



Stratification Report for La Hipotecaria S.A. Panama

Trust X
February 2014

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 2/28/2014.

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

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%	37,257	0.05%	0.05%	7.47%	120	43
156	2	28,701	0.03%	15,698	0.02%	0.07%	7.75%	156	72
180	10	193,444	0.22%	118,157	0.16%	0.23%	6.37%	180	102
192	1	19,899	0.02%	14,487	0.02%	0.25%	6.92%	192	121
204	1	19,293	0.02%	13,624	0.02%	0.27%	7.07%	204	121
216	2	26,699	0.03%	20,169	0.03%	0.29%	6.68%	216	137
228	1	25,691	0.03%	17,435	0.02%	0.32%	2.00%	228	136
240	20	482,239	0.54%	385,245	0.51%	0.83%	6.85%	240	168
252	1	11,500	0.01%	9,796	0.01%	0.84%	7.75%	252	176
264	1	22,584	0.03%	20,180	0.03%	0.87%	6.75%	264	202
276	3	87,865	0.10%	72,401	0.10%	0.97%	6.93%	276	206
288	7	192,201	0.22%	151,325	0.20%	1.17%	4.17%	288	191
300	88	2,379,891	2.67%	1,910,266	2.55%	3.72%	6.29%	300	208
312	11	343,125	0.38%	283,921	0.38%	4.10%	6.27%	312	229
324	2	73,700	0.08%	61,278	0.08%	4.18%	4.15%	324	248
336	11	283,847	0.32%	235,840	0.31%	4.49%	4.62%	336	255
348	9	233,648	0.26%	202,030	0.27%	4.76%	5.42%	348	267
360	2,942	84,652,081	94.95%	71,383,854	95.24%	100.00%	2.94%	360	284
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

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	0.09%	42,706	0.06%	0.06%	6.38%	277	193
10,000 - 15,000	124	1,755,377	1.97%	1,390,022	1.85%	1.91%	2.55%	349	267
15,000 - 20,000	388	6,970,087	7.82%	5,728,018	7.64%	9.55%	3.41%	354	270
20,000 - 25,000	804	18,336,665	20.57%	15,081,021	20.12%	29.67%	2.67%	357	278
25,000 - 30,000	736	20,125,888	22.57%	16,820,469	22.44%	52.12%	2.65%	356	282
30,000 - 35,000	422	13,571,761	15.22%	11,548,485	15.41%	67.52%	3.83%	355	277
35,000 - 40,000	250	9,292,490	10.42%	7,957,502	10.62%	78.14%	3.16%	357	284
40,000 - 45,000	141	5,998,198	6.73%	5,149,770	6.87%	85.01%	3.42%	359	284
45,000 - 50,000	102	4,832,970	5.42%	4,159,478	5.55%	90.56%	3.23%	359	286
50,000 - 55,000	47	2,473,184	2.77%	2,113,248	2.82%	93.38%	2.98%	358	286
55,000 - 60,000	29	1,677,689	1.88%	1,467,475	1.96%	95.34%	3.65%	355	285
60,000 - 65,000	54	3,343,321	3.75%	2,877,143	3.84%	99.18%	3.00%	358	286
65,000 - 70,000	4	267,050	0.30%	224,364	0.30%	99.48%	4.66%	344	255
70,000 - 75,000	5	358,425	0.40%	320,582	0.43%	99.90%	5.74%	360	288
80,000 - 85,000	1	80,000	0.09%	72,682	0.10%	100.00%	4.75%	360	299
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

Original Property Value

Min: 11,000 Max: 110,000 Average: 31,131

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	72	1,019,794	1.14%	801,197	1.07%	1.07%	0.94%	356	278
15,000 - 20,000	281	4,863,928	5.46%	3,897,758	5.20%	6.27%	2.09%	358	271
20,000 - 25,000	655	14,323,759	16.07%	11,720,052	15.64%	21.91%	2.33%	357	278
25,000 - 30,000	761	19,680,004	22.07%	16,340,227	21.80%	43.71%	2.41%	357	281
30,000 - 35,000	449	13,355,261	14.98%	11,275,513	15.04%	58.75%	3.33%	357	281
35,000 - 40,000	361	12,181,917	13.66%	10,462,140	13.96%	72.71%	3.93%	356	280
40,000 - 45,000	167	6,236,745	7.00%	5,354,920	7.14%	79.85%	3.72%	356	281
45,000 - 50,000	151	6,344,277	7.12%	5,453,681	7.28%	87.13%	3.82%	355	280
50,000 - 55,000	73	3,343,746	3.75%	2,865,944	3.82%	90.95%	3.70%	356	282
55,000 - 60,000	36	1,666,241	1.87%	1,435,340	1.91%	92.87%	4.66%	344	272
60,000 - 65,000	69	4,012,355	4.50%	3,456,421	4.61%	97.48%	2.87%	359	287
65,000 - 70,000	13	560,617	0.63%	488,789	0.65%	98.13%	4.66%	347	282
70,000 - 75,000	3	169,750	0.19%	151,539	0.20%	98.33%	5.74%	360	284
75,000 - 80,000	11	586,560	0.66%	527,995	0.70%	99.04%	6.55%	354	279
80,000 - 85,000	4	244,432	0.27%	216,997	0.29%	99.33%	6.19%	343	265
85,000 - 90,000	4	232,663	0.26%	206,482	0.28%	99.60%	6.07%	342	268
90,000 - 95,000	4	234,425	0.26%	211,786	0.28%	99.89%	6.94%	360	284
100,000 - 105,000	1	42,500	0.05%	39,861	0.05%	99.94%	7.00%	360	290
110,000 - 115,000	1	60,000	0.07%	46,322	0.06%	100.00%	8.00%	300	181
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 93.94% WA (remaining balance): 93.83%

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%	15,569	0.02%	0.02%	7.00%	264	201
20 %- 30%	4	59,635	0.07%	50,146	0.07%	0.09%	7.29%	317	245
30 %- 40%	17	253,961	0.28%	219,608	0.29%	0.38%	7.08%	348	274
40 %- 50%	24	519,942	0.58%	434,772	0.58%	0.96%	7.25%	315	239
50 %- 60%	48	1,157,643	1.30%	1,007,376	1.34%	2.30%	6.81%	343	266
60 %- 70%	76	1,855,500	2.08%	1,589,312	2.12%	4.43%	6.99%	331	253
70 %- 80%	130	3,549,439	3.98%	3,103,487	4.14%	8.57%	6.74%	347	271
80 %- 90%	304	8,368,669	9.39%	7,230,301	9.65%	18.21%	5.44%	351	274
90 %- 100%	2,511	73,374,185	82.30%	61,302,392	81.79%	100.00%	2.45%	359	282
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

Original Debt To Income

Min: 4.88% Max: 74.73% WA (original balance): 36.24% WA (remaining balance): 36.38%

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	0.16%	107,182	0.14%	0.14%	7.29%	334	201
0 %- 10%	12	289,780	0.33%	235,392	0.31%	0.46%	2.54%	355	271
10 %- 20%	177	4,714,297	5.29%	3,861,667	5.15%	5.61%	2.49%	354	277
20 %- 30%	876	23,688,472	26.57%	19,638,740	26.20%	31.81%	2.86%	356	277
30 %- 40%	922	26,862,094	30.13%	22,665,869	30.24%	62.05%	3.17%	356	280
40 %- 50%	778	22,873,531	25.65%	19,304,988	25.76%	87.81%	3.00%	357	282
50 %- 60%	324	10,003,652	11.22%	8,637,627	11.52%	99.33%	3.89%	358	283
60 %- 70%	14	334,118	0.37%	282,679	0.38%	99.71%	3.54%	344	270
70 %- 80%	7	254,031	0.28%	218,817	0.29%	100.00%	3.28%	360	288
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.93% WA (remaining balance): 25.00%

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	0.16%	107,182	0.14%	0.14%	7.29%	334	201
0 %- 10%	46	1,304,603	1.46%	1,051,022	1.40%	1.55%	3.08%	351	265
10 %- 20%	625	17,990,583	20.18%	15,003,865	20.02%	21.56%	2.99%	355	279
20 %- 30%	1,770	50,299,617	56.42%	42,134,340	56.21%	77.78%	2.93%	356	280
30 %- 40%	666	19,327,530	21.68%	16,572,569	22.11%	99.89%	3.59%	357	283
40 %- 50%	3	97,643	0.11%	83,985	0.11%	100.00%	2.36%	360	290
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 2.95% WA (remaining balance): 2.98%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	417	10,309,504	11.56%	8,404,647	11.21%	11.21%	0.04%	360	299
1% - 2%	261	5,360,065	6.01%	4,366,069	5.83%	17.04%	1.12%	359	281
2% - 3%	1,171	36,398,246	40.82%	30,715,662	40.98%	58.02%	2.32%	359	284
3% - 4%	710	21,842,239	24.50%	18,375,638	24.52%	82.53%	3.69%	358	276
4% - 5%	201	5,822,302	6.53%	4,850,378	6.47%	89.01%	6.21%	354	260
5% - 6%	15	433,366	0.49%	363,673	0.49%	89.49%	6.81%	344	251
6% - 7%	116	3,042,847	3.41%	2,781,331	3.71%	93.20%	6.93%	349	284
7% - 8%	211	5,646,405	6.33%	4,886,582	6.52%	99.72%	7.35%	336	256
8% - 9%	6	165,052	0.19%	123,566	0.16%	99.89%	7.98%	306	188
9% - 10%	3	38,721	0.04%	20,703	0.03%	99.91%	9.52%	287	161
10% - 11%	3	75,587	0.08%	50,917	0.07%	99.98%	8.91%	334	248
11% - 12%	2	24,640	0.03%	13,798	0.02%	100.00%	11.00%	180	93
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.93% WA (remaining balance): 3.90%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	343	9,034,277	10.13%	7,909,815	10.55%	10.55%	7.25%	339	263
1% - 2%	10	348,172	0.39%	308,183	0.41%	10.96%	6.54%	355	276
2% - 3%	114	3,485,752	3.91%	3,034,476	4.05%	15.01%	6.73%	352	271
3% - 4%	556	17,424,534	19.54%	14,871,217	19.84%	34.85%	4.02%	357	280
4% - 5%	1,112	36,655,977	41.11%	30,836,695	41.14%	75.99%	2.66%	359	281
5% - 6%	521	11,268,196	12.64%	9,099,352	12.14%	88.13%	1.49%	359	275
6% - 7%	460	10,942,066	12.27%	8,893,225	11.87%	100.00%	0.02%	360	298
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

Remaining Term

Min: Max: 316 WA (original balance): 280 WA (remaining balance): 281

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	10	225,396	0.25%	121,598	0.16%	0.16%	7.28%	251	18
60 - 119	11	214,145	0.24%	130,532	0.17%	0.34%	6.50%	178	100
120 - 179	33	742,560	0.83%	560,431	0.75%	1.08%	6.83%	258	160
180 - 239	168	4,500,948	5.05%	3,548,800	4.73%	5.82%	6.07%	322	222
240 - 299	2,647	75,860,777	85.08%	64,019,936	85.41%	91.23%	3.00%	360	283
300 - 359	247	7,615,146	8.54%	6,571,667	8.77%	100.00%	1.75%	360	307
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	10	131,999	0.15%	27,046	0.04%	0.04%	6.09%	308	223
5,000 - 10,000	24	324,659	0.36%	194,620	0.26%	0.30%	5.22%	306	221
10,000 - 15,000	321	5,293,412	5.94%	4,192,615	5.59%	5.89%	3.12%	349	261
15,000 - 20,000	795	17,223,068	19.32%	14,096,938	18.81%	24.70%	2.89%	356	275
20,000 - 25,000	865	23,050,631	25.85%	19,221,288	25.64%	50.34%	2.51%	357	282
25,000 - 30,000	454	14,404,688	16.16%	12,386,448	16.53%	66.87%	3.89%	357	281
30,000 - 35,000	282	10,463,693	11.74%	9,032,505	12.05%	78.92%	3.32%	357	285
35,000 - 40,000	156	6,771,228	7.59%	5,829,519	7.78%	86.70%	3.39%	359	285
40,000 - 45,000	89	4,345,226	4.87%	3,750,185	5.00%	91.70%	3.20%	357	286
45,000 - 50,000	44	2,407,217	2.70%	2,080,024	2.78%	94.47%	3.28%	355	284
50,000 - 55,000	56	3,406,922	3.82%	2,956,295	3.94%	98.42%	3.01%	359	288
55,000 - 60,000	14	897,804	1.01%	792,219	1.06%	99.48%	4.49%	355	284
60,000 - 65,000	4	283,925	0.32%	252,829	0.34%	99.81%	6.08%	360	287
65,000 - 70,000	1	74,500	0.08%	67,753	0.09%	99.90%	4.50%	360	295
70,000 - 75,000	1	80,000	0.09%	72,682	0.10%	100.00%	4.75%	360	299
Total	3,116	89,158,973	100.00%	74,952,964			3.13%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

Current Loan To Value

Min: 0.02% Max: 90.94% WA (original balance): 78.83% WA (remaining balance): 79.09%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	3	41,210	0.05%	1,616	0.00%	0.00%	4.57%	303	217
10 %- 20%	7	89,549	0.10%	40,520	0.05%	0.06%	8.07%	273	190
20 %- 30%	22	363,850	0.41%	206,742	0.28%	0.33%	5.76%	281	204
30 %- 40%	26	555,376	0.62%	463,203	0.62%	0.95%	6.95%	323	233
40 %- 50%	45	1,135,734	1.27%	907,789	1.21%	2.16%	6.57%	336	240
50 %- 60%	86	2,084,204	2.34%	1,758,681	2.35%	4.51%	6.51%	337	260
60 %- 70%	243	6,245,172	7.00%	5,097,653	6.80%	11.31%	5.40%	346	263
70 %- 80%	960	25,385,807	28.47%	21,134,840	28.20%	39.51%	3.95%	356	274
80 %- 90%	1,718	52,927,364	59.36%	45,040,482	60.09%	99.60%	2.13%	360	288
90 %- 100%	6	330,708	0.37%	301,437	0.40%	100.00%	3.40%	360	305
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.10% WA (remaining balance): 3.13%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	470	11,094,086	12.44%	9,015,573	12.03%	12.03%	0.02%	360	298
1% - 2%	640	14,026,944	15.73%	11,408,530	15.22%	27.25%	1.41%	359	278
2% - 3%	1,116	40,007,314	44.87%	34,037,285	45.41%	72.66%	2.52%	359	285
3% - 4%	97	3,126,926	3.51%	2,585,945	3.45%	76.11%	3.23%	359	271
4% - 5%	16	553,277	0.62%	476,633	0.64%	76.75%	4.45%	354	277
5% - 6%	2	49,067	0.06%	35,281	0.05%	76.79%	5.67%	360	264
6% - 7%	333	8,745,189	9.81%	7,354,375	9.81%	86.61%	6.65%	353	266
7% - 8%	432	11,326,310	12.70%	9,875,561	13.18%	99.78%	7.26%	343	262
8% - 9%	4	128,186	0.14%	99,861	0.13%	99.91%	8.10%	320	212
9% - 10%	3	38,721	0.04%	20,703	0.03%	99.94%	9.52%	287	161
10% - 11%	1	38,312	0.04%	29,420	0.04%	99.98%	10.00%	360	274
11% - 12%	2	24,640	0.03%	13,798	0.02%	100.00%	11.00%	180	93
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

Current Subsidy

Min: 0.00% Max: 5.75% WA (original balance): 2.93% 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%	803	20,984,996	23.54%	17,928,656	23.92%	23.92%	6.90%	347	262
1% - 2%	7	263,632	0.30%	230,074	0.31%	24.23%	4.60%	356	284
2% - 3%	80	2,772,972	3.11%	2,313,791	3.09%	27.31%	3.29%	358	273
3% - 4%	1,118	40,049,871	44.92%	34,082,920	45.47%	72.79%	2.52%	359	285
4% - 5%	639	14,023,167	15.73%	11,405,884	15.22%	88.00%	1.40%	359	278
5% - 6%	469	11,064,335	12.41%	8,991,639	12.00%	100.00%	0.02%	360	298
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

Current Total Rate

Min: 1.75% Max: 11.00% WA (original balance): 6.03% WA (remaining balance): 6.04%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
1% - 2%	1	14,781	0.02%	10,982	0.01%	0.01%	1.75%	360	240
2% - 3%	4	85,736	0.10%	61,590	0.08%	0.10%	2.56%	360	240
3% - 4%	18	439,774	0.49%	349,009	0.47%	0.56%	3.36%	357	257
4% - 5%	4	124,031	0.14%	102,011	0.14%	0.70%	3.22%	360	272
5% - 6%	2,267	66,874,812	75.01%	55,907,863	74.59%	75.29%	1.89%	359	285
6% - 7%	380	10,063,671	11.29%	8,482,165	11.32%	86.61%	6.25%	353	268
7% - 8%	432	11,326,310	12.70%	9,875,561	13.18%	99.78%	7.26%	343	262
8% - 9%	4	128,186	0.14%	99,861	0.13%	99.91%	8.10%	320	212
9% - 10%	3	38,721	0.04%	20,703	0.03%	99.94%	9.52%	287	161
10% - 11%	1	38,312	0.04%	29,420	0.04%	99.98%	10.00%	360	274
11% - 12%	2	24,640	0.03%	13,798	0.02%	100.00%	11.00%	180	93
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

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%	13,513	0.02%	0.02%	7.00%	300	120
2000	1	23,304	0.03%	16,807	0.02%	0.04%	7.00%	360	200
2001	3	67,914	0.08%	51,716	0.07%	0.11%	7.80%	340	185
2002	5	115,390	0.13%	87,577	0.12%	0.23%	6.47%	360	221
2003	61	1,517,704	1.70%	1,131,841	1.51%	1.74%	6.63%	352	227
2004	77	1,984,713	2.23%	1,495,656	2.00%	3.73%	3.63%	349	230
2005	59	1,471,270	1.65%	1,151,249	1.54%	5.27%	3.27%	353	249
2006	387	10,251,784	11.50%	8,414,727	11.23%	16.49%	4.04%	353	264
2007	1,277	35,234,923	39.52%	29,588,507	39.48%	55.97%	3.40%	356	277
2008	934	28,754,150	32.25%	24,598,140	32.82%	88.79%	2.50%	358	290
2009	212	6,800,726	7.63%	5,883,164	7.85%	96.64%	2.12%	358	301
2010	99	2,913,347	3.27%	2,520,067	3.36%	100.00%	1.63%	356	310
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	341	8,983,253	10.08%	7,873,838	10.51%	10.51%	7.25%	339	263
1912	1	19,350	0.02%	15,950	0.02%	10.53%	6.96%	360	280
1999	1	26,309	0.03%	15,213	0.02%	10.55%	7.00%	300	213
2005	1	24,715	0.03%	20,765	0.03%	10.57%	6.75%	300	213
2007	8	187,891	0.21%	160,275	0.21%	10.79%	6.49%	350	267
2008	22	544,677	0.61%	464,861	0.62%	11.41%	7.02%	332	243
2009	40	1,114,972	1.25%	947,284	1.26%	12.67%	7.10%	347	248
2010	50	1,357,601	1.52%	1,175,350	1.57%	14.24%	7.13%	350	261
2011	73	1,828,176	2.05%	1,566,322	2.09%	16.33%	6.94%	352	267
2012	99	2,469,253	2.77%	2,101,191	2.80%	19.13%	6.48%	357	273
2013	141	3,763,027	4.22%	3,066,342	4.09%	23.22%	6.64%	358	262
2014	115	2,801,910	3.14%	2,221,827	2.96%	26.19%	3.27%	358	257
2015	71	1,953,533	2.19%	1,579,634	2.11%	28.30%	2.56%	357	265
2016	228	6,292,704	7.06%	5,088,850	6.79%	35.09%	2.13%	358	270
2017	866	24,292,110	27.25%	20,203,330	26.95%	62.04%	2.10%	359	280
2018	767	24,506,286	27.49%	20,791,340	27.74%	89.78%	1.80%	359	292
2019	166	5,353,350	6.00%	4,575,480	6.10%	95.88%	1.39%	360	302
2020	80	2,398,624	2.69%	2,050,423	2.74%	98.62%	0.81%	360	313
2021	1	31,395	0.04%	26,489	0.04%	98.65%	2.50%	360	273
2022	28	663,120	0.74%	544,946	0.73%	99.38%	1.73%	360	278
2023	9	314,151	0.35%	267,637	0.36%	99.74%	1.91%	360	291
2024	5	149,273	0.17%	127,826	0.17%	99.91%	0.78%	360	302
2025	3	83,295	0.09%	67,792	0.09%	100.00%	0.00%	360	316
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	161	4,417,481	4.95%	3,683,471	4.91%	4.91%	2.31%	360	283
SFH	2,955	84,741,492	95.05%	71,269,493	95.09%	100.00%	3.14%	356	280
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	745	19,666,978	22.06%	17,022,951	22.71%	22.71%	6.59%	348	268
New Property	2,326	68,441,614	76.76%	57,020,305	76.07%	98.79%	2.04%	359	283
Used Property	45	1,050,381	1.18%	909,707	1.21%	100.00%	6.67%	347	276
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,711	78,314,365	87.84%	65,790,653	87.78%	87.78%	3.03%	356	280
30	308	8,242,247	9.24%	6,965,838	9.29%	97.07%	3.50%	356	277
60	69	1,877,038	2.11%	1,600,732	2.14%	99.21%	3.49%	357	279
90	14	387,851	0.44%	318,109	0.42%	99.63%	4.46%	352	268
120	4	91,042	0.10%	78,341	0.10%	99.73%	4.69%	343	253
150	1	27,183	0.03%	23,870	0.03%	99.77%	3.00%	360	284
180	1	25,635	0.03%	23,963	0.03%	99.80%	7.00%	360	290
210	1	17,964	0.02%	15,111	0.02%	99.82%	2.00%	360	277
240	1	15,288	0.02%	13,723	0.02%	99.84%	6.75%	360	283
330	1	23,315	0.03%	5	0.00%	99.84%	1.75%	360	275
390+	5	137,046	0.15%	122,619	0.16%	100.00%	4.63%	360	278
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

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%	40,935	0.05%	0.05%	2.23%	360	284
Bocas del Toro	4	116,173	0.13%	98,251	0.13%	0.19%	2.29%	360	282
Chiriquí	326	8,983,205	10.08%	7,517,765	10.03%	10.22%	2.36%	357	283
Coclé	38	1,062,929	1.19%	896,677	1.20%	11.41%	3.24%	353	276
Colón	225	7,402,013	8.30%	6,268,246	8.36%	19.77%	2.85%	357	281
Herrera	160	4,477,864	5.02%	3,787,548	5.05%	24.83%	2.52%	358	287
Los Santos	45	1,165,967	1.31%	983,234	1.31%	26.14%	2.76%	360	282
Panamá	2,045	57,385,787	64.36%	48,080,759	64.15%	90.29%	3.34%	355	277
Veraguas	271	8,516,383	9.55%	7,279,549	9.71%	100.00%	2.80%	359	289
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Stratification Report

La Hipotecaria Panama - Trust X
February 2014

For La Hipotecaria Panama
Cutoff Date: 2/28/2014

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	38	1,098,241	1.23%	902,884	1.20%	1.20%	3.48%	346	265
DD	2,310	67,017,353	75.17%	56,559,598	75.46%	76.66%	3.08%	357	281
VOL	768	21,043,379	23.60%	17,490,482	23.34%	100.00%	3.13%	356	276
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	437	14,052,183	15.76%	11,983,752	15.99%	15.99%	3.03%	358	287
CAJA DEL SEGURO SOCIAL	139	4,233,829	4.75%	3,569,276	4.76%	20.75%	3.87%	356	277
MIN.DE GOBIERNO Y JUSTICIA (4)	129	3,453,839	3.87%	2,907,744	3.88%	24.63%	2.74%	360	285
C.S.S.JUBILADOS Y PENSIONADO	100	3,155,997	3.54%	2,696,062	3.60%	28.23%	3.84%	347	272
MINISTERIO DE SALUD (12)	80	2,328,080	2.61%	1,968,895	2.63%	30.85%	4.08%	357	281
AUTORIDAD DEL CANAL DE PANAMA	32	1,253,747	1.41%	1,060,642	1.42%	32.27%	3.37%	348	271
JUBILADO POR CONTRALORIA.	22	640,019	0.72%	537,288	0.72%	32.99%	3.50%	358	274
PANAMA PORTS COMPANY	21	613,569	0.69%	521,143	0.70%	33.68%	2.45%	360	288
UNIVERSIDAD DE PANAMA	17	553,220	0.62%	446,509	0.60%	34.28%	3.55%	353	274
DELL PANAMA S. DE R.L.	16	563,831	0.63%	476,502	0.64%	34.91%	2.36%	360	287
Otros	2,123	58,310,658	65.40%	48,785,150	65.09%	100.00%	3.00%	356	279
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	787	21,014,871	23.57%	18,195,302	24.28%	24.28%	6.31%	350	270
LAS PRADERAS DE SAN ISIDRO	74	2,183,860	2.45%	1,856,831	2.48%	26.75%	2.50%	360	285
LA ARBOLEDA	45	1,271,749	1.43%	1,058,890	1.41%	28.17%	1.68%	359	286
LAS PERLAS DE PILON	43	810,140	0.91%	657,247	0.88%	29.04%	1.39%	360	277
RESIDENCIAL VALLE DORADO	36	991,577	1.11%	830,791	1.11%	30.15%	2.38%	357	282
RESIDENCIAL EL TREBOL	32	700,732	0.79%	570,315	0.76%	30.91%	1.32%	359	282
CIUDAD HATO MONTAÑA	31	903,035	1.01%	747,703	1.00%	31.91%	2.06%	358	283
LA RIVIERA	26	805,624	0.90%	640,580	0.85%	32.76%	3.17%	359	259
RES. ALTOS DEL ANGEL	25	716,277	0.80%	595,473	0.79%	33.56%	2.34%	355	276
RESIDENCIAL LOS NOGALES	22	650,663	0.73%	547,304	0.73%	34.29%	2.75%	360	284
Otros	1,995	59,110,445	66.30%	49,252,528	65.71%	100.00%	2.09%	358	283
Total	3,116	89,158,973	100.00%	74,952,964			3.10%	356	280
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,682			11.00%	360	316
Average		28,613		24,054					