



Stratification Report for La Hipotecaria S.A.
Panama

Trust X
August 2015

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 8/31/2015.

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Original Term

Min: 120

Max: 360

WA (original balance): 356

WA (remaining balance): 357

Original Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
120	3	57,565	0.07%	16,390	0.03%	0.03%	7.35%	120	26
156	2	28,701	0.04%	12,196	0.02%	0.04%	7.75%	156	54
180	8	174,451	0.22%	95,400	0.15%	0.19%	6.10%	180	85
192	1	19,899	0.02%	13,025	0.02%	0.21%	6.91%	192	103
204	1	19,293	0.02%	12,111	0.02%	0.23%	7.07%	204	103
216	2	26,699	0.03%	18,231	0.03%	0.26%	6.68%	216	119
228	1	25,691	0.03%	15,439	0.02%	0.28%	2.00%	228	118
240	15	341,299	0.42%	238,837	0.37%	0.65%	6.64%	240	146
252	1	11,500	0.01%	9,325	0.01%	0.67%	7.75%	252	158
264	1	22,584	0.03%	19,254	0.03%	0.70%	6.75%	264	184
276	3	87,865	0.11%	68,193	0.11%	0.80%	6.92%	276	188
288	7	192,201	0.24%	140,664	0.22%	1.02%	4.49%	288	174
300	82	2,234,342	2.76%	1,676,290	2.60%	3.62%	6.26%	300	191
312	11	343,125	0.42%	264,147	0.41%	4.03%	6.90%	312	180
324	2	73,700	0.09%	58,101	0.09%	4.12%	4.15%	324	230
336	9	225,629	0.28%	179,582	0.28%	4.40%	4.80%	336	238
348	7	170,748	0.21%	140,567	0.22%	4.62%	5.99%	348	247
360	2,685	76,894,965	94.99%	61,478,592	95.38%	100.00%	3.04%	360	266
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

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	7	60,561	0.07%	33,762	0.05%	0.05%	5.36%	287	186
10,000 - 15,000	115	1,632,057	2.02%	1,219,519	1.89%	1.94%	2.92%	350	250
15,000 - 20,000	357	6,403,628	7.91%	4,958,984	7.69%	9.64%	3.75%	353	251
20,000 - 25,000	740	16,858,088	20.83%	13,092,116	20.31%	29.95%	2.82%	357	259
25,000 - 30,000	678	18,547,096	22.91%	14,689,833	22.79%	52.74%	2.76%	357	265
30,000 - 35,000	380	12,204,177	15.08%	9,852,140	15.28%	68.02%	3.98%	356	258
35,000 - 40,000	222	8,254,068	10.20%	6,736,671	10.45%	78.48%	3.15%	357	266
40,000 - 45,000	124	5,291,089	6.54%	4,327,706	6.71%	85.19%	3.33%	359	267
45,000 - 50,000	94	4,457,153	5.51%	3,610,109	5.60%	90.79%	3.29%	359	268
50,000 - 55,000	42	2,213,085	2.73%	1,806,348	2.80%	93.59%	2.99%	357	262
55,000 - 60,000	26	1,504,168	1.86%	1,257,506	1.95%	95.54%	3.60%	355	266
60,000 - 65,000	48	2,969,810	3.67%	2,413,848	3.74%	99.29%	2.87%	358	268
65,000 - 70,000	4	267,050	0.33%	211,671	0.33%	99.62%	5.60%	344	237
70,000 - 75,000	4	288,225	0.36%	246,129	0.38%	100.00%	6.18%	360	271
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Original Property Value

Min: 11,335 Max: 110,000 Average: 30,932

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	66	941,936	1.16%	707,808	1.10%	1.10%	1.09%	359	264
15,000 - 20,000	263	4,551,207	5.62%	3,426,683	5.32%	6.41%	2.49%	358	253
20,000 - 25,000	605	13,225,786	16.34%	10,206,334	15.83%	22.25%	2.51%	356	260
25,000 - 30,000	700	18,158,053	22.43%	14,236,243	22.09%	44.34%	2.51%	357	263
30,000 - 35,000	411	12,217,465	15.09%	9,797,710	15.20%	59.54%	3.63%	357	261
35,000 - 40,000	315	10,639,943	13.14%	8,710,456	13.51%	73.05%	3.88%	356	262
40,000 - 45,000	152	5,679,794	7.02%	4,644,826	7.21%	80.26%	3.77%	356	264
45,000 - 50,000	136	5,703,635	7.05%	4,617,936	7.16%	87.42%	3.74%	355	263
50,000 - 55,000	66	3,003,876	3.71%	2,476,912	3.84%	91.26%	3.82%	357	265
55,000 - 60,000	32	1,507,830	1.86%	1,230,956	1.91%	93.17%	4.60%	347	250
60,000 - 65,000	62	3,591,781	4.44%	2,937,942	4.56%	97.73%	2.85%	359	270
65,000 - 70,000	10	469,937	0.58%	389,973	0.61%	98.34%	4.15%	344	264
70,000 - 75,000	3	169,750	0.21%	146,652	0.23%	98.56%	5.74%	360	266
75,000 - 80,000	10	516,360	0.64%	451,439	0.70%	99.26%	6.84%	354	260
80,000 - 85,000	2	101,932	0.13%	79,725	0.12%	99.39%	6.83%	319	201
85,000 - 90,000	2	134,046	0.17%	112,802	0.18%	99.56%	6.58%	360	268
90,000 - 95,000	4	234,425	0.29%	202,660	0.31%	99.88%	6.86%	360	266
100,000 - 105,000	1	42,500	0.05%	38,822	0.06%	99.94%	7.00%	360	272
110,000 - 115,000	1	60,000	0.07%	40,467	0.06%	100.00%	8.00%	300	163
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 94.10% WA (remaining balance): 93.94%

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	0.02%	13,931	0.02%	0.02%	7.00%	264	183
20 %- 30%	4	59,635	0.07%	45,785	0.07%	0.09%	7.29%	317	227
30 %- 40%	14	204,861	0.25%	170,415	0.26%	0.36%	6.97%	351	260
40 %- 50%	21	449,419	0.56%	359,585	0.56%	0.91%	7.25%	318	223
50 %- 60%	43	1,024,728	1.27%	848,952	1.32%	2.23%	6.80%	344	243
60 %- 70%	65	1,599,766	1.98%	1,319,263	2.05%	4.28%	7.02%	338	241
70 %- 80%	112	3,048,632	3.77%	2,554,943	3.96%	8.24%	6.75%	347	250
80 %- 90%	281	7,723,951	9.54%	6,344,958	9.84%	18.09%	5.65%	350	253
90 %- 100%	2,299	66,819,265	82.54%	52,798,512	81.91%	100.00%	2.56%	359	264
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Original Debt To Income

Min: 4.88% Max: 74.73% WA (original balance):36.15% WA (remaining balance): 36.32%

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	0.14%	85,183	0.13%	0.13%	7.45%	328	176
0 %- 10%	11	268,452	0.33%	205,328	0.32%	0.45%	2.88%	354	254
10 %- 20%	164	4,397,341	5.43%	3,415,162	5.30%	5.75%	2.60%	355	259
20 %- 30%	806	21,625,203	26.71%	16,947,633	26.29%	32.04%	2.92%	356	259
30 %- 40%	837	24,292,557	30.01%	19,389,135	30.08%	62.12%	3.25%	357	262
40 %- 50%	713	20,826,303	25.73%	16,666,217	25.86%	87.98%	3.19%	357	263
50 %- 60%	284	8,836,528	10.92%	7,271,952	11.28%	99.26%	3.93%	358	265
60 %- 70%	14	334,118	0.41%	266,504	0.41%	99.68%	3.87%	344	252
70 %- 80%	7	254,031	0.31%	209,231	0.32%	100.00%	3.28%	360	270
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.92% 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	0.14%	85,183	0.13%	0.13%	7.45%	328	176
0 %- 10%	40	1,094,557	1.35%	835,934	1.30%	1.43%	2.90%	353	241
10 %- 20%	566	16,287,419	20.12%	12,860,509	19.95%	21.38%	3.07%	355	261
20 %- 30%	1,627	45,988,956	56.81%	36,417,600	56.50%	77.88%	3.06%	357	261
30 %- 40%	600	17,365,959	21.45%	14,177,727	22.00%	99.88%	3.65%	357	265
40 %- 50%	3	97,643	0.12%	79,392	0.12%	100.00%	2.36%	360	272
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 2.91% WA (remaining balance): 2.95%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	385	9,520,909	11.76%	7,283,074	11.30%	11.30%	0.04%	360	281
1% - 2%	247	5,057,632	6.25%	3,857,370	5.98%	17.28%	1.13%	359	263
2% - 3%	1,081	33,539,744	41.43%	26,763,539	41.52%	58.81%	2.43%	359	266
3% - 4%	639	19,718,752	24.36%	15,776,456	24.48%	83.28%	4.00%	357	258
4% - 5%	175	4,867,658	6.01%	3,893,571	6.04%	89.32%	6.70%	354	241
5% - 6%	15	422,376	0.52%	334,120	0.52%	89.84%	7.02%	340	229
6% - 7%	100	2,545,946	3.15%	2,239,419	3.47%	93.32%	6.89%	350	267
7% - 8%	189	5,024,539	6.21%	4,144,650	6.43%	99.75%	7.31%	337	235
8% - 9%	5	139,850	0.17%	94,661	0.15%	99.89%	7.98%	307	172
9% - 10%	2	31,616	0.04%	16,813	0.03%	99.92%	9.46%	284	132
10% - 11%	2	64,796	0.08%	43,160	0.07%	99.99%	9.18%	360	256
11% - 12%	1	16,437	0.02%	9,514	0.01%	100.00%	11.00%	180	75
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.97% WA (remaining balance): 3.92%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	301	7,864,210	9.71%	6,579,027	10.21%	10.21%	7.22%	340	243
1% - 2%	9	268,172	0.33%	226,791	0.35%	10.56%	7.07%	354	251
2% - 3%	104	3,061,828	3.78%	2,558,916	3.97%	14.53%	6.83%	351	252
3% - 4%	495	15,519,439	19.17%	12,639,332	19.61%	34.14%	4.34%	357	262
4% - 5%	1,018	33,591,344	41.50%	26,753,433	41.51%	75.64%	2.82%	359	262
5% - 6%	487	10,506,434	12.98%	7,968,266	12.36%	88.01%	1.59%	359	257
6% - 7%	427	10,138,829	12.52%	7,730,580	11.99%	100.00%	0.03%	360	280
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Remaining Term

Min: Max: 298 WA (original balance): 262 WA (remaining balance): 263

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	15	375,280	0.46%	193,519	0.30%	0.30%	6.90%	304	5
60 - 119	14	293,384	0.36%	163,609	0.25%	0.55%	6.08%	196	91
120 - 179	36	891,809	1.10%	626,501	0.97%	1.53%	7.07%	274	156
180 - 239	225	5,697,850	7.04%	4,250,264	6.59%	8.12%	6.21%	336	215
240 - 299	2,551	73,691,933	91.03%	59,222,452	91.88%	100.00%	2.88%	360	268
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

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	143,944	0.18%	18,669	0.03%	0.03%	6.86%	294	149
5,000 - 10,000	35	508,010	0.63%	300,375	0.47%	0.49%	5.77%	297	188
10,000 - 15,000	399	6,935,517	8.57%	5,156,070	8.00%	8.49%	3.12%	352	246
15,000 - 20,000	868	19,862,333	24.54%	15,440,026	23.95%	32.45%	2.74%	357	260
20,000 - 25,000	676	18,900,811	23.35%	15,031,727	23.32%	55.77%	3.14%	357	262
25,000 - 30,000	379	12,608,038	15.58%	10,375,199	16.10%	71.87%	3.89%	357	265
30,000 - 35,000	202	7,917,611	9.78%	6,499,146	10.08%	81.95%	3.29%	358	266
35,000 - 40,000	124	5,598,936	6.92%	4,608,734	7.15%	89.10%	3.32%	359	268
40,000 - 45,000	65	3,318,643	4.10%	2,733,439	4.24%	93.34%	3.33%	357	268
45,000 - 50,000	40	2,317,538	2.86%	1,916,865	2.97%	96.31%	3.15%	359	270
50,000 - 55,000	39	2,422,582	2.99%	2,017,939	3.13%	99.44%	3.34%	357	270
55,000 - 60,000	3	199,093	0.25%	169,097	0.26%	99.71%	5.59%	360	272
60,000 - 65,000	2	142,702	0.18%	123,997	0.19%	99.90%	6.91%	360	271
65,000 - 70,000	1	74,500	0.09%	65,064	0.10%	100.00%	4.50%	360	277
Total	2,841	80,950,256	100.00%	64,456,345			3.24%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Current Loan To Value

Min: 0.04% Max: 87.33% WA (original balance):74.76% WA (remaining balance): 75.09%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	4	81,751	0.10%	12,562	0.02%	0.02%	4.58%	301	209
10 %- 20%	9	140,393	0.17%	40,613	0.06%	0.08%	6.67%	236	87
20 %- 30%	16	272,926	0.34%	184,607	0.29%	0.37%	7.18%	300	180
30 %- 40%	32	752,327	0.93%	543,522	0.84%	1.21%	6.63%	328	210
40 %- 50%	44	1,027,910	1.27%	799,834	1.24%	2.45%	6.48%	343	233
50 %- 60%	110	2,738,968	3.38%	2,096,043	3.25%	5.70%	5.90%	336	234
60 %- 70%	363	9,299,754	11.49%	7,242,255	11.24%	16.94%	5.06%	350	247
70 %- 80%	1,664	44,451,498	54.91%	35,179,244	54.58%	71.52%	2.80%	359	263
80 %- 90%	599	22,184,729	27.41%	18,357,666	28.48%	100.00%	2.52%	360	274
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.19% WA (remaining balance): 3.24%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	435	10,261,605	12.68%	7,824,720	12.14%	12.14%	0.02%	360	280
1% - 2%	572	12,564,993	15.52%	9,629,504	14.94%	27.08%	1.40%	359	261
2% - 3%	969	35,447,025	43.79%	28,640,368	44.43%	71.51%	2.52%	359	268
3% - 4%	35	1,235,802	1.53%	996,901	1.55%	73.06%	3.09%	360	262
4% - 5%	5	190,672	0.24%	151,542	0.24%	73.29%	4.40%	354	261
5% - 6%	6	159,039	0.20%	117,832	0.18%	73.48%	5.67%	360	213
6% - 7%	433	11,196,400	13.83%	8,864,784	13.75%	87.23%	6.59%	354	243
7% - 8%	378	9,676,385	11.95%	8,083,899	12.54%	99.77%	7.26%	344	242
8% - 9%	4	131,969	0.16%	95,354	0.15%	99.92%	8.09%	333	218
9% - 10%	2	31,616	0.04%	16,813	0.03%	99.95%	9.46%	284	132
10% - 11%	1	38,312	0.05%	25,114	0.04%	99.99%	10.00%	360	256
11% - 12%	1	16,437	0.02%	9,514	0.01%	100.00%	11.00%	180	75
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Current Subsidy

Min: 0.00% Max: 5.50% WA (original balance): 2.67% WA (remaining balance): 2.64%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	832	21,411,551	26.45%	17,334,596	26.89%	26.89%	6.89%	349	242
1% - 2%	2	106,000	0.13%	90,349	0.14%	27.03%	4.45%	360	274
2% - 3%	288	11,292,936	13.95%	9,077,317	14.08%	41.12%	2.78%	359	266
3% - 4%	753	26,217,111	32.39%	21,141,270	32.80%	73.92%	2.40%	359	268
4% - 5%	534	11,720,344	14.48%	9,030,446	14.01%	87.93%	1.37%	359	262
5% - 6%	432	10,202,315	12.60%	7,782,367	12.07%	100.00%	0.02%	360	280
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Current Total Rate

Min: 2.92% Max: 11.00% WA (original balance): 5.87% WA (remaining balance): 5.88%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
2% - 3%	1	19,350	0.02%	14,538	0.02%	0.02%	2.92%	360	253
3% - 4%	3	57,370	0.07%	45,555	0.07%	0.09%	3.48%	360	260
4% - 5%	3	95,901	0.12%	75,405	0.12%	0.21%	2.93%	360	263
5% - 6%	2,012	59,594,016	73.62%	47,151,199	73.15%	73.36%	1.87%	359	268
6% - 7%	436	11,288,900	13.95%	8,938,955	13.87%	87.23%	6.57%	354	243
7% - 8%	378	9,676,385	11.95%	8,083,899	12.54%	99.77%	7.26%	344	242
8% - 9%	4	131,969	0.16%	95,354	0.15%	99.92%	8.09%	333	218
9% - 10%	2	31,616	0.04%	16,813	0.03%	99.95%	9.46%	284	132
10% - 11%	1	38,312	0.05%	25,114	0.04%	99.99%	10.00%	360	256
11% - 12%	1	16,437	0.02%	9,514	0.01%	100.00%	11.00%	180	75
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

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%	11,445	0.02%	0.02%	7.00%	300	102
2000	1	23,304	0.03%	15,938	0.02%	0.04%	7.00%	360	182
2001	3	67,914	0.08%	49,266	0.08%	0.12%	7.80%	340	167
2002	4	89,143	0.11%	64,346	0.10%	0.22%	6.46%	360	202
2003	48	1,154,174	1.43%	817,281	1.27%	1.49%	6.61%	354	210
2004	72	1,854,563	2.29%	1,329,362	2.06%	3.55%	6.41%	349	211
2005	51	1,261,547	1.56%	916,382	1.42%	4.97%	5.56%	352	224
2006	357	9,439,488	11.66%	7,316,265	11.35%	16.32%	4.06%	353	244
2007	1,165	32,008,228	39.54%	25,460,070	39.50%	55.82%	3.43%	356	258
2008	851	26,088,072	32.23%	21,123,893	32.77%	88.59%	2.51%	358	272
2009	197	6,235,618	7.70%	5,126,485	7.95%	96.55%	2.02%	359	283
2010	91	2,704,456	3.34%	2,225,611	3.45%	100.00%	1.60%	357	293
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	299	7,813,187	9.65%	6,546,942	10.16%	10.16%	7.22%	340	243
1999	1	26,309	0.03%	12,172	0.02%	10.18%	7.00%	300	195
2002	1	18,900	0.02%	15,202	0.02%	10.20%	6.86%	360	258
2005	1	24,715	0.03%	19,913	0.03%	10.23%	6.75%	300	195
2007	7	170,819	0.21%	138,542	0.21%	10.45%	6.43%	349	247
2008	22	544,677	0.67%	444,262	0.69%	11.13%	7.02%	332	225
2009	34	956,242	1.18%	773,812	1.20%	12.34%	7.06%	346	227
2010	45	1,220,746	1.51%	1,011,755	1.57%	13.90%	7.11%	349	241
2011	70	1,749,162	2.16%	1,431,943	2.22%	16.13%	6.97%	352	249
2012	90	2,168,989	2.68%	1,767,271	2.74%	18.87%	6.54%	357	250
2013	116	2,996,405	3.70%	2,340,055	3.63%	22.50%	6.64%	358	244
2014	99	2,391,196	2.95%	1,811,538	2.81%	25.31%	6.34%	357	235
2015	61	1,692,628	2.09%	1,289,502	2.00%	27.31%	5.51%	357	243
2016	212	5,805,581	7.17%	4,399,460	6.83%	34.14%	2.13%	358	252
2017	806	22,576,432	27.89%	17,741,617	27.53%	61.66%	2.10%	359	262
2018	703	22,410,182	27.68%	17,947,882	27.85%	89.51%	1.81%	359	273
2019	155	4,921,483	6.08%	3,982,228	6.18%	95.68%	1.30%	360	284
2020	76	2,294,414	2.83%	1,860,791	2.89%	98.57%	0.85%	360	295
2021	1	31,395	0.04%	25,150	0.04%	98.61%	2.50%	360	255
2022	26	619,177	0.76%	477,588	0.74%	99.35%	1.75%	360	259
2023	9	314,151	0.39%	253,088	0.39%	99.74%	1.91%	360	273
2024	5	149,273	0.18%	121,327	0.19%	99.93%	0.78%	360	284
2025	2	54,195	0.07%	44,305	0.07%	100.00%	0.00%	360	297
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	149	3,969,885	4.90%	3,135,131	4.86%	4.86%	2.32%	360	265
SFH	2,692	76,980,371	95.10%	61,321,214	95.14%	100.00%	3.24%	356	261
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	659	17,248,065	21.31%	14,307,830	22.20%	22.20%	6.86%	348	248
New Property	2,141	62,778,045	77.55%	49,411,119	76.66%	98.86%	2.14%	359	265
Used Property	41	924,146	1.14%	737,397	1.14%	100.00%	6.60%	346	257
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,611	74,545,657	92.09%	59,237,032	91.90%	91.90%	3.18%	356	262
30	193	5,568,546	6.88%	4,536,644	7.04%	98.94%	3.31%	358	264
60	17	386,194	0.48%	308,909	0.48%	99.42%	4.02%	354	253
90	6	129,219	0.16%	102,675	0.16%	99.58%	3.43%	360	250
120	2	48,677	0.06%	39,956	0.06%	99.64%	4.34%	360	260
180	1	23,367	0.03%	17,063	0.03%	99.67%	6.50%	360	211
240	1	28,789	0.04%	24,609	0.04%	99.71%	2.25%	360	272
270	1	19,290	0.02%	15,262	0.02%	99.73%	0.00%	360	274
360	1	25,000	0.03%	20,952	0.03%	99.76%	1.50%	360	266
390+	8	175,517	0.22%	153,243	0.24%	100.00%	4.56%	360	264
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	2	48,651	0.06%	38,401	0.06%	0.06%	2.23%	360	266
Bocas del Toro	4	116,173	0.14%	92,697	0.14%	0.20%	2.29%	360	264
Chiriquí	296	8,134,513	10.05%	6,444,469	10.00%	10.20%	2.33%	357	265
Coclé	37	1,038,179	1.28%	831,090	1.29%	11.49%	3.25%	352	258
Colón	217	7,099,759	8.77%	5,673,294	8.80%	20.29%	3.06%	357	263
Herrera	136	3,827,278	4.73%	3,091,230	4.80%	25.09%	2.50%	359	270
Los Santos	39	1,027,841	1.27%	820,201	1.27%	26.36%	3.07%	360	263
Panamá	1,863	51,878,806	64.09%	41,139,729	63.83%	90.19%	3.45%	356	259
Veraguas	247	7,779,054	9.61%	6,325,234	9.81%	100.00%	2.89%	359	271
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	31	869,468	1.07%	680,957	1.06%	1.06%	3.99%	343	247
DD	1,974	57,442,224	70.96%	46,048,225	71.44%	72.50%	3.14%	357	263
VOL	836	22,638,565	27.97%	17,727,164	27.50%	100.00%	3.29%	356	258
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	391	12,599,486	15.56%	10,250,564	15.90%	15.90%	3.15%	358	269
CAJA DEL SEGURO SOCIAL	122	3,669,853	4.53%	2,954,913	4.58%	20.49%	3.89%	356	256
C.S.S.JUBILADOS Y PENSIONADO	112	3,479,342	4.30%	2,818,709	4.37%	24.86%	3.70%	349	254
MIN.DE GOBIERNO Y JUSTICIA (4)	102	2,767,141	3.42%	2,206,501	3.42%	28.28%	2.98%	360	268
MINISTERIO DE SALUD (12)	67	1,975,052	2.44%	1,595,248	2.47%	30.76%	3.87%	358	265
AUTORIDAD DEL CANAL DE PANAMA	30	1,164,696	1.44%	937,843	1.46%	32.21%	3.51%	351	256
JUBILADO POR CONTRALORIA.	21	615,664	0.76%	492,477	0.76%	32.98%	3.38%	358	258
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	17	418,532	0.52%	331,288	0.51%	33.49%	2.07%	360	270
PANAMA PORTS COMPANY	14	419,698	0.52%	333,572	0.52%	34.01%	2.65%	360	268
UNIVERSIDAD DE PANAMA	14	447,526	0.55%	342,952	0.53%	34.54%	3.33%	352	253
COLON CONTAINER TERMINAL, S.A.	13	411,246	0.51%	323,265	0.50%	35.04%	3.54%	360	256
COMPANIA GOLY, S.A.	13	261,045	0.32%	199,166	0.31%	35.35%	0.92%	360	271
JUBILADO	13	351,045	0.43%	285,493	0.44%	35.79%	2.94%	360	267
RIBA SMITH	13	304,588	0.38%	241,749	0.38%	36.17%	3.73%	357	261
I.P.H.E.	12	459,195	0.57%	378,541	0.59%	36.76%	3.44%	360	271
MANZANILLO INTL TERMINAL-PANAMA S.A	12	462,963	0.57%	377,703	0.59%	37.34%	3.20%	360	267
WMW PANAMA, S.A.	12	253,968	0.31%	193,260	0.30%	37.64%	2.47%	360	264
DELL PANAMA S. DE R.L.	11	419,596	0.52%	337,546	0.52%	38.17%	2.77%	360	268
INDUSTRIAS LACTEAS	11	271,410	0.34%	213,585	0.33%	38.50%	3.58%	354	254
COPA (COMPANIA PÑA DE AVIACION)#2	10	288,177	0.36%	227,946	0.35%	38.85%	2.59%	360	267
PRODUCTOS TOLEDANO	10	207,315	0.26%	159,949	0.25%	39.10%	3.73%	355	256
BANCO NACIONAL DE PANAMA	9	259,921	0.32%	212,274	0.33%	39.43%	3.93%	360	271
CONTRALORIA GENERAL (2)	9	261,127	0.32%	207,184	0.32%	39.75%	4.12%	352	249
CLINICA HOSPITAL SAN FERNANDO	8	219,961	0.27%	174,232	0.27%	40.02%	3.07%	360	260
IMPORTADORA RICAMAR, S.A.	8	162,017	0.20%	122,274	0.19%	40.21%	1.98%	360	269
MINISTERIO DE GOBIERNO Y JUSTICIA	8	217,857	0.27%	170,844	0.27%	40.48%	1.79%	360	265
MUNICIPIO DE PANAMA	8	164,378	0.20%	135,378	0.21%	40.69%	3.89%	360	271
SOCIEDAD DE ALIMENTOS DE PRIMERA	8	210,993	0.26%	168,865	0.26%	40.95%	2.76%	360	270
ADMINISTRADORA DEL HOGAR	7	218,577	0.27%	178,663	0.28%	41.22%	5.79%	358	241
CABLE AND WIRELESS	7	265,164	0.33%	212,200	0.33%	41.55%	3.21%	360	263
CABLE ONDA	7	242,653	0.30%	191,987	0.30%	41.85%	4.39%	360	254
CROWN CASINOS	7	230,458	0.28%	186,942	0.29%	42.14%	2.06%	360	273
CUERPO DE BOMBEROS DE PMA.	7	198,731	0.25%	157,572	0.24%	42.39%	3.76%	360	257
FARMACIAS ARROCHA	7	170,517	0.21%	141,792	0.22%	42.61%	5.16%	360	271
MINISTERIO DE DESARROLLO AGRO.	7	177,559	0.22%	143,695	0.22%	42.83%	2.91%	352	265
RICARDO PEREZ (A.C.H.RPEREZ DE	7	242,518	0.30%	194,544	0.30%	43.13%	3.40%	351	255
SUPER MERCADO 99	7	186,856	0.23%	138,845	0.22%	43.35%	0.83%	360	277
Otros	1,700	46,273,430	57.16%	36,516,784	56.65%	100.00%	3.10%	356	260

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Total	2,841	80,950,256	100.00%	64,456,345	3.19%	356	262
Minimum		6,221		18	0.00%	120	0
Maximum		74,500		65,064	11.00%	360	298
Average		28,494		22,688			

Stratification Report

La Hipotecaria Panama - Trust X
August 2015

For La Hipotecaria Panama
Cutoff Date: 8/31/2015

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	692	18,212,295	22.50%	15,098,676	23.42%	23.42%	6.60%	350	250
LAS PRADERAS DE SAN ISIDRO	71	2,090,639	2.58%	1,681,966	2.61%	26.03%	2.50%	360	267
LAS PERLAS DE PILON	43	810,140	1.00%	618,185	0.96%	26.99%	2.21%	360	259
LA ARBOLEDA	42	1,189,165	1.47%	930,469	1.44%	28.44%	1.68%	359	268
RESIDENCIAL VALLE DORADO	33	887,946	1.10%	698,922	1.08%	29.52%	2.60%	357	263
RESIDENCIAL EL TREBOL	30	658,191	0.81%	498,551	0.77%	30.29%	1.42%	359	264
CIUDAD HATO MONTAÑA	25	731,196	0.90%	574,295	0.89%	31.19%	2.08%	357	265
LA RIVIERA	25	781,874	0.97%	592,207	0.92%	32.10%	4.30%	359	242
RES. ALTOS DEL ANGEL	25	716,277	0.88%	560,903	0.87%	32.97%	2.34%	355	258
RES. VILLA DEL CARMEN	21	564,272	0.70%	444,288	0.69%	33.66%	0.41%	360	281
Otros	1,834	54,308,261	67.09%	42,757,884	66.34%	100.00%	2.20%	358	265
Total	2,841	80,950,256	100.00%	64,456,345			3.19%	356	262
Minimum		6,221		18			0.00%	120	0
Maximum		74,500		65,064			11.00%	360	298
Average		28,494		22,688					