



Stratification Report for La Hipotecaria S.A. Panama

Trust X
December 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 12/31/2016.

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

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%	5,887	0.01%	0.01%	7.35%	120	10
156	2	28,701	0.04%	8,668	0.02%	0.03%	7.75%	156	38
180	8	174,451	0.23%	76,508	0.14%	0.16%	6.10%	180	69
192	1	19,899	0.03%	11,205	0.02%	0.18%	6.91%	192	87
204	1	19,293	0.03%	9,692	0.02%	0.20%	7.00%	204	0
216	2	26,699	0.04%	16,303	0.03%	0.23%	6.68%	216	103
228	1	25,691	0.03%	13,816	0.02%	0.25%	6.50%	228	102
240	14	332,683	0.44%	216,859	0.38%	0.64%	6.81%	240	130
252	1	11,500	0.02%	8,525	0.02%	0.65%	7.75%	252	142
264	1	22,584	0.03%	17,928	0.03%	0.68%	6.75%	264	168
276	3	87,865	0.12%	64,310	0.11%	0.80%	6.92%	276	172
288	7	192,201	0.26%	130,233	0.23%	1.03%	4.49%	288	160
300	76	2,081,845	2.78%	1,452,982	2.58%	3.61%	6.56%	300	174
312	10	309,375	0.41%	223,316	0.40%	4.00%	6.79%	312	162
324	2	73,700	0.10%	55,036	0.10%	4.10%	4.15%	324	214
336	8	191,731	0.26%	141,314	0.25%	4.35%	4.61%	336	222
348	7	170,748	0.23%	135,763	0.24%	4.59%	5.99%	348	231
360	2,485	70,999,528	94.89%	53,800,967	95.41%	100.00%	3.32%	360	250
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

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%	22,382	0.04%	0.04%	5.67%	280	161
10,000 - 15,000	111	1,574,719	2.10%	1,096,100	1.94%	1.98%	2.96%	350	233
15,000 - 20,000	333	5,972,633	7.98%	4,361,285	7.73%	9.72%	4.32%	353	235
20,000 - 25,000	698	15,895,047	21.24%	11,640,474	20.64%	30.36%	3.29%	356	242
25,000 - 30,000	620	16,959,589	22.67%	12,693,280	22.51%	52.87%	3.02%	357	248
30,000 - 35,000	343	11,003,691	14.71%	8,423,300	14.94%	67.81%	4.14%	355	242
35,000 - 40,000	202	7,509,895	10.04%	5,816,557	10.31%	78.12%	3.32%	356	250
40,000 - 45,000	118	5,033,540	6.73%	3,917,393	6.95%	85.07%	3.63%	359	251
45,000 - 50,000	86	4,084,415	5.46%	3,182,769	5.64%	90.71%	3.47%	359	252
50,000 - 55,000	41	2,161,310	2.89%	1,678,636	2.98%	93.69%	3.18%	357	246
55,000 - 60,000	25	1,446,368	1.93%	1,145,509	2.03%	95.72%	3.88%	355	250
60,000 - 65,000	43	2,659,896	3.55%	2,033,192	3.61%	99.33%	2.98%	357	252
65,000 - 70,000	4	267,050	0.36%	199,938	0.35%	99.68%	5.60%	344	221
70,000 - 75,000	3	215,523	0.29%	178,494	0.32%	100.00%	5.96%	360	256
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

Original Property Value

Min: 11,335 Max: 110,000 Average: 30,848

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	1.21%	635,611	1.13%	1.13%	1.25%	359	247
15,000 - 20,000	251	4,343,465	5.80%	3,074,447	5.45%	6.58%	3.26%	357	237
20,000 - 25,000	567	12,408,088	16.58%	9,023,199	16.00%	22.58%	2.97%	356	243
25,000 - 30,000	649	16,831,454	22.49%	12,449,911	22.08%	44.66%	2.87%	357	247
30,000 - 35,000	367	10,883,988	14.55%	8,289,767	14.70%	59.36%	3.79%	357	245
35,000 - 40,000	291	9,807,104	13.11%	7,642,200	13.55%	72.91%	4.01%	356	246
40,000 - 45,000	140	5,285,250	7.06%	4,101,174	7.27%	80.19%	4.07%	356	247
45,000 - 50,000	125	5,240,608	7.00%	4,037,385	7.16%	87.35%	3.94%	355	245
50,000 - 55,000	60	2,782,864	3.72%	2,180,302	3.87%	91.21%	3.78%	357	249
55,000 - 60,000	31	1,459,981	1.95%	1,132,642	2.01%	93.22%	4.94%	347	234
60,000 - 65,000	58	3,345,587	4.47%	2,592,527	4.60%	97.82%	3.09%	358	253
65,000 - 70,000	10	469,937	0.63%	368,413	0.65%	98.47%	4.12%	344	248
70,000 - 75,000	3	169,750	0.23%	141,164	0.25%	98.72%	5.74%	360	250
75,000 - 80,000	8	394,840	0.53%	330,274	0.59%	99.31%	6.67%	352	242
80,000 - 85,000	2	101,932	0.14%	74,529	0.13%	99.44%	6.83%	319	185
85,000 - 90,000	1	61,344	0.08%	47,554	0.08%	99.52%	6.29%	360	249
90,000 - 95,000	4	234,425	0.31%	195,680	0.35%	99.87%	6.86%	360	250
100,000 - 105,000	1	42,500	0.06%	37,573	0.07%	99.94%	7.00%	360	256
110,000 - 115,000	1	60,000	0.08%	34,958	0.06%	100.00%	8.00%	300	147
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 94.14% 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%	12,352	0.02%	0.02%	7.00%	264	167
20 %- 30%	4	59,635	0.08%	41,584	0.07%	0.10%	7.29%	317	211
30 %- 40%	11	157,661	0.21%	125,499	0.22%	0.32%	6.99%	355	249
40 %- 50%	19	423,003	0.57%	321,597	0.57%	0.89%	7.21%	318	207
50 %- 60%	40	952,220	1.27%	722,232	1.28%	2.17%	6.93%	344	218
60 %- 70%	63	1,549,104	2.07%	1,216,267	2.16%	4.33%	7.03%	337	224
70 %- 80%	100	2,742,903	3.67%	2,204,169	3.91%	8.24%	6.80%	346	233
80 %- 90%	261	7,116,824	9.51%	5,544,092	9.83%	18.07%	5.68%	350	237
90 %- 100%	2,132	61,804,709	82.60%	46,201,518	81.93%	100.00%	2.90%	359	248
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance):36.10% WA (remaining balance): 36.29%

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%	79,615	0.14%	0.14%	7.45%	328	160
0 %- 10%	10	241,572	0.32%	173,172	0.31%	0.45%	2.92%	354	237
10 %- 20%	156	4,187,154	5.60%	3,066,115	5.44%	5.89%	2.99%	355	243
20 %- 30%	752	20,232,280	27.04%	14,969,248	26.55%	32.43%	3.27%	356	243
30 %- 40%	756	21,757,722	29.08%	16,471,389	29.21%	61.64%	3.52%	356	245
40 %- 50%	672	19,665,769	26.28%	14,883,477	26.39%	88.04%	3.46%	357	247
50 %- 60%	265	8,197,794	10.96%	6,420,824	11.39%	99.42%	4.14%	358	248
60 %- 70%	10	217,663	0.29%	160,979	0.29%	99.71%	3.62%	343	232
70 %- 80%	6	210,381	0.28%	164,492	0.29%	100.00%	3.49%	360	253
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.89% 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%	79,615	0.14%	0.14%	7.45%	328	160
0 %- 10%	38	1,043,598	1.39%	749,528	1.33%	1.47%	3.31%	352	225
10 %- 20%	519	15,008,611	20.06%	11,202,397	19.87%	21.34%	3.34%	355	244
20 %- 30%	1,512	42,610,140	56.95%	31,909,071	56.59%	77.92%	3.37%	356	245
30 %- 40%	555	15,950,344	21.32%	12,373,442	21.94%	99.87%	3.89%	357	249
40 %- 50%	3	97,643	0.13%	75,256	0.13%	100.00%	2.36%	360	256
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 2.90% 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	11.73%	6,298,835	11.17%	11.17%	0.05%	360	265
1% - 2%	239	4,913,156	6.57%	3,506,144	6.22%	17.39%	1.91%	359	246
2% - 3%	999	31,041,387	41.48%	23,463,442	41.61%	59.00%	2.90%	359	250
3% - 4%	584	17,938,586	23.97%	13,646,260	24.20%	83.20%	4.20%	357	242
4% - 5%	163	4,511,764	6.03%	3,448,675	6.12%	89.31%	6.70%	354	224
5% - 6%	14	403,854	0.54%	311,243	0.55%	89.87%	7.09%	342	215
6% - 7%	92	2,308,081	3.08%	1,938,746	3.44%	93.30%	6.87%	349	250
7% - 8%	176	4,690,163	6.27%	3,631,197	6.44%	99.74%	7.28%	336	216
8% - 9%	5	139,850	0.19%	84,957	0.15%	99.89%	7.98%	307	156
9% - 10%	1	23,000	0.03%	14,992	0.03%	99.92%	9.36%	300	114
10% - 11%	2	64,796	0.09%	37,113	0.07%	99.99%	9.18%	360	240
11% - 12%	1	16,437	0.02%	7,706	0.01%	100.00%	11.00%	180	59
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

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	9.73%	5,743,657	10.19%	10.19%	7.20%	339	225
1% - 2%	9	268,172	0.36%	219,668	0.39%	10.58%	7.07%	354	235
2% - 3%	93	2,746,942	3.67%	2,208,755	3.92%	14.49%	6.88%	351	236
3% - 4%	449	13,985,571	18.69%	10,853,549	19.25%	33.74%	4.33%	357	246
4% - 5%	941	31,161,541	41.65%	23,542,505	41.75%	75.49%	3.18%	359	246
5% - 6%	465	10,018,157	13.39%	7,126,544	12.64%	88.13%	2.63%	359	240
6% - 7%	396	9,362,324	12.51%	6,694,631	11.87%	100.00%	0.11%	360	264
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

Remaining Term

Min: Max: 282 WA (original balance):245 WA (remaining balance): 247

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	21	501,598	0.67%	220,046	0.39%	0.39%	7.06%	298	5
60 - 119	15	314,774	0.42%	152,657	0.27%	0.66%	6.34%	213	86
120 - 179	59	1,597,578	2.14%	1,082,625	1.92%	2.58%	6.80%	290	159
180 - 239	418	10,885,201	14.55%	7,905,524	14.02%	16.60%	6.37%	352	222
240 - 299	2,119	61,526,907	82.23%	47,028,458	83.40%	100.00%	2.84%	360	254
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	11	207,144	0.28%	20,667	0.04%	0.04%	7.31%	264	87
5,000 - 10,000	68	1,031,902	1.38%	595,801	1.06%	1.09%	4.86%	326	192
10,000 - 15,000	449	8,206,550	10.97%	5,773,122	10.24%	11.33%	3.48%	354	233
15,000 - 20,000	878	20,963,415	28.02%	15,460,210	27.42%	38.75%	3.02%	357	246
20,000 - 25,000	543	15,808,618	21.13%	12,072,174	21.41%	60.16%	3.75%	357	245
25,000 - 30,000	317	11,034,981	14.75%	8,676,227	15.39%	75.54%	3.94%	357	250
30,000 - 35,000	165	6,864,692	9.17%	5,350,438	9.49%	85.03%	3.57%	358	249
35,000 - 40,000	91	4,326,053	5.78%	3,389,247	6.01%	91.04%	3.39%	359	253
40,000 - 45,000	45	2,393,818	3.20%	1,890,155	3.35%	94.39%	3.54%	358	253
45,000 - 50,000	50	3,019,772	4.04%	2,368,929	4.20%	98.59%	3.37%	356	251
50,000 - 55,000	13	824,614	1.10%	668,843	1.19%	99.78%	3.81%	360	260
60,000 - 65,000	2	144,500	0.19%	123,498	0.22%	100.00%	5.73%	360	259
Total	2,632	74,826,058	100.00%	56,389,310			3.51%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

Current Loan To Value

Min: 2.63% Max: 85.48% WA (original balance): 70.78% WA (remaining balance): 71.28%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	11	192,149	0.26%	22,952	0.04%	0.04%	7.01%	251	102
10 %- 20%	7	120,921	0.16%	52,408	0.09%	0.13%	7.30%	259	92
20 %- 30%	17	342,182	0.46%	174,408	0.31%	0.44%	7.07%	311	160
30 %- 40%	33	757,957	1.01%	519,744	0.92%	1.36%	6.82%	336	204
40 %- 50%	61	1,510,719	2.02%	1,039,905	1.84%	3.21%	6.03%	333	210
50 %- 60%	154	3,997,129	5.34%	2,916,504	5.17%	8.38%	5.61%	345	227
60 %- 70%	620	15,359,719	20.53%	11,286,713	20.02%	28.40%	4.45%	354	235
70 %- 80%	1,664	49,837,579	66.60%	38,151,948	67.66%	96.05%	2.87%	360	252
80 %- 90%	65	2,707,703	3.62%	2,224,727	3.95%	100.00%	2.72%	360	267
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.48% WA (remaining balance): 3.51%

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	12.51%	6,700,999	11.88%	11.88%	0.02%	360	265
1% - 2%	447	9,834,487	13.14%	7,118,599	12.62%	24.51%	1.38%	359	248
2% - 3%	810	30,046,472	40.16%	23,173,096	41.09%	65.60%	2.51%	359	254
3% - 4%	18	583,412	0.78%	456,663	0.81%	66.41%	3.09%	360	250
4% - 5%	4	172,150	0.23%	137,014	0.24%	66.66%	4.36%	360	252
5% - 6%	8	217,146	0.29%	153,542	0.27%	66.93%	5.70%	352	200
6% - 7%	593	15,547,033	20.78%	11,508,427	20.41%	87.34%	6.51%	355	229
7% - 8%	349	8,853,997	11.83%	7,011,768	12.43%	99.77%	7.26%	343	224
8% - 9%	4	131,969	0.18%	85,329	0.15%	99.92%	8.09%	333	202
9% - 10%	1	23,000	0.03%	14,992	0.03%	99.95%	9.36%	300	114
10% - 11%	1	38,312	0.05%	21,175	0.04%	99.99%	10.00%	360	240
11% - 12%	1	16,437	0.02%	7,706	0.01%	100.00%	11.00%	180	59
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

Current Subsidy

Min: 0.00% Max: 5.25% WA (original balance): 2.28% WA (remaining balance): 2.26%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	964	25,045,264	33.47%	18,972,760	33.65%	33.65%	6.77%	350	227
1% - 2%	2	64,900	0.09%	50,262	0.09%	33.74%	4.02%	360	246
2% - 3%	628	24,128,012	32.25%	18,595,939	32.98%	66.71%	2.59%	359	254
3% - 4%	419	11,486,109	15.35%	8,608,432	15.27%	81.98%	1.92%	358	250
4% - 5%	232	4,887,281	6.53%	3,558,842	6.31%	88.29%	1.19%	359	249
5% - 6%	387	9,214,492	12.31%	6,603,075	11.71%	100.00%	0.01%	360	265
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

Current Total Rate

Min: 2.93% Max: 11.00% WA (original balance): 5.76% WA (remaining balance): 5.77%

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%	13,652	0.02%	0.02%	2.93%	360	237
3% - 4%	3	57,370	0.08%	43,171	0.08%	0.10%	3.49%	360	244
4% - 5%	3	95,901	0.13%	71,453	0.13%	0.23%	2.91%	360	247
5% - 6%	1,675	50,011,189	66.84%	37,587,623	66.66%	66.88%	1.84%	359	254
6% - 7%	594	15,578,533	20.82%	11,532,442	20.45%	87.34%	6.51%	355	229
7% - 8%	349	8,853,997	11.83%	7,011,768	12.43%	99.77%	7.26%	343	224
8% - 9%	4	131,969	0.18%	85,329	0.15%	99.92%	8.09%	333	202
9% - 10%	1	23,000	0.03%	14,992	0.03%	99.95%	9.36%	300	114
10% - 11%	1	38,312	0.05%	21,175	0.04%	99.99%	10.00%	360	240
11% - 12%	1	16,437	0.02%	7,706	0.01%	100.00%	11.00%	180	59
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

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%	10,303	0.02%	0.02%	7.00%	300	86
2000	1	23,304	0.03%	15,411	0.03%	0.05%	7.00%	360	166
2001	3	67,914	0.09%	46,282	0.08%	0.13%	7.80%	340	151
2002	4	89,143	0.12%	60,519	0.11%	0.24%	6.46%	360	186
2003	46	1,119,072	1.50%	751,034	1.33%	1.57%	6.61%	354	194
2004	67	1,721,080	2.30%	1,165,262	2.07%	3.63%	6.42%	349	195
2005	46	1,110,237	1.48%	768,555	1.36%	5.00%	6.52%	350	207
2006	315	8,398,485	11.22%	6,164,209	10.93%	15.93%	6.50%	353	228
2007	1,097	30,037,568	40.14%	22,567,589	40.02%	55.95%	3.44%	356	242
2008	787	23,998,289	32.07%	18,437,491	32.70%	88.65%	2.49%	358	256
2009	183	5,804,434	7.76%	4,503,299	7.99%	96.63%	2.00%	359	266
2010	82	2,432,783	3.25%	1,899,356	3.37%	100.00%	1.52%	357	277
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

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	9.67%	5,715,545	10.14%	10.14%	7.20%	339	226
1999	1	26,309	0.04%	9,160	0.02%	10.15%	7.00%	300	179
2002	1	18,900	0.03%	14,838	0.03%	10.18%	6.86%	360	242
2005	1	24,715	0.03%	18,952	0.03%	10.21%	6.75%	300	179
2007	6	137,609	0.18%	104,525	0.19%	10.40%	6.53%	347	229
2008	21	524,427	0.70%	406,354	0.72%	11.12%	6.98%	331	205
2009	34	956,242	1.28%	744,365	1.32%	12.44%	7.06%	346	212
2010	40	1,070,624	1.43%	848,002	1.50%	13.94%	7.12%	348	223
2011	63	1,564,320	2.09%	1,223,977	2.17%	16.11%	6.97%	351	232
2012	87	2,106,473	2.82%	1,646,291	2.92%	19.03%	6.53%	357	234
2013	107	2,761,948	3.69%	2,057,251	3.65%	22.68%	6.63%	358	226
2014	85	2,012,987	2.69%	1,445,284	2.56%	25.24%	6.30%	357	218
2015	54	1,441,255	1.93%	1,041,163	1.85%	27.09%	6.55%	356	219
2016	182	4,999,902	6.68%	3,565,880	6.32%	33.41%	6.39%	359	236
2017	770	21,527,751	28.77%	15,943,974	28.27%	61.69%	2.10%	359	246
2018	650	20,667,609	27.62%	15,687,067	27.82%	89.51%	1.79%	359	258
2019	145	4,604,929	6.15%	3,527,895	6.26%	95.76%	1.31%	360	268
2020	69	2,071,240	2.77%	1,587,477	2.82%	98.58%	0.79%	360	279
2021	1	31,395	0.04%	24,002	0.04%	98.62%	2.50%	360	239
2022	23	553,083	0.74%	400,980	0.71%	99.33%	2.00%	360	243
2023	9	314,151	0.42%	239,381	0.42%	99.76%	1.91%	360	257
2024	4	123,665	0.17%	95,302	0.17%	99.93%	0.94%	360	267
2025	2	54,195	0.07%	41,645	0.07%	100.00%	0.00%	360	281
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	144	3,832,996	5.12%	2,853,556	5.06%	5.06%	2.51%	360	249
SFH	2,488	70,993,062	94.88%	53,535,755	94.94%	100.00%	3.53%	356	245
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	601	15,640,832	20.90%	12,355,692	21.91%	21.91%	6.91%	348	230
New Property	1,992	58,303,534	77.92%	43,375,024	76.92%	98.83%	2.51%	359	249
Used Property	39	881,693	1.18%	658,594	1.17%	100.00%	6.73%	346	241
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,424	69,103,280	92.35%	51,953,016	92.13%	92.13%	3.43%	356	245
30	150	4,145,892	5.54%	3,194,853	5.67%	97.80%	4.16%	357	243
60	37	1,075,264	1.44%	839,648	1.49%	99.29%	4.28%	360	247
90	7	147,842	0.20%	113,664	0.20%	99.49%	4.27%	360	246
180	1	25,148	0.03%	19,814	0.04%	99.52%	3.00%	360	246
270	1	19,751	0.03%	14,596	0.03%	99.55%	6.25%	360	241
390+	12	308,880	0.41%	253,718	0.45%	100.00%	2.88%	360	246
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

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	0.16%	87,637	0.16%	0.16%	2.29%	360	248
Chiriquí	270	7,408,675	9.90%	5,542,143	9.83%	9.98%	2.87%	357	249
Coclé	32	897,611	1.20%	682,849	1.21%	11.19%	3.63%	351	241
Colón	203	6,658,614	8.90%	5,092,562	9.03%	20.23%	3.27%	358	247
Herrera	120	3,375,766	4.51%	2,560,963	4.54%	24.77%	3.00%	359	251
Los Santos	39	1,027,607	1.37%	775,975	1.38%	26.14%	3.70%	360	248
Panamá	1,748	48,544,067	64.88%	36,397,950	64.55%	90.69%	3.69%	355	242
Veraguas	216	6,797,544	9.08%	5,249,231	9.31%	100.00%	3.07%	359	256
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

La Hipotecaria Panama - Trust X
December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

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%	646,566	1.15%	1.15%	4.36%	343	230
DD	1,764	51,393,790	68.68%	39,027,716	69.21%	70.36%	3.43%	357	247
VOL	837	22,550,043	30.14%	16,715,028	29.64%	100.00%	3.55%	356	241
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	357	11,530,862	15.41%	8,883,492	15.75%	15.75%	3.32%	358	252
C.S.S.JUBILADOS Y PENSIONADO	115	3,500,466	4.68%	2,657,468	4.71%	20.47%	3.94%	349	238
CAJA DEL SEGURO SOCIAL	114	3,415,559	4.56%	2,615,794	4.64%	25.11%	4.51%	355	239
MIN.DE GOBIERNO Y JUSTICIA (4)	88	2,376,914	3.18%	1,796,435	3.19%	28.29%	3.28%	360	251
MINISTERIO DE SALUD (12)	55	1,610,368	2.15%	1,218,733	2.16%	30.45%	4.26%	359	249
AUTORIDAD DEL CANAL DE PANAMA	28	1,107,273	1.48%	841,863	1.49%	31.95%	3.71%	350	240
JUBILADO POR CONTRALORIA.	20	582,454	0.78%	441,929	0.78%	32.73%	4.11%	358	242
COMPANIA GOLY, S.A.	14	277,935	0.37%	198,658	0.35%	33.08%	0.97%	360	255
PANAMA PORTS COMPANY	14	419,698	0.56%	316,035	0.56%	33.64%	3.01%	360	252
COLON CONTAINER TERMINAL, S.A.	12	371,745	0.50%	278,921	0.49%	34.14%	4.36%	360	241
I.P.H.E.	12	459,195	0.61%	361,344	0.64%	34.78%	3.86%	360	255
MANZANILLO INTL TERMINAL-PANAMA S.A	12	462,963	0.62%	358,401	0.64%	35.41%	3.20%	360	251
DELL PANAMA S. DE R.L.	11	419,596	0.56%	319,945	0.57%	35.98%	2.77%	360	252
INDUSTRIAS LACTEAS	11	267,229	0.36%	201,252	0.36%	36.34%	4.06%	360	225
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	11	268,961	0.36%	201,222	0.36%	36.69%	3.00%	360	253
RIBA SMITH	11	257,254	0.34%	195,869	0.35%	37.04%	4.31%	356	244
WMW PANAMA, S.A.	11	234,217	0.31%	168,319	0.30%	37.34%	3.94%	360	248
JUBILADO	10	269,205	0.36%	206,896	0.37%	37.71%	2.57%	360	252
PRODUCTOS TOLEDANO	10	207,315	0.28%	149,099	0.26%	37.97%	3.73%	355	240
UNIVERSIDAD DE PANAMA	10	322,816	0.43%	245,352	0.44%	38.41%	3.79%	360	248
BANCO NACIONAL DE PANAMA	9	250,221	0.33%	193,568	0.34%	38.75%	3.36%	360	256
FARMACIAS ARROCHA	9	228,178	0.30%	174,283	0.31%	39.06%	3.85%	360	259
ADMINISTRADORA DEL HOGAR	8	241,405	0.32%	186,332	0.33%	39.39%	4.78%	358	228
CLINICA HOSPITAL SAN FERNANDO	8	219,961	0.29%	165,335	0.29%	39.68%	2.98%	360	244
CONTRALORIA GENERAL (2)	8	240,877	0.32%	181,593	0.32%	40.00%	3.93%	351	233
COPA (COMPANIA PÑA DE AVIACION)#2	8	234,752	0.31%	171,162	0.30%	40.31%	2.20%	360	253
IMPORTADORA RICAMAR, S.A.	8	162,017	0.22%	114,800	0.20%	40.51%	3.18%	360	253
MINISTERIO DE GOBIERNO Y JUSTICIA	8	217,857	0.29%	159,806	0.28%	40.79%	2.32%	360	249
MUNICIPIO DE PANAMA	8	164,378	0.22%	129,508	0.23%	41.02%	3.89%	360	255
RICARDO PEREZ (A.C.H.R.PEREZ DE	8	271,307	0.36%	209,334	0.37%	41.40%	3.27%	352	240
SOCIEDAD DE ALIMENTOS DE PRIMERA	8	210,993	0.28%	159,779	0.28%	41.68%	2.76%	360	254
Otros	1,616	44,022,086	58.83%	32,886,786	58.32%	100.00%	3.39%	356	244
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					

Stratification Report

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December 2016

For La Hipotecaria Panama
Cutoff Date: 12/31/2016

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	631	16,483,177	22.03%	13,006,054	23.06%	23.06%	6.67%	349	232
LAS PRADERAS DE SAN ISIDRO	68	2,003,087	2.68%	1,527,176	2.71%	25.77%	2.71%	360	251
LAS PERLAS DE PILON	41	770,313	1.03%	552,308	0.98%	26.75%	2.22%	360	243
LA ARBOLEDA	38	1,084,727	1.45%	802,643	1.42%	28.18%	2.18%	360	254
RESIDENCIAL VALLE DORADO	31	828,677	1.11%	613,457	1.09%	29.26%	3.65%	357	246
RESIDENCIAL EL TREBOL	27	591,711	0.79%	421,827	0.75%	30.01%	1.68%	358	248
RES. ALTOS DEL ANGEL	25	716,277	0.96%	530,272	0.94%	30.95%	3.27%	355	242
LA RIVIERA	23	729,829	0.98%	525,530	0.93%	31.88%	5.03%	359	226
CIUDAD HATO MONTAÑA	22	638,749	0.85%	468,547	0.83%	32.72%	2.28%	357	249
RESIDENCIAL LOS NOGALES	19	565,208	0.76%	431,203	0.76%	33.48%	2.83%	360	251
Otros	1,707	50,414,302	67.38%	37,510,293	66.52%	100.00%	2.53%	358	250
Total	2,632	74,826,058	100.00%	56,389,310			3.48%	356	245
Minimum		6,221		527			0.00%	120	0
Maximum		74,500		62,894			11.00%	360	282
Average		28,429		21,425					