

Stratification Report for La Hipotecaria S.A.  
Panama

Trust X  
November 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 11/30/2013.

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

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%	40,321	0.05%	0.05%	7.47%	120	46
156	2	28,701	0.03%	16,167	0.02%	0.07%	7.75%	156	75
180	10	193,444	0.21%	122,015	0.16%	0.23%	6.44%	180	105
192	1	19,899	0.02%	14,672	0.02%	0.25%	6.92%	192	124
204	1	19,293	0.02%	13,865	0.02%	0.27%	7.07%	204	124
216	2	26,699	0.03%	20,470	0.03%	0.30%	6.68%	216	140
228	1	25,691	0.03%	17,740	0.02%	0.32%	3.00%	228	139
240	23	574,174	0.64%	466,672	0.61%	0.93%	6.97%	240	171
252	1	11,500	0.01%	9,908	0.01%	0.94%	7.75%	252	179
264	1	22,584	0.02%	20,246	0.03%	0.97%	6.75%	264	205
276	3	87,865	0.10%	73,139	0.10%	1.06%	6.93%	276	209
288	7	192,201	0.21%	152,883	0.20%	1.26%	4.44%	288	193
300	88	2,379,891	2.63%	1,928,255	2.52%	3.78%	6.38%	300	210
312	11	343,125	0.38%	287,918	0.38%	4.16%	6.08%	312	232
324	2	73,700	0.08%	61,748	0.08%	4.24%	4.44%	324	251
336	11	283,847	0.31%	237,884	0.31%	4.55%	4.80%	336	258
348	9	233,648	0.26%	202,753	0.26%	4.81%	5.58%	348	270
360	2,983	85,803,942	94.91%	72,916,116	95.19%	100.00%	3.20%	360	287
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

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%	44,213	0.06%	0.06%	6.44%	277	196
10,000 - 15,000	125	1,766,627	1.95%	1,415,282	1.85%	1.91%	2.96%	349	270
15,000 - 20,000	397	7,136,688	7.89%	5,915,270	7.72%	9.63%	3.75%	353	273
20,000 - 25,000	816	18,605,497	20.58%	15,430,665	20.14%	29.77%	2.98%	357	281
25,000 - 30,000	742	20,285,702	22.44%	17,092,489	22.31%	52.08%	2.86%	357	285
30,000 - 35,000	428	13,766,889	15.23%	11,801,257	15.41%	67.49%	4.05%	355	280
35,000 - 40,000	253	9,407,005	10.41%	8,112,069	10.59%	78.08%	3.44%	357	287
40,000 - 45,000	146	6,209,554	6.87%	5,367,830	7.01%	85.09%	3.67%	358	286
45,000 - 50,000	103	4,878,770	5.40%	4,227,978	5.52%	90.61%	3.44%	359	289
50,000 - 55,000	47	2,473,184	2.74%	2,139,474	2.79%	93.40%	3.20%	358	289
55,000 - 60,000	29	1,677,689	1.86%	1,476,968	1.93%	95.33%	3.85%	355	288
60,000 - 65,000	54	3,343,321	3.70%	2,897,745	3.78%	99.11%	3.21%	358	289
65,000 - 70,000	4	267,050	0.30%	225,636	0.29%	99.40%	4.83%	344	258
70,000 - 75,000	6	428,925	0.47%	382,904	0.50%	99.90%	5.52%	360	289
80,000 - 85,000	1	80,000	0.09%	72,992	0.10%	100.00%	5.00%	360	302
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

Original Property Value

Min: 11,000    Max: 110,000    Average: 31,166

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	72	1,019,794	1.13%	811,119	1.06%	1.06%	1.41%	356	281
15,000 - 20,000	286	4,958,770	5.49%	4,011,675	5.24%	6.30%	2.54%	358	274
20,000 - 25,000	663	14,499,455	16.04%	11,966,009	15.62%	21.92%	2.65%	357	281
25,000 - 30,000	773	19,955,754	22.07%	16,712,702	21.82%	43.73%	2.69%	357	284
30,000 - 35,000	455	13,532,737	14.97%	11,506,387	15.02%	58.75%	3.56%	357	284
35,000 - 40,000	363	12,256,982	13.56%	10,602,713	13.84%	72.60%	4.11%	356	283
40,000 - 45,000	171	6,403,983	7.08%	5,536,285	7.23%	79.82%	3.95%	356	284
45,000 - 50,000	155	6,479,430	7.17%	5,610,218	7.32%	87.15%	4.02%	355	283
50,000 - 55,000	73	3,343,746	3.70%	2,895,814	3.78%	90.93%	3.85%	356	285
55,000 - 60,000	36	1,666,241	1.84%	1,447,658	1.89%	92.82%	4.82%	344	275
60,000 - 65,000	69	4,012,355	4.44%	3,480,472	4.54%	97.36%	3.08%	359	290
65,000 - 70,000	13	560,617	0.62%	492,904	0.64%	98.00%	4.77%	347	285
70,000 - 75,000	3	169,750	0.19%	151,938	0.20%	98.20%	5.85%	360	287
75,000 - 80,000	11	586,560	0.65%	529,524	0.69%	98.89%	6.60%	354	282
80,000 - 85,000	4	244,432	0.27%	218,202	0.28%	99.18%	6.27%	343	268
85,000 - 90,000	6	335,037	0.37%	296,180	0.39%	99.57%	6.26%	336	264
90,000 - 95,000	5	274,625	0.30%	245,750	0.32%	99.89%	6.41%	342	269
100,000 - 105,000	1	42,500	0.05%	40,021	0.05%	99.94%	7.00%	360	293
110,000 - 115,000	1	60,000	0.07%	47,202	0.06%	100.00%	8.00%	300	184
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

Original Loan To Value

Min: 15.00%    Max: 100.00%    WA (original balance): 93.89%    WA (remaining balance): 93.78%

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%	15,866	0.02%	0.02%	7.00%	264	204
20 %- 30%	5	70,885	0.08%	61,053	0.08%	0.10%	7.24%	324	252
30 %- 40%	18	285,835	0.32%	248,248	0.32%	0.42%	7.04%	336	267
40 %- 50%	25	560,142	0.62%	471,246	0.62%	1.04%	7.29%	309	237
50 %- 60%	48	1,157,643	1.28%	1,013,918	1.32%	2.36%	6.84%	343	269
60 %- 70%	78	1,892,359	2.09%	1,632,589	2.13%	4.49%	7.01%	331	255
70 %- 80%	134	3,689,575	4.08%	3,246,600	4.24%	8.73%	6.69%	348	274
80 %- 90%	308	8,454,597	9.35%	7,354,111	9.60%	18.33%	5.52%	351	277
90 %- 100%	2,542	74,271,733	82.16%	62,559,142	81.67%	100.00%	2.74%	359	285
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

**Original Debt To Income**

Min: 4.88%    Max: 74.73%    WA (original balance):36.23%    WA (remaining balance): 36.37%

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%	107,789	0.14%	0.14%	7.29%	334	204
0 %- 10%	12	289,780	0.32%	237,670	0.31%	0.45%	2.93%	355	274
10 %- 20%	180	4,817,583	5.33%	3,978,490	5.19%	5.64%	2.81%	355	280
20 %- 30%	888	24,000,750	26.55%	20,075,694	26.21%	31.85%	3.13%	356	280
30 %- 40%	935	27,220,308	30.11%	23,151,438	30.22%	62.07%	3.40%	356	284
40 %- 50%	792	23,306,689	25.78%	19,824,098	25.88%	87.95%	3.29%	356	284
50 %- 60%	326	10,040,512	11.11%	8,722,324	11.39%	99.34%	4.10%	358	286
60 %- 70%	14	334,118	0.37%	285,093	0.37%	99.71%	3.86%	344	273
70 %- 80%	7	254,031	0.28%	220,176	0.29%	100.00%	3.54%	360	291
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

**Original Mortgage Debt To Income**

Min: 3.92%    Max: 42.41%    WA (original balance):24.96%    WA (remaining balance): 25.02%

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%	107,789	0.14%	0.14%	7.29%	334	204
0 %- 10%	46	1,304,603	1.44%	1,069,749	1.40%	1.54%	3.29%	351	268
10 %- 20%	633	18,203,587	20.14%	15,305,017	19.98%	21.52%	3.23%	355	282
20 %- 30%	1,794	50,992,310	56.41%	43,058,406	56.21%	77.73%	3.20%	356	282
30 %- 40%	678	19,665,629	21.75%	16,977,104	22.16%	99.89%	3.82%	357	286
40 %- 50%	3	97,643	0.11%	84,707	0.11%	100.00%	2.75%	360	293
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

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%	425	10,504,934	11.62%	8,648,734	11.29%	11.29%	0.14%	360	302
1% - 2%	263	5,399,677	5.97%	4,439,068	5.79%	17.09%	1.69%	359	284
2% - 3%	1,179	36,631,946	40.52%	31,152,228	40.67%	57.75%	2.70%	359	287
3% - 4%	725	22,362,396	24.74%	18,964,075	24.76%	82.51%	3.93%	358	279
4% - 5%	202	5,843,627	6.46%	4,898,702	6.39%	88.90%	6.11%	354	263
5% - 6%	15	433,366	0.48%	365,875	0.48%	89.38%	6.85%	344	254
6% - 7%	119	3,126,458	3.46%	2,870,608	3.75%	93.13%	6.92%	348	286
7% - 8%	218	5,796,365	6.41%	5,050,360	6.59%	99.72%	7.36%	336	258
8% - 9%	6	165,052	0.18%	125,023	0.16%	99.88%	7.98%	306	191
9% - 10%	3	38,721	0.04%	21,228	0.03%	99.91%	9.52%	287	164
10% - 11%	3	75,587	0.08%	52,459	0.07%	99.98%	8.91%	334	251
11% - 12%	2	24,640	0.03%	14,414	0.02%	100.00%	11.00%	180	96
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					



*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

**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%	353	9,267,847	10.25%	8,167,250	10.66%	10.66%	7.25%	338	265
1% - 2%	10	348,172	0.39%	309,851	0.40%	11.07%	6.60%	355	279
2% - 3%	113	3,451,102	3.82%	3,020,669	3.94%	15.01%	6.62%	352	275
3% - 4%	571	17,932,888	19.84%	15,424,401	20.14%	35.15%	4.22%	357	283
4% - 5%	1,119	36,902,225	40.82%	31,281,498	40.84%	75.98%	2.98%	359	284
5% - 6%	526	11,363,038	12.57%	9,256,429	12.08%	88.06%	2.01%	359	278
6% - 7%	468	11,137,497	12.32%	9,142,673	11.94%	100.00%	0.17%	360	301
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

Remaining Term

Min: Max: 319 WA (original balance):283 WA (remaining balance): 284

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%	125,203	0.16%	0.16%	7.28%	251	19
60 - 119	11	214,145	0.24%	134,762	0.18%	0.34%	6.57%	178	103
120 - 179	31	706,843	0.78%	539,356	0.70%	1.04%	6.86%	251	161
180 - 239	149	3,938,899	4.36%	3,149,959	4.11%	5.16%	6.26%	315	220
240 - 299	2,543	72,393,421	80.08%	61,414,936	80.17%	85.33%	3.37%	360	285
300 - 359	416	12,924,064	14.30%	11,238,556	14.67%	100.00%	2.04%	360	306
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	9	107,004	0.12%	24,123	0.03%	0.03%	6.02%	296	211
5,000 - 10,000	24	331,796	0.37%	193,324	0.25%	0.28%	5.73%	307	229
10,000 - 15,000	308	5,022,882	5.56%	4,025,864	5.26%	5.54%	3.44%	350	264
15,000 - 20,000	794	17,064,806	18.88%	14,065,895	18.36%	23.90%	3.24%	355	277
20,000 - 25,000	886	23,433,323	25.92%	19,705,532	25.72%	49.63%	2.73%	357	285
25,000 - 30,000	463	14,602,028	16.15%	12,620,124	16.47%	66.10%	4.06%	356	283
30,000 - 35,000	299	11,036,157	12.21%	9,590,545	12.52%	78.62%	3.64%	357	287
35,000 - 40,000	162	7,013,242	7.76%	6,074,337	7.93%	86.55%	3.58%	359	288
40,000 - 45,000	93	4,519,061	5.00%	3,933,174	5.13%	91.68%	3.46%	357	290
45,000 - 50,000	41	2,230,284	2.47%	1,940,202	2.53%	94.22%	3.43%	355	286
50,000 - 55,000	55	3,330,544	3.68%	2,901,482	3.79%	98.01%	3.22%	359	290
55,000 - 60,000	19	1,202,717	1.33%	1,072,274	1.40%	99.40%	4.37%	357	291
60,000 - 65,000	4	284,425	0.31%	249,669	0.33%	99.73%	5.36%	360	286
65,000 - 70,000	2	144,500	0.16%	133,236	0.17%	99.90%	5.85%	360	296
70,000 - 75,000	1	80,000	0.09%	72,992	0.10%	100.00%	5.00%	360	302
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.38%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

Current Loan To Value

Min: 0.02%    Max: 91.37%    WA (original balance): 79.41%    WA (remaining balance): 79.65%

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%	635	0.00%	0.00%	3.81%	346	264
10 %- 20%	7	92,137	0.10%	41,766	0.05%	0.06%	7.72%	270	190
20 %- 30%	23	358,303	0.40%	212,153	0.28%	0.33%	5.82%	293	218
30 %- 40%	27	575,751	0.64%	468,679	0.61%	0.94%	7.04%	299	213
40 %- 50%	43	1,103,781	1.22%	908,820	1.19%	2.13%	6.76%	338	247
50 %- 60%	84	2,005,857	2.22%	1,706,353	2.23%	4.36%	6.67%	337	262
60 %- 70%	237	6,122,099	6.77%	5,058,109	6.60%	10.96%	5.39%	346	267
70 %- 80%	868	23,135,750	25.59%	19,406,120	25.33%	36.29%	4.32%	356	276
80 %- 90%	1,855	56,321,142	62.30%	48,199,429	62.92%	99.22%	2.48%	360	290
90 %- 100%	14	657,531	0.73%	600,709	0.78%	100.00%	3.20%	360	311
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

**Current Borrower Rate**

Min: 0.00%    Max: 11.00%    WA (original balance): 3.35%    WA (remaining balance): 3.38%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	426	10,514,312	11.63%	8,654,517	11.30%	11.30%	0.10%	360	303
1% - 2%	207	4,252,928	4.70%	3,504,085	4.57%	15.87%	1.61%	359	286
2% - 3%	1,036	30,969,906	34.26%	26,253,125	34.27%	50.14%	2.48%	359	288
3% - 4%	686	23,360,238	25.84%	19,800,718	25.85%	75.99%	3.05%	359	282
4% - 5%	30	1,033,601	1.14%	886,950	1.16%	77.15%	4.33%	356	276
5% - 6%	7	231,890	0.26%	193,849	0.25%	77.40%	5.18%	355	280
6% - 7%	318	8,310,802	9.19%	7,056,743	9.21%	86.62%	6.67%	352	269
7% - 8%	440	11,499,232	12.72%	10,085,579	13.17%	99.78%	7.26%	343	264
8% - 9%	4	128,186	0.14%	101,438	0.13%	99.91%	8.10%	320	215
9% - 10%	3	38,721	0.04%	21,228	0.03%	99.94%	9.52%	287	164
10% - 11%	1	38,312	0.04%	30,125	0.04%	99.98%	10.00%	360	277
11% - 12%	2	24,640	0.03%	14,414	0.02%	100.00%	11.00%	180	96
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

**Current Subsidy**

Min: 0.00%    Max: 5.75%    WA (original balance): 2.69%    WA (remaining balance): 2.66%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	784	20,464,123	22.64%	17,665,351	23.06%	23.06%	6.98%	347	266
1% - 2%	21	671,392	0.74%	572,223	0.75%	23.81%	4.47%	356	274
2% - 3%	685	23,513,788	26.01%	19,938,196	26.03%	49.84%	3.06%	359	282
3% - 4%	1,037	30,986,225	34.28%	26,268,400	34.29%	84.13%	2.48%	359	288
4% - 5%	208	4,282,679	4.74%	3,528,590	4.61%	88.73%	1.60%	359	286
5% - 6%	425	10,484,561	11.60%	8,630,013	11.27%	100.00%	0.11%	360	303
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

Current Total Rate

Min: 3.02%    Max: 11.00%    WA (original balance): 6.04%    WA (remaining balance): 6.05%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
3% - 4%	8	162,190	0.18%	137,015	0.18%	0.18%	3.51%	360	281
4% - 5%	3	95,901	0.11%	80,749	0.11%	0.28%	2.91%	360	284
5% - 6%	2,320	68,359,422	75.62%	57,572,134	75.16%	75.44%	2.25%	359	288
6% - 7%	379	10,056,165	11.12%	8,560,090	11.17%	86.62%	6.20%	353	271
7% - 8%	440	11,499,232	12.72%	10,085,579	13.17%	99.78%	7.26%	343	264
8% - 9%	4	128,186	0.14%	101,438	0.13%	99.91%	8.10%	320	215
9% - 10%	3	38,721	0.04%	21,228	0.03%	99.94%	9.52%	287	164
10% - 11%	1	38,312	0.04%	30,125	0.04%	99.98%	10.00%	360	277
11% - 12%	2	24,640	0.03%	14,414	0.02%	100.00%	11.00%	180	96
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

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%	13,577	0.02%	0.02%	7.00%	300	123
2000	1	23,304	0.03%	16,960	0.02%	0.04%	7.00%	360	203
2001	3	67,914	0.08%	52,184	0.07%	0.11%	7.80%	340	188
2002	5	115,390	0.13%	87,946	0.11%	0.22%	6.47%	360	224
2003	62	1,557,154	1.72%	1,169,275	1.53%	1.75%	6.20%	352	230
2004	77	1,984,713	2.20%	1,511,901	1.97%	3.72%	3.78%	349	233
2005	60	1,492,520	1.65%	1,182,080	1.54%	5.27%	3.68%	353	253
2006	395	10,457,501	11.57%	8,658,500	11.30%	16.57%	4.33%	353	267
2007	1,293	35,708,780	39.50%	30,214,774	39.44%	56.01%	3.70%	356	280
2008	947	29,128,038	32.22%	25,113,695	32.78%	88.80%	2.75%	358	293
2009	216	6,903,588	7.64%	6,016,086	7.85%	96.65%	2.33%	358	303
2010	100	2,940,118	3.25%	2,565,794	3.35%	100.00%	1.69%	356	313
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					



Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	351	9,216,824	10.20%	8,130,640	10.61%	10.61%	7.26%	339	265
1912	1	19,350	0.02%	16,177	0.02%	10.64%	6.96%	360	283
1999	1	26,309	0.03%	15,713	0.02%	10.66%	7.00%	300	216
2005	1	24,715	0.03%	20,897	0.03%	10.68%	6.75%	300	216
2007	8	187,891	0.21%	161,293	0.21%	10.89%	6.49%	350	270
2008	22	544,677	0.60%	467,592	0.61%	11.50%	7.02%	332	246
2009	41	1,137,472	1.26%	971,624	1.27%	12.77%	7.10%	348	251
2010	50	1,357,601	1.50%	1,182,252	1.54%	14.32%	7.13%	350	264
2011	74	1,850,737	2.05%	1,595,846	2.08%	16.40%	6.94%	352	271
2012	102	2,581,931	2.86%	2,213,787	2.89%	19.29%	6.49%	357	276
2013	143	3,829,027	4.24%	3,135,191	4.09%	23.38%	6.29%	358	264
2014	115	2,801,910	3.10%	2,242,979	2.93%	26.31%	3.37%	358	260
2015	72	1,979,183	2.19%	1,614,075	2.11%	28.42%	3.00%	357	268
2016	230	6,330,762	7.00%	5,165,664	6.74%	35.16%	2.57%	358	273
2017	875	24,567,077	27.18%	20,598,205	26.89%	62.05%	2.54%	359	283
2018	778	24,828,438	27.46%	21,239,870	27.73%	89.78%	2.09%	359	295
2019	168	5,406,437	5.98%	4,656,019	6.08%	95.86%	1.58%	360	305
2020	81	2,425,395	2.68%	2,092,593	2.73%	98.59%	0.89%	360	316
2021	1	31,395	0.03%	26,565	0.03%	98.62%	3.00%	360	276
2022	29	708,920	0.78%	588,960	0.77%	99.39%	2.29%	360	281
2023	9	314,151	0.35%	269,334	0.35%	99.74%	2.20%	360	294
2024	5	149,273	0.17%	128,948	0.17%	99.91%	0.95%	360	305
2025	3	83,295	0.09%	68,549	0.09%	100.00%	0.00%	360	319
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	163	4,462,922	4.94%	3,749,221	4.89%	4.89%	2.62%	360	286
SFH	2,997	85,939,847	95.06%	72,853,551	95.11%	100.00%	3.39%	356	283
Total	3,160	90,402,769	100.00%	76,602,772			3.35%	356	283
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

**Loan Purpose**

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	760	20,071,337	22.20%	17,480,607	22.82%	22.82%	6.58%	348	271
New Property	2,353	69,241,901	76.59%	58,170,191	75.94%	98.76%	2.36%	359	286
Used Property	47	1,089,531	1.21%	951,974	1.24%	100.00%	6.74%	348	279
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

**Current Delinquency Status**

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,748	79,153,437	87.53%	66,942,052	87.39%	87.39%	3.31%	356	283
30	313	8,657,360	9.58%	7,424,072	9.69%	97.08%	3.57%	356	282
60	68	1,837,954	2.03%	1,563,516	2.04%	99.12%	3.61%	351	278
90	20	488,256	0.54%	423,804	0.55%	99.67%	4.15%	360	282
120	3	77,523	0.09%	63,625	0.08%	99.76%	4.00%	338	248
150	2	33,393	0.04%	29,906	0.04%	99.80%	7.16%	360	271
180	1	37,800	0.04%	33,176	0.04%	99.84%	7.08%	360	281
360	1	19,171	0.02%	16,896	0.02%	99.86%	2.00%	360	288
390+	4	117,875	0.13%	105,723	0.14%	100.00%	5.06%	360	279
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

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%	41,133	0.05%	0.05%	2.65%	360	287
Bocas del Toro	4	116,173	0.13%	99,009	0.13%	0.18%	2.79%	360	285
Chiriquí	331	9,098,632	10.06%	7,677,349	10.02%	10.21%	2.70%	357	286
Coclé	38	1,062,929	1.18%	902,388	1.18%	11.38%	3.54%	353	279
Colón	225	7,402,013	8.19%	6,322,748	8.25%	19.64%	3.16%	357	284
Herrera	162	4,524,264	5.00%	3,855,346	5.03%	24.67%	2.81%	358	290
Los Santos	48	1,244,525	1.38%	1,056,690	1.38%	26.05%	3.06%	360	285
Panamá	2,075	58,267,035	64.45%	49,214,167	64.25%	90.30%	3.57%	355	280
Veraguas	275	8,638,546	9.56%	7,433,942	9.70%	100.00%	3.04%	359	292
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

*Stratification Report*

La Hipotecaria Panama - Trust X  
November 2013

For La Hipotecaria Panama  
Cutoff Date: 11/30/2013

**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	1.30%	974,620	1.27%	1.27%	3.53%	347	270
DD	2,345	68,148,064	75.38%	57,977,269	75.69%	76.96%	3.34%	357	284
VOL	774	21,075,368	23.31%	17,650,884	23.04%	100.00%	3.38%	356	279
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	446	14,347,511	15.87%	12,324,401	16.09%	16.09%	3.27%	358	290
CAJA DEL SEGURO SOCIAL	141	4,295,566	4.75%	3,649,831	4.76%	20.85%	4.01%	356	280
MIN.DE GOBIERNO Y JUSTICIA (4)	135	3,599,730	3.98%	3,056,717	3.99%	24.84%	3.07%	360	288
C.S.S.JUBILADOS Y PENSIONADO	99	3,079,368	3.41%	2,649,746	3.46%	28.30%	4.06%	347	274
MINISTERIO DE SALUD (12)	83	2,429,014	2.69%	2,070,414	2.70%	31.01%	4.24%	356	283
AUTORIDAD DEL CANAL DE PANAMA	32	1,253,747	1.39%	1,069,125	1.40%	32.40%	3.65%	348	274
JUBILADO POR CONTRALORIA.	22	640,019	0.71%	541,049	0.71%	33.11%	3.68%	358	277
PANAMA PORTS COMPANY	22	644,869	0.71%	551,554	0.72%	33.83%	2.78%	360	291
UNIVERSIDAD DE PANAMA	17	553,220	0.61%	457,130	0.60%	34.42%	3.82%	353	277
DELL PANAMA S. DE R.L.	15	536,854	0.59%	457,985	0.60%	35.02%	2.81%	360	289
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	15	378,679	0.42%	322,445	0.42%	35.44%	2.57%	360	291
PRODUCTOS TOLEDANO	15	321,970	0.36%	266,266	0.35%	35.79%	3.76%	352	272
Otros	2,118	58,322,221	64.51%	49,186,108	64.21%	100.00%	3.26%	356	282
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					

**Project**

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	803	21,437,131	23.71%	18,677,226	24.38%	24.38%	6.34%	349	273
LAS PRADERAS DE SAN ISIDRO	74	2,183,860	2.42%	1,870,795	2.44%	26.82%	2.90%	360	288
LA ARBOLEDA	46	1,309,570	1.45%	1,101,300	1.44%	28.26%	2.08%	359	289
LAS PERLAS DE PILON	43	810,140	0.90%	663,319	0.87%	29.13%	1.94%	360	280
RESIDENCIAL VALLE DORADO	36	991,577	1.10%	837,760	1.09%	30.22%	2.70%	357	285
RESIDENCIAL EL TREBOL	32	700,732	0.78%	575,767	0.75%	30.97%	1.71%	359	285
CIUDAD HATO MONTAÑA	31	903,035	1.00%	753,971	0.98%	31.96%	2.38%	358	286
LA RIVIERA	26	805,624	0.89%	646,366	0.84%	32.80%	3.39%	359	262
RES. ALTOS DEL ANGEL	25	716,277	0.79%	600,747	0.78%	33.59%	2.76%	355	279
RESIDENCIAL LOS NOGALES	22	650,663	0.72%	552,185	0.72%	34.31%	3.07%	360	287
Otros	2,022	59,894,161	66.25%	50,323,335	65.69%	100.00%	2.40%	358	286
<b>Total</b>	<b>3,160</b>	<b>90,402,769</b>	<b>100.00%</b>	<b>76,602,772</b>			<b>3.35%</b>	<b>356</b>	<b>283</b>
Minimum		6,221		5			0.00%	120	0
Maximum		80,000		72,992			11.00%	360	319
Average		28,608		24,241					