

Stratification Report for La Hipotecaria S.A.
Panama

Trust X
April 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 4/30/2013.

Stratification Report

La Hipotecaria Panama - Trust X
 April 2013

For La Hipotecaria Panama
 Cutoff Date: 4/30/2013

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%	44,672	0.06%	0.06%	7.47%	120	53
156	2	28,701	0.03%	17,536	0.02%	0.08%	7.75%	156	82
180	10	193,444	0.21%	130,523	0.16%	0.24%	6.49%	180	112
192	1	19,899	0.02%	15,240	0.02%	0.26%	6.92%	192	131
204	1	19,293	0.02%	14,400	0.02%	0.27%	7.07%	204	131
216	2	26,699	0.03%	21,065	0.03%	0.30%	7.00%	216	147
228	1	25,691	0.03%	18,396	0.02%	0.32%	3.00%	228	146
240	24	588,174	0.63%	489,864	0.60%	0.93%	6.97%	240	178
252	1	11,500	0.01%	10,069	0.01%	0.94%	7.75%	252	186
264	1	22,584	0.02%	20,624	0.03%	0.97%	6.75%	264	212
276	3	87,865	0.09%	74,709	0.09%	1.06%	6.93%	276	216
288	7	192,201	0.20%	156,965	0.19%	1.25%	4.44%	288	200
300	93	2,496,133	2.66%	2,074,572	2.56%	3.81%	6.39%	300	220
312	11	343,125	0.37%	293,374	0.36%	4.17%	6.08%	312	239
324	3	89,495	0.10%	76,305	0.09%	4.27%	4.90%	324	257
336	11	283,847	0.30%	241,885	0.30%	4.56%	4.33%	336	265
348	9	233,648	0.25%	205,464	0.25%	4.82%	5.25%	348	277
360	3,102	89,209,547	94.95%	77,169,878	95.18%	100.00%	3.13%	360	294
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2013

For La Hipotecaria Panama
 Cutoff Date: 4/30/2013

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%	47,291	0.06%	0.06%	6.44%	277	203
10,000 - 15,000	129	1,819,707	1.94%	1,495,037	1.84%	1.90%	2.78%	349	276
15,000 - 20,000	420	7,544,175	8.03%	6,380,274	7.87%	9.77%	3.62%	353	280
20,000 - 25,000	845	19,263,920	20.50%	16,290,225	20.09%	29.86%	2.85%	357	288
25,000 - 30,000	767	20,967,652	22.32%	18,017,718	22.22%	52.09%	2.82%	357	292
30,000 - 35,000	449	14,452,673	15.38%	12,585,437	15.52%	67.61%	4.02%	355	287
35,000 - 40,000	261	9,696,603	10.32%	8,508,199	10.49%	78.11%	3.41%	357	294
40,000 - 45,000	153	6,506,678	6.93%	5,720,332	7.06%	85.16%	3.68%	358	293
45,000 - 50,000	107	5,069,016	5.40%	4,467,453	5.51%	90.67%	3.40%	359	296
50,000 - 55,000	48	2,524,741	2.69%	2,221,383	2.74%	93.41%	3.20%	358	296
55,000 - 60,000	32	1,848,899	1.97%	1,649,666	2.03%	95.45%	3.58%	356	296
60,000 - 65,000	54	3,343,321	3.56%	2,947,063	3.63%	99.08%	3.22%	358	296
65,000 - 70,000	5	332,232	0.35%	285,036	0.35%	99.43%	3.99%	347	269
70,000 - 75,000	6	428,925	0.46%	386,478	0.48%	99.91%	5.52%	360	296
80,000 - 85,000	1	80,000	0.09%	73,950	0.09%	100.00%	5.00%	360	309
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2013

For La Hipotecaria Panama
 Cutoff Date: 4/30/2013

Original Property Value

Min: 11,000 Max: 110,000 Average: 31,187

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	1.12%	854,728	1.05%	1.05%	1.41%	356	288
15,000 - 20,000	299	5,187,544	5.52%	4,293,186	5.30%	6.35%	2.37%	357	281
20,000 - 25,000	691	15,094,361	16.07%	12,707,582	15.67%	22.02%	2.53%	357	288
25,000 - 30,000	796	20,539,002	21.86%	17,545,840	21.64%	43.66%	2.63%	357	291
30,000 - 35,000	473	14,053,022	14.96%	12,161,204	15.00%	58.66%	3.49%	357	291
35,000 - 40,000	379	12,800,104	13.62%	11,236,589	13.86%	72.52%	4.04%	356	290
40,000 - 45,000	178	6,658,623	7.09%	5,852,207	7.22%	79.74%	3.93%	356	291
45,000 - 50,000	164	6,790,566	7.23%	5,982,065	7.38%	87.12%	4.06%	355	291
50,000 - 55,000	75	3,408,746	3.63%	3,006,216	3.71%	90.83%	3.86%	356	294
55,000 - 60,000	42	1,966,633	2.09%	1,741,654	2.15%	92.98%	4.72%	346	285
60,000 - 65,000	70	4,069,230	4.33%	3,586,570	4.42%	97.40%	3.05%	359	297
65,000 - 70,000	13	560,617	0.60%	503,073	0.62%	98.02%	4.77%	347	292
70,000 - 75,000	3	169,750	0.18%	153,501	0.19%	98.21%	4.71%	360	294
75,000 - 80,000	11	586,560	0.62%	534,814	0.66%	98.87%	6.30%	354	289
80,000 - 85,000	4	244,432	0.26%	221,661	0.27%	99.14%	6.27%	343	275
85,000 - 90,000	7	400,219	0.43%	355,224	0.44%	99.58%	5.81%	340	273
90,000 - 95,000	5	274,625	0.29%	248,878	0.31%	99.89%	6.41%	342	276
100,000 - 105,000	1	42,500	0.05%	40,329	0.05%	99.94%	7.00%	360	300
110,000 - 115,000	1	60,000	0.06%	50,223	0.06%	100.00%	8.00%	300	191
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2013

For La Hipotecaria Panama
 Cutoff Date: 4/30/2013

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 93.80% WA (remaining balance): 93.69%

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%	17,450	0.02%	0.02%	7.00%	264	211
20 %- 30%	5	70,885	0.08%	62,508	0.08%	0.10%	7.24%	324	259
30 %- 40%	20	312,335	0.33%	275,920	0.34%	0.44%	7.06%	338	276
40 %- 50%	27	598,782	0.64%	517,158	0.64%	1.08%	7.31%	313	247
50 %- 60%	51	1,211,695	1.29%	1,081,402	1.33%	2.41%	6.78%	342	276
60 %- 70%	81	1,988,059	2.12%	1,749,400	2.16%	4.57%	6.93%	332	267
70 %- 80%	144	4,014,313	4.27%	3,575,156	4.41%	8.98%	6.34%	348	282
80 %- 90%	321	8,795,570	9.36%	7,771,405	9.59%	18.56%	5.47%	351	284
90 %- 100%	2,635	76,942,770	81.89%	66,025,144	81.44%	100.00%	2.68%	359	292
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2013

For La Hipotecaria Panama
 Cutoff Date: 4/30/2013

Original Debt To Income

Min: 4.88% Max: 74.73% WA (original balance):36.30% WA (remaining balance): 36.42%

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%	109,829	0.14%	0.14%	6.20%	334	211
0 %- 10%	13	341,337	0.36%	288,434	0.36%	0.49%	2.72%	356	284
10 %- 20%	187	5,018,973	5.34%	4,234,755	5.22%	5.71%	2.73%	355	287
20 %- 30%	916	24,769,560	26.36%	21,113,415	26.04%	31.76%	3.07%	356	287
30 %- 40%	969	28,145,970	29.96%	24,366,766	30.05%	61.81%	3.32%	356	291
40 %- 50%	825	24,231,139	25.79%	20,995,118	25.90%	87.71%	3.24%	357	292
50 %- 60%	349	10,720,285	11.41%	9,453,038	11.66%	99.37%	4.04%	358	293
60 %- 70%	14	334,118	0.36%	290,246	0.36%	99.72%	3.97%	344	280
70 %- 80%	7	254,031	0.27%	223,942	0.28%	100.00%	3.32%	360	298
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2013

For La Hipotecaria Panama
 Cutoff Date: 4/30/2013

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.95% 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%	109,829	0.14%	0.14%	6.20%	334	211
0 %- 10%	48	1,383,639	1.47%	1,163,025	1.43%	1.57%	3.17%	351	277
10 %- 20%	658	18,957,546	20.18%	16,253,143	20.05%	21.62%	3.17%	355	289
20 %- 30%	1,870	53,070,697	56.49%	45,644,866	56.30%	77.92%	3.13%	357	289
30 %- 40%	701	20,305,888	21.61%	17,818,556	21.98%	99.89%	3.79%	357	293
40 %- 50%	3	97,643	0.10%	86,124	0.11%	100.00%	2.75%	360	300
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Stratification Report

La Hipotecaria Panama - Trust X
April 2013

For La Hipotecaria Panama
Cutoff Date: 4/30/2013

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 2.97% WA (remaining balance): 3.00%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	434	10,726,533	11.42%	9,047,695	11.16%	11.16%	0.14%	360	309
1% - 2%	273	5,597,829	5.96%	4,698,513	5.80%	16.95%	1.70%	359	291
2% - 3%	1,222	37,982,764	40.43%	32,874,600	40.55%	57.50%	2.68%	359	294
3% - 4%	765	23,515,744	25.03%	20,280,841	25.01%	82.52%	3.78%	358	286
4% - 5%	210	6,090,609	6.48%	5,187,891	6.40%	88.92%	5.70%	354	270
5% - 6%	15	433,366	0.46%	371,313	0.46%	89.37%	6.85%	344	261
6% - 7%	127	3,329,908	3.54%	3,092,285	3.81%	93.19%	6.93%	348	294
7% - 8%	226	5,973,657	6.36%	5,299,870	6.54%	99.73%	7.37%	336	267
8% - 9%	6	165,052	0.18%	129,621	0.16%	99.89%	7.98%	306	198
9% - 10%	3	38,721	0.04%	22,371	0.03%	99.91%	9.52%	287	171
10% - 11%	3	75,587	0.08%	55,373	0.07%	99.98%	8.91%	334	258
11% - 12%	2	24,640	0.03%	15,170	0.02%	100.00%	11.00%	180	103
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2013

For La Hipotecaria Panama
 Cutoff Date: 4/30/2013

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.91% WA (remaining balance): 3.88%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	369	9,648,589	10.27%	8,648,378	10.67%	10.67%	7.26%	339	274
1% - 2%	10	348,172	0.37%	313,760	0.39%	11.05%	6.48%	355	286
2% - 3%	116	3,575,902	3.81%	3,165,915	3.90%	14.96%	6.54%	352	281
3% - 4%	610	19,097,516	20.33%	16,692,366	20.59%	35.55%	4.11%	357	290
4% - 5%	1,155	38,057,958	40.51%	32,839,376	40.50%	76.05%	2.87%	359	291
5% - 6%	548	11,851,338	12.61%	9,848,388	12.15%	88.20%	2.00%	359	285
6% - 7%	478	11,374,936	12.11%	9,567,360	11.80%	100.00%	0.17%	360	308
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2013

For La Hipotecaria Panama
 Cutoff Date: 4/30/2013

Remaining Term

Min: Max: 326 WA (original balance): 290 WA (remaining balance): 291

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	9	216,766	0.23%	124,308	0.15%	0.15%	7.11%	263	20
60 - 119	9	149,449	0.16%	96,952	0.12%	0.27%	8.17%	175	103
120 - 179	27	604,112	0.64%	470,063	0.58%	0.85%	6.45%	233	157
180 - 239	112	3,010,381	3.20%	2,481,214	3.06%	3.91%	6.35%	300	217
240 - 299	2,100	57,844,309	61.57%	49,585,991	61.16%	65.07%	3.58%	359	287
300 - 359	1,029	32,129,393	34.20%	28,317,015	34.93%	100.00%	2.37%	360	307
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2013

For La Hipotecaria Panama
 Cutoff Date: 4/30/2013

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%	18,616	0.02%	0.02%	8.69%	265	185
5,000 - 10,000	22	318,565	0.34%	173,904	0.21%	0.24%	4.91%	319	247
10,000 - 15,000	285	4,537,215	4.83%	3,713,906	4.58%	4.82%	3.31%	348	266
15,000 - 20,000	779	16,349,473	17.40%	13,755,067	16.97%	21.78%	3.19%	355	285
20,000 - 25,000	939	24,429,027	26.00%	20,890,740	25.77%	47.55%	2.67%	357	291
25,000 - 30,000	515	15,993,052	17.02%	14,008,161	17.28%	64.83%	3.84%	357	291
30,000 - 35,000	325	11,840,671	12.60%	10,449,102	12.89%	77.72%	3.71%	357	293
35,000 - 40,000	167	7,082,407	7.54%	6,246,086	7.70%	85.42%	3.58%	359	295
40,000 - 45,000	107	5,100,138	5.43%	4,506,327	5.56%	90.98%	3.46%	358	297
45,000 - 50,000	51	2,714,931	2.89%	2,407,963	2.97%	93.95%	3.30%	357	297
50,000 - 55,000	50	2,997,687	3.19%	2,637,398	3.25%	97.20%	3.30%	358	293
55,000 - 60,000	32	2,010,070	2.14%	1,807,844	2.23%	99.43%	3.66%	358	300
60,000 - 65,000	3	211,723	0.23%	187,012	0.23%	99.66%	5.76%	360	291
65,000 - 70,000	3	217,202	0.23%	199,466	0.25%	99.91%	5.30%	360	301
70,000 - 75,000	1	80,000	0.09%	73,950	0.09%	100.00%	5.00%	360	309
Total	3,286	93,954,410	100.00%	81,075,543			3.32%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2013

For La Hipotecaria Panama
 Cutoff Date: 4/30/2013

Current Loan To Value

Min: 0.02% Max: 92.44% WA (original balance): 80.80% WA (remaining balance): 81.01%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	2	30,419	0.03%	1,381	0.00%	0.00%	3.81%	346	271
10 %- 20%	6	81,346	0.09%	43,355	0.05%	0.06%	7.78%	282	210
20 %- 30%	19	276,131	0.29%	179,034	0.22%	0.28%	6.42%	296	229
30 %- 40%	35	714,224	0.76%	564,885	0.70%	0.97%	6.67%	301	222
40 %- 50%	43	1,071,004	1.14%	892,006	1.10%	2.07%	6.74%	336	251
50 %- 60%	79	1,897,641	2.02%	1,658,909	2.05%	4.12%	6.50%	336	268
60 %- 70%	202	5,257,066	5.60%	4,485,672	5.53%	9.65%	5.51%	348	279
70 %- 80%	753	20,288,645	21.59%	17,290,433	21.33%	30.98%	4.47%	354	279
80 %- 90%	2,077	61,375,016	65.32%	53,254,758	65.69%	96.66%	2.51%	360	296
90 %- 100%	70	2,962,918	3.15%	2,705,110	3.34%	100.00%	2.93%	360	313
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2013

For La Hipotecaria Panama
 Cutoff Date: 4/30/2013

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.29% WA (remaining balance): 3.32%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	435	10,735,911	11.43%	9,054,109	11.17%	11.17%	0.11%	360	310
1% - 2%	213	4,337,829	4.62%	3,649,523	4.50%	15.67%	1.61%	359	293
2% - 3%	1,100	32,468,735	34.56%	27,994,647	34.53%	50.20%	2.48%	359	294
3% - 4%	773	26,048,248	27.72%	22,412,834	27.64%	77.84%	3.07%	359	288
4% - 5%	41	1,350,260	1.44%	1,173,586	1.45%	79.29%	4.32%	356	283
5% - 6%	8	246,394	0.26%	216,528	0.27%	79.56%	5.08%	355	291
6% - 7%	234	6,201,972	6.60%	5,426,385	6.69%	86.25%	6.70%	350	278
7% - 8%	472	12,335,204	13.13%	10,973,282	13.53%	99.78%	7.26%	344	272
8% - 9%	4	128,186	0.14%	105,853	0.13%	99.92%	8.10%	320	222
9% - 10%	3	38,721	0.04%	22,371	0.03%	99.94%	9.52%	287	171
10% - 11%	1	38,312	0.04%	31,254	0.04%	99.98%	10.00%	360	284
11% - 12%	2	24,640	0.03%	15,170	0.02%	100.00%	11.00%	180	103
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Stratification Report

La Hipotecaria Panama - Trust X
April 2013

For La Hipotecaria Panama
Cutoff Date: 4/30/2013

Current Subsidy

Min: 0.00% Max: 6.00% WA (original balance): 2.94% WA (remaining balance): 2.91%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	729	19,048,811	20.27%	16,816,813	20.74%	20.74%	7.04%	345	274
1% - 2%	21	702,099	0.75%	612,281	0.76%	21.50%	4.75%	354	283
2% - 3%	133	4,083,478	4.35%	3,441,511	4.24%	25.74%	3.62%	358	276
3% - 4%	1,251	44,040,603	46.87%	38,305,892	47.25%	72.99%	2.87%	359	294
4% - 5%	665	14,582,206	15.52%	12,230,172	15.08%	88.07%	1.93%	359	289
5% - 6%	227	5,074,758	5.40%	4,295,855	5.30%	93.37%	0.38%	360	304
6% - 7%	260	6,422,456	6.84%	5,373,018	6.63%	100.00%	0.00%	360	311
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2013

For La Hipotecaria Panama
 Cutoff Date: 4/30/2013

Current Total Rate

Min: 3.02% Max: 11.00% WA (original balance): 6.22% 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%	171,957	0.21%	0.21%	3.46%	360	288
4% - 5%	3	95,901	0.10%	82,094	0.10%	0.31%	2.91%	360	291
5% - 6%	2	35,072	0.04%	29,406	0.04%	0.35%	2.43%	360	298
6% - 7%	2,789	81,058,241	86.27%	69,644,154	85.90%	86.25%	2.67%	358	293
7% - 8%	472	12,335,204	13.13%	10,973,282	13.53%	99.78%	7.26%	344	272
8% - 9%	4	128,186	0.14%	105,853	0.13%	99.92%	8.10%	320	222
9% - 10%	3	38,721	0.04%	22,371	0.03%	99.94%	9.52%	287	171
10% - 11%	1	38,312	0.04%	31,254	0.04%	99.98%	10.00%	360	284
11% - 12%	2	24,640	0.03%	15,170	0.02%	100.00%	11.00%	180	103
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2013

For La Hipotecaria Panama
 Cutoff Date: 4/30/2013

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	0.03%	14,123	0.02%	0.02%	7.00%	300	130
2000	1	23,304	0.02%	17,371	0.02%	0.04%	7.00%	360	210
2001	3	67,914	0.07%	53,519	0.07%	0.10%	7.80%	340	195
2002	5	115,390	0.12%	89,214	0.11%	0.21%	6.47%	360	231
2003	63	1,570,445	1.67%	1,206,257	1.49%	1.70%	3.83%	352	237
2004	78	2,002,076	2.13%	1,567,922	1.93%	3.64%	3.76%	350	243
2005	61	1,526,081	1.62%	1,235,510	1.52%	5.16%	3.67%	353	260
2006	413	10,891,408	11.59%	9,191,019	11.34%	16.50%	4.28%	353	274
2007	1,348	37,226,168	39.62%	32,034,829	39.51%	56.01%	3.65%	356	287
2008	987	30,300,743	32.25%	26,596,000	32.80%	88.81%	2.76%	358	300
2009	224	7,205,614	7.67%	6,398,944	7.89%	96.71%	2.33%	358	310
2010	102	3,001,518	3.19%	2,670,834	3.29%	100.00%	1.74%	356	320
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	367	9,597,566	10.22%	8,610,441	10.62%	10.62%	7.26%	339	274
1912	1	19,350	0.02%	16,628	0.02%	10.64%	6.95%	360	290
1999	1	26,309	0.03%	16,797	0.02%	10.66%	7.00%	300	223
2005	1	24,715	0.03%	21,139	0.03%	10.69%	6.75%	300	223
2007	8	187,891	0.20%	164,189	0.20%	10.89%	6.49%	350	277
2008	24	591,927	0.63%	516,184	0.64%	11.53%	7.03%	332	253
2009	45	1,260,524	1.34%	1,094,388	1.35%	12.88%	7.10%	349	261
2010	56	1,531,977	1.63%	1,333,680	1.64%	14.52%	7.12%	350	265
2011	78	1,944,053	2.07%	1,697,483	2.09%	16.62%	6.94%	352	278
2012	111	2,815,830	3.00%	2,444,980	3.02%	19.63%	6.47%	357	283
2013	145	3,872,318	4.12%	3,218,976	3.97%	23.60%	4.29%	358	271
2014	120	2,917,100	3.10%	2,386,159	2.94%	26.54%	3.38%	358	268
2015	75	2,100,762	2.24%	1,746,693	2.15%	28.70%	3.02%	357	275
2016	242	6,621,681	7.05%	5,519,655	6.81%	35.51%	2.57%	358	280
2017	901	25,343,912	26.97%	21,649,401	26.70%	62.21%	2.54%	359	290
2018	804	25,571,075	27.22%	22,283,251	27.48%	89.69%	2.09%	359	302
2019	176	5,708,463	6.08%	5,020,390	6.19%	95.89%	1.62%	360	312
2020	82	2,461,795	2.62%	2,168,496	2.67%	98.56%	0.92%	360	323
2021	1	31,395	0.03%	27,291	0.03%	98.59%	3.00%	360	283
2022	30	727,491	0.77%	616,966	0.76%	99.36%	2.28%	360	288
2023	10	365,708	0.39%	320,480	0.40%	99.75%	2.27%	360	301
2024	5	149,273	0.16%	131,563	0.16%	99.91%	0.95%	360	312
2025	3	83,295	0.09%	70,314	0.09%	100.00%	0.00%	360	326
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Stratification Report

La Hipotecaria Panama - Trust X
April 2013

For La Hipotecaria Panama
Cutoff Date: 4/30/2013

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	170	4,661,353	4.96%	3,987,871	4.92%	4.92%	2.64%	360	293
SFH	3,116	89,293,057	95.04%	77,087,672	95.08%	100.00%	3.32%	356	290
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Stratification Report

La Hipotecaria Panama - Trust X
April 2013

For La Hipotecaria Panama
Cutoff Date: 4/30/2013

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	805	21,261,469	22.63%	18,759,834	23.14%	23.14%	6.39%	348	278
New Property	2,431	71,526,311	76.13%	61,275,375	75.58%	98.72%	2.31%	359	294
Used Property	50	1,166,631	1.24%	1,040,334	1.28%	100.00%	6.77%	349	287
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

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	82,280,575	87.57%	70,862,777	87.40%	87.40%	3.26%	356	290
30	284	8,026,241	8.54%	7,016,667	8.65%	96.06%	3.53%	356	289
60	95	2,597,751	2.76%	2,267,468	2.80%	98.85%	3.31%	357	287
90	29	815,628	0.87%	720,461	0.89%	99.74%	3.53%	358	290
120	5	97,170	0.10%	85,551	0.11%	99.85%	2.80%	360	294
150	1	19,171	0.02%	16,896	0.02%	99.87%	2.00%	360	295
270	1	26,775	0.03%	24,097	0.03%	99.90%	7.75%	360	278
330	1	24,750	0.03%	21,863	0.03%	99.93%	2.00%	360	292
390+	2	66,350	0.07%	59,764	0.07%	100.00%	5.12%	360	288
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Stratification Report

La Hipotecaria Panama - Trust X
 April 2013

For La Hipotecaria Panama
 Cutoff Date: 4/30/2013

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%	42,003	0.05%	0.05%	2.65%	360	294
Bocas del Toro	4	116,173	0.12%	100,683	0.12%	0.18%	2.79%	360	292
Chiriquí	344	9,442,149	10.05%	8,118,456	10.01%	10.19%	2.72%	357	293
Coclé	40	1,120,470	1.19%	967,430	1.19%	11.38%	3.36%	353	286
Colón	235	7,695,209	8.19%	6,689,126	8.25%	19.63%	3.12%	358	291
Herrera	173	4,907,091	5.22%	4,262,050	5.26%	24.89%	2.84%	358	297
Los Santos	49	1,283,351	1.37%	1,109,535	1.37%	26.26%	3.06%	360	292
Panamá	2,152	60,324,866	64.21%	51,892,145	64.00%	90.26%	3.48%	355	287
Veraguas	287	9,016,449	9.60%	7,894,114	9.74%	100.00%	3.00%	359	299
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Stratification Report

La Hipotecaria Panama - Trust X
April 2013

For La Hipotecaria Panama
Cutoff Date: 4/30/2013

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	47	1,359,429	1.45%	1,147,876	1.42%	1.42%	3.31%	346	277
DD	2,476	71,828,335	76.45%	62,182,341	76.70%	78.11%	3.29%	357	291
VOL	763	20,766,647	22.10%	17,745,326	21.89%	100.00%	3.26%	356	286
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	478	15,351,086	16.34%	13,415,199	16.55%	16.55%	3.27%	358	297
MIN.DE GOBIERNO Y JUSTICIA (4)	146	3,869,617	4.12%	3,342,941	4.12%	20.67%	2.98%	360	295
CAJA DEL SEGURO SOCIAL	143	4,345,915	4.63%	3,752,146	4.63%	25.30%	3.88%	356	287
C.S.S.JUBILADOS Y PENSIONADO	91	2,802,451	2.98%	2,452,413	3.02%	28.32%	4.03%	346	280
MINISTERIO DE SALUD (12)	86	2,519,627	2.68%	2,184,490	2.69%	31.02%	4.15%	356	290
AUTORIDAD DEL CANAL DE PANAMA	32	1,229,129	1.31%	1,065,583	1.31%	32.33%	3.72%	348	281
JUBILADO POR CONTRALORIA.	22	640,019	0.68%	549,957	0.68%	33.01%	3.58%	358	284
PANAMA PORTS COMPANY	22	651,867	0.69%	566,794	0.70%	33.71%	2.67%	360	299
UNIVERSIDAD DE PANAMA	17	553,220	0.59%	466,667	0.58%	34.28%	3.84%	353	284
INDUSTRIAS LACTEAS	15	347,646	0.37%	300,509	0.37%	34.65%	3.45%	356	289
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	15	378,679	0.40%	328,890	0.41%	35.06%	2.57%	360	298
MANZANILLO INTL TERMINAL-PANAMA S.A	15	523,192	0.56%	457,668	0.56%	35.63%	3.04%	360	294
PRODUCTOS TOLEDANO	15	321,970	0.34%	272,108	0.34%	35.96%	3.37%	352	279
Otros	2,189	60,419,992	64.31%	51,920,178	64.04%	100.00%	3.20%	356	289
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	853	22,759,690	24.22%	20,090,390	24.78%	24.78%	6.16%	349	280
LAS PRADERAS DE SAN ISIDRO	76	2,236,367	2.38%	1,949,623	2.40%	27.18%	2.90%	360	295
LA ARBOLEDA	47	1,342,906	1.43%	1,152,578	1.42%	28.61%	2.11%	359	296
LAS PERLAS DE PILON	46	867,585	0.92%	725,954	0.90%	29.50%	1.94%	360	288
RESIDENCIAL VALLE DORADO	37	1,016,077	1.08%	873,656	1.08%	30.58%	2.68%	357	292
CIUDAD HATO MONTAÑA	32	927,600	0.99%	792,052	0.98%	31.56%	2.29%	358	293
RESIDENCIAL EL TREBOL	32	700,732	0.75%	588,759	0.73%	32.28%	1.39%	359	292
LA RIVIERA	26	805,624	0.86%	659,057	0.81%	33.10%	3.30%	359	269
RES. ALTOS DEL ANGEL	26	752,178	0.80%	644,319	0.79%	33.89%	2.77%	355	286
RESIDENCIAL LOS NOGALES	23	679,517	0.72%	588,133	0.73%	34.62%	2.81%	360	295
Otros	2,088	61,866,136	65.85%	53,011,023	65.38%	100.00%	2.35%	358	294
Total	3,286	93,954,410	100.00%	81,075,543			3.29%	356	290
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,950			11.00%	360	326
Average		28,592		24,673					