

Stratification Report for La Hipotecaria S.A.
Panama

Trust X
November 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 11/30/2012.

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

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	0.09%	47,791	0.06%	0.06%	7.47%	120	58
156	2	28,701	0.03%	18,390	0.02%	0.08%	7.75%	156	87
180	12	241,844	0.25%	171,993	0.20%	0.28%	6.74%	180	117
192	1	19,899	0.02%	15,665	0.02%	0.30%	6.92%	192	136
204	1	19,293	0.02%	14,772	0.02%	0.32%	7.07%	204	136
216	2	26,699	0.03%	21,349	0.03%	0.35%	7.00%	216	152
228	1	25,691	0.03%	18,836	0.02%	0.37%	3.00%	228	151
240	24	588,174	0.61%	499,417	0.59%	0.96%	6.88%	240	183
252	1	11,500	0.01%	10,261	0.01%	0.97%	7.75%	252	191
264	2	36,384	0.04%	32,816	0.04%	1.01%	7.00%	264	207
276	3	87,865	0.09%	75,790	0.09%	1.10%	6.93%	276	221
288	7	192,201	0.20%	159,224	0.19%	1.29%	4.44%	288	204
300	96	2,573,725	2.68%	2,179,037	2.59%	3.89%	6.37%	300	226
312	11	343,125	0.36%	296,386	0.35%	4.24%	6.08%	312	244
324	3	89,495	0.09%	77,269	0.09%	4.33%	4.90%	324	262
336	11	283,847	0.30%	245,166	0.29%	4.62%	3.92%	336	270
348	9	233,648	0.24%	207,996	0.25%	4.87%	5.25%	348	282
360	3,177	91,314,591	94.92%	79,949,788	95.13%	100.00%	3.11%	360	299
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

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%	49,282	0.06%	0.06%	6.44%	277	208
10,000 - 15,000	131	1,845,907	1.92%	1,541,765	1.83%	1.89%	2.84%	347	279
15,000 - 20,000	434	7,785,008	8.09%	6,660,133	7.92%	9.82%	3.60%	354	285
20,000 - 25,000	865	19,731,595	20.51%	16,927,873	20.14%	29.96%	2.81%	357	293
25,000 - 30,000	786	21,476,806	22.33%	18,710,785	22.26%	52.22%	2.80%	357	297
30,000 - 35,000	459	14,767,709	15.35%	13,019,258	15.49%	67.72%	3.95%	355	292
35,000 - 40,000	270	10,033,553	10.43%	8,905,340	10.60%	78.31%	3.45%	356	298
40,000 - 45,000	155	6,587,862	6.85%	5,859,999	6.97%	85.28%	3.64%	358	298
45,000 - 50,000	109	5,161,000	5.36%	4,572,028	5.44%	90.72%	3.40%	359	298
50,000 - 55,000	48	2,524,741	2.62%	2,255,905	2.68%	93.41%	3.20%	358	301
55,000 - 60,000	34	1,962,220	2.04%	1,769,035	2.10%	95.51%	3.65%	356	301
60,000 - 65,000	55	3,405,821	3.54%	3,016,892	3.59%	99.10%	3.23%	358	301
65,000 - 70,000	5	332,232	0.35%	289,688	0.34%	99.45%	3.98%	347	274
70,000 - 75,000	6	428,925	0.45%	389,337	0.46%	99.91%	5.10%	360	301
80,000 - 85,000	1	80,000	0.08%	74,624	0.09%	100.00%	5.00%	360	314
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

Original Property Value

Min: 11,000 Max: 110,000 Average: 31,192

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	74	1,047,874	1.09%	870,924	1.04%	1.04%	1.41%	356	293
15,000 - 20,000	305	5,287,824	5.50%	4,427,317	5.27%	6.30%	2.34%	357	286
20,000 - 25,000	709	15,479,262	16.09%	13,241,236	15.76%	22.06%	2.52%	357	293
25,000 - 30,000	817	21,082,922	21.92%	18,248,223	21.71%	43.77%	2.61%	357	296
30,000 - 35,000	487	14,435,392	15.01%	12,647,515	15.05%	58.82%	3.48%	357	295
35,000 - 40,000	385	12,976,626	13.49%	11,534,925	13.73%	72.55%	3.98%	356	296
40,000 - 45,000	186	6,933,396	7.21%	6,154,341	7.32%	79.87%	3.93%	354	294
45,000 - 50,000	166	6,872,253	7.14%	6,125,768	7.29%	87.16%	3.99%	356	296
50,000 - 55,000	75	3,408,746	3.54%	3,050,372	3.63%	90.79%	3.82%	356	299
55,000 - 60,000	45	2,108,268	2.19%	1,860,244	2.21%	93.00%	4.75%	346	284
60,000 - 65,000	73	4,227,980	4.40%	3,750,689	4.46%	97.47%	3.15%	359	302
65,000 - 70,000	13	560,617	0.58%	509,655	0.61%	98.07%	4.77%	347	297
70,000 - 75,000	3	169,750	0.18%	154,762	0.18%	98.26%	4.71%	360	299
75,000 - 80,000	11	586,560	0.61%	539,225	0.64%	98.90%	6.00%	354	294
80,000 - 85,000	4	244,432	0.25%	224,419	0.27%	99.16%	6.27%	343	280
85,000 - 90,000	7	400,219	0.42%	358,932	0.43%	99.59%	5.92%	340	278
90,000 - 95,000	5	274,625	0.29%	250,973	0.30%	99.89%	6.41%	342	281
100,000 - 105,000	1	42,500	0.04%	40,553	0.05%	99.94%	7.00%	360	305
110,000 - 115,000	1	60,000	0.06%	51,871	0.06%	100.00%	8.00%	300	196
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 93.74% WA (remaining balance): 93.64%

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%	17,683	0.02%	0.02%	7.00%	264	216
20 %- 30%	6	83,285	0.09%	72,761	0.09%	0.11%	7.32%	302	241
30 %- 40%	20	312,335	0.32%	279,453	0.33%	0.44%	7.12%	338	281
40 %- 50%	29	627,582	0.65%	550,484	0.66%	1.10%	7.33%	313	252
50 %- 60%	53	1,250,069	1.30%	1,127,306	1.34%	2.44%	6.72%	343	281
60 %- 70%	84	2,093,619	2.18%	1,869,167	2.22%	4.66%	6.92%	332	273
70 %- 80%	150	4,164,036	4.33%	3,742,899	4.45%	9.11%	6.26%	348	287
80 %- 90%	332	9,084,432	9.44%	8,073,198	9.61%	18.72%	5.40%	351	287
90 %- 100%	2,691	78,563,888	81.67%	68,308,993	81.28%	100.00%	2.66%	359	297
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Original Debt To Income

Min: 4.88% Max: 74.73% WA (original balance): 36.33% 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	0.14%	111,911	0.13%	0.13%	6.20%	334	216
0 %- 10%	13	341,337	0.35%	291,933	0.35%	0.48%	2.72%	356	289
10 %- 20%	191	5,113,347	5.32%	4,386,954	5.22%	5.70%	2.67%	355	292
20 %- 30%	933	25,235,812	26.23%	21,801,069	25.94%	31.64%	3.06%	356	292
30 %- 40%	996	28,881,035	30.02%	25,306,346	30.11%	61.75%	3.28%	356	295
40 %- 50%	848	24,922,595	25.91%	21,868,948	26.02%	87.77%	3.24%	356	296
50 %- 60%	359	10,977,974	11.41%	9,754,344	11.61%	99.38%	4.00%	358	297
60 %- 70%	14	334,118	0.35%	293,881	0.35%	99.73%	3.97%	344	285
70 %- 80%	7	254,031	0.26%	226,557	0.27%	100.00%	3.32%	360	303
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance): 24.96% WA (remaining balance): 25.01%

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%	111,911	0.13%	0.13%	6.20%	334	216
0 %- 10%	50	1,431,072	1.49%	1,224,270	1.46%	1.59%	3.17%	352	282
10 %- 20%	673	19,379,259	20.14%	16,848,964	20.05%	21.64%	3.13%	355	294
20 %- 30%	1,915	54,298,196	56.44%	47,294,269	56.27%	77.91%	3.12%	356	294
30 %- 40%	720	20,854,080	21.68%	18,475,374	21.98%	99.90%	3.77%	357	297
40 %- 50%	3	97,643	0.10%	87,157	0.10%	100.00%	2.75%	360	305
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 2.99% WA (remaining balance): 3.01%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	440	10,876,778	11.31%	9,346,284	11.12%	11.12%	0.14%	360	314
1% - 2%	276	5,655,576	5.88%	4,816,860	5.73%	16.85%	1.69%	359	296
2% - 3%	1,247	38,658,545	40.19%	33,889,856	40.32%	57.18%	2.67%	359	299
3% - 4%	788	24,212,492	25.17%	21,103,855	25.11%	82.29%	3.69%	358	291
4% - 5%	216	6,268,492	6.52%	5,395,960	6.42%	88.71%	5.48%	354	275
5% - 6%	16	457,066	0.48%	393,805	0.47%	89.18%	6.83%	345	265
6% - 7%	131	3,443,371	3.58%	3,222,291	3.83%	93.01%	6.93%	348	298
7% - 8%	239	6,322,928	6.57%	5,643,703	6.72%	99.73%	7.40%	335	269
8% - 9%	6	165,052	0.17%	132,517	0.16%	99.88%	7.98%	306	203
9% - 10%	3	38,721	0.04%	23,237	0.03%	99.91%	9.52%	287	176
10% - 11%	3	75,587	0.08%	57,792	0.07%	99.98%	8.91%	334	263
11% - 12%	2	24,640	0.03%	15,783	0.02%	100.00%	11.00%	180	108
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.90% 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%	385	10,085,866	10.48%	9,108,985	10.84%	10.84%	7.28%	339	277
1% - 2%	10	348,172	0.36%	316,315	0.38%	11.21%	6.48%	355	291
2% - 3%	121	3,759,502	3.91%	3,354,294	3.99%	15.21%	6.28%	352	287
3% - 4%	623	19,470,523	20.24%	17,189,885	20.45%	35.66%	4.00%	357	295
4% - 5%	1,184	38,911,902	40.45%	33,978,614	40.43%	76.09%	2.86%	359	295
5% - 6%	559	12,082,103	12.56%	10,206,026	12.14%	88.23%	1.98%	359	290
6% - 7%	485	11,541,180	12.00%	9,887,825	11.77%	100.00%	0.17%	360	313
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

Remaining Term

Min: Max: 331 WA (original balance):295 WA (remaining balance): 295

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	9	230,274	0.24%	126,055	0.15%	0.15%	6.88%	301	13
60 - 119	12	228,314	0.24%	155,556	0.19%	0.34%	7.92%	169	103
120 - 179	21	466,947	0.49%	366,249	0.44%	0.77%	6.42%	231	156
180 - 239	109	2,819,611	2.93%	2,350,087	2.80%	3.57%	6.35%	296	217
240 - 299	1,674	45,281,942	47.07%	39,032,267	46.44%	50.01%	3.63%	359	288
300 - 359	1,542	47,172,159	49.04%	42,011,728	49.99%	100.00%	2.66%	360	309
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

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	65,685	0.07%	20,990	0.02%	0.02%	8.63%	255	181
5,000 - 10,000	20	276,377	0.29%	159,090	0.19%	0.21%	5.38%	305	235
10,000 - 15,000	279	4,416,827	4.59%	3,654,732	4.35%	4.56%	3.29%	348	270
15,000 - 20,000	759	15,735,464	16.36%	13,423,018	15.97%	20.53%	3.20%	355	289
20,000 - 25,000	980	25,257,018	26.25%	21,851,119	26.00%	46.54%	2.65%	357	295
25,000 - 30,000	544	16,733,303	17.39%	14,809,454	17.62%	64.16%	3.73%	356	296
30,000 - 35,000	345	12,502,451	13.00%	11,131,339	13.24%	77.40%	3.66%	357	298
35,000 - 40,000	180	7,584,209	7.88%	6,766,790	8.05%	85.45%	3.54%	359	300
40,000 - 45,000	104	4,928,909	5.12%	4,407,228	5.24%	90.70%	3.48%	357	301
45,000 - 50,000	53	2,790,507	2.90%	2,503,875	2.98%	93.68%	3.26%	358	303
50,000 - 55,000	51	3,021,525	3.14%	2,689,886	3.20%	96.88%	3.29%	357	298
55,000 - 60,000	36	2,244,398	2.33%	2,040,149	2.43%	99.30%	3.61%	360	307
60,000 - 65,000	5	345,373	0.36%	308,347	0.37%	99.67%	4.84%	348	283
65,000 - 70,000	3	217,202	0.23%	201,305	0.24%	99.91%	5.30%	360	306
70,000 - 75,000	1	80,000	0.08%	74,624	0.09%	100.00%	5.00%	360	314
Total	3,367	96,199,247	100.00%	84,041,944			3.29%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

Current Loan To Value

Min: 0.83% Max: 93.38% WA (original balance): 81.76% WA (remaining balance): 81.95%

Current Loan To Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	1	16,749	0.02%	140	0.00%	0.00%	2.00%	360	293
10 %- 20%	8	133,954	0.14%	57,138	0.07%	0.07%	7.53%	310	143
20 %- 30%	15	213,103	0.22%	140,453	0.17%	0.24%	6.16%	325	263
30 %- 40%	37	712,460	0.74%	598,178	0.71%	0.95%	7.14%	283	222
40 %- 50%	43	1,064,741	1.11%	893,689	1.06%	2.01%	6.63%	337	257
50 %- 60%	81	1,984,567	2.06%	1,729,930	2.06%	4.07%	6.42%	339	272
60 %- 70%	187	4,842,934	5.03%	4,225,534	5.03%	9.10%	5.81%	347	281
70 %- 80%	682	18,334,229	19.06%	15,772,020	18.77%	27.86%	4.46%	353	282
80 %- 90%	2,139	61,722,311	64.16%	54,064,587	64.33%	92.19%	2.54%	359	300
90 %- 100%	174	7,174,200	7.46%	6,560,274	7.81%	100.00%	2.79%	360	314
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.27% WA (remaining balance): 3.29%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	442	10,902,155	11.33%	9,365,611	11.14%	11.14%	0.11%	360	315
1% - 2%	215	4,379,575	4.55%	3,739,953	4.45%	15.59%	1.61%	359	298
2% - 3%	1,130	33,252,938	34.57%	29,035,484	34.55%	50.14%	2.49%	359	299
3% - 4%	817	27,318,576	28.40%	23,779,456	28.29%	78.44%	3.08%	359	293
4% - 5%	60	1,976,518	2.05%	1,736,475	2.07%	80.50%	4.34%	357	289
5% - 6%	8	251,614	0.26%	215,676	0.26%	80.76%	5.14%	356	260
6% - 7%	194	5,053,662	5.25%	4,463,099	5.31%	86.07%	6.72%	349	282
7% - 8%	491	12,834,350	13.34%	11,526,246	13.71%	99.79%	7.26%	343	277
8% - 9%	4	128,186	0.13%	108,928	0.13%	99.92%	8.10%	320	227
9% - 10%	3	38,721	0.04%	23,237	0.03%	99.94%	9.52%	287	176
10% - 11%	1	38,312	0.04%	31,995	0.04%	99.98%	10.00%	360	289
11% - 12%	2	24,640	0.03%	15,783	0.02%	100.00%	11.00%	180	108
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

Current Subsidy

Min: 0.00% Max: 6.00% WA (original balance): 2.96% WA (remaining balance): 2.94%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	708	18,413,431	19.14%	16,419,120	19.54%	19.54%	7.08%	344	277
1% - 2%	27	884,741	0.92%	778,452	0.93%	20.46%	4.71%	353	287
2% - 3%	167	5,124,905	5.33%	4,392,992	5.23%	25.69%	3.68%	358	283
3% - 4%	1,292	45,217,243	47.00%	39,783,701	47.34%	73.03%	2.87%	359	299
4% - 5%	679	14,895,469	15.48%	12,676,296	15.08%	88.11%	1.94%	359	294
5% - 6%	230	5,144,174	5.35%	4,425,311	5.27%	93.38%	0.38%	360	309
6% - 7%	264	6,519,284	6.78%	5,566,073	6.62%	100.00%	0.00%	360	316
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

Current Total Rate

Min: 3.02% Max: 11.00% WA (original balance): 6.23% WA (remaining balance): 6.23%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
3% - 4%	9	182,598	0.19%	158,650	0.19%	0.19%	3.47%	360	293
4% - 5%	3	95,901	0.10%	83,241	0.10%	0.29%	2.90%	360	296
5% - 6%	3	66,392	0.07%	49,694	0.06%	0.35%	3.88%	360	160
6% - 7%	2,851	82,790,147	86.06%	72,044,169	85.72%	86.07%	2.63%	358	298
7% - 8%	491	12,834,350	13.34%	11,526,246	13.71%	99.79%	7.26%	343	277
8% - 9%	4	128,186	0.13%	108,928	0.13%	99.92%	8.10%	320	227
9% - 10%	3	38,721	0.04%	23,237	0.03%	99.94%	9.52%	287	176
10% - 11%	1	38,312	0.04%	31,995	0.04%	99.98%	10.00%	360	289
11% - 12%	2	24,640	0.03%	15,783	0.02%	100.00%	11.00%	180	108
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

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%	14,525	0.02%	0.02%	7.00%	300	135
2000	1	23,304	0.02%	17,761	0.02%	0.04%	7.00%	360	215
2001	4	93,371	0.10%	74,937	0.09%	0.13%	7.58%	345	205
2002	6	139,090	0.14%	108,203	0.13%	0.26%	5.96%	360	236
2003	65	1,609,727	1.67%	1,258,959	1.50%	1.75%	3.60%	352	242
2004	82	2,114,534	2.20%	1,686,040	2.01%	3.76%	3.73%	350	248
2005	64	1,601,119	1.66%	1,317,446	1.57%	5.33%	3.61%	353	265
2006	429	11,315,319	11.76%	9,672,543	11.51%	16.84%	4.20%	353	279
2007	1,382	38,148,730	39.66%	33,182,218	39.48%	56.32%	3.62%	356	291
2008	1,002	30,773,859	31.99%	27,366,322	32.56%	88.88%	2.74%	358	305
2009	227	7,285,867	7.57%	6,569,950	7.82%	96.70%	2.36%	358	315
2010	104	3,070,578	3.19%	2,773,041	3.30%	100.00%	1.86%	355	324
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	382	9,989,339	10.38%	9,059,213	10.78%	10.78%	7.28%	339	279
1912	1	19,350	0.02%	16,961	0.02%	10.80%	6.94%	360	295
1999	1	26,309	0.03%	17,563	0.02%	10.82%	7.00%	300	228
2005	1	24,715	0.03%	21,335	0.03%	10.85%	6.75%	300	228
2007	9	219,212	0.23%	186,526	0.22%	11.07%	6.35%	352	241
2008	25	617,577	0.64%	543,540	0.65%	11.71%	7.08%	333	260
2009	45	1,260,524	1.31%	1,103,138	1.31%	13.03%	7.10%	349	266
2010	56	1,531,977	1.59%	1,359,144	1.62%	14.64%	7.13%	350	276
2011	83	2,107,046	2.19%	1,822,637	2.17%	16.81%	6.93%	352	275
2012	115	2,914,460	3.03%	2,547,150	3.03%	19.84%	6.22%	357	288
2013	153	4,048,876	4.21%	3,409,797	4.06%	23.90%	3.51%	357	276
2014	124	3,036,725	3.16%	2,516,557	2.99%	26.90%	3.34%	358	272
2015	79	2,198,751	2.29%	1,852,947	2.20%	29.10%	2.98%	358	280
2016	251	6,869,912	7.14%	5,809,921	6.91%	36.01%	2.57%	359	285
2017	917	25,794,072	26.81%	22,306,819	26.54%	62.56%	2.54%	359	295
2018	816	25,963,235	26.99%	22,941,800	27.30%	89.85%	2.09%	359	307
2019	177	5,733,716	5.96%	5,125,238	6.10%	95.95%	1.61%	360	317
2020	82	2,461,795	2.56%	2,199,039	2.62%	98.57%	0.92%	360	328
2021	1	31,395	0.03%	27,749	0.03%	98.60%	3.00%	360	288
2022	31	751,986	0.78%	645,488	0.77%	99.37%	2.27%	360	293
2023	10	365,708	0.38%	324,500	0.39%	99.76%	2.27%	360	306
2024	5	149,273	0.16%	133,479	0.16%	99.92%	0.95%	360	317
2025	3	83,295	0.09%	71,402	0.08%	100.00%	0.00%	360	331
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

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	5.00%	4,178,257	4.97%	4.97%	2.60%	360	298
SFH	3,192	91,384,699	95.00%	79,863,687	95.03%	100.00%	3.30%	356	294
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	836	22,083,920	22.96%	19,647,001	23.38%	23.38%	6.24%	348	282
New Property	2,480	72,925,897	75.81%	63,320,809	75.34%	98.72%	2.31%	359	298
Used Property	51	1,189,431	1.24%	1,074,133	1.28%	100.00%	6.78%	349	293
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,897	83,199,121	86.49%	72,606,139	86.39%	86.39%	3.20%	357	295
30	321	9,043,850	9.40%	7,932,319	9.44%	95.83%	3.69%	355	289
60	110	2,983,811	3.10%	2,644,730	3.15%	98.98%	3.76%	354	287
90	32	779,102	0.81%	686,084	0.82%	99.79%	3.74%	356	290
120	3	75,079	0.08%	66,300	0.08%	99.87%	3.76%	360	291
150	1	27,183	0.03%	24,745	0.03%	99.90%	3.00%	360	299
180	1	24,750	0.03%	21,863	0.03%	99.93%	2.00%	360	297
270	1	24,950	0.03%	22,384	0.03%	99.96%	2.00%	360	302
360	1	41,400	0.04%	37,380	0.04%	100.00%	7.00%	360	287
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

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%	42,492	0.05%	0.05%	2.65%	360	299
Bocas del Toro	4	116,173	0.12%	101,978	0.12%	0.17%	2.79%	360	297
Chiriquí	357	9,804,771	10.19%	8,539,923	10.16%	10.33%	2.69%	357	298
Coclé	41	1,151,791	1.20%	998,786	1.19%	11.52%	3.42%	353	283
Colón	238	7,803,921	8.11%	6,842,798	8.14%	19.66%	3.11%	358	296
Herrera	178	5,066,283	5.27%	4,473,823	5.32%	24.99%	2.88%	358	302
Los Santos	50	1,308,351	1.36%	1,144,406	1.36%	26.35%	3.04%	360	297
Panamá	2,200	61,661,180	64.10%	53,717,093	63.92%	90.27%	3.45%	355	292
Veraguas	297	9,238,126	9.60%	8,180,644	9.73%	100.00%	3.01%	359	303
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Stratification Report

La Hipotecaria Panama - Trust X
November 2012

For La Hipotecaria Panama
Cutoff Date: 11/30/2012

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	46	1,322,379	1.37%	1,131,265	1.35%	1.35%	3.48%	346	282
DD	2,579	74,871,909	77.83%	65,642,968	78.11%	79.45%	3.27%	357	296
VOL	742	20,004,959	20.80%	17,267,711	20.55%	100.00%	3.24%	355	290
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	486	15,605,271	16.22%	13,817,273	16.44%	16.44%	3.27%	358	302
CAJA DEL SEGURO SOCIAL	147	4,448,004	4.62%	3,889,542	4.63%	21.07%	3.87%	356	292
MIN.DE GOBIERNO Y JUSTICIA (4)	145	3,857,861	4.01%	3,376,297	4.02%	25.09%	2.91%	360	300
MINISTERIO DE SALUD (12)	96	2,780,040	2.89%	2,422,952	2.88%	27.97%	4.08%	356	295
C.S.S.JUBILADOS Y PENSIONADO	87	2,694,905	2.80%	2,380,839	2.83%	30.80%	3.97%	345	284
AUTORIDAD DEL CANAL DE PANAMA	34	1,294,354	1.35%	1,135,793	1.35%	32.15%	3.78%	349	285
PANAMA PORTS COMPANY	24	696,468	0.72%	615,586	0.73%	32.89%	2.85%	360	303
JUBILADO POR CONTRALORIA.	21	619,229	0.64%	538,279	0.64%	33.53%	3.63%	358	289
UNIVERSIDAD DE PANAMA	17	553,220	0.58%	478,406	0.57%	34.10%	3.84%	353	289
COMPANIA GOLY, S.A.	16	306,388	0.32%	262,447	0.31%	34.41%	2.30%	355	296
INDUSTRIAS LACTEAS	16	375,316	0.39%	328,013	0.39%	34.80%	3.40%	356	294
MANZANILLO INTL TERMINAL-PANAMA S.A	16	552,334	0.57%	488,532	0.58%	35.38%	3.03%	360	299
PRODUCTOS TOLEDANO	16	357,970	0.37%	303,183	0.36%	35.74%	3.81%	334	266
Otros	2,246	62,057,887	64.51%	54,004,803	64.26%	100.00%	3.16%	356	293
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	884	23,586,007	24.52%	20,998,023	24.99%	24.99%	6.03%	349	284
LAS PRADERAS DE SAN ISIDRO	77	2,265,830	2.36%	2,001,429	2.38%	27.37%	2.91%	360	300
LA ARBOLEDA	49	1,395,179	1.45%	1,213,020	1.44%	28.81%	2.12%	359	301
LAS PERLAS DE PILON	47	884,334	0.92%	738,629	0.88%	29.69%	1.94%	360	293
RESIDENCIAL VALLE DORADO	38	1,034,784	1.08%	902,050	1.07%	30.76%	2.70%	357	297
CIUDAD HATO MONTAÑA	32	927,600	0.96%	803,711	0.96%	31.72%	2.29%	358	298
RESIDENCIAL EL TREBOL	32	700,732	0.73%	598,669	0.71%	32.43%	1.39%	359	297
LA RIVIERA	28	859,114	0.89%	713,940	0.85%	33.28%	3.18%	359	274
RES. ALTOS DEL ANGEL	28	803,255	0.83%	696,146	0.83%	34.11%	2.78%	355	291
RESIDENCIAL LOS NOGALES	23	679,517	0.71%	595,358	0.71%	34.82%	2.81%	360	300
Otros	2,129	63,062,895	65.55%	54,780,969	65.18%	100.00%	2.35%	358	298
Total	3,367	96,199,247	100.00%	84,041,944			3.27%	356	295
Minimum		6,221		140			0.00%	120	0
Maximum		80,000		74,624			11.00%	360	331
Average		28,571		24,960					