



ASSET | TECHNOLOGIES LLC

116 West 23rd St., 5th Floor
New York, NY 10011

Stratification Report for La Hipotecaria S.A. Panama

Trust X
May 2014

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 5/31/2014.

Stratification Report

La Hipotecaria Panama - Trust X
May 2014

For La Hipotecaria Panama
Cutoff Date: 5/31/2014

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%	35,329	0.05%	0.05%	7.47%	120	40
156	2	28,701	0.03%	15,134	0.02%	0.07%	7.75%	156	69
180	10	193,444	0.22%	113,279	0.15%	0.22%	6.37%	180	99
192	1	19,899	0.02%	14,080	0.02%	0.24%	6.92%	192	118
204	1	19,293	0.02%	13,385	0.02%	0.26%	7.07%	204	118
216	2	26,699	0.03%	19,903	0.03%	0.29%	6.68%	216	134
228	1	25,691	0.03%	17,107	0.02%	0.31%	2.00%	228	133
240	20	482,239	0.55%	380,447	0.52%	0.83%	6.85%	240	165
252	1	11,500	0.01%	9,718	0.01%	0.84%	7.75%	252	173
264	1	22,584	0.03%	20,049	0.03%	0.87%	6.75%	264	199
276	3	87,865	0.10%	71,795	0.10%	0.97%	6.93%	276	203
288	7	192,201	0.22%	149,475	0.20%	1.17%	4.49%	288	188
300	87	2,372,787	2.70%	1,890,623	2.58%	3.75%	6.31%	300	205
312	11	343,125	0.39%	276,871	0.38%	4.13%	6.26%	312	226
324	2	73,700	0.08%	60,828	0.08%	4.21%	4.15%	324	245
336	11	283,847	0.32%	233,625	0.32%	4.53%	4.62%	336	252
348	9	233,648	0.27%	201,128	0.27%	4.80%	5.42%	348	264
360	2,899	83,424,371	94.88%	69,828,880	95.20%	100.00%	2.97%	360	281
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2014

For La Hipotecaria Panama
 Cutoff Date: 5/31/2014

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	8	68,764	0.08%	40,771	0.06%	0.06%	6.03%	274	188
10,000 - 15,000	122	1,725,944	1.96%	1,351,398	1.84%	1.90%	2.90%	349	263
15,000 - 20,000	385	6,916,596	7.87%	5,632,330	7.68%	9.58%	3.53%	354	267
20,000 - 25,000	788	17,961,342	20.43%	14,676,712	20.01%	29.59%	2.71%	357	275
25,000 - 30,000	727	19,884,457	22.62%	16,479,076	22.47%	52.05%	2.69%	356	279
30,000 - 35,000	416	13,380,313	15.22%	11,291,179	15.39%	67.44%	3.87%	355	274
35,000 - 40,000	248	9,218,873	10.49%	7,842,345	10.69%	78.14%	3.18%	357	281
40,000 - 45,000	140	5,957,551	6.78%	5,077,491	6.92%	85.06%	3.42%	359	281
45,000 - 50,000	102	4,832,970	5.50%	4,129,389	5.63%	90.69%	3.23%	359	283
50,000 - 55,000	45	2,368,990	2.69%	2,004,659	2.73%	93.42%	2.91%	358	283
55,000 - 60,000	28	1,620,814	1.84%	1,408,044	1.92%	95.34%	3.65%	355	282
60,000 - 65,000	53	3,282,071	3.73%	2,804,760	3.82%	99.16%	3.03%	358	283
65,000 - 70,000	4	267,050	0.30%	222,257	0.30%	99.47%	4.66%	344	252
70,000 - 75,000	5	358,425	0.41%	318,891	0.43%	99.90%	5.74%	360	285
80,000 - 85,000	1	80,000	0.09%	72,356	0.10%	100.00%	4.75%	360	296
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2014

For La Hipotecaria Panama
 Cutoff Date: 5/31/2014

Original Property Value

Min: 11,000 Max: 110,000 Average: 31,143

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	70	990,362	1.13%	767,886	1.05%	1.05%	1.13%	355	275
15,000 - 20,000	278	4,820,405	5.48%	3,829,630	5.22%	6.27%	2.24%	358	268
20,000 - 25,000	644	14,073,391	16.01%	11,442,408	15.60%	21.87%	2.38%	356	275
25,000 - 30,000	749	19,377,633	22.04%	15,950,641	21.75%	43.61%	2.44%	357	278
30,000 - 35,000	445	13,241,997	15.06%	11,091,884	15.12%	58.73%	3.40%	357	279
35,000 - 40,000	355	11,979,576	13.62%	10,219,320	13.93%	72.67%	3.93%	356	277
40,000 - 45,000	165	6,165,549	7.01%	5,251,775	7.16%	79.83%	3.72%	356	278
45,000 - 50,000	151	6,344,277	7.22%	5,413,551	7.38%	87.21%	3.83%	355	277
50,000 - 55,000	72	3,289,952	3.74%	2,802,589	3.82%	91.03%	3.72%	356	279
55,000 - 60,000	35	1,615,841	1.84%	1,374,875	1.87%	92.90%	4.59%	344	268
60,000 - 65,000	67	3,894,230	4.43%	3,330,961	4.54%	97.44%	2.89%	359	285
65,000 - 70,000	13	560,617	0.64%	482,974	0.66%	98.10%	4.66%	347	279
70,000 - 75,000	3	169,750	0.19%	151,223	0.21%	98.31%	5.74%	360	281
75,000 - 80,000	11	586,560	0.67%	525,223	0.72%	99.02%	6.45%	354	276
80,000 - 85,000	4	244,432	0.28%	215,412	0.29%	99.32%	6.19%	343	262
85,000 - 90,000	4	232,663	0.26%	205,437	0.28%	99.60%	6.08%	342	265
90,000 - 95,000	4	234,425	0.27%	210,762	0.29%	99.88%	6.94%	360	281
100,000 - 105,000	1	42,500	0.05%	39,715	0.05%	99.94%	7.00%	360	287
110,000 - 115,000	1	60,000	0.07%	45,390	0.06%	100.00%	8.00%	300	178
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2014

For La Hipotecaria Panama
 Cutoff Date: 5/31/2014

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 93.95% WA (remaining balance): 93.82%

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%	15,314	0.02%	0.02%	7.00%	264	198
20 %- 30%	4	59,635	0.07%	49,196	0.07%	0.09%	7.29%	317	242
30 %- 40%	17	253,961	0.29%	218,273	0.30%	0.39%	7.08%	348	271
40 %- 50%	23	512,838	0.58%	431,139	0.59%	0.97%	7.22%	315	237
50 %- 60%	48	1,157,643	1.32%	998,231	1.36%	2.33%	6.85%	343	263
60 %- 70%	76	1,855,500	2.11%	1,578,777	2.15%	4.49%	7.02%	331	250
70 %- 80%	126	3,458,395	3.93%	3,001,919	4.09%	8.58%	6.72%	347	267
80 %- 90%	301	8,280,010	9.42%	7,094,795	9.67%	18.25%	5.49%	351	271
90 %- 100%	2,475	72,326,178	82.26%	59,964,012	81.75%	100.00%	2.49%	359	279
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2014

For La Hipotecaria Panama
 Cutoff Date: 5/31/2014

Original Debt To Income

Min: 4.88% Max: 74.73% WA (original balance): 36.20% WA (remaining balance): 36.35%

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	0.16%	105,897	0.14%	0.14%	7.29%	334	198
0 %- 10%	12	289,780	0.33%	232,993	0.32%	0.46%	2.78%	355	268
10 %- 20%	175	4,690,121	5.33%	3,808,362	5.19%	5.65%	2.50%	355	274
20 %- 30%	866	23,345,843	26.55%	19,208,066	26.19%	31.84%	2.91%	356	274
30 %- 40%	911	26,577,794	30.23%	22,250,501	30.33%	62.17%	3.21%	356	277
40 %- 50%	763	22,457,767	25.54%	18,816,896	25.65%	87.83%	3.03%	357	279
50 %- 60%	318	9,835,708	11.19%	8,431,568	11.49%	99.32%	3.93%	358	280
60 %- 70%	14	334,118	0.38%	280,030	0.38%	99.70%	3.54%	344	267
70 %- 80%	7	254,031	0.29%	217,343	0.30%	100.00%	3.28%	360	285
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Stratification Report

La Hipotecaria Panama - Trust X
May 2014

For La Hipotecaria Panama
Cutoff Date: 5/31/2014

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.95% 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	0.16%	105,897	0.14%	0.14%	7.29%	334	198
0 %- 10%	45	1,279,853	1.46%	1,025,279	1.40%	1.54%	3.16%	351	262
10 %- 20%	613	17,715,345	20.15%	14,663,841	19.99%	21.53%	3.03%	355	276
20 %- 30%	1,744	49,489,069	56.29%	41,118,420	56.06%	77.59%	2.97%	356	277
30 %- 40%	661	19,203,251	21.84%	16,354,965	22.30%	99.89%	3.62%	357	280
40 %- 50%	3	97,643	0.11%	83,254	0.11%	100.00%	2.36%	360	287
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Stratification Report

La Hipotecaria Panama - Trust X
May 2014

For La Hipotecaria Panama
Cutoff Date: 5/31/2014

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 2.95% WA (remaining balance): 2.98%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	411	10,174,791	11.57%	8,206,554	11.19%	11.19%	0.04%	360	296
1% - 2%	258	5,298,612	6.03%	4,272,341	5.82%	17.01%	1.12%	359	278
2% - 3%	1,157	36,000,096	40.94%	30,166,386	41.13%	58.14%	2.33%	359	281
3% - 4%	699	21,479,780	24.43%	17,937,721	24.45%	82.59%	3.79%	358	273
4% - 5%	198	5,743,474	6.53%	4,764,011	6.49%	89.09%	6.51%	354	257
5% - 6%	15	433,366	0.49%	360,948	0.49%	89.58%	6.81%	344	248
6% - 7%	111	2,882,189	3.28%	2,618,807	3.57%	93.15%	6.92%	348	281
7% - 8%	210	5,614,955	6.39%	4,820,578	6.57%	99.72%	7.33%	336	252
8% - 9%	6	165,052	0.19%	122,020	0.17%	99.89%	7.98%	306	185
9% - 10%	2	31,616	0.04%	20,217	0.03%	99.92%	9.46%	284	147
10% - 11%	3	75,587	0.09%	49,440	0.07%	99.98%	8.91%	334	245
11% - 12%	2	24,640	0.03%	12,633	0.02%	100.00%	11.00%	180	90
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2014

For La Hipotecaria Panama
 Cutoff Date: 5/31/2014

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.94% WA (remaining balance): 3.90%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	336	8,835,065	10.05%	7,676,413	10.47%	10.47%	7.24%	339	259
1% - 2%	10	348,172	0.40%	306,721	0.42%	10.88%	6.54%	355	273
2% - 3%	115	3,535,252	4.02%	3,059,766	4.17%	15.05%	6.71%	352	269
3% - 4%	547	17,130,514	19.48%	14,509,089	19.78%	34.83%	4.14%	357	277
4% - 5%	1,094	36,108,496	41.07%	30,157,455	41.11%	75.95%	2.70%	359	278
5% - 6%	516	11,159,308	12.69%	8,953,264	12.21%	88.15%	1.50%	359	272
6% - 7%	454	10,807,354	12.29%	8,688,947	11.85%	100.00%	0.02%	360	295
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2014

For La Hipotecaria Panama
 Cutoff Date: 5/31/2014

Remaining Term

Min: Max: 313 WA (original balance):277 WA (remaining balance): 278

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	10	225,396	0.26%	118,553	0.16%	0.16%	7.28%	251	16
60 - 119	14	277,087	0.32%	165,660	0.23%	0.39%	6.62%	191	102
120 - 179	34	812,918	0.92%	612,638	0.84%	1.22%	7.00%	264	164
180 - 239	178	4,668,443	5.31%	3,640,062	4.96%	6.19%	6.14%	326	221
240 - 299	2,668	76,924,580	87.49%	64,498,802	87.93%	94.12%	2.98%	360	281
300 - 359	168	5,015,735	5.70%	4,315,941	5.88%	100.00%	1.65%	360	307
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2014

For La Hipotecaria Panama
 Cutoff Date: 5/31/2014

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	114,080	0.13%	29,241	0.04%	0.04%	6.17%	277	190
5,000 - 10,000	24	317,287	0.36%	200,572	0.27%	0.31%	5.19%	315	225
10,000 - 15,000	335	5,576,196	6.34%	4,376,372	5.97%	6.28%	3.26%	349	258
15,000 - 20,000	806	17,618,568	20.04%	14,314,762	19.52%	25.79%	2.87%	356	273
20,000 - 25,000	841	22,604,078	25.71%	18,712,628	25.51%	51.31%	2.63%	357	279
25,000 - 30,000	435	13,923,678	15.84%	11,891,734	16.21%	67.52%	3.90%	357	278
30,000 - 35,000	264	9,848,861	11.20%	8,436,357	11.50%	79.02%	3.33%	357	282
35,000 - 40,000	164	7,170,929	8.16%	6,116,624	8.34%	87.36%	3.37%	359	281
40,000 - 45,000	83	4,082,839	4.64%	3,510,519	4.79%	92.14%	3.19%	358	284
45,000 - 50,000	38	2,101,255	2.39%	1,800,841	2.46%	94.60%	3.30%	355	280
50,000 - 55,000	56	3,423,302	3.89%	2,948,184	4.02%	98.62%	3.13%	358	283
55,000 - 60,000	11	704,660	0.80%	622,576	0.85%	99.47%	4.31%	360	289
60,000 - 65,000	4	283,925	0.32%	251,381	0.34%	99.81%	6.08%	360	284
65,000 - 70,000	1	74,500	0.08%	67,510	0.09%	99.90%	4.50%	360	292
70,000 - 75,000	1	80,000	0.09%	72,356	0.10%	100.00%	4.75%	360	296
Total	3,072	87,924,159	100.00%	73,351,656			3.17%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2014

For La Hipotecaria Panama
 Cutoff Date: 5/31/2014

Current Loan To Value

Min: 5.75% Max: 90.62% WA (original balance): 78.23% WA (remaining balance): 78.46%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	1	10,791	0.01%	805	0.00%	0.00%	7.25%	180	90
10 %- 20%	7	89,549	0.10%	38,409	0.05%	0.05%	8.07%	273	187
20 %- 30%	22	370,193	0.42%	211,202	0.29%	0.34%	6.13%	263	183
30 %- 40%	26	544,911	0.62%	459,414	0.63%	0.97%	7.08%	335	243
40 %- 50%	46	1,142,459	1.30%	922,845	1.26%	2.23%	6.69%	336	238
50 %- 60%	91	2,228,212	2.53%	1,835,611	2.50%	4.73%	6.40%	333	251
60 %- 70%	247	6,306,017	7.17%	5,122,519	6.98%	11.71%	5.45%	348	262
70 %- 80%	1,059	27,670,591	31.47%	22,835,504	31.13%	42.84%	3.80%	357	272
80 %- 90%	1,571	49,406,936	56.19%	41,785,480	56.97%	99.81%	2.15%	360	285
90 %- 100%	2	154,500	0.18%	139,866	0.19%	100.00%	4.63%	360	294
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2014

For La Hipotecaria Panama
 Cutoff Date: 5/31/2014

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.13% WA (remaining balance): 3.17%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	463	10,944,732	12.45%	8,798,347	11.99%	11.99%	0.02%	360	295
1% - 2%	627	13,725,927	15.61%	11,096,028	15.13%	27.12%	1.40%	359	276
2% - 3%	1,084	39,207,936	44.59%	33,142,303	45.18%	72.30%	2.52%	359	282
3% - 4%	69	2,370,620	2.70%	1,974,327	2.69%	75.00%	3.21%	359	272
4% - 5%	14	498,147	0.57%	426,829	0.58%	75.58%	4.46%	354	276
5% - 6%	2	49,067	0.06%	34,237	0.05%	75.62%	5.67%	360	261
6% - 7%	383	9,922,875	11.29%	8,222,182	11.21%	86.83%	6.60%	353	261
7% - 8%	421	10,982,100	12.49%	9,497,440	12.95%	99.78%	7.26%	343	258
8% - 9%	4	128,186	0.15%	98,318	0.13%	99.92%	8.10%	320	209
9% - 10%	2	31,616	0.04%	20,217	0.03%	99.94%	9.46%	284	147
10% - 11%	1	38,312	0.04%	28,794	0.04%	99.98%	10.00%	360	271
11% - 12%	2	24,640	0.03%	12,633	0.02%	100.00%	11.00%	180	90
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2014

For La Hipotecaria Panama
 Cutoff Date: 5/31/2014

Current Subsidy

Min: 0.00% Max: 5.75% 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%	822	21,337,359	24.27%	18,047,263	24.60%	24.60%	6.94%	348	259
1% - 2%	8	305,547	0.35%	264,172	0.36%	24.96%	4.57%	350	274
2% - 3%	68	2,397,085	2.73%	2,000,094	2.73%	27.69%	3.26%	359	273
3% - 4%	1,085	39,232,257	44.62%	33,161,222	45.21%	72.90%	2.52%	359	282
4% - 5%	627	13,736,931	15.62%	11,104,231	15.14%	88.04%	1.40%	359	276
5% - 6%	462	10,914,981	12.41%	8,774,674	11.96%	100.00%	0.02%	360	295
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2014

For La Hipotecaria Panama
 Cutoff Date: 5/31/2014

Current Total Rate

Min: 2.79% Max: 11.00% WA (original balance): 6.05% 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)
2% - 3%	2	37,042	0.04%	30,460	0.04%	0.04%	2.85%	360	276
3% - 4%	3	57,370	0.07%	47,619	0.06%	0.11%	3.47%	360	275
4% - 5%	3	95,901	0.11%	79,035	0.11%	0.21%	2.92%	360	278
5% - 6%	2,215	65,533,506	74.53%	54,404,390	74.17%	74.38%	1.89%	359	283
6% - 7%	419	10,995,486	12.51%	9,132,750	12.45%	86.83%	6.32%	354	263
7% - 8%	421	10,982,100	12.49%	9,497,440	12.95%	99.78%	7.26%	343	258
8% - 9%	4	128,186	0.15%	98,318	0.13%	99.92%	8.10%	320	209
9% - 10%	2	31,616	0.04%	20,217	0.03%	99.94%	9.46%	284	147
10% - 11%	1	38,312	0.04%	28,794	0.04%	99.98%	10.00%	360	271
11% - 12%	2	24,640	0.03%	12,633	0.02%	100.00%	11.00%	180	90
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2014

For La Hipotecaria Panama
 Cutoff Date: 5/31/2014

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%	12,916	0.02%	0.02%	7.00%	300	117
2000	1	23,304	0.03%	16,665	0.02%	0.04%	7.00%	360	197
2001	3	67,914	0.08%	51,408	0.07%	0.11%	7.80%	340	182
2002	4	89,143	0.10%	67,204	0.09%	0.20%	6.46%	360	217
2003	59	1,467,462	1.67%	1,086,863	1.48%	1.68%	6.63%	351	223
2004	75	1,932,797	2.20%	1,443,540	1.97%	3.65%	5.13%	349	227
2005	57	1,421,847	1.62%	1,101,983	1.50%	5.15%	3.30%	353	246
2006	385	10,183,429	11.58%	8,284,699	11.29%	16.45%	4.06%	353	261
2007	1,259	34,769,990	39.55%	29,005,628	39.54%	55.99%	3.42%	356	274
2008	919	28,284,401	32.17%	23,995,893	32.71%	88.71%	2.50%	358	287
2009	210	6,746,776	7.67%	5,786,561	7.89%	96.59%	2.07%	358	298
2010	99	2,913,347	3.31%	2,498,295	3.41%	100.00%	1.63%	356	307
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	334	8,784,041	9.99%	7,641,095	10.42%	10.42%	7.24%	339	259
1912	1	19,350	0.02%	15,755	0.02%	10.44%	6.96%	360	277
1999	1	26,309	0.03%	14,697	0.02%	10.46%	7.00%	300	210
2005	1	24,715	0.03%	20,621	0.03%	10.49%	6.75%	300	210
2007	7	170,819	0.19%	144,596	0.20%	10.68%	6.43%	349	262
2008	22	544,677	0.62%	461,799	0.63%	11.31%	7.02%	332	240
2009	39	1,094,050	1.24%	922,436	1.26%	12.57%	7.10%	347	245
2010	49	1,327,901	1.51%	1,142,155	1.56%	14.13%	7.12%	350	257
2011	73	1,828,176	2.08%	1,555,217	2.12%	16.25%	6.98%	352	264
2012	98	2,443,007	2.78%	2,065,059	2.82%	19.06%	6.57%	357	270
2013	138	3,688,035	4.19%	2,991,543	4.08%	23.14%	6.64%	358	259
2014	111	2,697,344	3.07%	2,120,843	2.89%	26.03%	4.62%	358	254
2015	69	1,904,110	2.17%	1,528,206	2.08%	28.12%	2.57%	357	262
2016	225	6,174,994	7.02%	4,940,393	6.74%	34.85%	2.13%	358	267
2017	855	24,003,782	27.30%	19,833,721	27.04%	61.89%	2.10%	359	277
2018	757	24,199,644	27.52%	20,359,434	27.76%	89.65%	1.80%	359	289
2019	166	5,353,350	6.09%	4,537,038	6.19%	95.83%	1.39%	360	299
2020	80	2,398,624	2.73%	2,031,664	2.77%	98.60%	0.81%	360	310
2021	1	31,395	0.04%	26,489	0.04%	98.64%	2.50%	360	270
2022	28	663,120	0.75%	539,464	0.74%	99.37%	1.73%	360	275
2023	9	314,151	0.36%	265,538	0.36%	99.74%	1.91%	360	288
2024	5	149,273	0.17%	126,857	0.17%	99.91%	0.78%	360	299
2025	3	83,295	0.09%	67,036	0.09%	100.00%	0.00%	360	313
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Stratification Report

La Hipotecaria Panama - Trust X
May 2014

For La Hipotecaria Panama
Cutoff Date: 5/31/2014

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
COND	157	4,244,017	4.83%	3,522,782	4.80%	4.80%	2.32%	360	280
SFH	2,915	83,680,142	95.17%	69,828,874	95.20%	100.00%	3.18%	356	277
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Stratification Report

La Hipotecaria Panama - Trust X
May 2014

For La Hipotecaria Panama
Cutoff Date: 5/31/2014

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	733	19,364,506	22.02%	16,646,400	22.69%	22.69%	6.65%	348	265
New Property	2,296	67,585,307	76.87%	55,873,413	76.17%	98.87%	2.08%	359	280
Used Property	43	974,346	1.11%	831,843	1.13%	100.00%	6.65%	346	272
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,714	78,272,583	89.02%	65,243,664	88.95%	88.95%	3.09%	356	277
30	267	7,360,279	8.37%	6,172,008	8.41%	97.36%	3.49%	355	274
60	66	1,683,047	1.91%	1,411,450	1.92%	99.28%	3.32%	360	276
90	15	375,257	0.43%	321,006	0.44%	99.72%	3.97%	360	277
120	3	59,725	0.07%	50,586	0.07%	99.79%	2.85%	360	277
150	1	19,907	0.02%	16,899	0.02%	99.81%	2.00%	360	282
180	1	27,183	0.03%	23,870	0.03%	99.85%	3.00%	360	281
300	1	17,964	0.02%	15,111	0.02%	99.87%	2.00%	360	274
330	1	15,288	0.02%	13,723	0.02%	99.89%	6.75%	360	280
390+	3	92,925	0.11%	83,339	0.11%	100.00%	5.88%	360	271
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Stratification Report

La Hipotecaria Panama - Trust X
 May 2014

For La Hipotecaria Panama
 Cutoff Date: 5/31/2014

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	2	48,651	0.06%	40,508	0.06%	0.06%	2.23%	360	281
Bocas del Toro	4	116,173	0.13%	97,388	0.13%	0.19%	2.29%	360	279
Chiriquí	323	8,906,517	10.13%	7,402,118	10.09%	10.28%	2.36%	357	280
Coclé	38	1,062,929	1.21%	889,265	1.21%	11.49%	3.24%	353	273
Colón	224	7,374,955	8.39%	6,195,224	8.45%	19.94%	2.95%	357	278
Herrera	157	4,414,827	5.02%	3,708,418	5.06%	24.99%	2.52%	358	284
Los Santos	45	1,165,967	1.33%	975,393	1.33%	26.32%	2.76%	360	279
Panamá	2,012	56,416,958	64.17%	46,901,432	63.94%	90.26%	3.38%	355	274
Veraguas	267	8,417,180	9.57%	7,141,910	9.74%	100.00%	2.83%	359	286
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Stratification Report

La Hipotecaria Panama - Trust X
May 2014

For La Hipotecaria Panama
Cutoff Date: 5/31/2014

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	35	986,551	1.12%	802,062	1.09%	1.09%	3.76%	345	261
DD	2,258	65,584,416	74.59%	54,929,677	74.89%	75.98%	3.11%	357	278
VOL	779	21,353,193	24.29%	17,619,917	24.02%	100.00%	3.18%	356	273
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	433	13,928,002	15.84%	11,790,198	16.07%	16.07%	3.05%	358	284
CAJA DEL SEGURO SOCIAL	134	4,059,853	4.62%	3,405,324	4.64%	20.72%	3.90%	356	274
MIN.DE GOBIERNO Y JUSTICIA (4)	124	3,332,106	3.79%	2,783,273	3.79%	24.51%	2.84%	360	282
C.S.S.JUBILADOS Y PENSIONADO	104	3,310,624	3.77%	2,814,927	3.84%	28.35%	3.92%	347	269
MINISTERIO DE SALUD (12)	79	2,303,280	2.62%	1,938,943	2.64%	30.99%	4.19%	357	278
AUTORIDAD DEL CANAL DE PANAMA	33	1,288,892	1.47%	1,082,824	1.48%	32.47%	3.40%	349	269
JUBILADO POR CONTRALORIA.	22	641,360	0.73%	536,960	0.73%	33.20%	3.33%	358	273
PANAMA PORTS COMPANY	21	613,569	0.70%	516,719	0.70%	33.90%	2.45%	360	285
UNIVERSIDAD DE PANAMA	17	553,220	0.63%	439,964	0.60%	34.50%	3.72%	353	271
DELL PANAMA S. DE R.L.	16	563,831	0.64%	472,323	0.64%	35.15%	2.48%	360	284
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	15	387,111	0.44%	325,084	0.44%	35.59%	2.05%	360	287
PRODUCTOS TOLEDANO	14	297,020	0.34%	240,911	0.33%	35.92%	3.95%	351	264
RIBA SMITH	14	338,339	0.38%	279,950	0.38%	36.30%	3.52%	356	276
COLON CONTAINER TERMINAL, S.A.	13	411,246	0.47%	337,650	0.46%	36.76%	3.35%	360	271
INDUSTRIAS LACTEAS	13	297,686	0.34%	246,047	0.34%	37.10%	3.59%	355	270
COMPAÑIA GOLY, S.A.	12	237,624	0.27%	190,734	0.26%	37.36%	1.01%	360	284
I.P.H.E.	12	459,195	0.52%	393,781	0.54%	37.89%	3.22%	360	286
JUBILADO	12	329,969	0.38%	283,416	0.39%	38.28%	3.04%	360	284
MANZANILLO INTL TERMINAL-PANAMA S.A	12	449,946	0.51%	381,243	0.52%	38.80%	3.17%	360	281
COPA (COMPAÑIA PÑA DE AVIACION)#2	11	310,420	0.35%	262,375	0.36%	39.16%	2.80%	360	283
WMW PANAMA, S.A.	11	230,331	0.26%	183,300	0.25%	39.41%	2.77%	360	277
CABLE AND WIRELESS	10	353,659	0.40%	294,900	0.40%	39.81%	3.73%	360	277
CONTRALORIA GENERAL (2)	10	287,592	0.33%	238,307	0.32%	40.13%	4.41%	347	260
CROWN CASINOS	10	329,721	0.38%	276,912	0.38%	40.51%	2.07%	360	283
FARMACIAS ARROCHA	10	239,956	0.27%	204,840	0.28%	40.79%	4.52%	360	284
CLINICA HOSPITAL SAN FERNANDO	9	241,109	0.27%	199,617	0.27%	41.06%	3.37%	360	276
GAMING & SERVICES DE PANAMA	9	243,000	0.28%	199,752	0.27%	41.34%	3.57%	360	278
MUNICIPIO DE PANAMA	9	211,368	0.24%	176,990	0.24%	41.58%	3.00%	360	285
SOCIEDAD DE ALIMENTOS DE PRIMERA	9	235,943	0.27%	197,592	0.27%	41.85%	2.60%	360	284
ADMINISTRADORA DEL HOGAR	8	221,348	0.25%	181,331	0.25%	42.09%	4.77%	360	255
BANCO GENERAL, S.A.	8	289,847	0.33%	249,180	0.34%	42.43%	4.82%	359	281
CUERPO DE BOMBEROS DE PMA.	8	239,539	0.27%	198,130	0.27%	42.70%	3.55%	360	274
MINISTERIO DE GOBIERNO Y JUSTICIA	8	232,722	0.26%	194,715	0.27%	42.97%	1.92%	360	282
MINISTERIO DE LA PRESIDENCIA (3)	8	275,127	0.31%	233,095	0.32%	43.29%	3.16%	360	280
MINISTERIO PUBLICO (35)	8	259,719	0.30%	213,982	0.29%	43.58%	2.11%	360	282
Otros	1,826	49,919,882	56.78%	41,386,367	56.42%	100.00%	3.00%	356	275

Stratification Report

La Hipotecaria Panama - Trust X
May 2014

For La Hipotecaria Panama
Cutoff Date: 5/31/2014

Total	3,072	87,924,159	100.00%	73,351,656	3.13%	356	277
Minimum		6,221		805	0.00%	120	0
Maximum		80,000		72,356	11.00%	360	313
Average		28,621		23,877			

Stratification Report

La Hipotecaria Panama - Trust X
May 2014

For La Hipotecaria Panama
Cutoff Date: 5/31/2014

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	773	20,615,452	23.45%	17,719,148	24.16%	24.16%	6.37%	349	267
LAS PRADERAS DE SAN ISIDRO	73	2,156,803	2.45%	1,818,184	2.48%	26.64%	2.50%	360	282
LA ARBOLEDA	45	1,271,749	1.45%	1,049,321	1.43%	28.07%	1.68%	359	283
LAS PERLAS DE PILON	43	810,140	0.92%	650,667	0.89%	28.95%	1.74%	360	274
RESIDENCIAL VALLE DORADO	36	991,577	1.13%	822,097	1.12%	30.07%	2.38%	357	279
RESIDENCIAL EL TREBOL	31	678,471	0.77%	547,342	0.75%	30.82%	1.32%	359	279
CIUDAD HATO MONTAÑA	30	880,008	1.00%	726,536	0.99%	31.81%	2.05%	358	281
LA RIVIERA	26	805,624	0.92%	634,165	0.86%	32.67%	3.64%	359	256
RES. ALTOS DEL ANGEL	25	716,277	0.81%	590,352	0.80%	33.48%	2.34%	355	273
RESIDENCIAL LOS NOGALES	22	650,663	0.74%	542,802	0.74%	34.22%	2.75%	360	281
Otros	1,968	58,347,395	66.36%	48,251,042	65.78%	100.00%	2.12%	358	280
Total	3,072	87,924,159	100.00%	73,351,656			3.13%	356	277
Minimum		6,221		805			0.00%	120	0
Maximum		80,000		72,356			11.00%	360	313
Average		28,621		23,877					