



Stratification Report for La Hipotecaria S.A. Panama

Trust X
June 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 6/30/2020.

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

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%	21,683	0.05%	0.05%	7.62%	180	27
192	1	19,899	0.03%	5,457	0.01%	0.07%	6.90%	192	45
204	1	19,293	0.03%	5,498	0.01%	0.08%	7.00%	204	0
216	1	17,099	0.03%	6,720	0.02%	0.10%	6.50%	216	66
228	1	25,691	0.04%	8,183	0.02%	0.12%	6.50%	228	60
240	9	194,020	0.32%	93,268	0.23%	0.35%	7.32%	240	85
252	1	11,500	0.02%	6,159	0.02%	0.37%	7.75%	252	100
264	1	22,584	0.04%	15,199	0.04%	0.40%	6.75%	264	126
276	1	28,350	0.05%	16,620	0.04%	0.45%	6.36%	276	125
288	6	176,165	0.29%	97,934	0.24%	0.69%	6.58%	288	132
300	68	1,883,109	3.08%	1,040,425	2.59%	3.28%	7.06%	300	132
312	9	257,175	0.42%	158,785	0.40%	3.68%	6.91%	312	153
324	2	73,700	0.12%	47,068	0.12%	3.79%	6.33%	324	172
336	7	161,328	0.26%	99,314	0.25%	4.04%	6.62%	336	189
348	5	129,588	0.21%	88,400	0.22%	4.26%	6.57%	348	186
360	2,057	57,991,151	94.83%	38,425,028	95.74%	100.00%	6.55%	360	207
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

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	2.26%	838,224	2.09%	2.09%	6.56%	355	195
15,000 - 20,000	289	5,183,842	8.48%	3,217,189	8.02%	10.10%	6.65%	353	191
20,000 - 25,000	591	13,472,837	22.03%	8,602,667	21.43%	31.54%	6.59%	357	201
25,000 - 30,000	515	14,093,998	23.05%	9,154,852	22.81%	54.35%	6.51%	357	206
30,000 - 35,000	276	8,865,102	14.50%	5,946,050	14.81%	69.16%	6.68%	357	200
35,000 - 40,000	164	6,093,213	9.96%	4,121,095	10.27%	79.43%	6.62%	357	208
40,000 - 45,000	91	3,879,303	6.34%	2,651,584	6.61%	86.04%	6.59%	359	206
45,000 - 50,000	67	3,182,633	5.20%	2,210,796	5.51%	91.55%	6.38%	359	210
50,000 - 55,000	33	1,743,304	2.85%	1,205,102	3.00%	94.55%	6.60%	358	205
55,000 - 60,000	16	928,120	1.52%	647,736	1.61%	96.16%	6.44%	352	205
60,000 - 65,000	31	1,921,217	3.14%	1,267,203	3.16%	99.32%	6.44%	356	209
65,000 - 70,000	4	267,050	0.44%	171,094	0.43%	99.75%	6.64%	344	179
70,000 - 75,000	2	141,023	0.23%	102,148	0.25%	100.00%	6.72%	360	211
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,444

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%	497,476	1.24%	1.24%	6.48%	359	204
15,000 - 20,000	218	3,791,730	6.20%	2,307,716	5.75%	6.99%	6.49%	358	196
20,000 - 25,000	489	10,748,646	17.58%	6,806,243	16.96%	23.95%	6.60%	356	201
25,000 - 30,000	534	13,879,694	22.70%	8,923,455	22.23%	46.18%	6.51%	357	205
30,000 - 35,000	300	8,914,547	14.58%	5,885,476	14.66%	60.84%	6.58%	357	203
35,000 - 40,000	236	7,955,335	13.01%	5,415,618	13.49%	74.34%	6.64%	356	204
40,000 - 45,000	111	4,139,457	6.77%	2,826,024	7.04%	81.38%	6.68%	357	204
45,000 - 50,000	93	3,929,665	6.43%	2,719,154	6.77%	88.15%	6.45%	357	206
50,000 - 55,000	48	2,247,451	3.68%	1,549,172	3.86%	92.01%	6.76%	358	205
55,000 - 60,000	21	936,297	1.53%	616,292	1.54%	93.55%	6.86%	342	194
60,000 - 65,000	44	2,492,676	4.08%	1,696,627	4.23%	97.78%	6.44%	358	212
65,000 - 70,000	8	399,195	0.65%	278,402	0.69%	98.47%	6.32%	348	210
70,000 - 75,000	2	95,250	0.16%	70,646	0.18%	98.65%	6.71%	360	200
75,000 - 80,000	8	394,840	0.65%	289,459	0.72%	99.37%	6.66%	352	200
80,000 - 85,000	1	69,300	0.11%	33,906	0.08%	99.45%	6.75%	300	111
90,000 - 95,000	4	234,425	0.38%	165,159	0.41%	99.86%	6.96%	360	163
100,000 - 105,000	1	42,500	0.07%	33,203	0.08%	99.95%	7.00%	360	214
110,000 - 115,000	1	60,000	0.10%	21,712	0.05%	100.00%	8.00%	300	105
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 94.25% WA (remaining balance): 94.11%

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%	6,803	0.02%	0.02%	7.00%	264	125
20 %- 30%	2	36,400	0.06%	26,384	0.07%	0.08%	7.18%	360	215
30 %- 40%	10	141,919	0.23%	103,828	0.26%	0.34%	7.00%	354	206
40 %- 50%	14	333,848	0.55%	226,536	0.56%	0.91%	7.18%	335	183
50 %- 60%	29	754,559	1.23%	504,660	1.26%	2.16%	7.14%	348	174
60 %- 70%	50	1,242,696	2.03%	854,439	2.13%	4.29%	7.11%	343	189
70 %- 80%	80	2,187,648	3.58%	1,513,123	3.77%	8.06%	6.92%	345	189
80 %- 90%	209	5,668,505	9.27%	3,786,712	9.43%	17.50%	6.73%	350	189
90 %- 100%	1,780	50,765,292	83.02%	33,113,255	82.50%	100.00%	6.51%	358	206
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance):35.73% WA (remaining balance): 35.97%

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%	54,142	0.13%	0.13%	6.98%	335	130
0 %- 10%	10	241,572	0.40%	149,863	0.37%	0.51%	6.38%	354	195
10 %- 20%	126	3,411,316	5.58%	2,171,110	5.41%	5.92%	6.55%	358	206
20 %- 30%	650	17,416,143	28.48%	11,158,723	27.80%	33.72%	6.56%	356	201
30 %- 40%	630	17,923,189	29.31%	11,857,302	29.54%	63.26%	6.59%	356	204
40 %- 50%	531	15,262,420	24.96%	10,044,227	25.03%	88.29%	6.59%	357	204
50 %- 60%	210	6,407,933	10.48%	4,439,816	11.06%	99.35%	6.57%	358	207
60 %- 70%	9	185,191	0.30%	116,899	0.29%	99.64%	6.63%	339	151
70 %- 80%	6	210,381	0.34%	143,658	0.36%	100.00%	6.26%	360	211
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

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%	54,142	0.13%	0.13%	6.98%	335	130
0 %- 10%	34	929,204	1.52%	585,558	1.46%	1.59%	6.57%	356	189
10 %- 20%	421	12,256,968	20.04%	7,954,930	19.82%	21.41%	6.54%	356	204
20 %- 30%	1,272	35,239,779	57.63%	22,991,995	57.29%	78.70%	6.56%	357	203
30 %- 40%	442	12,534,551	20.50%	8,482,778	21.14%	99.83%	6.64%	357	204
40 %- 50%	3	97,643	0.16%	66,339	0.17%	100.00%	6.62%	360	214
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.45% WA (remaining balance): 3.46%

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	3.85%	1,393,315	3.47%	3.47%	5.50%	359	218
1% - 2%	211	4,315,010	7.06%	2,702,766	6.73%	10.21%	6.49%	359	205
2% - 3%	825	25,209,142	41.22%	16,711,063	41.64%	51.84%	6.48%	359	207
3% - 4%	471	14,367,649	23.50%	9,553,591	23.80%	75.65%	6.53%	358	199
4% - 5%	132	3,583,629	5.86%	2,330,081	5.81%	81.45%	6.74%	353	179
5% - 6%	13	371,333	0.61%	236,785	0.59%	82.04%	7.04%	343	180
6% - 7%	205	5,207,828	8.52%	3,495,903	8.71%	90.75%	6.76%	356	218
7% - 8%	209	5,522,755	9.03%	3,633,142	9.05%	99.80%	7.25%	347	194
8% - 9%	5	139,850	0.23%	59,875	0.15%	99.95%	7.98%	307	114
10% - 11%	2	64,796	0.11%	17,649	0.04%	100.00%	9.18%	360	198
11% - 12%	1	16,437	0.03%	1,571	0.00%	100.00%	11.00%	180	17
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.46% WA (remaining balance): 3.44%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	424	10,992,692	17.98%	7,230,679	18.02%	18.02%	7.04%	350	204
1% - 2%	8	238,872	0.39%	171,809	0.43%	18.44%	7.06%	360	201
2% - 3%	71	2,069,173	3.38%	1,429,942	3.56%	22.01%	6.96%	348	191
3% - 4%	362	11,248,952	18.40%	7,675,088	19.12%	41.13%	6.63%	357	205
4% - 5%	763	24,890,517	40.70%	16,423,706	40.92%	82.05%	6.45%	359	203
5% - 6%	410	8,831,516	14.44%	5,501,661	13.71%	95.76%	6.47%	359	198
6% - 7%	138	2,879,146	4.71%	1,702,855	4.24%	100.00%	5.66%	360	217
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

Remaining Term

Min: Max: 240 WA (original balance): 203 WA (remaining balance): 205

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%	250,752	0.62%	0.62%	7.07%	306	8
60 - 119	26	649,914	1.06%	298,266	0.74%	1.37%	7.32%	276	97
120 - 179	181	4,595,295	7.51%	2,682,510	6.68%	8.05%	6.59%	335	156
180 - 239	1,932	54,863,049	89.72%	36,636,885	91.28%	99.33%	6.59%	360	210
240 - 299	11	369,265	0.60%	267,328	0.67%	100.00%	2.24%	360	240
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	19	414,984	0.68%	54,944	0.14%	0.14%	7.08%	286	97
5,000 - 10,000	161	2,692,971	4.40%	1,373,141	3.42%	3.56%	6.61%	347	177
10,000 - 15,000	560	11,575,712	18.93%	7,209,836	17.96%	21.52%	6.57%	355	198
15,000 - 20,000	742	19,421,555	31.76%	12,662,669	31.55%	53.07%	6.55%	358	205
20,000 - 25,000	337	10,900,455	17.83%	7,517,351	18.73%	71.80%	6.64%	357	205
25,000 - 30,000	178	6,924,208	11.32%	4,830,299	12.03%	83.84%	6.62%	360	210
30,000 - 35,000	93	4,318,016	7.06%	3,000,564	7.48%	91.31%	6.50%	357	208
35,000 - 40,000	41	2,136,226	3.49%	1,520,824	3.79%	95.10%	6.58%	358	213
40,000 - 45,000	34	2,053,710	3.36%	1,444,367	3.60%	98.70%	6.49%	358	213
45,000 - 50,000	9	581,156	0.95%	417,000	1.04%	99.74%	6.29%	360	217
50,000 - 55,000	2	131,875	0.22%	104,744	0.26%	100.00%	6.64%	360	207
Total	2,176	61,150,868	100.00%	40,135,741			6.58%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

Current Loan To Value

Min: 0.06% Max: 80.47% WA (original balance):61.73% WA (remaining balance): 62.66%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	12	268,175	0.44%	27,334	0.07%	0.07%	7.16%	284	86
10 %- 20%	14	370,808	0.61%	104,619	0.26%	0.33%	7.46%	317	124
20 %- 30%	29	583,828	0.95%	253,125	0.63%	0.96%	6.89%	322	155
30 %- 40%	48	1,241,708	2.03%	666,897	1.66%	2.62%	6.87%	339	155
40 %- 50%	129	3,271,854	5.35%	1,949,472	4.86%	7.48%	6.81%	347	186
50 %- 60%	434	10,827,791	17.71%	6,825,521	17.01%	24.48%	6.52%	354	193
60 %- 70%	1,349	38,505,089	62.97%	25,861,211	64.43%	88.92%	6.53%	359	209
70 %- 80%	160	6,019,740	9.84%	4,397,268	10.96%	99.87%	6.64%	360	219
80 %- 90%	1	61,875	0.10%	50,294	0.13%	100.00%	6.25%	360	199
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

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%	273,324	0.68%	0.68%	0.00%	360	237
1% - 2%	1	25,000	0.04%	16,080	0.04%	0.72%	1.50%	360	214
2% - 3%	9	405,109	0.66%	282,641	0.70%	1.43%	2.42%	360	226
5% - 6%	35	1,107,014	1.81%	687,646	1.71%	3.14%	5.75%	358	193
6% - 7%	1,688	47,453,420	77.60%	31,041,608	77.34%	80.48%	6.53%	358	204
7% - 8%	420	11,536,514	18.87%	7,763,906	19.34%	99.82%	7.20%	351	198
8% - 9%	4	131,969	0.22%	60,691	0.15%	99.98%	8.09%	333	160
10% - 11%	1	38,312	0.06%	8,274	0.02%	100.00%	10.00%	360	198
11% - 12%	1	16,437	0.03%	1,571	0.00%	100.00%	11.00%	180	17
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

Current Subsidy

Min: 0.00% Max: 5.75% WA (original balance):.02% WA (remaining balance): .02%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	2,168	60,882,500	99.56%	39,961,512	99.57%	99.57%	6.59%	357	203
3% - 4%	5	199,178	0.33%	131,531	0.33%	99.89%	2.42%	360	212
4% - 5%	1	25,000	0.04%	16,080	0.04%	99.93%	1.50%	360	214
5% - 6%	2	44,190	0.07%	26,617	0.07%	100.00%	0.00%	360	231
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

Current Total Rate

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

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	15	392,903	0.64%	246,707	0.61%	0.61%	0.00%	360	238
2% - 3%	4	205,931	0.34%	151,110	0.38%	0.99%	2.42%	360	240
5% - 6%	43	1,375,382	2.25%	861,874	2.15%	3.14%	5.01%	359	198
6% - 7%	1,688	47,453,420	77.60%	31,041,608	77.34%	80.48%	6.53%	358	204
7% - 8%	420	11,536,514	18.87%	7,763,906	19.34%	99.82%	7.20%	351	198
8% - 9%	4	131,969	0.22%	60,691	0.15%	99.98%	8.09%	333	160
10% - 11%	1	38,312	0.06%	8,274	0.02%	100.00%	10.00%	360	198
11% - 12%	1	16,437	0.03%	1,571	0.00%	100.00%	11.00%	180	17
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

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%	4,414	0.01%	0.01%	7.00%	300	44
2000	1	23,304	0.04%	12,555	0.03%	0.04%	7.00%	360	124
2001	1	20,000	0.03%	11,052	0.03%	0.07%	7.00%	360	128
2002	4	89,143	0.15%	52,016	0.13%	0.20%	6.46%	360	144
2003	42	1,010,050	1.65%	550,687	1.37%	1.57%	6.58%	354	152
2004	61	1,558,953	2.55%	872,165	2.17%	3.74%	6.43%	349	154
2005	36	923,931	1.51%	553,867	1.38%	5.12%	6.66%	353	167
2006	259	6,783,535	11.09%	4,285,402	10.68%	15.80%	6.62%	353	186
2007	918	24,955,905	40.81%	16,443,702	40.97%	56.77%	6.58%	357	199
2008	624	18,697,381	30.58%	12,591,916	31.37%	88.15%	6.62%	357	213
2009	158	4,948,823	8.09%	3,338,281	8.32%	96.46%	6.84%	359	225
2010	71	2,116,092	3.46%	1,419,682	3.54%	100.00%	5.34%	359	237
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	217	5,747,511	9.40%	3,972,297	9.90%	9.90%	7.20%	342	184
1999	1	26,309	0.04%	2,953	0.01%	9.90%	7.00%	300	137
2005	1	24,715	0.04%	15,955	0.04%	9.94%	6.75%	300	137
2007	3	69,377	0.11%	39,363	0.10%	10.04%	6.76%	335	177
2008	15	347,407	0.57%	221,332	0.55%	10.59%	6.93%	328	163
2009	29	829,921	1.36%	539,927	1.35%	11.94%	7.07%	347	148
2010	29	801,032	1.31%	545,500	1.36%	13.30%	7.10%	349	181
2011	53	1,321,421	2.16%	884,285	2.20%	15.50%	6.99%	349	183
2012	69	1,615,260	2.64%	1,088,247	2.71%	18.21%	6.66%	358	199
2013	93	2,401,499	3.93%	1,538,177	3.83%	22.05%	6.59%	358	185
2014	74	1,751,471	2.86%	1,065,795	2.66%	24.70%	6.32%	357	172
2015	43	1,164,019	1.90%	743,716	1.85%	26.55%	6.56%	357	177
2016	151	4,007,297	6.55%	2,494,444	6.22%	32.77%	6.39%	358	194
2017	678	18,672,218	30.53%	12,163,835	30.31%	63.08%	6.45%	359	204
2018	519	16,075,067	26.29%	10,669,671	26.58%	89.66%	6.63%	359	215
2019	133	4,217,225	6.90%	2,795,152	6.96%	96.62%	6.83%	360	226
2020	60	1,810,751	2.96%	1,180,864	2.94%	99.57%	5.21%	360	237
2022	2	61,510	0.10%	39,797	0.10%	99.67%	2.25%	360	208
2023	5	177,458	0.29%	116,483	0.29%	99.96%	2.15%	360	214
2025	1	29,400	0.05%	17,948	0.04%	100.00%	0.00%	360	239
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

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	5.16%	2,050,805	5.11%	5.11%	6.54%	359	206
SFH	2,053	57,996,215	94.84%	38,084,935	94.89%	100.00%	6.58%	356	203
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

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La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	474	12,387,933	20.26%	8,477,253	21.12%	21.12%	6.96%	349	187
New Property	1,674	48,122,216	78.69%	31,208,913	77.76%	98.88%	6.47%	359	207
Used Property	28	640,719	1.05%	449,574	1.12%	100.00%	7.06%	348	201
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,924	53,996,675	88.30%	35,160,249	87.60%	87.60%	6.57%	356	202
30	148	4,381,883	7.17%	3,025,813	7.54%	95.14%	6.63%	359	210
60	53	1,468,908	2.40%	1,016,012	2.53%	97.67%	6.50%	360	210
90	17	400,415	0.65%	271,970	0.68%	98.35%	6.19%	353	204
120	7	170,432	0.28%	121,223	0.30%	98.65%	6.72%	353	204
150	8	199,271	0.33%	140,789	0.35%	99.00%	6.49%	360	207
180	3	63,251	0.10%	44,241	0.11%	99.11%	6.43%	360	207
240	1	26,100	0.04%	19,569	0.05%	99.16%	6.93%	360	201
270	2	62,700	0.10%	50,074	0.12%	99.29%	7.30%	360	203
300	1	30,702	0.05%	22,389	0.06%	99.34%	6.50%	360	211
330	1	21,275	0.03%	14,564	0.04%	99.38%	6.50%	360	208
360	1	27,270	0.04%	18,040	0.04%	99.42%	7.00%	360	221
390+	10	301,986	0.49%	230,808	0.58%	100.00%	6.48%	348	196
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

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	201
Bocas del Toro	4	116,173	0.19%	77,640	0.19%	0.24%	6.62%	360	206
Chiriquí	222	5,948,389	9.73%	3,849,867	9.59%	9.83%	6.62%	356	206
Coclé	24	646,023	1.06%	421,447	1.05%	10.88%	6.81%	348	196
Colón	177	5,801,448	9.49%	3,953,051	9.85%	20.73%	6.54%	358	206
Herrera	92	2,608,632	4.27%	1,748,679	4.36%	25.09%	6.46%	359	212
Los Santos	32	816,320	1.33%	531,348	1.32%	26.41%	6.12%	360	206
Panamá	1,477	40,729,675	66.61%	26,530,464	66.10%	92.52%	6.59%	356	200
Veraguas	147	4,458,108	7.29%	3,003,675	7.48%	100.00%	6.48%	359	214
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	80	2,126,623	3.48%	1,345,848	3.35%	3.35%	6.49%	351	199
DD	1,140	33,143,477	54.20%	21,857,230	54.46%	57.81%	6.57%	357	205
VOL	956	25,880,767	42.32%	16,932,663	42.19%	100.00%	6.59%	357	201
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	258	8,117,441	13.27%	5,398,884	13.45%	13.45%	6.58%	358	210
C.S.S.JUBILADOS Y PENSIONADO	163	4,888,878	7.99%	3,241,066	8.08%	21.53%	6.46%	351	196
CAJA DEL SEGURO SOCIAL	89	2,564,207	4.19%	1,710,694	4.26%	25.79%	6.68%	356	201
MIN.DE GOBIERNO Y JUSTICIA (4)	75	2,065,932	3.38%	1,356,916	3.38%	29.17%	6.39%	360	208
MINISTERIO DE SALUD (12)	42	1,226,121	2.01%	811,821	2.02%	31.19%	6.71%	358	206
AUTORIDAD DEL CANAL DE PANAMA	22	853,014	1.39%	582,717	1.45%	32.64%	6.72%	349	198
JUBILADO POR CONTRALORIA.	19	559,822	0.92%	372,197	0.93%	33.57%	6.52%	358	201
CONDUCTOR DE TAXI	18	453,875	0.74%	311,731	0.78%	34.35%	6.63%	360	210
COMPANIA GOLY, S.A.	11	222,957	0.36%	140,416	0.35%	34.70%	6.76%	360	214
MANZANILLO INTL TERMINAL-PANAMA S.A	10	363,949	0.60%	250,062	0.62%	35.32%	6.59%	360	208
PRODUCTOS TOLEDANO	10	202,346	0.33%	119,788	0.30%	35.62%	6.63%	354	197
ADMINISTRADORA DEL HOGAR	9	268,349	0.44%	190,257	0.47%	36.09%	6.78%	358	195
COLON CONTAINER TERMINAL, S.A.	9	297,726	0.49%	197,997	0.49%	36.59%	6.64%	360	198
DELL PANAMA S. DE R.L.	9	299,784	0.49%	197,886	0.49%	37.08%	6.75%	360	211
RIBA SMITH	9	213,753	0.35%	139,812	0.35%	37.43%	6.66%	356	205
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	8	179,494	0.29%	110,479	0.28%	37.70%	6.43%	360	205
MUNICIPIO DE PANAMA	8	160,592	0.26%	109,727	0.27%	37.98%	6.71%	360	217
UNIVERSIDAD DE PANAMA	8	240,438	0.39%	163,145	0.41%	38.38%	6.56%	360	208
WMW PANAMA, S.A.	8	156,453	0.26%	91,902	0.23%	38.61%	6.81%	360	207
INDUSTRIAS LACTEAS	7	167,760	0.27%	108,472	0.27%	38.88%	6.58%	360	172
ORGANO JUDICIAL	7	201,455	0.33%	129,129	0.32%	39.20%	6.74%	360	202
PANAMA PORTS COMPANY	7	228,935	0.37%	143,522	0.36%	39.56%	6.62%	360	211
SOCIEDAD DE ALIMENTOS DE PRIMERA	7	193,490	0.32%	128,181	0.32%	39.88%	6.73%	360	214
CLIENTE FALLECIDO	6	164,429	0.27%	104,753	0.26%	40.14%	6.92%	349	186
CLINICA HOSPITAL SAN FERNANDO	6	169,795	0.28%	110,908	0.28%	40.42%	6.59%	360	201
HOSPITAL SANTO TOMAS	6	162,063	0.27%	100,727	0.25%	40.67%	6.70%	360	212
MINISTERIO DE ECON. Y FINANZA	6	184,772	0.30%	124,928	0.31%	40.98%	6.53%	360	209
CABLE AND WIRELESS	5	150,632	0.25%	93,829	0.23%	41.21%	6.68%	360	203
CLIENTES FUERA DEL PAIS	5	134,078	0.22%	86,585	0.22%	41.43%	6.63%	346	197
CONTRALORIA GENERAL (2)	5	137,159	0.22%	94,073	0.23%	41.67%	6.97%	360	209
COPA (COMPANIA PÑA DE AVIACION)#2	5	152,036	0.25%	98,538	0.25%	41.91%	6.60%	360	213
CROWN CASINOS	5	174,964	0.29%	113,544	0.28%	42.19%	6.47%	360	197
CUERPO DE BOMBEROS DE PMA.	5	140,463	0.23%	91,312	0.23%	42.42%	6.58%	360	194
DOMESTICA (LABORA EN CASA DE FAMILIA)	5	84,700	0.14%	54,468	0.14%	42.56%	6.50%	360	198
FARMACIAS ARROCHA	5	149,302	0.24%	107,222	0.27%	42.82%	6.99%	360	215
I.P.H.E.	5	228,258	0.37%	161,315	0.40%	43.23%	6.73%	360	215
Otros	1,294	34,991,446	57.22%	22,786,740	56.77%	100.00%	6.57%	357	202

Stratification Report

La Hipotecaria Panama - Trust X
June 2020

For La Hipotecaria Panama
Cutoff Date: 6/30/2020

Total	2,176	61,150,868	100.00%	40,135,741	6.57%	357	203
Minimum		10,000		13	0.00%	180	0
Maximum		71,023		54,450	11.00%	360	240
Average		28,102		18,445			

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	489	12,779,005	20.90%	8,795,030	21.91%	21.91%	6.93%	350	189
LAS PRADERAS DE SAN ISIDRO	61	1,810,514	2.96%	1,231,951	3.07%	24.98%	6.53%	360	210
LAS PERLAS DE PILON	36	674,118	1.10%	426,574	1.06%	26.05%	6.43%	360	201
LA ARBOLEDA	29	823,472	1.35%	525,456	1.31%	27.35%	6.60%	360	212
RESIDENCIAL VALLE DORADO	24	645,365	1.06%	416,378	1.04%	28.39%	6.64%	356	203
RES. ALTOS DEL ANGEL	23	652,719	1.07%	431,741	1.08%	29.47%	6.45%	360	204
RESIDENCIAL EL TREBOL	23	505,176	0.83%	310,735	0.77%	30.24%	6.36%	358	205
CIUDAD HATO MONTAÑA	20	587,929	0.96%	374,803	0.93%	31.18%	6.57%	357	206
LA SIESTA	20	400,429	0.65%	234,895	0.59%	31.76%	6.43%	357	189
LA RIVIERA	19	599,681	0.98%	373,567	0.93%	32.69%	6.38%	360	185
Otros	1,432	41,672,460	68.15%	27,014,610	67.31%	100.00%	6.48%	358	207
Total	2,176	61,150,868	100.00%	40,135,741			6.57%	357	203
Minimum		10,000		13			0.00%	180	0
Maximum		71,023		54,450			11.00%	360	240
Average		28,102		18,445					