



Stratification Report for La Hipotecaria S.A. Panama

Trust XVI
December 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 12/31/2021.

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

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% | 17,735 | 0.02% | 0.02% | 0.25% | 192 | 97 |
| 240 | 4 | 139,555 | 0.11% | 101,223 | 0.09% | 0.11% | 0.80% | 240 | 172 |
| 264 | 2 | 104,771 | 0.08% | 70,883 | 0.06% | 0.17% | 1.71% | 264 | 169 |
| 300 | 2 | 85,000 | 0.07% | 71,764 | 0.06% | 0.23% | 1.62% | 300 | 240 |
| 324 | 1 | 34,645 | 0.03% | 26,988 | 0.02% | 0.26% | 0.25% | 324 | 251 |
| 348 | 3 | 148,424 | 0.12% | 134,356 | 0.12% | 0.38% | 1.40% | 348 | 310 |
| 360 | 2,897 | 128,367,680 | 99.58% | 111,011,114 | 99.62% | 100.00% | 1.35% | 360 | 305 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

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% | 26,216 | 0.02% | 0.02% | 0.00% | 360 | 247 |
| 20,000 - 25,000 | 20 | 463,553 | 0.36% | 290,478 | 0.26% | 0.28% | 0.00% | 360 | 233 |
| 25,000 - 30,000 | 97 | 2,592,290 | 2.01% | 1,749,726 | 1.57% | 1.85% | 0.07% | 359 | 247 |
| 30,000 - 35,000 | 259 | 8,292,412 | 6.43% | 6,237,752 | 5.60% | 7.45% | 0.29% | 359 | 270 |
| 35,000 - 40,000 | 657 | 24,529,484 | 19.03% | 20,010,693 | 17.96% | 25.41% | 0.59% | 360 | 291 |
| 40,000 - 45,000 | 987 | 40,308,742 | 31.27% | 36,083,844 | 32.38% | 57.79% | 1.63% | 360 | 314 |
| 45,000 - 50,000 | 248 | 11,826,103 | 9.17% | 10,559,303 | 9.48% | 67.27% | 1.72% | 360 | 314 |
| 50,000 - 55,000 | 161 | 8,310,688 | 6.45% | 7,531,277 | 6.76% | 74.03% | 1.72% | 360 | 319 |
| 55,000 - 60,000 | 148 | 8,567,353 | 6.65% | 7,548,658 | 6.77% | 80.80% | 1.70% | 360 | 308 |
| 60,000 - 65,000 | 78 | 4,885,921 | 3.79% | 4,121,171 | 3.70% | 84.50% | 1.70% | 359 | 293 |
| 65,000 - 70,000 | 67 | 4,555,880 | 3.53% | 4,101,377 | 3.68% | 88.18% | 1.65% | 360 | 316 |
| 70,000 - 75,000 | 68 | 4,907,249 | 3.81% | 4,469,214 | 4.01% | 92.19% | 1.72% | 360 | 320 |
| 75,000 - 80,000 | 88 | 6,867,373 | 5.33% | 6,142,370 | 5.51% | 97.70% | 1.73% | 360 | 314 |
| 80,000 - 85,000 | 9 | 737,919 | 0.57% | 673,437 | 0.60% | 98.31% | 2.11% | 360 | 316 |
| 85,000 - 90,000 | 3 | 265,862 | 0.21% | 241,033 | 0.22% | 98.52% | 2.34% | 360 | 314 |
| 90,000 - 95,000 | 5 | 464,726 | 0.36% | 434,608 | 0.39% | 98.91% | 1.60% | 360 | 331 |
| 95,000 - 100,000 | 7 | 693,714 | 0.54% | 637,403 | 0.57% | 99.48% | 1.71% | 360 | 324 |
| 100,000 - 105,000 | 6 | 607,929 | 0.47% | 575,503 | 0.52% | 100.00% | 1.75% | 360 | 336 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

Original Property Value

Min: 23,577 Max: 110,702 Average: 49,462

| 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% | 55,002 | 0.05% | 0.05% | 0.00% | 360 | 244 |
| 25,000 - 30,000 | 39 | 997,838 | 0.77% | 652,780 | 0.59% | 0.64% | 0.04% | 360 | 243 |
| 30,000 - 35,000 | 168 | 4,942,399 | 3.83% | 3,527,055 | 3.17% | 3.80% | 0.22% | 359 | 257 |
| 35,000 - 40,000 | 351 | 12,369,821 | 9.60% | 9,754,704 | 8.75% | 12.55% | 0.25% | 360 | 284 |
| 40,000 - 45,000 | 449 | 16,966,832 | 13.16% | 13,723,712 | 12.32% | 24.87% | 0.60% | 360 | 288 |
| 45,000 - 50,000 | 391 | 16,549,278 | 12.84% | 14,535,964 | 13.04% | 37.91% | 1.68% | 359 | 307 |
| 50,000 - 55,000 | 843 | 35,270,374 | 27.36% | 31,616,454 | 28.37% | 66.29% | 1.69% | 360 | 315 |
| 55,000 - 60,000 | 227 | 11,821,631 | 9.17% | 10,670,515 | 9.58% | 75.86% | 1.72% | 360 | 317 |
| 60,000 - 65,000 | 162 | 9,375,896 | 7.27% | 8,385,518 | 7.53% | 83.39% | 1.69% | 359 | 314 |
| 65,000 - 70,000 | 66 | 4,372,253 | 3.39% | 3,873,961 | 3.48% | 86.86% | 1.67% | 360 | 310 |
| 70,000 - 75,000 | 69 | 4,879,317 | 3.78% | 4,466,256 | 4.01% | 90.87% | 1.69% | 360 | 322 |
| 75,000 - 80,000 | 81 | 6,193,423 | 4.80% | 5,551,110 | 4.98% | 95.85% | 1.72% | 360 | 315 |
| 80,000 - 85,000 | 36 | 2,849,182 | 2.21% | 2,540,413 | 2.28% | 98.13% | 1.82% | 360 | 311 |
| 85,000 - 90,000 | 2 | 167,707 | 0.13% | 149,763 | 0.13% | 98.27% | 2.50% | 360 | 306 |
| 90,000 - 95,000 | 4 | 320,081 | 0.25% | 292,840 | 0.26% | 98.53% | 2.24% | 360 | 317 |
| 95,000 - 100,000 | 7 | 650,594 | 0.50% | 606,684 | 0.54% | 99.07% | 1.64% | 360 | 331 |
| 100,000 - 105,000 | 9 | 906,447 | 0.70% | 845,001 | 0.76% | 99.83% | 1.72% | 360 | 330 |
| 105,000 - 110,000 | 1 | 99,910 | 0.08% | 89,695 | 0.08% | 99.91% | 1.75% | 360 | 316 |
| 110,000 - 115,000 | 1 | 100,200 | 0.08% | 96,637 | 0.09% | 100.00% | 1.75% | 360 | 344 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

Original Loan To Value

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

| Original Loan To 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% | 42,311 | 0.04% | 0.04% | 1.75% | 360 | 337 |
| 60 %- 70% | 3 | 111,750 | 0.09% | 90,933 | 0.08% | 0.12% | 1.75% | 360 | 281 |
| 70 %- 80% | 122 | 4,618,476 | 3.58% | 4,104,968 | 3.68% | 3.80% | 1.57% | 358 | 311 |
| 80 %- 90% | 1,627 | 62,797,506 | 48.71% | 54,447,456 | 48.86% | 52.66% | 1.25% | 360 | 307 |
| 90 %- 100% | 1,157 | 61,342,743 | 47.58% | 52,748,396 | 47.34% | 100.00% | 1.43% | 360 | 302 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

Original Debt To Income

Min: 11.10% Max: 54.99% WA (original balance): 37.35% 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% | 4,183,738 | 3.75% | 3.75% | 1.11% | 359 | 297 |
| 20 %- 30% | 586 | 23,346,445 | 18.11% | 19,841,980 | 17.81% | 21.56% | 1.15% | 360 | 301 |
| 30 %- 40% | 1,042 | 46,585,990 | 36.14% | 40,128,741 | 36.01% | 57.57% | 1.33% | 359 | 303 |
| 40 %- 50% | 1,009 | 47,340,332 | 36.72% | 41,537,697 | 37.28% | 94.85% | 1.46% | 360 | 309 |
| 50 %- 60% | 140 | 6,627,704 | 5.14% | 5,741,908 | 5.15% | 100.00% | 1.52% | 360 | 305 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

Original Mortgage Debt To Income

Min: 9.17% Max: 34.99% WA (original balance): 26.26% WA (remaining balance): 26.40%

| 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% | 26,438 | 0.02% | 0.02% | 0.00% | 360 | 313 |
| 10 %- 20% | 576 | 22,263,479 | 17.27% | 18,599,135 | 16.69% | 16.71% | 1.08% | 360 | 297 |
| 20 %- 30% | 1,559 | 67,186,007 | 52.12% | 57,899,563 | 51.96% | 68.67% | 1.26% | 360 | 304 |
| 30 %- 40% | 774 | 39,435,593 | 30.59% | 34,908,927 | 31.33% | 100.00% | 1.64% | 359 | 310 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

Original Borrower Rate

Min: 0.00% Max: 3.50% WA (original balance): 1.12% WA (remaining balance): 1.16%

| Original Borrower Rate | Loans | Original Balance | Percent | Remaining Balance | Percent | Cumulative | Interest Rate (WA) | Original Term (WA) | Remaining Term (WA) |
|------------------------|--------------|--------------------|----------------|--------------------|---------|------------|--------------------|--------------------|---------------------|
| 0% - 1% | 884 | 30,249,188 | 23.46% | 23,474,878 | 21.07% | 21.07% | 0.19% | 360 | 280 |
| 1% - 2% | 1,991 | 97,096,587 | 75.32% | 86,785,872 | 77.88% | 98.95% | 1.69% | 360 | 313 |
| 2% - 3% | 31 | 1,235,317 | 0.96% | 884,156 | 0.79% | 99.74% | 1.88% | 355 | 237 |
| 3% - 4% | 4 | 334,382 | 0.26% | 289,158 | 0.26% | 100.00% | 3.69% | 360 | 286 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

Original Subsidy

Min: 2.00% Max: 6.75% WA (original balance): 4.39% WA (remaining balance): 4.34%

| 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% | 289,158 | 0.26% | 0.26% | 3.69% | 360 | 286 |
| 3% - 4% | 2 | 87,114 | 0.07% | 71,494 | 0.06% | 0.32% | 1.37% | 360 | 284 |
| 4% - 5% | 2,020 | 98,244,791 | 76.21% | 87,598,534 | 78.61% | 78.93% | 1.69% | 360 | 313 |
| 5% - 6% | 697 | 24,742,105 | 19.19% | 19,716,669 | 17.69% | 96.63% | 0.23% | 360 | 287 |
| 6% - 7% | 187 | 5,507,083 | 4.27% | 3,758,209 | 3.37% | 100.00% | 0.00% | 359 | 250 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

Remaining Term

Min: 97

Max: 348

WA (original balance): 305

WA (remaining balance): 307

| 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% | 17,735 | 0.02% | 0.02% | 0.25% | 192 | 97 |
| 120 - 179 | 3 | 119,927 | 0.09% | 70,383 | 0.06% | 0.08% | 1.12% | 253 | 142 |
| 180 - 239 | 71 | 2,036,214 | 1.58% | 1,330,160 | 1.19% | 1.27% | 0.61% | 352 | 228 |
| 240 - 299 | 1,238 | 50,680,083 | 39.31% | 40,074,932 | 35.96% | 37.24% | 1.03% | 360 | 279 |
| 300 - 359 | 1,597 | 76,043,851 | 58.99% | 69,940,854 | 62.76% | 100.00% | 1.58% | 360 | 325 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

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 | 22 | 514,151 | 0.40% | 305,956 | 0.27% | 0.27% | 0.00% | 360 | 231 |
| 15,000 - 20,000 | 77 | 2,011,071 | 1.56% | 1,326,694 | 1.19% | 1.47% | 0.04% | 354 | 238 |
| 20,000 - 25,000 | 207 | 6,428,444 | 4.99% | 4,692,628 | 4.21% | 5.68% | 0.24% | 360 | 264 |
| 25,000 - 30,000 | 418 | 14,942,846 | 11.59% | 11,551,309 | 10.37% | 16.04% | 0.34% | 360 | 278 |
| 30,000 - 35,000 | 434 | 17,287,691 | 13.41% | 14,346,564 | 12.87% | 28.92% | 1.30% | 359 | 291 |
| 35,000 - 40,000 | 893 | 36,607,091 | 28.40% | 33,093,635 | 29.70% | 58.61% | 1.54% | 360 | 318 |
| 40,000 - 45,000 | 202 | 9,687,607 | 7.51% | 8,660,955 | 7.77% | 66.39% | 1.72% | 360 | 314 |
| 45,000 - 50,000 | 257 | 13,507,568 | 10.48% | 12,195,348 | 10.94% | 77.33% | 1.71% | 360 | 317 |
| 50,000 - 55,000 | 91 | 5,468,538 | 4.24% | 4,780,438 | 4.29% | 81.62% | 1.69% | 360 | 305 |
| 55,000 - 60,000 | 78 | 4,866,965 | 3.78% | 4,448,020 | 3.99% | 85.61% | 1.68% | 360 | 321 |
| 60,000 - 65,000 | 67 | 4,696,138 | 3.64% | 4,190,754 | 3.76% | 89.37% | 1.66% | 360 | 313 |
| 65,000 - 70,000 | 88 | 6,543,006 | 5.08% | 5,935,563 | 5.33% | 94.70% | 1.74% | 360 | 319 |
| 70,000 - 75,000 | 44 | 3,439,546 | 2.67% | 3,177,622 | 2.85% | 97.55% | 1.77% | 360 | 325 |
| 75,000 - 80,000 | 12 | 972,236 | 0.75% | 917,282 | 0.82% | 98.37% | 1.90% | 360 | 333 |
| 80,000 - 85,000 | 4 | 358,784 | 0.28% | 331,125 | 0.30% | 98.67% | 1.56% | 360 | 326 |
| 85,000 - 90,000 | 4 | 386,019 | 0.30% | 354,140 | 0.32% | 98.99% | 1.69% | 360 | 324 |
| 90,000 - 95,000 | 7 | 690,824 | 0.54% | 642,598 | 0.58% | 99.57% | 1.71% | 360 | 329 |
| 95,000 - 100,000 | 5 | 506,949 | 0.39% | 483,433 | 0.43% | 100.00% | 1.75% | 360 | 339 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.38% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

Current Loan To Value

Min: 42.34% Max: 96.91% WA (original balance): 77.97% WA (remaining balance): 78.53%

| Current LoanTo Value | Loans | Original Balance | Percent | Remaining Balance | Percent | Cumulative | Interest Rate (WA) | Original Term (WA) | Remaining Term (WA) |
|----------------------|--------------|--------------------|----------------|--------------------|---------|------------|--------------------|--------------------|---------------------|
| 40 %- 50% | 14 | 384,011 | 0.30% | 230,431 | 0.21% | 0.21% | 0.24% | 337 | 224 |
| 50 %- 60% | 75 | 2,002,849 | 1.55% | 1,314,614 | 1.18% | 1.39% | 0.21% | 355 | 239 |
| 60 %- 70% | 650 | 23,132,446 | 17.94% | 18,250,971 | 16.38% | 17.76% | 0.88% | 359 | 280 |
| 70 %- 80% | 1,340 | 55,836,893 | 43.31% | 48,570,859 | 43.59% | 61.35% | 1.39% | 360 | 306 |
| 80 %- 90% | 480 | 27,240,476 | 21.13% | 23,936,414 | 21.48% | 82.83% | 1.65% | 360 | 307 |
| 90 %- 100% | 351 | 20,318,799 | 15.76% | 19,130,774 | 17.17% | 100.00% | 1.47% | 360 | 333 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

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% | 885 | 30,279,583 | 23.49% | 23,499,816 | 21.09% | 21.09% | 0.19% | 360 | 280 |
| 1% - 2% | 2,009 | 97,780,715 | 75.85% | 87,283,673 | 78.33% | 99.42% | 1.69% | 360 | 313 |
| 2% - 3% | 12 | 520,794 | 0.40% | 361,417 | 0.32% | 99.74% | 2.07% | 348 | 223 |
| 3% - 4% | 4 | 334,382 | 0.26% | 289,158 | 0.26% | 100.00% | 3.69% | 360 | 286 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

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% | 289,158 | 0.26% | 0.26% | 3.69% | 360 | 286 |
| 3% - 4% | 12 | 520,794 | 0.40% | 361,417 | 0.32% | 0.58% | 2.07% | 348 | 223 |
| 4% - 5% | 2,009 | 97,780,715 | 75.85% | 87,283,673 | 78.33% | 78.91% | 1.69% | 360 | 313 |
| 5% - 6% | 885 | 30,279,583 | 23.49% | 23,499,816 | 21.09% | 100.00% | 0.19% | 360 | 280 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

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% | 2,910 | 128,915,475 | 100.00% | 111,434,064 | 100.00% | 100.00% | 1.34% | 360 | 305 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

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% | 352,921 | 0.32% | 0.32% | 0.34% | 360 | 227 |
| 2011 | 50 | 1,460,796 | 1.13% | 947,320 | 0.85% | 1.17% | 0.72% | 356 | 229 |
| 2012 | 36 | 1,112,178 | 0.86% | 785,244 | 0.70% | 1.87% | 0.89% | 360 | 247 |
| 2013 | 214 | 7,760,364 | 6.02% | 5,655,608 | 5.08% | 6.95% | 0.60% | 360 | 260 |
| 2014 | 325 | 12,677,132 | 9.83% | 9,667,202 | 8.68% | 15.62% | 0.82% | 359 | 269 |
| 2015 | 325 | 14,204,551 | 11.02% | 11,385,664 | 10.22% | 25.84% | 1.02% | 360 | 282 |
| 2016 | 374 | 16,535,795 | 12.83% | 13,950,784 | 12.52% | 38.36% | 1.46% | 360 | 295 |
| 2017 | 330 | 15,221,615 | 11.81% | 13,317,394 | 11.95% | 50.31% | 1.63% | 359 | 306 |
| 2018 | 473 | 22,209,545 | 17.23% | 20,153,556 | 18.09% | 68.40% | 1.57% | 360 | 319 |
| 2019 | 409 | 19,691,545 | 15.27% | 18,440,168 | 16.55% | 84.94% | 1.56% | 360 | 331 |
| 2020 | 353 | 17,472,901 | 13.55% | 16,778,202 | 15.06% | 100.00% | 1.56% | 360 | 342 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

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% | 368,721 | 0.33% | 0.33% | 0.32% | 360 | 227 |
| 2026 | 50 | 1,458,710 | 1.13% | 946,329 | 0.85% | 1.18% | 0.72% | 356 | 229 |
| 2027 | 35 | 1,088,964 | 0.84% | 770,435 | 0.69% | 1.87% | 0.91% | 360 | 247 |
| 2028 | 217 | 7,880,201 | 6.11% | 5,746,990 | 5.16% | 7.03% | 0.61% | 360 | 260 |
| 2029 | 469 | 20,001,172 | 15.51% | 16,591,367 | 14.89% | 21.92% | 1.11% | 359 | 293 |
| 2030 | 665 | 31,004,599 | 24.05% | 27,533,033 | 24.71% | 46.63% | 1.31% | 360 | 315 |
| 2031 | 372 | 16,479,201 | 12.78% | 13,912,938 | 12.49% | 59.11% | 1.47% | 360 | 295 |
| 2032 | 329 | 15,181,120 | 11.78% | 13,281,356 | 11.92% | 71.03% | 1.63% | 359 | 306 |
| 2033 | 470 | 22,059,460 | 17.11% | 20,014,425 | 17.96% | 88.99% | 1.57% | 360 | 319 |
| 2034 | 281 | 13,167,695 | 10.21% | 12,268,468 | 11.01% | 100.00% | 1.52% | 360 | 329 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

Property Type

| Property Type | Loans | Original Balance | Percent | Remaining Balance | Percent | Cumulative | Interest Rate (WA) | Original Term (WA) | Remaining Term (WA) |
|---------------|-------|------------------|---------|-------------------|---------|------------|--------------------|--------------------|---------------------|
| SFH | 2,910 | 128,915,475 | 100.00% | 111,434,064 | 100.00% | 100.00% | 1.34% | 360 | 305 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

Loan Purpose

| Loan Purpose | Loans | Original Balance | Percent | Remaining Balance | Percent | Cumulative | Interest Rate (WA) | Original Term (WA) | Remaining Term (WA) |
|--------------|--------------|--------------------|----------------|--------------------|---------|------------|--------------------|--------------------|---------------------|
| New Property | 2,910 | 128,915,475 | 100.00% | 111,434,064 | 100.00% | 100.00% | 1.34% | 360 | 305 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Current Delinquency Status

| Delinquency Status | Loans | Original Balance | Percent | Remaining Balance | Percent | Cumulative | Interest Rate (WA) | Original Term (WA) | Remaining Term (WA) |
|--------------------|--------------|--------------------|----------------|--------------------|---------|------------|--------------------|--------------------|---------------------|
| Current | 2,826 | 125,406,050 | 97.28% | 108,366,396 | 97.25% | 97.25% | 1.35% | 360 | 305 |
| 30 | 63 | 2,630,881 | 2.04% | 2,305,751 | 2.07% | 99.32% | 1.16% | 360 | 308 |
| 60 | 15 | 620,196 | 0.48% | 525,570 | 0.47% | 99.79% | 1.22% | 360 | 294 |
| 90 | 5 | 203,897 | 0.16% | 185,154 | 0.17% | 99.95% | 1.46% | 360 | 312 |
| 120 | 1 | 54,450 | 0.04% | 51,192 | 0.05% | 100.00% | 1.50% | 360 | 329 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

State

| State | Loans | Original Balance | Percent | Remaining Balance | Percent | Cumulative | Interest Rate (WA) | Original Term (WA) | Remaining Term (WA) |
|----------------|--------------|--------------------|----------------|--------------------|---------|------------|--------------------|--------------------|---------------------|
| Unknown | 565 | 25,960,203 | 20.14% | 23,846,107 | 21.40% | 21.40% | 1.47% | 360 | 324 |
| Bocas del Toro | 4 | 146,520 | 0.11% | 111,939 | 0.10% | 21.50% | 0.25% | 360 | 276 |
| Chiriquí | 422 | 17,182,522 | 13.33% | 14,006,433 | 12.57% | 34.07% | 1.14% | 359 | 288 |
| Coclé | 131 | 5,233,282 | 4.06% | 4,506,005 | 4.04% | 38.11% | 1.38% | 359 | 303 |
| Colón | 6 | 358,823 | 0.28% | 281,835 | 0.25% | 38.37% | 1.72% | 343 | 261 |
| Herrera | 271 | 11,199,102 | 8.69% | 9,320,418 | 8.36% | 46.73% | 1.22% | 360 | 294 |
| Los Santos | 61 | 2,570,590 | 1.99% | 2,216,426 | 1.99% | 48.72% | 1.53% | 360 | 303 |
| Panamá | 1,151 | 54,203,627 | 42.05% | 46,605,758 | 41.82% | 90.54% | 1.35% | 360 | 303 |
| Veraguas | 299 | 12,060,805 | 9.36% | 10,539,142 | 9.46% | 100.00% | 1.39% | 360 | 309 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

Payment Method

| Payment Method | Loans | Original Balance | Percent | Remaining Balance | Percent | Cumulative | Interest Rate (WA) | Original Term (WA) | Remaining Term (WA) |
|----------------|--------------|--------------------|----------------|--------------------|---------|------------|--------------------|--------------------|---------------------|
| DD | 2,502 | 112,117,374 | 86.97% | 97,429,977 | 87.43% | 87.43% | 1.37% | 360 | 306 |
| VOL | 408 | 16,798,100 | 13.03% | 14,004,087 | 12.57% | 100.00% | 1.17% | 360 | 294 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |

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 | 9.41% | 10,330,823 | 9.27% | 9.27% | 1.21% | 360 | 303 |
| MINISTERIO DE EDUCACION (7) | 160 | 6,508,651 | 5.05% | 5,424,731 | 4.87% | 14.14% | 1.29% | 359 | 295 |
| IMPORTADORA RICAMAR, S.A. | 69 | 2,835,209 | 2.20% | 2,524,004 | 2.27% | 16.40% | 1.34% | 360 | 315 |
| MINISTERIO DE LA PRESIDENCIA (3) | 41 | 2,217,152 | 1.72% | 1,885,652 | 1.69% | 18.10% | 1.61% | 358 | 296 |
| CAJA DEL SEGURO SOCIAL | 39 | 1,545,290 | 1.20% | 1,328,262 | 1.19% | 19.29% | 1.19% | 360 | 306 |
| MINISTERIO DE SALUD (12) | 37 | 1,449,429 | 1.12% | 1,230,985 | 1.10% | 20.39% | 1.25% | 360 | 301 |
| MINISTERIO DE GOBIERNO Y JUSTICIA | 36 | 1,658,670 | 1.29% | 1,420,556 | 1.27% | 21.67% | 1.51% | 360 | 302 |
| RIBA SMITH | 34 | 1,512,812 | 1.17% | 1,353,385 | 1.21% | 22.88% | 1.46% | 360 | 316 |
| INMOBILIARIA DON ANTONIO (CREDIREY, S.A.) | 31 | 1,259,010 | 0.98% | 1,116,034 | 1.00% | 23.88% | 1.34% | 360 | 315 |
| COMPANIA GOLY, S.A. | 29 | 1,203,165 | 0.93% | 1,049,585 | 0.94% | 24.83% | 1.29% | 360 | 308 |
| AGENCIAS FEDURO | 28 | 1,204,898 | 0.93% | 1,061,491 | 0.95% | 25.78% | 1.36% | 360 | 311 |
| FARMACIAS ARROCHA | 23 | 980,401 | 0.76% | 861,179 | 0.77% | 26.55% | 1.41% | 360 | 309 |
| UNIVERSIDAD DE PANAMA | 20 | 947,872 | 0.74% | 826,722 | 0.74% | 27.29% | 1.42% | 360 | 308 |
| BANCO GENERAL, S.A. | 19 | 838,574 | 0.65% | 726,629 | 0.65% | 27.94% | 1.20% | 360 | 308 |
| CUERPO DE BOMBEROS DE PMA. | 18 | 800,527 | 0.62% | 673,210 | 0.60% | 28.55% | 1.54% | 360 | 295 |
| INDUSTRIAS LACTEAS | 18 | 867,262 | 0.67% | 780,452 | 0.70% | 29.25% | 1.43% | 360 | 319 |
| C.S.S.JUBILADOS Y PENSIONADO | 17 | 715,142 | 0.55% | 557,976 | 0.50% | 29.75% | 1.07% | 333 | 256 |
| SUPERMERCADO EXTRA | 16 | 632,722 | 0.49% | 534,274 | 0.48% | 30.23% | 1.00% | 360 | 302 |
| TRIBUNAL ELECTORAL | 16 | 702,571 | 0.54% | 610,902 | 0.55% | 30.78% | 1.35% | 360 | 308 |
| ORGANO JUDICIAL | 15 | 695,069 | 0.54% | 584,162 | 0.52% | 31.30% | 1.42% | 360 | 295 |
| PRODUCTOS TOLEDANO | 15 | 632,697 | 0.49% | 560,603 | 0.50% | 31.81% | 0.93% | 360 | 316 |
| EMPRESAS ROMERO, INC. | 14 | 537,943 | 0.42% | 418,713 | 0.38% | 32.18% | 0.68% | 360 | 280 |
| GAMING & SERVICES DE PANAMA | 14 | 691,669 | 0.54% | 613,206 | 0.55% | 32.73% | 1.57% | 360 | 304 |
| BAC INTERNATIONAL BANK PANAMA | 13 | 762,097 | 0.59% | 690,702 | 0.62% | 33.35% | 1.65% | 360 | 319 |
| CABLE ONDA | 13 | 641,369 | 0.50% | 563,456 | 0.51% | 33.86% | 1.45% | 360 | 311 |
| D.I.M.A.U DIRECCION MUNICIPAL DE ASEO URB. Y MANT. | 12 | 501,692 | 0.39% | 420,482 | 0.38% | 34.23% | 0.82% | 360 | 301 |
| MINISTERIO DE OBRAS PUBLICAS | 12 | 503,930 | 0.39% | 417,870 | 0.37% | 34.61% | 1.07% | 360 | 295 |
| I.D.A.A.N. | 11 | 506,052 | 0.39% | 431,175 | 0.39% | 35.00% | 1.45% | 360 | 300 |
| PRODUCTOS ALIMENTICIOS PASCUAL, S.A. | 11 | 468,868 | 0.36% | 418,914 | 0.38% | 35.37% | 1.27% | 360 | 320 |
| AMERICAN FAST FOOD SERVICES,S.A. | 10 | 395,095 | 0.31% | 348,874 | 0.31% | 35.68% | 1.37% | 360 | 311 |
| COCHEZ Y CIA, S.A. | 10 | 436,646 | 0.34% | 383,808 | 0.34% | 36.03% | 1.45% | 360 | 306 |
| HOSPITAL SANTO TOMAS | 10 | 561,683 | 0.44% | 469,458 | 0.42% | 36.45% | 1.53% | 360 | 292 |
| INDUSTRIAS ALIMENTICIAS RICAS VIANDAS | 10 | 451,682 | 0.35% | 395,803 | 0.36% | 36.81% | 1.41% | 360 | 309 |
| PANAMA PORTS COMPANY | 10 | 471,153 | 0.37% | 370,906 | 0.33% | 37.14% | 1.61% | 360 | 272 |
| Otros | 1,772 | 80,649,993 | 62.56% | 70,049,079 | 62.86% | 100.00% | 1.37% | 360 | 306 |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

| | | | | | | | |
|---------|-------|-------------|---------|-------------|-------|-----|-----|
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | |

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2021

For La Hipotecaria Panama
Cutoff Date: 12/31/2021

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% | 552,618 | 0.50% | 0.50% | 1.73% | 360 | 292 |
| URB. RESIDENCIAL VILLA LINETH | 10 | 331,395 | 0.26% | 236,594 | 0.21% | 0.71% | 0.40% | 360 | 260 |
| RESIDENCIAL VILLA DEL CARMEN | 6 | 228,320 | 0.18% | 173,169 | 0.16% | 0.86% | 0.56% | 360 | 273 |
| RESIDENCIAL VILLAS DEL SOL | 6 | 216,850 | 0.17% | 173,558 | 0.16% | 1.02% | 1.06% | 360 | 285 |
| LAS PERLAS DE PILON | 5 | 294,552 | 0.23% | 244,304 | 0.22% | 1.24% | 1.66% | 360 | 287 |
| URBANIZACION VALLE HERMOSO | 4 | 150,074 | 0.12% | 123,022 | 0.11% | 1.35% | 1.06% | 360 | 288 |
| BRISAMAR | 3 | 87,332 | 0.07% | 55,765 | 0.05% | 1.40% | 0.00% | 360 | 234 |
| LA ARBOLEDA | 3 | 138,980 | 0.11% | 107,768 | 0.10% | 1.50% | 1.32% | 360 | 269 |
| LAS PRADERAS | 3 | 84,250 | 0.07% | 54,682 | 0.05% | 1.54% | 0.80% | 360 | 228 |
| RES. BRISAS DE ATALAYA | 3 | 116,400 | 0.09% | 101,206 | 0.09% | 1.64% | 1.29% | 360 | 310 |
| RESIDENCIAL BRISAS DEL MAR | 3 | 191,565 | 0.15% | 146,652 | 0.13% | 1.77% | 1.75% | 360 | 273 |
| RESIDENCIAL LA FLORESTA | 3 | 157,410 | 0.12% | 139,531 | 0.13% | 1.89% | 1.50% | 360 | 313 |
| Otros | 2,848 | 126,262,546 | 97.94% | 109,325,196 | 98.11% | 100.00% | 1.35% | 360 | 305 |
| Total | 2,910 | 128,915,475 | 100.00% | 111,434,064 | | | 1.34% | 360 | 305 |
| Minimum | | 18,813 | | 12,172 | | | 0.00% | 192 | 97 |
| Maximum | | 101,935 | | 98,957 | | | 3.75% | 360 | 348 |
| Average | | 44,301 | | 38,293 | | | | | |