

Stratification Report for La Hipotecaria S.A.  
Panama

Trust X  
June 2013

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 6/30/2013.

*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

Original Term

Min: 120

Max: 360

WA (original balance): 356

WA (remaining balance): 357

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%	43,416	0.05%	0.05%	7.47%	120	51
156	2	28,701	0.03%	17,057	0.02%	0.08%	7.75%	156	80
180	10	193,444	0.21%	128,133	0.16%	0.24%	6.44%	180	110
192	1	19,899	0.02%	14,998	0.02%	0.26%	6.92%	192	129
204	1	19,293	0.02%	14,244	0.02%	0.27%	7.07%	204	129
216	2	26,699	0.03%	20,875	0.03%	0.30%	7.00%	216	145
228	1	25,691	0.03%	18,225	0.02%	0.32%	3.00%	228	144
240	24	588,174	0.63%	486,373	0.61%	0.93%	6.97%	240	176
252	1	11,500	0.01%	10,030	0.01%	0.94%	7.75%	252	184
264	1	22,584	0.02%	20,477	0.03%	0.97%	6.75%	264	210
276	3	87,865	0.09%	74,351	0.09%	1.06%	6.93%	276	214
288	7	192,201	0.21%	156,031	0.20%	1.26%	4.44%	288	198
300	92	2,479,033	2.67%	2,046,434	2.56%	3.82%	6.38%	300	218
312	11	343,125	0.37%	291,533	0.37%	4.19%	6.08%	312	237
324	3	89,495	0.10%	75,969	0.10%	4.28%	4.90%	324	255
336	11	283,847	0.31%	240,749	0.30%	4.58%	4.56%	336	263
348	9	233,648	0.25%	204,591	0.26%	4.84%	5.58%	348	275
360	3,067	88,244,593	94.91%	75,938,698	95.16%	100.00%	3.15%	360	292
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

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%	46,269	0.06%	0.06%	6.44%	277	201
10,000 - 15,000	129	1,819,707	1.96%	1,485,311	1.86%	1.92%	2.87%	349	274
15,000 - 20,000	411	7,382,847	7.94%	6,210,238	7.78%	9.70%	3.70%	353	278
20,000 - 25,000	837	19,080,852	20.52%	16,044,593	20.11%	29.81%	2.89%	357	286
25,000 - 30,000	759	20,757,581	22.33%	17,734,599	22.22%	52.03%	2.82%	357	290
30,000 - 35,000	444	14,286,160	15.37%	12,376,678	15.51%	67.54%	4.03%	355	285
35,000 - 40,000	258	9,585,476	10.31%	8,368,283	10.49%	78.03%	3.43%	357	291
40,000 - 45,000	152	6,464,678	6.95%	5,655,196	7.09%	85.11%	3.66%	358	291
45,000 - 50,000	106	5,019,516	5.40%	4,402,218	5.52%	90.63%	3.39%	359	294
50,000 - 55,000	48	2,524,741	2.72%	2,211,448	2.77%	93.40%	3.20%	358	294
55,000 - 60,000	31	1,790,453	1.93%	1,591,077	1.99%	95.39%	3.69%	356	293
60,000 - 65,000	54	3,343,321	3.60%	2,933,240	3.68%	99.07%	3.22%	358	294
65,000 - 70,000	5	332,232	0.36%	283,859	0.36%	99.42%	3.99%	347	267
70,000 - 75,000	6	428,925	0.46%	385,501	0.48%	99.91%	5.52%	360	294
80,000 - 85,000	1	80,000	0.09%	73,673	0.09%	100.00%	5.00%	360	307
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

Original Property Value

Min: 11,000    Max: 110,000    Average: 31,198

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	1.13%	849,106	1.06%	1.06%	1.41%	356	286
15,000 - 20,000	292	5,063,326	5.45%	4,163,216	5.22%	6.28%	2.43%	357	279
20,000 - 25,000	683	14,919,249	16.05%	12,487,787	15.65%	21.93%	2.57%	357	286
25,000 - 30,000	789	20,363,740	21.90%	17,295,458	21.67%	43.60%	2.64%	357	289
30,000 - 35,000	470	13,960,125	15.02%	12,023,214	15.07%	58.67%	3.50%	357	289
35,000 - 40,000	373	12,593,086	13.54%	10,996,422	13.78%	72.45%	4.08%	356	288
40,000 - 45,000	178	6,658,623	7.16%	5,826,695	7.30%	79.75%	3.93%	356	289
45,000 - 50,000	162	6,732,966	7.24%	5,900,724	7.39%	87.14%	4.05%	355	289
50,000 - 55,000	75	3,408,746	3.67%	2,991,580	3.75%	90.89%	3.85%	356	292
55,000 - 60,000	39	1,816,687	1.95%	1,598,035	2.00%	92.89%	4.65%	345	282
60,000 - 65,000	70	4,069,230	4.38%	3,570,820	4.47%	97.37%	3.09%	359	295
65,000 - 70,000	13	560,617	0.60%	500,188	0.63%	98.00%	4.77%	347	290
70,000 - 75,000	3	169,750	0.18%	153,129	0.19%	98.19%	4.72%	360	292
75,000 - 80,000	11	586,560	0.63%	533,555	0.67%	98.86%	6.30%	354	287
80,000 - 85,000	4	244,432	0.26%	220,680	0.28%	99.13%	6.27%	343	273
85,000 - 90,000	7	400,219	0.43%	353,895	0.44%	99.58%	5.81%	340	271
90,000 - 95,000	5	274,625	0.30%	248,128	0.31%	99.89%	6.41%	342	274
100,000 - 105,000	1	42,500	0.05%	40,238	0.05%	99.94%	7.00%	360	298
110,000 - 115,000	1	60,000	0.06%	49,314	0.06%	100.00%	8.00%	300	189
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

Original Loan To Value

Min: 15.00%    Max: 100.00%    WA (original balance): 93.82%    WA (remaining balance): 93.71%

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%	17,188	0.02%	0.02%	7.00%	264	209
20 %- 30%	5	70,885	0.08%	62,155	0.08%	0.10%	7.24%	324	257
30 %- 40%	20	312,335	0.34%	274,724	0.34%	0.44%	7.06%	338	274
40 %- 50%	27	598,782	0.64%	514,023	0.64%	1.09%	7.30%	313	245
50 %- 60%	50	1,186,695	1.28%	1,051,687	1.32%	2.41%	6.78%	342	273
60 %- 70%	80	1,955,459	2.10%	1,712,264	2.15%	4.55%	6.97%	332	264
70 %- 80%	141	3,923,122	4.22%	3,479,728	4.36%	8.91%	6.42%	348	280
80 %- 90%	318	8,732,459	9.39%	7,679,317	9.62%	18.53%	5.47%	351	282
90 %- 100%	2,607	76,172,619	81.93%	65,011,098	81.47%	100.00%	2.70%	359	290
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

**Original Debt To Income**

Min: 4.88%    Max: 74.73%    WA (original balance): 36.28%    WA (remaining balance): 36.41%

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	0.15%	109,079	0.14%	0.14%	6.20%	334	209
0 %- 10%	13	341,337	0.37%	286,596	0.36%	0.50%	2.90%	356	282
10 %- 20%	186	4,998,988	5.38%	4,193,464	5.25%	5.75%	2.74%	355	285
20 %- 30%	904	24,399,219	26.24%	20,673,946	25.91%	31.66%	3.08%	356	285
30 %- 40%	963	28,002,367	30.12%	24,118,023	30.22%	61.88%	3.34%	356	288
40 %- 50%	813	23,916,921	25.72%	20,615,984	25.83%	87.71%	3.26%	357	290
50 %- 60%	344	10,586,378	11.39%	9,293,166	11.65%	99.36%	4.07%	358	291
60 %- 70%	14	334,118	0.36%	288,943	0.36%	99.72%	3.86%	344	278
70 %- 80%	7	254,031	0.27%	222,983	0.28%	100.00%	3.32%	360	296
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

**Original Mortgage Debt To Income**

Min: 3.92%    Max: 42.41%    WA (original balance):24.93%    WA (remaining balance): 24.99%

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	0.15%	109,079	0.14%	0.14%	6.20%	334	209
0 %- 10%	48	1,383,639	1.49%	1,155,432	1.45%	1.58%	3.22%	351	275
10 %- 20%	652	18,795,893	20.22%	16,029,473	20.09%	21.67%	3.18%	355	287
20 %- 30%	1,848	52,461,582	56.43%	44,876,942	56.24%	77.91%	3.16%	356	287
30 %- 40%	693	20,094,603	21.61%	17,545,464	21.99%	99.89%	3.80%	357	291
40 %- 50%	3	97,643	0.11%	85,794	0.11%	100.00%	2.75%	360	298
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

**Original Borrower Rate**

Min: 0.00%    Max: 11.00%    WA (original balance): 2.97%    WA (remaining balance): 3.00%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	433	10,703,033	11.51%	8,966,588	11.24%	11.24%	0.14%	360	307
1% - 2%	269	5,520,655	5.94%	4,606,915	5.77%	17.01%	1.69%	359	289
2% - 3%	1,211	37,665,385	40.51%	32,426,696	40.63%	57.64%	2.69%	359	292
3% - 4%	752	23,176,291	24.93%	19,894,054	24.93%	82.57%	3.82%	358	284
4% - 5%	208	6,008,761	6.46%	5,092,850	6.38%	88.95%	5.83%	354	268
5% - 6%	15	433,366	0.47%	369,437	0.46%	89.42%	6.85%	344	259
6% - 7%	124	3,230,308	3.47%	2,990,403	3.75%	93.16%	6.93%	348	291
7% - 8%	224	5,930,557	6.38%	5,235,230	6.56%	99.72%	7.36%	336	265
8% - 9%	6	165,052	0.18%	128,186	0.16%	99.88%	7.98%	306	196
9% - 10%	3	38,721	0.04%	22,084	0.03%	99.91%	9.52%	287	169
10% - 11%	3	75,587	0.08%	54,833	0.07%	99.98%	8.91%	334	256
11% - 12%	2	24,640	0.03%	14,907	0.02%	100.00%	11.00%	180	101
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					



*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

**Original Subsidy**

Min: 0.00%    Max: 6.75%    WA (original balance): 3.92%    WA (remaining balance): 3.88%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	364	9,505,889	10.22%	8,479,066	10.63%	10.63%	7.26%	339	271
1% - 2%	10	348,172	0.37%	312,552	0.39%	11.02%	6.48%	355	284
2% - 3%	115	3,518,128	3.78%	3,104,493	3.89%	14.91%	6.60%	352	279
3% - 4%	599	18,783,106	20.20%	16,342,580	20.48%	35.39%	4.15%	357	288
4% - 5%	1,144	37,757,462	40.61%	32,417,094	40.62%	76.01%	2.90%	359	289
5% - 6%	541	11,708,164	12.59%	9,663,770	12.11%	88.12%	2.02%	359	282
6% - 7%	477	11,351,436	12.21%	9,482,630	11.88%	100.00%	0.17%	360	306
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

Remaining Term

Min: Max: 324 WA (original balance): 288 WA (remaining balance): 289

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	9	216,766	0.23%	116,220	0.15%	0.15%	7.11%	263	19
60 - 119	12	222,145	0.24%	145,190	0.18%	0.33%	6.61%	177	107
120 - 179	26	580,531	0.62%	450,810	0.56%	0.89%	6.79%	245	162
180 - 239	116	3,131,980	3.37%	2,568,599	3.22%	4.11%	6.29%	301	217
240 - 299	2,248	62,619,043	67.35%	53,583,973	67.15%	71.26%	3.56%	359	286
300 - 359	839	26,201,892	28.18%	22,937,392	28.74%	100.00%	2.20%	360	307
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

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	72,250	0.08%	17,512	0.02%	0.02%	8.70%	265	183
5,000 - 10,000	24	362,165	0.39%	188,406	0.24%	0.26%	5.14%	322	222
10,000 - 15,000	288	4,587,467	4.93%	3,746,028	4.69%	4.95%	3.42%	347	266
15,000 - 20,000	780	16,459,690	17.70%	13,769,391	17.25%	22.21%	3.19%	355	283
20,000 - 25,000	921	24,046,066	25.86%	20,453,075	25.63%	47.84%	2.69%	357	289
25,000 - 30,000	509	15,859,960	17.06%	13,835,542	17.34%	65.17%	3.87%	356	289
30,000 - 35,000	322	11,796,270	12.69%	10,360,919	12.98%	78.16%	3.68%	357	292
35,000 - 40,000	159	6,794,323	7.31%	5,959,462	7.47%	85.62%	3.60%	359	293
40,000 - 45,000	101	4,820,998	5.19%	4,241,793	5.32%	90.94%	3.40%	357	295
45,000 - 50,000	54	2,891,965	3.11%	2,546,289	3.19%	94.13%	3.42%	356	292
50,000 - 55,000	52	3,135,239	3.37%	2,752,883	3.45%	97.58%	3.19%	359	294
55,000 - 60,000	26	1,637,038	1.76%	1,471,712	1.84%	99.42%	3.84%	357	298
60,000 - 65,000	3	211,723	0.23%	186,390	0.23%	99.66%	5.76%	360	289
65,000 - 70,000	3	217,202	0.23%	199,110	0.25%	99.91%	5.30%	360	299
70,000 - 75,000	1	80,000	0.09%	73,673	0.09%	100.00%	5.00%	360	307
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.34%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

Current Loan To Value

Min: 0.02%    Max: 92.09%    WA (original balance): 80.39%    WA (remaining balance): 80.61%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	2	30,419	0.03%	1,200	0.00%	0.00%	3.81%	346	269
10 %- 20%	7	92,137	0.10%	45,276	0.06%	0.06%	7.72%	270	195
20 %- 30%	20	310,690	0.33%	187,556	0.24%	0.29%	6.45%	300	200
30 %- 40%	34	702,354	0.76%	561,651	0.70%	1.00%	6.69%	302	232
40 %- 50%	43	1,057,722	1.14%	882,305	1.11%	2.10%	6.63%	338	252
50 %- 60%	79	1,896,027	2.04%	1,645,472	2.06%	4.16%	6.60%	335	264
60 %- 70%	209	5,406,986	5.82%	4,571,572	5.73%	9.89%	5.44%	348	276
70 %- 80%	787	21,273,929	22.88%	18,053,512	22.62%	32.52%	4.49%	354	278
80 %- 90%	2,025	60,279,956	64.84%	52,096,570	65.28%	97.80%	2.48%	360	294
90 %- 100%	44	1,922,137	2.07%	1,757,071	2.20%	100.00%	2.93%	360	313
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

**Current Borrower Rate**

Min: 0.00%    Max: 11.00%    WA (original balance): 3.31%    WA (remaining balance): 3.34%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	434	10,712,411	11.52%	8,973,102	11.24%	11.24%	0.11%	360	308
1% - 2%	211	4,295,177	4.62%	3,592,363	4.50%	15.75%	1.61%	359	291
2% - 3%	1,079	32,039,216	34.46%	27,492,953	34.45%	50.20%	2.49%	359	293
3% - 4%	748	25,310,942	27.22%	21,673,044	27.16%	77.36%	3.06%	359	286
4% - 5%	37	1,226,860	1.32%	1,062,714	1.33%	78.69%	4.31%	356	281
5% - 6%	7	220,294	0.24%	192,789	0.24%	78.93%	5.09%	355	289
6% - 7%	262	6,913,195	7.44%	5,990,340	7.51%	86.44%	6.69%	351	276
7% - 8%	462	12,024,404	12.93%	10,652,116	13.35%	99.78%	7.26%	343	270
8% - 9%	4	128,186	0.14%	104,556	0.13%	99.91%	8.10%	320	220
9% - 10%	3	38,721	0.04%	22,084	0.03%	99.94%	9.52%	287	169
10% - 11%	1	38,312	0.04%	31,216	0.04%	99.98%	10.00%	360	282
11% - 12%	2	24,640	0.03%	14,907	0.02%	100.00%	11.00%	180	101
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

**Current Subsidy**

Min: 0.00%    Max: 6.00%    WA (original balance): 2.92%    WA (remaining balance): 2.89%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	746	19,431,698	20.90%	17,041,772	21.36%	21.36%	7.03%	346	271
1% - 2%	20	666,349	0.72%	578,302	0.72%	22.08%	4.72%	353	280
2% - 3%	122	3,735,082	4.02%	3,127,998	3.92%	26.00%	3.60%	358	274
3% - 4%	1,221	43,289,287	46.56%	37,483,565	46.97%	72.97%	2.87%	359	292
4% - 5%	655	14,376,228	15.46%	11,986,725	15.02%	87.99%	1.93%	359	287
5% - 6%	227	5,074,758	5.46%	4,268,545	5.35%	93.34%	0.38%	360	302
6% - 7%	259	6,398,956	6.88%	5,315,278	6.66%	100.00%	0.00%	360	309
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

Current Total Rate

Min: 3.01%    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	0.20%	156,204	0.20%	0.20%	3.47%	360	286
4% - 5%	3	95,901	0.10%	81,859	0.10%	0.30%	2.91%	360	289
5% - 6%	2	35,072	0.04%	29,254	0.04%	0.33%	2.43%	360	296
6% - 7%	2,764	80,404,523	86.48%	68,709,988	86.10%	86.44%	2.70%	358	291
7% - 8%	462	12,024,404	12.93%	10,652,116	13.35%	99.78%	7.26%	343	270
8% - 9%	4	128,186	0.14%	104,556	0.13%	99.91%	8.10%	320	220
9% - 10%	3	38,721	0.04%	22,084	0.03%	99.94%	9.52%	287	169
10% - 11%	1	38,312	0.04%	31,216	0.04%	99.98%	10.00%	360	282
11% - 12%	2	24,640	0.03%	14,907	0.02%	100.00%	11.00%	180	101
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

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	0.03%	13,913	0.02%	0.02%	7.00%	300	128
2000	1	23,304	0.03%	17,241	0.02%	0.04%	7.00%	360	208
2001	3	67,914	0.07%	52,991	0.07%	0.11%	7.80%	340	193
2002	5	115,390	0.12%	88,900	0.11%	0.22%	6.47%	360	229
2003	63	1,570,445	1.69%	1,196,204	1.50%	1.72%	4.24%	352	235
2004	77	1,984,713	2.13%	1,543,864	1.93%	3.65%	3.78%	349	241
2005	60	1,492,520	1.61%	1,201,555	1.51%	5.16%	3.69%	353	258
2006	409	10,803,512	11.62%	9,067,414	11.36%	16.52%	4.29%	353	272
2007	1,333	36,842,090	39.63%	31,544,666	39.53%	56.05%	3.68%	356	285
2008	976	29,996,101	32.26%	26,192,403	32.82%	88.87%	2.76%	358	298
2009	222	7,112,501	7.65%	6,282,801	7.87%	96.74%	2.32%	358	308
2010	100	2,940,118	3.16%	2,600,233	3.26%	100.00%	1.69%	356	318
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					



Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	362	9,454,866	10.17%	8,441,571	10.58%	10.58%	7.26%	339	271
1912	1	19,350	0.02%	16,501	0.02%	10.60%	6.95%	360	288
1999	1	26,309	0.03%	16,485	0.02%	10.62%	7.00%	300	221
2005	1	24,715	0.03%	21,010	0.03%	10.65%	6.75%	300	221
2007	8	187,891	0.20%	163,348	0.20%	10.85%	6.49%	350	275
2008	23	567,177	0.61%	491,875	0.62%	11.47%	7.03%	331	250
2009	45	1,260,524	1.36%	1,090,785	1.37%	12.83%	7.10%	349	259
2010	53	1,434,027	1.54%	1,236,031	1.55%	14.38%	7.12%	349	261
2011	78	1,944,053	2.09%	1,691,393	2.12%	16.50%	6.94%	352	276
2012	108	2,745,630	2.95%	2,375,828	2.98%	19.48%	6.48%	357	281
2013	145	3,872,318	4.17%	3,202,130	4.01%	23.49%	4.91%	358	269
2014	118	2,873,637	3.09%	2,337,036	2.93%	26.42%	3.37%	358	266
2015	74	2,067,201	2.22%	1,711,883	2.15%	28.57%	3.02%	357	274
2016	239	6,558,535	7.05%	5,433,458	6.81%	35.37%	2.57%	358	278
2017	893	25,135,284	27.04%	21,361,691	26.77%	62.14%	2.54%	359	288
2018	797	25,402,934	27.32%	22,019,059	27.59%	89.73%	2.09%	359	300
2019	174	5,615,350	6.04%	4,909,213	6.15%	95.89%	1.60%	360	310
2020	81	2,425,395	2.61%	2,123,450	2.66%	98.55%	0.89%	360	321
2021	1	31,395	0.03%	27,061	0.03%	98.58%	3.00%	360	281
2022	30	727,491	0.78%	613,084	0.77%	99.35%	2.28%	360	286
2023	10	365,708	0.39%	318,571	0.40%	99.75%	2.27%	360	299
2024	5	149,273	0.16%	130,912	0.16%	99.91%	0.95%	360	310
2025	3	83,295	0.09%	69,809	0.09%	100.00%	0.00%	360	324
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	167	4,575,762	4.92%	3,898,856	4.89%	4.89%	2.65%	360	291
SFH	3,083	88,396,595	95.08%	75,903,329	95.11%	100.00%	3.34%	356	288
Total	3,250	92,972,357	100.00%	79,802,185			3.31%	356	288
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

**Loan Purpose**

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	794	20,958,368	22.54%	18,411,742	23.07%	23.07%	6.46%	348	276
New Property	2,408	70,905,958	76.27%	60,409,333	75.70%	98.77%	2.32%	359	292
Used Property	48	1,108,031	1.19%	981,109	1.23%	100.00%	6.76%	348	285
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

**Current Delinquency Status**

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,852	81,852,732	88.04%	70,157,528	87.91%	87.91%	3.26%	356	288
30	276	7,912,564	8.51%	6,833,857	8.56%	96.48%	3.53%	354	284
60	87	2,370,421	2.55%	2,071,022	2.60%	99.07%	3.77%	358	289
90	26	603,671	0.65%	532,448	0.67%	99.74%	3.83%	357	289
120	2	63,069	0.07%	56,420	0.07%	99.81%	5.04%	360	295
150	2	32,854	0.04%	28,290	0.04%	99.85%	4.36%	360	274
210	1	19,171	0.02%	16,896	0.02%	99.87%	2.00%	360	293
330	1	26,775	0.03%	24,097	0.03%	99.90%	7.75%	360	276
390+	3	91,100	0.10%	81,627	0.10%	100.00%	4.27%	360	287
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

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%	41,757	0.05%	0.05%	2.65%	360	292
Bocas del Toro	4	116,173	0.12%	100,208	0.13%	0.18%	2.79%	360	290
Chiriquí	342	9,396,997	10.11%	8,039,211	10.07%	10.25%	2.73%	357	291
Coclé	40	1,120,470	1.21%	962,867	1.21%	11.46%	3.36%	353	284
Colón	233	7,616,778	8.19%	6,585,923	8.25%	19.71%	3.14%	357	289
Herrera	172	4,889,271	5.26%	4,224,281	5.29%	25.00%	2.85%	358	295
Los Santos	48	1,244,525	1.34%	1,070,614	1.34%	26.35%	3.06%	360	290
Panamá	2,125	59,616,056	64.12%	51,004,249	63.91%	90.26%	3.51%	355	285
Veraguas	284	8,923,435	9.60%	7,773,076	9.74%	100.00%	3.00%	359	297
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

*Stratification Report*

La Hipotecaria Panama - Trust X  
June 2013

For La Hipotecaria Panama  
Cutoff Date: 6/30/2013

**Payment Method**

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	43	1,257,676	1.35%	1,056,301	1.32%	1.32%	3.37%	348	276
DD	2,433	70,695,453	76.04%	60,899,793	76.31%	77.64%	3.31%	357	289
VOL	774	21,019,228	22.61%	17,846,091	22.36%	100.00%	3.27%	355	284
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	468	15,046,098	16.18%	13,082,193	16.39%	16.39%	3.25%	358	295
MIN.DE GOBIERNO Y JUSTICIA (4)	143	3,805,580	4.09%	3,270,771	4.10%	20.49%	3.00%	360	293
CAJA DEL SEGURO SOCIAL	142	4,312,354	4.64%	3,710,364	4.65%	25.14%	3.97%	356	285
C.S.S.JUBILADOS Y PENSIONADO	95	2,952,672	3.18%	2,570,647	3.22%	28.36%	4.06%	347	279
MINISTERIO DE SALUD (12)	86	2,521,739	2.71%	2,175,202	2.73%	31.09%	4.15%	356	287
AUTORIDAD DEL CANAL DE PANAMA	32	1,229,129	1.32%	1,061,581	1.33%	32.42%	3.72%	348	279
JUBILADO POR CONTRALORIA.	22	640,019	0.69%	547,480	0.69%	33.10%	3.57%	358	282
PANAMA PORTS COMPANY	22	651,867	0.70%	565,233	0.71%	33.81%	2.67%	360	297
UNIVERSIDAD DE PANAMA	17	553,220	0.60%	463,789	0.58%	34.39%	3.84%	353	282
PRODUCTOS TOLEDANO	16	349,641	0.38%	294,183	0.37%	34.76%	3.50%	352	277
Otros	2,207	60,910,037	65.51%	52,060,941	65.24%	100.00%	3.21%	356	287
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	839	22,377,838	24.07%	19,666,639	24.64%	24.64%	6.23%	349	277
LAS PRADERAS DE SAN ISIDRO	76	2,236,367	2.41%	1,939,844	2.43%	27.08%	2.90%	360	293
LA ARBOLEDA	46	1,309,570	1.41%	1,116,210	1.40%	28.47%	2.08%	359	294
LAS PERLAS DE PILON	45	847,600	0.91%	704,147	0.88%	29.36%	1.94%	360	286
RESIDENCIAL VALLE DORADO	37	1,016,077	1.09%	869,210	1.09%	30.45%	2.68%	357	290
RESIDENCIAL EL TREBOL	32	700,732	0.75%	585,374	0.73%	31.18%	1.39%	359	290
CIUDAD HATO MONTAÑA	31	903,035	0.97%	766,490	0.96%	32.14%	2.29%	358	291
LA RIVIERA	26	805,624	0.87%	655,516	0.82%	32.96%	3.30%	359	267
RES. ALTOS DEL ANGEL	25	716,277	0.77%	609,386	0.76%	33.72%	2.76%	355	284
RESIDENCIAL LOS NOGALES	23	679,517	0.73%	584,352	0.73%	34.46%	3.05%	360	293
Otros	2,070	61,379,722	66.02%	52,305,018	65.54%	100.00%	2.35%	358	292
<b>Total</b>	<b>3,250</b>	<b>92,972,357</b>	<b>100.00%</b>	<b>79,802,185</b>			<b>3.31%</b>	<b>356</b>	<b>288</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,673			11.00%	360	324
Average		28,607		24,555					