



Stratification Report for La Hipotecaria S.A. Panama

Trust X
May 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 5/31/2017.

Stratification Report

La Hipotecaria Panama - Trust X
May 2017

For La Hipotecaria Panama
Cutoff Date: 5/31/2017

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%	3,182	0.01%	0.01%	7.35%	120	5
156	1	8,000	0.01%	768	0.00%	0.01%	7.75%	156	14
180	8	174,451	0.24%	70,504	0.13%	0.14%	6.10%	180	64
192	1	19,899	0.03%	10,783	0.02%	0.16%	6.91%	192	82
204	1	19,293	0.03%	9,249	0.02%	0.17%	7.00%	204	0
216	2	26,699	0.04%	15,776	0.03%	0.20%	6.68%	216	98
228	1	25,691	0.04%	13,520	0.02%	0.23%	6.50%	228	97
240	12	291,980	0.40%	190,156	0.35%	0.58%	6.82%	240	126
252	1	11,500	0.02%	8,274	0.02%	0.59%	7.75%	252	137
264	1	22,584	0.03%	17,671	0.03%	0.62%	6.75%	264	163
276	3	87,865	0.12%	62,780	0.12%	0.74%	6.92%	276	167
288	7	192,201	0.26%	127,464	0.23%	0.97%	4.49%	288	155
300	74	2,051,874	2.80%	1,415,894	2.60%	3.58%	6.61%	300	169
312	10	309,375	0.42%	219,352	0.40%	3.98%	6.80%	312	158
324	2	73,700	0.10%	54,121	0.10%	4.08%	4.15%	324	209
336	8	191,731	0.26%	138,743	0.26%	4.34%	4.61%	336	217
348	6	140,748	0.19%	107,934	0.20%	4.53%	5.77%	348	222
360	2,439	69,681,445	94.95%	51,927,366	95.47%	100.00%	3.72%	360	245
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2017

For La Hipotecaria Panama
 Cutoff Date: 5/31/2017

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%	12,453	0.02%	0.02%	4.76%	249	124
10,000 - 15,000	110	1,561,132	2.13%	1,061,463	1.95%	1.97%	3.69%	350	228
15,000 - 20,000	329	5,897,561	8.04%	4,234,235	7.78%	9.76%	5.38%	353	229
20,000 - 25,000	684	15,586,661	21.24%	11,222,481	20.63%	30.39%	3.73%	357	238
25,000 - 30,000	610	16,683,336	22.73%	12,307,008	22.63%	53.02%	3.30%	357	244
30,000 - 35,000	332	10,660,706	14.53%	8,022,459	14.75%	67.77%	4.45%	355	237
35,000 - 40,000	196	7,284,273	9.93%	5,550,972	10.21%	77.97%	3.62%	356	245
40,000 - 45,000	116	4,951,460	6.75%	3,792,662	6.97%	84.94%	3.73%	359	246
45,000 - 50,000	85	4,035,545	5.50%	3,095,147	5.69%	90.63%	3.56%	359	247
50,000 - 55,000	40	2,109,929	2.88%	1,611,326	2.96%	93.60%	3.76%	357	241
55,000 - 60,000	25	1,446,368	1.97%	1,127,695	2.07%	95.67%	3.88%	355	245
60,000 - 65,000	43	2,659,896	3.62%	1,982,674	3.65%	99.31%	3.39%	357	241
65,000 - 70,000	4	267,050	0.36%	196,348	0.36%	99.68%	5.60%	344	216
70,000 - 75,000	3	215,523	0.29%	176,612	0.32%	100.00%	5.96%	360	251
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
May 2017

For La Hipotecaria Panama
Cutoff Date: 5/31/2017

Original Property Value

Min: 11,335 Max: 110,000 Average: 30,840

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	1.23%	622,800	1.14%	1.14%	1.96%	359	242
15,000 - 20,000	246	4,267,935	5.82%	2,968,458	5.46%	6.60%	4.72%	357	232
20,000 - 25,000	558	12,214,017	16.64%	8,710,189	16.01%	22.62%	3.47%	356	238
25,000 - 30,000	639	16,570,736	22.58%	12,074,777	22.20%	44.81%	3.24%	357	242
30,000 - 35,000	355	10,533,798	14.35%	7,886,809	14.50%	59.31%	4.04%	357	240
35,000 - 40,000	283	9,550,854	13.01%	7,323,899	13.46%	72.78%	4.25%	356	241
40,000 - 45,000	137	5,191,457	7.07%	3,976,378	7.31%	80.09%	4.23%	357	243
45,000 - 50,000	122	5,131,952	6.99%	3,903,187	7.18%	87.26%	4.03%	355	241
50,000 - 55,000	58	2,682,613	3.66%	2,065,945	3.80%	91.06%	4.13%	357	244
55,000 - 60,000	31	1,459,981	1.99%	1,115,647	2.05%	93.11%	4.94%	347	229
60,000 - 65,000	58	3,345,587	4.56%	2,550,077	4.69%	97.80%	3.47%	358	248
65,000 - 70,000	10	469,937	0.64%	361,670	0.66%	98.47%	4.12%	344	243
70,000 - 75,000	3	169,750	0.23%	139,872	0.26%	98.72%	5.74%	360	245
75,000 - 80,000	8	394,840	0.54%	325,430	0.60%	99.32%	6.66%	352	237
80,000 - 85,000	2	101,932	0.14%	72,775	0.13%	99.46%	6.60%	319	180
85,000 - 90,000	1	61,344	0.08%	32,557	0.06%	99.52%	6.00%	360	0
90,000 - 95,000	4	234,425	0.32%	193,417	0.36%	99.87%	6.86%	360	245
100,000 - 105,000	1	42,500	0.06%	37,106	0.07%	99.94%	7.00%	360	251
110,000 - 115,000	1	60,000	0.08%	32,542	0.06%	100.00%	8.00%	300	142
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2017

For La Hipotecaria Panama
 Cutoff Date: 5/31/2017

Original Loan To Value

Min: 3.00% Max: 100.00% WA (original balance): 89.80% WA (remaining balance): 89.42%

Original Loan To Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	1	25,274	0.03%	20,923	0.04%	0.04%	7.75%	300	188
10 %- 20%	12	250,022	0.34%	173,815	0.32%	0.36%	7.39%	342	198
20 %- 30%	32	891,852	1.22%	719,859	1.32%	1.68%	7.14%	341	225
30 %- 40%	53	1,208,001	1.65%	918,266	1.69%	3.37%	7.23%	333	216
40 %- 50%	67	1,815,106	2.47%	1,453,711	2.67%	6.04%	7.12%	349	229
50 %- 60%	133	3,283,922	4.47%	2,520,139	4.63%	10.68%	6.90%	348	219
60 %- 70%	137	3,663,295	4.99%	2,829,172	5.20%	15.88%	6.83%	351	227
70 %- 80%	96	2,749,260	3.75%	2,140,361	3.93%	19.81%	6.63%	348	224
80 %- 90%	123	3,354,522	4.57%	2,518,867	4.63%	24.44%	4.54%	351	238
90 %- 100%	1,926	56,145,346	76.51%	41,098,421	75.56%	100.00%	3.05%	359	245
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
May 2017

For La Hipotecaria Panama
Cutoff Date: 5/31/2017

Original Debt To Income

Min: 4.88% Max: 73.43% WA (original balance): 36.05% WA (remaining balance): 36.25%

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%	78,169	0.14%	0.14%	7.45%	328	155
0 %- 10%	10	241,572	0.33%	169,672	0.31%	0.46%	4.43%	354	232
10 %- 20%	155	4,164,373	5.67%	2,991,396	5.50%	5.96%	3.48%	355	238
20 %- 30%	740	19,894,903	27.11%	14,472,903	26.61%	32.56%	3.72%	356	238
30 %- 40%	742	21,410,676	29.18%	15,934,813	29.30%	61.86%	3.90%	357	240
40 %- 50%	652	19,116,758	26.05%	14,227,379	26.16%	88.01%	3.78%	357	242
50 %- 60%	260	8,014,551	10.92%	6,199,947	11.40%	99.41%	4.35%	358	244
60 %- 70%	10	217,663	0.30%	157,548	0.29%	99.70%	4.52%	343	227
70 %- 80%	6	210,381	0.29%	161,707	0.30%	100.00%	3.49%	360	248
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2017

For La Hipotecaria Panama
 Cutoff Date: 5/31/2017

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%	78,169	0.14%	0.14%	7.45%	328	155
0 %- 10%	37	1,022,897	1.39%	727,297	1.34%	1.48%	3.88%	356	224
10 %- 20%	508	14,671,860	19.99%	10,744,212	19.75%	21.23%	3.68%	356	239
20 %- 30%	1,484	41,825,098	56.99%	30,815,687	56.65%	77.89%	3.78%	356	240
30 %- 40%	543	15,653,379	21.33%	11,954,301	21.98%	99.86%	4.18%	357	244
40 %- 50%	3	97,643	0.13%	73,869	0.14%	100.00%	3.62%	360	251
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
May 2017

For La Hipotecaria Panama
Cutoff Date: 5/31/2017

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%	352	8,664,896	11.81%	6,086,725	11.19%	11.19%	0.08%	360	260
1% - 2%	238	4,894,883	6.67%	3,426,461	6.30%	17.49%	2.84%	359	241
2% - 3%	984	30,592,897	41.69%	22,759,101	41.84%	59.33%	3.41%	359	245
3% - 4%	564	17,361,277	23.66%	13,010,690	23.92%	83.25%	4.64%	358	237
4% - 5%	159	4,377,934	5.97%	3,276,326	6.02%	89.27%	6.71%	353	218
5% - 6%	14	403,854	0.55%	306,314	0.56%	89.84%	7.10%	342	210
6% - 7%	89	2,247,446	3.06%	1,857,942	3.42%	93.25%	6.87%	349	245
7% - 8%	171	4,599,328	6.27%	3,531,405	6.49%	99.75%	7.28%	337	210
8% - 9%	5	139,850	0.19%	81,284	0.15%	99.89%	7.98%	307	151
9% - 10%	1	23,000	0.03%	14,594	0.03%	99.92%	9.36%	300	109
10% - 11%	2	64,796	0.09%	35,604	0.07%	99.99%	9.18%	360	235
11% - 12%	1	16,437	0.02%	7,092	0.01%	100.00%	11.00%	180	54
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
May 2017

For La Hipotecaria Panama
Cutoff Date: 5/31/2017

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%	271	7,131,883	9.72%	5,556,068	10.21%	10.21%	7.20%	340	219
1% - 2%	9	268,172	0.37%	216,652	0.40%	10.61%	7.08%	354	230
2% - 3%	89	2,603,853	3.55%	2,065,139	3.80%	14.41%	6.91%	350	231
3% - 4%	436	13,616,994	18.56%	10,413,432	19.14%	33.55%	4.32%	357	241
4% - 5%	922	30,578,562	41.67%	22,724,133	41.78%	75.33%	3.62%	359	241
5% - 6%	461	9,935,100	13.54%	6,943,972	12.77%	88.10%	3.98%	359	235
6% - 7%	392	9,252,036	12.61%	6,474,139	11.90%	100.00%	0.27%	360	259
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2017

For La Hipotecaria Panama
 Cutoff Date: 5/31/2017

Remaining Term

Min: Max: 277 WA (original balance):240 WA (remaining balance): 242

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	21	547,915	0.75%	248,607	0.46%	0.46%	6.97%	299	6
60 - 119	17	349,825	0.48%	182,689	0.34%	0.79%	6.55%	222	92
120 - 179	63	1,734,194	2.36%	1,168,967	2.15%	2.94%	6.72%	294	160
180 - 239	746	19,528,137	26.61%	14,164,815	26.04%	28.98%	6.34%	356	227
240 - 299	1,733	51,226,529	69.80%	38,628,456	71.02%	100.00%	2.76%	360	252
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
May 2017

For La Hipotecaria Panama
Cutoff Date: 5/31/2017

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	9	161,774	0.22%	16,247	0.03%	0.03%	7.48%	244	76
5,000 - 10,000	81	1,254,504	1.71%	717,384	1.32%	1.35%	4.90%	333	194
10,000 - 15,000	465	8,651,019	11.79%	5,997,426	11.03%	12.37%	4.53%	354	230
15,000 - 20,000	871	21,044,533	28.68%	15,276,127	28.08%	40.46%	3.34%	357	242
20,000 - 25,000	506	14,914,650	20.32%	11,216,840	20.62%	61.08%	4.17%	357	240
25,000 - 30,000	308	10,816,692	14.74%	8,405,750	15.45%	76.53%	4.16%	358	246
30,000 - 35,000	153	6,507,577	8.87%	4,959,927	9.12%	85.65%	3.74%	358	241
35,000 - 40,000	88	4,233,745	5.77%	3,271,115	6.01%	91.67%	3.58%	358	248
40,000 - 45,000	43	2,324,283	3.17%	1,822,163	3.35%	95.02%	3.85%	359	250
45,000 - 50,000	46	2,813,440	3.83%	2,176,233	4.00%	99.02%	3.50%	357	247
50,000 - 55,000	8	519,881	0.71%	412,083	0.76%	99.78%	4.49%	360	251
55,000 - 60,000	1	70,000	0.10%	59,783	0.11%	99.89%	7.00%	360	251
60,000 - 65,000	1	74,500	0.10%	62,458	0.11%	100.00%	4.50%	360	256
Total	2,580	73,386,599	100.00%	54,393,535			3.88%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
May 2017

For La Hipotecaria Panama
Cutoff Date: 5/31/2017

Current Loan To Value

Min: 1.25% Max: 85.48% WA (original balance): 69.64% WA (remaining balance): 70.13%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	8	133,279	0.18%	13,429	0.02%	0.02%	7.08%	216	88
10 %- 20%	9	159,761	0.22%	63,937	0.12%	0.14%	7.24%	310	152
20 %- 30%	16	359,818	0.49%	200,372	0.37%	0.51%	7.28%	307	148
30 %- 40%	34	847,487	1.15%	520,951	0.96%	1.47%	6.12%	333	181
40 %- 50%	66	1,564,733	2.13%	1,087,033	2.00%	3.47%	6.31%	337	207
50 %- 60%	171	4,384,096	5.97%	3,117,325	5.73%	9.20%	5.63%	344	223
60 %- 70%	789	19,517,591	26.60%	14,106,581	25.93%	35.13%	4.52%	356	234
70 %- 80%	1,459	45,267,246	61.68%	34,333,486	63.12%	98.25%	3.24%	360	248
80 %- 90%	28	1,152,588	1.57%	950,422	1.75%	100.00%	2.96%	360	264
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
May 2017

For La Hipotecaria Panama
Cutoff Date: 5/31/2017

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.85% WA (remaining balance): 3.88%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	375	8,982,508	12.24%	6,299,370	11.58%	11.58%	0.01%	360	260
1% - 2%	311	7,005,609	9.55%	5,002,465	9.20%	20.78%	1.36%	359	245
2% - 3%	694	26,125,398	35.60%	19,892,414	36.57%	57.35%	2.50%	359	250
3% - 4%	9	288,054	0.39%	224,878	0.41%	57.76%	3.00%	360	252
4% - 5%	2	106,000	0.14%	86,060	0.16%	57.92%	4.45%	360	253
5% - 6%	67	1,798,010	2.45%	1,285,680	2.36%	60.28%	5.89%	359	231
6% - 7%	780	20,311,507	27.68%	14,781,945	27.18%	87.46%	6.49%	356	227
7% - 8%	335	8,559,794	11.66%	6,697,089	12.31%	99.77%	7.26%	343	220
8% - 9%	4	131,969	0.18%	81,609	0.15%	99.92%	8.09%	333	197
9% - 10%	1	23,000	0.03%	14,594	0.03%	99.95%	9.36%	300	109
10% - 11%	1	38,312	0.05%	20,340	0.04%	99.99%	10.00%	360	235
11% - 12%	1	16,437	0.02%	7,092	0.01%	100.00%	11.00%	180	54
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
May 2017

For La Hipotecaria Panama
Cutoff Date: 5/31/2017

Current Subsidy

Min: 0.00% Max: 5.25% WA (original balance): 2.00% WA (remaining balance): 1.98%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	1,192	31,010,362	42.26%	22,991,585	42.27%	42.27%	6.67%	353	225
1% - 2%	1	31,500	0.04%	23,603	0.04%	42.31%	4.35%	360	245
2% - 3%	522	20,456,277	27.87%	15,575,311	28.63%	70.95%	2.58%	359	250
3% - 4%	331	9,404,436	12.81%	6,985,023	12.84%	83.79%	1.98%	358	247
4% - 5%	167	3,624,003	4.94%	2,598,356	4.78%	88.57%	1.19%	360	246
5% - 6%	367	8,860,022	12.07%	6,219,657	11.43%	100.00%	0.01%	360	260
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
May 2017

For La Hipotecaria Panama
Cutoff Date: 5/31/2017

Current Total Rate

Min: 0.00% Max: 11.00% WA (original balance): 5.85% WA (remaining balance): 5.86%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	1	14,790	0.02%	9,735	0.02%	0.02%	0.00%	360	240
2% - 3%	1	42,042	0.06%	31,045	0.06%	0.07%	2.50%	360	240
5% - 6%	1,455	44,217,248	60.25%	32,726,484	60.17%	60.24%	1.96%	359	251
6% - 7%	781	20,343,007	27.72%	14,805,548	27.22%	87.46%	6.48%	356	227
7% - 8%	335	8,559,794	11.66%	6,697,089	12.31%	99.77%	7.26%	343	220
8% - 9%	4	131,969	0.18%	81,609	0.15%	99.92%	8.09%	333	197
9% - 10%	1	23,000	0.03%	14,594	0.03%	99.95%	9.36%	300	109
10% - 11%	1	38,312	0.05%	20,340	0.04%	99.99%	10.00%	360	235
11% - 12%	1	16,437	0.02%	7,092	0.01%	100.00%	11.00%	180	54
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2017

For La Hipotecaria Panama
 Cutoff Date: 5/31/2017

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%	9,740	0.02%	0.02%	7.00%	300	81
2000	1	23,304	0.03%	14,836	0.03%	0.05%	7.00%	360	161
2001	3	67,914	0.09%	45,557	0.08%	0.13%	7.80%	340	146
2002	4	89,143	0.12%	59,900	0.11%	0.24%	6.46%	360	181
2003	45	1,090,942	1.49%	702,293	1.29%	1.53%	6.61%	353	189
2004	66	1,696,580	2.31%	1,124,760	2.07%	3.60%	6.42%	349	190
2005	44	1,083,893	1.48%	748,600	1.38%	4.97%	6.52%	353	204
2006	306	8,145,675	11.10%	5,916,036	10.88%	15.85%	6.61%	353	222
2007	1,074	29,399,366	40.06%	21,710,101	39.91%	55.76%	4.37%	356	237
2008	776	23,680,682	32.27%	17,873,069	32.86%	88.62%	2.49%	358	251
2009	179	5,689,841	7.75%	4,352,164	8.00%	96.62%	1.99%	359	262
2010	81	2,395,509	3.26%	1,836,480	3.38%	100.00%	1.51%	357	272
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	269	7,080,859	9.65%	5,529,264	10.17%	10.17%	7.20%	340	220
1999	1	26,309	0.04%	8,171	0.02%	10.18%	7.00%	300	174
2002	1	18,900	0.03%	14,679	0.03%	10.21%	6.86%	360	237
2005	1	24,715	0.03%	18,633	0.03%	10.24%	6.75%	300	174
2007	5	96,029	0.13%	69,640	0.13%	10.37%	6.67%	341	218
2008	20	493,377	0.67%	375,442	0.69%	11.06%	6.96%	329	198
2009	34	956,242	1.30%	735,517	1.35%	12.41%	7.06%	346	207
2010	38	1,020,086	1.39%	797,911	1.47%	13.88%	7.12%	350	220
2011	62	1,543,170	2.10%	1,189,491	2.19%	16.07%	7.00%	351	224
2012	83	1,996,133	2.72%	1,536,083	2.82%	18.89%	6.65%	357	229
2013	105	2,713,568	3.70%	1,980,541	3.64%	22.53%	6.63%	358	223
2014	83	1,969,137	2.68%	1,392,344	2.56%	25.09%	6.34%	357	213
2015	51	1,341,803	1.83%	956,095	1.76%	26.85%	6.55%	358	214
2016	175	4,797,492	6.54%	3,398,624	6.25%	33.10%	6.38%	358	231
2017	760	21,246,669	28.95%	15,449,378	28.40%	61.50%	3.44%	359	241
2018	644	20,453,503	27.87%	15,245,005	28.03%	89.53%	1.80%	359	253
2019	142	4,516,913	6.15%	3,395,258	6.24%	95.77%	1.32%	360	263
2020	68	2,033,967	2.77%	1,527,953	2.81%	98.58%	0.76%	360	274
2021	1	31,395	0.04%	23,809	0.04%	98.62%	2.50%	360	234
2022	22	534,322	0.73%	379,850	0.70%	99.32%	2.02%	360	238
2023	9	314,151	0.43%	235,338	0.43%	99.75%	1.91%	360	252
2024	4	123,665	0.17%	93,676	0.17%	99.92%	0.94%	360	262
2025	2	54,195	0.07%	40,835	0.08%	100.00%	0.00%	360	276
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
May 2017

For La Hipotecaria Panama
Cutoff Date: 5/31/2017

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	143	3,781,615	5.15%	2,764,113	5.08%	5.08%	3.37%	360	244
SFH	2,437	69,604,984	94.85%	51,629,422	94.92%	100.00%	3.88%	356	240
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
May 2017

For La Hipotecaria Panama
Cutoff Date: 5/31/2017

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	581	15,112,344	20.59%	11,769,365	21.64%	21.64%	6.95%	348	224
New Property	1,963	57,442,656	78.27%	41,984,502	77.19%	98.82%	2.99%	359	245
Used Property	36	831,599	1.13%	639,668	1.18%	100.00%	6.95%	350	242
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2017

For La Hipotecaria Panama
 Cutoff Date: 5/31/2017

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,360	67,400,270	91.84%	49,852,000	91.65%	91.65%	3.80%	356	241
30	153	4,180,174	5.70%	3,174,236	5.84%	97.49%	4.42%	358	238
60	32	914,110	1.25%	690,453	1.27%	98.76%	4.32%	360	241
90	16	419,855	0.57%	300,270	0.55%	99.31%	5.45%	355	203
120	5	119,797	0.16%	89,216	0.16%	99.47%	4.17%	360	233
150	2	49,726	0.07%	38,530	0.07%	99.54%	0.81%	360	263
270	2	81,566	0.11%	66,791	0.12%	99.67%	6.38%	360	239
330	1	19,751	0.03%	14,596	0.03%	99.69%	6.25%	360	236
390+	9	201,351	0.27%	167,442	0.31%	100.00%	2.52%	360	248
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2017

For La Hipotecaria Panama
 Cutoff Date: 5/31/2017

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%	86,132	0.16%	0.16%	3.28%	360	243
Chiriquí	262	7,176,271	9.78%	5,289,969	9.73%	9.88%	3.20%	357	244
Coclé	32	897,611	1.22%	671,656	1.23%	11.12%	3.63%	351	236
Colón	198	6,522,704	8.89%	4,919,176	9.04%	20.16%	3.59%	358	243
Herrera	118	3,327,556	4.53%	2,495,144	4.59%	24.75%	3.31%	359	248
Los Santos	37	940,202	1.28%	697,797	1.28%	26.03%	3.90%	360	243
Panamá	1,720	47,852,896	65.21%	35,276,712	64.85%	90.89%	4.10%	356	238
Veraguas	209	6,553,186	8.93%	4,956,948	9.11%	100.00%	3.31%	359	249
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

La Hipotecaria Panama - Trust X
May 2017

For La Hipotecaria Panama
Cutoff Date: 5/31/2017

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	1.22%	643,602	1.18%	1.18%	4.65%	342	224
DD	1,703	49,658,379	67.67%	37,105,302	68.22%	69.40%	3.76%	357	242
VOL	845	22,833,883	31.11%	16,644,631	30.60%	100.00%	4.02%	356	237
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	345	11,118,784	15.15%	8,431,772	15.50%	15.50%	3.53%	358	248
C.S.S.JUBILADOS Y PENSIONADO	123	3,782,268	5.15%	2,823,124	5.19%	20.69%	4.17%	350	230
CAJA DEL SEGURO SOCIAL	112	3,320,284	4.52%	2,497,635	4.59%	25.28%	4.65%	355	234
MIN.DE GOBIERNO Y JUSTICIA (4)	87	2,352,669	3.21%	1,748,418	3.21%	28.50%	3.84%	360	246
MINISTERIO DE SALUD (12)	53	1,560,899	2.13%	1,178,429	2.17%	30.66%	4.59%	359	244
AUTORIDAD DEL CANAL DE PANAMA	27	1,082,773	1.48%	810,728	1.49%	32.15%	3.99%	350	236
JUBILADO POR CONTRALORIA.	20	582,454	0.79%	435,116	0.80%	32.95%	4.86%	358	237
COMPANIA GOLY, S.A.	13	253,185	0.35%	176,803	0.33%	33.28%	1.25%	360	251
PANAMA PORTS COMPANY	13	380,006	0.52%	281,224	0.52%	33.80%	3.62%	360	248
I.P.H.E.	12	459,195	0.63%	356,125	0.65%	34.45%	3.86%	360	250
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	12	303,975	0.41%	222,557	0.41%	34.86%	3.02%	360	249
MANZANILLO INTL TERMINAL-PANAMA S.A	12	462,963	0.63%	352,366	0.65%	35.51%	3.51%	360	246
DELL PANAMA S. DE R.L.	11	419,596	0.57%	313,910	0.58%	36.09%	2.77%	360	247
PRODUCTOS TOLEDANO	11	225,730	0.31%	158,995	0.29%	36.38%	4.36%	355	235
WMW PANAMA, S.A.	11	220,403	0.30%	155,798	0.29%	36.66%	4.62%	360	242
COLON CONTAINER TERMINAL, S.A.	10	327,486	0.45%	243,328	0.45%	37.11%	5.00%	360	236
INDUSTRIAS LACTEAS	10	237,664	0.32%	174,672	0.32%	37.43%	4.09%	360	218
JUBILADO	10	269,205	0.37%	203,882	0.37%	37.81%	3.38%	360	247
RIBA SMITH	10	226,794	0.31%	169,773	0.31%	38.12%	4.90%	356	238
UNIVERSIDAD DE PANAMA	10	322,816	0.44%	242,048	0.44%	38.56%	4.22%	360	243
BANCO NACIONAL DE PANAMA	9	250,221	0.34%	190,242	0.35%	38.91%	3.36%	360	251
CONDUCTOR DE TAXI	9	210,910	0.29%	155,370	0.29%	39.20%	2.80%	360	243
ADMINISTRADORA DEL HOGAR	8	241,405	0.33%	183,643	0.34%	39.54%	4.78%	358	223
CABLE AND WIRELESS	8	319,364	0.44%	240,761	0.44%	39.98%	3.67%	360	245
CONTRALORIA GENERAL (2)	8	240,877	0.33%	178,628	0.33%	40.31%	4.36%	351	228
COPA (COMPANIA PÑA DE AVIACION)#2	8	234,752	0.32%	168,117	0.31%	40.62%	2.71%	360	248
FARMACIAS ARROCHA	8	199,517	0.27%	150,877	0.28%	40.90%	4.40%	360	253
IMPORTADORA RICAMAR, S.A.	8	162,017	0.22%	112,569	0.21%	41.10%	3.18%	360	248
MINISTERIO DE GOBIERNO Y JUSTICIA	8	217,857	0.30%	156,549	0.29%	41.39%	2.88%	360	244
MUNICIPIO DE PANAMA	8	164,378	0.22%	126,799	0.23%	41.62%	4.36%	360	250
Otros	1,586	43,236,152	58.92%	31,753,276	58.38%	100.00%	3.83%	356	239
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					

Stratification Report

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 May 2017

For La Hipotecaria Panama
 Cutoff Date: 5/31/2017

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	611	15,954,689	21.74%	12,411,998	22.82%	22.82%	6.76%	349	226
LAS PRADERAS DE SAN ISIDRO	66	1,945,071	2.65%	1,457,587	2.68%	25.50%	3.10%	360	246
LAS PERLAS DE PILON	40	752,814	1.03%	530,106	0.97%	26.47%	3.76%	360	238
LA ARBOLEDA	38	1,084,727	1.48%	787,863	1.45%	27.92%	2.38%	360	249
RESIDENCIAL VALLE DORADO	30	798,346	1.09%	580,670	1.07%	28.99%	4.23%	357	240
RESIDENCIAL EL TREBOL	27	591,711	0.81%	413,227	0.76%	29.75%	2.16%	358	243
RES. ALTOS DEL ANGEL	25	716,277	0.98%	521,246	0.96%	30.71%	3.84%	355	237
CIUDAD HATO MONTAÑA	22	638,749	0.87%	459,931	0.85%	31.55%	2.60%	357	244
LA RIVIERA	22	698,509	0.95%	493,192	0.91%	32.46%	5.54%	359	220
RESIDENCIAL LOS NOGALES	19	565,208	0.77%	424,598	0.78%	33.24%	2.83%	360	246
Otros	1,680	49,640,498	67.64%	36,313,118	66.76%	100.00%	3.00%	358	245
Total	2,580	73,386,599	100.00%	54,393,535			3.85%	356	240
Minimum		8,000		250			0.00%	120	0
Maximum		74,500		62,458			11.00%	360	277
Average		28,444		21,083					