

Stratification Report for La Hipotecaria S.A.  
Panama

Trust X  
August 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 8/31/2013.

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

**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%	41,559	0.05%	0.05%	7.47%	120	49
156	2	28,701	0.03%	16,684	0.02%	0.07%	7.75%	156	78
180	10	193,444	0.21%	125,425	0.16%	0.23%	6.44%	180	108
192	1	19,899	0.02%	14,846	0.02%	0.25%	6.92%	192	127
204	1	19,293	0.02%	14,096	0.02%	0.27%	7.07%	204	127
216	2	26,699	0.03%	20,777	0.03%	0.30%	6.68%	216	143
228	1	25,691	0.03%	18,035	0.02%	0.32%	3.00%	228	142
240	23	574,174	0.62%	471,644	0.60%	0.92%	6.97%	240	174
252	1	11,500	0.01%	9,908	0.01%	0.93%	7.75%	252	182
264	1	22,584	0.02%	20,423	0.03%	0.96%	6.75%	264	208
276	3	87,865	0.10%	73,886	0.09%	1.05%	6.93%	276	212
288	7	192,201	0.21%	155,103	0.20%	1.25%	4.44%	288	196
300	90	2,418,541	2.63%	1,978,685	2.52%	3.77%	6.36%	300	214
312	11	343,125	0.37%	290,762	0.37%	4.14%	6.08%	312	235
324	2	73,700	0.08%	62,150	0.08%	4.22%	4.44%	324	254
336	11	283,847	0.31%	239,700	0.31%	4.53%	4.56%	336	261
348	9	233,648	0.25%	203,972	0.26%	4.79%	5.58%	348	273
360	3,035	87,313,499	94.96%	74,763,757	95.21%	100.00%	3.17%	360	290
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

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%	45,353	0.06%	0.06%	6.44%	277	199
10,000 - 15,000	128	1,805,707	1.96%	1,462,817	1.86%	1.92%	2.91%	349	273
15,000 - 20,000	404	7,259,000	7.89%	6,067,425	7.73%	9.65%	3.69%	353	276
20,000 - 25,000	829	18,902,527	20.56%	15,804,148	20.13%	29.77%	2.93%	357	284
25,000 - 30,000	751	20,531,252	22.33%	17,442,443	22.21%	51.99%	2.83%	357	288
30,000 - 35,000	439	14,122,229	15.36%	12,193,364	15.53%	67.52%	4.02%	355	283
35,000 - 40,000	256	9,512,546	10.35%	8,264,848	10.53%	78.04%	3.44%	357	289
40,000 - 45,000	149	6,335,423	6.89%	5,515,165	7.02%	85.07%	3.66%	358	289
45,000 - 50,000	106	5,019,516	5.46%	4,381,770	5.58%	90.65%	3.39%	359	292
50,000 - 55,000	48	2,524,741	2.75%	2,201,263	2.80%	93.45%	3.20%	358	292
55,000 - 60,000	29	1,677,689	1.82%	1,485,752	1.89%	95.34%	3.86%	355	291
60,000 - 65,000	54	3,343,321	3.64%	2,917,704	3.72%	99.06%	3.22%	358	292
65,000 - 70,000	5	332,232	0.36%	281,623	0.36%	99.42%	3.99%	347	265
70,000 - 75,000	6	428,925	0.47%	384,262	0.49%	99.91%	5.52%	360	292
80,000 - 85,000	1	80,000	0.09%	73,475	0.09%	100.00%	5.00%	360	305
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

Original Property Value

Min: 11,000    Max: 110,000    Average: 31,186

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	1.14%	842,618	1.07%	1.07%	1.41%	356	284
15,000 - 20,000	290	5,029,031	5.47%	4,106,948	5.23%	6.30%	2.46%	357	277
20,000 - 25,000	671	14,672,064	15.96%	12,208,603	15.55%	21.85%	2.60%	357	284
25,000 - 30,000	784	20,235,695	22.01%	17,087,772	21.76%	43.61%	2.65%	357	287
30,000 - 35,000	466	13,843,276	15.06%	11,863,294	15.11%	58.72%	3.53%	357	288
35,000 - 40,000	368	12,425,904	13.51%	10,820,685	13.78%	72.50%	4.08%	356	286
40,000 - 45,000	176	6,583,853	7.16%	5,734,242	7.30%	79.81%	3.93%	356	287
45,000 - 50,000	159	6,635,676	7.22%	5,786,662	7.37%	87.17%	4.03%	355	287
50,000 - 55,000	75	3,408,746	3.71%	2,974,200	3.79%	90.96%	3.85%	356	288
55,000 - 60,000	37	1,717,798	1.87%	1,503,280	1.91%	92.88%	4.67%	344	278
60,000 - 65,000	69	4,012,355	4.36%	3,505,334	4.46%	97.34%	3.09%	359	293
65,000 - 70,000	13	560,617	0.61%	496,818	0.63%	97.97%	4.77%	347	288
70,000 - 75,000	3	169,750	0.18%	152,315	0.19%	98.17%	4.72%	360	290
75,000 - 80,000	11	586,560	0.64%	531,183	0.68%	98.84%	6.62%	354	285
80,000 - 85,000	4	244,432	0.27%	219,640	0.28%	99.12%	6.27%	343	271
85,000 - 90,000	7	400,219	0.44%	352,344	0.45%	99.57%	5.81%	340	269
90,000 - 95,000	5	274,625	0.30%	247,021	0.31%	99.89%	6.41%	342	272
100,000 - 105,000	1	42,500	0.05%	40,161	0.05%	99.94%	7.00%	360	296
110,000 - 115,000	1	60,000	0.07%	48,293	0.06%	100.00%	8.00%	300	187
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

Original Loan To Value

Min: 15.00%    Max: 100.00%    WA (original balance): 93.86%    WA (remaining balance): 93.75%

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%	16,982	0.02%	0.02%	7.00%	264	207
20 %- 30%	5	70,885	0.08%	61,758	0.08%	0.10%	7.24%	324	255
30 %- 40%	20	312,335	0.34%	273,445	0.35%	0.45%	7.06%	338	272
40 %- 50%	26	579,142	0.63%	492,850	0.63%	1.08%	7.28%	311	242
50 %- 60%	48	1,157,643	1.26%	1,020,356	1.30%	2.38%	6.78%	343	272
60 %- 70%	79	1,922,359	2.09%	1,668,404	2.12%	4.50%	7.01%	331	258
70 %- 80%	138	3,829,557	4.16%	3,387,710	4.31%	8.81%	6.54%	348	278
80 %- 90%	312	8,589,862	9.34%	7,520,373	9.58%	18.39%	5.47%	351	280
90 %- 100%	2,584	75,469,194	82.08%	64,079,534	81.61%	100.00%	2.71%	359	288
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

**Original Debt To Income**

Min: 4.88%    Max: 74.73%    WA (original balance): 36.25%    WA (remaining balance): 36.38%

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%	108,647	0.14%	0.14%	6.83%	334	207
0 %- 10%	13	341,337	0.37%	285,337	0.36%	0.50%	2.90%	356	280
10 %- 20%	184	4,935,312	5.37%	4,114,796	5.24%	5.74%	2.77%	355	283
20 %- 30%	897	24,212,906	26.33%	20,418,371	26.00%	31.75%	3.09%	356	283
30 %- 40%	952	27,698,668	30.12%	23,733,289	30.23%	61.97%	3.35%	357	287
40 %- 50%	806	23,738,861	25.82%	20,349,148	25.92%	87.89%	3.26%	357	287
50 %- 60%	335	10,296,746	11.20%	9,003,101	11.47%	99.35%	4.08%	358	289
60 %- 70%	14	334,118	0.36%	287,227	0.37%	99.72%	3.86%	344	276
70 %- 80%	7	254,031	0.28%	221,495	0.28%	100.00%	3.58%	360	294
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

**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%	108,647	0.14%	0.14%	6.83%	334	207
0 %- 10%	48	1,383,639	1.50%	1,148,690	1.46%	1.60%	3.22%	351	273
10 %- 20%	645	18,623,005	20.25%	15,793,421	20.11%	21.71%	3.21%	355	285
20 %- 30%	1,824	51,761,005	56.29%	44,051,404	56.10%	77.82%	3.17%	356	286
30 %- 40%	688	19,946,687	21.69%	17,334,131	22.08%	99.89%	3.80%	357	289
40 %- 50%	3	97,643	0.11%	85,119	0.11%	100.00%	2.75%	360	296
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

**Original Borrower Rate**

Min: 0.00%    Max: 11.00%    WA (original balance): 2.97%    WA (remaining balance): 2.99%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	431	10,651,253	11.58%	8,860,340	11.28%	11.28%	0.14%	360	305
1% - 2%	266	5,459,087	5.94%	4,526,996	5.77%	17.05%	1.69%	359	287
2% - 3%	1,200	37,312,125	40.58%	31,978,685	40.73%	57.78%	2.69%	359	290
3% - 4%	741	22,839,006	24.84%	19,504,860	24.84%	82.62%	3.86%	358	282
4% - 5%	204	5,891,567	6.41%	4,969,291	6.33%	88.94%	5.92%	354	266
5% - 6%	15	433,366	0.47%	368,297	0.47%	89.41%	6.85%	344	257
6% - 7%	122	3,183,208	3.46%	2,937,697	3.74%	93.15%	6.92%	348	289
7% - 8%	221	5,877,365	6.39%	5,158,187	6.57%	99.72%	7.35%	336	261
8% - 9%	6	165,052	0.18%	126,643	0.16%	99.88%	7.98%	306	194
9% - 10%	3	38,721	0.04%	21,799	0.03%	99.91%	9.52%	287	167
10% - 11%	3	75,587	0.08%	54,013	0.07%	99.98%	8.91%	334	254
11% - 12%	2	24,640	0.03%	14,604	0.02%	100.00%	11.00%	180	99
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					



*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

Original Subsidy

Min: 0.00%    Max: 6.75%    WA (original balance): 3.92%    WA (remaining balance): 3.89%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	359	9,405,597	10.23%	8,346,262	10.63%	10.63%	7.25%	339	268
1% - 2%	10	348,172	0.38%	311,470	0.40%	11.03%	6.60%	355	282
2% - 3%	113	3,463,702	3.77%	3,047,023	3.88%	14.91%	6.61%	352	278
3% - 4%	588	18,429,173	20.04%	15,954,313	20.32%	35.22%	4.19%	357	286
4% - 5%	1,135	37,455,899	40.73%	31,998,073	40.75%	75.98%	2.92%	359	287
5% - 6%	534	11,548,778	12.56%	9,491,869	12.09%	88.06%	2.01%	359	281
6% - 7%	475	11,299,656	12.29%	9,372,404	11.94%	100.00%	0.17%	360	304
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

Remaining Term

Min: Max: 322 WA (original balance): 286 WA (remaining balance): 287

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	10	225,396	0.25%	127,055	0.16%	0.16%	7.28%	251	20
60 - 119	11	214,145	0.23%	138,513	0.18%	0.34%	6.57%	178	106
120 - 179	26	580,531	0.63%	448,020	0.57%	0.91%	6.77%	245	160
180 - 239	126	3,357,504	3.65%	2,728,979	3.48%	4.38%	6.30%	306	218
240 - 299	2,387	67,108,156	72.98%	57,227,528	72.88%	77.27%	3.49%	360	286
300 - 359	654	20,465,244	22.26%	17,851,316	22.73%	100.00%	2.08%	360	306
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	9	107,004	0.12%	26,194	0.03%	0.03%	6.00%	296	214
5,000 - 10,000	24	331,546	0.36%	197,576	0.25%	0.28%	5.61%	307	232
10,000 - 15,000	295	4,758,599	5.18%	3,849,400	4.90%	5.19%	3.39%	349	266
15,000 - 20,000	789	16,791,115	18.26%	13,957,320	17.78%	22.96%	3.20%	355	280
20,000 - 25,000	902	23,666,978	25.74%	20,048,467	25.53%	48.49%	2.71%	357	288
25,000 - 30,000	490	15,328,106	16.67%	13,325,292	16.97%	65.47%	3.94%	356	287
30,000 - 35,000	313	11,500,750	12.51%	10,049,070	12.80%	78.26%	3.66%	357	290
35,000 - 40,000	160	6,858,297	7.46%	5,988,505	7.63%	85.89%	3.58%	359	291
40,000 - 45,000	100	4,809,861	5.23%	4,207,513	5.36%	91.25%	3.41%	357	293
45,000 - 50,000	47	2,517,520	2.74%	2,210,782	2.82%	94.06%	3.50%	356	290
50,000 - 55,000	55	3,319,560	3.61%	2,904,543	3.70%	97.76%	3.22%	359	292
55,000 - 60,000	23	1,452,717	1.58%	1,299,013	1.65%	99.42%	3.98%	357	295
60,000 - 65,000	4	284,425	0.31%	250,512	0.32%	99.74%	5.35%	360	289
65,000 - 70,000	2	144,500	0.16%	133,750	0.17%	99.91%	5.85%	360	299
70,000 - 75,000	1	80,000	0.09%	73,475	0.09%	100.00%	5.00%	360	305
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.35%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

Current Loan To Value

Min: 0.02%    Max: 91.84%    WA (original balance): 80.00%    WA (remaining balance): 80.23%

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%	962	0.00%	0.00%	3.81%	346	267
10 %- 20%	7	92,137	0.10%	44,011	0.06%	0.06%	7.72%	270	193
20 %- 30%	20	299,240	0.33%	193,708	0.25%	0.30%	6.51%	293	220
30 %- 40%	32	661,314	0.72%	518,693	0.66%	0.96%	6.63%	300	219
40 %- 50%	43	1,102,921	1.20%	918,028	1.17%	2.13%	6.63%	340	253
50 %- 60%	81	1,922,678	2.09%	1,649,630	2.10%	4.23%	6.66%	335	263
60 %- 70%	219	5,682,243	6.18%	4,755,203	6.06%	10.29%	5.42%	347	271
70 %- 80%	816	21,941,649	23.86%	18,542,281	23.61%	33.90%	4.44%	355	278
80 %- 90%	1,972	59,205,273	64.39%	50,970,768	64.91%	98.82%	2.48%	360	293
90 %- 100%	22	1,013,103	1.10%	928,128	1.18%	100.00%	3.05%	360	314
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

**Current Borrower Rate**

Min: 0.00%    Max: 11.00%    WA (original balance): 3.32%    WA (remaining balance): 3.35%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	432	10,660,631	11.59%	8,866,480	11.29%	11.29%	0.11%	360	306
1% - 2%	208	4,233,608	4.60%	3,518,873	4.48%	15.77%	1.61%	359	289
2% - 3%	1,063	31,622,775	34.39%	27,007,563	34.40%	50.17%	2.48%	359	291
3% - 4%	726	24,649,683	26.81%	21,005,796	26.75%	76.92%	3.06%	359	284
4% - 5%	33	1,121,416	1.22%	965,892	1.23%	78.15%	4.32%	356	278
5% - 6%	6	198,315	0.22%	172,130	0.22%	78.37%	5.08%	354	287
6% - 7%	284	7,445,019	8.10%	6,416,228	8.17%	86.54%	6.69%	351	274
7% - 8%	452	11,789,671	12.82%	10,398,029	13.24%	99.78%	7.26%	343	267
8% - 9%	4	128,186	0.14%	103,122	0.13%	99.91%	8.10%	320	218
9% - 10%	3	38,721	0.04%	21,799	0.03%	99.94%	9.52%	287	167
10% - 11%	1	38,312	0.04%	30,897	0.04%	99.98%	10.00%	360	280
11% - 12%	2	24,640	0.03%	14,604	0.02%	100.00%	11.00%	180	99
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

**Current Subsidy**

Min: 0.00%    Max: 6.00%    WA (original balance): 2.91%    WA (remaining balance): 2.88%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	758	19,728,789	21.46%	17,210,157	21.92%	21.92%	7.02%	346	269
1% - 2%	18	610,620	0.66%	526,339	0.67%	22.59%	4.71%	353	277
2% - 3%	107	3,307,129	3.60%	2,757,257	3.51%	26.10%	3.61%	358	272
3% - 4%	1,199	42,650,509	46.38%	36,758,670	46.81%	72.91%	2.87%	359	290
4% - 5%	648	14,231,997	15.48%	11,796,312	15.02%	87.94%	1.94%	359	285
5% - 6%	226	5,050,758	5.49%	4,218,293	5.37%	93.31%	0.38%	360	300
6% - 7%	258	6,371,176	6.93%	5,254,385	6.69%	100.00%	0.00%	360	307
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

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%	155,509	0.20%	0.20%	3.48%	360	284
4% - 5%	3	95,901	0.10%	81,404	0.10%	0.30%	2.91%	360	287
5% - 6%	2	35,072	0.04%	29,034	0.04%	0.34%	2.43%	360	294
6% - 7%	2,738	79,617,876	86.59%	67,687,014	86.20%	86.54%	2.72%	358	289
7% - 8%	452	11,789,671	12.82%	10,398,029	13.24%	99.78%	7.26%	343	267
8% - 9%	4	128,186	0.14%	103,122	0.13%	99.91%	8.10%	320	218
9% - 10%	3	38,721	0.04%	21,799	0.03%	99.94%	9.52%	287	167
10% - 11%	1	38,312	0.04%	30,897	0.04%	99.98%	10.00%	360	280
11% - 12%	2	24,640	0.03%	14,604	0.02%	100.00%	11.00%	180	99
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

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	126
2000	1	23,304	0.03%	17,159	0.02%	0.04%	7.00%	360	206
2001	3	67,914	0.07%	52,745	0.07%	0.11%	7.80%	340	191
2002	5	115,390	0.13%	88,308	0.11%	0.22%	6.47%	360	227
2003	63	1,570,445	1.71%	1,188,972	1.51%	1.73%	4.87%	352	233
2004	77	1,984,713	2.16%	1,528,845	1.95%	3.68%	3.78%	349	236
2005	60	1,492,520	1.62%	1,193,781	1.52%	5.20%	3.69%	353	256
2006	407	10,763,217	11.71%	8,984,763	11.44%	16.64%	4.30%	353	270
2007	1,313	36,286,048	39.46%	30,928,187	39.39%	56.03%	3.68%	356	283
2008	963	29,595,058	32.19%	25,710,136	32.74%	88.77%	2.75%	358	296
2009	221	7,088,501	7.71%	6,228,568	7.93%	96.71%	2.33%	358	306
2010	100	2,940,118	3.20%	2,586,035	3.29%	100.00%	1.69%	356	316
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					



Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	357	9,354,574	10.17%	8,309,117	10.58%	10.58%	7.25%	339	269
1912	1	19,350	0.02%	16,375	0.02%	10.60%	6.95%	360	286
1999	1	26,309	0.03%	16,179	0.02%	10.62%	7.00%	300	219
2005	1	24,715	0.03%	20,966	0.03%	10.65%	6.75%	300	219
2007	8	187,891	0.20%	162,567	0.21%	10.86%	6.49%	350	273
2008	23	567,177	0.62%	489,898	0.62%	11.48%	7.02%	331	248
2009	42	1,172,122	1.27%	1,006,970	1.28%	12.76%	7.10%	348	255
2010	51	1,373,751	1.49%	1,200,985	1.53%	14.29%	7.12%	350	266
2011	77	1,928,258	2.10%	1,671,924	2.13%	16.42%	6.94%	353	274
2012	105	2,652,165	2.88%	2,285,846	2.91%	19.33%	6.47%	357	279
2013	145	3,872,318	4.21%	3,188,501	4.06%	23.39%	5.45%	358	267
2014	116	2,832,367	3.08%	2,289,012	2.92%	26.31%	3.37%	358	264
2015	74	2,067,201	2.25%	1,701,530	2.17%	28.48%	3.02%	357	272
2016	237	6,504,828	7.07%	5,354,245	6.82%	35.29%	2.56%	358	276
2017	885	24,872,352	27.05%	21,024,104	26.77%	62.07%	2.54%	359	286
2018	788	25,121,693	27.32%	21,658,866	27.58%	89.65%	2.08%	359	298
2019	173	5,591,350	6.08%	4,860,618	6.19%	95.84%	1.61%	360	308
2020	81	2,425,395	2.64%	2,110,797	2.69%	98.53%	0.89%	360	319
2021	1	31,395	0.03%	26,759	0.03%	98.57%	3.00%	360	279
2022	30	727,491	0.79%	609,500	0.78%	99.34%	2.28%	360	284
2023	10	365,708	0.40%	317,287	0.40%	99.75%	2.27%	360	297
2024	5	149,273	0.16%	130,062	0.17%	99.91%	0.95%	360	308
2025	3	83,295	0.09%	69,305	0.09%	100.00%	0.00%	360	322
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	165	4,514,262	4.91%	3,821,799	4.87%	4.87%	2.62%	360	289
SFH	3,049	87,436,715	95.09%	74,699,613	95.13%	100.00%	3.35%	356	286
Total	3,214	91,950,976	100.00%	78,521,412			3.32%	356	286
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

**Loan Purpose**

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	778	20,548,161	22.35%	17,997,202	22.92%	22.92%	6.52%	348	274
New Property	2,389	70,313,285	76.47%	59,564,712	75.86%	98.78%	2.33%	359	289
Used Property	47	1,089,531	1.18%	959,498	1.22%	100.00%	6.74%	348	282
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

**Current Delinquency Status**

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,836	81,375,198	88.50%	69,389,591	88.37%	88.37%	3.28%	356	286
30	265	7,657,336	8.33%	6,588,694	8.39%	96.76%	3.64%	354	281
60	83	2,195,483	2.39%	1,916,688	2.44%	99.20%	3.51%	359	289
90	19	472,255	0.51%	405,580	0.52%	99.72%	4.00%	354	279
120	4	78,820	0.09%	69,219	0.09%	99.81%	2.03%	360	297
150	1	20,090	0.02%	16,913	0.02%	99.83%	2.00%	360	280
210	1	14,749	0.02%	12,106	0.02%	99.84%	0.50%	360	285
270	1	19,171	0.02%	16,896	0.02%	99.87%	2.00%	360	291
390+	4	117,875	0.13%	105,723	0.13%	100.00%	5.06%	360	282
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

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%	41,547	0.05%	0.05%	2.65%	360	290
Bocas del Toro	4	116,173	0.13%	99,746	0.13%	0.18%	2.79%	360	288
Chiriquí	340	9,349,656	10.17%	7,957,657	10.13%	10.31%	2.73%	357	289
Coclé	38	1,062,929	1.16%	908,744	1.16%	11.47%	3.48%	353	282
Colón	228	7,478,750	8.13%	6,437,328	8.20%	19.67%	3.14%	357	287
Herrera	168	4,765,255	5.18%	4,094,585	5.21%	24.88%	2.84%	358	293
Los Santos	48	1,244,525	1.35%	1,064,473	1.36%	26.24%	3.06%	360	288
Panamá	2,104	59,006,203	64.17%	50,220,880	63.96%	90.20%	3.52%	355	283
Veraguas	282	8,878,834	9.66%	7,696,451	9.80%	100.00%	3.01%	359	295
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

**Payment Method**

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	41	1,179,536	1.28%	983,130	1.25%	1.25%	3.43%	347	273
DD	2,395	69,644,102	75.74%	59,696,344	76.03%	77.28%	3.31%	357	287
VOL	778	21,127,539	22.98%	17,841,938	22.72%	100.00%	3.34%	356	282
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	459	14,778,883	16.07%	12,790,904	16.29%	16.29%	3.26%	358	293
CAJA DEL SEGURO SOCIAL	142	4,318,229	4.70%	3,696,181	4.71%	21.00%	3.94%	356	283
MIN.DE GOBIERNO Y JUSTICIA (4)	141	3,761,511	4.09%	3,216,057	4.10%	25.09%	3.08%	360	291
C.S.S.JUBILADOS Y PENSIONADO	97	3,019,695	3.28%	2,617,245	3.33%	28.43%	4.00%	347	277
MINISTERIO DE SALUD (12)	84	2,435,162	2.65%	2,089,295	2.66%	31.09%	4.15%	356	285
AUTORIDAD DEL CANAL DE PANAMA	32	1,229,129	1.34%	1,056,580	1.35%	32.43%	3.72%	348	277
JUBILADO POR CONTRALORIA.	22	640,019	0.70%	545,001	0.69%	33.13%	3.68%	358	280
PANAMA PORTS COMPANY	20	596,004	0.65%	514,589	0.66%	33.78%	2.79%	360	294
UNIVERSIDAD DE PANAMA	17	553,220	0.60%	461,338	0.59%	34.37%	3.84%	353	280
PRODUCTOS TOLEDANO	16	349,641	0.38%	292,508	0.37%	34.74%	3.50%	352	275
Otros	2,184	60,269,483	65.55%	51,241,713	65.26%	100.00%	3.22%	356	285
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					

*Stratification Report*

La Hipotecaria Panama - Trust X  
August 2013

For La Hipotecaria Panama  
Cutoff Date: 8/31/2013

**Project**

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	823	21,967,630	23.89%	19,247,055	24.51%	24.51%	6.28%	349	276
LAS PRADERAS DE SAN ISIDRO	75	2,209,556	2.40%	1,907,566	2.43%	26.94%	2.90%	360	291
LA ARBOLEDA	46	1,309,570	1.42%	1,110,285	1.41%	28.36%	2.08%	359	292
LAS PERLAS DE PILON	43	810,140	0.88%	669,362	0.85%	29.21%	1.94%	360	283
RESIDENCIAL VALLE DORADO	36	991,577	1.08%	844,378	1.08%	30.28%	2.70%	357	288
RESIDENCIAL EL TREBOL	32	700,732	0.76%	581,207	0.74%	31.02%	1.55%	359	288
CIUDAD HATO MONTAÑA	31	903,035	0.98%	760,479	0.97%	31.99%	2.29%	358	289
LA RIVIERA	26	805,624	0.88%	651,762	0.83%	32.82%	3.30%	359	265
RES. ALTOS DEL ANGEL	25	716,277	0.78%	605,900	0.77%	33.59%	2.76%	355	282
RES. VILLA DEL CARMEN	22	587,457	0.64%	501,444	0.64%	34.23%	0.68%	360	304
RESIDENCIAL LOS NOGALES	22	650,663	0.71%	556,481	0.71%	34.94%	3.07%	360	290
Otros	2,033	60,298,717	65.58%	51,085,493	65.06%	100.00%	2.38%	358	289
<b>Total</b>	<b>3,214</b>	<b>91,950,976</b>	<b>100.00%</b>	<b>78,521,412</b>			<b>3.32%</b>	<b>356</b>	<b>286</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		73,475			11.00%	360	322
Average		28,610		24,431					