

Stratification Report for La Hipotecaria S.A.
Panama

Trust X
January 2011

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 1/31/2011.

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

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%	61,110	0.06%	0.06%	7.47%	120	80
156	2	28,701	0.03%	21,965	0.02%	0.09%	7.75%	156	109
180	15	310,780	0.30%	258,635	0.27%	0.36%	6.91%	180	141
192	1	19,899	0.02%	17,379	0.02%	0.38%	6.92%	192	158
204	1	19,293	0.02%	16,298	0.02%	0.39%	7.07%	204	158
216	2	26,699	0.03%	22,915	0.02%	0.42%	7.00%	216	174
228	1	25,691	0.02%	21,193	0.02%	0.44%	3.00%	228	173
240	28	702,430	0.68%	637,087	0.67%	1.11%	6.57%	240	205
252	1	11,500	0.01%	10,682	0.01%	1.12%	7.75%	252	213
264	2	36,384	0.04%	33,861	0.04%	1.16%	7.00%	264	229
276	3	87,865	0.09%	81,605	0.09%	1.24%	7.19%	276	243
288	7	192,201	0.19%	171,207	0.18%	1.42%	3.19%	288	246
300	103	2,823,695	2.73%	2,516,803	2.65%	4.07%	6.29%	300	248
312	13	382,925	0.37%	343,645	0.36%	4.43%	4.99%	312	264
324	4	118,640	0.11%	107,936	0.11%	4.55%	3.17%	324	282
336	12	308,927	0.30%	280,977	0.30%	4.84%	3.92%	336	292
348	10	253,921	0.25%	233,166	0.25%	5.09%	4.94%	348	301
360	3,395	97,839,221	94.74%	90,246,453	94.91%	100.00%	3.06%	360	321
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

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%	70,145	0.07%	0.07%	6.80%	276	229
10,000 - 15,000	144	2,027,022	1.96%	1,816,856	1.91%	1.98%	2.89%	346	302
15,000 - 20,000	458	8,215,057	7.95%	7,435,553	7.82%	9.80%	3.31%	354	308
20,000 - 25,000	915	20,882,369	20.22%	18,977,280	19.96%	29.76%	2.62%	357	315
25,000 - 30,000	848	23,161,625	22.43%	21,297,415	22.40%	52.16%	2.81%	357	319
30,000 - 35,000	487	15,678,591	15.18%	14,511,036	15.26%	67.42%	3.84%	355	316
35,000 - 40,000	289	10,730,947	10.39%	9,992,613	10.51%	77.93%	3.51%	357	319
40,000 - 45,000	169	7,174,349	6.95%	6,690,717	7.04%	84.97%	3.64%	358	320
45,000 - 50,000	119	5,634,599	5.46%	5,261,111	5.53%	90.50%	3.46%	357	321
50,000 - 55,000	52	2,731,440	2.64%	2,559,429	2.69%	93.19%	3.32%	356	320
55,000 - 60,000	38	2,197,949	2.13%	2,065,895	2.17%	95.37%	3.68%	356	322
60,000 - 65,000	58	3,592,679	3.48%	3,333,785	3.51%	98.87%	3.23%	358	322
65,000 - 70,000	6	399,725	0.39%	367,236	0.39%	99.26%	4.14%	350	300
70,000 - 75,000	7	502,725	0.49%	475,674	0.50%	99.76%	5.01%	360	324
80,000 - 85,000	2	163,800	0.16%	154,159	0.16%	99.92%	6.02%	329	298
85,000 - 90,000	1	85,500	0.08%	74,014	0.08%	100.00%	9.00%	360	238
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

Original Property Value

Min: 11,000 Max: 125,000 Average: 31,414

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%	1,021,708	1.07%	1.07%	1.38%	355	314
15,000 - 20,000	317	5,487,317	5.31%	4,898,313	5.15%	6.23%	2.24%	357	308
20,000 - 25,000	743	16,171,375	15.66%	14,665,450	15.42%	21.65%	2.30%	357	315
25,000 - 30,000	882	22,702,802	21.98%	20,783,356	21.86%	43.51%	2.54%	357	318
30,000 - 35,000	524	15,511,880	15.02%	14,317,430	15.06%	58.57%	3.42%	357	318
35,000 - 40,000	406	13,659,144	13.23%	12,715,587	13.37%	71.94%	3.86%	356	318
40,000 - 45,000	203	7,544,001	7.31%	7,022,552	7.39%	79.32%	3.91%	354	316
45,000 - 50,000	179	7,382,560	7.15%	6,854,143	7.21%	86.53%	3.98%	356	318
50,000 - 55,000	79	3,560,215	3.45%	3,341,120	3.51%	90.05%	3.77%	356	321
55,000 - 60,000	53	2,482,453	2.40%	2,335,382	2.46%	92.50%	4.75%	345	311
60,000 - 65,000	79	4,561,868	4.42%	4,242,340	4.46%	96.97%	3.19%	359	324
65,000 - 70,000	17	737,164	0.71%	696,499	0.73%	97.70%	4.93%	350	316
70,000 - 75,000	6	305,376	0.30%	288,132	0.30%	98.00%	5.77%	352	310
75,000 - 80,000	14	757,484	0.73%	716,452	0.75%	98.75%	5.97%	348	310
80,000 - 85,000	4	244,432	0.24%	233,015	0.25%	99.00%	6.56%	343	302
85,000 - 90,000	7	400,219	0.39%	375,193	0.39%	99.39%	5.46%	340	300
90,000 - 95,000	6	348,425	0.34%	330,438	0.35%	99.74%	6.53%	346	309
100,000 - 105,000	1	42,500	0.04%	41,395	0.04%	99.79%	7.00%	360	327
110,000 - 115,000	2	145,500	0.14%	127,780	0.13%	99.92%	8.59%	335	230
125,000 - 130,000	1	83,800	0.08%	76,632	0.08%	100.00%	7.00%	300	261
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 93.41% WA (remaining balance): 93.36%

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%	18,713	0.02%	0.02%	7.00%	264	238
20 %- 30%	6	83,285	0.08%	76,582	0.08%	0.10%	7.32%	302	263
30 %- 40%	23	362,160	0.35%	336,611	0.35%	0.45%	7.22%	336	299
40 %- 50%	33	680,561	0.66%	631,061	0.66%	1.12%	7.27%	312	275
50 %- 60%	58	1,381,098	1.34%	1,284,267	1.35%	2.47%	6.62%	341	301
60 %- 70%	97	2,501,542	2.42%	2,325,934	2.45%	4.91%	6.72%	330	292
70 %- 80%	166	4,715,832	4.57%	4,405,594	4.63%	9.55%	5.89%	350	310
80 %- 90%	380	10,550,165	10.22%	9,842,530	10.35%	19.90%	5.08%	352	312
90 %- 100%	2,839	82,976,691	80.35%	76,161,626	80.10%	100.00%	2.60%	358	319
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

Original Debt To Income

Min: 4.88% Max: 74.73% WA (original balance): 36.36% WA (remaining balance): 36.44%

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%	118,116	0.12%	0.12%	5.53%	334	238
0 %- 10%	14	366,293	0.35%	330,023	0.35%	0.47%	2.44%	348	303
10 %- 20%	205	5,502,665	5.33%	4,998,887	5.26%	5.73%	2.65%	355	313
20 %- 30%	987	26,843,894	25.99%	24,531,812	25.80%	31.53%	2.97%	355	314
30 %- 40%	1,077	31,312,928	30.32%	28,879,122	30.37%	61.90%	3.23%	356	317
40 %- 50%	901	26,454,626	25.62%	24,415,001	25.68%	87.58%	3.19%	357	318
50 %- 60%	391	11,995,887	11.62%	11,200,556	11.78%	99.36%	3.96%	358	321
60 %- 70%	15	361,391	0.35%	333,412	0.35%	99.71%	3.69%	345	307
70 %- 80%	8	294,655	0.29%	275,988	0.29%	100.00%	3.55%	360	324
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

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%	118,116	0.12%	0.12%	5.53%	334	238
0 %- 10%	54	1,602,528	1.55%	1,459,952	1.54%	1.66%	3.12%	347	305
10 %- 20%	729	21,074,706	20.41%	19,319,056	20.32%	21.98%	3.10%	355	315
20 %- 30%	2,036	57,832,535	56.00%	53,135,683	55.88%	77.86%	3.03%	356	316
30 %- 40%	775	22,492,526	21.78%	20,929,802	22.01%	99.87%	3.76%	357	320
40 %- 50%	4	130,043	0.13%	120,307	0.13%	100.00%	2.81%	360	321
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

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	10.88%	10,374,196	10.91%	10.91%	0.17%	360	336
1% - 2%	286	5,849,713	5.66%	5,296,187	5.57%	16.48%	1.69%	359	318
2% - 3%	1,308	40,443,423	39.16%	37,363,267	39.30%	55.78%	2.62%	359	321
3% - 4%	856	26,286,446	25.45%	24,056,306	25.30%	81.08%	3.42%	358	313
4% - 5%	248	7,343,965	7.11%	6,603,002	6.94%	88.02%	4.91%	355	298
5% - 6%	17	519,000	0.50%	468,946	0.49%	88.51%	6.12%	347	290
6% - 7%	153	4,183,561	4.05%	4,040,037	4.25%	92.76%	6.93%	346	318
7% - 8%	264	6,968,713	6.75%	6,514,172	6.85%	99.61%	7.45%	336	295
8% - 9%	7	205,252	0.20%	177,790	0.19%	99.80%	8.08%	317	233
9% - 10%	5	132,709	0.13%	105,800	0.11%	99.91%	9.15%	327	220
10% - 11%	3	75,587	0.07%	64,608	0.07%	99.98%	8.91%	334	285
11% - 12%	2	24,640	0.02%	18,607	0.02%	100.00%	11.00%	180	130
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.85% 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%	435	11,617,680	11.25%	10,945,620	11.51%	11.51%	7.31%	339	300
1% - 2%	12	428,952	0.42%	402,522	0.42%	11.93%	6.33%	352	310
2% - 3%	136	4,355,748	4.22%	4,023,334	4.23%	16.17%	5.54%	353	309
3% - 4%	679	21,152,465	20.48%	19,552,018	20.56%	36.73%	3.67%	357	317
4% - 5%	1,254	41,130,445	39.83%	37,804,512	39.76%	76.49%	2.81%	359	317
5% - 6%	586	12,676,738	12.28%	11,390,837	11.98%	88.47%	1.94%	359	313
6% - 7%	502	11,909,307	11.53%	10,964,075	11.53%	100.00%	0.17%	360	335
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

Remaining Term

Min: 77 Max: 353 WA (original balance): 317 WA (remaining balance): 317

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%	83,075	0.09%	0.09%	7.54%	129	88
120 - 179	22	446,234	0.43%	368,766	0.39%	0.48%	6.53%	196	148
180 - 239	60	1,638,415	1.59%	1,445,625	1.52%	2.00%	6.86%	277	215
240 - 299	329	8,499,705	8.23%	7,405,809	7.79%	9.78%	4.11%	340	274
300 - 359	3,187	92,575,716	89.64%	85,779,642	90.22%	100.00%	3.04%	360	323
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

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%	12,194	0.01%	0.01%	9.49%	237	187
5,000 - 10,000	16	170,661	0.17%	125,458	0.13%	0.14%	6.20%	268	222
10,000 - 15,000	234	3,535,591	3.42%	3,121,845	3.28%	3.43%	2.92%	349	299
15,000 - 20,000	679	13,406,045	12.98%	12,081,178	12.71%	16.13%	3.15%	354	309
20,000 - 25,000	1,022	25,246,680	24.45%	23,035,660	24.23%	40.36%	2.60%	357	316
25,000 - 30,000	685	20,180,526	19.54%	18,674,847	19.64%	60.00%	3.25%	357	318
30,000 - 35,000	405	14,078,816	13.63%	13,127,398	13.81%	73.81%	3.72%	356	318
35,000 - 40,000	210	8,416,068	8.15%	7,841,791	8.25%	82.06%	3.65%	357	320
40,000 - 45,000	144	6,505,198	6.30%	6,082,098	6.40%	88.45%	3.36%	358	322
45,000 - 50,000	80	4,028,173	3.90%	3,776,384	3.97%	92.42%	3.54%	356	322
50,000 - 55,000	46	2,593,400	2.51%	2,424,046	2.55%	94.97%	3.36%	356	319
55,000 - 60,000	60	3,683,959	3.57%	3,458,297	3.64%	98.61%	3.29%	359	325
60,000 - 65,000	11	720,484	0.70%	682,035	0.72%	99.33%	4.30%	354	319
65,000 - 70,000	4	283,925	0.27%	267,955	0.28%	99.61%	4.84%	360	324
70,000 - 75,000	3	233,800	0.23%	217,574	0.23%	99.84%	6.94%	360	298
75,000 - 80,000	2	163,800	0.16%	154,159	0.16%	100.00%	5.99%	329	298
Total	3,604	103,271,336	100.00%	95,082,917			3.22%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

Current Loan To Value

Min: 13.62% Max: 97.52% WA (original balance): 85.90% WA (remaining balance): 86.00%

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%	30,873	0.03%	0.03%	7.31%	229	195
20 %- 30%	13	184,325	0.18%	137,974	0.15%	0.18%	7.68%	310	267
30 %- 40%	39	704,770	0.68%	614,706	0.65%	0.82%	6.82%	305	266
40 %- 50%	39	915,216	0.89%	838,132	0.88%	1.71%	6.99%	319	276
50 %- 60%	70	1,717,636	1.66%	1,590,085	1.67%	3.38%	6.42%	345	303
60 %- 70%	152	4,006,196	3.88%	3,673,244	3.86%	7.24%	5.99%	340	296
70 %- 80%	399	10,812,635	10.47%	9,799,667	10.31%	17.55%	4.91%	351	305
80 %- 90%	1,290	34,234,784	33.15%	31,146,311	32.76%	50.30%	3.31%	357	311
90 %- 100%	1,599	50,661,538	49.06%	47,251,926	49.70%	100.00%	2.31%	360	326
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.21% WA (remaining balance): 3.22%

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	10.87%	10,359,626	10.90%	10.90%	0.11%	360	336
1% - 2%	224	4,556,538	4.41%	4,141,692	4.36%	15.25%	1.61%	359	320
2% - 3%	1,204	35,164,020	34.05%	32,372,125	34.05%	49.30%	2.49%	359	320
3% - 4%	983	31,816,319	30.81%	29,102,519	30.61%	79.90%	3.13%	358	314
4% - 5%	134	4,214,228	4.08%	3,867,684	4.07%	83.97%	4.34%	356	310
5% - 6%	11	370,279	0.36%	342,656	0.36%	84.33%	5.19%	357	313
6% - 7%	58	1,615,546	1.56%	1,545,565	1.63%	85.96%	6.78%	339	312
7% - 8%	521	13,946,653	13.50%	13,040,514	13.71%	99.67%	7.28%	342	301
8% - 9%	5	168,386	0.16%	152,119	0.16%	99.83%	8.19%	330	254
9% - 10%	5	132,709	0.13%	105,800	0.11%	99.94%	9.15%	327	220
10% - 11%	1	38,312	0.04%	34,009	0.04%	99.98%	10.00%	360	311
11% - 12%	2	24,640	0.02%	18,607	0.02%	100.00%	11.00%	180	130
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

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%	592	15,926,246	15.42%	14,896,614	15.67%	15.67%	7.27%	341	300
1% - 2%	10	342,633	0.33%	317,167	0.33%	16.00%	5.08%	357	313
2% - 3%	130	4,300,268	4.16%	3,948,702	4.15%	20.15%	4.34%	355	310
3% - 4%	1,008	32,180,322	31.16%	29,431,578	30.95%	51.11%	3.12%	358	314
4% - 5%	1,185	34,771,374	33.67%	32,014,319	33.67%	84.78%	2.48%	359	321
5% - 6%	225	4,576,118	4.43%	4,159,457	4.37%	89.15%	1.60%	359	320
6% - 7%	454	11,174,374	10.82%	10,315,081	10.85%	100.00%	0.11%	360	337
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

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%	26,781	0.03%	0.03%	0.00%	360	330
5% - 6%	3	66,780	0.06%	59,958	0.06%	0.09%	2.06%	360	315
6% - 7%	2,929	85,250,947	82.55%	78,319,065	82.37%	82.46%	2.48%	358	320
7% - 8%	658	17,559,810	17.00%	16,366,578	17.21%	99.67%	6.64%	345	304
8% - 9%	5	168,386	0.16%	152,119	0.16%	99.83%	8.19%	330	254
9% - 10%	5	132,709	0.13%	105,800	0.11%	99.94%	9.15%	327	220
10% - 11%	1	38,312	0.04%	34,009	0.04%	99.98%	10.00%	360	311
11% - 12%	2	24,640	0.02%	18,607	0.02%	100.00%	11.00%	180	130
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

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%	15,863	0.02%	0.02%	7.00%	300	157
2000	2	108,804	0.11%	92,414	0.10%	0.11%	8.57%	360	238
2001	4	93,371	0.09%	78,372	0.08%	0.20%	4.83%	345	227
2002	7	179,090	0.17%	149,954	0.16%	0.35%	4.45%	347	246
2003	73	1,836,002	1.78%	1,532,504	1.61%	1.97%	3.67%	352	264
2004	90	2,349,019	2.27%	1,999,358	2.10%	4.07%	3.64%	351	271
2005	72	1,793,693	1.74%	1,571,757	1.65%	5.72%	3.81%	354	288
2006	468	12,383,167	11.99%	11,134,536	11.71%	17.43%	3.90%	354	302
2007	1,491	41,433,178	40.12%	37,957,829	39.92%	57.35%	3.47%	356	314
2008	1,047	32,152,941	31.13%	30,144,190	31.70%	89.06%	2.78%	358	327
2009	242	7,752,380	7.51%	7,382,002	7.76%	96.82%	2.47%	357	336
2010	107	3,165,942	3.07%	3,024,139	3.18%	100.00%	1.95%	356	346
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	433	11,566,656	11.20%	10,902,653	11.47%	11.47%	7.32%	339	301
1999	1	26,309	0.03%	20,683	0.02%	11.49%	7.00%	300	250
2005	1	24,715	0.02%	22,284	0.02%	11.51%	6.75%	300	250
2007	3	63,735	0.06%	57,519	0.06%	11.57%	6.98%	331	270
2008	27	681,647	0.66%	624,936	0.66%	12.23%	7.10%	333	282
2009	53	1,522,070	1.47%	1,401,003	1.47%	13.70%	7.15%	351	303
2010	68	1,865,845	1.81%	1,706,792	1.80%	15.50%	7.14%	350	303
2011	99	2,608,849	2.53%	2,375,883	2.50%	18.00%	4.15%	354	306
2012	119	3,099,836	3.00%	2,833,387	2.98%	20.98%	3.86%	358	311
2013	178	4,660,224	4.51%	4,136,413	4.35%	25.33%	3.51%	357	298
2014	136	3,410,058	3.30%	2,987,057	3.14%	28.47%	3.32%	358	294
2015	86	2,436,314	2.36%	2,178,681	2.29%	30.76%	3.04%	358	304
2016	271	7,410,549	7.18%	6,631,913	6.97%	37.73%	2.58%	359	307
2017	997	27,980,740	27.09%	25,549,537	26.87%	64.61%	2.54%	359	317
2018	846	26,937,299	26.08%	25,158,690	26.46%	91.07%	2.09%	359	329
2019	189	6,090,638	5.90%	5,768,280	6.07%	97.13%	1.60%	360	339
2020	84	2,505,389	2.43%	2,373,000	2.50%	99.63%	0.90%	360	350
2021	1	31,395	0.03%	28,853	0.03%	99.66%	3.00%	360	310
2022	5	129,556	0.13%	117,878	0.12%	99.78%	2.44%	360	317
2023	4	143,278	0.14%	133,615	0.14%	99.92%	2.13%	360	327
2024	1	22,040	0.02%	20,766	0.02%	99.94%	0.00%	360	341
2025	2	54,195	0.05%	53,093	0.06%	100.00%	0.00%	360	352
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

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	5.03%	4,760,944	5.01%	5.01%	2.58%	360	319
SFH	3,417	98,077,430	94.97%	90,321,973	94.99%	100.00%	3.24%	356	316
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	949	25,471,501	24.66%	23,644,023	24.87%	24.87%	5.70%	348	307
New Property	2,600	76,510,214	74.09%	70,220,855	73.85%	98.72%	2.32%	359	320
Used Property	55	1,289,621	1.25%	1,218,039	1.28%	100.00%	6.71%	350	315
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	3,404	97,580,659	94.49%	89,821,739	94.47%	94.47%	3.19%	356	317
30	159	4,433,140	4.29%	4,097,362	4.31%	98.78%	3.32%	356	313
60	31	939,194	0.91%	869,465	0.91%	99.69%	4.08%	355	308
90	8	221,502	0.21%	204,317	0.21%	99.91%	4.65%	345	287
120	2	96,841	0.09%	90,035	0.09%	100.00%	3.00%	360	317
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

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%	107,235	0.11%	0.11%	2.79%	360	319
Chiriquí	377	10,384,969	10.06%	9,558,042	10.05%	10.17%	2.65%	357	320
Coclé	46	1,300,886	1.26%	1,198,707	1.26%	11.43%	3.35%	354	314
Colón	248	8,089,607	7.83%	7,468,793	7.86%	19.28%	3.11%	358	318
Herrera	193	5,471,796	5.30%	5,090,337	5.35%	24.63%	3.00%	359	324
Los Santos	57	1,464,254	1.42%	1,347,614	1.42%	26.05%	3.02%	360	322
Panamá	2,364	66,741,096	64.63%	61,274,010	64.44%	90.49%	3.36%	355	314
Veraguas	315	9,702,553	9.40%	9,038,179	9.51%	100.00%	2.97%	359	325
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

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	1.10%	1,029,442	1.08%	1.08%	3.73%	347	303
DD	3,037	87,980,355	85.19%	81,202,159	85.40%	86.48%	3.20%	357	318
VOL	531	14,160,121	13.71%	12,851,316	13.52%	100.00%	3.23%	354	309
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	529	16,897,331	16.36%	15,733,376	16.55%	16.55%	3.22%	358	323
MIN.DE GOBIERNO Y JUSTICIA (4)	165	4,435,561	4.30%	4,096,010	4.31%	20.85%	2.88%	359	321
CAJA DEL SEGURO SOCIAL	161	4,927,619	4.77%	4,515,929	4.75%	25.60%	3.77%	356	313
MINISTERIO DE SALUD (12)	115	3,403,864	3.30%	3,120,267	3.28%	28.89%	3.96%	356	315
C.S.S.JUBILADOS Y PENSIONADO	68	2,101,810	2.04%	1,938,621	2.04%	30.92%	3.86%	342	305
AUTORIDAD DEL CANAL DE PANAMA	27	1,068,421	1.03%	985,950	1.04%	31.96%	4.01%	346	306
PANAMA PORTS COMPANY	25	768,517	0.74%	709,667	0.75%	32.71%	2.88%	360	322
JUBILADO POR CONTRALORIA.	22	659,853	0.64%	602,963	0.63%	33.34%	3.59%	358	312
UNIVERSIDAD DE PANAMA	22	670,003	0.65%	612,823	0.64%	33.99%	4.26%	355	312
COMPANIA GOLY, S.A.	20	377,183	0.37%	345,316	0.36%	34.35%	2.08%	356	318
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	20	490,844	0.48%	453,587	0.48%	34.83%	2.15%	360	324
MANZANILLO INTL TERMINAL-PANAMA S.A	20	676,330	0.65%	623,674	0.66%	35.48%	3.00%	360	319
Otros	2,410	66,793,999	64.68%	61,344,733	64.52%	100.00%	3.12%	356	315
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					

Stratification Report

La Hipotecaria Panama - Trust X
January 2011

For La Hipotecaria Panama
Cutoff Date: 1/31/2011

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	1,008	27,281,229	26.42%	25,331,916	26.64%	26.64%	5.53%	349	308
LAS PRADERAS DE SAN ISIDRO	77	2,265,830	2.19%	2,105,565	2.21%	28.86%	2.91%	360	322
LA ARBOLEDA	51	1,448,061	1.40%	1,335,898	1.40%	30.26%	2.14%	359	323
LAS PERLAS DE PILON	49	924,718	0.90%	837,136	0.88%	31.14%	1.95%	360	315
RESIDENCIAL VALLE DORADO	42	1,147,069	1.11%	1,047,338	1.10%	32.24%	2.69%	358	320
RESIDENCIAL EL TREBOL	34	741,563	0.72%	673,822	0.71%	32.95%	1.43%	359	319
CIUDAD HATO MONTAÑA	32	927,600	0.90%	852,538	0.90%	33.85%	2.29%	358	320
RES. ALTOS DEL ANGEL	30	869,605	0.84%	796,243	0.84%	34.69%	2.80%	356	314
LA RIVIERA	28	859,114	0.83%	755,478	0.79%	35.48%	3.18%	359	296
RES. VILLA DEL CARMEN	24	643,434	0.62%	601,469	0.63%	36.11%	0.75%	358	332
Otros	2,229	66,163,114	64.07%	60,745,514	63.89%	100.00%	2.37%	359	320
Total	3,604	103,271,336	100.00%	95,082,917			3.21%	356	317
Minimum		6,221		3,794			0.00%	120	77
Maximum		85,500		77,527			11.00%	360	353
Average		28,655		26,383					