



Stratification Report for La Hipotecaria S.A.
Panama

Trust X
June 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 6/30/2019.

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

Original Term

Min: 180

Max: 360

WA (original balance): 357

WA (remaining balance): 357

Original Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
180	6	140,216	0.22%	35,336	0.08%	0.08%	7.62%	180	39
192	1	19,899	0.03%	7,322	0.02%	0.10%	6.91%	192	57
204	1	19,293	0.03%	6,799	0.02%	0.11%	7.00%	204	0
216	1	17,099	0.03%	7,854	0.02%	0.13%	6.50%	216	78
228	1	25,691	0.04%	9,850	0.02%	0.15%	6.50%	228	72
240	9	194,020	0.31%	105,070	0.24%	0.40%	7.33%	240	97
252	1	11,500	0.02%	6,900	0.02%	0.41%	7.75%	252	112
264	1	22,584	0.04%	15,594	0.04%	0.45%	6.75%	264	138
276	1	28,350	0.04%	17,996	0.04%	0.49%	6.36%	276	137
288	6	176,165	0.28%	104,712	0.24%	0.73%	6.58%	288	144
300	68	1,883,109	2.96%	1,126,870	2.59%	3.33%	7.06%	300	143
312	9	257,175	0.40%	168,062	0.39%	3.71%	6.91%	312	165
324	2	73,700	0.12%	49,540	0.11%	3.83%	6.33%	324	184
336	7	161,328	0.25%	105,065	0.24%	4.07%	6.62%	336	201
348	5	129,588	0.20%	92,361	0.21%	4.28%	6.57%	348	198
360	2,137	60,386,638	95.03%	41,574,475	95.72%	100.00%	6.31%	360	219
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

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	99	1,409,016	2.22%	897,286	2.07%	2.07%	6.34%	355	208
15,000 - 20,000	295	5,290,316	8.33%	3,453,571	7.95%	10.02%	6.65%	353	204
20,000 - 25,000	612	13,938,870	21.93%	9,277,600	21.36%	31.38%	6.42%	357	214
25,000 - 30,000	532	14,565,191	22.92%	9,858,290	22.70%	54.07%	5.99%	357	218
30,000 - 35,000	292	9,383,280	14.77%	6,539,810	15.06%	69.13%	6.59%	357	212
35,000 - 40,000	171	6,350,417	9.99%	4,455,814	10.26%	79.39%	6.44%	357	220
40,000 - 45,000	95	4,047,344	6.37%	2,883,254	6.64%	86.03%	6.36%	359	221
45,000 - 50,000	70	3,324,007	5.23%	2,375,863	5.47%	91.50%	6.24%	359	222
50,000 - 55,000	33	1,743,304	2.74%	1,244,533	2.87%	94.36%	6.45%	358	217
55,000 - 60,000	18	1,042,019	1.64%	755,400	1.74%	96.10%	6.43%	353	218
60,000 - 65,000	33	2,044,517	3.22%	1,405,767	3.24%	99.34%	6.17%	356	221
65,000 - 70,000	4	267,050	0.42%	180,175	0.41%	99.75%	6.64%	344	191
70,000 - 75,000	2	141,023	0.22%	106,444	0.25%	100.00%	6.72%	360	223
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

Original Property Value

Min: 12,000 Max: 110,000 Average: 30,514

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	1.29%	519,129	1.20%	1.20%	6.09%	359	216
15,000 - 20,000	225	3,911,968	6.16%	2,491,213	5.74%	6.93%	6.48%	358	208
20,000 - 25,000	504	11,072,108	17.42%	7,304,484	16.82%	23.75%	6.49%	357	214
25,000 - 30,000	552	14,353,760	22.59%	9,625,898	22.16%	45.91%	6.15%	357	218
30,000 - 35,000	314	9,336,018	14.69%	6,405,215	14.75%	60.66%	6.15%	357	215
35,000 - 40,000	246	8,303,191	13.07%	5,868,733	13.51%	74.17%	6.50%	356	216
40,000 - 45,000	117	4,361,452	6.86%	3,097,903	7.13%	81.30%	6.47%	357	216
45,000 - 50,000	96	4,052,861	6.38%	2,897,507	6.67%	87.97%	6.36%	357	218
50,000 - 55,000	49	2,296,568	3.61%	1,647,149	3.79%	91.77%	6.57%	358	220
55,000 - 60,000	24	1,094,449	1.72%	768,227	1.77%	93.53%	6.58%	345	210
60,000 - 65,000	46	2,615,976	4.12%	1,846,524	4.25%	97.79%	6.35%	358	224
65,000 - 70,000	8	399,195	0.63%	289,958	0.67%	98.45%	5.55%	348	222
70,000 - 75,000	2	95,250	0.15%	73,370	0.17%	98.62%	6.71%	360	212
75,000 - 80,000	8	394,840	0.62%	301,742	0.69%	99.32%	6.66%	352	212
80,000 - 85,000	2	101,932	0.16%	65,212	0.15%	99.47%	6.60%	319	155
90,000 - 95,000	4	234,425	0.37%	171,654	0.40%	99.86%	6.96%	360	173
100,000 - 105,000	1	42,500	0.07%	34,810	0.08%	99.94%	7.00%	360	226
110,000 - 115,000	1	60,000	0.09%	25,077	0.06%	100.00%	8.00%	300	117
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 94.26% WA (remaining balance): 94.06%

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%	8,349	0.02%	0.02%	7.00%	264	137
20 %- 30%	2	36,400	0.06%	27,537	0.06%	0.08%	7.18%	360	227
30 %- 40%	10	141,919	0.22%	107,698	0.25%	0.33%	7.00%	354	218
40 %- 50%	15	366,481	0.58%	267,600	0.62%	0.95%	7.10%	337	197
50 %- 60%	30	774,559	1.22%	533,788	1.23%	2.18%	7.00%	349	186
60 %- 70%	53	1,316,664	2.07%	955,682	2.20%	4.38%	7.09%	344	201
70 %- 80%	85	2,331,741	3.67%	1,698,250	3.91%	8.29%	6.92%	346	202
80 %- 90%	212	5,744,915	9.04%	4,052,451	9.33%	17.62%	6.34%	350	204
90 %- 100%	1,847	52,813,677	83.11%	35,782,453	82.38%	100.00%	6.29%	358	218
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance): 35.86% WA (remaining balance): 36.10%

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%	57,313	0.13%	0.13%	6.98%	335	142
0 %- 10%	10	241,572	0.38%	156,563	0.36%	0.49%	6.38%	354	207
10 %- 20%	129	3,479,493	5.48%	2,303,224	5.30%	5.80%	6.01%	358	218
20 %- 30%	667	17,879,581	28.14%	11,947,925	27.51%	33.30%	6.29%	356	213
30 %- 40%	652	18,583,744	29.24%	12,752,942	29.36%	62.67%	6.35%	356	216
40 %- 50%	556	16,028,589	25.22%	11,014,907	25.36%	88.03%	6.39%	357	217
50 %- 60%	223	6,845,082	10.77%	4,928,615	11.35%	99.37%	6.53%	358	219
60 %- 70%	9	185,191	0.29%	122,617	0.28%	99.66%	6.63%	339	161
70 %- 80%	6	210,381	0.33%	149,701	0.34%	100.00%	6.26%	360	223
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.85% WA (remaining balance): 24.96%

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%	57,313	0.13%	0.13%	6.98%	335	142
0 %- 10%	34	929,204	1.46%	613,852	1.41%	1.55%	6.45%	356	200
10 %- 20%	440	12,781,954	20.11%	8,636,392	19.88%	21.43%	6.10%	356	216
20 %- 30%	1,309	36,282,662	57.10%	24,628,902	56.70%	78.13%	6.36%	357	215
30 %- 40%	466	13,362,169	21.03%	9,428,587	21.71%	99.84%	6.52%	357	218
40 %- 50%	3	97,643	0.15%	68,761	0.16%	100.00%	6.62%	360	226
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.29% WA (remaining balance): 3.32%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	162	3,877,053	6.10%	2,425,751	5.58%	5.58%	3.45%	359	236
1% - 2%	216	4,410,275	6.94%	2,868,578	6.60%	12.19%	6.49%	359	217
2% - 3%	861	26,450,892	41.62%	18,190,864	41.88%	54.07%	6.32%	359	220
3% - 4%	484	14,725,985	23.17%	10,203,869	23.49%	77.56%	6.53%	358	211
4% - 5%	136	3,705,145	5.83%	2,547,759	5.87%	83.43%	6.76%	354	193
5% - 6%	15	427,583	0.67%	289,715	0.67%	84.10%	7.07%	341	190
6% - 7%	204	5,180,363	8.15%	3,590,323	8.27%	92.36%	6.77%	356	229
7% - 8%	170	4,547,975	7.16%	3,222,669	7.42%	99.78%	7.24%	344	196
8% - 9%	5	139,850	0.22%	66,895	0.15%	99.94%	7.98%	307	126
10% - 11%	2	64,796	0.10%	23,815	0.05%	99.99%	9.18%	360	210
11% - 12%	1	16,437	0.03%	3,570	0.01%	100.00%	11.00%	180	29
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.61% WA (remaining balance): 3.57%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	384	9,990,447	15.72%	6,932,074	15.96%	15.96%	7.03%	349	212
1% - 2%	8	239,822	0.38%	185,568	0.43%	16.39%	7.09%	360	213
2% - 3%	79	2,309,896	3.63%	1,681,033	3.87%	20.26%	6.97%	349	204
3% - 4%	374	11,589,102	18.24%	8,178,953	18.83%	39.09%	6.62%	357	217
4% - 5%	793	25,979,295	40.88%	17,853,824	41.11%	80.19%	6.29%	359	216
5% - 6%	418	9,004,240	14.17%	5,835,438	13.44%	93.63%	6.47%	359	210
6% - 7%	200	4,433,554	6.98%	2,766,918	6.37%	100.00%	3.82%	360	234
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

Remaining Term

Min: Max: 252 WA (original balance):216 WA (remaining balance): 217

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	23	592,869	0.93%	256,096	0.59%	0.59%	7.12%	298	13
60 - 119	20	469,375	0.74%	237,803	0.55%	1.14%	7.36%	267	103
120 - 179	150	3,846,753	6.05%	2,340,948	5.39%	6.53%	6.64%	329	162
180 - 239	1,940	54,941,549	86.46%	38,016,205	87.53%	94.05%	6.60%	360	220
240 - 299	123	3,695,810	5.82%	2,582,755	5.95%	100.00%	2.05%	360	246
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	11	211,619	0.33%	32,777	0.08%	0.08%	7.46%	315	138
5,000 - 10,000	139	2,320,011	3.65%	1,210,734	2.79%	2.86%	6.46%	337	182
10,000 - 15,000	520	10,456,646	16.46%	6,719,292	15.47%	18.33%	6.45%	356	209
15,000 - 20,000	784	20,004,484	31.48%	13,489,461	31.06%	49.39%	6.17%	358	217
20,000 - 25,000	369	11,538,188	18.16%	8,222,251	18.93%	68.32%	6.51%	358	217
25,000 - 30,000	221	8,295,645	13.05%	5,986,975	13.78%	82.11%	6.49%	359	222
30,000 - 35,000	104	4,679,492	7.36%	3,362,372	7.74%	89.85%	6.33%	358	218
35,000 - 40,000	51	2,597,465	4.09%	1,885,990	4.34%	94.19%	6.36%	358	224
40,000 - 45,000	39	2,301,727	3.62%	1,668,169	3.84%	98.03%	6.47%	357	223
45,000 - 50,000	15	938,179	1.48%	699,050	1.61%	99.64%	5.61%	360	232
50,000 - 55,000	2	132,898	0.21%	100,481	0.23%	99.87%	6.35%	360	216
55,000 - 60,000	1	70,000	0.11%	56,257	0.13%	100.00%	7.00%	360	226
Total	2,256	63,546,355	100.00%	43,433,807			6.36%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

Current Loan To Value

Min: 1.13% Max: 85.48% WA (original balance): 64.24% WA (remaining balance): 64.98%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	6	113,190	0.18%	13,767	0.03%	0.03%	6.86%	343	153
10 %- 20%	10	261,501	0.41%	66,513	0.15%	0.18%	7.42%	277	107
20 %- 30%	28	617,549	0.97%	269,146	0.62%	0.80%	7.17%	320	161
30 %- 40%	41	1,017,996	1.60%	603,970	1.39%	2.20%	6.62%	334	175
40 %- 50%	99	2,525,216	3.97%	1,519,656	3.50%	5.69%	6.41%	347	194
50 %- 60%	309	7,752,672	12.20%	5,098,014	11.74%	17.43%	6.12%	351	204
60 %- 70%	1,319	34,916,234	54.95%	23,884,103	54.99%	72.42%	6.35%	359	218
70 %- 80%	442	16,251,333	25.57%	11,903,734	27.41%	99.83%	6.36%	360	227
80 %- 90%	2	90,664	0.14%	74,904	0.17%	100.00%	6.33%	360	216
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 6.35% WA (remaining balance): 6.36%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	74	1,894,790	2.98%	1,220,378	2.81%	2.81%	0.00%	360	247
1% - 2%	1	25,000	0.04%	16,896	0.04%	2.85%	1.50%	360	226
2% - 3%	32	1,344,676	2.12%	981,755	2.26%	5.11%	2.43%	360	243
5% - 6%	35	1,113,649	1.75%	727,295	1.67%	6.78%	5.74%	358	205
6% - 7%	1,736	48,904,369	76.96%	33,256,247	76.57%	83.35%	6.53%	358	216
7% - 8%	372	10,077,153	15.86%	7,147,530	16.46%	99.81%	7.19%	349	204
8% - 9%	4	131,969	0.21%	67,804	0.16%	99.96%	8.09%	333	172
10% - 11%	1	38,312	0.06%	12,332	0.03%	99.99%	10.00%	360	210
11% - 12%	1	16,437	0.03%	3,570	0.01%	100.00%	11.00%	180	29
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

Current Subsidy

Min: 0.00% Max: 5.75% WA (original balance):.24% WA (remaining balance): .24%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	2,150	60,305,453	94.90%	41,229,341	94.92%	94.92%	6.63%	356	214
3% - 4%	32	1,344,676	2.12%	981,755	2.26%	97.18%	2.43%	360	243
4% - 5%	1	25,000	0.04%	16,896	0.04%	97.22%	1.50%	360	226
5% - 6%	73	1,871,225	2.94%	1,205,815	2.78%	100.00%	0.00%	360	247
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

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%	1	23,564	0.04%	14,563	0.03%	0.03%	0.00%	360	228
5% - 6%	141	4,354,550	6.85%	2,931,761	6.75%	6.78%	2.23%	360	235
6% - 7%	1,736	48,904,369	76.96%	33,256,247	76.57%	83.35%	6.53%	358	216
7% - 8%	372	10,077,153	15.86%	7,147,530	16.46%	99.81%	7.19%	349	204
8% - 9%	4	131,969	0.21%	67,804	0.16%	99.96%	8.09%	333	172
10% - 11%	1	38,312	0.06%	12,332	0.03%	99.99%	10.00%	360	210
11% - 12%	1	16,437	0.03%	3,570	0.01%	100.00%	11.00%	180	29
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

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%	6,188	0.01%	0.01%	7.00%	300	56
2000	1	23,304	0.04%	13,283	0.03%	0.04%	7.00%	360	136
2001	1	20,000	0.03%	11,570	0.03%	0.07%	7.00%	360	140
2002	4	89,143	0.14%	54,537	0.13%	0.20%	6.46%	360	156
2003	42	1,010,050	1.59%	587,503	1.35%	1.55%	6.58%	354	164
2004	62	1,576,397	2.48%	933,319	2.15%	3.70%	6.43%	349	166
2005	37	946,961	1.49%	602,082	1.39%	5.08%	6.65%	354	179
2006	266	6,955,072	10.94%	4,627,703	10.65%	15.74%	6.62%	353	198
2007	940	25,519,289	40.16%	17,542,695	40.39%	56.13%	6.59%	357	212
2008	664	20,019,615	31.50%	13,944,932	32.11%	88.23%	6.62%	358	226
2009	166	5,218,401	8.21%	3,610,087	8.31%	96.55%	5.62%	359	237
2010	72	2,144,373	3.37%	1,499,910	3.45%	100.00%	1.43%	359	249
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	225	5,965,433	9.39%	4,345,782	10.01%	10.01%	7.19%	343	197
1999	1	26,309	0.04%	4,438	0.01%	10.02%	7.00%	300	149
2005	1	24,715	0.04%	16,802	0.04%	10.05%	6.75%	300	149
2007	3	69,377	0.11%	43,170	0.10%	10.15%	6.78%	335	189
2008	17	400,057	0.63%	276,125	0.64%	10.79%	6.96%	332	179
2009	29	829,921	1.31%	579,312	1.33%	12.12%	7.08%	347	168
2010	30	835,682	1.32%	599,702	1.38%	13.50%	7.10%	350	193
2011	56	1,402,226	2.21%	993,187	2.29%	15.79%	7.00%	350	199
2012	72	1,688,709	2.66%	1,201,130	2.77%	18.56%	6.67%	358	211
2013	96	2,469,755	3.89%	1,663,771	3.83%	22.39%	6.60%	358	197
2014	75	1,768,915	2.78%	1,139,051	2.62%	25.01%	6.33%	357	187
2015	44	1,187,049	1.87%	792,398	1.82%	26.83%	6.56%	358	188
2016	153	4,054,327	6.38%	2,635,906	6.07%	32.90%	6.39%	358	206
2017	692	19,022,287	29.93%	12,858,500	29.60%	62.51%	6.45%	359	216
2018	554	17,278,920	27.19%	11,852,914	27.29%	89.80%	6.63%	359	227
2019	139	4,415,274	6.95%	2,994,253	6.89%	96.69%	5.36%	360	238
2020	61	1,839,032	2.89%	1,253,700	2.89%	99.58%	0.74%	360	249
2022	2	61,510	0.10%	41,879	0.10%	99.67%	2.25%	360	220
2023	5	177,458	0.28%	122,613	0.28%	99.96%	2.15%	360	226
2025	1	29,400	0.05%	19,173	0.04%	100.00%	0.00%	360	251
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	129	3,340,736	5.26%	2,258,271	5.20%	5.20%	6.55%	359	219
SFH	2,127	60,205,619	94.74%	41,175,536	94.80%	100.00%	6.34%	356	215
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	494	12,915,664	20.32%	9,328,891	21.48%	21.48%	6.97%	349	201
New Property	1,734	49,989,972	78.67%	33,634,404	77.44%	98.92%	6.18%	359	219
Used Property	28	640,719	1.01%	470,512	1.08%	100.00%	7.06%	348	213
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

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	53,947,474	84.89%	36,666,607	84.42%	84.42%	6.31%	356	215
30	206	5,928,942	9.33%	4,153,775	9.56%	93.98%	6.59%	359	219
60	90	2,511,390	3.95%	1,785,742	4.11%	98.09%	6.54%	359	223
90	23	580,070	0.91%	397,318	0.91%	99.01%	6.55%	350	212
120	7	151,443	0.24%	105,993	0.24%	99.25%	6.36%	360	220
150	3	84,692	0.13%	61,362	0.14%	99.39%	6.86%	360	226
180	1	26,739	0.04%	17,934	0.04%	99.44%	6.75%	360	234
210	1	41,915	0.07%	31,548	0.07%	99.51%	6.77%	312	170
240	1	25,875	0.04%	19,786	0.05%	99.55%	6.50%	360	218
360	1	24,750	0.04%	18,815	0.04%	99.60%	6.75%	360	228
390+	8	223,064	0.35%	174,928	0.40%	100.00%	6.49%	360	220
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	1	20,250	0.03%	15,373	0.04%	0.04%	6.87%	360	213
Bocas del Toro	4	116,173	0.18%	80,977	0.19%	0.22%	6.62%	360	218
Chiriquí	233	6,299,321	9.91%	4,219,226	9.71%	9.94%	6.43%	356	219
Coclé	25	691,482	1.09%	473,966	1.09%	11.03%	6.55%	349	210
Colón	182	5,952,869	9.37%	4,203,139	9.68%	20.70%	6.49%	358	219
Herrera	94	2,663,872	4.19%	1,853,610	4.27%	24.97%	5.90%	359	224
Los Santos	34	884,815	1.39%	613,155	1.41%	26.38%	5.98%	360	219
Panamá	1,521	41,980,753	66.06%	28,536,128	65.70%	92.08%	6.41%	356	213
Veraguas	162	4,936,817	7.77%	3,438,233	7.92%	100.00%	5.82%	359	226
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	24	651,254	1.02%	420,958	0.97%	0.97%	6.55%	334	193
DD	1,323	38,215,166	60.14%	26,282,690	60.51%	61.48%	6.26%	357	217
VOL	909	24,679,935	38.84%	16,730,159	38.52%	100.00%	6.48%	357	213
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	278	8,779,612	13.82%	6,095,367	14.03%	14.03%	6.00%	358	223
C.S.S.JUBILADOS Y PENSIONADO	141	4,325,718	6.81%	2,981,444	6.86%	20.90%	6.25%	351	207
CAJA DEL SEGURO SOCIAL	98	2,834,335	4.46%	1,986,345	4.57%	25.47%	6.51%	356	214
MIN.DE GOBIERNO Y JUSTICIA (4)	71	1,954,379	3.08%	1,338,382	3.08%	28.55%	6.28%	360	220
MINISTERIO DE SALUD (12)	46	1,338,117	2.11%	925,198	2.13%	30.68%	6.17%	358	220
AUTORIDAD DEL CANAL DE PANAMA	23	913,173	1.44%	634,260	1.46%	32.14%	6.47%	350	210
JUBILADO POR CONTRALORIA.	19	573,205	0.90%	400,647	0.92%	33.07%	6.47%	358	214
COMPANIA GOLY, S.A.	11	220,926	0.35%	144,655	0.33%	33.40%	4.69%	360	227
MANZANILLO INTL TERMINAL-PANAMA S.A	11	413,066	0.65%	296,835	0.68%	34.08%	6.58%	360	221
CONDUCTOR DE TAXI	10	239,264	0.38%	166,394	0.38%	34.47%	6.66%	360	225
PRODUCTOS TOLEDANO	10	202,346	0.32%	127,089	0.29%	34.76%	5.77%	354	209
WMW PANAMA, S.A.	10	226,203	0.36%	148,594	0.34%	35.10%	6.01%	360	221
COLON CONTAINER TERMINAL, S.A.	9	297,726	0.47%	206,148	0.47%	35.57%	6.64%	360	210
DELL PANAMA S. DE R.L.	9	305,944	0.48%	206,474	0.48%	36.05%	5.96%	360	218
RIBA SMITH	9	209,884	0.33%	146,545	0.34%	36.39%	6.56%	356	213
MUNICIPIO DE PANAMA	8	160,848	0.25%	115,058	0.26%	36.65%	5.87%	360	227
PANAMA PORTS COMPANY	8	247,057	0.39%	160,395	0.37%	37.02%	5.95%	360	222
UNIVERSIDAD DE PANAMA	8	240,438	0.38%	169,603	0.39%	37.41%	6.56%	360	220
ADMINISTRADORA DEL HOGAR	7	226,100	0.36%	166,324	0.38%	37.79%	6.82%	358	203
CABLE AND WIRELESS	7	261,902	0.41%	177,029	0.41%	38.20%	6.57%	360	219
CLINICA HOSPITAL SAN FERNANDO	7	195,461	0.31%	133,551	0.31%	38.51%	6.58%	360	214
CONTRALORIA GENERAL (2)	7	196,504	0.31%	131,473	0.30%	38.81%	7.11%	349	200
FARMACIAS ARROCHA	7	195,538	0.31%	143,401	0.33%	39.14%	7.01%	360	224
I.P.H.E.	7	326,501	0.51%	237,656	0.55%	39.69%	6.74%	360	228
INDUSTRIAS LACTEAS	7	167,760	0.26%	113,158	0.26%	39.95%	6.58%	360	182
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	7	154,946	0.24%	98,929	0.23%	40.18%	6.46%	360	219
MINISTERIO DE GOBIERNO Y JUSTICIA	7	191,047	0.30%	121,825	0.28%	40.46%	6.66%	360	221
MINISTERIO PUBLICO (35)	7	189,814	0.30%	131,314	0.30%	40.76%	6.63%	360	222
ORGANO JUDICIAL	7	189,124	0.30%	125,768	0.29%	41.05%	6.77%	360	214
SOCIEDAD DE ALIMENTOS DE PRIMERA	7	193,128	0.30%	132,388	0.30%	41.36%	6.65%	360	225
Otros	1,393	37,576,288	59.13%	25,471,558	58.64%	100.00%	6.42%	357	215
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					

Stratification Report

La Hipotecaria Panama - Trust X
June 2019

For La Hipotecaria Panama
Cutoff Date: 6/30/2019

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	512	13,404,152	21.09%	9,696,149	22.32%	22.32%	6.93%	351	203
LAS PRADERAS DE SAN ISIDRO	63	1,860,164	2.93%	1,308,971	3.01%	25.34%	6.54%	360	222
LAS PERLAS DE PILON	37	694,140	1.09%	455,362	1.05%	26.39%	6.43%	360	214
LA ARBOLEDA	32	911,974	1.44%	608,960	1.40%	27.79%	6.17%	360	224
RESIDENCIAL VALLE DORADO	25	669,934	1.05%	452,375	1.04%	28.83%	6.66%	356	215
RESIDENCIAL EL TREBOL	24	526,451	0.83%	336,652	0.78%	29.60%	6.37%	358	217
RES. ALTOS DEL ANGEL	23	652,719	1.03%	447,730	1.03%	30.64%	6.45%	360	216
CIUDAD HATO MONTAÑA	21	615,409	0.97%	407,023	0.94%	31.57%	6.56%	357	218
LA RIVIERA	19	599,681	0.94%	390,612	0.90%	32.47%	6.38%	360	197
RESIDENCIAL LOS NOGALES	17	504,487	0.79%	356,532	0.82%	33.29%	6.61%	360	221
Otros	1,483	43,107,243	67.84%	28,973,440	66.71%	100.00%	6.15%	358	219
Total	2,256	63,546,355	100.00%	43,433,807			6.35%	357	216
Minimum		10,000		287			0.00%	180	0
Maximum		71,023		56,257			11.00%	360	252
Average		28,168		19,253					