



Stratification Report for La Hipotecaria S.A.  
Panama

Trust X  
March 2017

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 3/31/2017.

*Stratification Report*

La Hipotecaria Panama - Trust X  
March 2017

For La Hipotecaria Panama  
Cutoff Date: 3/31/2017

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%	4,524	0.01%	0.01%	7.35%	120	7
156	1	8,000	0.01%	924	0.00%	0.01%	7.75%	156	16
180	8	174,451	0.24%	72,906	0.13%	0.14%	6.10%	180	66
192	1	19,899	0.03%	10,867	0.02%	0.16%	6.91%	192	84
204	1	19,293	0.03%	9,423	0.02%	0.18%	7.00%	204	0
216	2	26,699	0.04%	15,874	0.03%	0.21%	6.68%	216	100
228	1	25,691	0.03%	13,643	0.02%	0.23%	6.50%	228	99
240	12	291,980	0.40%	192,642	0.35%	0.58%	6.82%	240	128
252	1	11,500	0.02%	8,374	0.02%	0.60%	7.75%	252	139
264	1	22,584	0.03%	17,738	0.03%	0.63%	6.75%	264	165
276	3	87,865	0.12%	63,037	0.11%	0.74%	6.92%	276	169
288	7	192,201	0.26%	128,449	0.23%	0.98%	4.49%	288	157
300	75	2,075,624	2.81%	1,430,646	2.60%	3.57%	6.55%	300	171
312	10	309,375	0.42%	220,929	0.40%	3.97%	6.80%	312	159
324	2	73,700	0.10%	54,501	0.10%	4.07%	4.15%	324	211
336	8	191,731	0.26%	139,900	0.25%	4.33%	4.61%	336	219
348	7	170,748	0.23%	109,295	0.20%	4.52%	5.99%	348	185
360	2,453	70,131,751	94.91%	52,618,763	95.48%	100.00%	3.57%	360	247
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					

*Stratification Report*

La Hipotecaria Panama - Trust X  
March 2017

For La Hipotecaria Panama  
Cutoff Date: 3/31/2017

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	3	27,162	0.04%	12,691	0.02%	0.02%	4.76%	249	126
10,000 - 15,000	110	1,561,132	2.11%	1,071,421	1.94%	1.97%	2.98%	350	230
15,000 - 20,000	330	5,916,911	8.01%	4,276,397	7.76%	9.73%	5.07%	353	231
20,000 - 25,000	685	15,610,411	21.13%	11,303,635	20.51%	30.24%	3.52%	357	240
25,000 - 30,000	615	16,825,315	22.77%	12,497,681	22.68%	52.91%	3.21%	357	246
30,000 - 35,000	338	10,846,222	14.68%	8,195,222	14.87%	67.78%	4.33%	355	238
35,000 - 40,000	196	7,284,273	9.86%	5,588,581	10.14%	77.92%	3.54%	356	247
40,000 - 45,000	118	5,033,540	6.81%	3,881,739	7.04%	84.97%	3.78%	359	248
45,000 - 50,000	85	4,035,545	5.46%	3,115,580	5.65%	90.62%	3.52%	359	249
50,000 - 55,000	41	2,161,310	2.93%	1,662,452	3.02%	93.64%	3.53%	357	243
55,000 - 60,000	25	1,446,368	1.96%	1,134,709	2.06%	95.70%	3.88%	355	247
60,000 - 65,000	43	2,659,896	3.60%	1,997,110	3.62%	99.32%	3.21%	357	243
65,000 - 70,000	4	267,050	0.36%	197,852	0.36%	99.68%	5.60%	344	218
70,000 - 75,000	3	215,523	0.29%	177,364	0.32%	100.00%	5.96%	360	253
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					

*Stratification Report*

La Hipotecaria Panama - Trust X  
March 2017

For La Hipotecaria Panama  
Cutoff Date: 3/31/2017

Original Property Value

Min: 11,335    Max: 110,000    Average: 30,859

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	1.22%	628,038	1.14%	1.14%	1.35%	359	244
15,000 - 20,000	246	4,267,935	5.78%	2,989,945	5.43%	6.56%	4.18%	357	234
20,000 - 25,000	559	12,233,367	16.56%	8,787,067	15.94%	22.51%	3.25%	356	240
25,000 - 30,000	643	16,676,756	22.57%	12,219,959	22.17%	44.68%	3.10%	357	244
30,000 - 35,000	361	10,715,623	14.50%	8,079,871	14.66%	59.34%	3.97%	357	242
35,000 - 40,000	284	9,580,854	12.97%	7,371,415	13.38%	72.72%	4.18%	356	242
40,000 - 45,000	138	5,224,857	7.07%	4,027,678	7.31%	80.03%	4.24%	357	245
45,000 - 50,000	124	5,214,032	7.06%	3,994,898	7.25%	87.27%	4.01%	355	243
50,000 - 55,000	59	2,733,994	3.70%	2,120,008	3.85%	91.12%	3.95%	357	246
55,000 - 60,000	31	1,459,981	1.98%	1,122,400	2.04%	93.16%	4.94%	347	231
60,000 - 65,000	58	3,345,587	4.53%	2,567,263	4.66%	97.82%	3.33%	358	250
65,000 - 70,000	10	469,937	0.64%	364,297	0.66%	98.48%	4.12%	344	245
70,000 - 75,000	3	169,750	0.23%	140,460	0.25%	98.73%	5.74%	360	247
75,000 - 80,000	8	394,840	0.53%	327,396	0.59%	99.33%	6.67%	352	239
80,000 - 85,000	2	101,932	0.14%	73,578	0.13%	99.46%	6.83%	319	182
85,000 - 90,000	1	61,344	0.08%	32,954	0.06%	99.52%	6.00%	360	0
90,000 - 95,000	4	234,425	0.32%	194,313	0.35%	99.87%	6.86%	360	247
100,000 - 105,000	1	42,500	0.06%	37,293	0.07%	99.94%	7.00%	360	253
110,000 - 115,000	1	60,000	0.08%	33,600	0.06%	100.00%	8.00%	300	144
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					

*Stratification Report*

La Hipotecaria Panama - Trust X  
March 2017

For La Hipotecaria Panama  
Cutoff Date: 3/31/2017

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 94.18% WA (remaining balance): 94.01%

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%	12,066	0.02%	0.02%	7.00%	264	164
20 %- 30%	3	50,635	0.07%	33,075	0.06%	0.08%	7.34%	309	200
30 %- 40%	11	157,661	0.21%	124,442	0.23%	0.31%	7.00%	355	246
40 %- 50%	17	396,081	0.54%	309,312	0.56%	0.87%	7.17%	326	213
50 %- 60%	39	925,644	1.25%	710,946	1.29%	2.16%	6.92%	343	222
60 %- 70%	61	1,506,889	2.04%	1,172,174	2.13%	4.29%	7.03%	338	222
70 %- 80%	99	2,729,317	3.69%	2,157,831	3.92%	8.20%	6.79%	346	223
80 %- 90%	259	7,065,382	9.56%	5,435,002	9.86%	18.06%	5.78%	350	233
90 %- 100%	2,105	61,039,049	82.61%	45,157,585	81.94%	100.00%	3.17%	358	245
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 March 2017

For La Hipotecaria Panama  
 Cutoff Date: 3/31/2017

**Original Debt To Income**

Min: 4.88%    Max: 73.43%    WA (original balance):36.10%    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	0.16%	78,577	0.14%	0.14%	7.45%	328	157
0 %- 10%	10	241,572	0.33%	171,045	0.31%	0.45%	3.41%	354	234
10 %- 20%	155	4,164,373	5.64%	3,014,644	5.47%	5.92%	3.31%	355	240
20 %- 30%	741	19,918,653	26.96%	14,580,783	26.46%	32.38%	3.55%	356	240
30 %- 40%	746	21,516,831	29.12%	16,121,273	29.25%	61.63%	3.77%	357	242
40 %- 50%	660	19,364,549	26.21%	14,487,701	26.29%	87.92%	3.67%	357	244
50 %- 60%	263	8,140,912	11.02%	6,336,769	11.50%	99.42%	4.22%	358	246
60 %- 70%	10	217,663	0.29%	158,815	0.29%	99.70%	4.08%	343	229
70 %- 80%	6	210,381	0.28%	162,826	0.30%	100.00%	3.49%	360	250
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					

*Stratification Report*

La Hipotecaria Panama - Trust X  
March 2017

For La Hipotecaria Panama  
Cutoff Date: 3/31/2017

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	0.16%	78,577	0.14%	0.14%	7.45%	328	157
0 %- 10%	37	1,022,897	1.38%	733,333	1.33%	1.47%	3.41%	356	226
10 %- 20%	512	14,825,055	20.06%	10,941,007	19.85%	21.33%	3.53%	356	241
20 %- 30%	1,491	42,036,349	56.89%	31,150,376	56.52%	77.85%	3.63%	356	241
30 %- 40%	548	15,792,990	21.37%	12,134,836	22.02%	99.87%	4.10%	357	246
40 %- 50%	3	97,643	0.13%	74,304	0.13%	100.00%	2.36%	360	253
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					

*Stratification Report*

La Hipotecaria Panama - Trust X  
March 2017

For La Hipotecaria Panama  
Cutoff Date: 3/31/2017

**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%	353	8,693,556	11.77%	6,161,060	11.8%	11.8%	0.05%	360	262
1% - 2%	238	4,894,883	6.62%	3,452,406	6.26%	17.44%	2.24%	359	243
2% - 3%	987	30,704,884	41.55%	22,996,523	41.73%	59.17%	3.24%	359	247
3% - 4%	571	17,557,806	23.76%	13,240,091	24.02%	83.19%	4.51%	358	239
4% - 5%	162	4,491,064	6.08%	3,386,289	6.14%	89.34%	6.72%	354	221
5% - 6%	14	403,854	0.55%	308,383	0.56%	89.90%	7.10%	342	212
6% - 7%	90	2,277,446	3.08%	1,869,743	3.39%	93.29%	6.87%	349	244
7% - 8%	172	4,623,078	6.26%	3,556,557	6.45%	99.74%	7.28%	337	212
8% - 9%	5	139,850	0.19%	82,856	0.15%	99.89%	7.98%	307	153
9% - 10%	1	23,000	0.03%	14,761	0.03%	99.92%	9.36%	300	111
10% - 11%	2	64,796	0.09%	36,426	0.07%	99.99%	9.18%	360	237
11% - 12%	1	16,437	0.02%	7,338	0.01%	100.00%	11.00%	180	56
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					



*Stratification Report*

La Hipotecaria Panama - Trust X  
March 2017

For La Hipotecaria Panama  
Cutoff Date: 3/31/2017

**Original Subsidy**

Min: 0.00%    Max: 6.75%    WA (original balance): 3.98%    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%	273	7,185,633	9.72%	5,596,093	10.15%	10.15%	7.20%	340	220
1% - 2%	9	268,172	0.36%	218,017	0.40%	10.55%	7.08%	354	232
2% - 3%	93	2,746,942	3.72%	2,190,930	3.98%	14.52%	6.91%	351	233
3% - 4%	439	13,700,204	18.54%	10,543,242	19.13%	33.66%	4.34%	357	243
4% - 5%	928	30,773,909	41.65%	23,020,415	41.77%	75.43%	3.47%	359	243
5% - 6%	461	9,935,100	13.45%	6,991,743	12.69%	88.11%	3.47%	359	237
6% - 7%	393	9,280,697	12.56%	6,551,993	11.89%	100.00%	0.13%	360	261
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 March 2017

For La Hipotecaria Panama  
 Cutoff Date: 3/31/2017

Remaining Term

Min: Max: 279 WA (original balance):242 WA (remaining balance): 244

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	21	541,515	0.73%	237,973	0.43%	0.43%	6.92%	309	3
60 - 119	15	311,600	0.42%	152,458	0.28%	0.71%	6.41%	212	84
120 - 179	64	1,757,669	2.38%	1,191,429	2.16%	2.87%	6.74%	292	159
180 - 239	631	16,549,551	22.40%	12,011,345	21.79%	24.66%	6.28%	355	227
240 - 299	1,865	54,730,322	74.07%	41,519,228	75.34%	100.00%	2.79%	360	253
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 March 2017

For La Hipotecaria Panama  
 Cutoff Date: 3/31/2017

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	215,524	0.29%	19,355	0.04%	0.04%	7.42%	264	78
5,000 - 10,000	72	1,098,661	1.49%	636,817	1.16%	1.19%	4.50%	335	199
10,000 - 15,000	461	8,527,983	11.54%	5,936,749	10.77%	11.96%	4.12%	354	231
15,000 - 20,000	868	20,882,056	28.26%	15,252,669	27.68%	39.64%	3.24%	357	243
20,000 - 25,000	524	15,379,165	20.81%	11,630,272	21.10%	60.74%	3.97%	357	242
25,000 - 30,000	309	10,801,123	14.62%	8,445,081	15.32%	76.06%	4.13%	358	247
30,000 - 35,000	158	6,661,586	9.02%	5,123,706	9.30%	85.36%	3.74%	358	243
35,000 - 40,000	90	4,324,480	5.85%	3,346,856	6.07%	91.43%	3.44%	358	249
40,000 - 45,000	43	2,290,446	3.10%	1,813,729	3.29%	94.72%	3.88%	359	252
45,000 - 50,000	49	2,982,751	4.04%	2,320,684	4.21%	98.94%	3.36%	357	249
50,000 - 55,000	9	582,381	0.79%	463,726	0.84%	99.78%	4.27%	360	254
60,000 - 65,000	2	144,500	0.20%	122,788	0.22%	100.00%	5.72%	360	256
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.74%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
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*Stratification Report*

La Hipotecaria Panama - Trust X  
 March 2017

For La Hipotecaria Panama  
 Cutoff Date: 3/31/2017

Current Loan To Value

Min: 1.17%    Max: 85.48%    WA (original balance): 70.08%    WA (remaining balance): 70.60%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	10	187,029	0.25%	16,614	0.03%	0.03%	6.99%	248	88
10 %- 20%	7	120,220	0.16%	50,390	0.09%	0.12%	7.17%	293	126
20 %- 30%	16	321,559	0.44%	172,376	0.31%	0.43%	7.14%	316	160
30 %- 40%	34	876,801	1.19%	554,094	1.01%	1.44%	6.42%	335	186
40 %- 50%	64	1,526,952	2.07%	1,063,814	1.93%	3.37%	6.30%	334	204
50 %- 60%	158	4,071,045	5.51%	2,917,187	5.29%	8.66%	5.56%	345	225
60 %- 70%	722	17,877,027	24.19%	12,992,214	23.57%	32.24%	4.47%	355	234
70 %- 80%	1,547	47,311,153	64.03%	36,031,358	65.38%	97.62%	3.12%	360	249
80 %- 90%	38	1,598,871	2.16%	1,314,385	2.38%	100.00%	2.87%	360	265
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
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Average		28,463		21,230					

*Stratification Report*

La Hipotecaria Panama - Trust X  
March 2017

For La Hipotecaria Panama  
Cutoff Date: 3/31/2017

**Current Borrower Rate**

Min: 0.00%    Max: 11.00%    WA (original balance): 3.71%    WA (remaining balance): 3.74%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	389	9,204,217	12.46%	6,505,784	11.80%	11.80%	0.02%	360	262
1% - 2%	358	8,000,874	10.83%	5,745,306	10.42%	22.23%	1.36%	359	246
2% - 3%	730	27,375,226	37.05%	20,957,047	38.03%	60.26%	2.50%	359	252
3% - 4%	11	351,021	0.48%	273,928	0.50%	60.75%	3.00%	360	252
4% - 5%	2	106,000	0.14%	86,420	0.16%	60.91%	4.45%	360	255
5% - 6%	67	1,798,010	2.43%	1,292,044	2.34%	63.25%	5.89%	359	233
6% - 7%	691	18,115,875	24.52%	13,271,276	24.08%	87.33%	6.49%	356	228
7% - 8%	341	8,729,714	11.81%	6,854,393	12.44%	99.77%	7.26%	343	221
8% - 9%	4	131,969	0.18%	83,246	0.15%	99.92%	8.09%	333	199
9% - 10%	1	23,000	0.03%	14,761	0.03%	99.95%	9.36%	300	111
10% - 11%	1	38,312	0.05%	20,891	0.04%	99.99%	10.00%	360	237
11% - 12%	1	16,437	0.02%	7,338	0.01%	100.00%	11.00%	180	56
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 March 2017

For La Hipotecaria Panama  
 Cutoff Date: 3/31/2017

**Current Subsidy**

Min: 0.00%    Max: 5.25%    WA (original balance): 2.10%    WA (remaining balance): 2.08%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	1,107	28,927,818	39.15%	21,606,604	39.20%	39.20%	6.70%	352	226
1% - 2%	1	31,500	0.04%	23,765	0.04%	39.25%	4.34%	360	247
2% - 3%	551	21,482,668	29.07%	16,444,719	29.84%	69.09%	2.58%	359	252
3% - 4%	363	10,232,501	13.85%	7,631,977	13.85%	82.93%	1.96%	358	248
4% - 5%	194	4,148,933	5.61%	2,988,275	5.42%	88.36%	1.18%	359	247
5% - 6%	380	9,067,237	12.27%	6,417,093	11.64%	100.00%	0.01%	360	262
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 March 2017

For La Hipotecaria Panama  
 Cutoff Date: 3/31/2017

**Current Total Rate**

Min: 5.25%    Max: 11.00%    WA (original balance): 5.82%    WA (remaining balance): 5.82%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
5% - 6%	1,556	46,803,849	63.34%	34,836,764	63.21%	63.21%	1.96%	359	252
6% - 7%	692	18,147,375	24.56%	13,295,041	24.12%	87.33%	6.48%	356	228
7% - 8%	341	8,729,714	11.81%	6,854,393	12.44%	99.77%	7.26%	343	221
8% - 9%	4	131,969	0.18%	83,246	0.15%	99.92%	8.09%	333	199
9% - 10%	1	23,000	0.03%	14,761	0.03%	99.95%	9.36%	300	111
10% - 11%	1	38,312	0.05%	20,891	0.04%	99.99%	10.00%	360	237
11% - 12%	1	16,437	0.02%	7,338	0.01%	100.00%	11.00%	180	56
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 March 2017

For La Hipotecaria Panama  
 Cutoff Date: 3/31/2017

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%	10,020	0.02%	0.02%	7.00%	300	83
2000	1	23,304	0.03%	15,051	0.03%	0.05%	7.00%	360	163
2001	3	67,914	0.09%	45,724	0.08%	0.13%	7.80%	340	148
2002	4	89,143	0.12%	60,162	0.11%	0.24%	6.46%	360	183
2003	46	1,119,072	1.51%	727,015	1.32%	1.56%	6.61%	354	191
2004	66	1,696,580	2.30%	1,133,730	2.06%	3.61%	6.42%	349	192
2005	44	1,083,893	1.47%	753,187	1.37%	4.98%	6.52%	353	206
2006	309	8,226,350	11.13%	6,009,646	10.90%	15.88%	6.61%	353	224
2007	1,082	29,654,245	40.13%	22,039,698	39.99%	55.88%	4.01%	356	239
2008	779	23,792,394	32.20%	18,062,711	32.77%	88.65%	2.50%	358	252
2009	180	5,718,502	7.74%	4,406,494	8.00%	96.65%	1.98%	359	264
2010	81	2,395,509	3.24%	1,848,996	3.35%	100.00%	1.51%	357	274
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					



*Stratification Report*

La Hipotecaria Panama - Trust X  
March 2017

For La Hipotecaria Panama  
Cutoff Date: 3/31/2017

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	271	7,134,609	9.66%	5,568,798	10.10%	10.10%	7.20%	340	221
1999	1	26,309	0.04%	8,563	0.02%	10.12%	7.00%	300	176
2002	1	18,900	0.03%	14,731	0.03%	10.15%	6.86%	360	239
2005	1	24,715	0.03%	18,732	0.03%	10.18%	6.75%	300	176
2007	6	137,609	0.19%	103,314	0.19%	10.37%	6.71%	347	226
2008	21	524,427	0.71%	402,822	0.73%	11.10%	6.98%	331	202
2009	34	956,242	1.29%	739,396	1.34%	12.44%	7.06%	346	209
2010	39	1,050,044	1.42%	825,882	1.50%	13.94%	7.12%	350	222
2011	62	1,543,170	2.09%	1,196,659	2.17%	16.11%	7.00%	351	226
2012	84	2,036,633	2.76%	1,577,565	2.86%	18.97%	6.65%	357	231
2013	106	2,741,698	3.71%	2,011,543	3.65%	22.62%	6.63%	358	224
2014	84	1,988,487	2.69%	1,414,295	2.57%	25.19%	6.33%	357	215
2015	52	1,372,263	1.86%	986,018	1.79%	26.98%	6.55%	358	216
2016	176	4,827,767	6.53%	3,436,770	6.24%	33.21%	6.39%	358	233
2017	763	21,335,300	28.87%	15,626,076	28.35%	61.57%	2.92%	359	243
2018	646	20,535,215	27.79%	15,419,907	27.98%	89.55%	1.81%	359	255
2019	143	4,545,574	6.15%	3,443,359	6.25%	95.79%	1.31%	360	265
2020	68	2,033,967	2.75%	1,539,011	2.79%	98.59%	0.76%	360	276
2021	1	31,395	0.04%	23,809	0.04%	98.63%	2.50%	360	236
2022	22	534,322	0.72%	382,823	0.69%	99.32%	2.02%	360	240
2023	9	314,151	0.43%	236,838	0.43%	99.75%	1.91%	360	254
2024	4	123,665	0.17%	94,365	0.17%	99.93%	0.94%	360	264
2025	2	54,195	0.07%	41,159	0.07%	100.00%	0.00%	360	278
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					

*Stratification Report*

La Hipotecaria Panama - Trust X  
March 2017

For La Hipotecaria Panama  
Cutoff Date: 3/31/2017

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	5.19%	2,822,980	5.12%	5.12%	2.95%	360	246
SFH	2,452	70,057,660	94.81%	52,289,453	94.88%	100.00%	3.76%	356	242
Total	2,596	73,890,656	100.00%	55,112,433			3.71%	356	242
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					

*Stratification Report*

La Hipotecaria Panama - Trust X  
March 2017

For La Hipotecaria Panama  
Cutoff Date: 3/31/2017

**Loan Purpose**

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	589	15,368,643	20.80%	12,021,168	21.81%	21.81%	6.95%	348	226
New Property	1,970	57,666,664	78.04%	42,447,295	77.02%	98.83%	2.80%	359	246
Used Property	37	855,349	1.16%	643,970	1.17%	100.00%	6.94%	349	242
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 March 2017

For La Hipotecaria Panama  
 Cutoff Date: 3/31/2017

**Current Delinquency Status**

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,366	67,710,668	91.64%	50,392,531	91.44%	91.44%	3.63%	356	243
30	175	4,733,784	6.41%	3,605,311	6.54%	97.98%	4.69%	357	238
60	31	819,806	1.11%	614,518	1.12%	99.09%	4.58%	360	228
90	8	212,188	0.29%	166,581	0.30%	99.39%	3.43%	360	253
120	3	89,248	0.12%	68,934	0.13%	99.52%	5.07%	343	225
180	1	22,295	0.03%	15,729	0.03%	99.55%	6.50%	360	220
210	2	81,566	0.11%	66,791	0.12%	99.67%	6.38%	360	241
270	1	19,751	0.03%	14,596	0.03%	99.70%	6.25%	360	238
390+	9	201,351	0.27%	167,442	0.30%	100.00%	2.52%	360	250
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					

*Stratification Report*

La Hipotecaria Panama - Trust X  
 March 2017

For La Hipotecaria Panama  
 Cutoff Date: 3/31/2017

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%	86,858	0.16%	0.16%	2.29%	360	245
Chiriquí	265	7,266,297	9.83%	5,369,334	9.74%	9.90%	3.12%	357	245
Coclé	32	897,611	1.21%	675,959	1.23%	11.13%	3.63%	351	238
Colón	198	6,522,704	8.83%	4,952,351	8.99%	20.11%	3.52%	358	245
Herrera	118	3,327,556	4.50%	2,514,967	4.56%	24.68%	3.28%	359	250
Los Santos	37	940,202	1.27%	702,124	1.27%	25.95%	3.76%	360	245
Panamá	1,730	48,151,447	65.17%	35,728,752	64.83%	90.78%	3.92%	356	240
Veraguas	212	6,668,666	9.03%	5,082,088	9.22%	100.00%	3.28%	359	250
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					

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La Hipotecaria Panama - Trust X  
March 2017

For La Hipotecaria Panama  
Cutoff Date: 3/31/2017

**Payment Method**

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	32	894,337	1.21%	648,666	1.18%	1.18%	4.41%	342	226
DD	1,724	50,245,542	68.00%	37,785,376	68.56%	69.74%	3.63%	357	244
VOL	840	22,750,777	30.79%	16,678,391	30.26%	100.00%	3.87%	356	239
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					

## Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	348	11,236,364	15.21%	8,579,850	15.57%	15.57%	3.44%	358	250
C.S.S.JUBILADOS Y PENSIONADO	118	3,600,403	4.87%	2,696,006	4.89%	20.46%	4.10%	349	231
CAJA DEL SEGURO SOCIAL	114	3,415,559	4.62%	2,589,362	4.70%	25.16%	4.62%	355	236
MIN.DE GOBIERNO Y JUSTICIA (4)	87	2,352,669	3.18%	1,759,719	3.19%	28.35%	3.65%	360	248
MINISTERIO DE SALUD (12)	54	1,584,678	2.14%	1,206,128	2.19%	30.54%	4.56%	359	246
AUTORIDAD DEL CANAL DE PANAMA	27	1,082,773	1.47%	816,851	1.48%	32.02%	3.99%	350	238
JUBILADO POR CONTRALORIA.	20	582,454	0.79%	437,752	0.79%	32.82%	4.48%	358	239
COMPANIA GOLY, S.A.	14	277,935	0.38%	196,335	0.36%	33.17%	1.28%	360	252
PANAMA PORTS COMPANY	13	380,006	0.51%	283,476	0.51%	33.69%	3.62%	360	250
I.P.H.E.	12	459,195	0.62%	358,872	0.65%	34.34%	3.86%	360	252
MANZANILLO INTL TERMINAL-PANAMA S.A	12	462,963	0.63%	355,224	0.64%	34.98%	3.20%	360	248
DELL PANAMA S. DE R.L.	11	419,596	0.57%	316,151	0.57%	35.56%	2.77%	360	249
INDUSTRIAS LACTEAS	11	267,229	0.36%	199,276	0.36%	35.92%	4.40%	360	222
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	11	275,689	0.37%	204,945	0.37%	36.29%	3.33%	360	251
RIBA SMITH	11	257,254	0.35%	194,086	0.35%	36.64%	5.11%	356	241
WMW PANAMA, S.A.	11	225,361	0.30%	159,462	0.29%	36.93%	4.20%	360	243
COLON CONTAINER TERMINAL, S.A.	10	327,486	0.44%	244,643	0.44%	37.37%	5.00%	360	238
JUBILADO	10	269,205	0.36%	204,862	0.37%	37.75%	2.94%	360	249
PRODUCTOS TOLEDANO	10	207,315	0.28%	147,300	0.27%	38.01%	4.17%	355	237
UNIVERSIDAD DE PANAMA	10	322,816	0.44%	243,279	0.44%	38.46%	3.79%	360	245
BANCO NACIONAL DE PANAMA	9	250,221	0.34%	191,632	0.35%	38.80%	3.36%	360	253
FARMACIAS ARROCHA	9	228,178	0.31%	172,734	0.31%	39.12%	3.85%	360	256
ADMINISTRADORA DEL HOGAR	8	241,405	0.33%	184,867	0.34%	39.45%	4.78%	358	225
CLINICA HOSPITAL SAN FERNANDO	8	219,961	0.30%	163,176	0.30%	39.75%	3.79%	360	241
CONTRALORIA GENERAL (2)	8	240,877	0.33%	179,842	0.33%	40.07%	4.36%	351	230
COPA (COMPANIA PÑA DE AVIACION)#2	8	234,752	0.32%	169,020	0.31%	40.38%	2.71%	360	250
IMPORTADORA RICAMAR, S.A.	8	162,017	0.22%	113,586	0.21%	40.59%	3.18%	360	250
MINISTERIO DE GOBIERNO Y JUSTICIA	8	217,857	0.29%	157,748	0.29%	40.87%	2.88%	360	246
MUNICIPIO DE PANAMA	8	164,378	0.22%	128,224	0.23%	41.11%	3.89%	360	252
RICARDO PEREZ (A.C.H.R.PEREZ DE	8	271,307	0.37%	207,323	0.38%	41.48%	3.27%	352	237
Otros	1,600	43,652,754	59.08%	32,250,703	58.52%	100.00%	3.65%	356	241
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					

*Stratification Report*

La Hipotecaria Panama - Trust X  
March 2017

For La Hipotecaria Panama  
Cutoff Date: 3/31/2017

**Project**

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	619	16,210,988	21.94%	12,666,346	22.98%	22.98%	6.74%	349	228
LAS PRADERAS DE SAN ISIDRO	66	1,945,071	2.63%	1,468,119	2.66%	25.65%	2.97%	360	248
LAS PERLAS DE PILON	40	752,814	1.02%	533,696	0.97%	26.61%	3.39%	360	240
LA ARBOLEDA	38	1,084,727	1.47%	793,715	1.44%	28.06%	2.27%	360	251
RESIDENCIAL VALLE DORADO	31	828,677	1.12%	607,757	1.10%	29.16%	4.04%	357	243
RESIDENCIAL EL TREBOL	27	591,711	0.80%	416,177	0.76%	29.91%	1.83%	358	245
RES. ALTOS DEL ANGEL	25	716,277	0.97%	524,666	0.95%	30.87%	3.84%	355	239
CIUDAD HATO MONTAÑA	22	638,749	0.86%	463,594	0.84%	31.71%	2.60%	357	246
LA RIVIERA	22	698,509	0.95%	496,481	0.90%	32.61%	5.34%	359	222
RESIDENCIAL LOS NOGALES	19	565,208	0.76%	427,649	0.78%	33.38%	2.83%	360	248
Otros	1,687	49,857,925	67.48%	36,714,236	66.62%	100.00%	2.81%	358	247
<b>Total</b>	<b>2,596</b>	<b>73,890,656</b>	<b>100.00%</b>	<b>55,112,433</b>			<b>3.71%</b>	<b>356</b>	<b>242</b>
Minimum		8,000		293			0.00%	120	0
Maximum		74,500		62,655			11.00%	360	279
Average		28,463		21,230					