



Stratification Report for La Hipotecaria S.A.
Panama

Trust XVI
January 2022

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 1/31/2022.

Stratification Report

La Hipotecaria Panama - Trust XVI
 January 2022

For La Hipotecaria Panama
 Cutoff Date: 1/31/2022

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%	17,552	0.02%	0.02%	0.25%	192	96
240	4	139,555	0.11%	100,665	0.09%	0.11%	0.80%	240	171
264	2	104,771	0.08%	70,631	0.06%	0.17%	1.71%	264	168
300	2	85,000	0.07%	71,556	0.06%	0.23%	1.62%	300	239
324	1	34,645	0.03%	26,883	0.02%	0.26%	0.25%	324	250
348	3	148,424	0.12%	133,993	0.12%	0.38%	1.40%	348	309
360	2,897	128,367,680	99.58%	110,738,007	99.62%	100.00%	1.35%	360	304
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

Stratification Report

La Hipotecaria Panama - Trust XVI
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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%	26,104	0.02%	0.02%	0.00%	360	246
20,000 - 25,000	20	463,553	0.36%	289,184	0.26%	0.28%	0.00%	360	232
25,000 - 30,000	97	2,592,290	2.01%	1,742,504	1.57%	1.85%	0.07%	359	246
30,000 - 35,000	259	8,292,412	6.43%	6,214,885	5.59%	7.44%	0.29%	359	269
35,000 - 40,000	657	24,529,484	19.03%	19,953,127	17.95%	25.39%	0.59%	360	290
40,000 - 45,000	987	40,308,742	31.27%	36,001,478	32.39%	57.78%	1.63%	360	313
45,000 - 50,000	248	11,826,103	9.17%	10,535,213	9.48%	67.26%	1.72%	360	313
50,000 - 55,000	161	8,310,688	6.45%	7,515,586	6.76%	74.02%	1.72%	360	318
55,000 - 60,000	148	8,567,353	6.65%	7,532,233	6.78%	80.79%	1.70%	360	307
60,000 - 65,000	78	4,885,921	3.79%	4,110,836	3.70%	84.49%	1.70%	359	292
65,000 - 70,000	67	4,555,880	3.53%	4,091,895	3.68%	88.17%	1.65%	360	315
70,000 - 75,000	68	4,907,249	3.81%	4,459,932	4.01%	92.19%	1.72%	360	319
75,000 - 80,000	88	6,867,373	5.33%	6,129,224	5.51%	97.70%	1.73%	360	313
80,000 - 85,000	9	737,919	0.57%	671,928	0.60%	98.30%	2.11%	360	315
85,000 - 90,000	3	265,862	0.21%	240,823	0.22%	98.52%	2.34%	360	313
90,000 - 95,000	5	464,726	0.36%	433,896	0.39%	98.91%	1.60%	360	330
95,000 - 100,000	7	693,714	0.54%	635,986	0.57%	99.48%	1.71%	360	323
100,000 - 105,000	6	607,929	0.47%	574,452	0.52%	100.00%	1.75%	360	335
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

Stratification Report

La Hipotecaria Panama - Trust XVI
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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%	54,835	0.05%	0.05%	0.00%	360	243
25,000 - 30,000	39	997,838	0.77%	650,212	0.58%	0.63%	0.04%	360	242
30,000 - 35,000	168	4,942,399	3.83%	3,512,762	3.16%	3.79%	0.22%	359	256
35,000 - 40,000	351	12,369,821	9.60%	9,724,227	8.75%	12.54%	0.25%	360	283
40,000 - 45,000	449	16,966,832	13.16%	13,682,782	12.31%	24.85%	0.60%	360	287
45,000 - 50,000	391	16,549,278	12.84%	14,502,445	13.05%	37.90%	1.68%	359	306
50,000 - 55,000	843	35,270,374	27.36%	31,544,736	28.38%	66.28%	1.69%	360	314
55,000 - 60,000	227	11,821,631	9.17%	10,647,192	9.58%	75.85%	1.72%	360	316
60,000 - 65,000	162	9,375,896	7.27%	8,367,218	7.53%	83.38%	1.69%	359	313
65,000 - 70,000	66	4,372,253	3.39%	3,865,317	3.48%	86.86%	1.67%	360	309
70,000 - 75,000	69	4,879,317	3.78%	4,457,020	4.01%	90.87%	1.69%	360	321
75,000 - 80,000	81	6,193,423	4.80%	5,539,344	4.98%	95.85%	1.72%	360	314
80,000 - 85,000	36	2,849,182	2.21%	2,534,401	2.28%	98.13%	1.82%	360	310
85,000 - 90,000	2	167,707	0.13%	149,428	0.13%	98.27%	2.50%	360	305
90,000 - 95,000	4	320,081	0.25%	292,425	0.26%	98.53%	2.24%	360	316
95,000 - 100,000	7	650,594	0.50%	605,502	0.54%	99.07%	1.64%	360	330
100,000 - 105,000	9	906,447	0.70%	843,543	0.76%	99.83%	1.72%	360	329
105,000 - 110,000	1	99,910	0.08%	89,471	0.08%	99.91%	1.75%	360	315
110,000 - 115,000	1	100,200	0.08%	96,427	0.09%	100.00%	1.75%	360	343
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

Stratification Report

La Hipotecaria Panama - Trust XVI
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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%	42,213	0.04%	0.04%	1.75%	360	336
60 %- 70%	3	111,750	0.09%	90,705	0.08%	0.12%	1.75%	360	280
70 %- 80%	122	4,618,476	3.58%	4,095,445	3.68%	3.80%	1.57%	358	310
80 %- 90%	1,627	62,797,506	48.71%	54,309,138	48.86%	52.66%	1.25%	360	306
90 %- 100%	1,157	61,342,743	47.58%	52,621,786	47.34%	100.00%	1.43%	360	301
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

Stratification Report

La Hipotecaria Panama - Trust XVI
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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%	4,170,983	3.75%	3.75%	1.11%	359	296
20 %- 30%	586	23,346,445	18.11%	19,788,932	17.80%	21.55%	1.15%	360	300
30 %- 40%	1,042	46,585,990	36.14%	40,032,363	36.01%	57.57%	1.33%	359	302
40 %- 50%	1,009	47,340,332	36.72%	41,440,394	37.28%	94.85%	1.46%	360	308
50 %- 60%	140	6,627,704	5.14%	5,726,615	5.15%	100.00%	1.52%	360	304
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

Stratification Report

La Hipotecaria Panama - Trust XVI
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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%	26,354	0.02%	0.02%	0.00%	360	312
10 %- 20%	576	22,263,479	17.27%	18,544,688	16.68%	16.71%	1.08%	360	296
20 %- 30%	1,559	67,186,007	52.12%	57,757,834	51.96%	68.67%	1.26%	360	303
30 %- 40%	774	39,435,593	30.59%	34,830,412	31.33%	100.00%	1.64%	359	309
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

Stratification Report

La Hipotecaria Panama - Trust XVI
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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%	884	30,249,188	23.46%	23,396,758	21.05%	21.05%	0.19%	360	279
1% - 2%	1,991	97,096,587	75.32%	86,592,613	77.90%	98.95%	1.69%	360	312
2% - 3%	31	1,235,317	0.96%	881,046	0.79%	99.74%	1.88%	355	236
3% - 4%	4	334,382	0.26%	288,871	0.26%	100.00%	3.69%	360	285
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

Stratification Report

La Hipotecaria Panama - Trust XVI
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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%	288,871	0.26%	0.26%	3.69%	360	285
3% - 4%	2	87,114	0.07%	71,375	0.06%	0.32%	1.37%	360	283
4% - 5%	2,070	100,010,949	77.58%	88,877,082	79.95%	80.28%	1.67%	360	311
5% - 6%	648	23,015,475	17.85%	18,208,408	16.38%	96.66%	0.21%	360	285
6% - 7%	186	5,467,554	4.24%	3,713,551	3.34%	100.00%	0.00%	359	249
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

Stratification Report

La Hipotecaria Panama - Trust XVI
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

Remaining Term

Min: 96 Max: 347 WA (original balance): 304 WA (remaining balance): 306

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%	17,552	0.02%	0.02%	0.25%	192	96
120 - 179	3	119,927	0.09%	69,892	0.06%	0.08%	1.12%	253	141
180 - 239	74	2,134,526	1.66%	1,391,203	1.25%	1.33%	0.62%	352	228
240 - 299	1,271	52,194,864	40.49%	41,279,456	37.14%	38.47%	1.05%	360	278
300 - 359	1,561	74,430,757	57.74%	68,401,185	61.53%	100.00%	1.57%	360	324
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

Stratification Report

La Hipotecaria Panama - Trust XVI
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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%	304,050	0.27%	0.27%	0.00%	360	230
15,000 - 20,000	77	2,011,071	1.56%	1,321,203	1.19%	1.46%	0.04%	354	237
20,000 - 25,000	211	6,563,883	5.09%	4,774,542	4.30%	5.76%	0.23%	360	263
25,000 - 30,000	421	15,067,853	11.69%	11,623,146	10.46%	16.21%	0.34%	360	277
30,000 - 35,000	441	17,602,640	13.65%	14,587,257	13.12%	29.34%	1.33%	359	290
35,000 - 40,000	883	36,211,752	28.09%	32,690,864	29.41%	58.75%	1.54%	360	317
40,000 - 45,000	202	9,717,150	7.54%	8,661,424	7.79%	66.54%	1.72%	360	313
45,000 - 50,000	255	13,409,540	10.40%	12,089,849	10.88%	77.41%	1.71%	360	316
50,000 - 55,000	89	5,356,968	4.16%	4,668,609	4.20%	81.61%	1.69%	360	304
55,000 - 60,000	80	5,002,100	3.88%	4,559,200	4.10%	85.71%	1.68%	360	320
60,000 - 65,000	68	4,778,964	3.71%	4,256,149	3.83%	89.54%	1.66%	360	312
65,000 - 70,000	87	6,478,366	5.03%	5,868,219	5.28%	94.82%	1.75%	360	318
70,000 - 75,000	43	3,363,544	2.61%	3,106,202	2.79%	97.62%	1.77%	360	324
75,000 - 80,000	11	894,917	0.69%	840,668	0.76%	98.37%	1.91%	360	330
80,000 - 85,000	4	358,784	0.28%	330,448	0.30%	98.67%	1.56%	360	325
85,000 - 90,000	4	386,019	0.30%	353,655	0.32%	98.99%	1.69%	360	323
90,000 - 95,000	7	690,824	0.54%	641,202	0.58%	99.57%	1.71%	360	328
95,000 - 100,000	5	506,949	0.39%	482,600	0.43%	100.00%	1.75%	360	338
Total	2,910	128,915,475	100.00%	111,159,288			1.38%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

Stratification Report

La Hipotecaria Panama - Trust XVI
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

Current Loan To Value

Min: 42.08% Max: 96.74% WA (original balance):77.78% WA (remaining balance): 78.35%

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%	228,701	0.21%	0.21%	0.24%	337	223
50 %- 60%	79	2,130,324	1.65%	1,402,409	1.26%	1.47%	0.23%	353	238
60 %- 70%	667	23,810,972	18.47%	18,757,659	16.87%	18.34%	0.88%	360	280
70 %- 80%	1,338	55,879,435	43.35%	48,534,021	43.66%	62.00%	1.40%	360	306
80 %- 90%	477	27,414,861	21.27%	24,073,075	21.66%	83.66%	1.66%	360	307
90 %- 100%	335	19,295,871	14.97%	18,163,423	16.34%	100.00%	1.46%	360	333
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

Stratification Report

La Hipotecaria Panama - Trust XVI
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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%	23,421,594	21.07%	21.07%	0.19%	360	279
1% - 2%	2,009	97,780,715	75.85%	87,088,899	78.35%	99.42%	1.69%	360	312
2% - 3%	12	520,794	0.40%	359,923	0.32%	99.74%	2.07%	348	222
3% - 4%	4	334,382	0.26%	288,871	0.26%	100.00%	3.69%	360	285
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

Stratification Report

La Hipotecaria Panama - Trust XVI
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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%	288,871	0.26%	0.26%	3.69%	360	285
3% - 4%	12	520,794	0.40%	359,923	0.32%	0.58%	2.07%	348	222
4% - 5%	2,009	97,780,715	75.85%	87,088,899	78.35%	78.93%	1.69%	360	312
5% - 6%	885	30,279,583	23.49%	23,421,594	21.07%	100.00%	0.19%	360	279
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

Stratification Report

La Hipotecaria Panama - Trust XVI
 January 2022

For La Hipotecaria Panama
 Cutoff Date: 1/31/2022

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%	111,159,288	100.00%	100.00%	1.34%	360	304
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
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Stratification Report

La Hipotecaria Panama - Trust XVI
January 2022

For La Hipotecaria Panama
Cutoff Date: 1/31/2022

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%	351,262	0.32%	0.32%	0.34%	360	226
2011	50	1,460,796	1.13%	942,977	0.85%	1.16%	0.72%	356	228
2012	36	1,112,178	0.86%	782,596	0.70%	1.87%	0.89%	360	246
2013	214	7,760,364	6.02%	5,636,096	5.07%	6.94%	0.60%	360	259
2014	325	12,677,132	9.83%	9,634,701	8.67%	15.61%	0.82%	359	268
2015	325	14,204,551	11.02%	11,354,853	10.21%	25.82%	1.02%	360	281
2016	374	16,535,795	12.83%	13,915,495	12.52%	38.34%	1.46%	360	294
2017	330	15,221,615	11.81%	13,286,089	11.95%	50.29%	1.63%	359	305
2018	473	22,209,545	17.23%	20,107,514	18.09%	68.38%	1.57%	360	318
2019	409	19,691,545	15.27%	18,402,767	16.56%	84.94%	1.56%	360	330
2020	353	17,472,901	13.55%	16,744,938	15.06%	100.00%	1.56%	360	341
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

Stratification Report

La Hipotecaria Panama - Trust XVI
 January 2022

For La Hipotecaria Panama
 Cutoff Date: 1/31/2022

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%	366,991	0.33%	0.33%	0.32%	360	226
2026	50	1,458,710	1.13%	941,976	0.85%	1.18%	0.72%	356	228
2027	35	1,088,964	0.84%	767,868	0.69%	1.87%	0.91%	360	246
2028	217	7,880,201	6.11%	5,727,195	5.15%	7.02%	0.61%	360	259
2029	469	20,001,172	15.51%	16,546,667	14.89%	21.91%	1.11%	359	292
2030	665	31,004,599	24.05%	27,470,062	24.71%	46.62%	1.31%	360	314
2031	372	16,479,201	12.78%	13,877,828	12.48%	59.10%	1.47%	360	294
2032	329	15,181,120	11.78%	13,250,142	11.92%	71.02%	1.63%	359	305
2033	470	22,059,460	17.11%	19,968,730	17.96%	88.99%	1.57%	360	318
2034	281	13,167,695	10.21%	12,241,828	11.01%	100.00%	1.52%	360	328
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

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For La Hipotecaria Panama
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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%	111,159,288	100.00%	100.00%	1.34%	360	304
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

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La Hipotecaria Panama - Trust XVI
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For La Hipotecaria Panama
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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%	111,159,288	100.00%	100.00%	1.34%	360	304
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

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For La Hipotecaria Panama
Cutoff Date: 1/31/2022

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,770	122,736,480	95.21%	105,711,272	95.10%	95.10%	1.35%	360	304
30	111	4,958,649	3.85%	4,380,658	3.94%	99.04%	1.36%	360	308
60	20	858,763	0.67%	754,024	0.68%	99.72%	1.20%	360	307
90	7	266,632	0.21%	224,839	0.20%	99.92%	0.93%	360	291
120	1	40,500	0.03%	37,302	0.03%	99.95%	1.75%	360	308
150	1	54,450	0.04%	51,192	0.05%	100.00%	1.50%	360	328
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

Stratification Report

La Hipotecaria Panama - Trust XVI
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For La Hipotecaria Panama
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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%	23,794,236	21.41%	21.41%	1.47%	360	323
Bocas del Toro	4	146,520	0.11%	111,608	0.10%	21.51%	0.25%	360	275
Chiriquí	422	17,182,522	13.33%	13,966,518	12.56%	34.07%	1.14%	359	287
Coclé	131	5,233,282	4.06%	4,494,460	4.04%	38.11%	1.38%	359	302
Colón	6	358,823	0.28%	281,190	0.25%	38.37%	1.72%	343	260
Herrera	271	11,199,102	8.69%	9,295,260	8.36%	46.73%	1.22%	360	293
Los Santos	61	2,570,590	1.99%	2,210,726	1.99%	48.72%	1.53%	360	302
Panamá	1,151	54,203,627	42.05%	46,493,374	41.83%	90.54%	1.35%	360	302
Veraguas	299	12,060,805	9.36%	10,511,916	9.46%	100.00%	1.39%	360	308
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

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La Hipotecaria Panama - Trust XVI
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For La Hipotecaria Panama
Cutoff Date: 1/31/2022

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
DD	2,500	112,014,601	86.89%	97,086,796	87.34%	87.34%	1.37%	360	305
VOL	410	16,900,873	13.11%	14,072,491	12.66%	100.00%	1.18%	360	293
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					

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%	10,301,019	9.27%	9.27%	1.21%	360	302
MINISTERIO DE EDUCACION (7)	162	6,587,411	5.11%	5,468,604	4.92%	14.19%	1.29%	359	294
IMPORTADORA RICAMAR, S.A.	69	2,835,209	2.20%	2,516,677	2.26%	16.45%	1.34%	360	314
MINISTERIO DE LA PRESIDENCIA (3)	41	2,217,152	1.72%	1,880,348	1.69%	18.14%	1.61%	358	295
CAJA DEL SEGURO SOCIAL	39	1,545,290	1.20%	1,324,437	1.19%	19.33%	1.19%	360	305
MINISTERIO DE SALUD (12)	38	1,492,109	1.16%	1,264,078	1.14%	20.47%	1.26%	360	300
MINISTERIO DE GOBIERNO Y JUSTICIA	36	1,658,670	1.29%	1,416,641	1.27%	21.75%	1.51%	360	301
RIBA SMITH	34	1,512,812	1.17%	1,350,302	1.21%	22.96%	1.46%	360	315
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	31	1,259,010	0.98%	1,115,950	1.00%	23.96%	1.34%	360	314
COMPañIA GOLY, S.A.	29	1,203,165	0.93%	1,046,693	0.94%	24.91%	1.29%	360	307
AGENCIAS FEDURO	27	1,164,398	0.90%	1,022,719	0.92%	25.83%	1.35%	360	310
FARMACIAS ARROCHA	23	980,401	0.76%	858,968	0.77%	26.60%	1.41%	360	308
UNIVERSIDAD DE PANAMA	20	947,872	0.74%	824,678	0.74%	27.34%	1.42%	360	307
BANCO GENERAL, S.A.	19	838,574	0.65%	724,872	0.65%	27.99%	1.20%	360	307
CUERPO DE BOMBEROS DE PMA.	18	800,527	0.62%	671,190	0.60%	28.60%	1.54%	360	294
INDUSTRIAS LACTEAS	18	867,262	0.67%	778,554	0.70%	29.30%	1.43%	360	318
C.S.S.JUBILADOS Y PENSIONADO	17	715,142	0.55%	556,202	0.50%	29.80%	1.07%	333	255
SUPERMERCADO EXTRA	16	632,722	0.49%	534,195	0.48%	30.28%	1.00%	360	301
TRIBUNAL ELECTORAL	16	702,571	0.54%	609,238	0.55%	30.83%	1.35%	360	307
ORGANO JUDICIAL	15	695,069	0.54%	582,647	0.52%	31.35%	1.42%	360	294
PRODUCTOS TOLEDANO	15	632,697	0.49%	559,044	0.50%	31.85%	0.93%	360	315
EMPRESAS ROMERO, INC.	14	537,943	0.42%	418,473	0.38%	32.23%	0.68%	360	279
BAC INTERNATIONAL BANK PANAMA	13	762,097	0.59%	689,101	0.62%	32.85%	1.65%	360	318
CABLE ONDA	13	641,369	0.50%	561,877	0.51%	33.35%	1.45%	360	310
GAMING & SERVICIOS DE PANAMA	13	648,989	0.50%	575,239	0.52%	33.87%	1.55%	360	304
D.J.M.A.U DIRECCION MUNICIPAL DE ASEO URB. Y MANT.	12	501,692	0.39%	419,274	0.38%	34.25%	0.82%	360	300
MINISTERIO DE OBRAS PUBLICAS	12	503,930	0.39%	416,630	0.37%	34.62%	1.07%	360	294
I.D.A.A.N.	11	506,052	0.39%	430,051	0.39%	35.01%	1.45%	360	299
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	11	468,868	0.36%	418,914	0.38%	35.39%	1.27%	360	319
AMERICAN FAST FOOD SERVICES,S.A.	10	395,095	0.31%	347,990	0.31%	35.70%	1.37%	360	310
COCHEZ Y CIA, S.A.	10	436,646	0.34%	382,749	0.34%	36.04%	1.45%	360	305
HOSPITAL SANTO TOMAS	10	561,683	0.44%	468,323	0.42%	36.47%	1.53%	360	291
INDUSTRIAS ALIMENTICIAS RICAS VIANDAS	10	451,682	0.35%	394,829	0.36%	36.82%	1.41%	360	308
PANAMA PORTS COMPANY	10	471,153	0.37%	370,735	0.33%	37.16%	1.61%	360	271
Otros	1,771	80,611,733	62.53%	69,858,047	62.84%	100.00%	1.37%	360	305

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Cutoff Date: 1/31/2022

Total	2,910	128,915,475	100.00%	111,159,288	1.34%	360	304
Minimum		18,813		12,123	0.00%	192	96
Maximum		101,935		98,731	3.75%	360	347
Average		44,301		38,199			

Stratification Report

La Hipotecaria Panama - Trust XVI
 January 2022

For La Hipotecaria Panama
 Cutoff Date: 1/31/2022

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%	551,533	0.50%	0.50%	1.73%	360	291
URB. RESIDENCIAL VILLA LINETH	10	331,395	0.26%	235,602	0.21%	0.71%	0.40%	360	259
RESIDENCIAL VILLA DEL CARMEN	6	228,320	0.18%	172,476	0.16%	0.86%	0.56%	360	272
RESIDENCIAL VILLAS DEL SOL	6	216,850	0.17%	173,064	0.16%	1.02%	1.06%	360	284
LAS PERLAS DE PILON	5	294,552	0.23%	243,911	0.22%	1.24%	1.66%	360	286
URBANIZACION VALLE HERMOSO	4	150,074	0.12%	122,664	0.11%	1.35%	1.06%	360	287
BRISAMAR	3	87,332	0.07%	55,506	0.05%	1.40%	0.00%	360	233
LA ARBOLEDA	3	138,980	0.11%	107,472	0.10%	1.50%	1.32%	360	268
LAS PRADERAS	3	84,250	0.07%	54,443	0.05%	1.54%	0.80%	360	227
RES. BRISAS DE ATALAYA	3	116,400	0.09%	101,010	0.09%	1.64%	1.29%	360	309
RESIDENCIAL BRISAS DEL MAR	3	191,565	0.15%	146,105	0.13%	1.77%	1.75%	360	272
RESIDENCIAL LA FLORESTA	3	157,410	0.12%	139,177	0.13%	1.89%	1.50%	360	312
Otros	2,848	126,262,546	97.94%	109,056,325	98.11%	100.00%	1.35%	360	304
Total	2,910	128,915,475	100.00%	111,159,288			1.34%	360	304
Minimum		18,813		12,123			0.00%	192	96
Maximum		101,935		98,731			3.75%	360	347
Average		44,301		38,199					