

Stratification Report for La Hipotecaria S.A.  
Panama

Trust X  
February 2013

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 2/28/2013.

*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

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	4	82,565	0.09%	46,360	0.06%	0.06%	7.47%	120	55
156	2	28,701	0.03%	17,891	0.02%	0.08%	7.75%	156	84
180	11	229,444	0.24%	159,517	0.19%	0.27%	6.69%	180	114
192	1	19,899	0.02%	15,334	0.02%	0.29%	6.92%	192	133
204	1	19,293	0.02%	14,547	0.02%	0.31%	7.07%	204	133
216	2	26,699	0.03%	21,202	0.03%	0.33%	7.00%	216	149
228	1	25,691	0.03%	18,575	0.02%	0.36%	3.00%	228	148
240	24	588,174	0.62%	494,141	0.60%	0.95%	6.88%	240	180
252	1	11,500	0.01%	10,261	0.01%	0.97%	7.75%	252	188
264	1	22,584	0.02%	20,677	0.03%	0.99%	6.75%	264	214
276	3	87,865	0.09%	75,362	0.09%	1.08%	6.93%	276	218
288	7	192,201	0.20%	157,828	0.19%	1.28%	4.44%	288	202
300	95	2,551,625	2.68%	2,140,815	2.60%	3.87%	6.41%	300	223
312	11	343,125	0.36%	294,854	0.36%	4.23%	6.08%	312	241
324	3	89,495	0.09%	76,720	0.09%	4.32%	4.90%	324	259
336	11	283,847	0.30%	243,348	0.30%	4.62%	4.13%	336	267
348	9	233,648	0.25%	206,477	0.25%	4.87%	5.25%	348	279
360	3,137	90,244,354	94.91%	78,465,596	95.13%	100.00%	3.13%	360	296
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

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	9	75,869	0.08%	48,127	0.06%	0.06%	6.44%	277	205
10,000 - 15,000	129	1,819,707	1.91%	1,505,952	1.83%	1.88%	2.78%	349	278
15,000 - 20,000	426	7,650,086	8.05%	6,505,166	7.89%	9.77%	3.61%	353	282
20,000 - 25,000	856	19,527,548	20.54%	16,603,371	20.13%	29.90%	2.84%	357	290
25,000 - 30,000	774	21,155,705	22.25%	18,278,438	22.16%	52.06%	2.83%	357	294
30,000 - 35,000	453	14,578,740	15.33%	12,769,275	15.48%	67.54%	3.99%	355	289
35,000 - 40,000	266	9,882,238	10.39%	8,713,652	10.56%	78.11%	3.45%	356	295
40,000 - 45,000	155	6,587,862	6.93%	5,823,689	7.06%	85.17%	3.70%	358	295
45,000 - 50,000	107	5,069,016	5.33%	4,487,957	5.44%	90.61%	3.37%	359	298
50,000 - 55,000	48	2,524,741	2.66%	2,241,208	2.72%	93.33%	3.20%	358	298
55,000 - 60,000	34	1,962,220	2.06%	1,758,231	2.13%	95.46%	3.65%	356	298
60,000 - 65,000	55	3,405,821	3.58%	2,995,639	3.63%	99.09%	3.23%	358	298
65,000 - 70,000	5	332,232	0.35%	286,818	0.35%	99.44%	3.99%	347	271
70,000 - 75,000	6	428,925	0.45%	387,749	0.47%	99.91%	5.10%	360	298
80,000 - 85,000	1	80,000	0.08%	74,235	0.09%	100.00%	5.00%	360	311
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

Original Property Value

Min: 11,000    Max: 110,000    Average: 31,207

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	74	1,047,874	1.10%	861,770	1.04%	1.04%	1.41%	356	290
15,000 - 20,000	302	5,238,543	5.51%	4,361,600	5.29%	6.33%	2.36%	357	283
20,000 - 25,000	700	15,290,783	16.08%	12,952,116	15.70%	22.04%	2.53%	357	290
25,000 - 30,000	806	20,793,573	21.87%	17,854,902	21.65%	43.68%	2.63%	357	293
30,000 - 35,000	477	14,178,190	14.91%	12,324,681	14.94%	58.63%	3.48%	357	293
35,000 - 40,000	381	12,862,640	13.53%	11,362,089	13.78%	72.40%	4.03%	356	293
40,000 - 45,000	182	6,805,140	7.16%	6,007,449	7.28%	79.69%	3.93%	355	292
45,000 - 50,000	165	6,825,772	7.18%	6,043,592	7.33%	87.01%	4.06%	356	293
50,000 - 55,000	75	3,408,746	3.59%	3,029,235	3.67%	90.69%	3.82%	356	296
55,000 - 60,000	44	2,062,764	2.17%	1,839,253	2.23%	92.92%	4.71%	346	287
60,000 - 65,000	73	4,227,980	4.45%	3,725,295	4.52%	97.43%	3.15%	359	299
65,000 - 70,000	13	560,617	0.59%	506,282	0.61%	98.05%	4.77%	347	294
70,000 - 75,000	3	169,750	0.18%	153,907	0.19%	98.23%	4.71%	360	296
75,000 - 80,000	11	586,560	0.62%	536,782	0.65%	98.88%	5.99%	354	291
80,000 - 85,000	4	244,432	0.26%	222,663	0.27%	99.15%	6.27%	343	277
85,000 - 90,000	7	400,219	0.42%	356,774	0.43%	99.59%	5.92%	340	275
90,000 - 95,000	5	274,625	0.29%	249,721	0.30%	99.89%	6.41%	342	278
100,000 - 105,000	1	42,500	0.04%	40,409	0.05%	99.94%	7.00%	360	302
110,000 - 115,000	1	60,000	0.06%	50,985	0.06%	100.00%	8.00%	300	193
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

Original Loan To Value

Min: 15.00%    Max: 100.00%    WA (original balance): 93.78%    WA (remaining balance): 93.67%

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	0.02%	17,534	0.02%	0.02%	7.00%	264	213
20 %- 30%	5	70,885	0.07%	63,068	0.08%	0.10%	7.24%	324	261
30 %- 40%	20	312,335	0.33%	277,195	0.34%	0.43%	7.06%	338	278
40 %- 50%	27	598,782	0.63%	519,663	0.63%	1.06%	7.31%	313	249
50 %- 60%	51	1,211,695	1.27%	1,088,437	1.32%	2.38%	6.78%	342	278
60 %- 70%	84	2,093,619	2.20%	1,859,188	2.25%	4.64%	6.92%	332	270
70 %- 80%	147	4,095,951	4.31%	3,665,634	4.44%	9.08%	6.36%	348	284
80 %- 90%	324	8,863,857	9.32%	7,860,023	9.53%	18.61%	5.44%	351	285
90 %- 100%	2,664	77,813,584	81.84%	67,128,765	81.39%	100.00%	2.67%	359	294
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

**Original Debt To Income**

Min: 4.88%    Max: 74.73%    WA (original balance): 36.31%    WA (remaining balance): 36.43%

Original Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	6	138,997	0.15%	111,001	0.13%	0.13%	6.20%	334	213
0 %- 10%	13	341,337	0.36%	289,667	0.35%	0.49%	2.72%	356	286
10 %- 20%	190	5,092,643	5.36%	4,321,465	5.24%	5.73%	2.70%	355	289
20 %- 30%	927	25,099,787	26.40%	21,511,629	26.08%	31.81%	3.07%	356	289
30 %- 40%	975	28,357,462	29.82%	24,676,059	29.92%	61.72%	3.31%	356	292
40 %- 50%	837	24,592,713	25.87%	21,427,023	25.98%	87.70%	3.25%	356	293
50 %- 60%	355	10,869,621	11.43%	9,625,873	11.67%	99.37%	4.01%	358	295
60 %- 70%	14	334,118	0.35%	291,754	0.35%	99.73%	3.97%	344	282
70 %- 80%	7	254,031	0.27%	225,034	0.27%	100.00%	3.32%	360	300
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

**Original Mortgage Debt To Income**

Min: 3.92%    Max: 42.41%    WA (original balance): 24.96%    WA (remaining balance): 25.01%

Original Mortgage Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	6	138,997	0.15%	111,001	0.13%	0.13%	6.20%	334	213
0 %- 10%	48	1,383,639	1.46%	1,174,851	1.42%	1.56%	3.17%	351	279
10 %- 20%	666	19,205,295	20.20%	16,556,962	20.07%	21.63%	3.17%	355	291
20 %- 30%	1,894	53,758,818	56.54%	46,480,661	56.35%	77.99%	3.13%	356	292
30 %- 40%	707	20,496,317	21.56%	18,069,484	21.91%	99.90%	3.78%	357	295
40 %- 50%	3	97,643	0.10%	86,546	0.10%	100.00%	2.75%	360	302
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

Original Borrower Rate

Min: 0.00%    Max: 11.00%    WA (original balance): 2.98%    WA (remaining balance): 3.01%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	435	10,747,958	11.30%	9,128,136	11.07%	11.07%	0.14%	360	311
1% - 2%	273	5,597,829	5.89%	4,727,973	5.73%	16.80%	1.70%	359	293
2% - 3%	1,237	38,398,420	40.39%	33,416,689	40.52%	57.31%	2.67%	359	296
3% - 4%	774	23,794,039	25.03%	20,602,935	24.98%	82.29%	3.73%	358	288
4% - 5%	214	6,222,809	6.54%	5,326,306	6.46%	88.75%	5.63%	354	272
5% - 6%	16	457,066	0.48%	391,686	0.47%	89.23%	6.83%	345	262
6% - 7%	131	3,443,371	3.62%	3,205,677	3.89%	93.11%	6.93%	348	295
7% - 8%	230	6,115,217	6.43%	5,454,102	6.61%	99.73%	7.39%	335	268
8% - 9%	6	165,052	0.17%	131,326	0.16%	99.89%	7.98%	306	200
9% - 10%	3	38,721	0.04%	22,709	0.03%	99.91%	9.52%	287	173
10% - 11%	3	75,587	0.08%	56,515	0.07%	99.98%	8.91%	334	260
11% - 12%	2	24,640	0.03%	15,454	0.02%	100.00%	11.00%	180	105
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					



*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

**Original Subsidy**

Min: 0.00%    Max: 6.75%    WA (original balance): 3.90%    WA (remaining balance): 3.87%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	376	9,878,155	10.39%	8,899,344	10.79%	10.79%	7.27%	339	275
1% - 2%	10	348,172	0.37%	315,002	0.38%	11.17%	6.48%	355	288
2% - 3%	120	3,729,352	3.92%	3,312,979	4.02%	15.19%	6.45%	352	284
3% - 4%	615	19,244,253	20.24%	16,882,269	20.47%	35.66%	4.06%	357	292
4% - 5%	1,170	38,509,047	40.50%	33,393,195	40.49%	76.14%	2.87%	359	292
5% - 6%	554	11,975,370	12.59%	10,024,856	12.15%	88.30%	1.98%	359	287
6% - 7%	479	11,396,361	11.99%	9,651,861	11.70%	100.00%	0.17%	360	310
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

Remaining Term

Min: Max: 328 WA (original balance):292 WA (remaining balance): 293

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	9	215,236	0.23%	131,629	0.16%	0.16%	6.93%	263	21
60 - 119	10	185,449	0.20%	125,463	0.15%	0.31%	8.09%	176	106
120 - 179	23	518,612	0.55%	402,530	0.49%	0.80%	6.23%	232	156
180 - 239	114	3,004,129	3.16%	2,489,866	3.02%	3.82%	6.46%	298	217
240 - 299	1,988	54,380,207	57.19%	46,738,768	56.67%	60.49%	3.59%	359	288
300 - 359	1,180	36,777,076	38.68%	32,591,251	39.51%	100.00%	2.49%	360	308
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	7	72,250	0.08%	19,518	0.02%	0.02%	8.69%	265	187
5,000 - 10,000	22	318,565	0.34%	176,573	0.21%	0.24%	4.91%	319	249
10,000 - 15,000	279	4,411,830	4.64%	3,644,540	4.42%	4.66%	3.28%	347	270
15,000 - 20,000	766	15,977,142	16.80%	13,515,135	16.39%	21.04%	3.19%	355	286
20,000 - 25,000	964	24,954,105	26.25%	21,447,391	26.00%	47.05%	2.67%	357	293
25,000 - 30,000	528	16,344,697	17.19%	14,369,339	17.42%	64.47%	3.81%	356	293
30,000 - 35,000	333	12,115,215	12.74%	10,722,640	13.00%	77.47%	3.71%	357	295
35,000 - 40,000	176	7,441,833	7.83%	6,600,490	8.00%	85.47%	3.57%	359	297
40,000 - 45,000	102	4,845,695	5.10%	4,306,234	5.22%	90.69%	3.49%	357	298
45,000 - 50,000	53	2,800,435	2.95%	2,498,062	3.03%	93.72%	3.35%	357	299
50,000 - 55,000	52	3,093,344	3.25%	2,736,349	3.32%	97.04%	3.30%	358	296
55,000 - 60,000	35	2,196,673	2.31%	1,981,251	2.40%	99.44%	3.61%	358	302
60,000 - 65,000	3	211,723	0.22%	187,616	0.23%	99.67%	4.90%	360	293
65,000 - 70,000	3	217,202	0.23%	200,133	0.24%	99.91%	5.30%	360	303
70,000 - 75,000	1	80,000	0.08%	74,235	0.09%	100.00%	5.00%	360	311
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.31%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

Current Loan To Value

Min: 0.02%    Max: 92.80%    WA (original balance): 81.20%    WA (remaining balance): 81.40%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	1	23,315	0.02%	5	0.00%	0.00%	2.00%	360	287
10 %- 20%	7	88,451	0.09%	45,557	0.06%	0.06%	7.94%	284	213
20 %- 30%	17	251,803	0.26%	166,768	0.20%	0.26%	6.24%	307	243
30 %- 40%	34	676,060	0.71%	551,593	0.67%	0.93%	6.82%	293	230
40 %- 50%	43	1,060,588	1.12%	884,578	1.07%	2.00%	6.72%	335	252
50 %- 60%	81	1,987,436	2.09%	1,716,349	2.08%	4.08%	6.30%	338	268
60 %- 70%	199	5,137,099	5.40%	4,433,018	5.37%	9.45%	5.78%	347	279
70 %- 80%	725	19,568,272	20.58%	16,735,425	20.29%	29.74%	4.44%	353	280
80 %- 90%	2,114	62,004,354	65.21%	54,031,560	65.51%	95.25%	2.53%	360	297
90 %- 100%	103	4,283,332	4.50%	3,914,653	4.75%	100.00%	2.91%	360	314
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

**Current Borrower Rate**

Min: 0.00%    Max: 11.00%    WA (original balance): 3.28%    WA (remaining balance): 3.31%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	436	10,757,336	11.31%	9,134,936	11.08%	11.08%	0.10%	360	312
1% - 2%	213	4,337,829	4.56%	3,672,901	4.45%	15.53%	1.61%	359	295
2% - 3%	1,118	32,967,215	34.67%	28,569,973	34.64%	50.17%	2.48%	359	296
3% - 4%	792	26,585,066	27.96%	22,980,273	27.86%	78.03%	3.07%	359	290
4% - 5%	45	1,516,452	1.59%	1,325,283	1.61%	79.64%	4.32%	356	286
5% - 6%	9	277,714	0.29%	237,191	0.29%	79.92%	5.13%	356	260
6% - 7%	217	5,689,246	5.98%	5,017,739	6.08%	86.01%	6.71%	349	282
7% - 8%	484	12,719,993	13.38%	11,363,915	13.78%	99.79%	7.26%	343	274
8% - 9%	4	128,186	0.13%	107,671	0.13%	99.92%	8.10%	320	224
9% - 10%	3	38,721	0.04%	22,709	0.03%	99.94%	9.52%	287	173
10% - 11%	1	38,312	0.04%	31,460	0.04%	99.98%	10.00%	360	286
11% - 12%	2	24,640	0.03%	15,454	0.02%	100.00%	11.00%	180	105
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

**Current Subsidy**

Min: 0.00%    Max: 6.00%    WA (original balance): 2.94%    WA (remaining balance): 2.92%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	725	18,952,194	19.93%	16,822,227	20.40%	20.40%	7.06%	345	275
1% - 2%	22	731,941	0.77%	640,443	0.78%	21.17%	4.73%	354	285
2% - 3%	146	4,503,892	4.74%	3,825,488	4.64%	25.81%	3.64%	358	279
3% - 4%	1,269	44,585,307	46.89%	38,960,656	47.24%	73.05%	2.87%	359	296
4% - 5%	674	14,788,736	15.55%	12,476,343	15.13%	88.17%	1.94%	359	291
5% - 6%	227	5,074,758	5.34%	4,325,087	5.24%	93.42%	0.38%	360	306
6% - 7%	261	6,443,881	6.78%	5,429,263	6.58%	100.00%	0.00%	360	313
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

Current Total Rate

Min: 3.02%    Max: 11.00%    WA (original balance): 6.23%    WA (remaining balance): 6.23%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
3% - 4%	10	200,133	0.21%	172,819	0.21%	0.21%	3.46%	360	290
4% - 5%	3	95,901	0.10%	82,675	0.10%	0.31%	2.91%	360	293
5% - 6%	3	66,392	0.07%	49,223	0.06%	0.37%	3.88%	360	158
6% - 7%	2,814	81,768,431	86.00%	70,633,579	85.64%	86.01%	2.65%	358	295
7% - 8%	484	12,719,993	13.38%	11,363,915	13.78%	99.79%	7.26%	343	274
8% - 9%	4	128,186	0.13%	107,671	0.13%	99.92%	8.10%	320	224
9% - 10%	3	38,721	0.04%	22,709	0.03%	99.94%	9.52%	287	173
10% - 11%	1	38,312	0.04%	31,460	0.04%	99.98%	10.00%	360	286
11% - 12%	2	24,640	0.03%	15,454	0.02%	100.00%	11.00%	180	105
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

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	0.02%	14,271	0.02%	0.02%	7.00%	300	132
2000	1	23,304	0.02%	17,393	0.02%	0.04%	7.00%	360	212
2001	4	93,371	0.10%	74,394	0.09%	0.13%	7.58%	345	202
2002	6	139,090	0.15%	107,775	0.13%	0.26%	6.48%	360	233
2003	64	1,594,195	1.68%	1,234,961	1.50%	1.76%	3.71%	352	239
2004	80	2,048,081	2.15%	1,616,047	1.96%	3.72%	3.75%	350	245
2005	62	1,551,078	1.63%	1,264,340	1.53%	5.25%	3.65%	353	262
2006	422	11,144,067	11.72%	9,456,163	11.46%	16.71%	4.24%	353	276
2007	1,361	37,599,178	39.54%	32,504,089	39.41%	56.12%	3.63%	356	288
2008	994	30,548,404	32.13%	26,968,375	32.70%	88.82%	2.77%	358	302
2009	225	7,245,614	7.62%	6,470,126	7.84%	96.66%	2.36%	358	312
2010	104	3,070,578	3.23%	2,751,573	3.34%	100.00%	1.86%	355	321
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					



Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	374	9,827,132	10.34%	8,861,044	10.74%	10.74%	7.27%	339	276
1912	1	19,350	0.02%	16,764	0.02%	10.76%	6.95%	360	292
1999	1	26,309	0.03%	17,107	0.02%	10.78%	7.00%	300	225
2005	1	24,715	0.03%	21,193	0.03%	10.81%	6.75%	300	225
2007	9	219,212	0.23%	185,256	0.22%	11.03%	6.35%	352	239
2008	24	591,927	0.62%	518,356	0.63%	11.66%	7.09%	332	255
2009	45	1,260,524	1.33%	1,098,305	1.33%	12.99%	7.10%	349	263
2010	56	1,531,977	1.61%	1,353,217	1.64%	14.64%	7.13%	350	273
2011	82	2,061,543	2.17%	1,803,619	2.19%	16.82%	6.94%	352	279
2012	113	2,858,660	3.01%	2,488,347	3.02%	19.84%	6.47%	357	284
2013	146	3,896,068	4.10%	3,254,458	3.95%	23.78%	3.89%	358	273
2014	123	2,989,632	3.14%	2,459,907	2.98%	26.77%	3.36%	358	270
2015	76	2,125,760	2.24%	1,777,713	2.16%	28.92%	3.01%	357	277
2016	247	6,755,780	7.11%	5,665,101	6.87%	35.79%	2.57%	359	282
2017	909	25,579,477	26.90%	21,950,061	26.61%	62.40%	2.54%	359	292
2018	809	25,760,731	27.09%	22,587,388	27.39%	89.79%	2.09%	359	304
2019	176	5,708,463	6.00%	5,047,307	6.12%	95.91%	1.62%	360	314
2020	82	2,461,795	2.59%	2,180,578	2.64%	98.55%	0.92%	360	325
2021	1	31,395	0.03%	27,513	0.03%	98.59%	3.00%	360	285
2022	31	751,986	0.79%	641,098	0.78%	99.36%	2.27%	360	290
2023	10	365,708	0.38%	322,035	0.39%	99.75%	2.27%	360	303
2024	5	149,273	0.16%	132,380	0.16%	99.91%	0.95%	360	314
2025	3	83,295	0.09%	70,757	0.09%	100.00%	0.00%	360	328
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	174	4,787,571	5.04%	4,125,459	5.00%	5.00%	2.64%	360	295
SFH	3,150	90,293,138	94.96%	78,354,047	95.00%	100.00%	3.32%	356	292
Total	3,324	95,080,709	100.00%	82,479,506			3.28%	356	292
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

**Loan Purpose**

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	818	21,653,893	22.77%	19,195,293	23.27%	23.27%	6.33%	348	280
New Property	2,455	72,237,386	75.97%	62,218,179	75.43%	98.71%	2.31%	359	295
Used Property	51	1,189,431	1.25%	1,066,035	1.29%	100.00%	6.78%	349	290
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,868	82,342,669	86.60%	71,305,392	86.45%	86.45%	3.25%	356	292
30	300	8,515,091	8.96%	7,473,446	9.06%	95.51%	3.53%	355	289
60	105	2,944,935	3.10%	2,570,702	3.12%	98.63%	3.55%	356	286
90	42	1,018,233	1.07%	897,220	1.09%	99.72%	3.38%	355	288
120	2	64,637	0.07%	58,298	0.07%	99.79%	1.79%	360	308
150	2	50,088	0.05%	43,981	0.05%	99.84%	0.00%	360	309
180	1	27,183	0.03%	24,745	0.03%	99.87%	3.00%	360	296
210	1	26,775	0.03%	24,097	0.03%	99.90%	7.75%	360	280
270	1	24,750	0.03%	21,863	0.03%	99.93%	2.00%	360	294
360	1	24,950	0.03%	22,384	0.03%	99.95%	2.00%	360	299
390+	1	41,400	0.04%	37,380	0.05%	100.00%	7.00%	360	284
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	2	48,651	0.05%	42,101	0.05%	0.05%	2.65%	360	296
Bocas del Toro	4	116,173	0.12%	101,203	0.12%	0.17%	2.79%	360	294
Chiriquí	353	9,703,598	10.21%	8,388,257	10.17%	10.34%	2.70%	357	295
Coclé	41	1,151,791	1.21%	991,826	1.20%	11.55%	3.42%	353	280
Colón	236	7,757,709	8.16%	6,765,703	8.20%	19.75%	3.11%	358	293
Herrera	173	4,907,091	5.16%	4,284,270	5.19%	24.94%	2.84%	358	299
Los Santos	49	1,283,351	1.35%	1,115,025	1.35%	26.30%	3.06%	360	294
Panamá	2,176	61,017,250	64.17%	52,794,514	64.01%	90.30%	3.48%	355	289
Veraguas	290	9,095,094	9.57%	7,996,608	9.70%	100.00%	3.00%	359	301
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

*Stratification Report*

La Hipotecaria Panama - Trust X  
February 2013

For La Hipotecaria Panama  
Cutoff Date: 2/28/2013

**Payment Method**

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	46	1,296,929	1.36%	1,099,851	1.33%	1.33%	3.34%	345	278
DD	2,514	73,028,994	76.81%	63,538,378	77.04%	78.37%	3.29%	357	293
VOL	764	20,754,787	21.83%	17,841,277	21.63%	100.00%	3.25%	356	288
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	480	15,397,305	16.19%	13,517,872	16.39%	16.39%	3.26%	358	299
CAJA DEL SEGURO SOCIAL	144	4,371,247	4.60%	3,794,101	4.60%	20.99%	3.85%	356	289
MIN.DE GOBIERNO Y JUSTICIA (4)	144	3,824,065	4.02%	3,320,469	4.03%	25.02%	2.92%	360	297
MINISTERIO DE SALUD (12)	91	2,685,854	2.82%	2,322,301	2.82%	27.83%	4.00%	357	292
C.S.S.JUBILADOS Y PENSIONADO	89	2,744,002	2.89%	2,411,415	2.92%	30.75%	4.04%	346	281
AUTORIDAD DEL CANAL DE PANAMA	33	1,264,335	1.33%	1,105,230	1.34%	32.09%	3.82%	348	283
PANAMA PORTS COMPANY	25	725,668	0.76%	636,096	0.77%	32.87%	2.85%	360	300
JUBILADO POR CONTRALORIA.	21	619,229	0.65%	534,571	0.65%	33.51%	3.63%	358	286
UNIVERSIDAD DE PANAMA	17	553,220	0.58%	474,862	0.58%	34.09%	3.84%	353	286
COMPANIA GOLY, S.A.	16	306,388	0.32%	260,415	0.32%	34.41%	2.30%	355	293
INDUSTRIAS LACTEAS	16	375,316	0.39%	325,920	0.40%	34.80%	3.40%	356	291
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	16	405,206	0.43%	352,443	0.43%	35.23%	2.37%	360	299
PRODUCTOS TOLEDANO	16	357,970	0.38%	301,783	0.37%	35.59%	3.81%	334	263
Otros	2,216	61,450,903	64.63%	53,122,029	64.41%	100.00%	3.20%	356	291
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					

**Project**

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	868	23,192,358	24.39%	20,568,263	24.94%	24.94%	6.12%	349	281
LAS PRADERAS DE SAN ISIDRO	76	2,236,367	2.35%	1,960,831	2.38%	27.31%	2.90%	360	297
LA ARBOLEDA	49	1,395,179	1.47%	1,203,654	1.46%	28.77%	2.12%	359	298
LAS PERLAS DE PILON	46	867,585	0.91%	731,011	0.89%	29.66%	1.94%	360	290
RESIDENCIAL VALLE DORADO	37	1,016,077	1.07%	879,157	1.07%	30.73%	2.68%	357	294
CIUDAD HATO MONTAÑA	32	927,600	0.98%	796,982	0.97%	31.69%	2.29%	358	295
RESIDENCIAL EL TREBOL	32	700,732	0.74%	592,848	0.72%	32.41%	1.39%	359	294
LA RIVIERA	26	805,624	0.85%	663,541	0.80%	33.22%	3.19%	359	271
RES. ALTOS DEL ANGEL	26	752,178	0.79%	647,840	0.79%	34.00%	2.77%	355	288
RESIDENCIAL LOS NOGALES	23	679,517	0.71%	590,791	0.72%	34.72%	2.81%	360	297
Otros	2,109	62,507,493	65.74%	53,844,588	65.28%	100.00%	2.35%	358	295
<b>Total</b>	<b>3,324</b>	<b>95,080,709</b>	<b>100.00%</b>	<b>82,479,506</b>			<b>3.28%</b>	<b>356</b>	<b>292</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		74,235			11.00%	360	328
Average		28,604		24,813					