



Stratification Report for La Hipotecaria S.A.
Panama

Trust X
January 2018

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 1/31/2018.

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Original Term

Min: 120 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)
120	1	12,500	0.02%	28	0.00%	0.00%	7.75%	120	-7
180	8	174,451	0.25%	61,117	0.12%	0.12%	6.10%	180	56
192	1	19,899	0.03%	9,885	0.02%	0.14%	6.91%	192	74
204	1	19,293	0.03%	8,503	0.02%	0.16%	7.00%	204	0
216	1	17,099	0.02%	9,434	0.02%	0.17%	6.50%	216	95
228	1	25,691	0.04%	12,096	0.02%	0.20%	6.50%	228	89
240	11	260,895	0.37%	163,190	0.32%	0.52%	7.37%	240	118
252	1	11,500	0.02%	7,878	0.02%	0.53%	7.75%	252	129
264	1	22,584	0.03%	17,188	0.03%	0.57%	6.75%	264	155
276	2	60,955	0.09%	41,812	0.08%	0.65%	6.83%	276	167
288	7	192,201	0.27%	122,015	0.24%	0.89%	6.57%	288	148
300	73	2,026,074	2.87%	1,338,586	2.63%	3.52%	6.82%	300	161
312	10	309,375	0.44%	212,546	0.42%	3.93%	6.80%	312	151
324	2	73,700	0.10%	52,861	0.10%	4.04%	4.15%	324	201
336	7	161,328	0.23%	114,638	0.22%	4.26%	5.58%	336	218
348	5	129,588	0.18%	97,856	0.19%	4.45%	6.58%	348	215
360	2,356	67,080,996	95.02%	48,684,669	95.55%	100.00%	4.69%	360	237
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Original Balance

Original Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
5,000 - 10,000	1	9,562	0.01%	2,243	0.00%	0.00%	0.00%	360	245
10,000 - 15,000	107	1,520,724	2.15%	1,013,428	1.99%	1.99%	5.36%	352	222
15,000 - 20,000	318	5,694,489	8.07%	3,967,636	7.79%	9.78%	5.93%	353	220
20,000 - 25,000	668	15,224,361	21.56%	10,668,170	20.94%	30.72%	4.95%	357	230
25,000 - 30,000	591	16,159,160	22.89%	11,586,215	22.74%	53.46%	4.16%	357	236
30,000 - 35,000	317	10,180,591	14.42%	7,495,773	14.71%	68.17%	5.31%	356	230
35,000 - 40,000	188	6,987,729	9.90%	5,182,512	10.17%	78.34%	4.48%	356	237
40,000 - 45,000	107	4,566,511	6.47%	3,417,928	6.71%	85.04%	4.92%	359	238
45,000 - 50,000	81	3,848,364	5.45%	2,880,994	5.65%	90.70%	4.51%	359	239
50,000 - 55,000	39	2,056,417	2.91%	1,531,897	3.01%	93.71%	4.25%	357	234
55,000 - 60,000	23	1,330,214	1.88%	1,009,130	1.98%	95.69%	4.68%	354	236
60,000 - 65,000	41	2,537,433	3.59%	1,835,285	3.60%	99.29%	4.22%	357	233
65,000 - 70,000	4	267,050	0.38%	190,541	0.37%	99.66%	5.60%	344	208
70,000 - 75,000	3	215,523	0.31%	172,552	0.34%	100.00%	5.96%	360	243
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Original Property Value

Min: 11,335 Max: 110,000 Average: 30,756

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	62	888,294	1.26%	591,956	1.16%	1.16%	4.32%	359	234
15,000 - 20,000	239	4,152,879	5.88%	2,812,246	5.52%	6.68%	5.57%	358	224
20,000 - 25,000	543	11,911,627	16.87%	8,266,318	16.22%	22.90%	4.75%	356	230
25,000 - 30,000	618	16,038,138	22.72%	11,369,476	22.31%	45.22%	4.29%	357	234
30,000 - 35,000	342	10,140,756	14.36%	7,398,761	14.52%	59.74%	4.85%	357	233
35,000 - 40,000	272	9,188,064	13.01%	6,855,832	13.45%	73.19%	5.00%	356	233
40,000 - 45,000	129	4,855,176	6.88%	3,627,995	7.12%	80.31%	4.97%	357	235
45,000 - 50,000	112	4,729,018	6.70%	3,537,829	6.94%	87.26%	5.17%	357	235
50,000 - 55,000	57	2,629,101	3.72%	1,974,444	3.87%	91.13%	4.34%	357	236
55,000 - 60,000	28	1,307,221	1.85%	964,627	1.89%	93.02%	5.61%	345	218
60,000 - 65,000	56	3,223,125	4.57%	2,391,766	4.69%	97.72%	4.45%	358	241
65,000 - 70,000	10	469,937	0.67%	350,422	0.69%	98.41%	4.12%	344	235
70,000 - 75,000	3	169,750	0.24%	137,589	0.27%	98.68%	5.74%	360	237
75,000 - 80,000	8	394,840	0.56%	318,150	0.62%	99.30%	6.66%	352	229
80,000 - 85,000	2	101,932	0.14%	69,900	0.14%	99.44%	6.60%	319	172
85,000 - 90,000	1	61,344	0.09%	31,838	0.06%	99.50%	6.00%	360	0
90,000 - 95,000	4	234,425	0.33%	189,058	0.37%	99.87%	6.85%	360	237
100,000 - 105,000	1	42,500	0.06%	36,441	0.07%	99.94%	7.00%	360	243
110,000 - 115,000	1	60,000	0.08%	29,655	0.06%	100.00%	8.00%	300	134
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Original Loan To Value

Min: 3.00% Max: 100.00% WA (original balance): 89.85% WA (remaining balance): 89.44%

Original Loan To Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	1	25,274	0.04%	20,353	0.04%	0.04%	7.75%	300	180
10 %- 20%	10	218,652	0.31%	145,383	0.29%	0.33%	7.42%	345	191
20 %- 30%	32	891,852	1.26%	700,727	1.38%	1.70%	7.14%	341	217
30 %- 40%	49	1,121,346	1.59%	848,802	1.67%	3.37%	7.25%	337	212
40 %- 50%	65	1,780,534	2.52%	1,371,528	2.69%	6.06%	7.13%	348	217
50 %- 60%	124	3,074,231	4.35%	2,302,944	4.52%	10.58%	6.86%	350	212
60 %- 70%	132	3,510,346	4.97%	2,656,987	5.21%	15.79%	6.86%	351	220
70 %- 80%	93	2,673,409	3.79%	2,032,825	3.99%	19.78%	6.62%	348	216
80 %- 90%	118	3,202,972	4.54%	2,340,522	4.59%	24.37%	4.98%	351	229
90 %- 100%	1,864	54,099,513	76.63%	38,534,232	75.63%	100.00%	4.26%	359	237
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance):36.05% WA (remaining balance): 36.25%

Original Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	5	115,722	0.16%	75,642	0.15%	0.15%	7.45%	328	147
0 %- 10%	10	241,572	0.34%	165,005	0.32%	0.47%	5.85%	354	224
10 %- 20%	142	3,800,343	5.38%	2,650,103	5.20%	5.67%	4.30%	356	232
20 %- 30%	718	19,259,121	27.28%	13,662,436	26.81%	32.49%	4.77%	356	231
30 %- 40%	721	20,793,732	29.45%	15,065,635	29.57%	62.05%	4.76%	357	232
40 %- 50%	629	18,377,306	26.03%	13,318,901	26.14%	88.19%	4.72%	357	234
50 %- 60%	247	7,582,287	10.74%	5,705,901	11.20%	99.39%	5.26%	358	236
60 %- 70%	10	217,663	0.31%	153,382	0.30%	99.69%	5.51%	343	219
70 %- 80%	6	210,381	0.30%	157,296	0.31%	100.00%	4.00%	360	240
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.89% WA (remaining balance): 25.00%

Original Mortgage Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	5	115,722	0.16%	75,642	0.15%	0.15%	7.45%	328	147
0 %- 10%	36	975,645	1.38%	676,413	1.33%	1.48%	4.88%	356	217
10 %- 20%	485	14,035,739	19.88%	9,993,427	19.61%	21.09%	4.61%	356	232
20 %- 30%	1,440	40,390,917	57.21%	28,995,276	56.90%	77.99%	4.78%	357	232
30 %- 40%	519	14,982,462	21.22%	11,141,720	21.87%	99.86%	4.96%	357	236
40 %- 50%	3	97,643	0.14%	71,825	0.14%	100.00%	3.62%	360	243
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 2.88% WA (remaining balance): 2.93%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	346	8,511,422	12.06%	5,771,650	11.33%	11.33%	0.13%	360	252
1% - 2%	235	4,820,483	6.83%	3,284,899	6.45%	17.77%	5.12%	359	233
2% - 3%	949	29,395,335	41.64%	21,310,345	41.82%	59.60%	4.56%	359	237
3% - 4%	538	16,538,220	23.43%	12,100,375	23.75%	83.34%	5.98%	358	229
4% - 5%	152	4,207,357	5.96%	3,069,775	6.02%	89.37%	6.72%	353	210
5% - 6%	15	428,854	0.61%	314,323	0.62%	89.99%	7.07%	341	202
6% - 7%	84	2,070,104	2.93%	1,680,418	3.30%	93.28%	6.85%	348	236
7% - 8%	160	4,382,269	6.21%	3,293,674	6.46%	99.75%	7.27%	339	204
8% - 9%	5	139,850	0.20%	76,590	0.15%	99.90%	7.98%	307	143
9% - 10%	1	23,000	0.03%	13,940	0.03%	99.92%	9.36%	300	101
10% - 11%	2	64,796	0.09%	32,245	0.06%	99.99%	9.18%	360	227
11% - 12%	1	16,437	0.02%	6,068	0.01%	100.00%	11.00%	180	46
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 4.00% WA (remaining balance): 3.94%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	255	6,737,481	9.54%	5,129,853	10.07%	10.07%	7.19%	341	212
1% - 2%	8	239,822	0.34%	194,910	0.38%	10.45%	7.09%	360	230
2% - 3%	87	2,566,979	3.64%	1,982,628	3.89%	14.34%	6.90%	350	222
3% - 4%	418	13,065,251	18.51%	9,740,868	19.12%	33.46%	5.29%	357	234
4% - 5%	886	29,235,733	41.41%	21,167,804	41.54%	75.00%	4.86%	359	234
5% - 6%	448	9,654,299	13.68%	6,587,683	12.93%	87.93%	5.63%	359	227
6% - 7%	386	9,098,563	12.89%	6,150,557	12.07%	100.00%	0.52%	360	251
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Remaining Term

Min: -7 Max: 269 WA (original balance):232 WA (remaining balance): 234

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
-60 - 1	1	12,500	0.02%	28	0.00%	0.00%	7.75%	120	-7
0 - 59	21	547,467	0.78%	258,417	0.51%	0.51%	6.96%	311	10
60 - 119	15	349,255	0.49%	184,199	0.36%	0.87%	6.57%	231	93
120 - 179	78	2,111,760	2.99%	1,370,673	2.69%	3.56%	7.01%	300	159
180 - 239	1,403	37,842,342	53.60%	27,246,663	53.47%	57.03%	6.44%	359	228
240 - 299	970	29,734,805	42.12%	21,894,322	42.97%	100.00%	2.47%	360	249
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	9	151,959	0.22%	24,231	0.05%	0.05%	6.67%	310	134
5,000 - 10,000	111	1,755,215	2.49%	999,821	1.96%	2.01%	5.87%	337	192
10,000 - 15,000	472	9,071,186	12.85%	6,116,815	12.00%	14.01%	5.22%	354	223
15,000 - 20,000	861	21,199,949	30.03%	14,993,883	29.43%	43.44%	4.46%	357	234
20,000 - 25,000	465	13,902,450	19.69%	10,325,537	20.26%	63.70%	5.24%	357	234
25,000 - 30,000	273	9,832,276	13.93%	7,432,451	14.59%	78.29%	4.79%	358	237
30,000 - 35,000	138	6,021,792	8.53%	4,466,799	8.77%	87.06%	5.00%	359	233
35,000 - 40,000	75	3,656,465	5.18%	2,788,696	5.47%	92.53%	4.29%	358	240
40,000 - 45,000	41	2,315,527	3.28%	1,743,413	3.42%	95.95%	4.28%	357	238
45,000 - 50,000	36	2,216,811	3.14%	1,686,513	3.31%	99.26%	4.00%	358	244
50,000 - 55,000	5	329,998	0.47%	256,508	0.50%	99.77%	5.65%	360	235
55,000 - 60,000	1	70,000	0.10%	58,472	0.11%	99.88%	7.00%	360	243
60,000 - 65,000	1	74,500	0.11%	61,164	0.12%	100.00%	4.50%	360	248
Total	2,488	70,598,128	100.00%	50,954,303			4.81%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Current Loan To Value

Min: 0.14% Max: 85.48% WA (original balance):67.82% WA (remaining balance): 68.35%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	5	83,902	0.12%	9,607	0.02%	0.02%	7.31%	279	135
10 %- 20%	9	145,523	0.21%	55,877	0.11%	0.13%	6.68%	305	141
20 %- 30%	21	515,805	0.73%	245,452	0.48%	0.61%	7.28%	313	151
30 %- 40%	38	924,093	1.31%	578,539	1.14%	1.75%	6.13%	334	182
40 %- 50%	79	1,898,851	2.69%	1,235,830	2.43%	4.17%	6.65%	338	200
50 %- 60%	205	5,278,760	7.48%	3,650,494	7.16%	11.34%	5.54%	347	217
60 %- 70%	1,073	26,709,616	37.83%	18,925,120	37.14%	48.48%	4.61%	358	231
70 %- 80%	1,052	34,783,571	49.27%	26,040,044	51.10%	99.58%	4.63%	360	240
80 %- 90%	6	258,007	0.37%	213,339	0.42%	100.00%	4.17%	360	245
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 4.79% WA (remaining balance): 4.81%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	340	8,400,176	11.90%	5,697,583	11.8%	11.8%	0.00%	360	253
1% - 2%	100	2,238,240	3.17%	1,566,740	3.07%	14.26%	1.33%	358	239
2% - 3%	368	14,671,813	20.78%	11,022,869	21.63%	35.89%	2.50%	359	247
3% - 4%	6	200,434	0.28%	149,860	0.29%	36.18%	3.00%	360	246
4% - 5%	1	74,500	0.11%	61,164	0.12%	36.30%	4.50%	360	248
5% - 6%	78	2,159,818	3.06%	1,509,449	2.96%	39.27%	5.84%	359	224
6% - 7%	1,276	34,608,866	49.02%	24,686,311	48.45%	87.71%	6.49%	357	226
7% - 8%	312	8,034,562	11.38%	6,145,227	12.06%	99.77%	7.27%	344	212
8% - 9%	4	131,969	0.19%	76,994	0.15%	99.93%	8.09%	333	189
9% - 10%	1	23,000	0.03%	13,940	0.03%	99.95%	9.36%	300	101
10% - 11%	1	38,312	0.05%	18,098	0.04%	99.99%	10.00%	360	227
11% - 12%	1	16,437	0.02%	6,068	0.01%	100.00%	11.00%	180	46
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Current Subsidy

Min: 0.00% Max: 5.25% WA (original balance): 1.32% WA (remaining balance): 1.30%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	1,679	45,243,331	64.09%	32,628,324	64.03%	64.03%	6.59%	355	224
2% - 3%	281	11,711,176	16.59%	8,795,983	17.26%	81.30%	2.58%	359	247
3% - 4%	130	3,967,264	5.62%	2,932,519	5.76%	87.05%	2.07%	358	243
4% - 5%	61	1,325,193	1.88%	931,214	1.83%	88.88%	1.16%	360	242
5% - 6%	337	8,351,164	11.83%	5,666,261	11.12%	100.00%	0.00%	360	253
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Current Total Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.11% WA (remaining balance): 6.12%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	1	14,790	0.02%	9,244	0.02%	0.02%	0.00%	360	232
1% - 2%	1	21,460	0.03%	15,063	0.03%	0.05%	1.50%	360	237
2% - 3%	3	119,617	0.17%	86,767	0.17%	0.22%	2.43%	360	235
5% - 6%	888	27,589,115	39.08%	19,896,592	39.05%	39.27%	1.92%	359	246
6% - 7%	1,276	34,608,866	49.02%	24,686,311	48.45%	87.71%	6.49%	357	226
7% - 8%	312	8,034,562	11.38%	6,145,227	12.06%	99.77%	7.27%	344	212
8% - 9%	4	131,969	0.19%	76,994	0.15%	99.93%	8.09%	333	189
9% - 10%	1	23,000	0.03%	13,940	0.03%	99.95%	9.36%	300	101
10% - 11%	1	38,312	0.05%	18,098	0.04%	99.99%	10.00%	360	227
11% - 12%	1	16,437	0.02%	6,068	0.01%	100.00%	11.00%	180	46
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

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	0.03%	8,890	0.02%	0.02%	7.00%	300	73
2000	1	23,304	0.03%	14,334	0.03%	0.05%	7.00%	360	153
2001	3	67,914	0.10%	44,250	0.09%	0.13%	7.80%	340	138
2002	4	89,143	0.13%	58,159	0.11%	0.25%	6.46%	360	173
2003	44	1,060,539	1.50%	661,839	1.30%	1.55%	6.58%	354	182
2004	65	1,664,712	2.36%	1,066,407	2.09%	3.64%	6.43%	348	182
2005	40	1,001,044	1.42%	675,681	1.33%	4.96%	6.50%	354	197
2006	290	7,666,520	10.86%	5,433,771	10.66%	15.63%	6.62%	353	214
2007	1,038	28,441,074	40.29%	20,538,868	40.31%	55.94%	6.47%	357	229
2008	747	22,689,354	32.14%	16,612,862	32.60%	88.54%	2.80%	358	243
2009	174	5,475,266	7.76%	4,055,636	7.96%	96.50%	1.95%	359	254
2010	81	2,395,509	3.39%	1,783,605	3.50%	100.00%	1.51%	357	264
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	253	6,686,458	9.47%	5,105,005	10.02%	10.02%	7.19%	341	212
1999	1	26,309	0.04%	6,773	0.01%	10.03%	7.00%	300	166
2005	1	24,715	0.04%	18,075	0.04%	10.07%	6.75%	300	166
2007	4	84,869	0.12%	59,547	0.12%	10.18%	6.62%	340	211
2008	20	493,377	0.70%	364,024	0.71%	10.90%	6.96%	329	190
2009	31	878,842	1.24%	662,581	1.30%	12.20%	7.06%	348	200
2010	37	1,000,886	1.42%	764,472	1.50%	13.70%	7.12%	350	212
2011	61	1,522,920	2.16%	1,145,262	2.25%	15.95%	7.00%	351	216
2012	80	1,906,159	2.70%	1,428,979	2.80%	18.75%	6.65%	356	220
2013	103	2,661,915	3.77%	1,897,852	3.72%	22.48%	6.61%	358	215
2014	81	1,917,578	2.72%	1,319,629	2.59%	25.07%	6.34%	357	205
2015	48	1,247,963	1.77%	868,261	1.70%	26.77%	6.54%	358	205
2016	165	4,459,167	6.32%	3,087,306	6.06%	32.83%	6.39%	358	223
2017	736	20,561,644	29.12%	14,613,648	28.68%	61.51%	6.38%	359	234
2018	622	19,635,664	27.81%	14,180,596	27.83%	89.34%	2.15%	359	245
2019	140	4,429,363	6.27%	3,225,302	6.33%	95.67%	1.31%	360	255
2020	68	2,033,967	2.88%	1,481,317	2.91%	98.58%	0.76%	360	266
2022	22	534,322	0.76%	367,470	0.72%	99.30%	2.02%	360	230
2023	9	314,151	0.44%	227,842	0.45%	99.74%	1.91%	360	244
2024	4	123,665	0.18%	90,888	0.18%	99.92%	0.94%	360	254
2025	2	54,195	0.08%	39,474	0.08%	100.00%	0.00%	360	268
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	137	3,623,759	5.13%	2,588,478	5.08%	5.08%	4.43%	359	236
SFH	2,351	66,974,369	94.87%	48,365,825	94.92%	100.00%	4.81%	356	232
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	554	14,465,967	20.49%	11,003,845	21.60%	21.60%	6.95%	348	216
New Property	1,900	55,356,562	78.41%	39,360,575	77.25%	98.84%	4.19%	359	237
Used Property	34	775,599	1.10%	589,883	1.16%	100.00%	6.96%	350	233
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,273	64,716,273	91.67%	46,651,596	91.56%	91.56%	4.72%	356	233
30	157	4,344,786	6.15%	3,163,716	6.21%	97.76%	5.68%	358	229
60	28	757,150	1.07%	550,251	1.08%	98.84%	5.28%	360	235
90	7	196,135	0.28%	146,790	0.29%	99.13%	6.52%	360	232
120	7	178,819	0.25%	134,839	0.26%	99.40%	5.56%	360	232
150	4	94,333	0.13%	71,536	0.14%	99.54%	4.84%	360	234
210	1	21,249	0.03%	5,875	0.01%	99.55%	6.50%	360	0
270	1	17,444	0.02%	11,455	0.02%	99.57%	6.50%	360	203
300	3	74,319	0.11%	58,870	0.12%	99.69%	6.78%	360	218
390+	7	197,619	0.28%	159,374	0.31%	100.00%	3.81%	360	235
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

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	0.16%	84,221	0.17%	0.17%	5.51%	360	235
Chiriquí	255	6,912,906	9.79%	4,920,024	9.66%	9.82%	4.36%	357	236
Coclé	30	834,278	1.18%	606,807	1.19%	11.01%	4.90%	351	228
Colón	195	6,404,299	9.07%	4,723,246	9.27%	20.28%	5.04%	358	235
Herrera	112	3,128,605	4.43%	2,278,991	4.47%	24.75%	4.39%	359	239
Los Santos	35	900,804	1.28%	655,367	1.29%	26.04%	5.01%	360	236
Panamá	1,660	46,137,996	65.35%	33,153,220	65.06%	91.10%	4.97%	356	230
Veraguas	197	6,163,068	8.73%	4,532,426	8.90%	100.00%	3.79%	359	241
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	31	855,696	1.21%	597,782	1.17%	1.17%	5.44%	340	214
DD	1,587	46,226,359	65.48%	33,625,820	65.99%	67.17%	4.63%	357	234
VOL	870	23,516,073	33.31%	16,730,701	32.83%	100.00%	5.08%	357	229
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	325	10,404,971	14.74%	7,679,034	15.07%	15.07%	4.30%	358	240
C.S.S.JUBILADOS Y PENSIONADO	138	4,197,246	5.95%	3,035,119	5.96%	21.03%	4.91%	350	223
CAJA DEL SEGURO SOCIAL	107	3,154,347	4.47%	2,321,766	4.56%	25.58%	5.22%	355	227
MIN.DE GOBIERNO Y JUSTICIA (4)	85	2,283,319	3.23%	1,651,678	3.24%	28.83%	4.67%	360	238
MINISTERIO DE SALUD (12)	52	1,551,786	2.20%	1,141,446	2.24%	31.07%	5.08%	359	237
AUTORIDAD DEL CANAL DE PANAMA	25	971,992	1.38%	711,946	1.40%	32.46%	5.90%	351	228
JUBILADO POR CONTRALORIA.	21	619,340	0.88%	455,039	0.89%	33.36%	5.69%	358	231
DELL PANAMA S. DE R.L.	12	448,846	0.64%	327,141	0.64%	34.00%	3.58%	360	239
MANZANILLO INTL TERMINAL-PANAMA S.A	12	462,963	0.66%	346,002	0.68%	34.68%	5.02%	360	238
PANAMA PORTS COMPANY	12	350,246	0.50%	252,190	0.49%	35.17%	4.70%	360	241
COMPANIA GOLY, S.A.	11	215,766	0.31%	147,017	0.29%	35.46%	2.37%	360	245
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	11	277,270	0.39%	197,373	0.39%	35.85%	3.79%	360	240
RIBA SMITH	11	248,492	0.35%	184,051	0.36%	36.21%	6.05%	356	230
WMW PANAMA, S.A.	11	250,153	0.35%	174,645	0.34%	36.55%	4.50%	360	237
I.P.H.E.	10	402,840	0.57%	303,775	0.60%	37.15%	3.69%	360	243
PRODUCTOS TOLEDANO	10	202,346	0.29%	137,276	0.27%	37.42%	5.13%	354	226
BANCO NACIONAL DE PANAMA	9	253,951	0.36%	185,138	0.36%	37.78%	3.63%	360	244
COLON CONTAINER TERMINAL, S.A.	9	297,726	0.42%	217,125	0.43%	38.21%	5.63%	360	227
INDUSTRIAS LACTEAS	9	217,414	0.31%	154,072	0.30%	38.51%	4.43%	360	208
JUBILADO	9	231,326	0.33%	169,904	0.33%	38.84%	5.93%	360	237
UNIVERSIDAD DE PANAMA	9	301,026	0.43%	221,094	0.43%	39.28%	5.24%	360	235
ADMINISTRADORA DEL HOGAR	8	240,444	0.34%	179,885	0.35%	39.63%	5.78%	358	215
CONDUCTOR DE TAXI	8	202,024	0.29%	145,906	0.29%	39.92%	4.35%	360	240
CONTRALORIA GENERAL (2)	8	240,877	0.34%	173,609	0.34%	40.26%	4.82%	351	220
MINISTERIO DE GOBIERNO Y JUSTICIA	8	217,857	0.31%	153,148	0.30%	40.56%	5.08%	360	236
ORGANO JUDICIAL	8	208,804	0.30%	146,501	0.29%	40.84%	4.14%	360	230
CABLE AND WIRELESS	7	285,188	0.40%	206,169	0.40%	41.25%	4.64%	360	237
CLINICA HOSPITAL SAN FERNANDO	7	195,461	0.28%	141,399	0.28%	41.53%	4.63%	360	231
CUERPO DE BOMBEROS DE P.M.A.	7	198,731	0.28%	141,885	0.28%	41.80%	5.05%	360	228
FARMACIAS ARROCHA	7	170,517	0.24%	128,924	0.25%	42.06%	5.15%	360	242
IMPORTADORA RICAMAR, S.A.	7	141,467	0.20%	94,468	0.19%	42.24%	3.46%	360	241
MINISTERIO PUBLICO (35)	7	194,522	0.28%	139,330	0.27%	42.52%	3.84%	360	241
MUNICIPIO DE PANAMA	7	140,178	0.20%	103,000	0.20%	42.72%	3.95%	360	242
RICARDO PEREZ (A.C.H.R.PEREZ DE	7	240,976	0.34%	178,183	0.35%	43.07%	3.90%	351	225
SOCIEDAD DE ALIMENTOS DE PRIMERA	7	193,128	0.27%	140,415	0.28%	43.34%	4.85%	360	242
SUPER MERCADO 99	7	186,856	0.26%	123,196	0.24%	43.59%	2.96%	360	248
Otros	1,480	40,197,731	56.94%	28,745,455	56.41%	100.00%	4.88%	356	231

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Total	2,488	70,598,128	100.00%	50,954,303	4.79%	357	232
Minimum		9,562		28	0.00%	120	-7
Maximum		74,500		61,164	11.00%	360	269
Average		28,375		20,480			

Stratification Report

La Hipotecaria Panama - Trust X
January 2018

For La Hipotecaria Panama
Cutoff Date: 1/31/2018

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	579	15,149,377	21.46%	11,528,288	22.62%	22.62%	6.87%	350	218
LAS PRADERAS DE SAN ISIDRO	65	1,915,311	2.71%	1,402,386	2.75%	25.38%	5.44%	360	238
LAS PERLAS DE PILON	40	752,814	1.07%	516,969	1.01%	26.39%	4.90%	360	230
LA ARBOLEDA	36	1,024,987	1.45%	725,203	1.42%	27.81%	3.79%	360	241
RESIDENCIAL VALLE DORADO	28	746,344	1.06%	530,353	1.04%	28.86%	5.34%	356	233
RESIDENCIAL EL TREBOL	27	591,711	0.84%	401,698	0.79%	29.64%	3.26%	358	235
RES. ALTOS DEL ANGEL	24	685,191	0.97%	492,102	0.97%	30.61%	6.44%	360	234
CIUDAD HATO MONTAÑA	22	638,749	0.90%	443,063	0.87%	31.48%	3.97%	357	236
LA RIVIERA	21	668,107	0.95%	463,227	0.91%	32.39%	6.36%	360	214
LA SIESTA	18	355,585	0.50%	231,527	0.45%	32.84%	6.41%	357	216
RESIDENCIAL LOS NOGALES	18	535,174	0.76%	394,343	0.77%	33.62%	4.60%	360	238
Otros	1,610	47,534,778	67.33%	33,825,143	66.38%	100.00%	4.09%	358	237
Total	2,488	70,598,128	100.00%	50,954,303			4.79%	357	232
Minimum		9,562		28			0.00%	120	-7
Maximum		74,500		61,164			11.00%	360	269
Average		28,375		20,480					