



Stratification Report for La Hipotecaria S.A. Panama

Trust X
January 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 1/31/2019.

Stratification Report

La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

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	7	154,451	0.24%	41,179	0.09%	0.09%	7.63%	180	44
192	1	19,899	0.03%	8,390	0.02%	0.11%	6.91%	192	62
204	1	19,293	0.03%	7,322	0.02%	0.13%	7.00%	204	0
216	1	17,099	0.03%	8,313	0.02%	0.14%	6.50%	216	83
228	1	25,691	0.04%	10,614	0.02%	0.17%	6.50%	228	77
240	9	194,020	0.30%	109,432	0.24%	0.41%	7.33%	240	102
252	1	11,500	0.02%	7,289	0.02%	0.42%	7.75%	252	117
264	1	22,584	0.03%	16,309	0.04%	0.46%	6.75%	264	143
276	1	28,350	0.04%	18,531	0.04%	0.50%	6.36%	276	142
288	7	192,201	0.29%	114,859	0.25%	0.75%	6.57%	288	137
300	70	1,941,259	2.97%	1,202,722	2.65%	3.40%	7.07%	300	151
312	10	309,375	0.47%	201,362	0.44%	3.85%	6.80%	312	141
324	2	73,700	0.11%	50,504	0.11%	3.96%	6.33%	324	189
336	7	161,328	0.25%	107,658	0.24%	4.19%	6.62%	336	206
348	5	129,588	0.20%	94,793	0.21%	4.40%	6.57%	348	203
360	2,189	62,028,447	94.95%	43,410,273	95.60%	100.00%	6.10%	360	225
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Stratification Report

La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

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	102	1,451,402	2.22%	928,818	2.05%	2.05%	6.27%	354	211
15,000 - 20,000	303	5,428,463	8.31%	3,620,314	7.97%	10.02%	6.59%	353	209
20,000 - 25,000	623	14,198,000	21.73%	9,606,021	21.15%	31.17%	6.24%	357	219
25,000 - 30,000	544	14,891,913	22.80%	10,247,628	22.57%	53.74%	5.66%	357	224
30,000 - 35,000	297	9,539,100	14.60%	6,780,109	14.93%	68.67%	6.49%	357	217
35,000 - 40,000	175	6,505,903	9.96%	4,641,678	10.22%	78.89%	6.26%	357	225
40,000 - 45,000	99	4,219,098	6.46%	3,051,524	6.72%	85.61%	6.06%	359	226
45,000 - 50,000	73	3,463,363	5.30%	2,513,919	5.54%	91.15%	6.01%	359	227
50,000 - 55,000	37	1,950,932	2.99%	1,399,988	3.08%	94.23%	6.12%	357	216
55,000 - 60,000	18	1,042,019	1.60%	765,901	1.69%	95.92%	6.43%	353	223
60,000 - 65,000	36	2,230,517	3.41%	1,562,858	3.44%	99.36%	6.06%	357	227
65,000 - 70,000	4	267,050	0.41%	182,966	0.40%	99.76%	6.64%	344	196
70,000 - 75,000	2	141,023	0.22%	107,827	0.24%	100.00%	6.72%	360	228
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Stratification Report

La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,624

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	58	834,510	1.28%	534,081	1.18%	1.18%	5.96%	359	221
15,000 - 20,000	231	4,012,174	6.14%	2,606,767	5.74%	6.92%	6.40%	358	212
20,000 - 25,000	513	11,276,743	17.26%	7,563,882	16.66%	23.57%	6.33%	357	219
25,000 - 30,000	564	14,671,684	22.46%	9,997,273	22.02%	45.59%	5.80%	357	223
30,000 - 35,000	319	9,472,561	14.50%	6,639,413	14.62%	60.21%	6.00%	357	220
35,000 - 40,000	250	8,448,985	12.93%	6,069,163	13.37%	73.58%	6.33%	356	221
40,000 - 45,000	121	4,529,705	6.93%	3,267,748	7.20%	80.77%	6.31%	357	222
45,000 - 50,000	102	4,283,147	6.56%	3,107,093	6.84%	87.61%	6.29%	358	224
50,000 - 55,000	53	2,453,719	3.76%	1,787,565	3.94%	91.55%	6.05%	358	226
55,000 - 60,000	26	1,201,201	1.84%	850,311	1.87%	93.42%	6.24%	344	205
60,000 - 65,000	49	2,801,976	4.29%	2,008,452	4.42%	97.85%	6.25%	358	229
65,000 - 70,000	9	413,430	0.63%	295,237	0.65%	98.50%	5.63%	342	220
70,000 - 75,000	2	95,250	0.15%	74,214	0.16%	98.66%	6.71%	360	217
75,000 - 80,000	8	394,840	0.60%	306,145	0.67%	99.33%	6.66%	352	217
80,000 - 85,000	2	101,932	0.16%	66,577	0.15%	99.48%	6.60%	319	160
90,000 - 95,000	4	234,425	0.36%	173,685	0.38%	99.86%	6.96%	360	176
100,000 - 105,000	1	42,500	0.07%	35,469	0.08%	99.94%	7.00%	360	231
110,000 - 115,000	1	60,000	0.09%	26,474	0.06%	100.00%	8.00%	300	122
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Stratification Report

La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 94.24% WA (remaining balance): 94.05%

Original Loan To Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10 %- 20%	2	20,000	0.03%	8,987	0.02%	0.02%	7.00%	264	142
20 %- 30%	3	50,635	0.08%	29,221	0.06%	0.08%	7.54%	309	178
30 %- 40%	11	157,661	0.24%	116,921	0.26%	0.34%	7.00%	355	224
40 %- 50%	15	366,481	0.56%	272,506	0.60%	0.94%	7.10%	337	202
50 %- 60%	32	816,734	1.25%	577,726	1.27%	2.21%	7.00%	349	192
60 %- 70%	54	1,346,664	2.06%	1,000,102	2.20%	4.42%	7.08%	345	207
70 %- 80%	86	2,363,736	3.62%	1,753,891	3.86%	8.28%	6.80%	346	207
80 %- 90%	218	5,897,598	9.03%	4,233,845	9.32%	17.60%	6.24%	350	210
90 %- 100%	1,892	54,309,277	83.13%	37,416,351	82.40%	100.00%	6.06%	358	223
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Stratification Report

La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance):35.92% WA (remaining balance): 36.16%

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	0.14%	58,722	0.13%	0.13%	6.98%	335	147
0 %- 10%	10	241,572	0.37%	158,683	0.35%	0.48%	6.36%	354	212
10 %- 20%	133	3,548,013	5.43%	2,376,911	5.23%	5.71%	5.58%	357	221
20 %- 30%	682	18,296,259	28.01%	12,442,590	27.40%	33.11%	6.03%	356	218
30 %- 40%	669	19,112,261	29.26%	13,364,962	29.43%	62.55%	6.16%	356	221
40 %- 50%	570	16,525,854	25.30%	11,532,516	25.40%	87.94%	6.23%	357	222
50 %- 60%	229	7,084,059	10.84%	5,174,999	11.40%	99.34%	6.46%	358	224
60 %- 70%	10	217,663	0.33%	147,708	0.33%	99.66%	6.61%	343	174
70 %- 80%	6	210,381	0.32%	152,459	0.34%	100.00%	6.26%	360	228
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Stratification Report

La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.83% 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	0.14%	58,722	0.13%	0.13%	6.98%	335	147
0 %- 10%	35	960,557	1.47%	645,014	1.42%	1.55%	6.27%	356	206
10 %- 20%	452	13,091,160	20.04%	8,973,317	19.76%	21.31%	5.90%	356	220
20 %- 30%	1,342	37,417,363	57.28%	25,859,769	56.95%	78.26%	6.15%	357	220
30 %- 40%	477	13,669,339	20.92%	9,803,467	21.59%	99.85%	6.35%	357	223
40 %- 50%	3	97,643	0.15%	69,261	0.15%	100.00%	6.62%	360	231
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Stratification Report

La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.16% WA (remaining balance): 3.20%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	210	5,095,076	7.80%	3,273,725	7.21%	7.21%	2.67%	359	242
1% - 2%	223	4,551,437	6.97%	2,998,721	6.60%	13.81%	6.45%	359	222
2% - 3%	889	27,482,673	42.07%	19,218,292	42.32%	56.14%	6.15%	359	225
3% - 4%	491	14,958,422	22.90%	10,545,223	23.22%	79.36%	6.49%	358	216
4% - 5%	140	3,810,345	5.83%	2,666,211	5.87%	85.23%	6.77%	353	197
5% - 6%	14	402,583	0.62%	285,634	0.63%	85.86%	7.10%	342	195
6% - 7%	174	4,406,569	6.75%	3,129,198	6.89%	92.75%	6.78%	355	233
7% - 8%	164	4,400,596	6.74%	3,191,625	7.03%	99.78%	7.26%	343	199
8% - 9%	5	139,850	0.21%	70,217	0.15%	99.93%	7.98%	307	131
10% - 11%	2	64,796	0.10%	26,348	0.06%	99.99%	9.18%	360	215
11% - 12%	1	16,437	0.03%	4,358	0.01%	100.00%	11.00%	180	34
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Stratification Report

La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.73% WA (remaining balance): 3.68%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	348	9,069,273	13.88%	6,447,247	14.20%	14.20%	7.06%	348	214
1% - 2%	8	239,822	0.37%	189,200	0.42%	14.61%	7.09%	360	218
2% - 3%	82	2,389,756	3.66%	1,767,363	3.89%	18.51%	6.98%	349	209
3% - 4%	378	11,724,474	17.95%	8,409,787	18.52%	37.03%	6.54%	357	221
4% - 5%	822	27,063,368	41.43%	18,928,509	41.68%	78.71%	6.14%	359	221
5% - 6%	425	9,159,874	14.02%	6,031,094	13.28%	91.99%	6.45%	359	216
6% - 7%	250	5,682,216	8.70%	3,636,350	8.01%	100.00%	3.03%	360	240
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Stratification Report

La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

Remaining Term

Min: Max: 257 WA (original balance):221 WA (remaining balance): 222

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	22	585,642	0.90%	258,474	0.57%	0.57%	7.04%	298	11
60 - 119	19	413,023	0.63%	216,670	0.48%	1.05%	7.27%	257	99
120 - 179	121	3,222,496	4.93%	2,015,081	4.44%	5.48%	6.80%	320	162
180 - 239	1,913	53,724,770	82.24%	37,717,494	83.06%	88.54%	6.56%	360	224
240 - 299	238	7,382,853	11.30%	5,201,831	11.46%	100.00%	2.73%	360	247
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Stratification Report

La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	8	141,601	0.22%	27,830	0.06%	0.06%	7.85%	275	94
5,000 - 10,000	134	2,150,613	3.29%	1,179,484	2.60%	2.66%	6.40%	338	186
10,000 - 15,000	505	10,093,342	15.45%	6,540,925	14.40%	17.06%	6.29%	355	214
15,000 - 20,000	811	20,522,288	31.41%	14,026,420	30.89%	47.95%	5.89%	358	222
20,000 - 25,000	378	11,646,951	17.83%	8,415,867	18.53%	66.48%	6.40%	358	222
25,000 - 30,000	241	8,937,324	13.68%	6,535,567	14.39%	80.88%	6.31%	358	225
30,000 - 35,000	112	4,959,657	7.59%	3,617,335	7.97%	88.84%	6.18%	359	224
35,000 - 40,000	64	3,248,204	4.97%	2,377,210	5.24%	94.08%	6.01%	357	227
40,000 - 45,000	36	2,121,600	3.25%	1,551,660	3.42%	97.50%	6.32%	357	228
45,000 - 50,000	21	1,304,306	2.00%	979,130	2.16%	99.65%	5.71%	360	236
50,000 - 55,000	2	132,898	0.20%	101,192	0.22%	99.87%	6.35%	360	221
55,000 - 60,000	1	70,000	0.11%	56,929	0.13%	100.00%	7.00%	360	231
Total	2,313	65,328,784	100.00%	45,409,550			6.16%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Stratification Report

La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

Current Loan To Value

Min: 1.61% Max: 85.48% WA (original balance): 65.33% WA (remaining balance): 65.95%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	4	54,235	0.08%	12,625	0.03%	0.03%	7.20%	277	150
10 %- 20%	10	264,800	0.41%	75,855	0.17%	0.19%	7.28%	289	105
20 %- 30%	22	460,100	0.70%	227,374	0.50%	0.70%	6.80%	319	164
30 %- 40%	44	1,081,071	1.65%	639,377	1.41%	2.10%	6.61%	335	179
40 %- 50%	90	2,271,158	3.48%	1,379,697	3.04%	5.14%	6.18%	346	199
50 %- 60%	280	7,117,277	10.89%	4,745,057	10.45%	15.59%	6.07%	350	207
60 %- 70%	1,258	32,477,945	49.71%	22,413,448	49.36%	64.95%	6.07%	359	222
70 %- 80%	602	21,484,352	32.89%	15,818,200	34.83%	99.78%	6.23%	360	231
80 %- 90%	3	117,847	0.18%	97,917	0.22%	100.00%	6.37%	360	222
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Stratification Report

La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.15% WA (remaining balance): 6.16%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	122	3,099,103	4.74%	2,040,672	4.49%	4.49%	0.00%	360	248
1% - 2%	1	25,000	0.04%	17,236	0.04%	4.53%	1.50%	360	231
2% - 3%	60	2,516,076	3.85%	1,831,601	4.03%	8.57%	2.47%	360	245
3% - 4%	1	31,062	0.05%	18,432	0.04%	8.61%	3.00%	360	241
5% - 6%	76	2,098,433	3.21%	1,414,297	3.11%	11.72%	5.80%	359	213
6% - 7%	1,680	47,497,146	72.70%	32,858,946	72.36%	84.08%	6.53%	358	221
7% - 8%	367	9,875,246	15.12%	7,139,253	15.72%	99.80%	7.20%	349	208
8% - 9%	4	131,969	0.20%	70,730	0.16%	99.96%	8.09%	333	177
10% - 11%	1	38,312	0.06%	14,026	0.03%	99.99%	10.00%	360	215
11% - 12%	1	16,437	0.03%	4,358	0.01%	100.00%	11.00%	180	34
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Stratification Report

La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

Current Subsidy

Min: 0.00% Max: 5.50% WA (original balance):.37% WA (remaining balance):.36%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	2,137	59,900,214	91.69%	41,665,252	91.75%	91.75%	6.60%	356	218
2% - 3%	7	277,221	0.42%	189,819	0.42%	92.17%	2.78%	360	242
3% - 4%	50	2,113,101	3.23%	1,551,537	3.42%	95.59%	2.44%	360	246
4% - 5%	1	25,000	0.04%	17,236	0.04%	95.63%	1.50%	360	231
5% - 6%	118	3,013,249	4.61%	1,985,705	4.37%	100.00%	0.00%	360	249
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Stratification Report

La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

Current Total Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.51% WA (remaining balance): 6.52%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	4	85,854	0.13%	54,966	0.12%	0.12%	0.00%	360	234
2% - 3%	4	156,817	0.24%	108,676	0.24%	0.36%	2.44%	360	227
5% - 6%	252	7,527,003	11.52%	5,158,595	11.36%	11.72%	2.41%	360	238
6% - 7%	1,680	47,497,146	72.70%	32,858,946	72.36%	84.08%	6.53%	358	221
7% - 8%	367	9,875,246	15.12%	7,139,253	15.72%	99.80%	7.20%	349	208
8% - 9%	4	131,969	0.20%	70,730	0.16%	99.96%	8.09%	333	177
10% - 11%	1	38,312	0.06%	14,026	0.03%	99.99%	10.00%	360	215
11% - 12%	1	16,437	0.03%	4,358	0.01%	100.00%	11.00%	180	34
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Stratification Report

La Hipotecaria Panama - Trust X
 January 2019

For La Hipotecaria Panama
 Cutoff Date: 1/31/2019

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%	7,105	0.02%	0.02%	7.00%	300	61
2000	1	23,304	0.04%	13,642	0.03%	0.05%	7.00%	360	141
2001	1	20,000	0.03%	11,810	0.03%	0.07%	7.00%	360	145
2002	4	89,143	0.14%	55,730	0.12%	0.19%	6.46%	360	161
2003	42	1,010,050	1.55%	612,486	1.35%	1.54%	6.58%	354	169
2004	62	1,576,397	2.41%	955,322	2.10%	3.65%	6.43%	349	171
2005	38	964,305	1.48%	624,491	1.38%	5.02%	6.65%	354	184
2006	274	7,197,347	11.02%	4,885,179	10.76%	15.78%	6.62%	353	202
2007	963	26,145,034	40.02%	18,254,067	40.20%	55.98%	6.55%	357	217
2008	684	20,765,229	31.79%	14,681,417	32.33%	88.31%	6.61%	358	231
2009	169	5,302,632	8.12%	3,727,899	8.21%	96.52%	3.37%	359	242
2010	74	2,211,593	3.39%	1,580,403	3.48%	100.00%	1.43%	359	254
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	230	6,073,304	9.30%	4,505,714	9.92%	9.92%	7.20%	342	203
1999	1	26,309	0.04%	4,762	0.01%	9.93%	7.00%	300	154
2005	1	24,715	0.04%	17,189	0.04%	9.97%	6.75%	300	154
2007	3	69,377	0.11%	44,551	0.10%	10.07%	6.78%	335	194
2008	18	428,207	0.66%	302,140	0.67%	10.73%	6.99%	330	182
2009	29	829,921	1.27%	591,153	1.30%	12.04%	7.08%	347	173
2010	32	887,732	1.36%	648,488	1.43%	13.46%	7.11%	348	197
2011	56	1,402,226	2.15%	1,012,579	2.23%	15.69%	7.00%	350	204
2012	75	1,770,444	2.71%	1,273,128	2.80%	18.50%	6.65%	356	208
2013	96	2,469,755	3.78%	1,704,368	3.75%	22.25%	6.60%	358	202
2014	76	1,793,950	2.75%	1,178,605	2.60%	24.85%	6.32%	357	192
2015	45	1,204,394	1.84%	816,049	1.80%	26.64%	6.55%	358	197
2016	157	4,173,873	6.39%	2,770,677	6.10%	32.75%	6.39%	358	211
2017	708	19,459,161	29.79%	13,356,693	29.41%	62.16%	6.40%	359	221
2018	574	18,071,292	27.66%	12,585,877	27.72%	89.88%	6.62%	359	232
2019	138	4,367,881	6.69%	3,007,242	6.62%	96.50%	2.71%	360	243
2020	62	1,881,457	2.88%	1,313,233	2.89%	99.39%	0.77%	360	254
2022	2	61,510	0.09%	42,752	0.09%	99.48%	2.25%	360	225
2023	5	177,458	0.27%	125,250	0.28%	99.76%	2.15%	360	231
2024	3	101,625	0.16%	71,678	0.16%	99.92%	1.14%	360	242
2025	2	54,195	0.08%	37,420	0.08%	100.00%	0.00%	360	256
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Stratification Report

La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	132	3,417,523	5.23%	2,340,071	5.15%	5.15%	6.54%	359	224
SFH	2,181	61,911,261	94.77%	43,069,480	94.85%	100.00%	6.12%	356	220
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

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La Hipotecaria Panama - Trust X
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For La Hipotecaria Panama
Cutoff Date: 1/31/2019

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	506	13,210,506	20.22%	9,703,177	21.37%	21.37%	6.97%	349	205
New Property	1,779	51,477,559	78.80%	35,227,658	77.58%	98.95%	5.92%	359	225
Used Property	28	640,719	0.98%	478,716	1.05%	100.00%	7.05%	348	218
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Stratification Report

La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,975	55,878,692	85.53%	38,670,769	85.16%	85.16%	6.11%	356	220
30	243	6,829,739	10.45%	4,852,999	10.69%	95.85%	6.39%	359	225
60	61	1,678,003	2.57%	1,188,587	2.62%	98.46%	6.42%	355	214
90	20	567,665	0.87%	409,727	0.90%	99.37%	6.25%	356	225
120	4	106,796	0.16%	78,358	0.17%	99.54%	6.33%	360	216
210	1	24,750	0.04%	18,815	0.04%	99.58%	6.75%	360	233
240	1	23,384	0.04%	16,321	0.04%	99.62%	6.75%	360	233
270	1	20,022	0.03%	14,332	0.03%	99.65%	6.50%	360	231
390+	7	199,733	0.31%	159,643	0.35%	100.00%	6.46%	360	223
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Stratification Report

La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

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	0.18%	81,871	0.18%	0.18%	6.62%	360	223
Chiriquí	237	6,430,449	9.84%	4,383,957	9.65%	9.83%	6.18%	356	224
Coclé	27	770,027	1.18%	538,556	1.19%	11.02%	6.10%	350	215
Colón	188	6,148,537	9.41%	4,400,060	9.69%	20.71%	6.31%	358	224
Herrera	97	2,732,324	4.18%	1,927,004	4.24%	24.95%	5.59%	359	229
Los Santos	35	900,804	1.38%	632,495	1.39%	26.35%	5.79%	360	224
Panamá	1,557	43,030,198	65.87%	29,750,982	65.52%	91.86%	6.25%	356	218
Veraguas	168	5,200,272	7.96%	3,694,624	8.14%	100.00%	5.43%	359	231
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

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La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	25	696,859	1.07%	461,815	1.02%	1.02%	6.84%	335	199
DD	1,390	40,307,700	61.70%	28,202,397	62.11%	63.12%	6.02%	357	222
VOL	898	24,324,225	37.23%	16,745,338	36.88%	100.00%	6.34%	357	218
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	287	9,155,350	14.01%	6,478,774	14.27%	14.27%	5.65%	358	228
C.S.S.JUBILADOS Y PENSIONADO	141	4,273,162	6.54%	2,989,936	6.58%	20.85%	6.14%	351	213
CAJA DEL SEGURO SOCIAL	101	2,979,514	4.56%	2,120,217	4.67%	25.52%	6.33%	355	214
MIN.DE GOBIERNO Y JUSTICIA (4)	75	2,034,420	3.11%	1,409,642	3.10%	28.63%	6.13%	360	225
MINISTERIO DE SALUD (12)	47	1,377,321	2.11%	970,325	2.14%	30.76%	6.18%	358	225
AUTORIDAD DEL CANAL DE PANAMA	25	983,567	1.51%	695,460	1.53%	32.29%	6.44%	351	216
JUBILADO POR CONTRALORIA.	20	605,677	0.93%	430,064	0.95%	33.24%	6.25%	358	220
COMPANIA GOLY, S.A.	11	220,926	0.34%	146,628	0.32%	33.56%	4.69%	360	232
MANZANILLO INTL TERMINAL-PANAMA S.A	11	413,066	0.63%	300,127	0.66%	34.22%	6.58%	360	226
WMW PANAMA, S.A.	11	256,153	0.39%	171,515	0.38%	34.60%	6.09%	360	227
DELL PANAMA S. DE R.L.	10	347,512	0.53%	239,224	0.53%	35.13%	6.02%	360	223
PRODUCTOS TOLEDANO	10	202,346	0.31%	130,166	0.29%	35.42%	5.77%	354	214
RIBA SMITH	10	225,992	0.35%	161,601	0.36%	35.77%	6.55%	356	218
COLON CONTAINER TERMINAL, S.A.	9	297,726	0.46%	210,101	0.46%	36.23%	6.64%	360	215
PANAMA PORTS COMPANY	9	271,643	0.42%	179,419	0.40%	36.63%	5.99%	360	228
CONDUCTOR DE TAXI	8	199,625	0.31%	139,158	0.31%	36.94%	6.56%	360	229
CONTRALORIA GENERAL (2)	8	246,869	0.38%	170,246	0.37%	37.31%	6.36%	352	211
MINISTERIO PUBLICO (35)	8	219,764	0.34%	152,421	0.34%	37.65%	6.65%	360	228
MUNICIPIO DE PANAMA	8	160,848	0.25%	116,076	0.26%	37.90%	5.87%	360	232
UNIVERSIDAD DE PANAMA	8	240,438	0.37%	171,793	0.38%	38.28%	6.56%	360	225
ADMINISTRADORA DEL HOGAR	7	226,100	0.35%	169,522	0.37%	38.65%	6.82%	358	208
BANCO NACIONAL DE PANAMA	7	169,514	0.26%	116,327	0.26%	38.91%	4.92%	360	232
CABLE AND WIRELESS	7	285,188	0.44%	197,644	0.44%	39.34%	6.47%	360	225
CLINICA HOSPITAL SAN FERNANDO	7	195,461	0.30%	135,978	0.30%	39.64%	6.51%	360	219
COPA (COMPANIA PÑA DE AVIACION)#2	7	213,870	0.33%	146,890	0.32%	39.97%	5.92%	360	228
CUERPO DE BOMBEROS DE PMA.	7	198,731	0.30%	137,031	0.30%	40.27%	6.57%	360	216
I.P.H.E.	7	326,501	0.50%	240,018	0.53%	40.80%	6.06%	360	233
IMPORTADORA RICAMAR, S.A.	7	149,905	0.23%	90,165	0.20%	41.00%	5.40%	360	230
INDUSTRIAS LACTEAS	7	167,760	0.26%	114,978	0.25%	41.25%	6.53%	360	186
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	7	154,946	0.24%	101,043	0.22%	41.47%	6.46%	360	224
JUBILADO	7	180,801	0.28%	129,339	0.28%	41.76%	6.54%	360	226
MINISTERIO DE GOBIERNO Y JUSTICIA	7	189,897	0.29%	128,644	0.28%	42.04%	6.60%	360	224
ORGANO JUDICIAL	7	189,124	0.29%	127,729	0.28%	42.32%	6.77%	360	219
SOCIEDAD DE ALIMENTOS DE PRIMERA	7	193,128	0.30%	134,831	0.30%	42.62%	4.85%	360	230
Otros	1,398	37,775,939	57.82%	26,056,519	57.38%	100.00%	6.23%	357	219

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For La Hipotecaria Panama
Cutoff Date: 1/31/2019

Total	2,313	65,328,784	100.00%	45,409,550	6.15%	357	221
Minimum		10,000		1,119	0.00%	180	0
Maximum		71,023		56,929	11.00%	360	257
Average		28,244		19,632			

Stratification Report

La Hipotecaria Panama - Trust X
January 2019

For La Hipotecaria Panama
Cutoff Date: 1/31/2019

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	528	13,817,716	21.15%	10,160,507	22.38%	22.38%	6.92%	350	207
LAS PRADERAS DE SAN ISIDRO	64	1,885,860	2.89%	1,343,781	2.96%	25.33%	6.48%	360	226
LAS PERLAS DE PILON	38	711,484	1.09%	472,551	1.04%	26.38%	6.42%	360	218
LA ARBOLEDA	32	911,974	1.40%	617,981	1.36%	27.74%	5.99%	360	229
RESIDENCIAL VALLE DORADO	26	698,386	1.07%	477,432	1.05%	28.79%	6.39%	356	221
RESIDENCIAL EL TREBOL	25	548,441	0.84%	355,902	0.78%	29.57%	5.31%	358	223
RES. ALTOS DEL ANGEL	24	685,191	1.05%	478,067	1.05%	30.62%	6.44%	360	222
CIUDAD HATO MONTAÑA	21	615,409	0.94%	412,616	0.91%	31.53%	6.55%	357	223
LA RIVIERA	19	599,681	0.92%	397,222	0.87%	32.41%	6.38%	360	202
RES. VILLA DEL CARMEN	17	454,337	0.70%	307,017	0.68%	33.08%	4.54%	360	239
RESIDENCIAL LOS NOGALES	17	504,487	0.77%	361,099	0.80%	33.88%	6.61%	360	226
Otros	1,502	43,895,817	67.19%	30,025,375	66.12%	100.00%	5.89%	358	224
Total	2,313	65,328,784	100.00%	45,409,550			6.15%	357	221
Minimum		10,000		1,119			0.00%	180	0
Maximum		71,023		56,929			11.00%	360	257
Average		28,244		19,632					