

Stratification Report for La Hipotecaria S.A.
Panama

Trust X
November 2010

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 11/30/2010.

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

Original Term

Min: 120

Max: 360

WA (original balance): 356

WA (remaining balance): 356

Original Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
120	4	82,565	0.08%	62,267	0.07%	0.07%	7.47%	120	82
156	2	28,701	0.03%	22,252	0.02%	0.09%	7.75%	156	111
180	15	310,780	0.30%	261,794	0.27%	0.36%	6.91%	180	143
192	1	19,899	0.02%	17,435	0.02%	0.38%	6.92%	192	160
204	1	19,293	0.02%	16,422	0.02%	0.40%	7.07%	204	160
216	2	26,699	0.03%	23,207	0.02%	0.42%	7.00%	216	176
228	1	25,691	0.02%	21,369	0.02%	0.44%	3.00%	228	175
240	28	702,430	0.68%	640,079	0.67%	1.11%	6.57%	240	207
252	1	11,500	0.01%	10,721	0.01%	1.12%	7.75%	252	215
264	2	36,384	0.04%	33,867	0.04%	1.16%	7.00%	264	231
276	3	87,865	0.08%	81,754	0.09%	1.25%	7.19%	276	245
288	7	192,201	0.19%	172,283	0.18%	1.43%	3.19%	288	248
300	103	2,823,695	2.73%	2,529,110	2.64%	4.07%	6.26%	300	250
312	13	382,925	0.37%	345,269	0.36%	4.43%	4.99%	312	266
324	4	118,640	0.11%	108,419	0.11%	4.54%	3.17%	324	284
336	13	338,927	0.33%	311,463	0.33%	4.87%	4.20%	336	295
348	11	273,921	0.26%	254,124	0.27%	5.13%	5.10%	348	306
360	3,399	97,936,925	94.70%	90,746,501	94.87%	100.00%	3.05%	360	323
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

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	11	92,958	0.09%	71,186	0.07%	0.07%	6.80%	276	231
10,000 - 15,000	144	2,027,022	1.96%	1,827,005	1.91%	1.98%	2.89%	346	304
15,000 - 20,000	458	8,215,057	7.94%	7,471,725	7.81%	9.80%	3.29%	354	310
20,000 - 25,000	918	20,946,314	20.25%	19,140,318	20.01%	29.80%	2.62%	357	317
25,000 - 30,000	850	23,215,385	22.45%	21,449,347	22.42%	52.23%	2.80%	357	321
30,000 - 35,000	488	15,708,591	15.19%	14,599,998	15.26%	67.49%	3.82%	355	318
35,000 - 40,000	289	10,730,947	10.38%	10,031,809	10.49%	77.98%	3.51%	357	321
40,000 - 45,000	169	7,174,349	6.94%	6,717,892	7.02%	85.00%	3.59%	358	322
45,000 - 50,000	119	5,634,599	5.45%	5,283,113	5.52%	90.52%	3.46%	357	323
50,000 - 55,000	52	2,731,440	2.64%	2,569,237	2.69%	93.21%	3.32%	356	322
55,000 - 60,000	38	2,197,949	2.13%	2,074,369	2.17%	95.38%	3.68%	356	324
60,000 - 65,000	58	3,592,679	3.47%	3,347,415	3.50%	98.88%	3.23%	358	324
65,000 - 70,000	6	399,725	0.39%	368,564	0.39%	99.26%	4.14%	350	302
70,000 - 75,000	7	502,725	0.49%	477,555	0.50%	99.76%	5.00%	360	326
80,000 - 85,000	2	163,800	0.16%	154,679	0.16%	99.92%	6.02%	329	300
85,000 - 90,000	1	85,500	0.08%	74,126	0.08%	100.00%	9.00%	360	240
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

Original Property Value

Min: 11,000 Max: 125,000 Average: 31,411

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	81	1,142,820	1.11%	1,028,541	1.08%	1.08%	1.38%	355	316
15,000 - 20,000	317	5,487,317	5.31%	4,924,379	5.15%	6.22%	2.24%	357	310
20,000 - 25,000	744	16,191,375	15.66%	14,766,043	15.44%	21.66%	2.30%	357	317
25,000 - 30,000	885	22,773,506	22.02%	20,955,053	21.91%	43.57%	2.54%	357	320
30,000 - 35,000	525	15,538,880	15.03%	14,404,428	15.06%	58.62%	3.40%	357	320
35,000 - 40,000	406	13,659,144	13.21%	12,766,181	13.35%	71.97%	3.85%	356	320
40,000 - 45,000	204	7,574,001	7.32%	7,079,229	7.40%	79.37%	3.92%	354	318
45,000 - 50,000	179	7,382,560	7.14%	6,881,911	7.19%	86.56%	3.95%	356	320
50,000 - 55,000	79	3,560,215	3.44%	3,354,009	3.51%	90.07%	3.74%	356	323
55,000 - 60,000	53	2,482,453	2.40%	2,343,636	2.45%	92.52%	4.75%	345	313
60,000 - 65,000	79	4,561,868	4.41%	4,260,093	4.45%	96.97%	3.19%	359	326
65,000 - 70,000	17	737,164	0.71%	699,402	0.73%	97.70%	4.93%	350	318
70,000 - 75,000	6	305,376	0.30%	288,675	0.30%	98.01%	5.77%	352	312
75,000 - 80,000	14	757,484	0.73%	718,587	0.75%	98.76%	5.97%	348	312
80,000 - 85,000	4	244,432	0.24%	233,237	0.24%	99.00%	6.56%	343	304
85,000 - 90,000	7	400,219	0.39%	376,763	0.39%	99.40%	5.46%	340	302
90,000 - 95,000	6	348,425	0.34%	331,538	0.35%	99.74%	6.53%	346	311
100,000 - 105,000	1	42,500	0.04%	41,452	0.04%	99.79%	7.00%	360	329
110,000 - 115,000	2	145,500	0.14%	128,044	0.13%	99.92%	8.59%	335	232
125,000 - 130,000	1	83,800	0.08%	77,135	0.08%	100.00%	7.00%	300	263
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 93.40% WA (remaining balance): 93.35%

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%	18,757	0.02%	0.02%	7.00%	264	240
20 %- 30%	6	83,285	0.08%	76,680	0.08%	0.10%	7.32%	302	265
30 %- 40%	23	362,160	0.35%	337,817	0.35%	0.45%	7.22%	336	301
40 %- 50%	33	680,561	0.66%	633,760	0.66%	1.12%	7.27%	312	277
50 %- 60%	58	1,381,098	1.34%	1,288,392	1.35%	2.46%	6.62%	341	303
60 %- 70%	98	2,531,542	2.45%	2,364,304	2.47%	4.93%	6.72%	330	294
70 %- 80%	167	4,736,476	4.58%	4,438,675	4.64%	9.57%	5.90%	350	312
80 %- 90%	382	10,593,466	10.24%	9,922,399	10.37%	19.95%	5.02%	352	315
90 %- 100%	2,841	83,030,451	80.29%	76,577,552	80.05%	100.00%	2.59%	358	321
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

Original Debt To Income

Min: 4.88% Max: 74.73% WA (original balance): 36.37% WA (remaining balance): 36.45%

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	0.13%	118,612	0.12%	0.12%	5.53%	334	240
0 %- 10%	14	366,293	0.35%	331,917	0.35%	0.47%	2.44%	348	305
10 %- 20%	205	5,502,665	5.32%	5,024,604	5.25%	5.72%	2.65%	355	315
20 %- 30%	988	26,870,654	25.98%	24,677,037	25.80%	31.52%	2.96%	355	316
30 %- 40%	1,078	31,336,229	30.30%	29,032,267	30.35%	61.87%	3.22%	356	319
40 %- 50%	903	26,501,626	25.63%	24,569,553	25.68%	87.56%	3.18%	357	320
50 %- 60%	393	12,046,530	11.65%	11,292,153	11.80%	99.36%	3.94%	358	323
60 %- 70%	15	361,391	0.35%	335,141	0.35%	99.71%	3.69%	345	309
70 %- 80%	8	294,655	0.28%	277,053	0.29%	100.00%	3.55%	360	326
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

Original Mortgage Debt To Income

Min: 3.92% Max: 47.48% WA (original balance): 24.94% WA (remaining balance): 24.97%

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	0.13%	118,612	0.12%	0.12%	5.53%	334	240
0 %- 10%	54	1,602,528	1.55%	1,468,605	1.54%	1.66%	3.04%	347	307
10 %- 20%	730	21,101,706	20.40%	19,435,243	20.32%	21.98%	3.08%	355	317
20 %- 30%	2,040	57,933,239	56.02%	53,480,087	55.91%	77.88%	3.03%	356	318
30 %- 40%	776	22,512,526	21.77%	21,034,919	21.99%	99.87%	3.76%	357	322
40 %- 50%	4	130,043	0.13%	120,870	0.13%	100.00%	2.81%	360	323
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.05% WA (remaining balance): 3.06%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	455	11,238,327	10.87%	10,446,188	10.92%	10.92%	0.17%	360	338
1% - 2%	286	5,849,713	5.66%	5,324,191	5.57%	16.49%	1.69%	359	320
2% - 3%	1,308	40,443,423	39.11%	37,530,838	39.23%	55.72%	2.62%	359	323
3% - 4%	858	26,333,606	25.46%	24,206,871	25.31%	81.03%	3.39%	358	315
4% - 5%	250	7,394,509	7.15%	6,677,159	6.98%	88.01%	4.86%	355	301
5% - 6%	17	519,000	0.50%	470,744	0.49%	88.50%	6.12%	347	292
6% - 7%	153	4,183,561	4.05%	4,049,367	4.23%	92.73%	6.93%	346	320
7% - 8%	266	7,018,713	6.79%	6,584,168	6.88%	99.61%	7.45%	336	297
8% - 9%	7	205,252	0.20%	178,422	0.19%	99.80%	8.08%	317	235
9% - 10%	5	132,709	0.13%	106,467	0.11%	99.91%	9.15%	327	222
10% - 11%	3	75,587	0.07%	65,045	0.07%	99.98%	8.91%	334	287
11% - 12%	2	24,640	0.02%	18,875	0.02%	100.00%	11.00%	180	132
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.84% WA (remaining balance): 3.83%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	437	11,667,680	11.28%	11,027,308	11.53%	11.53%	7.31%	339	302
1% - 2%	13	455,952	0.44%	427,904	0.45%	11.98%	6.25%	353	311
2% - 3%	137	4,365,042	4.22%	4,047,578	4.23%	16.21%	5.48%	354	312
3% - 4%	680	21,187,115	20.49%	19,666,786	20.56%	36.77%	3.63%	357	319
4% - 5%	1,255	41,157,205	39.80%	37,999,166	39.72%	76.49%	2.81%	359	319
5% - 6%	586	12,676,738	12.26%	11,450,189	11.97%	88.46%	1.94%	359	315
6% - 7%	502	11,909,307	11.52%	11,039,405	11.54%	100.00%	0.17%	360	337
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

Remaining Term

Min: 79 Max: 355 WA (original balance): 319 WA (remaining balance): 319

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
60 - 119	6	111,266	0.11%	84,519	0.09%	0.09%	7.54%	129	90
120 - 179	20	409,012	0.40%	341,428	0.36%	0.45%	6.68%	193	148
180 - 239	57	1,483,303	1.43%	1,312,824	1.37%	1.82%	6.82%	271	213
240 - 299	323	8,387,469	8.11%	7,341,002	7.67%	9.49%	4.18%	339	274
300 - 359	3,204	93,027,990	89.95%	86,578,564	90.51%	100.00%	3.03%	360	325
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	3	24,209	0.02%	12,710	0.01%	0.01%	9.49%	237	189
5,000 - 10,000	16	170,661	0.17%	127,026	0.13%	0.15%	6.21%	268	224
10,000 - 15,000	229	3,447,646	3.33%	3,063,820	3.20%	3.35%	2.92%	349	301
15,000 - 20,000	669	13,155,530	12.72%	11,917,542	12.46%	15.81%	3.16%	354	311
20,000 - 25,000	1,019	25,084,048	24.25%	22,990,722	24.03%	39.84%	2.60%	357	318
25,000 - 30,000	700	20,535,360	19.86%	19,093,505	19.96%	59.80%	3.19%	357	321
30,000 - 35,000	405	14,034,183	13.57%	13,133,477	13.73%	73.53%	3.74%	356	320
35,000 - 40,000	212	8,448,042	8.17%	7,907,517	8.27%	81.80%	3.63%	357	323
40,000 - 45,000	148	6,668,498	6.45%	6,252,270	6.54%	88.33%	3.31%	359	325
45,000 - 50,000	82	4,117,746	3.98%	3,877,222	4.05%	92.39%	3.57%	354	323
50,000 - 55,000	46	2,586,562	2.50%	2,428,746	2.54%	94.93%	3.36%	356	321
55,000 - 60,000	58	3,555,827	3.44%	3,347,236	3.50%	98.43%	3.23%	359	327
60,000 - 65,000	14	909,204	0.88%	865,033	0.90%	99.33%	4.32%	355	323
65,000 - 70,000	4	283,925	0.27%	268,903	0.28%	99.61%	4.84%	360	326
70,000 - 75,000	3	233,800	0.23%	217,930	0.23%	99.84%	6.94%	360	300
75,000 - 80,000	2	163,800	0.16%	154,679	0.16%	100.00%	6.00%	329	300
Total	3,610	103,419,040	100.00%	95,658,336			3.21%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

Current Loan To Value

Min: 13.62% Max: 97.86% WA (original balance): 86.29% WA (remaining balance): 86.39%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10 %- 20%	3	34,235	0.03%	30,918	0.03%	0.03%	7.31%	229	197
20 %- 30%	13	184,325	0.18%	139,729	0.15%	0.18%	7.68%	310	269
30 %- 40%	38	687,970	0.67%	601,919	0.63%	0.81%	6.82%	307	269
40 %- 50%	38	895,532	0.87%	825,599	0.86%	1.67%	6.98%	318	277
50 %- 60%	72	1,754,120	1.70%	1,627,350	1.70%	3.37%	6.44%	344	304
60 %- 70%	147	3,920,482	3.79%	3,615,061	3.78%	7.15%	6.06%	339	298
70 %- 80%	378	10,193,848	9.86%	9,299,349	9.72%	16.87%	4.94%	351	308
80 %- 90%	1,192	31,679,209	30.63%	28,936,827	30.25%	47.12%	3.46%	357	312
90 %- 100%	1,729	54,069,319	52.28%	50,581,583	52.88%	100.00%	2.28%	360	328
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.20% WA (remaining balance): 3.21%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	456	11,223,705	10.85%	10,431,400	10.90%	10.90%	0.11%	360	338
1% - 2%	224	4,556,538	4.41%	4,163,872	4.35%	15.26%	1.61%	359	322
2% - 3%	1,204	35,164,020	34.00%	32,522,543	34.00%	49.26%	2.49%	359	322
3% - 4%	993	32,071,743	31.01%	29,467,299	30.80%	80.06%	3.13%	358	316
4% - 5%	139	4,397,860	4.25%	4,055,042	4.24%	84.30%	4.34%	355	312
5% - 6%	12	397,279	0.38%	367,854	0.38%	84.68%	5.18%	357	314
6% - 7%	57	1,582,696	1.53%	1,519,473	1.59%	86.27%	6.78%	339	314
7% - 8%	512	13,661,151	13.21%	12,818,872	13.40%	99.67%	7.28%	342	302
8% - 9%	5	168,386	0.16%	152,630	0.16%	99.83%	8.19%	330	256
9% - 10%	5	132,709	0.13%	106,467	0.11%	99.94%	9.15%	327	222
10% - 11%	1	38,312	0.04%	34,009	0.04%	99.98%	10.00%	360	313
11% - 12%	2	24,640	0.02%	18,875	0.02%	100.00%	11.00%	180	132
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

Current Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.65% WA (remaining balance): 3.64%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	582	15,607,894	15.09%	14,650,326	15.32%	15.32%	7.27%	341	302
1% - 2%	11	369,633	0.36%	342,296	0.36%	15.67%	5.07%	357	315
2% - 3%	137	4,537,126	4.39%	4,185,077	4.38%	20.05%	4.34%	355	312
3% - 4%	1,016	32,382,521	31.31%	29,749,128	31.10%	51.15%	3.12%	358	316
4% - 5%	1,185	34,771,374	33.62%	32,163,100	33.62%	84.77%	2.48%	359	323
5% - 6%	225	4,576,118	4.42%	4,181,768	4.37%	89.14%	1.60%	359	322
6% - 7%	454	11,174,374	10.80%	10,386,642	10.86%	100.00%	0.11%	360	339
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

Current Total Rate

Min: 4.00% Max: 11.00% WA (original balance): 6.85% WA (remaining balance): 6.85%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
4% - 5%	1	29,751	0.03%	26,863	0.03%	0.03%	0.00%	360	332
5% - 6%	3	66,780	0.06%	60,270	0.06%	0.09%	2.05%	360	317
6% - 7%	2,937	85,497,124	82.67%	78,924,662	82.51%	82.60%	2.48%	358	322
7% - 8%	656	17,461,338	16.88%	16,334,561	17.08%	99.67%	6.60%	345	305
8% - 9%	5	168,386	0.16%	152,630	0.16%	99.83%	8.19%	330	256
9% - 10%	5	132,709	0.13%	106,467	0.11%	99.94%	9.15%	327	222
10% - 11%	1	38,312	0.04%	34,009	0.04%	99.98%	10.00%	360	313
11% - 12%	2	24,640	0.02%	18,875	0.02%	100.00%	11.00%	180	132
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

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%	16,098	0.02%	0.02%	7.00%	300	159
2000	2	108,804	0.11%	92,595	0.10%	0.11%	8.57%	360	240
2001	4	93,371	0.09%	78,794	0.08%	0.20%	4.83%	345	229
2002	7	179,090	0.17%	150,562	0.16%	0.35%	4.45%	347	248
2003	73	1,836,002	1.78%	1,540,836	1.61%	1.96%	3.67%	352	266
2004	90	2,349,019	2.27%	2,009,291	2.10%	4.06%	3.64%	351	273
2005	72	1,793,693	1.73%	1,578,793	1.65%	5.72%	3.81%	354	290
2006	470	12,436,927	12.03%	11,234,980	11.74%	17.46%	3.89%	354	304
2007	1,493	41,477,122	40.11%	38,173,002	39.91%	57.37%	3.45%	356	316
2008	1,048	32,182,941	31.12%	30,307,545	31.68%	89.05%	2.78%	358	329
2009	242	7,752,380	7.50%	7,413,135	7.75%	96.80%	2.47%	357	338
2010	108	3,185,942	3.08%	3,062,706	3.20%	100.00%	1.98%	356	348
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	435	11,616,656	11.23%	10,984,059	11.48%	11.48%	7.32%	339	303
1999	1	26,309	0.03%	20,965	0.02%	11.50%	7.00%	300	252
2005	1	24,715	0.02%	22,284	0.02%	11.53%	6.75%	300	252
2007	3	63,735	0.06%	57,754	0.06%	11.59%	6.98%	331	272
2008	27	681,647	0.66%	627,262	0.66%	12.24%	7.10%	333	284
2009	54	1,545,371	1.49%	1,426,956	1.49%	13.74%	7.15%	351	305
2010	68	1,836,762	1.78%	1,682,645	1.76%	15.49%	6.82%	350	305
2011	99	2,616,724	2.53%	2,395,210	2.50%	18.00%	3.94%	354	308
2012	119	3,099,836	3.00%	2,845,933	2.98%	20.97%	3.86%	358	313
2013	178	4,660,224	4.51%	4,157,452	4.35%	25.32%	3.51%	357	300
2014	136	3,410,058	3.30%	3,001,643	3.14%	28.46%	3.32%	358	296
2015	88	2,494,832	2.41%	2,241,971	2.34%	30.80%	3.04%	358	306
2016	272	7,437,309	7.19%	6,688,676	6.99%	37.79%	2.58%	359	309
2017	1,000	28,070,921	27.14%	25,756,564	26.93%	64.72%	2.54%	359	319
2018	847	26,978,676	26.09%	25,319,043	26.47%	91.19%	2.09%	359	331
2019	190	6,112,678	5.91%	5,815,177	6.08%	97.27%	1.59%	360	341
2020	83	2,472,521	2.39%	2,361,590	2.47%	99.74%	0.87%	360	353
2021	1	31,395	0.03%	28,853	0.03%	99.77%	3.00%	360	312
2022	3	82,577	0.08%	75,544	0.08%	99.84%	2.40%	360	318
2023	3	101,900	0.10%	95,358	0.10%	99.94%	1.88%	360	330
2025	2	54,195	0.05%	53,396	0.06%	100.00%	0.00%	360	354
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	187	5,193,906	5.02%	4,783,600	5.00%	5.00%	2.58%	360	321
SFH	3,423	98,225,134	94.98%	90,874,736	95.00%	100.00%	3.23%	356	318
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	953	25,572,446	24.73%	23,827,114	24.91%	24.91%	5.65%	348	309
New Property	2,601	76,536,974	74.01%	70,589,443	73.79%	98.70%	2.32%	359	322
Used Property	56	1,309,621	1.27%	1,241,780	1.30%	100.00%	6.71%	350	318
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	3,424	98,188,269	94.94%	90,820,617	94.94%	94.94%	3.20%	356	319
30	167	4,569,838	4.42%	4,219,331	4.41%	99.35%	3.17%	356	311
60	18	635,665	0.61%	594,604	0.62%	99.98%	3.53%	360	320
90	1	25,268	0.02%	23,785	0.02%	100.00%	7.00%	360	309
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

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	0.11%	107,567	0.11%	0.11%	2.79%	360	321
Chiriquí	377	10,384,969	10.04%	9,604,141	10.04%	10.15%	2.65%	357	322
Coclé	46	1,300,886	1.26%	1,204,474	1.26%	11.41%	3.35%	354	316
Colón	249	8,116,367	7.85%	7,526,699	7.87%	19.28%	3.11%	358	320
Herrera	193	5,471,796	5.29%	5,113,040	5.35%	24.63%	2.95%	359	326
Los Santos	57	1,464,254	1.42%	1,353,918	1.42%	26.04%	3.02%	360	324
Panamá	2,369	66,862,040	64.65%	61,673,392	64.47%	90.51%	3.35%	355	316
Veraguas	315	9,702,553	9.38%	9,075,105	9.49%	100.00%	2.97%	359	327
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Stratification Report

La Hipotecaria Panama - Trust X
November 2010

For La Hipotecaria Panama
Cutoff Date: 11/30/2010

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	34	1,030,406	1.00%	939,556	0.98%	0.98%	3.70%	345	303
DD	3,079	89,087,248	86.14%	82,594,855	86.34%	87.33%	3.19%	357	320
VOL	497	13,301,386	12.86%	12,123,926	12.67%	100.00%	3.24%	354	310
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	529	16,892,604	16.33%	15,794,832	16.51%	16.51%	3.21%	358	325
MIN.DE GOBIERNO Y JUSTICIA (4)	167	4,487,410	4.34%	4,162,986	4.35%	20.86%	2.89%	359	323
CAJA DEL SEGURO SOCIAL	162	4,960,319	4.80%	4,567,624	4.77%	25.64%	3.79%	356	315
MINISTERIO DE SALUD (12)	115	3,440,372	3.33%	3,168,091	3.31%	28.95%	3.90%	356	317
C.S.S.JUBILADOS Y PENSIONADO	68	2,101,810	2.03%	1,946,884	2.04%	30.99%	3.81%	342	307
AUTORIDAD DEL CANAL DE PANAMA	27	1,068,421	1.03%	989,808	1.03%	32.02%	4.01%	346	308
PANAMA PORTS COMPANY	25	768,517	0.74%	712,605	0.74%	32.77%	2.88%	360	324
JUBILADO POR CONTRALORIA.	22	659,853	0.64%	605,458	0.63%	33.40%	3.59%	358	314
MANZANILLO INTL TERMINAL-PANAMA S.A	22	738,860	0.71%	687,322	0.72%	34.12%	2.99%	360	322
UNIVERSIDAD DE PANAMA	22	670,003	0.65%	615,433	0.64%	34.76%	4.26%	355	314
Otros	2,451	67,630,871	65.39%	62,407,293	65.24%	100.00%	3.10%	356	317
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					

*Stratification Report*La Hipotecaria Panama - Trust X
November 2010For La Hipotecaria Panama
Cutoff Date: 11/30/2010**Project**

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	1,013	27,402,173	26.50%	25,541,338	26.70%	26.70%	5.49%	349	310
LAS PRADERAS DE SAN ISIDRO	78	2,292,590	2.22%	2,139,384	2.24%	28.94%	2.91%	360	324
LA ARBOLEDA	51	1,448,061	1.40%	1,343,029	1.40%	30.34%	2.14%	359	325
LAS PERLAS DE PILON	49	924,718	0.89%	841,482	0.88%	31.22%	1.95%	360	317
RESIDENCIAL VALLE DORADO	42	1,147,069	1.11%	1,051,931	1.10%	32.32%	2.69%	358	322
RESIDENCIAL EL TREBOL	34	741,563	0.72%	677,358	0.71%	33.03%	1.43%	359	321
CIUDAD HATO MONTAÑA	32	927,600	0.90%	856,818	0.90%	33.92%	2.29%	358	322
RES. ALTOS DEL ANGEL	30	869,605	0.84%	800,078	0.84%	34.76%	2.80%	356	316
LA RIVIERA	28	859,114	0.83%	759,097	0.79%	35.55%	3.18%	359	298
RES. VILLA DEL CARMEN	24	643,434	0.62%	604,879	0.63%	36.19%	0.75%	358	334
Otros	2,229	66,163,114	63.98%	61,042,943	63.81%	100.00%	2.37%	359	322
Total	3,610	103,419,040	100.00%	95,658,336			3.20%	356	319
Minimum		6,221		3,968			0.00%	120	79
Maximum		85,500		77,544			11.00%	360	355
Average		28,648		26,498					