



Stratification Report for La Hipotecaria S.A.
Panama

Trust X
August 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 8/31/2014.

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

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	0.10%	32,679	0.05%	0.05%	7.47%	120	37
156	2	28,701	0.03%	14,555	0.02%	0.07%	7.75%	156	66
180	10	193,444	0.22%	109,248	0.15%	0.22%	6.37%	180	96
192	1	19,899	0.02%	14,032	0.02%	0.24%	6.92%	192	115
204	1	19,293	0.02%	13,138	0.02%	0.26%	7.07%	204	115
216	2	26,699	0.03%	19,630	0.03%	0.28%	6.68%	216	131
228	1	25,691	0.03%	16,775	0.02%	0.31%	2.00%	228	130
240	17	403,958	0.47%	311,548	0.44%	0.74%	6.74%	240	159
252	1	11,500	0.01%	9,718	0.01%	0.76%	7.75%	252	170
264	1	22,584	0.03%	19,942	0.03%	0.78%	6.75%	264	196
276	3	87,865	0.10%	70,903	0.10%	0.88%	6.93%	276	200
288	7	192,201	0.22%	147,394	0.21%	1.09%	4.49%	288	185
300	86	2,332,412	2.70%	1,839,497	2.57%	3.66%	6.27%	300	202
312	11	343,125	0.40%	273,738	0.38%	4.05%	6.55%	312	190
324	2	73,700	0.09%	60,355	0.08%	4.13%	4.15%	324	242
336	11	283,847	0.33%	231,822	0.32%	4.45%	4.62%	336	249
348	8	205,398	0.24%	174,277	0.24%	4.70%	5.53%	348	260
360	2,857	82,097,894	94.96%	68,142,216	95.30%	100.00%	2.98%	360	278
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

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%	39,713	0.06%	0.06%	6.03%	274	185
10,000 - 15,000	120	1,701,302	1.97%	1,326,148	1.85%	1.91%	2.98%	349	261
15,000 - 20,000	379	6,806,922	7.87%	5,490,077	7.68%	9.59%	3.59%	353	263
20,000 - 25,000	782	17,823,754	20.62%	14,429,431	20.18%	29.77%	2.72%	357	272
25,000 - 30,000	717	19,611,974	22.69%	16,107,943	22.53%	52.30%	2.72%	356	276
30,000 - 35,000	407	13,086,886	15.14%	10,942,099	15.30%	67.60%	3.88%	356	271
35,000 - 40,000	242	9,000,106	10.41%	7,603,786	10.63%	78.24%	3.19%	357	278
40,000 - 45,000	137	5,832,126	6.75%	4,933,506	6.90%	85.13%	3.36%	359	278
45,000 - 50,000	100	4,738,227	5.48%	4,020,834	5.62%	90.76%	3.16%	359	281
50,000 - 55,000	45	2,368,990	2.74%	1,988,926	2.78%	93.54%	2.96%	358	275
55,000 - 60,000	28	1,620,814	1.87%	1,399,266	1.96%	95.50%	3.65%	355	279
60,000 - 65,000	51	3,155,635	3.65%	2,670,962	3.74%	99.23%	2.94%	358	280
65,000 - 70,000	4	267,050	0.31%	220,786	0.31%	99.54%	4.66%	344	249
70,000 - 75,000	4	288,225	0.33%	255,901	0.36%	99.90%	5.48%	360	283
80,000 - 85,000	1	80,000	0.09%	72,092	0.10%	100.00%	4.75%	360	293
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

Original Property Value

Min: 11,000 Max: 110,000 Average: 31,053

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	69	975,720	1.13%	754,449	1.06%	1.06%	1.23%	355	272
15,000 - 20,000	274	4,748,946	5.49%	3,732,926	5.22%	6.28%	2.26%	358	265
20,000 - 25,000	643	14,052,043	16.25%	11,314,717	15.82%	22.10%	2.40%	356	272
25,000 - 30,000	734	19,015,641	22.00%	15,516,294	21.70%	43.80%	2.47%	357	275
30,000 - 35,000	441	13,116,768	15.17%	10,894,658	15.24%	59.04%	3.45%	357	275
35,000 - 40,000	347	11,704,530	13.54%	9,901,539	13.85%	72.89%	3.93%	356	274
40,000 - 45,000	163	6,108,886	7.07%	5,159,465	7.22%	80.10%	3.70%	355	275
45,000 - 50,000	148	6,218,852	7.19%	5,267,350	7.37%	87.47%	3.78%	355	275
50,000 - 55,000	70	3,206,939	3.71%	2,718,819	3.80%	91.27%	3.69%	357	278
55,000 - 60,000	33	1,535,830	1.78%	1,292,981	1.81%	93.08%	4.46%	345	260
60,000 - 65,000	66	3,831,752	4.43%	3,252,611	4.55%	97.63%	2.89%	359	282
65,000 - 70,000	11	498,697	0.58%	429,358	0.60%	98.23%	4.31%	345	276
70,000 - 75,000	3	169,750	0.20%	150,731	0.21%	98.44%	5.74%	360	278
75,000 - 80,000	10	516,360	0.60%	461,562	0.65%	99.09%	6.35%	354	272
80,000 - 85,000	4	244,432	0.28%	214,174	0.30%	99.38%	6.19%	343	259
85,000 - 90,000	3	168,705	0.20%	146,094	0.20%	99.59%	5.45%	335	257
90,000 - 95,000	4	234,425	0.27%	209,872	0.29%	99.88%	6.87%	360	278
100,000 - 105,000	1	42,500	0.05%	39,558	0.06%	99.94%	7.00%	360	284
110,000 - 115,000	1	60,000	0.07%	44,310	0.06%	100.00%	8.00%	300	175
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

Original Loan To Value

Min: 15.00% Max: 100.00% WA (original balance): 94.04% WA (remaining balance): 93.91%

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%	15,019	0.02%	0.02%	7.00%	264	195
20 %- 30%	4	59,635	0.07%	48,391	0.07%	0.09%	7.29%	317	239
30 %- 40%	15	218,961	0.25%	188,409	0.26%	0.35%	7.09%	352	272
40 %- 50%	23	512,838	0.59%	428,275	0.60%	0.95%	7.22%	315	234
50 %- 60%	46	1,099,028	1.27%	944,676	1.32%	2.27%	6.80%	342	254
60 %- 70%	74	1,787,219	2.07%	1,508,670	2.11%	4.38%	7.05%	335	250
70 %- 80%	122	3,302,908	3.82%	2,842,191	3.98%	8.36%	6.68%	346	264
80 %- 90%	297	8,153,054	9.43%	6,926,842	9.69%	18.05%	5.50%	351	267
90 %- 100%	2,442	71,297,135	82.47%	58,598,997	81.95%	100.00%	2.50%	359	276
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

Original Debt To Income

Min: 4.88% Max: 74.73% WA (original balance):36.18% WA (remaining balance): 36.33%

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%	105,472	0.15%	0.15%	7.29%	334	195
0 %- 10%	12	289,780	0.34%	230,533	0.32%	0.47%	2.78%	355	265
10 %- 20%	173	4,604,632	5.33%	3,697,622	5.17%	5.64%	2.48%	354	271
20 %- 30%	852	22,943,851	26.54%	18,704,569	26.16%	31.80%	2.90%	356	272
30 %- 40%	899	26,241,634	30.35%	21,781,914	30.46%	62.26%	3.22%	356	274
40 %- 50%	752	22,079,901	25.54%	18,352,349	25.67%	87.93%	3.07%	357	276
50 %- 60%	310	9,563,832	11.06%	8,135,707	11.38%	99.31%	3.88%	358	277
60 %- 70%	14	334,118	0.39%	277,441	0.39%	99.70%	3.54%	344	264
70 %- 80%	7	254,031	0.29%	215,863	0.30%	100.00%	3.28%	360	282
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

Original Mortgage Debt To Income

Min: 3.92% Max: 42.41% WA (original balance):24.96% WA (remaining balance): 25.04%

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%	105,472	0.15%	0.15%	7.29%	334	195
0 %- 10%	45	1,279,853	1.48%	1,010,874	1.41%	1.56%	3.20%	351	253
10 %- 20%	602	17,308,007	20.02%	14,186,730	19.84%	21.40%	3.01%	356	273
20 %- 30%	1,715	48,640,862	56.26%	40,073,476	56.05%	77.45%	2.99%	356	273
30 %- 40%	654	18,985,415	21.96%	16,042,745	22.44%	99.89%	3.60%	357	277
40 %- 50%	3	97,643	0.11%	82,172	0.11%	100.00%	2.36%	360	284
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

Original Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 2.93% WA (remaining balance): 2.96%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	405	10,026,126	11.60%	8,002,822	11.19%	11.19%	0.04%	360	293
1% - 2%	257	5,283,970	6.11%	4,222,490	5.91%	17.10%	1.14%	359	275
2% - 3%	1,146	35,643,615	41.23%	29,597,245	41.39%	58.49%	2.33%	359	278
3% - 4%	687	21,131,847	24.44%	17,510,490	24.49%	82.98%	3.84%	358	270
4% - 5%	192	5,501,375	6.36%	4,538,684	6.35%	89.33%	6.62%	354	255
5% - 6%	16	460,916	0.53%	381,471	0.53%	89.86%	7.03%	342	244
6% - 7%	109	2,815,559	3.26%	2,544,541	3.56%	93.42%	6.91%	349	279
7% - 8%	200	5,290,473	6.12%	4,503,816	6.30%	99.72%	7.32%	336	247
8% - 9%	6	165,052	0.19%	120,032	0.17%	99.89%	7.98%	306	182
9% - 10%	2	31,616	0.04%	20,015	0.03%	99.92%	9.46%	284	144
10% - 11%	3	75,587	0.09%	47,924	0.07%	99.98%	8.91%	334	242
11% - 12%	2	24,640	0.03%	11,939	0.02%	100.00%	11.00%	180	87
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 3.95% WA (remaining balance): 3.91%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	324	8,443,952	9.77%	7,280,595	10.18%	10.18%	7.23%	339	255
1% - 2%	10	348,172	0.40%	305,109	0.43%	10.61%	6.54%	355	270
2% - 3%	113	3,434,584	3.97%	2,951,975	4.13%	14.74%	6.77%	352	265
3% - 4%	537	16,780,823	19.41%	14,123,848	19.75%	34.49%	4.17%	357	275
4% - 5%	1,080	35,685,990	41.28%	29,544,537	41.32%	75.81%	2.74%	359	275
5% - 6%	514	11,113,210	12.85%	8,820,540	12.34%	88.15%	1.49%	359	269
6% - 7%	447	10,644,046	12.31%	8,474,865	11.85%	100.00%	0.03%	360	292
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

Remaining Term

Min: Max: 310 WA (original balance):274 WA (remaining balance): 275

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	13	329,571	0.38%	179,179	0.25%	0.25%	6.96%	278	10
60 - 119	14	277,087	0.32%	160,769	0.22%	0.48%	6.62%	191	99
120 - 179	32	750,068	0.87%	555,893	0.78%	1.25%	6.93%	264	160
180 - 239	196	5,045,514	5.84%	3,887,563	5.44%	6.69%	6.15%	330	221
240 - 299	2,638	76,075,502	88.00%	63,328,368	88.57%	95.26%	2.95%	360	279
300 - 359	132	3,973,034	4.60%	3,389,697	4.74%	100.00%	1.64%	360	306
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	8	99,438	0.12%	22,723	0.03%	0.03%	7.05%	265	174
5,000 - 10,000	24	332,287	0.38%	201,296	0.28%	0.31%	5.73%	302	210
10,000 - 15,000	350	5,864,231	6.78%	4,561,498	6.38%	6.69%	3.23%	349	256
15,000 - 20,000	831	18,373,226	21.25%	14,792,095	20.69%	27.38%	2.81%	357	270
20,000 - 25,000	805	21,822,379	25.24%	17,934,414	25.08%	52.46%	2.78%	356	275
25,000 - 30,000	423	13,672,625	15.82%	11,599,498	16.22%	68.69%	3.86%	358	276
30,000 - 35,000	241	9,098,355	10.52%	7,715,629	10.79%	79.48%	3.31%	357	278
35,000 - 40,000	159	6,966,429	8.06%	5,919,278	8.28%	87.76%	3.34%	359	280
40,000 - 45,000	80	3,971,648	4.59%	3,384,528	4.73%	92.49%	3.19%	357	280
45,000 - 50,000	37	2,057,776	2.38%	1,757,556	2.46%	94.95%	3.14%	356	281
50,000 - 55,000	53	3,245,955	3.75%	2,778,596	3.89%	98.83%	3.16%	358	281
55,000 - 60,000	9	578,203	0.67%	506,364	0.71%	99.54%	4.11%	360	287
60,000 - 65,000	3	213,725	0.25%	188,749	0.26%	99.81%	5.84%	360	281
65,000 - 70,000	1	74,500	0.09%	67,152	0.09%	99.90%	4.50%	360	289
70,000 - 75,000	1	80,000	0.09%	72,092	0.10%	100.00%	4.75%	360	293
Total	3,025	86,450,776	100.00%	71,501,469			3.17%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

Current Loan To Value

Min: 2.02% Max: 90.14% WA (original balance): 77.62% WA (remaining balance): 77.87%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	2	18,994	0.02%	1,079	0.00%	0.00%	8.87%	180	87
10 %- 20%	8	109,458	0.13%	42,905	0.06%	0.06%	6.67%	287	197
20 %- 30%	19	350,919	0.41%	204,894	0.29%	0.35%	6.69%	260	158
30 %- 40%	26	540,206	0.62%	448,584	0.63%	0.98%	6.97%	337	236
40 %- 50%	45	1,109,388	1.28%	894,774	1.25%	2.23%	6.64%	336	232
50 %- 60%	94	2,305,763	2.67%	1,852,624	2.59%	4.82%	6.20%	334	244
60 %- 70%	259	6,639,453	7.68%	5,370,009	7.51%	12.33%	5.54%	349	259
70 %- 80%	1,187	30,528,002	35.31%	24,946,130	34.89%	47.22%	3.47%	357	270
80 %- 90%	1,383	44,694,093	51.70%	37,601,226	52.59%	99.81%	2.22%	360	283
90 %- 100%	2	154,500	0.18%	139,244	0.19%	100.00%	4.63%	360	291
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

Current Borrower Rate

Min: 0.00% Max: 11.00% WA (original balance): 3.14% 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%	455	10,766,823	12.45%	8,573,138	11.99%	11.99%	0.02%	360	292
1% - 2%	625	13,691,001	15.84%	10,952,511	15.32%	27.31%	1.40%	359	273
2% - 3%	1,055	38,394,068	44.41%	32,206,734	45.04%	72.35%	2.52%	359	280
3% - 4%	59	2,075,694	2.40%	1,727,136	2.42%	74.77%	3.22%	359	272
4% - 5%	11	400,872	0.46%	341,187	0.48%	75.24%	4.46%	357	277
5% - 6%	2	49,067	0.06%	28,331	0.04%	75.28%	5.67%	360	87
6% - 7%	402	10,354,099	11.98%	8,503,033	11.89%	87.18%	6.58%	353	257
7% - 8%	407	10,496,397	12.14%	9,012,874	12.61%	99.78%	7.26%	343	254
8% - 9%	4	128,186	0.15%	96,425	0.13%	99.92%	8.10%	320	206
9% - 10%	2	31,616	0.04%	20,015	0.03%	99.94%	9.46%	284	144
10% - 11%	1	38,312	0.04%	28,145	0.04%	99.98%	10.00%	360	268
11% - 12%	2	24,640	0.03%	11,939	0.02%	100.00%	11.00%	180	87
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

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%	826	21,265,188	24.60%	17,818,056	24.92%	24.92%	6.92%	348	255
1% - 2%	6	244,272	0.28%	210,546	0.29%	25.21%	4.62%	355	279
2% - 3%	58	2,086,124	2.41%	1,738,352	2.43%	27.65%	3.25%	359	272
3% - 4%	1,056	38,416,116	44.44%	32,224,189	45.07%	72.71%	2.52%	359	280
4% - 5%	625	13,702,005	15.85%	10,960,777	15.33%	88.04%	1.40%	359	273
5% - 6%	454	10,737,072	12.42%	8,549,549	11.96%	100.00%	0.02%	360	292
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

Current Total Rate

Min: 2.91% 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)
2% - 3%	1	19,350	0.02%	15,198	0.02%	0.02%	2.91%	360	265
3% - 4%	3	57,370	0.07%	47,193	0.07%	0.09%	3.47%	360	272
4% - 5%	3	95,901	0.11%	78,491	0.11%	0.20%	2.92%	360	275
5% - 6%	2,171	64,324,663	74.41%	52,946,527	74.05%	74.25%	1.88%	359	280
6% - 7%	431	11,234,341	13.00%	9,244,661	12.93%	87.18%	6.34%	354	258
7% - 8%	407	10,496,397	12.14%	9,012,874	12.61%	99.78%	7.26%	343	254
8% - 9%	4	128,186	0.15%	96,425	0.13%	99.92%	8.10%	320	206
9% - 10%	2	31,616	0.04%	20,015	0.03%	99.94%	9.46%	284	144
10% - 11%	1	38,312	0.04%	28,145	0.04%	99.98%	10.00%	360	268
11% - 12%	2	24,640	0.03%	11,939	0.02%	100.00%	11.00%	180	87
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

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%	12,735	0.02%	0.02%	7.00%	300	114
2000	1	23,304	0.03%	16,542	0.02%	0.04%	7.00%	360	194
2001	3	67,914	0.08%	50,785	0.07%	0.11%	7.80%	340	179
2002	4	89,143	0.10%	66,920	0.09%	0.21%	6.46%	360	214
2003	54	1,300,556	1.50%	953,463	1.33%	1.54%	6.63%	352	221
2004	74	1,909,047	2.21%	1,417,807	1.98%	3.52%	5.91%	349	224
2005	56	1,395,604	1.61%	1,064,136	1.49%	5.01%	3.31%	352	237
2006	383	10,102,599	11.69%	8,136,875	11.38%	16.39%	4.08%	353	256
2007	1,240	34,186,763	39.54%	28,264,513	39.53%	55.92%	3.40%	356	271
2008	905	27,842,445	32.21%	23,424,941	32.76%	88.68%	2.49%	358	284
2009	207	6,658,931	7.70%	5,665,935	7.92%	96.61%	2.05%	359	295
2010	97	2,850,721	3.30%	2,426,816	3.39%	100.00%	1.58%	357	305
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	322	8,392,929	9.71%	7,245,959	10.13%	10.13%	7.23%	339	255
1912	1	19,350	0.02%	15,560	0.02%	10.16%	6.96%	360	274
1999	1	26,309	0.03%	14,173	0.02%	10.18%	7.00%	300	207
2005	1	24,715	0.03%	20,463	0.03%	10.20%	6.75%	300	207
2007	7	170,819	0.20%	143,560	0.20%	10.40%	6.43%	349	259
2008	22	544,677	0.63%	458,891	0.64%	11.05%	7.02%	332	237
2009	37	1,014,532	1.17%	845,385	1.18%	12.23%	7.08%	346	239
2010	48	1,306,206	1.51%	1,116,715	1.56%	13.79%	7.10%	350	254
2011	72	1,812,887	2.10%	1,531,264	2.14%	15.93%	6.98%	352	261
2012	97	2,402,507	2.78%	2,016,495	2.82%	18.75%	6.56%	357	262
2013	133	3,491,304	4.04%	2,817,026	3.94%	22.69%	6.64%	357	256
2014	109	2,653,629	3.07%	2,075,866	2.90%	25.60%	5.55%	358	251
2015	68	1,877,867	2.17%	1,493,111	2.09%	27.68%	2.57%	357	259
2016	224	6,139,194	7.10%	4,859,212	6.80%	34.48%	2.13%	358	264
2017	847	23,800,281	27.53%	19,485,571	27.25%	61.73%	2.10%	359	274
2018	747	23,862,555	27.60%	19,901,135	27.83%	89.57%	1.80%	359	286
2019	164	5,298,805	6.13%	4,451,004	6.23%	95.79%	1.39%	360	296
2020	79	2,370,979	2.74%	1,994,383	2.79%	98.58%	0.82%	360	307
2021	1	31,395	0.04%	26,489	0.04%	98.62%	2.50%	360	267
2022	28	663,120	0.77%	533,861	0.75%	99.36%	1.73%	360	272
2023	9	314,151	0.36%	263,365	0.37%	99.73%	1.91%	360	285
2024	5	149,273	0.17%	125,702	0.18%	99.91%	0.78%	360	296
2025	3	83,295	0.10%	66,279	0.09%	100.00%	0.00%	360	310
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

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	4.91%	3,490,116	4.88%	4.88%	2.32%	360	277
SFH	2,868	82,206,760	95.09%	68,011,352	95.12%	100.00%	3.18%	356	274
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	717	18,806,891	21.75%	16,046,376	22.44%	22.44%	6.68%	348	261
New Property	2,266	66,694,539	77.15%	54,653,728	76.44%	98.88%	2.09%	359	278
Used Property	42	949,346	1.10%	801,365	1.12%	100.00%	6.64%	346	269
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,678	76,695,581	88.72%	63,287,582	88.51%	88.51%	3.09%	356	274
30	268	7,672,304	8.87%	6,429,509	8.99%	97.50%	3.32%	356	273
60	46	1,226,881	1.42%	1,040,047	1.45%	98.96%	3.91%	356	271
90	19	521,723	0.60%	454,697	0.64%	99.59%	4.96%	360	277
120	3	73,185	0.08%	61,718	0.09%	99.68%	3.89%	360	270
150	2	43,972	0.05%	38,775	0.05%	99.74%	4.56%	360	278
180	3	67,702	0.08%	57,864	0.08%	99.82%	2.38%	360	280
210	1	16,200	0.02%	13,921	0.02%	99.84%	6.59%	360	267
240	1	19,907	0.02%	16,899	0.02%	99.86%	2.00%	360	279
270	1	27,183	0.03%	23,870	0.03%	99.89%	3.00%	360	278
390+	3	86,139	0.10%	76,587	0.11%	100.00%	6.19%	360	266
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

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%	40,185	0.06%	0.06%	2.23%	360	278
Bocas del Toro	4	116,173	0.13%	96,487	0.13%	0.19%	2.29%	360	276
Chiriquí	319	8,813,973	10.20%	7,257,568	10.15%	10.34%	2.35%	357	277
Coclé	37	1,038,179	1.20%	859,553	1.20%	11.54%	3.25%	352	270
Colón	221	7,271,774	8.41%	6,056,343	8.47%	20.01%	3.02%	357	275
Herrera	154	4,342,087	5.02%	3,619,728	5.06%	25.08%	2.49%	358	281
Los Santos	45	1,165,967	1.35%	967,639	1.35%	26.43%	2.76%	360	276
Panamá	1,981	55,412,467	64.10%	45,668,270	63.87%	90.30%	3.38%	355	271
Veraguas	262	8,241,504	9.53%	6,935,695	9.70%	100.00%	2.80%	359	283
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	31	878,646	1.02%	700,183	0.98%	0.98%	3.63%	343	248
DD	2,191	63,652,587	73.63%	52,862,534	73.93%	74.91%	3.12%	357	275
VOL	803	21,919,543	25.35%	17,938,752	25.09%	100.00%	3.17%	356	271
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION (7)	427	13,755,635	15.91%	11,549,260	16.15%	16.15%	3.05%	358	281
CAJA DEL SEGURO SOCIAL	133	4,018,813	4.65%	3,349,886	4.69%	20.84%	3.90%	356	268
MIN.DE GOBIERNO Y JUSTICIA (4)	121	3,251,331	3.76%	2,686,092	3.76%	24.59%	2.85%	360	279
C.S.S.JUBILADOS Y PENSIONADO	105	3,281,963	3.80%	2,761,566	3.86%	28.46%	3.83%	347	264
MINISTERIO DE SALUD (12)	74	2,126,049	2.46%	1,777,825	2.49%	30.94%	4.04%	357	275
AUTORIDAD DEL CANAL DE PANAMA	33	1,287,052	1.49%	1,073,735	1.50%	32.44%	3.34%	352	269
JUBILADO POR CONTRALORIA.	22	641,360	0.74%	532,341	0.74%	33.19%	3.33%	358	270
PANAMA PORTS COMPANY	18	507,605	0.59%	420,502	0.59%	33.78%	2.59%	360	281
DELL PANAMA S. DE R.L.	16	563,831	0.65%	468,226	0.65%	34.43%	2.65%	360	281
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	16	409,663	0.47%	341,144	0.48%	34.91%	1.94%	360	284
UNIVERSIDAD DE PANAMA	16	516,300	0.60%	408,842	0.57%	35.48%	3.43%	353	268
JUBILADO	14	387,435	0.45%	329,241	0.46%	35.94%	2.91%	360	280
RIBA SMITH	14	338,339	0.39%	277,785	0.39%	36.33%	3.52%	356	273
COLON CONTAINER TERMINAL, S.A.	13	411,246	0.48%	334,608	0.47%	36.80%	3.35%	360	268
PRODUCTOS TOLEDANO	13	277,055	0.32%	221,409	0.31%	37.11%	4.26%	350	260
COMPAÑIA GOLY, S.A.	12	237,624	0.27%	188,759	0.26%	37.37%	1.01%	360	281
I.P.H.E.	12	459,195	0.53%	391,550	0.55%	37.92%	3.22%	360	283
INDUSTRIAS LACTEAS	12	280,558	0.32%	230,152	0.32%	38.24%	3.81%	355	266
MANZANILLO INTL TERMINAL-PANAMA S.A	12	449,946	0.52%	378,207	0.53%	38.77%	3.17%	360	278
MUNICIPIO DE PANAMA	12	281,106	0.33%	237,830	0.33%	39.10%	4.01%	360	281
WMW PANAMA, S.A.	12	258,938	0.30%	204,399	0.29%	39.39%	2.50%	360	276
FARMACIAS ARROCHA	11	258,329	0.30%	218,274	0.31%	39.69%	4.27%	360	281
CABLE AND WIRELESS	10	353,659	0.41%	292,981	0.41%	40.10%	3.73%	360	274
CONTRALORIA GENERAL (2)	10	287,592	0.33%	236,205	0.33%	40.43%	4.41%	347	257
COPA (COMPAÑIA PÑA DE AVIACION)#2	10	293,642	0.34%	242,823	0.34%	40.77%	2.56%	360	280
CLINICA HOSPITAL SAN FERNANDO	9	241,109	0.28%	197,737	0.28%	41.05%	3.37%	360	273
SOCIEDAD DE ALIMENTOS DE PRIMERA	9	235,943	0.27%	195,621	0.27%	41.32%	2.60%	360	281
CROWN CASINOS	8	268,458	0.31%	226,458	0.32%	41.64%	2.12%	360	285
CUERPO DE BOMBEROS DE PMA.	8	239,539	0.28%	196,856	0.28%	41.92%	3.55%	360	271
GAMING & SERVICIOS DE PANAMA	8	215,355	0.25%	179,684	0.25%	42.17%	4.03%	360	271
MINISTERIO DE GOBIERNO Y JUSTICIA	8	232,722	0.27%	192,951	0.27%	42.44%	1.92%	360	279
MINISTERIO PUBLICO (35)	8	259,719	0.30%	212,057	0.30%	42.73%	2.11%	360	279
Otros	1,819	49,823,664	57.63%	40,946,464	57.27%	100.00%	3.03%	356	272

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

Total	3,025	86,450,776	100.00%	71,501,469	3.14%	356	274
Minimum		6,221		283	0.00%	120	0
Maximum		80,000		72,092	11.00%	360	310
Average		28,579		23,637			

Stratification Report

La Hipotecaria Panama - Trust X
August 2014

For La Hipotecaria Panama
Cutoff Date: 8/31/2014

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
REHIPOTECAS	756	20,032,837	23.17%	17,089,624	23.90%	23.90%	6.39%	349	263
LAS PRADERAS DE SAN ISIDRO	71	2,090,639	2.42%	1,745,992	2.44%	26.34%	2.50%	360	279
LA ARBOLEDA	45	1,271,749	1.47%	1,039,504	1.45%	27.80%	1.68%	359	280
LAS PERLAS DE PILON	43	810,140	0.94%	644,624	0.90%	28.70%	1.85%	360	271
RESIDENCIAL VALLE DORADO	36	991,577	1.15%	814,315	1.14%	29.84%	2.38%	357	276
RESIDENCIAL EL TREBOL	31	678,471	0.78%	540,879	0.76%	30.59%	1.32%	359	276
CIUDAD HATO MONTAÑA	30	880,008	1.02%	720,176	1.01%	31.60%	2.05%	358	278
LA RIVIERA	25	781,874	0.90%	614,154	0.86%	32.46%	3.92%	359	254
RES. ALTOS DEL ANGEL	25	716,277	0.83%	584,768	0.82%	33.28%	2.34%	355	270
RES. VILLA DEL CARMEN	21	564,272	0.65%	464,062	0.65%	33.93%	0.41%	360	293
RESIDENCIAL LOS NOGALES	21	629,315	0.73%	522,545	0.73%	34.66%	2.63%	360	280
Otros	1,921	57,003,617	65.94%	46,720,827	65.34%	100.00%	2.15%	358	277
Total	3,025	86,450,776	100.00%	71,501,469			3.14%	356	274
Minimum		6,221		283			0.00%	120	0
Maximum		80,000		72,092			11.00%	360	310
Average		28,579		23,637					