

Stratification Report for La Hipotecaria S.A.
Panama

Trust X
August 2012

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 8/31/2012.

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

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%	49,828	0.06%	0.06%	7.47%	120	61
156	2	28,701	0.03%	18,912	0.02%	0.08%	7.75%	156	90
180	12	241,844	0.25%	175,999	0.21%	0.29%	6.74%	180	120
192	1	19,899	0.02%	15,829	0.02%	0.30%	6.92%	192	139
204	1	19,293	0.02%	14,993	0.02%	0.32%	7.07%	204	139
216	2	26,699	0.03%	21,472	0.03%	0.35%	7.00%	216	155
228	1	25,691	0.03%	19,094	0.02%	0.37%	3.00%	228	154
240	24	588,174	0.60%	504,054	0.59%	0.96%	6.88%	240	186
252	1	11,500	0.01%	10,315	0.01%	0.97%	7.75%	252	194
264	2	36,384	0.04%	33,024	0.04%	1.01%	7.00%	264	210
276	3	87,865	0.09%	76,213	0.09%	1.10%	7.19%	276	224
288	7	192,201	0.20%	160,724	0.19%	1.28%	4.44%	288	207
300	97	2,599,375	2.67%	2,219,102	2.59%	3.87%	6.38%	300	229
312	12	357,125	0.37%	310,541	0.36%	4.23%	5.92%	312	248
324	4	118,640	0.12%	102,458	0.12%	4.35%	4.43%	324	263
336	12	308,927	0.32%	268,518	0.31%	4.66%	3.93%	336	273
348	9	233,648	0.24%	208,648	0.24%	4.91%	5.44%	348	285
360	3,217	92,492,693	94.89%	81,575,056	95.09%	100.00%	3.11%	360	302
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

Original Balance

Original Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
5,000 - 10,000	9	75,869	0.08%	50,259	0.06%	0.06%	6.44%	277	211
10,000 - 15,000	136	1,917,070	1.97%	1,610,047	1.88%	1.94%	2.86%	347	281
15,000 - 20,000	435	7,802,828	8.01%	6,737,658	7.85%	9.79%	3.56%	354	288
20,000 - 25,000	873	19,912,476	20.43%	17,209,783	20.06%	29.85%	2.80%	357	296
25,000 - 30,000	798	21,800,217	22.37%	19,125,916	22.30%	52.15%	2.81%	357	300
30,000 - 35,000	469	15,096,753	15.49%	13,404,443	15.63%	67.77%	3.95%	355	295
35,000 - 40,000	273	10,146,090	10.41%	9,066,724	10.57%	78.34%	3.45%	356	301
40,000 - 45,000	157	6,669,486	6.84%	5,974,506	6.96%	85.31%	3.60%	358	301
45,000 - 50,000	110	5,206,000	5.34%	4,656,365	5.43%	90.73%	3.41%	359	302
50,000 - 55,000	49	2,575,810	2.64%	2,316,356	2.70%	93.43%	3.20%	358	304
55,000 - 60,000	35	2,021,646	2.07%	1,835,610	2.14%	95.57%	3.74%	356	304
60,000 - 65,000	55	3,405,821	3.49%	3,038,741	3.54%	99.12%	3.23%	358	304
65,000 - 70,000	5	332,232	0.34%	292,186	0.34%	99.46%	3.98%	347	277
70,000 - 75,000	6	428,925	0.44%	391,188	0.46%	99.91%	4.68%	360	304
80,000 - 85,000	1	80,000	0.08%	74,997	0.09%	100.00%	5.00%	360	317
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

Original Property Value

Min: 11,000 Max: 110,000 Average: 31,210

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	76	1,077,159	1.11%	906,371	1.06%	1.06%	1.34%	356	297
15,000 - 20,000	306	5,305,644	5.44%	4,494,688	5.24%	6.30%	2.31%	357	289
20,000 - 25,000	715	15,595,007	16.00%	13,431,803	15.66%	21.95%	2.50%	357	296
25,000 - 30,000	832	21,457,873	22.01%	18,714,882	21.82%	43.77%	2.63%	357	299
30,000 - 35,000	495	14,686,087	15.07%	12,948,563	15.09%	58.86%	3.47%	357	299
35,000 - 40,000	387	13,044,561	13.38%	11,669,054	13.60%	72.47%	3.98%	356	299
40,000 - 45,000	191	7,113,574	7.30%	6,359,577	7.41%	79.88%	3.96%	355	297
45,000 - 50,000	167	6,917,253	7.10%	6,204,476	7.23%	87.11%	3.94%	356	299
50,000 - 55,000	76	3,459,815	3.55%	3,115,559	3.63%	90.74%	3.83%	356	302
55,000 - 60,000	46	2,148,891	2.20%	1,926,277	2.25%	92.99%	4.73%	347	287
60,000 - 65,000	74	4,267,230	4.38%	3,814,546	4.45%	97.44%	3.18%	359	305
65,000 - 70,000	13	560,617	0.58%	512,824	0.60%	98.03%	4.77%	347	300
70,000 - 75,000	4	229,176	0.24%	213,052	0.25%	98.28%	5.21%	360	306
75,000 - 80,000	11	586,560	0.60%	541,428	0.63%	98.91%	5.99%	354	297
80,000 - 85,000	4	244,432	0.25%	225,533	0.26%	99.18%	6.27%	343	283
85,000 - 90,000	7	400,219	0.41%	361,343	0.42%	99.60%	5.47%	340	281
90,000 - 95,000	5	274,625	0.28%	251,994	0.29%	99.89%	6.41%	342	284
100,000 - 105,000	1	42,500	0.04%	40,694	0.05%	99.94%	7.00%	360	308
110,000 - 115,000	1	60,000	0.06%	52,117	0.06%	100.00%	8.00%	300	199
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 93.69% WA (remaining balance): 93.60%

Original Loan To Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10 %- 20%	2	20,000	0.02%	17,839	0.02%	0.02%	7.00%	264	219
20 %- 30%	6	83,285	0.09%	73,152	0.09%	0.11%	7.32%	302	244
30 %- 40%	20	312,335	0.32%	280,905	0.33%	0.43%	7.12%	338	284
40 %- 50%	30	640,731	0.66%	566,827	0.66%	1.09%	7.33%	314	257
50 %- 60%	53	1,250,069	1.28%	1,134,154	1.32%	2.42%	6.67%	343	284
60 %- 70%	86	2,146,869	2.20%	1,930,513	2.25%	4.67%	6.89%	333	277
70 %- 80%	155	4,320,348	4.43%	3,901,540	4.55%	9.21%	6.18%	349	290
80 %- 90%	341	9,351,472	9.59%	8,365,940	9.75%	18.97%	5.37%	351	290
90 %- 100%	2,718	79,346,114	81.40%	69,513,909	81.03%	100.00%	2.65%	359	300
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

Original Debt To Income

Min: 4.88% Max: 74.73% WA (original balance): 36.35% 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	0.14%	112,640	0.13%	0.13%	5.91%	334	219
0 %- 10%	13	341,337	0.35%	293,708	0.34%	0.47%	2.72%	356	292
10 %- 20%	195	5,221,869	5.36%	4,515,553	5.26%	5.74%	2.67%	355	295
20 %- 30%	942	25,511,283	26.17%	22,215,941	25.90%	31.63%	3.06%	356	295
30 %- 40%	1,010	29,259,182	30.02%	25,811,384	30.09%	61.72%	3.28%	356	298
40 %- 50%	859	25,248,844	25.90%	22,314,922	26.01%	87.74%	3.21%	356	299
50 %- 60%	363	11,093,665	11.38%	9,935,217	11.58%	99.32%	4.01%	358	300
60 %- 70%	15	361,391	0.37%	319,865	0.37%	99.69%	3.90%	345	288
70 %- 80%	8	294,655	0.30%	265,549	0.31%	100.00%	3.85%	360	305
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance): 24.95% 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	0.14%	112,640	0.13%	0.13%	5.91%	334	219
0 %- 10%	50	1,431,072	1.47%	1,234,176	1.44%	1.57%	3.05%	352	285
10 %- 20%	687	19,782,805	20.30%	17,330,582	20.20%	21.77%	3.13%	355	297
20 %- 30%	1,936	54,889,232	56.31%	48,153,414	56.13%	77.91%	3.11%	357	297
30 %- 40%	729	21,131,474	21.68%	18,866,327	21.99%	99.90%	3.77%	357	300
40 %- 50%	3	97,643	0.10%	87,640	0.10%	100.00%	2.75%	360	308
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.00% WA (remaining balance): 3.02%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	444	10,957,644	11.24%	9,506,046	11.08%	11.08%	0.14%	360	317
1% - 2%	276	5,655,576	5.80%	4,858,316	5.66%	16.74%	1.69%	359	299
2% - 3%	1,260	39,025,632	40.04%	34,465,667	40.18%	56.92%	2.66%	359	302
3% - 4%	801	24,621,313	25.26%	21,603,838	25.18%	82.11%	3.65%	358	294
4% - 5%	222	6,449,722	6.62%	5,584,717	6.51%	88.62%	5.42%	354	279
5% - 6%	16	457,066	0.47%	395,655	0.46%	89.08%	6.83%	345	268
6% - 7%	136	3,605,120	3.70%	3,379,685	3.94%	93.02%	6.92%	349	301
7% - 8%	242	6,395,152	6.56%	5,758,667	6.71%	99.73%	7.41%	336	273
8% - 9%	6	165,052	0.17%	133,369	0.16%	99.88%	7.98%	306	206
9% - 10%	3	38,721	0.04%	23,548	0.03%	99.91%	9.52%	287	179
10% - 11%	3	75,587	0.08%	59,095	0.07%	99.98%	8.91%	334	266
11% - 12%	2	24,640	0.03%	16,176	0.02%	100.00%	11.00%	180	111
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.89% WA (remaining balance): 3.87%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	393	10,319,838	10.59%	9,384,368	10.94%	10.94%	7.28%	339	280
1% - 2%	10	348,172	0.36%	317,689	0.37%	11.31%	6.48%	355	294
2% - 3%	126	3,929,277	4.03%	3,520,468	4.10%	15.41%	6.18%	353	290
3% - 4%	628	19,602,646	20.11%	17,415,295	20.30%	35.71%	3.95%	357	298
4% - 5%	1,203	39,503,622	40.53%	34,737,625	40.49%	76.21%	2.86%	359	298
5% - 6%	562	12,145,622	12.46%	10,356,452	12.07%	88.28%	1.98%	359	293
6% - 7%	489	11,622,046	11.92%	10,052,883	11.72%	100.00%	0.16%	360	316
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

Remaining Term

Min: Max: 334 WA (original balance): 298 WA (remaining balance): 298

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	9	230,404	0.24%	133,339	0.16%	0.16%	6.88%	316	10
60 - 119	12	224,357	0.23%	153,962	0.18%	0.33%	7.93%	165	101
120 - 179	20	427,557	0.44%	333,914	0.39%	0.72%	6.30%	228	155
180 - 239	98	2,568,314	2.63%	2,160,794	2.52%	3.24%	6.50%	294	217
240 - 299	1,318	34,849,701	35.75%	30,044,974	35.02%	38.27%	3.64%	358	287
300 - 359	1,954	59,170,890	60.71%	52,957,798	61.73%	100.00%	2.84%	360	310
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	7	63,665	0.07%	23,036	0.03%	0.03%	8.63%	252	112
5,000 - 10,000	20	276,377	0.28%	162,681	0.19%	0.22%	5.37%	305	238
10,000 - 15,000	274	4,277,925	4.39%	3,606,787	4.20%	4.42%	3.24%	348	277
15,000 - 20,000	749	15,452,120	15.85%	13,261,379	15.46%	19.88%	3.19%	355	291
20,000 - 25,000	996	25,553,781	26.22%	22,255,129	25.94%	45.82%	2.66%	357	298
25,000 - 30,000	561	17,163,293	17.61%	15,289,710	17.82%	63.65%	3.69%	356	298
30,000 - 35,000	353	12,703,875	13.03%	11,397,269	13.29%	76.93%	3.67%	357	301
35,000 - 40,000	185	7,749,302	7.95%	6,940,442	8.09%	85.02%	3.56%	359	303
40,000 - 45,000	109	5,112,328	5.24%	4,606,164	5.37%	90.39%	3.47%	358	304
45,000 - 50,000	58	3,041,633	3.12%	2,735,882	3.19%	93.58%	3.22%	357	305
50,000 - 55,000	46	2,699,673	2.77%	2,421,900	2.82%	96.40%	3.34%	356	301
55,000 - 60,000	43	2,670,718	2.74%	2,436,430	2.84%	99.24%	3.46%	360	310
60,000 - 65,000	6	409,331	0.42%	370,868	0.43%	99.68%	4.89%	350	288
65,000 - 70,000	3	217,202	0.22%	202,108	0.24%	99.91%	5.29%	360	309
70,000 - 75,000	1	80,000	0.08%	74,997	0.09%	100.00%	5.00%	360	317
Total	3,411	97,471,223	100.00%	85,784,780			3.28%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

Current Loan To Value

Min: 4.85% Max: 93.92% WA (original balance): 82.33% WA (remaining balance): 82.50%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	1	14,730	0.02%	1,019	0.00%	0.00%	7.75%	360	0
10 %- 20%	7	88,451	0.09%	46,840	0.05%	0.06%	7.94%	284	219
20 %- 30%	14	206,882	0.21%	137,919	0.16%	0.22%	6.11%	326	267
30 %- 40%	37	704,881	0.72%	596,924	0.70%	0.91%	7.14%	284	225
40 %- 50%	43	1,034,250	1.06%	873,312	1.02%	1.93%	6.75%	337	246
50 %- 60%	83	2,062,547	2.12%	1,789,048	2.09%	4.02%	6.29%	342	278
60 %- 70%	173	4,492,617	4.61%	3,966,115	4.62%	8.64%	5.93%	346	283
70 %- 80%	667	17,909,631	18.37%	15,505,270	18.07%	26.71%	4.48%	353	285
80 %- 90%	2,111	59,930,283	61.49%	52,772,131	61.52%	88.23%	2.56%	359	302
90 %- 100%	275	11,026,952	11.31%	10,096,202	11.77%	100.00%	2.76%	360	315
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.26% WA (remaining balance): 3.28%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	446	10,983,022	11.27%	9,525,408	11.10%	11.10%	0.11%	360	318
1% - 2%	215	4,379,575	4.49%	3,773,319	4.40%	15.50%	1.61%	359	301
2% - 3%	1,143	33,582,620	34.45%	29,550,613	34.45%	49.95%	2.49%	359	302
3% - 4%	842	28,081,887	28.81%	24,614,020	28.69%	78.64%	3.09%	359	296
4% - 5%	69	2,245,583	2.30%	1,989,338	2.32%	80.96%	4.35%	357	293
5% - 6%	8	251,614	0.26%	216,754	0.25%	81.21%	5.14%	356	262
6% - 7%	177	4,589,344	4.71%	4,091,753	4.77%	85.98%	6.75%	348	285
7% - 8%	501	13,127,719	13.47%	11,841,610	13.80%	99.79%	7.27%	343	280
8% - 9%	4	128,186	0.13%	109,659	0.13%	99.92%	8.10%	320	230
9% - 10%	3	38,721	0.04%	23,548	0.03%	99.94%	9.52%	287	179
10% - 11%	1	38,312	0.04%	32,580	0.04%	99.98%	10.00%	360	292
11% - 12%	2	24,640	0.03%	16,176	0.02%	100.00%	11.00%	180	111
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

Current Subsidy

Min: 0.00% Max: 6.25% WA (original balance): 3.17% WA (remaining balance): 3.15%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	693	18,074,659	18.54%	16,220,065	18.91%	18.91%	7.14%	344	280
1% - 2%	16	526,294	0.54%	473,258	0.55%	19.46%	4.85%	355	297
2% - 3%	139	4,391,839	4.51%	3,826,908	4.46%	23.92%	3.94%	357	289
3% - 4%	1,366	47,419,454	48.65%	41,963,187	48.92%	72.84%	2.90%	359	301
4% - 5%	699	15,314,651	15.71%	13,143,831	15.32%	88.16%	1.94%	359	296
5% - 6%	71	1,060,088	1.09%	882,932	1.03%	89.19%	0.87%	360	298
6% - 7%	427	10,684,237	10.96%	9,274,599	10.81%	100.00%	0.10%	360	318
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

Current Total Rate

Min: 3.57% Max: 11.00% WA (original balance): 6.43% WA (remaining balance): 6.43%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
3% - 4%	2	49,425	0.05%	43,207	0.05%	0.05%	3.64%	360	291
4% - 5%	2	61,251	0.06%	53,831	0.06%	0.11%	2.24%	360	305
5% - 6%	3	66,392	0.07%	49,938	0.06%	0.17%	3.88%	360	161
6% - 7%	2,892	83,900,577	86.08%	73,581,964	85.78%	85.95%	2.62%	358	301
7% - 8%	502	13,163,719	13.51%	11,873,876	13.84%	99.79%	7.26%	343	280
8% - 9%	4	128,186	0.13%	109,659	0.13%	99.92%	8.10%	320	230
9% - 10%	3	38,721	0.04%	23,548	0.03%	99.94%	9.52%	287	179
10% - 11%	1	38,312	0.04%	32,580	0.04%	99.98%	10.00%	360	292
11% - 12%	2	24,640	0.03%	16,176	0.02%	100.00%	11.00%	180	111
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

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%	14,726	0.02%	0.02%	7.00%	300	138
2000	1	23,304	0.02%	17,897	0.02%	0.04%	7.00%	360	218
2001	4	93,371	0.10%	75,322	0.09%	0.13%	7.58%	345	208
2002	6	139,090	0.14%	108,850	0.13%	0.25%	5.66%	360	239
2003	65	1,609,727	1.65%	1,272,243	1.48%	1.74%	3.60%	352	245
2004	83	2,141,753	2.20%	1,723,279	2.01%	3.74%	3.72%	350	252
2005	66	1,645,989	1.69%	1,356,429	1.58%	5.33%	3.64%	354	266
2006	436	11,506,875	11.81%	9,902,086	11.54%	16.87%	4.15%	353	282
2007	1,401	38,729,221	39.73%	33,946,541	39.57%	56.44%	3.61%	356	294
2008	1,008	30,948,951	31.75%	27,723,460	32.32%	88.76%	2.74%	358	308
2009	235	7,524,119	7.72%	6,837,651	7.97%	96.73%	2.45%	358	318
2010	105	3,085,072	3.17%	2,806,296	3.27%	100.00%	1.82%	355	327
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	390	10,223,311	10.49%	9,320,669	10.87%	10.87%	7.28%	339	282
1912	1	19,350	0.02%	17,058	0.02%	10.89%	6.94%	360	298
1999	1	26,309	0.03%	18,000	0.02%	10.91%	7.00%	300	231
2005	1	24,715	0.03%	21,426	0.02%	10.93%	6.75%	300	231
2007	9	219,212	0.22%	187,369	0.22%	11.15%	6.35%	352	244
2008	25	617,577	0.63%	546,233	0.64%	11.79%	7.08%	333	263
2009	47	1,320,291	1.35%	1,161,846	1.35%	13.14%	7.10%	349	270
2010	58	1,584,177	1.63%	1,410,233	1.64%	14.78%	7.14%	349	278
2011	84	2,147,670	2.20%	1,880,712	2.19%	16.98%	6.94%	353	279
2012	116	2,938,577	3.01%	2,578,638	3.01%	19.98%	5.67%	357	291
2013	158	4,177,268	4.29%	3,547,804	4.14%	24.12%	3.51%	357	280
2014	125	3,063,944	3.14%	2,558,200	2.98%	27.10%	3.34%	358	275
2015	81	2,251,066	2.31%	1,912,512	2.23%	29.33%	2.99%	358	284
2016	255	6,994,342	7.18%	5,962,185	6.95%	36.28%	2.58%	358	288
2017	929	26,173,641	26.85%	22,819,478	26.60%	62.88%	2.55%	359	298
2018	820	26,081,810	26.76%	23,223,960	27.07%	89.95%	2.08%	359	310
2019	180	5,821,068	5.97%	5,240,635	6.11%	96.06%	1.62%	360	320
2020	83	2,476,289	2.54%	2,230,109	2.60%	98.66%	0.91%	360	331
2021	1	31,395	0.03%	27,946	0.03%	98.69%	3.00%	360	291
2022	29	680,936	0.70%	586,325	0.68%	99.38%	2.20%	360	295
2023	10	365,708	0.38%	326,802	0.38%	99.76%	2.27%	360	309
2024	5	149,273	0.15%	134,593	0.16%	99.92%	0.95%	360	320
2025	3	83,295	0.09%	72,048	0.08%	100.00%	0.00%	360	334
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	175	4,814,548	4.94%	4,207,236	4.90%	4.90%	2.58%	360	301
SFH	3,236	92,656,675	95.06%	81,577,544	95.10%	100.00%	3.30%	356	297
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	856	22,645,166	23.23%	20,262,807	23.62%	23.62%	6.17%	348	285
New Property	2,504	73,636,626	75.55%	64,441,423	75.12%	98.74%	2.31%	359	301
Used Property	51	1,189,431	1.22%	1,080,550	1.26%	100.00%	6.79%	349	296
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,966	85,017,000	87.22%	74,727,313	87.11%	87.11%	3.20%	356	298
30	315	8,878,243	9.11%	7,864,333	9.17%	96.28%	3.57%	356	294
60	102	2,761,967	2.83%	2,457,914	2.87%	99.14%	3.79%	355	292
90	24	692,888	0.71%	625,932	0.73%	99.87%	4.09%	351	290
120	1	28,000	0.03%	25,428	0.03%	99.90%	7.75%	240	187
150	1	24,950	0.03%	22,384	0.03%	99.93%	2.00%	360	305
180	1	26,775	0.03%	24,097	0.03%	99.96%	7.75%	360	286
240	1	41,400	0.04%	37,380	0.04%	100.00%	7.00%	360	290
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	2	48,651	0.05%	42,858	0.05%	0.05%	2.65%	360	302
Bocas del Toro	4	116,173	0.12%	102,671	0.12%	0.17%	2.79%	360	300
Chiriquí	363	9,973,144	10.23%	8,757,182	10.21%	10.38%	2.69%	357	301
Coclé	43	1,215,086	1.25%	1,062,340	1.24%	11.62%	3.48%	354	287
Colón	240	7,854,226	8.06%	6,947,646	8.10%	19.72%	3.10%	358	299
Herrera	183	5,203,916	5.34%	4,632,822	5.40%	25.12%	2.92%	359	305
Los Santos	50	1,308,351	1.34%	1,152,351	1.34%	26.46%	3.04%	360	300
Panamá	2,227	62,453,661	64.07%	54,797,410	63.88%	90.34%	3.44%	355	295
Veraguas	299	9,298,014	9.54%	8,289,501	9.66%	100.00%	3.00%	359	306
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	47	1,335,832	1.37%	1,151,899	1.34%	1.34%	3.54%	346	285
DD	2,634	76,427,160	78.41%	67,484,126	78.67%	80.01%	3.28%	357	299
VOL	730	19,708,231	20.22%	17,148,756	19.99%	100.00%	3.16%	355	293
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	496	15,933,033	16.35%	14,210,710	16.57%	16.57%	3.27%	358	304
MIN.DE GOBIERNO Y JUSTICIA (4)	151	4,015,147	4.12%	3,538,226	4.12%	20.69%	2.93%	359	301
CAJA DEL SEGURO SOCIAL	148	4,501,236	4.62%	3,958,596	4.61%	25.30%	3.85%	356	295
MINISTERIO DE SALUD (12)	103	2,947,149	3.02%	2,576,446	3.00%	28.31%	4.11%	357	296
C.S.S.JUBILADOS Y PENSIONADO	84	2,586,776	2.65%	2,290,761	2.67%	30.98%	3.87%	348	289
AUTORIDAD DEL CANAL DE PANAMA	33	1,267,804	1.30%	1,120,982	1.31%	32.29%	3.80%	349	288
PANAMA PORTS COMPANY	24	686,307	0.70%	608,770	0.71%	32.99%	2.70%	360	305
JUBILADO POR CONTRALORIA.	22	659,853	0.68%	579,635	0.68%	33.67%	3.85%	358	293
UNIVERSIDAD DE PANAMA	18	587,220	0.60%	514,968	0.60%	34.27%	4.07%	354	293
COMPANIA GOLY, S.A.	16	306,388	0.31%	264,769	0.31%	34.58%	2.30%	355	299
INDUSTRIAS LACTEAS	16	375,316	0.39%	330,441	0.39%	34.96%	3.40%	356	297
MANZANILLO INTL TERMINAL-PANAMA S.A	16	552,334	0.57%	491,823	0.57%	35.54%	3.03%	360	302
PRODUCTOS TOLEDANO	16	357,970	0.37%	305,780	0.36%	35.89%	3.81%	334	269
Otros	2,268	62,694,691	64.32%	54,992,873	64.11%	100.00%	3.16%	356	297
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					

Stratification Report

La Hipotecaria Panama - Trust X
August 2012

For La Hipotecaria Panama
Cutoff Date: 8/31/2012

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	905	24,175,645	24.80%	21,646,695	25.23%	25.23%	5.97%	349	287
LAS PRADERAS DE SAN ISIDRO	77	2,265,830	2.32%	2,015,635	2.35%	27.58%	2.91%	360	303
LA ARBOLEDA	49	1,395,179	1.43%	1,222,879	1.43%	29.01%	2.12%	359	304
LAS PERLAS DE PILON	48	904,499	0.93%	776,721	0.91%	29.91%	1.95%	360	296
RESIDENCIAL VALLE DORADO	40	1,095,304	1.12%	954,702	1.11%	31.03%	2.70%	358	301
CIUDAD HATO MONTAÑA	32	927,600	0.95%	810,772	0.95%	31.97%	2.29%	358	301
RESIDENCIAL EL TREBOL	32	700,732	0.72%	604,212	0.70%	32.68%	1.39%	359	300
RES. ALTOS DEL ANGEL	29	836,805	0.86%	731,686	0.85%	33.53%	2.79%	356	295
LA RIVIERA	28	859,114	0.88%	719,603	0.84%	34.37%	3.18%	359	277
RES. VILLA DEL CARMEN	24	643,434	0.66%	568,433	0.66%	35.03%	0.75%	358	313
Otros	2,147	63,667,082	65.32%	55,733,443	64.97%	100.00%	2.37%	358	301
Total	3,411	97,471,223	100.00%	85,784,780			3.26%	356	298
Minimum		6,221		1,019			0.00%	120	0
Maximum		80,000		74,997			11.00%	360	334
Average		28,576		25,149					