



## Stratification Report for La Hipotecaria S.A. Panama

Trust X  
April 2016

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 4/30/2016.

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2016

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2016

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%	11,218	0.02%	0.02%	7.35%	120	18
156	2	28,701	0.04%	10,528	0.02%	0.04%	7.75%	156	46
180	8	174,451	0.22%	86,718	0.14%	0.18%	6.10%	180	77
192	1	19,899	0.03%	12,201	0.02%	0.20%	6.92%	192	95
204	1	19,293	0.02%	10,379	0.02%	0.22%	7.00%	204	0
216	2	26,699	0.03%	17,231	0.03%	0.25%	6.68%	216	111
228	1	25,691	0.03%	14,628	0.02%	0.27%	2.00%	228	110
240	14	332,683	0.43%	227,691	0.38%	0.65%	6.81%	240	138
252	1	11,500	0.01%	8,995	0.01%	0.66%	7.75%	252	150
264	1	22,584	0.03%	18,436	0.03%	0.69%	6.75%	264	176
276	3	87,865	0.11%	66,625	0.11%	0.81%	6.92%	276	180
288	7	192,201	0.25%	135,568	0.23%	1.03%	4.49%	288	167
300	79	2,135,367	2.75%	1,545,666	2.57%	3.60%	6.44%	300	183
312	10	309,375	0.40%	230,478	0.38%	3.98%	6.87%	312	169
324	2	73,700	0.09%	56,539	0.09%	4.08%	4.15%	324	222
336	9	225,629	0.29%	175,414	0.29%	4.37%	4.80%	336	230
348	7	170,748	0.22%	138,200	0.23%	4.60%	5.99%	348	239
360	2,576	73,685,816	94.96%	57,413,124	95.40%	100.00%	3.06%	360	258
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2016

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2016

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	6	51,945	0.07%	31,012	0.05%	0.05%	4.63%	295	186
10,000 - 15,000	112	1,589,509	2.05%	1,145,350	1.90%	1.95%	2.87%	350	241
15,000 - 20,000	345	6,190,160	7.98%	4,648,896	7.73%	9.68%	3.76%	353	243
20,000 - 25,000	718	16,358,060	21.08%	12,350,254	20.52%	30.20%	2.90%	357	251
25,000 - 30,000	644	17,623,879	22.71%	13,591,223	22.58%	52.79%	2.75%	357	256
30,000 - 35,000	362	11,611,762	14.96%	9,133,996	15.18%	67.96%	4.04%	356	250
35,000 - 40,000	212	7,882,926	10.16%	6,270,052	10.42%	78.38%	3.20%	356	258
40,000 - 45,000	119	5,075,468	6.54%	4,048,649	6.73%	85.11%	3.36%	359	259
45,000 - 50,000	89	4,222,487	5.44%	3,376,551	5.61%	90.72%	3.42%	359	260
50,000 - 55,000	41	2,161,310	2.79%	1,719,705	2.86%	93.58%	3.00%	357	254
55,000 - 60,000	26	1,504,168	1.94%	1,229,023	2.04%	95.62%	3.60%	355	258
60,000 - 65,000	46	2,845,521	3.67%	2,246,072	3.73%	99.35%	2.76%	357	260
65,000 - 70,000	4	267,050	0.34%	206,872	0.34%	99.70%	5.60%	344	229
70,000 - 75,000	3	215,523	0.28%	181,984	0.30%	100.00%	5.96%	360	264
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2016

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2016

Original Property Value

Min: 11,335    Max: 110,000    Average: 30,874

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	65	927,294	1.19%	674,486	1.12%	1.12%	1.11%	359	256
15,000 - 20,000	258	4,467,581	5.76%	3,261,258	5.42%	6.54%	2.51%	357	245
20,000 - 25,000	581	12,722,535	16.40%	9,540,360	15.85%	22.39%	2.55%	356	252
25,000 - 30,000	671	17,395,865	22.42%	13,268,256	22.05%	44.44%	2.56%	357	255
30,000 - 35,000	389	11,534,052	14.86%	9,019,391	14.99%	59.43%	3.68%	357	253
35,000 - 40,000	306	10,320,694	13.30%	8,247,304	13.70%	73.13%	3.91%	356	254
40,000 - 45,000	143	5,396,093	6.95%	4,299,462	7.14%	80.28%	3.79%	356	255
45,000 - 50,000	128	5,359,718	6.91%	4,250,636	7.06%	87.34%	3.83%	355	253
50,000 - 55,000	62	2,844,364	3.67%	2,283,756	3.79%	91.14%	3.77%	356	257
55,000 - 60,000	32	1,507,830	1.94%	1,202,134	2.00%	93.13%	4.60%	347	242
60,000 - 65,000	61	3,531,212	4.55%	2,815,562	4.68%	97.81%	2.85%	359	262
65,000 - 70,000	10	469,937	0.61%	379,679	0.63%	98.44%	4.15%	344	256
70,000 - 75,000	3	169,750	0.22%	144,619	0.24%	98.68%	5.74%	360	258
75,000 - 80,000	9	452,640	0.58%	389,493	0.65%	99.33%	6.71%	353	252
80,000 - 85,000	2	101,932	0.13%	77,577	0.13%	99.46%	6.83%	319	193
85,000 - 90,000	1	61,344	0.08%	50,021	0.08%	99.54%	6.30%	360	257
90,000 - 95,000	4	234,425	0.30%	199,497	0.33%	99.87%	6.86%	360	258
100,000 - 105,000	1	42,500	0.05%	38,202	0.06%	99.94%	7.00%	360	264
110,000 - 115,000	1	60,000	0.08%	37,947	0.06%	100.00%	8.00%	300	155
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2016

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2016

Original Loan To Value

Min: 15.00%    Max: 100.00%    WA (original balance): 94.13%    WA (remaining balance): 93.98%

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%	13,159	0.02%	0.02%	7.00%	264	175
20 %- 30%	4	59,635	0.08%	43,834	0.07%	0.09%	7.29%	317	219
30 %- 40%	12	174,161	0.22%	139,943	0.23%	0.33%	6.97%	350	252
40 %- 50%	19	423,003	0.55%	332,125	0.55%	0.88%	7.21%	318	215
50 %- 60%	41	970,720	1.25%	767,694	1.28%	2.15%	6.93%	343	226
60 %- 70%	63	1,549,104	2.00%	1,248,188	2.07%	4.23%	7.01%	337	232
70 %- 80%	106	2,927,785	3.77%	2,407,740	4.00%	8.23%	6.77%	346	242
80 %- 90%	270	7,355,155	9.48%	5,884,493	9.78%	18.01%	5.64%	350	244
90 %- 100%	2,210	64,120,204	82.63%	49,342,464	81.99%	100.00%	2.60%	359	256
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2016

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2016

**Original Debt To Income**

Min: 4.88%    Max: 73.43%    WA (original balance):36.13%    WA (remaining balance): 36.30%

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	0.15%	82,580	0.14%	0.14%	7.45%	328	168
0 %- 10%	10	241,572	0.31%	178,598	0.30%	0.43%	2.92%	354	245
10 %- 20%	159	4,266,840	5.50%	3,224,799	5.36%	5.79%	2.69%	355	251
20 %- 30%	774	20,804,667	26.81%	15,842,490	26.33%	32.12%	2.93%	356	251
30 %- 40%	794	22,975,407	29.61%	17,896,490	29.74%	61.86%	3.30%	357	254
40 %- 50%	694	20,264,167	26.11%	15,791,550	26.24%	88.10%	3.22%	357	255
50 %- 60%	272	8,411,890	10.84%	6,751,707	11.22%	99.32%	3.94%	358	256
60 %- 70%	13	309,118	0.40%	242,504	0.40%	99.72%	4.06%	348	248
70 %- 80%	6	210,381	0.27%	168,920	0.28%	100.00%	3.49%	360	261
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2016

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2016

**Original Mortgage Debt To Income**

Min: 3.92%    Max: 42.41%    WA (original balance):24.90%    WA (remaining balance): 24.99%

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	0.15%	82,580	0.14%	0.14%	7.45%	328	168
0 %- 10%	39	1,067,677	1.38%	792,926	1.32%	1.45%	3.18%	353	233
10 %- 20%	540	15,593,853	20.10%	11,984,164	19.91%	21.37%	3.12%	356	252
20 %- 30%	1,564	44,084,987	56.81%	33,989,711	56.48%	77.85%	3.09%	356	253
30 %- 40%	576	16,639,884	21.44%	13,252,689	22.02%	99.87%	3.67%	357	257
40 %- 50%	3	97,643	0.13%	77,570	0.13%	100.00%	2.36%	360	264
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2016

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2016

**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%	368	9,061,327	11.68%	6,721,951	11.17%	11.17%	0.05%	360	273
1% - 2%	244	5,001,826	6.45%	3,692,029	6.14%	17.30%	1.15%	359	255
2% - 3%	1,036	32,201,052	41.50%	25,049,786	41.63%	58.93%	2.51%	359	258
3% - 4%	610	18,745,645	24.16%	14,632,360	24.31%	83.24%	4.01%	358	250
4% - 5%	170	4,703,990	6.06%	3,680,856	6.12%	89.36%	6.67%	354	233
5% - 6%	15	422,376	0.54%	325,721	0.54%	89.90%	6.99%	340	221
6% - 7%	95	2,432,230	3.13%	2,093,252	3.48%	93.38%	6.89%	349	259
7% - 8%	180	4,787,236	6.17%	3,828,784	6.36%	99.74%	7.30%	336	225
8% - 9%	5	139,850	0.18%	90,098	0.15%	99.89%	7.98%	307	164
9% - 10%	1	23,000	0.03%	15,672	0.03%	99.92%	9.36%	300	122
10% - 11%	2	64,796	0.08%	40,491	0.07%	99.99%	9.18%	360	248
11% - 12%	1	16,437	0.02%	8,639	0.01%	100.00%	11.00%	180	67
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					



*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2016

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2016

**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%	286	7,504,574	9.67%	6,106,808	10.15%	10.15%	7.21%	339	234
1% - 2%	9	268,172	0.35%	223,251	0.37%	10.52%	7.07%	354	243
2% - 3%	97	2,842,030	3.66%	2,330,417	3.87%	14.39%	6.81%	351	244
3% - 4%	470	14,633,198	18.86%	11,634,052	19.33%	33.72%	4.36%	357	254
4% - 5%	982	32,475,578	41.85%	25,236,553	41.94%	75.66%	2.89%	359	254
5% - 6%	473	10,196,966	13.14%	7,494,920	12.45%	88.11%	1.65%	359	249
6% - 7%	410	9,679,247	12.47%	7,153,637	11.89%	100.00%	0.04%	360	272
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2016

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2016

Remaining Term

Min: Max: 290 WA (original balance):253 WA (remaining balance): 255

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	19	464,351	0.60%	228,011	0.38%	0.38%	6.94%	299	5
60 - 119	14	290,611	0.37%	149,318	0.25%	0.63%	5.95%	202	89
120 - 179	39	995,947	1.28%	690,561	1.15%	1.77%	7.12%	282	154
180 - 239	241	6,172,193	7.95%	4,487,982	7.46%	9.23%	6.24%	339	212
240 - 299	2,414	69,676,664	89.79%	54,623,768	90.77%	100.00%	2.86%	360	261
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2016

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2016

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	124,413	0.16%	20,780	0.03%	0.03%	6.89%	260	99
5,000 - 10,000	48	711,050	0.92%	414,977	0.69%	0.72%	5.23%	317	187
10,000 - 15,000	426	7,609,314	9.81%	5,479,734	9.11%	9.83%	3.06%	352	238
15,000 - 20,000	860	20,080,368	25.88%	15,196,436	25.25%	35.08%	2.78%	357	253
20,000 - 25,000	618	17,552,198	22.62%	13,694,959	22.76%	57.84%	3.27%	357	255
25,000 - 30,000	344	11,644,126	15.01%	9,388,891	15.60%	73.44%	3.97%	357	257
30,000 - 35,000	188	7,576,533	9.76%	6,051,687	10.06%	83.50%	3.34%	358	258
35,000 - 40,000	107	4,976,622	6.41%	3,984,396	6.62%	90.12%	3.30%	359	260
40,000 - 45,000	52	2,692,965	3.47%	2,182,186	3.63%	93.74%	3.25%	358	261
45,000 - 50,000	48	2,858,765	3.68%	2,296,925	3.82%	97.56%	3.22%	356	258
50,000 - 55,000	25	1,557,890	2.01%	1,286,684	2.14%	99.70%	3.41%	360	269
55,000 - 60,000	1	71,023	0.09%	56,061	0.09%	99.79%	6.46%	360	258
60,000 - 65,000	2	144,500	0.19%	125,923	0.21%	100.00%	5.73%	360	267
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.27%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2016

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2016

Current Loan To Value

Min: 6.18%    Max: 85.84%    WA (original balance): 72.84%    WA (remaining balance): 73.21%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	3	36,735	0.05%	11,844	0.02%	0.02%	7.55%	176	74
10 %- 20%	11	193,819	0.25%	55,828	0.09%	0.11%	6.75%	279	102
20 %- 30%	15	262,626	0.34%	160,197	0.27%	0.38%	7.06%	298	172
30 %- 40%	31	724,385	0.93%	502,295	0.83%	1.21%	6.78%	328	199
40 %- 50%	55	1,319,276	1.70%	940,385	1.56%	2.78%	6.01%	329	213
50 %- 60%	124	3,148,997	4.06%	2,366,805	3.93%	6.71%	5.82%	343	233
60 %- 70%	472	11,991,498	15.45%	9,063,726	15.06%	21.77%	4.62%	353	240
70 %- 80%	1,769	49,983,850	64.41%	38,925,780	64.68%	86.45%	2.68%	359	258
80 %- 90%	247	9,938,580	12.81%	8,152,780	13.55%	100.00%	2.62%	360	270
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

*Stratification Report*

La Hipotecaria Panama - Trust X  
April 2016

For La Hipotecaria Panama  
Cutoff Date: 4/30/2016

**Current Borrower Rate**

Min: 0.00%    Max: 11.00%    WA (original balance): 3.22%    WA (remaining balance): 3.27%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	417	9,787,381	12.61%	7,234,399	12.02%	12.02%	0.02%	360	272
1% - 2%	544	11,936,209	15.38%	8,876,192	14.75%	26.77%	1.39%	359	254
2% - 3%	915	33,557,126	43.24%	26,475,764	43.99%	70.77%	2.52%	359	260
3% - 4%	33	1,181,596	1.52%	928,415	1.54%	72.31%	3.09%	359	255
4% - 5%	5	190,672	0.25%	147,379	0.24%	72.55%	4.41%	354	253
5% - 6%	6	159,039	0.20%	115,670	0.19%	72.75%	5.67%	360	207
6% - 7%	442	11,406,111	14.70%	8,786,302	14.60%	87.35%	6.58%	354	235
7% - 8%	358	9,171,914	11.82%	7,477,530	12.43%	99.77%	7.26%	343	233
8% - 9%	4	131,969	0.17%	90,205	0.15%	99.92%	8.09%	333	210
9% - 10%	1	23,000	0.03%	15,672	0.03%	99.95%	9.36%	300	122
10% - 11%	1	38,312	0.05%	23,474	0.04%	99.99%	10.00%	360	248
11% - 12%	1	16,437	0.02%	8,639	0.01%	100.00%	11.00%	180	67
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2016

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2016

**Current Subsidy**

Min: 0.00%    Max: 5.25%    WA (original balance): 2.47%    WA (remaining balance): 2.43%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	821	21,182,674	27.30%	16,698,712	27.75%	27.75%	6.86%	349	233
1% - 2%	3	89,900	0.12%	70,922	0.12%	27.87%	4.01%	353	245
2% - 3%	739	28,077,426	36.18%	22,140,794	36.79%	64.66%	2.60%	359	260
3% - 4%	496	13,211,709	17.03%	10,090,218	16.77%	81.42%	1.88%	358	256
4% - 5%	261	5,413,736	6.98%	4,057,142	6.74%	88.17%	1.19%	360	256
5% - 6%	407	9,624,320	12.40%	7,121,852	11.83%	100.00%	0.01%	360	272
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2016

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2016

**Current Total Rate**

Min: 2.93%    Max: 11.00%    WA (original balance): 5.69%    WA (remaining balance): 5.70%

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%	14,090	0.02%	0.02%	2.93%	360	245
3% - 4%	3	57,370	0.07%	44,410	0.07%	0.10%	3.49%	360	252
4% - 5%	3	95,901	0.12%	73,449	0.12%	0.22%	2.92%	360	255
5% - 6%	1,912	56,607,902	72.95%	43,621,215	72.49%	72.70%	1.87%	359	261
6% - 7%	443	11,437,611	14.74%	8,810,959	14.64%	87.35%	6.57%	354	235
7% - 8%	358	9,171,914	11.82%	7,477,530	12.43%	99.77%	7.26%	343	233
8% - 9%	4	131,969	0.17%	90,205	0.15%	99.92%	8.09%	333	210
9% - 10%	1	23,000	0.03%	15,672	0.03%	99.95%	9.36%	300	122
10% - 11%	1	38,312	0.05%	23,474	0.04%	99.99%	10.00%	360	248
11% - 12%	1	16,437	0.02%	8,639	0.01%	100.00%	11.00%	180	67
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2016

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2016

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%	11,109	0.02%	0.02%	7.00%	300	94
2000	1	23,304	0.03%	15,637	0.03%	0.04%	7.00%	360	174
2001	3	67,914	0.09%	48,005	0.08%	0.12%	7.80%	340	159
2002	4	89,143	0.11%	62,312	0.10%	0.23%	6.46%	360	194
2003	47	1,138,424	1.47%	786,700	1.31%	1.54%	6.61%	354	202
2004	70	1,802,048	2.32%	1,256,849	2.09%	3.62%	6.42%	349	204
2005	48	1,180,047	1.52%	838,292	1.39%	5.02%	6.54%	351	215
2006	335	8,922,160	11.50%	6,740,508	11.20%	16.22%	4.24%	353	236
2007	1,129	30,918,211	39.84%	23,915,219	39.74%	55.96%	3.42%	356	250
2008	813	24,893,666	32.08%	19,670,568	32.69%	88.64%	2.50%	358	264
2009	188	5,937,334	7.65%	4,742,230	7.88%	96.52%	1.99%	359	274
2010	88	2,603,766	3.36%	2,092,213	3.48%	100.00%	1.62%	357	285
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					



*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2016

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2016

**Subsidy Expiration Year**

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	284	7,453,551	9.61%	6,076,617	10.10%	10.10%	7.21%	340	234
1999	1	26,309	0.03%	10,686	0.02%	10.12%	7.00%	300	187
2002	1	18,900	0.02%	15,074	0.03%	10.14%	6.86%	360	250
2005	1	24,715	0.03%	19,505	0.03%	10.17%	6.75%	300	187
2007	7	170,819	0.22%	135,296	0.22%	10.40%	6.43%	349	239
2008	22	544,677	0.70%	433,692	0.72%	11.12%	6.99%	332	214
2009	34	956,242	1.23%	759,993	1.26%	12.38%	7.06%	346	220
2010	43	1,151,174	1.48%	931,440	1.55%	13.93%	7.11%	349	232
2011	67	1,669,846	2.15%	1,335,718	2.22%	16.15%	6.97%	351	240
2012	88	2,126,723	2.74%	1,697,607	2.82%	18.97%	6.53%	357	242
2013	112	2,893,800	3.73%	2,211,367	3.67%	22.64%	6.63%	358	236
2014	93	2,235,095	2.88%	1,649,371	2.74%	25.38%	6.32%	357	226
2015	56	1,511,066	1.95%	1,126,533	1.87%	27.26%	6.57%	356	230
2016	195	5,357,253	6.90%	3,937,056	6.54%	33.80%	2.36%	358	244
2017	787	21,999,349	28.35%	16,794,347	27.91%	61.71%	2.09%	359	254
2018	673	21,426,396	27.61%	16,734,518	27.81%	89.51%	1.81%	359	266
2019	149	4,717,929	6.08%	3,717,912	6.18%	95.69%	1.30%	360	276
2020	73	2,193,724	2.83%	1,732,883	2.88%	98.57%	0.83%	360	287
2021	1	31,395	0.04%	24,567	0.04%	98.61%	2.50%	360	247
2022	25	598,793	0.77%	448,480	0.75%	99.36%	1.77%	360	252
2023	9	314,151	0.40%	245,996	0.41%	99.77%	1.91%	360	265
2024	4	123,665	0.16%	98,026	0.16%	99.93%	0.94%	360	275
2025	2	54,195	0.07%	42,954	0.07%	100.00%	0.00%	360	289
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

*Stratification Report*

La Hipotecaria Panama - Trust X  
April 2016

For La Hipotecaria Panama  
Cutoff Date: 4/30/2016

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	147	3,922,061	5.05%	3,011,850	5.00%	5.00%	2.35%	360	257
SFH	2,580	73,677,705	94.95%	57,167,789	95.00%	100.00%	3.27%	356	253
Total	2,727	77,599,766	100.00%	60,179,639			3.22%	356	253
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

*Stratification Report*

La Hipotecaria Panama - Trust X  
April 2016

For La Hipotecaria Panama  
Cutoff Date: 4/30/2016

**Loan Purpose**

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	627	16,375,479	21.10%	13,278,547	22.06%	22.06%	6.90%	348	239
New Property	2,060	60,324,071	77.74%	46,212,129	76.79%	98.86%	2.17%	359	257
Used Property	40	900,215	1.16%	688,964	1.14%	100.00%	6.69%	345	248
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

**Current Delinquency Status**

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,489	70,971,989	91.46%	54,910,291	91.24%	91.24%	3.18%	356	254
30	170	4,831,217	6.23%	3,837,056	6.38%	97.62%	3.73%	357	251
60	37	1,048,077	1.35%	824,976	1.37%	98.99%	4.02%	356	242
90	12	289,942	0.37%	232,930	0.39%	99.38%	3.38%	356	250
120	4	85,436	0.11%	64,824	0.11%	99.49%	1.76%	360	253
180	3	101,415	0.13%	80,428	0.13%	99.62%	1.83%	360	255
330	3	73,884	0.10%	61,417	0.10%	99.72%	5.08%	360	256
390+	9	197,806	0.25%	167,719	0.28%	100.00%	3.95%	360	252
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2016

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2016

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	0.15%	90,106	0.15%	0.15%	2.29%	360	256
Chiriquí	280	7,667,012	9.88%	5,911,644	9.82%	9.97%	2.39%	357	257
Coclé	34	946,301	1.22%	737,898	1.23%	11.20%	3.17%	352	249
Colón	207	6,781,142	8.74%	5,327,417	8.85%	20.05%	3.13%	358	255
Herrera	128	3,583,289	4.62%	2,798,462	4.65%	24.70%	2.42%	359	260
Los Santos	39	1,027,607	1.32%	796,694	1.32%	26.03%	3.02%	360	255
Panamá	1,804	50,220,536	64.72%	38,759,481	64.41%	90.43%	3.47%	356	251
Veraguas	231	7,257,706	9.35%	5,757,938	9.57%	100.00%	2.90%	359	264
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

*Stratification Report*

La Hipotecaria Panama - Trust X  
April 2016

For La Hipotecaria Panama  
Cutoff Date: 4/30/2016

**Payment Method**

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	30	848,315	1.09%	644,674	1.07%	1.07%	4.01%	342	238
DD	1,842	53,654,041	69.14%	41,896,733	69.62%	70.69%	3.20%	357	255
VOL	855	23,097,409	29.76%	17,638,232	29.31%	100.00%	3.26%	356	250
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

## Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	369	11,951,841	15.40%	9,464,611	15.73%	15.73%	3.16%	358	260
CAJA DEL SEGURO SOCIAL	118	3,518,648	4.53%	2,760,888	4.59%	20.32%	4.09%	356	247
C.S.S.JUBILADOS Y PENSIONADO	115	3,576,525	4.61%	2,805,417	4.66%	24.98%	3.80%	349	246
MIN.DE GOBIERNO Y JUSTICIA (4)	92	2,482,635	3.20%	1,932,471	3.21%	28.19%	3.09%	360	260
MINISTERIO DE SALUD (12)	61	1,772,321	2.28%	1,390,675	2.31%	30.50%	3.67%	359	258
AUTORIDAD DEL CANAL DE PANAMA	29	1,137,696	1.47%	889,196	1.48%	31.98%	3.67%	351	248
JUBILADO POR CONTRALORIA.	21	615,664	0.79%	480,594	0.80%	32.77%	3.68%	358	250
COMPANIA GOLY, S.A.	14	277,935	0.36%	205,529	0.34%	33.12%	0.97%	360	263
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	14	338,034	0.44%	259,126	0.43%	33.55%	2.13%	360	262
PANAMA PORTS COMPANY	14	419,698	0.54%	324,004	0.54%	34.09%	2.65%	360	260
COLON CONTAINER TERMINAL, S.A. I.P.H.E.	13	411,246	0.53%	316,154	0.53%	34.61%	3.92%	360	248
MANZANILLO INTL TERMINAL-PANAMA S.A	12	459,195	0.59%	370,345	0.62%	35.23%	3.44%	360	263
UNIVERSIDAD DE PANAMA	12	462,963	0.60%	368,040	0.61%	35.84%	3.20%	360	259
WMW PANAMA, S.A.	12	366,276	0.47%	284,432	0.47%	36.31%	3.28%	360	253
DELL PANAMA S. DE R.L. JUBILADO	11	253,968	0.33%	187,974	0.31%	36.62%	2.47%	360	256
RIBA SMITH	11	419,596	0.54%	328,124	0.55%	37.17%	2.77%	360	260
INDUSTRIAS LACTEAS	11	295,980	0.38%	236,824	0.39%	37.56%	3.04%	360	259
PRODUCTOS TOLEDANO	11	257,254	0.33%	200,211	0.33%	37.89%	4.31%	356	252
BANCO NACIONAL DE PANAMA	10	235,944	0.30%	181,680	0.30%	38.20%	4.30%	360	228
CONTRALORIA GENERAL (2)	10	207,315	0.27%	154,657	0.26%	38.45%	3.73%	355	248
FARMACIAS ARROCHA	9	259,921	0.33%	207,644	0.35%	38.80%	3.93%	360	263
CLINICA HOSPITAL SAN FERNANDO	9	261,127	0.34%	202,251	0.34%	39.13%	4.12%	352	241
COPA (COMPANIA PÑA DE AVIACION)#2	9	228,178	0.29%	178,839	0.30%	39.43%	3.85%	360	267
IMPORTADORA RICAMAR, S.A.	8	219,961	0.28%	169,994	0.28%	39.71%	3.07%	360	252
MINISTERIO DE GOBIERNO Y JUSTICIA	8	234,752	0.30%	177,514	0.29%	40.01%	2.25%	360	261
MUNICIPIO DE PANAMA	8	162,017	0.21%	118,404	0.20%	40.21%	1.98%	360	261
RICARDO PEREZ (A.C.HRPEREZ DE	8	217,857	0.28%	165,405	0.27%	40.48%	1.79%	360	257
SOCIEDAD DE ALIMENTOS DE PRIMERA	8	164,378	0.21%	132,607	0.22%	40.70%	3.89%	360	263
Otros	8	276,953	0.36%	216,587	0.36%	41.06%	3.35%	352	247
	8	210,993	0.27%	164,382	0.27%	41.33%	2.76%	360	262
	1,683	45,902,895	59.15%	35,305,060	58.67%	100.00%	3.12%	356	252
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 April 2016

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2016

**Project**

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	660	17,307,175	22.30%	14,014,563	23.29%	23.29%	6.61%	349	240
LAS PRADERAS DE SAN ISIDRO	70	2,059,340	2.65%	1,614,104	2.68%	25.97%	2.54%	360	259
LAS PERLAS DE PILON	41	770,313	0.99%	570,052	0.95%	26.92%	2.22%	360	251
LA ARBOLEDA	39	1,108,971	1.43%	844,666	1.40%	28.32%	1.66%	360	262
RESIDENCIAL VALLE DORADO	32	863,446	1.11%	660,969	1.10%	29.42%	2.73%	357	255
RESIDENCIAL EL TREBOL	28	607,701	0.78%	446,519	0.74%	30.16%	1.49%	358	256
RES. ALTOS DEL ANGEL	25	716,277	0.92%	544,819	0.91%	31.07%	2.34%	355	250
LA RIVIERA	24	754,827	0.97%	557,873	0.93%	31.99%	4.39%	359	234
CIUDAD HATO MONTAÑA	23	669,171	0.86%	510,235	0.85%	32.84%	2.14%	357	256
LA SIESTA	19	384,228	0.50%	274,202	0.46%	33.30%	3.67%	357	239
RES. VILLA DEL CARMEN	19	509,237	0.66%	389,495	0.65%	33.94%	0.46%	360	272
RESIDENCIAL LOS NOGALES	19	565,208	0.73%	442,159	0.73%	34.68%	2.64%	360	259
Otros	1,728	51,283,872	66.09%	39,309,983	65.32%	100.00%	2.23%	358	257
<b>Total</b>	<b>2,727</b>	<b>77,599,766</b>	<b>100.00%</b>	<b>60,179,639</b>			<b>3.22%</b>	<b>356</b>	<b>253</b>
Minimum		6,221		1,622			0.00%	120	0
Maximum		74,500		63,952			11.00%	360	290
Average		28,456		22,068					