

Stratification Report for La Hipotecaria S.A.  
Panama

Trust X  
December 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 12/31/2010.

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

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%	61,684	0.06%	0.06%	7.47%	120	81
156	2	28,701	0.03%	22,014	0.02%	0.09%	7.75%	156	110
180	15	310,780	0.30%	259,725	0.27%	0.36%	6.91%	180	142
192	1	19,899	0.02%	17,379	0.02%	0.38%	6.92%	192	159
204	1	19,293	0.02%	16,357	0.02%	0.40%	7.07%	204	159
216	2	26,699	0.03%	23,132	0.02%	0.42%	7.00%	216	175
228	1	25,691	0.02%	21,283	0.02%	0.44%	3.00%	228	174
240	28	702,430	0.68%	638,366	0.67%	1.11%	6.57%	240	206
252	1	11,500	0.01%	10,682	0.01%	1.12%	7.75%	252	214
264	2	36,384	0.04%	33,867	0.04%	1.16%	7.00%	264	230
276	3	87,865	0.08%	81,707	0.09%	1.24%	7.19%	276	244
288	7	192,201	0.19%	171,610	0.18%	1.42%	3.19%	288	247
300	103	2,823,695	2.73%	2,522,692	2.64%	4.07%	6.29%	300	249
312	13	382,925	0.37%	344,414	0.36%	4.43%	4.99%	312	265
324	4	118,640	0.11%	108,248	0.11%	4.54%	3.17%	324	283
336	13	338,927	0.33%	310,680	0.33%	4.87%	4.20%	336	294
348	11	273,921	0.26%	253,489	0.27%	5.13%	5.10%	348	305
360	3,398	97,909,925	94.70%	90,503,146	94.87%	100.00%	3.05%	360	322
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

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%	70,567	0.07%	0.07%	6.80%	276	230
10,000 - 15,000	144	2,027,022	1.96%	1,821,714	1.91%	1.98%	2.89%	346	303
15,000 - 20,000	458	8,215,057	7.95%	7,452,669	7.81%	9.80%	3.30%	354	309
20,000 - 25,000	918	20,946,314	20.26%	19,083,053	20.00%	29.80%	2.63%	357	316
25,000 - 30,000	849	23,188,385	22.43%	21,371,257	22.40%	52.20%	2.80%	357	320
30,000 - 35,000	488	15,708,591	15.19%	14,567,544	15.27%	67.47%	3.82%	355	317
35,000 - 40,000	289	10,730,947	10.38%	10,010,608	10.49%	77.96%	3.51%	357	320
40,000 - 45,000	169	7,174,349	6.94%	6,702,954	7.03%	84.99%	3.60%	358	321
45,000 - 50,000	119	5,634,599	5.45%	5,272,367	5.53%	90.52%	3.46%	357	322
50,000 - 55,000	52	2,731,440	2.64%	2,564,050	2.69%	93.20%	3.32%	356	321
55,000 - 60,000	38	2,197,949	2.13%	2,069,930	2.17%	95.37%	3.68%	356	323
60,000 - 65,000	58	3,592,679	3.47%	3,340,633	3.50%	98.88%	3.23%	358	323
65,000 - 70,000	6	399,725	0.39%	367,800	0.39%	99.26%	4.14%	350	301
70,000 - 75,000	7	502,725	0.49%	476,655	0.50%	99.76%	5.00%	360	325
80,000 - 85,000	2	163,800	0.16%	154,660	0.16%	99.92%	6.02%	329	299
85,000 - 90,000	1	85,500	0.08%	74,014	0.08%	100.00%	9.00%	360	239
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

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%	1,024,910	1.07%	1.07%	1.38%	355	315
15,000 - 20,000	317	5,487,317	5.31%	4,910,817	5.15%	6.22%	2.24%	357	309
20,000 - 25,000	744	16,191,375	15.66%	14,720,423	15.43%	21.65%	2.31%	357	316
25,000 - 30,000	885	22,773,506	22.03%	20,899,581	21.91%	43.56%	2.54%	357	319
30,000 - 35,000	524	15,511,880	15.00%	14,346,676	15.04%	58.60%	3.41%	357	319
35,000 - 40,000	406	13,659,144	13.21%	12,739,172	13.35%	71.95%	3.86%	356	319
40,000 - 45,000	204	7,574,001	7.33%	7,064,181	7.40%	79.36%	3.93%	354	317
45,000 - 50,000	179	7,382,560	7.14%	6,867,310	7.20%	86.55%	3.97%	356	319
50,000 - 55,000	79	3,560,215	3.44%	3,347,250	3.51%	90.06%	3.74%	356	322
55,000 - 60,000	53	2,482,453	2.40%	2,339,298	2.45%	92.51%	4.75%	345	312
60,000 - 65,000	79	4,561,868	4.41%	4,250,896	4.46%	96.97%	3.19%	359	325
65,000 - 70,000	17	737,164	0.71%	697,807	0.73%	97.70%	4.93%	350	317
70,000 - 75,000	6	305,376	0.30%	288,398	0.30%	98.00%	5.77%	352	311
75,000 - 80,000	14	757,484	0.73%	717,303	0.75%	98.76%	5.97%	348	311
80,000 - 85,000	4	244,432	0.24%	233,095	0.24%	99.00%	6.56%	343	303
85,000 - 90,000	7	400,219	0.39%	375,938	0.39%	99.39%	5.46%	340	301
90,000 - 95,000	6	348,425	0.34%	331,030	0.35%	99.74%	6.53%	346	310
100,000 - 105,000	1	42,500	0.04%	41,415	0.04%	99.79%	7.00%	360	328
110,000 - 115,000	2	145,500	0.14%	127,859	0.13%	99.92%	8.59%	335	231
125,000 - 130,000	1	83,800	0.08%	77,117	0.08%	100.00%	7.00%	300	262
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

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%	18,744	0.02%	0.02%	7.00%	264	239
20 %- 30%	6	83,285	0.08%	76,613	0.08%	0.10%	7.32%	302	264
30 %- 40%	23	362,160	0.35%	337,194	0.35%	0.45%	7.22%	336	300
40 %- 50%	33	680,561	0.66%	631,968	0.66%	1.12%	7.27%	312	276
50 %- 60%	58	1,381,098	1.34%	1,285,933	1.35%	2.46%	6.62%	341	302
60 %- 70%	98	2,531,542	2.45%	2,358,922	2.47%	4.94%	6.72%	330	293
70 %- 80%	167	4,736,476	4.58%	4,431,243	4.64%	9.58%	5.90%	350	311
80 %- 90%	382	10,593,466	10.25%	9,902,482	10.38%	19.96%	5.07%	352	314
90 %- 100%	2,840	83,003,451	80.28%	76,357,377	80.04%	100.00%	2.59%	358	320
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

**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%	118,400	0.12%	0.12%	5.53%	334	239
0 %- 10%	14	366,293	0.35%	331,088	0.35%	0.47%	2.44%	348	304
10 %- 20%	205	5,502,665	5.32%	5,011,176	5.25%	5.72%	2.65%	355	314
20 %- 30%	988	26,870,654	25.99%	24,611,116	25.80%	31.52%	2.96%	355	315
30 %- 40%	1,078	31,336,229	30.31%	28,962,600	30.36%	61.88%	3.22%	356	318
40 %- 50%	902	26,474,626	25.61%	24,486,129	25.67%	87.55%	3.19%	357	319
50 %- 60%	393	12,046,530	11.65%	11,269,207	11.81%	99.36%	3.96%	358	322
60 %- 70%	15	361,391	0.35%	334,240	0.35%	99.71%	3.69%	345	308
70 %- 80%	8	294,655	0.28%	276,518	0.29%	100.00%	3.55%	360	325
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

Original Mortgage Debt To Income

Min: 3.92%    Max: 47.48%    WA (original balance): 24.94%    WA (remaining balance): 24.98%

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%	118,400	0.12%	0.12%	5.53%	334	239
0 %- 10%	54	1,602,528	1.55%	1,464,494	1.54%	1.66%	3.12%	347	306
10 %- 20%	729	21,074,706	20.38%	19,361,182	20.29%	21.95%	3.08%	355	316
20 %- 30%	2,040	57,933,239	56.03%	53,347,633	55.92%	77.87%	3.03%	356	317
30 %- 40%	776	22,512,526	21.77%	20,988,308	22.00%	99.87%	3.76%	357	321
40 %- 50%	4	130,043	0.13%	120,458	0.13%	100.00%	2.81%	360	322
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

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%	10,405,523	10.91%	10.91%	0.17%	360	337
1% - 2%	286	5,849,713	5.66%	5,308,760	5.56%	16.47%	1.69%	359	319
2% - 3%	1,308	40,443,423	39.12%	37,442,174	39.25%	55.72%	2.62%	359	322
3% - 4%	857	26,313,206	25.45%	24,133,665	25.30%	81.02%	3.40%	358	314
4% - 5%	250	7,387,909	7.15%	6,656,781	6.98%	87.99%	4.88%	355	300
5% - 6%	17	519,000	0.50%	469,803	0.49%	88.49%	6.12%	347	291
6% - 7%	153	4,183,561	4.05%	4,043,480	4.24%	92.73%	6.93%	346	319
7% - 8%	266	7,018,713	6.79%	6,572,669	6.89%	99.61%	7.45%	336	296
8% - 9%	7	205,252	0.20%	178,041	0.19%	99.80%	8.08%	317	234
9% - 10%	5	132,709	0.13%	106,022	0.11%	99.91%	9.15%	327	221
10% - 11%	3	75,587	0.07%	64,821	0.07%	99.98%	8.91%	334	286
11% - 12%	2	24,640	0.02%	18,736	0.02%	100.00%	11.00%	180	131
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					



*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

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%	11,008,393	11.54%	11.54%	7.31%	339	301
1% - 2%	12	428,952	0.41%	403,027	0.42%	11.96%	6.33%	352	311
2% - 3%	137	4,365,042	4.22%	4,039,579	4.23%	16.20%	5.52%	354	311
3% - 4%	680	21,187,115	20.49%	19,623,308	20.57%	36.77%	3.64%	357	318
4% - 5%	1,255	41,157,205	39.81%	37,910,843	39.74%	76.50%	2.81%	359	318
5% - 6%	586	12,676,738	12.26%	11,418,059	11.97%	88.47%	1.94%	359	314
6% - 7%	502	11,909,307	11.52%	10,997,266	11.53%	100.00%	0.17%	360	336
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

Remaining Term

Min: 78      Max: 354      WA (original balance): 318      WA (remaining balance): 318

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%	83,698	0.09%	0.09%	7.54%	129	89
120 - 179	21	429,135	0.42%	355,578	0.37%	0.46%	6.51%	195	148
180 - 239	58	1,577,030	1.53%	1,393,204	1.46%	1.92%	6.99%	276	215
240 - 299	325	8,366,920	8.09%	7,305,746	7.66%	9.58%	4.12%	339	274
300 - 359	3,199	92,907,689	89.86%	86,262,249	90.42%	100.00%	3.04%	360	324
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

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%	12,392	0.01%	0.01%	9.49%	237	188
5,000 - 10,000	16	170,661	0.17%	126,213	0.13%	0.15%	6.20%	268	223
10,000 - 15,000	233	3,517,821	3.40%	3,114,752	3.26%	3.41%	2.92%	349	300
15,000 - 20,000	676	13,332,378	12.89%	12,044,125	12.62%	16.04%	3.15%	354	310
20,000 - 25,000	1,023	25,236,341	24.41%	23,081,135	24.19%	40.23%	2.60%	357	317
25,000 - 30,000	688	20,239,858	19.58%	18,768,818	19.67%	59.90%	3.23%	357	319
30,000 - 35,000	405	14,056,435	13.60%	13,125,706	13.76%	73.66%	3.73%	356	319
35,000 - 40,000	213	8,510,274	8.23%	7,951,104	8.33%	82.00%	3.63%	357	322
40,000 - 45,000	145	6,547,073	6.33%	6,129,048	6.42%	88.42%	3.32%	359	324
45,000 - 50,000	81	4,077,620	3.94%	3,829,028	4.01%	92.43%	3.58%	354	321
50,000 - 55,000	45	2,532,812	2.45%	2,373,428	2.49%	94.92%	3.37%	356	320
55,000 - 60,000	59	3,618,327	3.50%	3,400,316	3.56%	98.49%	3.22%	359	326
60,000 - 65,000	13	846,704	0.82%	803,561	0.84%	99.33%	4.44%	355	321
65,000 - 70,000	4	283,925	0.27%	268,464	0.28%	99.61%	4.84%	360	325
70,000 - 75,000	3	233,800	0.23%	217,725	0.23%	99.84%	6.94%	360	299
75,000 - 80,000	2	163,800	0.16%	154,660	0.16%	100.00%	6.00%	329	299
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.21%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

Current Loan To Value

Min: 13.62%    Max: 97.64%    WA (original balance): 86.07%    WA (remaining balance): 86.18%

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%	30,904	0.03%	0.03%	7.31%	229	196
20 %- 30%	13	184,325	0.18%	138,450	0.15%	0.18%	7.68%	310	268
30 %- 40%	39	704,770	0.68%	615,834	0.65%	0.82%	6.82%	305	267
40 %- 50%	38	904,425	0.87%	832,565	0.87%	1.70%	6.98%	320	279
50 %- 60%	71	1,728,427	1.67%	1,599,653	1.68%	3.37%	6.43%	344	303
60 %- 70%	149	3,957,019	3.83%	3,640,882	3.82%	7.19%	6.06%	339	297
70 %- 80%	388	10,485,080	10.14%	9,529,444	9.99%	17.18%	4.91%	351	307
80 %- 90%	1,246	33,036,741	31.95%	30,109,738	31.56%	48.74%	3.39%	357	312
90 %- 100%	1,662	52,357,018	50.64%	48,903,005	51.26%	100.00%	2.29%	360	327
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

**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	10.86%	10,391,047	10.89%	10.89%	0.11%	360	337
1% - 2%	224	4,556,538	4.41%	4,151,847	4.35%	15.24%	1.61%	359	321
2% - 3%	1,204	35,164,020	34.01%	32,442,842	34.01%	49.25%	2.49%	359	321
3% - 4%	989	31,971,998	30.92%	29,309,271	30.72%	79.97%	3.13%	358	315
4% - 5%	137	4,329,429	4.19%	3,982,246	4.17%	84.15%	4.34%	356	311
5% - 6%	11	370,279	0.36%	343,000	0.36%	84.51%	5.19%	357	314
6% - 7%	58	1,615,546	1.56%	1,546,977	1.62%	86.13%	6.78%	339	313
7% - 8%	517	13,796,477	13.34%	12,922,144	13.55%	99.67%	7.28%	342	301
8% - 9%	5	168,386	0.16%	152,335	0.16%	99.83%	8.19%	330	255
9% - 10%	5	132,709	0.13%	106,022	0.11%	99.94%	9.15%	327	221
10% - 11%	1	38,312	0.04%	34,009	0.04%	99.98%	10.00%	360	312
11% - 12%	2	24,640	0.02%	18,736	0.02%	100.00%	11.00%	180	131
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

**Current Subsidy**

Min: 0.00%    Max: 6.75%    WA (original balance): 3.64%    WA (remaining balance): 3.63%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	588	15,776,070	15.26%	14,780,222	15.49%	15.49%	7.27%	341	301
1% - 2%	10	342,633	0.33%	317,477	0.33%	15.83%	5.08%	357	314
2% - 3%	134	4,446,969	4.30%	4,092,485	4.29%	20.12%	4.34%	356	311
3% - 4%	1,013	32,304,502	31.24%	29,610,026	31.04%	51.15%	3.12%	358	315
4% - 5%	1,185	34,771,374	33.63%	32,084,232	33.63%	84.78%	2.48%	359	322
5% - 6%	225	4,576,118	4.43%	4,169,677	4.37%	89.15%	1.60%	359	321
6% - 7%	454	11,174,374	10.81%	10,346,355	10.85%	100.00%	0.11%	360	338
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

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	331
5% - 6%	3	66,780	0.06%	60,119	0.06%	0.09%	2.06%	360	316
6% - 7%	2,935	85,429,909	82.63%	78,659,779	82.45%	82.54%	2.48%	358	321
7% - 8%	657	17,501,553	16.93%	16,342,613	17.13%	99.67%	6.62%	345	304
8% - 9%	5	168,386	0.16%	152,335	0.16%	99.83%	8.19%	330	255
9% - 10%	5	132,709	0.13%	106,022	0.11%	99.94%	9.15%	327	221
10% - 11%	1	38,312	0.04%	34,009	0.04%	99.98%	10.00%	360	312
11% - 12%	2	24,640	0.02%	18,736	0.02%	100.00%	11.00%	180	131
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

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%	16,079	0.02%	0.02%	7.00%	300	158
2000	2	108,804	0.11%	92,414	0.10%	0.11%	8.57%	360	239
2001	4	93,371	0.09%	78,582	0.08%	0.20%	4.83%	345	228
2002	7	179,090	0.17%	150,237	0.16%	0.35%	4.45%	347	247
2003	73	1,836,002	1.78%	1,536,911	1.61%	1.96%	3.67%	352	265
2004	90	2,349,019	2.27%	2,004,285	2.10%	4.07%	3.64%	351	272
2005	72	1,793,693	1.73%	1,574,608	1.65%	5.72%	3.81%	354	289
2006	469	12,409,927	12.00%	11,182,771	11.72%	17.44%	3.89%	354	303
2007	1,493	41,477,122	40.12%	38,081,591	39.92%	57.36%	3.46%	356	315
2008	1,048	32,182,941	31.13%	30,235,558	31.69%	89.05%	2.78%	358	328
2009	242	7,752,380	7.50%	7,397,123	7.75%	96.80%	2.47%	357	337
2010	108	3,185,942	3.08%	3,050,317	3.20%	100.00%	1.98%	356	347
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					



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	11.24%	10,965,286	11.49%	11.49%	7.32%	339	302
1999	1	26,309	0.03%	20,822	0.02%	11.52%	7.00%	300	251
2005	1	24,715	0.02%	22,284	0.02%	11.54%	6.75%	300	251
2007	3	63,735	0.06%	57,610	0.06%	11.60%	6.98%	331	271
2008	27	681,647	0.66%	626,079	0.66%	12.26%	7.10%	333	283
2009	54	1,545,371	1.49%	1,424,700	1.49%	13.75%	7.15%	351	304
2010	67	1,817,637	1.76%	1,663,440	1.74%	15.49%	7.14%	350	304
2011	99	2,608,849	2.52%	2,381,878	2.50%	17.99%	3.93%	354	307
2012	119	3,099,836	3.00%	2,839,204	2.98%	20.97%	3.86%	358	312
2013	178	4,660,224	4.51%	4,147,226	4.35%	25.31%	3.51%	357	299
2014	136	3,410,058	3.30%	2,994,186	3.14%	28.45%	3.32%	358	295
2015	87	2,461,964	2.38%	2,206,806	2.31%	30.76%	3.04%	358	305
2016	272	7,437,309	7.19%	6,670,712	6.99%	37.76%	2.58%	359	308
2017	999	28,042,130	27.12%	25,665,736	26.90%	64.66%	2.54%	359	318
2018	846	26,937,299	26.05%	25,215,776	26.43%	91.09%	2.09%	359	330
2019	189	6,090,638	5.89%	5,781,188	6.06%	97.15%	1.60%	360	340
2020	84	2,505,389	2.42%	2,378,860	2.49%	99.64%	0.90%	360	351
2021	1	31,395	0.03%	28,853	0.03%	99.68%	3.00%	360	311
2022	4	111,367	0.11%	101,840	0.11%	99.78%	2.56%	360	317
2023	4	143,278	0.14%	133,915	0.14%	99.92%	2.13%	360	328
2024	1	22,040	0.02%	20,828	0.02%	99.94%	0.00%	360	342
2025	2	54,195	0.05%	53,244	0.06%	100.00%	0.00%	360	353
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

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%	4,771,620	5.00%	5.00%	2.58%	360	320
SFH	3,422	98,198,134	94.98%	90,628,855	95.00%	100.00%	3.24%	356	317
Total	3,609	103,392,040	100.00%	95,400,475			3.20%	356	318
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

**Loan Purpose**

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	952	25,545,446	24.71%	23,754,579	24.90%	24.90%	5.68%	348	308
New Property	2,601	76,536,974	74.03%	70,406,374	73.80%	98.70%	2.32%	359	321
Used Property	56	1,309,621	1.27%	1,239,522	1.30%	100.00%	6.71%	350	317
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

**Current Delinquency Status**

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	3,429	98,290,812	95.07%	90,683,918	95.06%	95.06%	3.20%	356	318
30	145	4,026,262	3.89%	3,726,721	3.91%	98.96%	3.21%	356	312
60	30	882,549	0.85%	808,222	0.85%	99.81%	3.62%	354	302
90	5	192,416	0.19%	181,614	0.19%	100.00%	3.71%	360	322
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

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%	107,396	0.11%	0.11%	2.79%	360	320
Chiriquí	377	10,384,969	10.04%	9,579,610	10.04%	10.15%	2.65%	357	321
Coclé	46	1,300,886	1.26%	1,201,055	1.26%	11.41%	3.35%	354	315
Colón	249	8,116,367	7.85%	7,511,127	7.87%	19.29%	3.11%	358	319
Herrera	193	5,471,796	5.29%	5,100,907	5.35%	24.63%	2.97%	359	325
Los Santos	57	1,464,254	1.42%	1,350,529	1.42%	26.05%	3.02%	360	323
Panamá	2,368	66,835,040	64.64%	61,494,544	64.46%	90.51%	3.36%	355	315
Veraguas	315	9,702,553	9.38%	9,055,307	9.49%	100.00%	2.97%	359	326
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

**Payment Method**

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	36	1,130,860	1.09%	1,032,171	1.08%	1.08%	3.73%	347	304
DD	3,068	88,761,484	85.85%	82,092,434	86.05%	87.13%	3.19%	357	319
VOL	505	13,499,697	13.06%	12,275,870	12.87%	100.00%	3.23%	354	309
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

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	16.34%	15,760,179	16.52%	16.52%	3.21%	358	324
MIN.DE GOBIERNO Y JUSTICIA (4)	166	4,460,410	4.31%	4,129,193	4.33%	20.85%	2.87%	359	322
CAJA DEL SEGURO SOCIAL	162	4,960,319	4.80%	4,557,056	4.78%	25.63%	3.79%	356	314
MINISTERIO DE SALUD (12)	115	3,432,984	3.32%	3,152,249	3.30%	28.93%	3.95%	356	316
C.S.S.JUBILADOS Y PENSIONADO	68	2,101,810	2.03%	1,942,747	2.04%	30.97%	3.86%	342	306
AUTORIDAD DEL CANAL DE PANAMA	27	1,068,421	1.03%	988,358	1.04%	32.00%	4.01%	346	307
PANAMA PORTS COMPANY	25	768,517	0.74%	709,888	0.74%	32.75%	2.88%	360	323
JUBILADO POR CONTRALORIA.	22	659,853	0.64%	604,191	0.63%	33.38%	3.59%	358	313
MANZANILLO INTL TERMINAL-PANAMA S.A	22	738,860	0.71%	686,842	0.72%	34.10%	2.99%	360	321
UNIVERSIDAD DE PANAMA	22	670,003	0.65%	614,239	0.64%	34.74%	4.26%	355	313
Otros	2,451	67,638,259	65.42%	62,255,533	65.26%	100.00%	3.10%	356	316
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					

*Stratification Report*

La Hipotecaria Panama - Trust X  
December 2010

For La Hipotecaria Panama  
Cutoff Date: 12/31/2010

**Project**

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	1,012	27,375,173	26.48%	25,465,708	26.69%	26.69%	5.51%	349	309
LAS PRADERAS DE SAN ISIDRO	78	2,292,590	2.22%	2,135,052	2.24%	28.93%	2.91%	360	323
LA ARBOLEDA	51	1,448,061	1.40%	1,339,177	1.40%	30.34%	2.14%	359	324
LAS PERLAS DE PILON	49	924,718	0.89%	839,494	0.88%	31.22%	1.95%	360	316
RESIDENCIAL VALLE DORADO	42	1,147,069	1.11%	1,049,397	1.10%	32.32%	2.69%	358	321
RESIDENCIAL EL TREBOL	34	741,563	0.72%	675,667	0.71%	33.02%	1.43%	359	320
CIUDAD HATO MONTAÑA	32	927,600	0.90%	854,544	0.90%	33.92%	2.29%	358	321
RES. ALTOS DEL ANGEL	30	869,605	0.84%	797,934	0.84%	34.76%	2.80%	356	315
LA RIVIERA	28	859,114	0.83%	757,141	0.79%	35.55%	3.18%	359	297
RES. VILLA DEL CARMEN	24	643,434	0.62%	603,117	0.63%	36.18%	0.75%	358	333
Otros	2,229	66,163,114	63.99%	60,883,243	63.82%	100.00%	2.37%	359	321
<b>Total</b>	<b>3,609</b>	<b>103,392,040</b>	<b>100.00%</b>	<b>95,400,475</b>			<b>3.20%</b>	<b>356</b>	<b>318</b>
Minimum		6,221		3,876			0.00%	120	78
Maximum		85,500		77,544			11.00%	360	354
Average		28,648		26,434					