,606	15.72%	22.72%	6.53%	354	195
60 %- 70%	1,357	38,241,965	62.47%	25,748,362	63.64%	86.37%	6.54%	359	210
70 %- 80%	197	7,488,690	12.23%	5,465,278	13.51%	99.88%	6.58%	360	220
80 %- 90%	1	61,875	0.10%	50,294	0.12%	100.00%	6.25%	360	201
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2020

For La Hipotecaria Panama
 Cutoff Date: 4/30/2020

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.57% WA (remaining balance): 6.58%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	17	437,093	0.71%	275,895	0.68%	0.68%	0.00%	360	239
1% - 2%	1	25,000	0.04%	16,217	0.04%	0.72%	1.50%	360	216
2% - 3%	9	405,109	0.66%	284,896	0.70%	1.43%	2.42%	360	228
5% - 6%	35	1,107,014	1.81%	694,225	1.72%	3.14%	5.75%	358	195
6% - 7%	1,689	47,474,735	77.55%	31,274,686	77.30%	80.45%	6.53%	358	206
7% - 8%	422	11,584,915	18.92%	7,837,858	19.37%	99.82%	7.20%	351	200
8% - 9%	4	131,969	0.22%	62,139	0.15%	99.97%	8.09%	333	162
10% - 11%	1	38,312	0.06%	8,801	0.02%	100.00%	10.00%	360	200
11% - 12%	1	16,437	0.03%	1,911	0.00%	100.00%	11.00%	180	19
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2020

For La Hipotecaria Panama
 Cutoff Date: 4/30/2020

Current Subsidy

Min: 0.00% Max: 5.75% WA (original balance):.06% WA (remaining balance): .06%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	2,153	60,376,946	98.62%	39,893,398	98.61%	98.61%	6.65%	356	205
3% - 4%	9	405,109	0.66%	284,896	0.70%	99.31%	2.42%	360	228
4% - 5%	1	25,000	0.04%	16,217	0.04%	99.35%	1.50%	360	216
5% - 6%	16	413,529	0.68%	262,118	0.65%	100.00%	0.00%	360	240
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

Stratification Report

La Hipotecaria Panama - Trust X
April 2020

For La Hipotecaria Panama
Cutoff Date: 4/30/2020

Current Total Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.64% WA (remaining balance): 6.64%

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%	13,777	0.03%	0.03%	0.00%	360	218
5% - 6%	61	1,950,652	3.19%	1,257,456	3.11%	3.14%	3.79%	359	212
6% - 7%	1,689	47,474,735	77.55%	31,274,686	77.30%	80.45%	6.53%	358	206
7% - 8%	422	11,584,915	18.92%	7,837,858	19.37%	99.82%	7.20%	351	200
8% - 9%	4	131,969	0.22%	62,139	0.15%	99.97%	8.09%	333	162
10% - 11%	1	38,312	0.06%	8,801	0.02%	100.00%	10.00%	360	200
11% - 12%	1	16,437	0.03%	1,911	0.00%	100.00%	11.00%	180	19
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2020

For La Hipotecaria Panama
 Cutoff Date: 4/30/2020

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%	4,669	0.01%	0.01%	7.00%	300	46
2000	1	23,304	0.04%	12,641	0.03%	0.04%	7.00%	360	126
2001	1	20,000	0.03%	11,208	0.03%	0.07%	7.00%	360	130
2002	4	89,143	0.15%	52,474	0.13%	0.20%	6.46%	360	146
2003	42	1,010,050	1.65%	557,272	1.38%	1.58%	6.58%	354	154
2004	61	1,558,953	2.55%	881,620	2.18%	3.76%	6.43%	349	156
2005	36	923,931	1.51%	558,985	1.38%	5.14%	6.66%	353	169
2006	259	6,783,535	11.08%	4,326,310	10.69%	15.83%	6.62%	353	188
2007	918	24,955,905	40.76%	16,564,011	40.94%	56.77%	6.58%	357	201
2008	626	18,738,696	30.61%	12,685,851	31.36%	88.13%	6.62%	357	215
2009	159	4,977,225	8.13%	3,373,921	8.34%	96.47%	6.84%	359	227
2010	71	2,116,092	3.46%	1,427,667	3.53%	100.00%	5.34%	359	239
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	218	5,767,511	9.42%	4,009,871	9.91%	9.91%	7.20%	342	187
1999	1	26,309	0.04%	3,269	0.01%	9.92%	7.00%	300	139
2005	1	24,715	0.04%	16,109	0.04%	9.96%	6.75%	300	139
2007	3	69,377	0.11%	40,158	0.10%	10.06%	6.77%	335	179
2008	15	347,407	0.57%	223,848	0.55%	10.61%	6.93%	328	165
2009	29	829,921	1.36%	544,766	1.35%	11.96%	7.07%	347	150
2010	29	801,032	1.31%	551,247	1.36%	13.32%	7.10%	349	183
2011	53	1,321,421	2.16%	892,490	2.21%	15.53%	6.99%	349	185
2012	70	1,636,575	2.67%	1,114,858	2.76%	18.28%	6.66%	358	201
2013	93	2,401,499	3.92%	1,552,335	3.84%	22.12%	6.59%	358	187
2014	74	1,751,471	2.86%	1,074,776	2.66%	24.78%	6.32%	357	174
2015	43	1,164,019	1.90%	749,162	1.85%	26.63%	6.56%	357	178
2016	151	4,007,297	6.55%	2,515,685	6.22%	32.85%	6.39%	358	196
2017	678	18,672,218	30.50%	12,245,522	30.27%	63.11%	6.45%	359	206
2018	519	16,075,067	26.26%	10,731,528	26.53%	89.64%	6.63%	359	217
2019	134	4,245,627	6.93%	2,827,651	6.99%	96.63%	6.83%	360	228
2020	60	1,810,751	2.96%	1,187,539	2.94%	99.57%	5.21%	360	239
2022	2	61,510	0.10%	40,173	0.10%	99.66%	2.25%	360	210
2023	5	177,458	0.29%	117,487	0.29%	99.96%	2.15%	360	216
2025	1	29,400	0.05%	18,152	0.04%	100.00%	0.00%	360	241
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

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La Hipotecaria Panama - Trust X
April 2020

For La Hipotecaria Panama
Cutoff Date: 4/30/2020

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	123	3,154,652	5.15%	2,064,108	5.10%	5.10%	6.54%	359	208
SFH	2,056	58,065,932	94.85%	38,392,520	94.90%	100.00%	6.58%	356	205
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

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La Hipotecaria Panama - Trust X
April 2020

For La Hipotecaria Panama
Cutoff Date: 4/30/2020

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	476	12,429,248	20.30%	8,571,733	21.19%	21.19%	6.96%	349	189
New Property	1,675	48,150,618	78.65%	31,431,503	77.69%	98.88%	6.47%	359	209
Used Property	28	640,719	1.05%	453,392	1.12%	100.00%	7.06%	348	203
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,915	53,774,063	87.84%	35,264,327	87.17%	87.17%	6.57%	356	204
30	156	4,550,967	7.43%	3,155,929	7.80%	94.97%	6.64%	359	210
60	58	1,610,290	2.63%	1,116,288	2.76%	97.73%	6.51%	360	211
90	19	472,811	0.77%	320,597	0.79%	98.52%	6.22%	354	208
120	9	195,543	0.32%	139,763	0.35%	98.86%	6.69%	354	200
150	4	110,007	0.18%	79,151	0.20%	99.06%	6.50%	360	211
180	3	62,971	0.10%	44,698	0.11%	99.17%	6.60%	360	203
210	2	62,700	0.10%	50,074	0.12%	99.29%	7.30%	360	205
240	1	30,702	0.05%	22,389	0.06%	99.35%	6.50%	360	213
270	1	21,275	0.03%	14,564	0.04%	99.38%	6.50%	360	210
300	1	27,270	0.04%	18,040	0.04%	99.43%	7.00%	360	223
390+	10	301,986	0.49%	230,808	0.57%	100.00%	6.48%	348	198
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

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La Hipotecaria Panama - Trust X
 April 2020

For La Hipotecaria Panama
 Cutoff Date: 4/30/2020

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	1	26,100	0.04%	19,569	0.05%	0.05%	6.93%	360	203
Bocas del Toro	4	116,173	0.19%	78,205	0.19%	0.24%	6.62%	360	208
Chiriquí	224	5,996,790	9.80%	3,894,599	9.63%	9.87%	6.63%	356	208
Coclé	24	646,023	1.06%	424,836	1.05%	10.92%	6.81%	348	198
Colón	177	5,801,448	9.48%	3,981,624	9.84%	20.76%	6.54%	358	208
Herrera	92	2,608,632	4.26%	1,759,772	4.35%	25.11%	6.46%	359	214
Los Santos	32	816,320	1.33%	535,367	1.32%	26.43%	6.12%	360	208
Panamá	1,478	40,750,990	66.56%	26,738,814	66.09%	92.53%	6.59%	356	202
Veraguas	147	4,458,108	7.28%	3,023,843	7.47%	100.00%	6.48%	359	216
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

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For La Hipotecaria Panama
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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	1.36%	508,058	1.26%	1.26%	6.37%	337	183
DD	1,221	35,283,516	57.63%	23,426,840	57.91%	59.16%	6.57%	357	207
VOL	927	25,104,584	41.01%	16,521,731	40.84%	100.00%	6.59%	357	203
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	257	8,096,786	13.23%	5,427,986	13.42%	13.42%	6.58%	358	212
C.S.S.JUBILADOS Y PENSIONADO	151	4,562,267	7.45%	3,036,983	7.51%	20.92%	6.45%	351	198
CAJA DEL SEGURO SOCIAL	89	2,562,247	4.19%	1,727,115	4.27%	25.19%	6.69%	356	204
MIN.DE GOBIERNO Y JUSTICIA (4)	75	2,065,932	3.37%	1,367,161	3.38%	28.57%	6.39%	360	210
MINISTERIO DE SALUD (12)	45	1,298,532	2.12%	859,219	2.12%	30.70%	6.73%	358	209
AUTORIDAD DEL CANAL DE PANAMA	23	913,173	1.49%	608,814	1.50%	32.20%	6.66%	350	200
JUBILADO POR CONTRALORIA.	19	559,822	0.91%	375,373	0.93%	33.13%	6.52%	358	203
CONDUCTOR DE TAXI	14	344,837	0.56%	237,781	0.59%	33.72%	6.61%	360	212
COMPANIA GOLY, S.A.	10	194,187	0.32%	122,629	0.30%	34.02%	6.77%	360	215
DELL PANAMA S. DE R.L.	10	326,337	0.53%	212,776	0.53%	34.55%	6.69%	360	209
MANZANILLO INTL TERMINAL-PANAMA S.A	10	363,949	0.59%	253,967	0.63%	35.17%	6.59%	360	210
PRODUCTOS TOLEDANO	10	202,346	0.33%	121,004	0.30%	35.47%	6.63%	354	199
COLON CONTAINER TERMINAL, S.A.	9	297,726	0.49%	200,085	0.49%	35.97%	6.64%	360	200
RIBA SMITH	9	213,753	0.35%	140,858	0.35%	36.31%	6.66%	356	207
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	8	179,494	0.29%	111,250	0.27%	36.59%	6.43%	360	207
PANAMA PORTS COMPANY	8	247,057	0.40%	156,025	0.39%	36.98%	6.59%	360	212
UNIVERSIDAD DE PANAMA	8	240,438	0.39%	164,336	0.41%	37.38%	6.56%	360	210
WMW PANAMA, S.A.	8	156,453	0.26%	92,818	0.23%	37.61%	6.81%	360	209
ADMINISTRADORA DEL HOGAR	7	226,100	0.37%	162,778	0.40%	38.01%	6.82%	358	194
CLINICA HOSPITAL SAN FERNANDO	7	195,461	0.32%	129,533	0.32%	38.33%	6.58%	360	204
INDUSTRIAS LACTEAS	7	167,760	0.27%	109,335	0.27%	38.60%	6.58%	360	173
MUNICIPIO DE PANAMA	7	129,348	0.21%	88,296	0.22%	38.82%	6.76%	360	221
ORGANO JUDICIAL	7	201,455	0.33%	130,141	0.32%	39.14%	6.74%	360	204
CLIENTE FALLECIDO	6	160,272	0.26%	90,415	0.22%	39.37%	6.79%	349	183
CUERPO DE BOMBEROS DE PMA.	6	174,476	0.28%	115,643	0.29%	39.65%	6.61%	360	202
HOSPITAL SANTO TOMAS	6	162,063	0.26%	101,429	0.25%	39.90%	6.70%	360	214
MINISTERIO DE ECON. Y FINANZA	6	184,772	0.30%	125,620	0.31%	40.21%	6.53%	360	211
SOCIEDAD DE ALIMENTOS DE PRIMERA	6	171,499	0.28%	113,886	0.28%	40.50%	6.65%	360	217
CABLE AND WIRELESS	5	186,862	0.31%	119,467	0.30%	40.79%	6.49%	360	204
CONTRALORIA GENERAL (2)	5	137,159	0.22%	94,625	0.23%	41.03%	6.97%	360	211
COPA (COMPANIA PÑA DE AVIACION)#2	5	152,036	0.25%	99,080	0.24%	41.27%	6.60%	360	215
CROWN CASINOS	5	174,964	0.29%	114,219	0.28%	41.55%	6.47%	360	199
DOMESTICA (LABORA EN CASA DE FAMILIA)	5	84,700	0.14%	54,741	0.14%	41.69%	6.50%	360	200
FARMACIAS ARROCHA	5	149,302	0.24%	107,863	0.27%	41.95%	6.99%	360	217
I.P.H.E.	5	228,258	0.37%	162,087	0.40%	42.35%	6.73%	360	217
JUBILADO	5	127,191	0.21%	88,193	0.22%	42.57%	6.55%	360	210
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	5	117,221	0.19%	74,004	0.18%	42.76%	6.66%	343	191

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Cutoff Date: 4/30/2020

Otros	1,306	35,264,350	57.60%	23,159,096	57.24%	100.00%	6.57%	357	204
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					

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La Hipotecaria Panama - Trust X
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For La Hipotecaria Panama
Cutoff Date: 4/30/2020

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	491	12,820,320	20.94%	8,889,818	21.97%	21.97%	6.93%	350	191
LAS PRADERAS DE SAN ISIDRO	61	1,810,514	2.96%	1,240,868	3.07%	25.04%	6.53%	360	212
LAS PERLAS DE PILON	36	674,118	1.10%	429,528	1.06%	26.10%	6.43%	360	203
LA ARBOLEDA	29	823,472	1.35%	529,407	1.31%	27.41%	6.60%	360	214
RESIDENCIAL VALLE DORADO	24	645,365	1.05%	419,448	1.04%	28.45%	6.64%	356	205
RES. ALTOS DEL ANGEL	23	652,719	1.07%	434,038	1.07%	29.52%	6.45%	360	206
RESIDENCIAL EL TREBOL	23	505,176	0.83%	312,387	0.77%	30.29%	6.36%	358	207
CIUDAD HATO MONTAÑA	20	587,929	0.96%	376,654	0.93%	31.22%	6.57%	357	208
LA SIESTA	20	400,429	0.65%	236,962	0.59%	31.81%	6.43%	357	191
LA RIVIERA	19	599,681	0.98%	377,135	0.93%	32.74%	6.38%	360	187
Otros	1,433	41,700,861	68.12%	27,210,385	67.26%	100.00%	6.48%	358	209
Total	2,179	61,220,584	100.00%	40,456,629			6.57%	357	205
Minimum		10,000		16			0.00%	180	0
Maximum		71,023		54,794			11.00%	360	242
Average		28,096		18,567					