



Stratification Report for La Hipotecaria S.A. Panama

Trust XVI
November 2021

The La Hipotecaria 16th 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 11/30/2021.

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Original Term

Min: 192

Max: 360

WA (original balance): 360

WA (remaining balance): 360

Original Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
192	1	35,400	0.03%	17,919	0.02%	0.02%	0.25%	192	98
240	4	139,555	0.11%	101,789	0.09%	0.11%	0.80%	240	173
264	2	104,771	0.08%	71,273	0.06%	0.17%	1.71%	264	170
300	2	85,000	0.07%	71,973	0.06%	0.24%	1.62%	300	241
324	1	34,645	0.03%	27,093	0.02%	0.26%	0.25%	324	252
348	3	148,424	0.12%	134,740	0.12%	0.38%	1.40%	348	311
360	2,900	128,473,030	99.58%	111,413,857	99.62%	100.00%	1.34%	360	306
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Original Balance

Original Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
15,000 - 20,000	2	38,275	0.03%	26,331	0.02%	0.02%	0.00%	360	248
20,000 - 25,000	20	463,553	0.36%	292,183	0.26%	0.28%	0.00%	360	234
25,000 - 30,000	97	2,592,290	2.01%	1,757,787	1.57%	1.86%	0.07%	359	248
30,000 - 35,000	260	8,322,762	6.45%	6,282,969	5.62%	7.47%	0.29%	359	271
35,000 - 40,000	659	24,604,484	19.07%	20,136,848	18.01%	25.48%	0.58%	360	292
40,000 - 45,000	987	40,308,742	31.24%	36,181,560	32.35%	57.83%	1.63%	360	315
45,000 - 50,000	248	11,826,103	9.17%	10,586,894	9.47%	67.30%	1.72%	360	315
50,000 - 55,000	161	8,310,688	6.44%	7,550,394	6.75%	74.05%	1.72%	360	320
55,000 - 60,000	148	8,567,353	6.64%	7,569,051	6.77%	80.82%	1.70%	360	309
60,000 - 65,000	78	4,885,921	3.79%	4,134,005	3.70%	84.51%	1.70%	359	294
65,000 - 70,000	67	4,555,880	3.53%	4,112,793	3.68%	88.19%	1.65%	360	317
70,000 - 75,000	68	4,907,249	3.80%	4,480,662	4.01%	92.20%	1.72%	360	321
75,000 - 80,000	88	6,867,373	5.32%	6,158,540	5.51%	97.70%	1.73%	360	315
80,000 - 85,000	9	737,919	0.57%	675,426	0.60%	98.31%	2.11%	360	317
85,000 - 90,000	3	265,862	0.21%	241,860	0.22%	98.52%	2.34%	360	315
90,000 - 95,000	5	464,726	0.36%	435,667	0.39%	98.91%	1.60%	360	332
95,000 - 100,000	7	693,714	0.54%	638,961	0.57%	99.48%	1.71%	360	325
100,000 - 105,000	6	607,929	0.47%	576,712	0.52%	100.00%	1.75%	360	337
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Original Property Value

Min: 23,577 Max: 110,702 Average: 49,451

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
20,000 - 25,000	4	82,292	0.06%	55,244	0.05%	0.05%	0.00%	360	245
25,000 - 30,000	39	997,838	0.77%	656,006	0.59%	0.64%	0.04%	360	244
30,000 - 35,000	168	4,942,399	3.83%	3,541,736	3.17%	3.80%	0.22%	359	258
35,000 - 40,000	352	12,400,171	9.61%	9,813,514	8.77%	12.58%	0.25%	360	285
40,000 - 45,000	451	17,041,832	13.21%	13,827,349	12.36%	24.94%	0.60%	360	289
45,000 - 50,000	391	16,549,278	12.83%	14,575,155	13.03%	37.97%	1.68%	359	308
50,000 - 55,000	843	35,270,374	27.34%	31,701,271	28.35%	66.32%	1.69%	360	316
55,000 - 60,000	227	11,821,631	9.16%	10,697,508	9.57%	75.88%	1.72%	360	318
60,000 - 65,000	162	9,375,896	7.27%	8,408,706	7.52%	83.40%	1.69%	359	315
65,000 - 70,000	66	4,372,253	3.39%	3,885,606	3.47%	86.88%	1.67%	360	311
70,000 - 75,000	69	4,879,317	3.78%	4,477,699	4.00%	90.88%	1.69%	360	323
75,000 - 80,000	81	6,193,423	4.80%	5,565,900	4.98%	95.86%	1.72%	360	316
80,000 - 85,000	36	2,849,182	2.21%	2,547,229	2.28%	98.14%	1.82%	360	312
85,000 - 90,000	2	167,707	0.13%	150,115	0.13%	98.27%	2.50%	360	307
90,000 - 95,000	4	320,081	0.25%	293,695	0.26%	98.53%	2.24%	360	318
95,000 - 100,000	7	650,594	0.50%	608,240	0.54%	99.08%	1.64%	360	332
100,000 - 105,000	9	906,447	0.70%	846,886	0.76%	99.83%	1.72%	360	331
105,000 - 110,000	1	99,910	0.08%	89,927	0.08%	99.91%	1.75%	360	317
110,000 - 115,000	1	100,200	0.08%	96,856	0.09%	100.00%	1.75%	360	345
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Original Loan To Value

Min: 50.00% Max: 99.00% WA (original balance):90.36% WA (remaining balance): 90.23%

Original LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
50 %- 60%	1	45,000	0.03%	42,405	0.04%	0.04%	1.75%	360	338
60 %- 70%	3	111,750	0.09%	91,253	0.08%	0.12%	1.75%	360	282
70 %- 80%	122	4,618,476	3.58%	4,115,827	3.68%	3.80%	1.57%	358	312
80 %- 90%	1,629	62,863,256	48.72%	54,656,731	48.87%	52.67%	1.25%	360	308
90 %- 100%	1,158	61,382,343	47.58%	52,932,428	47.33%	100.00%	1.42%	360	303
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Original Debt To Income

Min: 11.10% Max: 54.99% WA (original balance): 37.34% WA (remaining balance): 37.46%

Original Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10 %- 20%	133	5,015,004	3.89%	4,195,995	3.75%	3.75%	1.11%	359	298
20 %- 30%	587	23,381,845	18.12%	19,930,892	17.82%	21.57%	1.14%	360	302
30 %- 40%	1,044	46,655,940	36.16%	40,297,044	36.03%	57.60%	1.33%	359	304
40 %- 50%	1,009	47,340,332	36.69%	41,657,263	37.25%	94.85%	1.46%	360	310
50 %- 60%	140	6,627,704	5.14%	5,757,450	5.15%	100.00%	1.52%	360	306
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Original Mortgage Debt To Income

Min: 9.17% Max: 34.99% WA (original balance):26.26% WA (remaining balance): 26.39%

Original Mortgage Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	1	30,395	0.02%	26,523	0.02%	0.02%	0.00%	360	314
10 %- 20%	577	22,298,879	17.28%	18,684,033	16.71%	16.73%	1.08%	360	298
20 %- 30%	1,560	67,216,357	52.10%	58,096,917	51.95%	68.68%	1.26%	360	305
30 %- 40%	775	39,475,193	30.60%	35,031,171	31.32%	100.00%	1.64%	359	311
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Original Borrower Rate

Min: 0.00% Max: 3.50% WA (original balance): 1.16% WA (remaining balance): 1.20%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	887	30,354,538	23.53%	23,643,131	21.14%	21.14%	0.19%	360	281
1% - 2%	1,991	97,096,587	75.26%	87,017,791	77.81%	98.95%	1.69%	360	314
2% - 3%	31	1,235,317	0.96%	887,429	0.79%	99.74%	1.88%	355	238
3% - 4%	4	334,382	0.26%	290,293	0.26%	100.00%	3.69%	360	287
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Original Subsidy

Min: 2.00% Max: 6.75% WA (original balance): 4.34% WA (remaining balance): 4.30%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
2% - 3%	4	334,382	0.26%	290,293	0.26%	0.26%	3.69%	360	287
3% - 4%	2	87,114	0.07%	71,875	0.06%	0.32%	1.37%	360	285
4% - 5%	2,070	100,010,949	77.52%	89,316,446	79.86%	80.19%	1.67%	360	313
5% - 6%	649	23,050,875	17.87%	18,363,709	16.42%	96.61%	0.21%	360	287
6% - 7%	188	5,537,504	4.29%	3,796,321	3.39%	100.00%	0.00%	359	251
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Remaining Term

Min: 98

Max: 349

WA (original balance): 306

WA (remaining balance): 308

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
60 - 119	1	35,400	0.03%	17,919	0.02%	0.02%	0.25%	192	98
120 - 179	3	119,927	0.09%	70,873	0.06%	0.08%	1.12%	253	143
180 - 239	66	1,841,332	1.43%	1,196,162	1.07%	1.15%	0.46%	351	228
240 - 299	1,199	48,953,402	37.94%	38,694,310	34.60%	35.75%	1.01%	360	279
300 - 359	1,644	78,070,763	60.51%	71,859,380	64.25%	100.00%	1.57%	360	325
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	21	484,451	0.38%	292,834	0.26%	0.26%	0.00%	360	232
15,000 - 20,000	76	1,984,515	1.54%	1,307,974	1.17%	1.43%	0.04%	354	238
20,000 - 25,000	204	6,312,274	4.89%	4,623,154	4.13%	5.57%	0.24%	360	265
25,000 - 30,000	423	15,115,942	11.72%	11,711,859	10.47%	16.04%	0.33%	360	279
30,000 - 35,000	417	16,563,599	12.84%	13,779,948	12.32%	28.36%	1.27%	359	292
35,000 - 40,000	911	37,335,893	28.94%	33,804,174	30.23%	58.58%	1.54%	360	318
40,000 - 45,000	196	9,388,878	7.28%	8,403,392	7.51%	66.10%	1.72%	360	314
45,000 - 50,000	261	13,667,242	10.59%	12,387,299	11.08%	77.17%	1.71%	360	319
50,000 - 55,000	91	5,456,416	4.23%	4,773,341	4.27%	81.44%	1.70%	360	305
55,000 - 60,000	80	4,978,178	3.86%	4,559,998	4.08%	85.52%	1.69%	360	322
60,000 - 65,000	68	4,766,773	3.69%	4,257,228	3.81%	89.33%	1.65%	360	313
65,000 - 70,000	87	6,464,792	5.01%	5,876,671	5.25%	94.58%	1.74%	360	319
70,000 - 75,000	44	3,430,739	2.66%	3,175,089	2.84%	97.42%	1.77%	360	325
75,000 - 80,000	14	1,128,556	0.87%	1,070,116	0.96%	98.38%	1.88%	360	335
80,000 - 85,000	4	358,784	0.28%	331,980	0.30%	98.67%	1.56%	360	327
85,000 - 90,000	4	386,019	0.30%	355,060	0.32%	98.99%	1.69%	360	325
90,000 - 95,000	7	690,824	0.54%	644,120	0.58%	99.57%	1.71%	360	330
95,000 - 100,000	5	506,949	0.39%	484,407	0.43%	100.00%	1.75%	360	340
Total	2,913	129,020,825	100.00%	111,838,644			1.38%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Current Loan To Value

Min: 42.53% Max: 97.09% WA (original balance):78.19% WA (remaining balance): 78.75%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
40 %- 50%	13	354,311	0.27%	216,820	0.19%	0.19%	0.27%	335	224
50 %- 60%	73	1,951,914	1.51%	1,281,658	1.15%	1.34%	0.21%	355	239
60 %- 70%	626	22,144,238	17.16%	17,499,163	15.65%	16.99%	0.85%	359	281
70 %- 80%	1,345	55,738,142	43.20%	48,526,933	43.39%	60.38%	1.39%	360	307
80 %- 90%	496	27,905,536	21.63%	24,579,105	21.98%	82.35%	1.65%	360	308
90 %- 100%	360	20,926,684	16.22%	19,734,964	17.65%	100.00%	1.47%	360	334
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Current Borrower Rate

Min: 0.00% Max: 3.75% WA (original balance): 1.34% WA (remaining balance): 1.38%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	888	30,384,933	23.55%	23,668,168	21.16%	21.16%	0.19%	360	281
1% - 2%	2,009	97,780,715	75.79%	87,517,393	78.25%	99.42%	1.69%	360	314
2% - 3%	12	520,794	0.40%	362,790	0.32%	99.74%	2.07%	348	224
3% - 4%	4	334,382	0.26%	290,293	0.26%	100.00%	3.69%	360	287
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Current Subsidy

Min: 2.00% Max: 5.75% WA (original balance): 4.36% WA (remaining balance): 4.32%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
2% - 3%	4	334,382	0.26%	290,293	0.26%	0.26%	3.69%	360	287
3% - 4%	12	520,794	0.40%	362,790	0.32%	0.58%	2.07%	348	224
4% - 5%	2,009	97,780,715	75.79%	87,517,393	78.25%	78.84%	1.69%	360	314
5% - 6%	888	30,384,933	23.55%	23,668,168	21.16%	100.00%	0.19%	360	281
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Current Total Rate

Min: 5.25% Max: 5.75% WA (original balance):5.70% WA (remaining balance): 5.70%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
5% - 6%	2,913	129,020,825	100.00%	111,838,644	100.00%	100.00%	1.34%	360	306
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Origination Year

Origination Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
2010	21	569,053	0.44%	354,809	0.32%	0.32%	0.54%	360	228
2011	50	1,460,796	1.13%	951,976	0.85%	1.17%	0.72%	356	230
2012	36	1,112,178	0.86%	788,232	0.70%	1.87%	0.89%	360	248
2013	216	7,830,314	6.07%	5,728,674	5.12%	7.00%	0.59%	360	261
2014	325	12,677,132	9.83%	9,704,056	8.68%	15.67%	0.82%	359	270
2015	326	14,239,951	11.04%	11,449,835	10.24%	25.91%	1.02%	360	283
2016	374	16,535,795	12.82%	13,992,209	12.51%	38.42%	1.46%	360	296
2017	330	15,221,615	11.80%	13,355,111	11.94%	50.36%	1.63%	359	307
2018	473	22,209,545	17.21%	20,207,362	18.07%	68.43%	1.57%	360	320
2019	409	19,691,545	15.26%	18,486,014	16.53%	84.96%	1.56%	360	332
2020	353	17,472,901	13.54%	16,820,366	15.04%	100.00%	1.56%	360	343
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
2025	22	594,353	0.46%	370,679	0.33%	0.33%	0.32%	360	228
2026	50	1,458,710	1.13%	950,995	0.85%	1.18%	0.72%	356	230
2027	35	1,088,964	0.84%	773,343	0.69%	1.87%	0.91%	360	248
2028	219	7,950,151	6.16%	5,820,377	5.20%	7.08%	0.60%	360	261
2029	469	20,001,172	15.50%	16,645,415	14.88%	21.96%	1.11%	359	294
2030	666	31,039,999	24.06%	27,637,565	24.71%	46.67%	1.31%	360	316
2031	372	16,479,201	12.77%	13,954,106	12.48%	59.15%	1.47%	360	296
2032	329	15,181,120	11.77%	13,318,985	11.91%	71.06%	1.63%	359	307
2033	470	22,059,460	17.10%	20,067,860	17.94%	89.00%	1.57%	360	320
2034	281	13,167,695	10.21%	12,299,318	11.00%	100.00%	1.52%	360	330
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
SFH	2,913	129,020,825	100.00%	111,838,644	100.00%	100.00%	1.34%	360	306
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
New Property	2,913	129,020,825	100.00%	111,838,644	100.00%	100.00%	1.34%	360	306
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,848	126,246,229	97.85%	109,408,062	97.83%	97.83%	1.35%	360	306
30	58	2,459,848	1.91%	2,150,516	1.92%	99.75%	1.22%	360	306
60	6	260,298	0.20%	228,874	0.20%	99.95%	1.52%	360	302
90	1	54,450	0.04%	51,192	0.05%	100.00%	1.50%	360	330
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	565	25,960,203	20.12%	23,908,600	21.38%	21.38%	1.47%	360	325
Bocas del Toro	4	146,520	0.11%	112,498	0.10%	21.48%	0.25%	360	277
Chiriquí	423	17,217,922	13.35%	14,080,932	12.59%	34.07%	1.13%	359	289
Coclé	131	5,233,282	4.06%	4,518,595	4.04%	38.11%	1.38%	359	304
Colón	6	358,823	0.28%	282,890	0.25%	38.36%	1.72%	343	262
Herrera	272	11,229,452	8.70%	9,370,215	8.38%	46.74%	1.22%	360	295
Los Santos	61	2,570,590	1.99%	2,222,444	1.99%	48.73%	1.53%	360	304
Panamá	1,151	54,203,627	42.01%	46,744,096	41.80%	90.52%	1.35%	360	304
Veraguas	300	12,100,405	9.38%	10,598,374	9.48%	100.00%	1.39%	360	310
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
DD	2,513	112,571,536	87.25%	98,105,768	87.72%	87.72%	1.37%	360	307
VOL	400	16,449,288	12.75%	13,732,875	12.28%	100.00%	1.17%	360	294
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MIN.DE GOBIERNO Y JUSTICIA (4)	307	12,128,477	9.40%	10,360,204	9.26%	9.26%	1.21%	360	304
MINISTERIO DE EDUCACION (7)	160	6,508,651	5.04%	5,441,030	4.87%	14.13%	1.29%	359	296
IMPORTADORA RICAMAR, S.A.	69	2,835,209	2.20%	2,531,174	2.26%	16.39%	1.34%	360	316
MINISTERIO DE LA PRESIDENCIA (3)	41	2,217,152	1.72%	1,891,001	1.69%	18.08%	1.61%	358	297
CAJA DEL SEGURO SOCIAL	40	1,580,690	1.23%	1,359,541	1.22%	19.30%	1.17%	360	307
MINISTERIO DE SALUD (12)	37	1,449,429	1.12%	1,234,276	1.10%	20.40%	1.25%	360	302
MINISTERIO DE GOBIERNO Y JUSTICIA	36	1,658,670	1.29%	1,424,583	1.27%	21.68%	1.51%	360	303
RIBA SMITH	34	1,512,812	1.17%	1,356,909	1.21%	22.89%	1.46%	360	317
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	31	1,259,010	0.98%	1,122,572	1.00%	23.89%	1.34%	360	316
COMPANIA GOLY, S.A.	29	1,203,165	0.93%	1,052,430	0.94%	24.83%	1.29%	360	309
AGENCIAS FEDURO	28	1,204,898	0.93%	1,064,606	0.95%	25.79%	1.36%	360	312
FARMACIAS ARROCHA	23	980,401	0.76%	863,318	0.77%	26.56%	1.41%	360	310
UNIVERSIDAD DE PANAMA	20	947,872	0.73%	828,998	0.74%	27.30%	1.42%	360	309
BANCO GENERAL, S.A.	19	838,574	0.65%	728,787	0.65%	27.95%	1.20%	360	309
CUERPO DE BOMBEROS DE PMA.	18	800,527	0.62%	675,250	0.60%	28.55%	1.54%	360	296
INDUSTRIAS LACTEAS	18	867,262	0.67%	782,560	0.70%	29.25%	1.43%	360	320
C.S.S.JUBILADOS Y PENSIONADO	16	635,942	0.49%	488,849	0.44%	29.69%	0.98%	329	250
SUPERMERCADO EXTRA	16	632,722	0.49%	537,304	0.48%	30.17%	1.00%	360	303
TRIBUNAL ELECTORAL	16	702,571	0.54%	612,701	0.55%	30.72%	1.35%	360	309
ORGANO JUDICIAL	15	695,069	0.54%	585,761	0.52%	31.24%	1.42%	360	296
PRODUCTOS TOLEDANO	15	632,697	0.49%	562,279	0.50%	31.75%	0.93%	360	317
EMPRESAS ROMERO, INC.	14	537,943	0.42%	421,752	0.38%	32.12%	0.68%	360	281
GAMING & SERVICES DE PANAMA	14	691,669	0.54%	614,449	0.55%	32.67%	1.57%	360	305
BAC INTERNATIONAL BANK PANAMA	13	762,097	0.59%	692,432	0.62%	33.29%	1.65%	360	320
CABLE ONDA	13	641,369	0.50%	565,291	0.51%	33.80%	1.45%	360	312
D.I.M.A.U DIRECCION MUNICIPAL DE ASEO URB. Y MANT.	12	501,692	0.39%	421,813	0.38%	34.17%	0.82%	360	302
MINISTERIO DE OBRAS PUBLICAS	12	503,930	0.39%	419,313	0.37%	34.55%	1.07%	360	296
I.D.A.A.N.	11	506,052	0.39%	432,465	0.39%	34.94%	1.45%	360	301
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	11	468,868	0.36%	421,461	0.38%	35.31%	1.27%	360	321
AMERICAN FAST FOOD SERVICES,S.A.	10	395,095	0.31%	349,721	0.31%	35.63%	1.37%	360	312
COCHEZ Y CIA, S.A.	10	436,646	0.34%	384,736	0.34%	35.97%	1.45%	360	307
HOSPITAL SANTO TOMAS	10	561,683	0.44%	470,856	0.42%	36.39%	1.53%	360	293
INDUSTRIAS ALIMENTICIAS RICAS VIANDAS	10	451,682	0.35%	396,884	0.35%	36.75%	1.41%	360	310
PANAMA PORTS COMPANY	10	471,153	0.37%	372,114	0.33%	37.08%	1.61%	360	273
Otros	1,775	80,799,143	62.62%	70,371,225	62.92%	100.00%	1.36%	360	307

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2021

For La Hipotecaria Panama
Cutoff Date: 11/30/2021

Total	2,913	129,020,825	100.00%	111,838,644	1.34%	360	306
Minimum		18,813		12,225	0.00%	192	98
Maximum		101,935		99,188	3.75%	360	349
Average		44,291		38,393			

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
RES. VILLA DEL CARMEN	13	655,800	0.51%	554,153	0.50%	0.50%	1.73%	360	293
URB. RESIDENCIAL VILLA LINETH	10	331,395	0.26%	237,585	0.21%	0.71%	0.40%	360	261
RESIDENCIAL VILLA DEL CARMEN	6	228,320	0.18%	173,848	0.16%	0.86%	0.56%	360	274
RESIDENCIAL VILLAS DEL SOL	6	216,850	0.17%	174,136	0.16%	1.02%	1.06%	360	286
LAS PERLAS DE PILON	5	294,552	0.23%	245,110	0.22%	1.24%	1.66%	360	288
URBANIZACION VALLE HERMOSO	4	150,074	0.12%	123,250	0.11%	1.35%	1.06%	360	289
BRISAMAR	3	87,332	0.07%	56,024	0.05%	1.40%	0.00%	360	235
LA ARBOLEDA	3	138,980	0.11%	108,160	0.10%	1.50%	1.32%	360	270
LAS PRADERAS	3	84,250	0.07%	54,924	0.05%	1.54%	0.80%	360	229
RES. BRISAS DE ATALAYA	3	116,400	0.09%	101,644	0.09%	1.64%	1.29%	360	311
RESIDENCIAL BRISAS DEL MAR	3	191,565	0.15%	147,198	0.13%	1.77%	1.75%	360	274
RESIDENCIAL LA FLORESTA	3	157,410	0.12%	139,866	0.13%	1.89%	1.50%	360	314
Otros	2,851	126,367,896	97.94%	109,722,748	98.11%	100.00%	1.35%	360	306
Total	2,913	129,020,825	100.00%	111,838,644			1.34%	360	306
Minimum		18,813		12,225			0.00%	192	98
Maximum		101,935		99,188			3.75%	360	349
Average		44,291		38,393					