



Stratification Report for La Hipotecaria S.A. Panama

Trust XVI
March 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 3/31/2022.

Stratification Report

La Hipotecaria Panama - Trust XVI
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

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%	17,184	0.02%	0.02%	0.25%	192	94
240	4	139,555	0.11%	99,529	0.09%	0.11%	0.80%	240	169
264	2	104,771	0.08%	69,721	0.06%	0.17%	1.71%	264	166
300	2	85,000	0.07%	71,129	0.06%	0.23%	1.62%	300	237
324	1	34,645	0.03%	26,674	0.02%	0.26%	0.25%	324	248
348	3	148,424	0.12%	133,245	0.12%	0.38%	1.40%	348	307
360	2,877	127,395,307	99.57%	109,308,434	99.62%	100.00%	1.35%	360	302
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

Stratification Report

La Hipotecaria Panama - Trust XVI
March 2022

For La Hipotecaria Panama
Cutoff Date: 3/31/2022

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%	25,875	0.02%	0.02%	0.00%	360	244
20,000 - 25,000	20	463,553	0.36%	286,052	0.26%	0.28%	0.00%	360	230
25,000 - 30,000	96	2,566,995	2.01%	1,707,743	1.56%	1.84%	0.08%	359	243
30,000 - 35,000	258	8,259,792	6.46%	6,142,781	5.60%	7.44%	0.29%	359	268
35,000 - 40,000	652	24,338,825	19.02%	19,668,697	17.93%	25.36%	0.59%	360	289
40,000 - 45,000	985	40,227,742	31.44%	35,747,011	32.58%	57.94%	1.63%	360	311
45,000 - 50,000	247	11,779,966	9.21%	10,446,325	9.52%	67.46%	1.72%	360	311
50,000 - 55,000	159	8,207,104	6.41%	7,383,806	6.73%	74.19%	1.72%	360	316
55,000 - 60,000	145	8,394,531	6.56%	7,341,437	6.69%	80.88%	1.70%	360	305
60,000 - 65,000	74	4,636,222	3.62%	3,887,336	3.54%	84.43%	1.70%	359	291
65,000 - 70,000	67	4,555,880	3.56%	4,070,297	3.71%	88.14%	1.65%	360	313
70,000 - 75,000	67	4,836,694	3.78%	4,375,550	3.99%	92.12%	1.72%	360	317
75,000 - 80,000	88	6,867,373	5.37%	6,098,347	5.56%	97.68%	1.73%	360	311
80,000 - 85,000	9	737,919	0.58%	668,865	0.61%	98.29%	2.11%	360	313
85,000 - 90,000	3	265,862	0.21%	239,517	0.22%	98.51%	2.34%	360	311
90,000 - 95,000	5	464,726	0.36%	431,410	0.39%	98.90%	1.60%	360	328
95,000 - 100,000	7	693,714	0.54%	632,715	0.58%	99.48%	1.71%	360	321
100,000 - 105,000	6	607,929	0.48%	572,150	0.52%	100.00%	1.75%	360	333
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

Stratification Report

La Hipotecaria Panama - Trust XVI
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

Original Property Value

Min: 23,577 Max: 110,702 Average: 49,444

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%	54,383	0.05%	0.05%	0.00%	360	241
25,000 - 30,000	38	972,543	0.76%	625,902	0.57%	0.62%	0.04%	360	239
30,000 - 35,000	167	4,909,778	3.84%	3,458,951	3.15%	3.77%	0.21%	359	254
35,000 - 40,000	350	12,330,272	9.64%	9,619,883	8.77%	12.54%	0.25%	360	281
40,000 - 45,000	447	16,892,232	13.20%	13,535,255	12.34%	24.88%	0.62%	360	285
45,000 - 50,000	389	16,464,630	12.87%	14,358,002	13.09%	37.96%	1.68%	359	304
50,000 - 55,000	839	35,085,789	27.42%	31,221,401	28.45%	66.41%	1.68%	360	312
55,000 - 60,000	223	11,610,808	9.07%	10,413,357	9.49%	75.90%	1.72%	360	315
60,000 - 65,000	158	9,126,196	7.13%	8,121,819	7.40%	83.31%	1.69%	359	312
65,000 - 70,000	66	4,372,253	3.42%	3,845,092	3.50%	86.81%	1.67%	360	307
70,000 - 75,000	68	4,808,762	3.76%	4,372,250	3.98%	90.80%	1.68%	360	319
75,000 - 80,000	81	6,193,423	4.84%	5,511,062	5.02%	95.82%	1.72%	360	312
80,000 - 85,000	36	2,849,182	2.23%	2,522,067	2.30%	98.12%	1.82%	360	308
85,000 - 90,000	2	167,707	0.13%	148,687	0.14%	98.25%	2.50%	360	303
90,000 - 95,000	4	320,081	0.25%	290,934	0.27%	98.52%	2.24%	360	314
95,000 - 100,000	7	650,594	0.51%	602,225	0.55%	99.07%	1.64%	360	328
100,000 - 105,000	9	906,447	0.71%	839,661	0.77%	99.83%	1.72%	360	327
105,000 - 110,000	1	99,910	0.08%	89,001	0.08%	99.91%	1.75%	360	313
110,000 - 115,000	1	100,200	0.08%	95,983	0.09%	100.00%	1.75%	360	341
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

Stratification Report

La Hipotecaria Panama - Trust XVI
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

Original Loan To Value

Min: 50.00% Max: 99.00% WA (original balance): 90.33% WA (remaining balance): 90.19%

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	0.04%	42,012	0.04%	0.04%	1.75%	360	334
60 %- 70%	2	73,750	0.06%	60,853	0.06%	0.09%	1.75%	360	286
70 %- 80%	121	4,579,966	3.58%	4,040,643	3.68%	3.78%	1.57%	358	308
80 %- 90%	1,623	62,656,211	48.97%	53,888,874	49.11%	52.89%	1.25%	360	304
90 %- 100%	1,143	60,588,174	47.36%	51,693,532	47.11%	100.00%	1.42%	360	299
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

Stratification Report

La Hipotecaria Panama - Trust XVI
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

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%	131	4,933,866	3.86%	4,086,306	3.72%	3.72%	1.11%	359	294
20 %- 30%	584	23,280,650	18.20%	19,616,544	17.88%	21.60%	1.15%	360	298
30 %- 40%	1,034	46,184,807	36.10%	39,472,617	35.97%	57.58%	1.34%	359	300
40 %- 50%	1,003	47,014,884	36.75%	40,940,262	37.31%	94.89%	1.45%	360	306
50 %- 60%	138	6,528,893	5.10%	5,610,186	5.11%	100.00%	1.51%	360	302
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

Stratification Report

La Hipotecaria Panama - Trust XVI
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

Original Mortgage Debt To Income

Min: 9.17% Max: 34.99% WA (original balance): 26.27% WA (remaining balance): 26.41%

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%	26,184	0.02%	0.02%	0.00%	360	310
10 %- 20%	569	21,956,362	17.16%	18,184,714	16.57%	16.60%	1.07%	360	294
20 %- 30%	1,551	66,807,032	52.22%	57,108,878	52.05%	68.64%	1.26%	360	301
30 %- 40%	769	39,149,312	30.60%	34,406,138	31.36%	100.00%	1.64%	359	307
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

Stratification Report

La Hipotecaria Panama - Trust XVI
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

Original Borrower Rate

Min: 0.00% Max: 7.25% 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%	879	30,074,344	23.51%	23,085,546	21.04%	21.04%	0.19%	360	277
1% - 2%	1,977	96,342,416	75.30%	85,507,772	77.93%	98.97%	1.69%	360	311
2% - 3%	29	1,156,560	0.90%	817,530	0.75%	99.71%	1.89%	355	233
3% - 4%	4	334,382	0.26%	287,611	0.26%	99.97%	3.69%	360	283
7% - 8%	1	35,400	0.03%	27,455	0.03%	100.00%	7.25%	360	281
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

Stratification Report

La Hipotecaria Panama - Trust XVI
March 2022

For La Hipotecaria Panama
Cutoff Date: 3/31/2022

Original Subsidy

Min: 0.00% 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)
0% - 1%	1	35,400	0.03%	27,455	0.03%	0.03%	7.25%	360	281
2% - 3%	4	334,382	0.26%	287,611	0.26%	0.29%	3.69%	360	283
3% - 4%	2	87,114	0.07%	70,940	0.06%	0.35%	1.37%	360	281
4% - 5%	2,054	99,178,020	77.52%	87,719,935	79.94%	80.30%	1.67%	360	309
5% - 6%	644	22,865,926	17.87%	17,959,862	16.37%	96.66%	0.21%	360	283
6% - 7%	185	5,442,259	4.25%	3,660,111	3.34%	100.00%	0.00%	359	247
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

Stratification Report

La Hipotecaria Panama - Trust XVI
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

Remaining Term

Min: 94

Max: 345

WA (original balance): 302

WA (remaining balance): 305

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%	17,184	0.02%	0.02%	0.25%	192	94
120 - 179	3	119,927	0.09%	68,937	0.06%	0.08%	1.12%	253	139
180 - 239	76	2,175,720	1.70%	1,402,132	1.28%	1.36%	0.59%	352	226
240 - 299	1,316	54,249,766	42.40%	42,810,178	39.02%	40.37%	1.07%	360	278
300 - 359	1,494	71,362,289	55.78%	65,427,484	59.63%	100.00%	1.58%	360	323
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

Stratification Report

La Hipotecaria Panama - Trust XVI
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

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	24	564,441	0.44%	329,015	0.30%	0.30%	0.00%	360	228
15,000 - 20,000	76	1,993,661	1.56%	1,300,932	1.19%	1.49%	0.04%	354	235
20,000 - 25,000	215	6,713,494	5.25%	4,846,130	4.42%	5.90%	0.23%	360	261
25,000 - 30,000	432	15,516,788	12.13%	11,906,913	10.85%	16.75%	0.36%	360	276
30,000 - 35,000	442	17,695,428	13.83%	14,641,363	13.34%	30.10%	1.39%	359	289
35,000 - 40,000	861	35,328,981	27.61%	31,781,776	28.96%	59.06%	1.53%	360	316
40,000 - 45,000	209	10,107,197	7.90%	8,957,770	8.16%	67.23%	1.72%	360	311
45,000 - 50,000	246	12,985,709	10.15%	11,643,293	10.61%	77.84%	1.72%	360	314
50,000 - 55,000	79	4,769,331	3.73%	4,154,062	3.79%	81.62%	1.68%	360	304
55,000 - 60,000	81	5,080,743	3.97%	4,606,257	4.20%	85.82%	1.68%	360	318
60,000 - 65,000	67	4,736,184	3.70%	4,186,649	3.82%	89.64%	1.66%	360	309
65,000 - 70,000	88	6,563,212	5.13%	5,923,275	5.40%	95.03%	1.75%	360	316
70,000 - 75,000	41	3,205,534	2.51%	2,962,709	2.70%	97.73%	1.77%	360	325
75,000 - 80,000	9	739,820	0.58%	686,922	0.63%	98.36%	1.95%	360	325
80,000 - 85,000	4	358,784	0.28%	328,595	0.30%	98.66%	1.56%	360	323
85,000 - 90,000	5	485,685	0.38%	441,351	0.40%	99.06%	1.70%	360	320
90,000 - 95,000	7	692,763	0.54%	643,019	0.59%	99.65%	1.71%	360	328
95,000 - 100,000	4	405,344	0.32%	385,883	0.35%	100.00%	1.75%	360	338
Total	2,890	127,943,101	100.00%	109,725,915			1.38%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

Stratification Report

La Hipotecaria Panama - Trust XVI
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

Current Loan To Value

Min: 41.56% Max: 96.38% WA (original balance): 77.33% WA (remaining balance): 77.91%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
40 %- 50%	16	430,932	0.34%	252,709	0.23%	0.23%	0.22%	339	221
50 %- 60%	85	2,312,824	1.81%	1,514,266	1.38%	1.61%	0.18%	354	237
60 %- 70%	699	25,110,000	19.63%	19,733,206	17.98%	19.59%	0.92%	360	279
70 %- 80%	1,322	55,668,832	43.51%	48,211,126	43.94%	63.53%	1.41%	360	304
80 %- 90%	474	27,542,451	21.53%	24,147,790	22.01%	85.54%	1.65%	360	306
90 %- 100%	294	16,878,062	13.19%	15,866,819	14.46%	100.00%	1.45%	360	332
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

Stratification Report

La Hipotecaria Panama - Trust XVI
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

Current Borrower Rate

Min: 0.00% Max: 7.25% WA (original balance): 1.35% 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%	880	30,104,738	23.53%	23,110,184	21.06%	21.06%	0.19%	360	277
1% - 2%	1,993	96,947,786	75.77%	85,943,350	78.33%	99.39%	1.69%	360	310
2% - 3%	12	520,794	0.41%	357,315	0.33%	99.71%	2.07%	348	220
3% - 4%	4	334,382	0.26%	287,611	0.26%	99.97%	3.69%	360	283
7% - 8%	1	35,400	0.03%	27,455	0.03%	100.00%	7.25%	360	281
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

Stratification Report

La Hipotecaria Panama - Trust XVI
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

Current Subsidy

Min: 0.00% 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)
0% - 1%	1	35,400	0.03%	27,455	0.03%	0.03%	7.25%	360	281
2% - 3%	4	334,382	0.26%	287,611	0.26%	0.29%	3.69%	360	283
3% - 4%	12	520,794	0.41%	357,315	0.33%	0.61%	2.07%	348	220
4% - 5%	1,993	96,947,786	75.77%	85,943,350	78.33%	78.94%	1.69%	360	310
5% - 6%	880	30,104,738	23.53%	23,110,184	21.06%	100.00%	0.19%	360	277
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

Stratification Report

La Hipotecaria Panama - Trust XVI
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

Current Total Rate

Min: 5.25% Max: 7.25% 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%	2,889	127,907,701	99.97%	109,698,459	99.97%	99.97%	1.34%	360	302
7% - 8%	1	35,400	0.03%	27,455	0.03%	100.00%	7.25%	360	281
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
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Stratification Report

La Hipotecaria Panama - Trust XVI
 March 2022

For La Hipotecaria Panama
 Cutoff Date: 3/31/2022

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%	347,612	0.32%	0.32%	0.34%	360	224
2011	49	1,428,175	1.12%	910,487	0.83%	1.15%	0.69%	356	226
2012	35	1,066,041	0.83%	742,089	0.68%	1.82%	0.85%	360	244
2013	213	7,735,069	6.05%	5,572,272	5.08%	6.90%	0.60%	360	257
2014	321	12,475,977	9.75%	9,407,476	8.57%	15.47%	0.81%	359	266
2015	323	14,083,007	11.01%	11,181,469	10.19%	25.67%	1.04%	360	279
2016	368	16,248,900	12.70%	13,595,112	12.39%	38.06%	1.46%	360	292
2017	326	15,015,358	11.74%	13,033,539	11.88%	49.93%	1.63%	359	303
2018	473	22,209,545	17.36%	20,007,059	18.23%	68.17%	1.57%	360	316
2019	408	19,639,075	15.35%	18,264,112	16.65%	84.81%	1.56%	360	328
2020	353	17,472,901	13.66%	16,664,686	15.19%	100.00%	1.56%	360	339
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

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For La Hipotecaria Panama
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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%	363,199	0.33%	0.33%	0.32%	360	224
2026	49	1,426,089	1.11%	909,374	0.83%	1.16%	0.69%	356	226
2027	34	1,042,827	0.82%	727,615	0.66%	1.82%	0.87%	360	244
2028	216	7,854,906	6.14%	5,662,750	5.16%	6.98%	0.61%	360	257
2029	465	19,800,017	15.48%	16,286,359	14.84%	21.83%	1.11%	359	290
2030	663	30,883,055	24.14%	27,219,542	24.81%	46.63%	1.32%	360	312
2031	366	16,192,306	12.66%	13,557,888	12.36%	58.99%	1.47%	360	292
2032	325	14,974,863	11.70%	12,997,782	11.85%	70.84%	1.63%	359	303
2033	470	22,059,460	17.24%	19,868,991	18.11%	88.94%	1.57%	360	316
2034	280	13,115,225	10.25%	12,132,413	11.06%	100.00%	1.51%	360	326
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

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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	2,890	127,943,101	100.00%	109,725,915	100.00%	100.00%	1.35%	360	302
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

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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	2,890	127,943,101	100.00%	109,725,915	100.00%	100.00%	1.35%	360	302
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,767	122,541,204	95.78%	104,986,217	95.68%	95.68%	1.35%	360	302
30	86	3,936,439	3.08%	3,472,278	3.16%	98.84%	1.35%	360	307
60	23	856,173	0.67%	733,971	0.67%	99.51%	1.15%	360	299
90	8	346,703	0.27%	297,193	0.27%	99.78%	1.03%	360	300
120	4	182,487	0.14%	167,768	0.15%	99.94%	1.70%	360	316
150	1	39,595	0.03%	31,185	0.03%	99.97%	0.25%	360	277
180	1	40,500	0.03%	37,302	0.03%	100.00%	1.75%	360	306
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

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State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	563	25,793,781	20.16%	23,516,042	21.43%	21.43%	1.46%	360	321
Bocas del Toro	4	146,520	0.11%	110,604	0.10%	21.53%	0.25%	360	273
Chiriquí	419	17,069,022	13.34%	13,786,657	12.56%	34.10%	1.14%	359	285
Coclé	131	5,233,282	4.09%	4,469,867	4.07%	38.17%	1.38%	359	300
Colón	6	358,823	0.28%	279,244	0.25%	38.43%	1.72%	343	258
Herrera	270	11,159,502	8.72%	9,206,248	8.39%	46.82%	1.25%	360	291
Los Santos	60	2,530,090	1.98%	2,163,934	1.97%	48.79%	1.53%	360	300
Panamá	1,138	53,591,276	41.89%	45,738,055	41.68%	90.47%	1.35%	360	300
Veraguas	299	12,060,805	9.43%	10,455,266	9.53%	100.00%	1.39%	360	306
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

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Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
DD	2,480	111,131,764	86.86%	95,792,202	87.30%	87.30%	1.37%	360	304
VOL	410	16,811,337	13.14%	13,933,713	12.70%	100.00%	1.18%	360	291
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					

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)	304	11,971,037	9.36%	10,106,751	9.21%	9.21%	1.20%	360	300
MINISTERIO DE EDUCACION (7)	164	6,723,119	5.25%	5,556,539	5.06%	14.27%	1.34%	359	292
IMPORTADORA RICAMAR, S.A.	69	2,835,209	2.22%	2,502,809	2.28%	16.56%	1.34%	360	312
MINISTERIO DE LA PRESIDENCIA (3)	40	2,158,841	1.69%	1,819,021	1.66%	18.21%	1.61%	358	293
CAJA DEL SEGURO SOCIAL	39	1,545,290	1.21%	1,316,784	1.20%	19.41%	1.19%	360	303
MINISTERIO DE SALUD (12)	39	1,543,619	1.21%	1,298,989	1.18%	20.60%	1.28%	360	297
MINISTERIO DE GOBIERNO Y JUSTICIA	36	1,658,670	1.30%	1,408,184	1.28%	21.88%	1.51%	360	299
RIBA SMITH	33	1,491,451	1.17%	1,328,846	1.21%	23.09%	1.48%	360	314
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	31	1,259,010	0.98%	1,111,047	1.01%	24.10%	1.34%	360	312
COMPANIA GOLY, S.A.	29	1,203,165	0.94%	1,040,581	0.95%	25.05%	1.29%	360	305
AGENCIAS FEDURO	27	1,164,398	0.91%	1,017,043	0.93%	25.98%	1.35%	360	308
FARMACIAS ARROCHA	23	980,401	0.77%	854,301	0.78%	26.76%	1.41%	360	306
UNIVERSIDAD DE PANAMA	20	947,872	0.74%	820,075	0.75%	27.51%	1.42%	360	305
BANCO GENERAL, S.A.	19	838,574	0.66%	720,822	0.66%	28.16%	1.20%	360	305
CUERPO DE BOMBEROS DE PMA.	18	800,527	0.63%	667,139	0.61%	28.77%	1.54%	360	292
INDUSTRIAS LACTEAS	18	841,337	0.66%	745,794	0.68%	29.45%	1.37%	360	314
C.S.S.JUBILADOS Y PENSIONADO	17	715,142	0.56%	552,156	0.50%	29.95%	1.07%	333	253
SUPERMERCADO EXTRA	16	632,722	0.49%	531,672	0.48%	30.44%	1.00%	360	299
TRIBUNAL ELECTORAL	16	702,571	0.55%	605,753	0.55%	30.99%	1.35%	360	305
ORGANO JUDICIAL	15	695,069	0.54%	579,301	0.53%	31.52%	1.42%	360	292
PRODUCTOS TOLEDANO	15	632,697	0.49%	555,917	0.51%	32.02%	0.93%	360	313
EMPRESAS ROMERO, INC.	14	537,943	0.42%	415,865	0.38%	32.40%	0.68%	360	277
BAC INTERNATIONAL BANK PANAMA	13	762,097	0.60%	685,655	0.62%	33.03%	1.65%	360	316
CABLE ONDA	13	641,369	0.50%	556,674	0.51%	33.54%	1.45%	360	308
GAMING & SERVICIOS DE PANAMA	13	648,989	0.51%	572,861	0.52%	34.06%	1.55%	360	302
D.J.M.A.U DIRECCION MUNICIPAL DE ASEO URB. Y MANT.	12	501,692	0.39%	416,612	0.38%	34.44%	0.82%	360	298
I.D.A.A.N.	11	506,052	0.40%	427,574	0.39%	34.83%	1.45%	360	297
MINISTERIO DE OBRAS PUBLICAS	11	446,110	0.35%	365,215	0.33%	35.16%	0.98%	360	292
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	11	468,868	0.37%	416,997	0.38%	35.54%	1.27%	360	317
AMERICAN FAST FOOD SERVICES,S.A.	10	395,095	0.31%	346,268	0.32%	35.86%	1.37%	360	308
COCHEZ Y CIA, S.A.	10	436,646	0.34%	380,684	0.35%	36.20%	1.45%	360	303
INDUSTRIAS ALIMENTICIAS RICAS VIANDAS	10	451,682	0.35%	392,513	0.36%	36.56%	1.41%	360	306
PANAMA PORTS COMPANY	10	471,153	0.37%	367,066	0.33%	36.90%	1.61%	360	269
Otros	1,764	80,334,682	62.79%	69,242,407	63.10%	100.00%	1.37%	360	303

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Total	2,890	127,943,101	100.00%	109,725,915	1.35%	360	302
Minimum		18,813		12,017	0.00%	192	94
Maximum		101,935		98,288	7.25%	360	345
Average		44,271		37,967			

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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%	548,337	0.50%	0.50%	1.73%	360	289
URB. RESIDENCIAL VILLA LINETH	10	331,395	0.26%	233,609	0.21%	0.71%	0.40%	360	257
RESIDENCIAL VILLAS DEL SOL	6	216,850	0.17%	171,837	0.16%	0.87%	1.06%	360	282
LAS PERLAS DE PILON	5	294,552	0.23%	242,440	0.22%	1.09%	1.66%	360	284
RESIDENCIAL VILLA DEL CARMEN	5	193,320	0.15%	145,930	0.13%	1.22%	0.61%	360	271
URBANIZACION VALLE HERMOSO	4	150,074	0.12%	121,951	0.11%	1.33%	1.06%	360	285
BRISAMAR	3	87,332	0.07%	55,051	0.05%	1.38%	0.00%	360	231
LA ARBOLEDA	3	138,980	0.11%	106,869	0.10%	1.48%	1.32%	360	266
LAS PRADERAS	3	84,250	0.07%	53,865	0.05%	1.53%	0.80%	360	225
RES. BRISAS DE ATALAYA	3	116,400	0.09%	100,448	0.09%	1.62%	1.29%	360	307
RESIDENCIAL LA FLORESTA	3	157,410	0.12%	138,459	0.13%	1.75%	1.50%	360	310
Otros	2,832	125,516,738	98.10%	107,807,118	98.25%	100.00%	1.35%	360	302
Total	2,890	127,943,101	100.00%	109,725,915			1.35%	360	302
Minimum		18,813		12,017			0.00%	192	94
Maximum		101,935		98,288			7.25%	360	345
Average		44,271		37,967					