



Stratification Report for La Hipotecaria S.A.  
Panama

Trust X  
November 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 11/30/2016.

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

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	0.08%	6,742	0.01%	0.01%	7.35%	120	11
156	2	28,701	0.04%	8,920	0.02%	0.03%	7.75%	156	39
180	8	174,451	0.23%	77,954	0.14%	0.16%	6.10%	180	70
192	1	19,899	0.03%	11,323	0.02%	0.18%	6.91%	192	88
204	1	19,293	0.03%	9,780	0.02%	0.20%	7.00%	204	0
216	2	26,699	0.04%	16,381	0.03%	0.23%	6.68%	216	104
228	1	25,691	0.03%	13,936	0.02%	0.26%	6.50%	228	103
240	14	332,683	0.44%	218,479	0.38%	0.64%	6.81%	240	131
252	1	11,500	0.02%	8,667	0.02%	0.66%	7.75%	252	143
264	1	22,584	0.03%	17,928	0.03%	0.69%	6.75%	264	169
276	3	87,865	0.12%	64,439	0.11%	0.80%	6.92%	276	173
288	7	192,201	0.26%	130,804	0.23%	1.03%	4.49%	288	160
300	76	2,081,845	2.77%	1,461,034	2.57%	3.60%	6.56%	300	175
312	10	309,375	0.41%	224,215	0.39%	4.00%	6.79%	312	163
324	2	73,700	0.10%	55,229	0.10%	4.10%	4.15%	324	215
336	8	191,731	0.26%	141,847	0.25%	4.35%	4.61%	336	223
348	7	170,748	0.23%	136,230	0.24%	4.59%	5.99%	348	232
360	2,492	71,205,292	94.90%	54,177,364	95.41%	100.00%	3.26%	360	251
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

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	5	42,383	0.06%	22,617	0.04%	0.04%	5.67%	280	162
10,000 - 15,000	111	1,574,719	2.10%	1,101,543	1.94%	1.98%	2.96%	350	234
15,000 - 20,000	333	5,972,633	7.96%	4,377,216	7.71%	9.69%	4.26%	353	236
20,000 - 25,000	699	15,918,518	21.22%	11,703,288	20.61%	30.30%	3.21%	356	243
25,000 - 30,000	624	17,072,913	22.75%	12,845,308	22.62%	52.92%	2.95%	357	249
30,000 - 35,000	345	11,072,660	14.76%	8,511,864	14.99%	67.91%	4.09%	356	243
35,000 - 40,000	202	7,509,895	10.01%	5,838,290	10.28%	78.20%	3.32%	356	251
40,000 - 45,000	118	5,033,540	6.71%	3,931,275	6.92%	85.12%	3.51%	359	252
45,000 - 50,000	86	4,084,415	5.44%	3,193,834	5.62%	90.74%	3.47%	359	253
50,000 - 55,000	41	2,161,310	2.88%	1,684,104	2.97%	93.71%	3.18%	357	247
55,000 - 60,000	25	1,446,368	1.93%	1,150,282	2.03%	95.74%	3.88%	355	251
60,000 - 65,000	43	2,659,896	3.55%	2,041,664	3.60%	99.33%	2.82%	357	253
65,000 - 70,000	4	267,050	0.36%	201,105	0.35%	99.68%	5.60%	344	222
70,000 - 75,000	3	215,523	0.29%	178,880	0.32%	100.00%	5.96%	360	257
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

Original Property Value

Min: 11,335    Max: 110,000    Average: 30,847

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	63	902,942	1.20%	638,504	1.12%	1.12%	1.25%	359	248
15,000 - 20,000	251	4,343,465	5.79%	3,086,257	5.44%	6.56%	3.18%	357	238
20,000 - 25,000	568	12,431,559	16.57%	9,076,614	15.99%	22.55%	2.90%	356	244
25,000 - 30,000	651	16,886,248	22.51%	12,557,947	22.12%	44.66%	2.79%	357	248
30,000 - 35,000	369	10,942,517	14.58%	8,363,735	14.73%	59.39%	3.77%	357	246
35,000 - 40,000	293	9,876,073	13.16%	7,725,429	13.61%	73.00%	3.98%	356	247
40,000 - 45,000	140	5,285,250	7.04%	4,116,700	7.25%	80.25%	3.98%	356	248
45,000 - 50,000	125	5,240,608	6.98%	4,053,176	7.14%	87.39%	3.91%	355	246
50,000 - 55,000	60	2,782,864	3.71%	2,187,807	3.85%	91.24%	3.78%	357	250
55,000 - 60,000	31	1,459,981	1.95%	1,137,094	2.00%	93.24%	4.94%	347	235
60,000 - 65,000	58	3,345,587	4.46%	2,602,652	4.58%	97.82%	2.96%	358	254
65,000 - 70,000	10	469,937	0.63%	370,079	0.65%	98.48%	4.12%	344	249
70,000 - 75,000	3	169,750	0.23%	141,250	0.25%	98.72%	5.74%	360	251
75,000 - 80,000	8	394,840	0.53%	331,676	0.58%	99.31%	6.67%	352	243
80,000 - 85,000	2	101,932	0.14%	74,901	0.13%	99.44%	6.83%	319	186
85,000 - 90,000	1	61,344	0.08%	48,024	0.08%	99.53%	6.30%	360	250
90,000 - 95,000	4	234,425	0.31%	196,400	0.35%	99.87%	6.86%	360	251
100,000 - 105,000	1	42,500	0.06%	37,651	0.07%	99.94%	7.00%	360	257
110,000 - 115,000	1	60,000	0.08%	35,377	0.06%	100.00%	8.00%	300	148
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

Original Loan To Value

Min: 15.00%    Max: 100.00%    WA (original balance): 94.15%    WA (remaining balance): 93.99%

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%	12,462	0.02%	0.02%	7.00%	264	168
20 %- 30%	4	59,635	0.08%	41,895	0.07%	0.10%	7.29%	317	212
30 %- 40%	11	157,661	0.21%	125,893	0.22%	0.32%	6.99%	355	250
40 %- 50%	19	423,003	0.56%	323,257	0.57%	0.89%	7.21%	318	208
50 %- 60%	40	952,220	1.27%	727,410	1.28%	2.17%	6.93%	344	219
60 %- 70%	63	1,549,104	2.06%	1,220,872	2.15%	4.32%	7.03%	337	225
70 %- 80%	100	2,742,903	3.66%	2,211,539	3.89%	8.21%	6.76%	346	234
80 %- 90%	261	7,116,824	9.49%	5,563,438	9.80%	18.01%	5.66%	350	238
90 %- 100%	2,139	62,010,472	82.65%	46,554,505	81.99%	100.00%	2.83%	359	249
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

**Original Debt To Income**

Min: 4.88%    Max: 73.43%    WA (original balance):36.11%    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%	80,094	0.14%	0.14%	7.45%	328	161
0 %- 10%	10	241,572	0.32%	173,786	0.31%	0.45%	2.92%	354	238
10 %- 20%	156	4,187,154	5.58%	3,078,824	5.42%	5.87%	2.91%	355	244
20 %- 30%	754	20,284,462	27.03%	15,066,550	26.53%	32.40%	3.19%	356	244
30 %- 40%	757	21,787,541	29.04%	16,556,529	29.16%	61.56%	3.46%	356	246
40 %- 50%	675	19,755,332	26.33%	15,027,033	26.46%	88.03%	3.42%	357	248
50 %- 60%	266	8,231,994	10.97%	6,471,236	11.40%	99.42%	4.09%	358	249
60 %- 70%	10	217,663	0.29%	162,001	0.29%	99.71%	3.62%	343	233
70 %- 80%	6	210,381	0.28%	165,217	0.29%	100.00%	3.49%	360	254
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

**Original Mortgage Debt To Income**

Min: 3.92%    Max: 42.41%    WA (original balance):24.89%    WA (remaining balance): 24.98%

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%	80,094	0.14%	0.14%	7.45%	328	161
0 %- 10%	38	1,043,598	1.39%	753,159	1.33%	1.47%	3.31%	352	226
10 %- 20%	521	15,070,084	20.08%	11,294,677	19.89%	21.36%	3.29%	356	245
20 %- 30%	1,516	42,724,613	56.94%	32,138,319	56.60%	77.96%	3.31%	356	246
30 %- 40%	556	15,980,163	21.30%	12,439,565	21.91%	99.87%	3.83%	357	250
40 %- 50%	3	97,643	0.13%	75,456	0.13%	100.00%	2.36%	360	257
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

**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%	356	8,775,184	11.70%	6,327,047	11.14%	11.14%	0.05%	360	266
1% - 2%	239	4,913,156	6.55%	3,520,580	6.20%	17.34%	1.78%	359	247
2% - 3%	1,002	31,130,950	41.49%	23,641,671	41.64%	58.98%	2.83%	359	251
3% - 4%	588	18,054,586	24.06%	13,781,203	24.27%	83.25%	4.11%	357	243
4% - 5%	163	4,511,764	6.01%	3,458,420	6.09%	89.34%	6.70%	354	225
5% - 6%	14	403,854	0.54%	312,187	0.55%	89.89%	7.09%	342	216
6% - 7%	92	2,308,081	3.08%	1,944,918	3.43%	93.32%	6.87%	349	251
7% - 8%	176	4,690,163	6.25%	3,649,054	6.43%	99.74%	7.28%	336	217
8% - 9%	5	139,850	0.19%	85,682	0.15%	99.89%	7.98%	307	157
9% - 10%	1	23,000	0.03%	15,144	0.03%	99.92%	9.36%	300	115
10% - 11%	2	64,796	0.09%	37,535	0.07%	99.99%	9.18%	360	241
11% - 12%	1	16,437	0.02%	7,829	0.01%	100.00%	11.00%	180	60
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					



*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

**Original Subsidy**

Min: 0.00%    Max: 6.75%    WA (original balance): 3.97%    WA (remaining balance): 3.93%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	279	7,283,353	9.71%	5,769,188	10.16%	10.16%	7.20%	339	226
1% - 2%	9	268,172	0.36%	220,039	0.39%	10.55%	7.07%	354	236
2% - 3%	93	2,746,942	3.66%	2,214,248	3.90%	14.45%	6.88%	351	237
3% - 4%	451	14,048,481	18.72%	10,939,183	19.27%	33.71%	4.32%	357	247
4% - 5%	946	31,304,394	41.72%	23,759,298	41.84%	75.56%	3.11%	359	247
5% - 6%	465	10,018,157	13.35%	7,154,780	12.60%	88.16%	2.44%	359	241
6% - 7%	396	9,362,324	12.48%	6,724,535	11.84%	100.00%	0.11%	360	265
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

Remaining Term

Min: Max: 283 WA (original balance):246 WA (remaining balance): 248

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	20	485,160	0.65%	216,615	0.38%	0.38%	6.92%	302	4
60 - 119	16	331,211	0.44%	162,552	0.29%	0.67%	6.57%	211	86
120 - 179	54	1,440,260	1.92%	987,688	1.74%	2.41%	6.98%	289	158
180 - 239	383	10,034,464	13.37%	7,320,076	12.89%	15.30%	6.36%	350	221
240 - 299	2,166	62,740,727	83.62%	48,094,340	84.70%	100.00%	2.82%	360	255
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	10	181,454	0.24%	22,571	0.04%	0.04%	7.09%	251	67
5,000 - 10,000	64	973,607	1.30%	560,226	0.99%	1.03%	5.07%	324	190
10,000 - 15,000	446	8,111,511	10.81%	5,734,377	10.10%	11.13%	3.40%	354	234
15,000 - 20,000	880	20,979,258	27.96%	15,519,988	27.33%	38.46%	2.97%	357	247
20,000 - 25,000	549	15,944,055	21.25%	12,215,675	21.51%	59.97%	3.65%	357	247
25,000 - 30,000	321	11,152,533	14.86%	8,798,179	15.49%	75.47%	3.95%	357	251
30,000 - 35,000	163	6,740,898	8.98%	5,284,120	9.31%	84.77%	3.49%	359	251
35,000 - 40,000	96	4,565,802	6.09%	3,576,803	6.30%	91.07%	3.40%	358	253
40,000 - 45,000	44	2,333,493	3.11%	1,850,800	3.26%	94.33%	3.57%	358	254
45,000 - 50,000	51	3,080,097	4.11%	2,424,254	4.27%	98.60%	3.22%	356	252
50,000 - 55,000	12	753,591	1.00%	615,397	1.08%	99.68%	3.58%	360	262
55,000 - 60,000	1	71,023	0.09%	55,053	0.10%	99.78%	6.46%	360	251
60,000 - 65,000	2	144,500	0.19%	123,827	0.22%	100.00%	5.73%	360	260
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.46%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

Current Loan To Value

Min: 3.31%    Max: 85.48%    WA (original balance): 71.08%    WA (remaining balance): 71.54%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	10	166,459	0.22%	24,922	0.04%	0.04%	6.58%	234	81
10 %- 20%	6	104,796	0.14%	45,386	0.08%	0.12%	7.34%	271	97
20 %- 30%	17	331,998	0.44%	174,753	0.31%	0.43%	7.07%	306	155
30 %- 40%	33	767,766	1.02%	521,340	0.92%	1.35%	6.81%	337	206
40 %- 50%	60	1,483,001	1.98%	1,033,402	1.82%	3.17%	6.11%	333	211
50 %- 60%	149	3,823,991	5.10%	2,807,872	4.95%	8.11%	5.67%	344	226
60 %- 70%	597	14,881,008	19.83%	10,963,427	19.31%	27.42%	4.47%	354	236
70 %- 80%	1,686	50,132,133	66.81%	38,467,000	67.75%	95.17%	2.81%	360	253
80 %- 90%	81	3,340,670	4.45%	2,743,169	4.83%	100.00%	2.71%	360	268
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

**Current Borrower Rate**

Min: 0.00%    Max: 11.00%    WA (original balance): 3.42%    WA (remaining balance): 3.46%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	396	9,361,643	12.48%	6,731,284	11.85%	11.85%	0.02%	360	266
1% - 2%	465	10,242,402	13.65%	7,431,191	13.09%	24.94%	1.38%	359	248
2% - 3%	834	30,872,200	41.15%	23,870,954	42.04%	66.98%	2.51%	359	254
3% - 4%	18	583,412	0.78%	457,785	0.81%	67.79%	3.09%	360	251
4% - 5%	4	172,150	0.23%	137,289	0.24%	68.03%	4.37%	360	253
5% - 6%	8	217,146	0.29%	154,621	0.27%	68.30%	5.70%	352	201
6% - 7%	558	14,519,154	19.35%	10,830,537	19.07%	87.38%	6.53%	355	229
7% - 8%	349	8,853,997	11.80%	7,037,152	12.39%	99.77%	7.26%	343	225
8% - 9%	4	131,969	0.18%	86,026	0.15%	99.92%	8.09%	333	203
9% - 10%	1	23,000	0.03%	15,144	0.03%	99.95%	9.36%	300	115
10% - 11%	1	38,312	0.05%	21,460	0.04%	99.99%	10.00%	360	241
11% - 12%	1	16,437	0.02%	7,829	0.01%	100.00%	11.00%	180	60
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

**Current Subsidy**

Min: 0.00%    Max: 5.25%    WA (original balance): 2.32%    WA (remaining balance): 2.30%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	929	24,017,385	32.01%	18,322,899	32.27%	32.27%	6.79%	350	227
1% - 2%	2	64,900	0.09%	50,423	0.09%	32.36%	4.01%	360	247
2% - 3%	649	24,864,177	33.14%	19,204,610	33.82%	66.18%	2.59%	359	254
3% - 4%	437	11,927,222	15.90%	8,955,188	15.77%	81.95%	1.92%	359	251
4% - 5%	235	4,943,646	6.59%	3,615,537	6.37%	88.32%	1.19%	359	250
5% - 6%	387	9,214,492	12.28%	6,632,614	11.68%	100.00%	0.01%	360	266
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

**Current Total Rate**

Min: 2.93%    Max: 11.00%    WA (original balance): 5.74%    WA (remaining balance): 5.75%

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	0.03%	13,705	0.02%	0.02%	2.93%	360	238
3% - 4%	3	57,370	0.08%	43,235	0.08%	0.10%	3.49%	360	245
4% - 5%	3	95,901	0.13%	71,738	0.13%	0.23%	2.91%	360	248
5% - 6%	1,717	51,244,832	68.30%	38,630,347	68.03%	68.26%	1.85%	359	255
6% - 7%	559	14,550,654	19.39%	10,854,635	19.12%	87.38%	6.53%	355	229
7% - 8%	349	8,853,997	11.80%	7,037,152	12.39%	99.77%	7.26%	343	225
8% - 9%	4	131,969	0.18%	86,026	0.15%	99.92%	8.09%	333	203
9% - 10%	1	23,000	0.03%	15,144	0.03%	99.95%	9.36%	300	115
10% - 11%	1	38,312	0.05%	21,460	0.04%	99.99%	10.00%	360	241
11% - 12%	1	16,437	0.02%	7,829	0.01%	100.00%	11.00%	180	60
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

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%	10,448	0.02%	0.02%	7.00%	300	87
2000	1	23,304	0.03%	15,443	0.03%	0.05%	7.00%	360	167
2001	3	67,914	0.09%	46,434	0.08%	0.13%	7.80%	340	152
2002	4	89,143	0.12%	60,971	0.11%	0.23%	6.46%	360	187
2003	46	1,119,072	1.49%	754,321	1.33%	1.56%	6.61%	354	195
2004	68	1,744,551	2.33%	1,185,957	2.09%	3.65%	6.42%	349	196
2005	46	1,110,237	1.48%	772,074	1.36%	5.01%	6.52%	350	208
2006	316	8,432,685	11.24%	6,228,497	10.97%	15.98%	6.10%	353	229
2007	1,099	30,094,909	40.11%	22,699,676	39.98%	55.96%	3.41%	356	243
2008	789	24,054,273	32.06%	18,550,141	32.67%	88.63%	2.49%	358	257
2009	183	5,804,434	7.74%	4,522,313	7.96%	96.59%	2.00%	359	267
2010	83	2,467,551	3.29%	1,934,994	3.41%	100.00%	1.53%	357	278
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					



Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	277	7,232,329	9.64%	5,740,841	10.11%	10.11%	7.20%	339	227
1999	1	26,309	0.04%	9,355	0.02%	10.13%	7.00%	300	180
2002	1	18,900	0.03%	14,859	0.03%	10.15%	6.86%	360	243
2005	1	24,715	0.03%	18,992	0.03%	10.19%	6.75%	300	180
2007	6	137,609	0.18%	104,867	0.18%	10.37%	6.53%	347	230
2008	21	524,427	0.70%	407,630	0.72%	11.09%	6.98%	331	206
2009	34	956,242	1.27%	746,484	1.31%	12.40%	7.06%	346	213
2010	40	1,070,624	1.43%	850,418	1.50%	13.90%	7.12%	348	224
2011	63	1,564,320	2.08%	1,226,792	2.16%	16.06%	6.97%	351	233
2012	87	2,106,473	2.81%	1,651,141	2.91%	18.97%	6.53%	357	235
2013	107	2,761,948	3.68%	2,063,385	3.63%	22.60%	6.63%	358	227
2014	87	2,070,658	2.76%	1,492,931	2.63%	25.23%	6.30%	357	219
2015	54	1,441,255	1.92%	1,044,576	1.84%	27.07%	6.55%	356	220
2016	182	4,999,902	6.66%	3,593,531	6.33%	33.40%	5.51%	359	237
2017	771	21,557,570	28.73%	16,033,406	28.24%	61.64%	2.10%	359	247
2018	652	20,723,592	27.62%	15,791,871	27.81%	89.45%	1.79%	359	259
2019	145	4,604,929	6.14%	3,542,325	6.24%	95.69%	1.31%	360	269
2020	70	2,106,009	2.81%	1,622,265	2.86%	98.55%	0.81%	360	280
2021	1	31,395	0.04%	24,098	0.04%	98.59%	2.50%	360	240
2022	24	580,605	0.77%	423,834	0.75%	99.33%	2.01%	360	244
2023	9	314,151	0.42%	240,159	0.42%	99.76%	1.91%	360	258
2024	4	123,665	0.16%	95,716	0.17%	99.93%	0.94%	360	268
2025	2	54,195	0.07%	41,796	0.07%	100.00%	0.00%	360	282
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	145	3,860,518	5.15%	2,885,808	5.08%	5.08%	2.48%	360	250
SFH	2,494	71,171,304	94.85%	53,895,462	94.92%	100.00%	3.47%	356	246
Total	2,639	75,031,822	100.00%	56,781,270			3.42%	356	246
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

**Loan Purpose**

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	602	15,675,032	20.89%	12,424,060	21.88%	21.88%	6.90%	348	231
New Property	1,998	58,475,097	77.93%	43,696,080	76.96%	98.84%	2.44%	359	250
Used Property	39	881,693	1.18%	661,130	1.16%	100.00%	6.73%	346	242
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

**Current Delinquency Status**

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,433	69,245,685	92.29%	52,285,910	92.08%	92.08%	3.38%	356	246
30	147	4,208,322	5.61%	3,259,676	5.74%	97.82%	3.86%	358	246
60	39	994,746	1.33%	778,933	1.37%	99.20%	4.16%	360	247
90	5	195,714	0.26%	153,752	0.27%	99.47%	5.17%	360	247
150	2	58,723	0.08%	34,685	0.06%	99.53%	4.57%	360	106
330	1	19,751	0.03%	14,596	0.03%	99.55%	1.25%	360	242
390+	12	308,880	0.41%	253,718	0.45%	100.00%	2.88%	360	247
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

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%	87,898	0.15%	0.15%	2.29%	360	249
Chiriquí	270	7,408,675	9.87%	5,580,533	9.83%	9.98%	2.77%	357	250
Coclé	32	897,611	1.20%	685,268	1.21%	11.19%	3.63%	351	242
Colón	203	6,658,614	8.87%	5,113,021	9.00%	20.19%	3.21%	358	248
Herrera	121	3,403,039	4.54%	2,594,351	4.57%	24.76%	2.80%	359	252
Los Santos	39	1,027,607	1.37%	778,619	1.37%	26.13%	3.38%	360	249
Panamá	1,754	48,722,558	64.94%	36,674,267	64.59%	90.72%	3.64%	355	244
Veraguas	216	6,797,544	9.06%	5,267,313	9.28%	100.00%	3.05%	359	257
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

**Payment Method**

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	31	882,225	1.18%	650,279	1.15%	1.15%	4.36%	343	231
DD	1,771	51,580,808	68.75%	39,338,796	69.28%	70.43%	3.38%	357	248
VOL	837	22,568,789	30.08%	16,792,195	29.57%	100.00%	3.49%	356	243
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					

## Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	358	11,560,681	15.41%	8,937,921	15.74%	15.74%	3.30%	358	253
C.S.S.JUBILADOS Y PENSIONADO	115	3,500,466	4.67%	2,673,087	4.71%	20.45%	3.88%	349	239
CAJA DEL SEGURO SOCIAL	114	3,415,559	4.55%	2,623,780	4.62%	25.07%	4.48%	355	240
MIN.DE GOBIERNO Y JUSTICIA (4)	88	2,393,732	3.19%	1,819,435	3.20%	28.27%	3.16%	360	253
MINISTERIO DE SALUD (12)	56	1,637,641	2.18%	1,262,389	2.22%	30.50%	3.90%	359	250
AUTORIDAD DEL CANAL DE PANAMA	28	1,107,273	1.48%	845,054	1.49%	31.99%	3.71%	350	241
JUBILADO POR CONTRALORIA.	20	582,454	0.78%	443,549	0.78%	32.77%	3.91%	358	243
COMPANIA GOLY, S.A.	14	277,935	0.37%	199,572	0.35%	33.12%	0.97%	360	256
PANAMA PORTS COMPANY	14	419,698	0.56%	316,998	0.56%	33.68%	3.01%	360	253
COLON CONTAINER TERMINAL, S.A.	12	371,745	0.50%	280,830	0.49%	34.17%	4.09%	360	242
I.P.H.E.	12	459,195	0.61%	363,081	0.64%	34.81%	3.86%	360	256
MANZANILLO INTL TERMINAL-PANAMA S.A	12	462,963	0.62%	359,770	0.63%	35.44%	3.20%	360	252
DELL PANAMA S. DE R.L.	11	419,596	0.56%	320,984	0.57%	36.01%	2.77%	360	253
INDUSTRIAS LACTEAS	11	267,229	0.36%	201,738	0.36%	36.36%	4.06%	360	226
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	11	268,961	0.36%	201,852	0.36%	36.72%	2.68%	360	254
RIBA SMITH	11	257,254	0.34%	196,338	0.35%	37.07%	4.31%	356	245
UNIVERSIDAD DE PANAMA	11	346,287	0.46%	262,251	0.46%	37.53%	3.96%	360	247
WMW PANAMA, S.A.	11	234,217	0.31%	168,980	0.30%	37.83%	3.48%	360	249
BANCO NACIONAL DE PANAMA	10	284,421	0.38%	221,105	0.39%	38.21%	3.72%	360	255
JUBILADO	10	269,205	0.36%	208,054	0.37%	38.58%	2.57%	360	253
PRODUCTOS TOLEDANO	10	207,315	0.28%	149,870	0.26%	38.84%	3.73%	355	241
FARMACIAS ARROCHA	9	228,178	0.30%	174,955	0.31%	39.15%	3.85%	360	260
ADMINISTRADORA DEL HOGAR	8	241,405	0.32%	186,922	0.33%	39.48%	4.78%	358	228
CLINICA HOSPITAL SAN FERNANDO	8	219,961	0.29%	165,349	0.29%	39.77%	2.98%	360	245
CONTRALORIA GENERAL (2)	8	240,877	0.32%	182,228	0.32%	40.09%	3.93%	351	234
COPA (COMPANIA PÑA DE AVIACION)#2	8	234,752	0.31%	172,734	0.30%	40.40%	2.20%	360	254
IMPORTADORA RICAMAR, S.A.	8	162,017	0.22%	115,322	0.20%	40.60%	3.18%	360	254
MINISTERIO DE GOBIERNO Y JUSTICIA	8	217,857	0.29%	160,509	0.28%	40.88%	2.32%	360	250
MUNICIPIO DE PANAMA	8	164,378	0.22%	129,856	0.23%	41.11%	3.89%	360	256
RICARDO PEREZ (A.C.H.RPEREZ DE	8	271,307	0.36%	210,143	0.37%	41.48%	3.27%	352	241
SOCIEDAD DE ALIMENTOS DE PRIMERA	8	210,993	0.28%	160,403	0.28%	41.77%	2.76%	360	255
Otros	1,619	44,096,269	58.77%	33,066,212	58.23%	100.00%	3.33%	356	245
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					





*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2016

For La Hipotecaria Panama  
Cutoff Date: 11/30/2016

**Project**

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	632	16,517,377	22.01%	13,076,676	23.03%	23.03%	6.65%	349	233
LAS PRADERAS DE SAN ISIDRO	68	2,003,087	2.67%	1,533,752	2.70%	25.73%	2.61%	360	252
LAS PERLAS DE PILON	41	770,313	1.03%	554,694	0.98%	26.71%	2.22%	360	244
LA ARBOLEDA	38	1,084,727	1.45%	805,653	1.42%	28.13%	1.98%	360	255
RESIDENCIAL VALLE DORADO	32	863,446	1.15%	645,285	1.14%	29.26%	3.35%	357	248
RESIDENCIAL EL TREBOL	27	591,711	0.79%	423,562	0.75%	30.01%	1.68%	358	249
RES. ALTOS DEL ANGEL	25	716,277	0.95%	531,970	0.94%	30.95%	3.27%	355	243
LA RIVIERA	23	729,829	0.97%	527,560	0.93%	31.88%	5.03%	359	227
CIUDAD HATO MONTAÑA	22	638,749	0.85%	472,042	0.83%	32.71%	2.28%	357	250
RESIDENCIAL LOS NOGALES	19	565,208	0.75%	432,709	0.76%	33.47%	2.83%	360	252
Otros	1,712	50,551,097	67.37%	37,777,368	66.53%	100.00%	2.47%	358	250
<b>Total</b>	<b>2,639</b>	<b>75,031,822</b>	<b>100.00%</b>	<b>56,781,270</b>			<b>3.42%</b>	<b>356</b>	<b>246</b>
Minimum		6,221		664			0.00%	120	0
Maximum		74,500		62,900			11.00%	360	283
Average		28,432		21,516					