



## Stratification Report for La Hipotecaria S.A. Panama

Trust XVI  
April 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 4/30/2022.

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 April 2022

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2022

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%          | 16,999             | 0.02%   | 0.02%      | 0.25%              | 192                | 93                  |
| 240           | 4            | 139,555            | 0.11%          | 98,962             | 0.09%   | 0.11%      | 0.80%              | 240                | 168                 |
| 264           | 2            | 104,771            | 0.08%          | 69,340             | 0.06%   | 0.17%      | 1.71%              | 264                | 165                 |
| 300           | 2            | 85,000             | 0.07%          | 70,918             | 0.07%   | 0.23%      | 1.62%              | 300                | 236                 |
| 324           | 1            | 34,645             | 0.03%          | 26,581             | 0.02%   | 0.26%      | 0.25%              | 324                | 247                 |
| 348           | 3            | 148,424            | 0.12%          | 132,875            | 0.12%   | 0.38%      | 1.40%              | 348                | 306                 |
| 360           | 2,869        | 126,936,328        | 99.57%         | 108,642,692        | 99.62%  | 100.00%    | 1.34%              | 360                | 301                 |
| <b>Total</b>  | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum       |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum       |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average       |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 April 2022

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2022

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%          | 25,792             | 0.02%   | 0.02%      | 0.00%              | 360                | 243                 |
| 20,000 - 25,000   | 20           | 463,553            | 0.36%          | 284,790            | 0.26%   | 0.28%      | 0.00%              | 360                | 229                 |
| 25,000 - 30,000   | 96           | 2,566,995          | 2.01%          | 1,700,628          | 1.56%   | 1.84%      | 0.08%              | 359                | 242                 |
| 30,000 - 35,000   | 258          | 8,259,792          | 6.48%          | 6,119,652          | 5.61%   | 7.46%      | 0.29%              | 359                | 267                 |
| 35,000 - 40,000   | 652          | 24,338,825         | 19.09%         | 19,607,468         | 17.98%  | 25.43%     | 0.59%              | 360                | 288                 |
| 40,000 - 45,000   | 983          | 40,146,743         | 31.49%         | 35,586,560         | 32.63%  | 58.07%     | 1.63%              | 360                | 310                 |
| 45,000 - 50,000   | 247          | 11,779,966         | 9.24%          | 10,422,506         | 9.56%   | 67.62%     | 1.72%              | 360                | 310                 |
| 50,000 - 55,000   | 159          | 8,207,104          | 6.44%          | 7,366,637          | 6.75%   | 74.38%     | 1.72%              | 360                | 315                 |
| 55,000 - 60,000   | 145          | 8,394,531          | 6.58%          | 7,323,246          | 6.71%   | 81.09%     | 1.70%              | 360                | 304                 |
| 60,000 - 65,000   | 68           | 4,258,242          | 3.34%          | 3,573,918          | 3.28%   | 84.37%     | 1.71%              | 359                | 291                 |
| 65,000 - 70,000   | 67           | 4,555,880          | 3.57%          | 4,060,541          | 3.72%   | 88.09%     | 1.65%              | 360                | 312                 |
| 70,000 - 75,000   | 67           | 4,836,694          | 3.79%          | 4,365,469          | 4.00%   | 92.09%     | 1.72%              | 360                | 316                 |
| 75,000 - 80,000   | 88           | 6,867,373          | 5.39%          | 6,082,330          | 5.58%   | 97.67%     | 1.73%              | 360                | 310                 |
| 80,000 - 85,000   | 9            | 737,919            | 0.58%          | 667,246            | 0.61%   | 98.28%     | 2.11%              | 360                | 312                 |
| 85,000 - 90,000   | 3            | 265,862            | 0.21%          | 238,949            | 0.22%   | 98.50%     | 2.34%              | 360                | 310                 |
| 90,000 - 95,000   | 5            | 464,726            | 0.36%          | 430,518            | 0.39%   | 98.90%     | 1.60%              | 360                | 327                 |
| 95,000 - 100,000  | 7            | 693,714            | 0.54%          | 631,145            | 0.58%   | 99.48%     | 1.71%              | 360                | 320                 |
| 100,000 - 105,000 | 6            | 607,929            | 0.48%          | 570,973            | 0.52%   | 100.00%    | 1.75%              | 360                | 332                 |
| <b>Total</b>      | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum           |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum           |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average           |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 April 2022

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2022

Original Property Value

Min: 23,577    Max: 110,702    Average: 49,414

| 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%          | 54,173             | 0.05%   | 0.05%      | 0.00%              | 360                | 240                 |
| 25,000 - 30,000         | 38           | 972,543            | 0.76%          | 623,052            | 0.57%   | 0.62%      | 0.04%              | 360                | 238                 |
| 30,000 - 35,000         | 167          | 4,909,778          | 3.85%          | 3,445,366          | 3.16%   | 3.78%      | 0.21%              | 359                | 253                 |
| 35,000 - 40,000         | 350          | 12,330,272         | 9.67%          | 9,588,207          | 8.79%   | 12.57%     | 0.25%              | 360                | 280                 |
| 40,000 - 45,000         | 447          | 16,892,232         | 13.25%         | 13,491,975         | 12.37%  | 24.94%     | 0.62%              | 360                | 284                 |
| 45,000 - 50,000         | 388          | 16,424,131         | 12.88%         | 14,287,489         | 13.10%  | 38.04%     | 1.68%              | 359                | 303                 |
| 50,000 - 55,000         | 838          | 35,045,289         | 27.49%         | 31,107,252         | 28.52%  | 66.57%     | 1.68%              | 360                | 311                 |
| 55,000 - 60,000         | 223          | 11,610,808         | 9.11%          | 10,388,628         | 9.53%   | 76.09%     | 1.72%              | 360                | 314                 |
| 60,000 - 65,000         | 153          | 8,812,567          | 6.91%          | 7,850,566          | 7.20%   | 83.29%     | 1.69%              | 359                | 312                 |
| 65,000 - 70,000         | 65           | 4,307,903          | 3.38%          | 3,785,772          | 3.47%   | 86.76%     | 1.67%              | 360                | 307                 |
| 70,000 - 75,000         | 68           | 4,808,762          | 3.77%          | 4,361,633          | 4.00%   | 90.76%     | 1.68%              | 360                | 318                 |
| 75,000 - 80,000         | 81           | 6,193,423          | 4.86%          | 5,497,342          | 5.04%   | 95.80%     | 1.72%              | 360                | 311                 |
| 80,000 - 85,000         | 36           | 2,849,182          | 2.23%          | 2,515,118          | 2.31%   | 98.11%     | 1.82%              | 360                | 307                 |
| 85,000 - 90,000         | 2            | 167,707            | 0.13%          | 148,301            | 0.14%   | 98.25%     | 2.50%              | 360                | 302                 |
| 90,000 - 95,000         | 4            | 320,081            | 0.25%          | 290,272            | 0.27%   | 98.51%     | 2.24%              | 360                | 313                 |
| 95,000 - 100,000        | 7            | 650,594            | 0.51%          | 600,877            | 0.55%   | 99.06%     | 1.64%              | 360                | 327                 |
| 100,000 - 105,000       | 9            | 906,447            | 0.71%          | 837,823            | 0.77%   | 99.83%     | 1.72%              | 360                | 326                 |
| 105,000 - 110,000       | 1            | 99,910             | 0.08%          | 88,763             | 0.08%   | 99.91%     | 1.75%              | 360                | 312                 |
| 110,000 - 115,000       | 1            | 100,200            | 0.08%          | 95,759             | 0.09%   | 100.00%    | 1.75%              | 360                | 340                 |
| <b>Total</b>            | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum                 |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum                 |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average                 |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 April 2022

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2022

Original Loan To Value

Min: 50.00%    Max: 99.00%    WA (original balance): 90.31%    WA (remaining balance): 90.18%

| 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%          | 41,910             | 0.04%   | 0.04%      | 1.75%              | 360                | 333                 |
| 60 %- 70%              | 2            | 73,750             | 0.06%          | 60,679             | 0.06%   | 0.09%      | 1.75%              | 360                | 285                 |
| 70 %- 80%              | 121          | 4,579,966          | 3.59%          | 4,030,681          | 3.70%   | 3.79%      | 1.57%              | 358                | 307                 |
| 80 %- 90%              | 1,621        | 62,575,212         | 49.08%         | 53,670,547         | 49.21%  | 53.00%     | 1.25%              | 360                | 303                 |
| 90 %- 100%             | 1,137        | 60,210,195         | 47.23%         | 51,254,550         | 47.00%  | 100.00%    | 1.42%              | 360                | 298                 |
| <b>Total</b>           | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum                |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum                |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average                |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 April 2022

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2022

**Original Debt To Income**

Min: 11.10%    Max: 54.99%    WA (original balance): 37.35%    WA (remaining balance): 37.47%

| Original Debt To Income | Loans        | Original Balance   | Percent        | Remaining Balance  | Percent | Cumulative | Interest Rate (WA) | Original Term (WA) | Remaining Term (WA) |
|-------------------------|--------------|--------------------|----------------|--------------------|---------|------------|--------------------|--------------------|---------------------|
| 10 %- 20%               | 130          | 4,871,496          | 3.82%          | 4,022,981          | 3.69%   | 3.69%      | 1.11%              | 359                | 293                 |
| 20 %- 30%               | 581          | 23,137,333         | 18.15%         | 19,440,935         | 17.83%  | 21.52%     | 1.14%              | 360                | 297                 |
| 30 %- 40%               | 1,033        | 46,123,031         | 36.18%         | 39,317,626         | 36.05%  | 57.57%     | 1.34%              | 359                | 299                 |
| 40 %- 50%               | 1,000        | 46,823,369         | 36.73%         | 40,683,138         | 37.30%  | 94.87%     | 1.45%              | 360                | 305                 |
| 50 %- 60%               | 138          | 6,528,893          | 5.12%          | 5,593,687          | 5.13%   | 100.00%    | 1.51%              | 360                | 301                 |
| <b>Total</b>            | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum                 |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum                 |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average                 |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 April 2022

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2022

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%          | 26,100             | 0.02%   | 0.02%      | 0.00%              | 360                | 309                 |
| 10 %- 20%                        | 567          | 21,853,493         | 17.14%         | 18,043,286         | 16.54%  | 16.57%     | 1.07%              | 360                | 293                 |
| 20 %- 30%                        | 1,547        | 66,578,583         | 52.23%         | 56,768,564         | 52.05%  | 68.62%     | 1.26%              | 360                | 301                 |
| 30 %- 40%                        | 767          | 39,021,651         | 30.61%         | 34,220,418         | 31.38%  | 100.00%    | 1.64%              | 359                | 306                 |
| <b>Total</b>                     | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum                          |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum                          |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average                          |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 April 2022

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2022

**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         | 23.59%         | 23,005,763         | 21.09%  | 21.09%     | 0.19%              | 360                | 276                 |
| 1% - 2%                | 1,969        | 95,883,437         | 75.21%         | 84,923,892         | 77.87%  | 98.97%     | 1.69%              | 360                | 310                 |
| 2% - 3%                | 29           | 1,156,560          | 0.91%          | 814,367            | 0.75%   | 99.71%     | 1.89%              | 355                | 232                 |
| 3% - 4%                | 4            | 334,382            | 0.26%          | 286,935            | 0.26%   | 99.97%     | 3.69%              | 360                | 282                 |
| 7% - 8%                | 1            | 35,400             | 0.03%          | 27,411             | 0.03%   | 100.00%    | 7.25%              | 360                | 280                 |
| <b>Total</b>           | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum                |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum                |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average                |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |



*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 April 2022

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2022

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%          | 27,411             | 0.03%   | 0.03%      | 7.25%              | 360                | 280                 |
| 2% - 3%          | 4            | 334,382            | 0.26%          | 286,935            | 0.26%   | 0.29%      | 3.69%              | 360                | 282                 |
| 3% - 4%          | 2            | 87,114             | 0.07%          | 70,709             | 0.06%   | 0.35%      | 1.37%              | 360                | 280                 |
| 4% - 5%          | 2,046        | 98,719,041         | 77.44%         | 87,128,765         | 79.89%  | 80.24%     | 1.67%              | 360                | 309                 |
| 5% - 6%          | 644          | 22,865,926         | 17.94%         | 17,899,935         | 16.41%  | 96.66%     | 0.21%              | 360                | 282                 |
| 6% - 7%          | 185          | 5,442,259          | 4.27%          | 3,644,612          | 3.34%   | 100.00%    | 0.00%              | 359                | 246                 |
| <b>Total</b>     | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum          |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum          |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average          |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 April 2022

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2022

Remaining Term

Min: 93

Max: 344

WA (original balance): 301

WA (remaining balance): 304

| 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%          | 16,999             | 0.02%   | 0.02%      | 0.25%              | 192                | 93                  |
| 120 - 179      | 3            | 119,927            | 0.09%          | 68,454             | 0.06%   | 0.08%      | 1.12%              | 253                | 138                 |
| 180 - 239      | 79           | 2,280,188          | 1.79%          | 1,469,530          | 1.35%   | 1.43%      | 0.62%              | 353                | 226                 |
| 240 - 299      | 1,331        | 54,894,738         | 43.06%         | 43,258,769         | 39.67%  | 41.09%     | 1.08%              | 360                | 277                 |
| 300 - 359      | 1,468        | 70,153,870         | 55.03%         | 64,244,615         | 58.91%  | 100.00%    | 1.58%              | 360                | 323                 |
| <b>Total</b>   | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum        |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum        |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average        |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 April 2022

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2022

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   | 25           | 589,791            | 0.46%          | 342,224            | 0.31%   | 0.31%      | 0.01%              | 355                | 223                 |
| 15,000 - 20,000   | 77           | 2,023,961          | 1.59%          | 1,320,250          | 1.21%   | 1.52%      | 0.04%              | 355                | 236                 |
| 20,000 - 25,000   | 218          | 6,825,149          | 5.35%          | 4,911,624          | 4.50%   | 6.03%      | 0.24%              | 360                | 260                 |
| 25,000 - 30,000   | 430          | 15,458,924         | 12.13%         | 11,831,116         | 10.85%  | 16.88%     | 0.37%              | 360                | 275                 |
| 30,000 - 35,000   | 455          | 18,238,806         | 14.31%         | 15,067,970         | 13.82%  | 30.69%     | 1.41%              | 359                | 288                 |
| 35,000 - 40,000   | 846          | 34,735,074         | 27.25%         | 31,193,667         | 28.60%  | 59.30%     | 1.53%              | 360                | 315                 |
| 40,000 - 45,000   | 213          | 10,332,190         | 8.10%          | 9,131,277          | 8.37%   | 67.67%     | 1.71%              | 360                | 309                 |
| 45,000 - 50,000   | 239          | 12,620,806         | 9.90%          | 11,302,699         | 10.36%  | 78.03%     | 1.72%              | 360                | 314                 |
| 50,000 - 55,000   | 78           | 4,707,726          | 3.69%          | 4,115,772          | 3.77%   | 81.81%     | 1.69%              | 360                | 305                 |
| 55,000 - 60,000   | 78           | 4,899,998          | 3.84%          | 4,440,744          | 4.07%   | 85.88%     | 1.68%              | 360                | 318                 |
| 60,000 - 65,000   | 71           | 5,050,344          | 3.96%          | 4,445,974          | 4.08%   | 89.95%     | 1.67%              | 360                | 307                 |
| 65,000 - 70,000   | 84           | 6,264,893          | 4.91%          | 5,659,460          | 5.19%   | 95.14%     | 1.75%              | 360                | 316                 |
| 70,000 - 75,000   | 41           | 3,214,353          | 2.52%          | 2,965,497          | 2.72%   | 97.86%     | 1.77%              | 360                | 324                 |
| 75,000 - 80,000   | 7            | 579,531            | 0.45%          | 535,313            | 0.49%   | 98.35%     | 2.00%              | 360                | 322                 |
| 80,000 - 85,000   | 4            | 358,784            | 0.28%          | 327,917            | 0.30%   | 98.65%     | 1.56%              | 360                | 322                 |
| 85,000 - 90,000   | 6            | 579,735            | 0.45%          | 530,119            | 0.49%   | 99.14%     | 1.71%              | 360                | 322                 |
| 90,000 - 95,000   | 6            | 598,713            | 0.47%          | 551,580            | 0.51%   | 99.65%     | 1.71%              | 360                | 325                 |
| 95,000 - 100,000  | 4            | 405,344            | 0.32%          | 385,164            | 0.35%   | 100.00%    | 1.75%              | 360                | 337                 |
| <b>Total</b>      | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.38%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum           |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum           |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average           |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 April 2022

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2022

Current Loan To Value

Min: 41.30%    Max: 96.20%    WA (original balance): 77.12%    WA (remaining balance): 77.71%

| Current LoanTo Value | Loans        | Original Balance   | Percent        | Remaining Balance  | Percent | Cumulative | Interest Rate (WA) | Original Term (WA) | Remaining Term (WA) |
|----------------------|--------------|--------------------|----------------|--------------------|---------|------------|--------------------|--------------------|---------------------|
| 40 %- 50%            | 17           | 452,798            | 0.36%          | 264,456            | 0.24%   | 0.24%      | 0.21%              | 340                | 220                 |
| 50 %- 60%            | 87           | 2,381,903          | 1.87%          | 1,557,336          | 1.43%   | 1.67%      | 0.19%              | 354                | 237                 |
| 60 %- 70%            | 722          | 26,057,989         | 20.44%         | 20,439,281         | 18.74%  | 20.41%     | 0.93%              | 360                | 278                 |
| 70 %- 80%            | 1,303        | 54,954,784         | 43.11%         | 47,537,934         | 43.59%  | 64.00%     | 1.42%              | 360                | 304                 |
| 80 %- 90%            | 475          | 27,685,485         | 21.72%         | 24,270,982         | 22.26%  | 86.26%     | 1.65%              | 360                | 306                 |
| 90 %- 100%           | 278          | 15,951,163         | 12.51%         | 14,988,378         | 13.74%  | 100.00%    | 1.45%              | 360                | 332                 |
| <b>Total</b>         | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum              |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum              |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average              |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 April 2022

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2022

**Current Borrower Rate**

Min: 0.00%    Max: 7.25%    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%               | 880          | 30,104,738         | 23.61%         | 23,030,301         | 21.12%  | 21.12%     | 0.19%              | 360                | 276                 |
| 1% - 2%               | 1,985        | 96,488,808         | 75.69%         | 85,358,029         | 78.27%  | 99.39%     | 1.69%              | 360                | 309                 |
| 2% - 3%               | 12           | 520,794            | 0.41%          | 355,692            | 0.33%   | 99.71%     | 2.07%              | 348                | 219                 |
| 3% - 4%               | 4            | 334,382            | 0.26%          | 286,935            | 0.26%   | 99.97%     | 3.69%              | 360                | 282                 |
| 7% - 8%               | 1            | 35,400             | 0.03%          | 27,411             | 0.03%   | 100.00%    | 7.25%              | 360                | 280                 |
| <b>Total</b>          | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum               |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum               |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average               |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 April 2022

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2022

**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%          | 27,411             | 0.03%   | 0.03%      | 7.25%              | 360                | 280                 |
| 2% - 3%         | 4            | 334,382            | 0.26%          | 286,935            | 0.26%   | 0.29%      | 3.69%              | 360                | 282                 |
| 3% - 4%         | 12           | 520,794            | 0.41%          | 355,692            | 0.33%   | 0.61%      | 2.07%              | 348                | 219                 |
| 4% - 5%         | 1,985        | 96,488,808         | 75.69%         | 85,358,029         | 78.27%  | 78.88%     | 1.69%              | 360                | 309                 |
| 5% - 6%         | 880          | 30,104,738         | 23.61%         | 23,030,301         | 21.12%  | 100.00%    | 0.19%              | 360                | 276                 |
| <b>Total</b>    | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum         |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum         |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average         |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 April 2022

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2022

**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%            | 2,881        | 127,448,722        | 99.97%         | 109,030,957        | 99.97%  | 99.97%     | 1.34%              | 360                | 301                 |
| 7% - 8%            | 1            | 35,400             | 0.03%          | 27,411             | 0.03%   | 100.00%    | 7.25%              | 360                | 280                 |
| <b>Total</b>       | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum            |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum            |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average            |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 April 2022

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2022

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            | 0.45%          | 346,209            | 0.32%   | 0.32%      | 0.34%              | 360                | 223                 |
| 2011             | 49           | 1,428,175          | 1.12%          | 906,381            | 0.83%   | 1.15%      | 0.69%              | 356                | 225                 |
| 2012             | 35           | 1,066,041          | 0.84%          | 739,255            | 0.68%   | 1.83%      | 0.85%              | 360                | 243                 |
| 2013             | 213          | 7,735,069          | 6.07%          | 5,551,136          | 5.09%   | 6.92%      | 0.60%              | 360                | 256                 |
| 2014             | 321          | 12,475,977         | 9.79%          | 9,373,434          | 8.59%   | 15.51%     | 0.81%              | 359                | 265                 |
| 2015             | 317          | 13,705,028         | 10.75%         | 10,845,264         | 9.94%   | 25.46%     | 1.02%              | 360                | 278                 |
| 2016             | 367          | 16,208,401         | 12.71%         | 13,521,143         | 12.40%  | 37.85%     | 1.46%              | 360                | 291                 |
| 2017             | 326          | 15,015,358         | 11.78%         | 13,000,685         | 11.92%  | 49.77%     | 1.63%              | 359                | 302                 |
| 2018             | 472          | 22,169,045         | 17.39%         | 19,921,587         | 18.27%  | 68.04%     | 1.57%              | 360                | 315                 |
| 2019             | 408          | 19,639,075         | 15.41%         | 18,222,792         | 16.71%  | 84.75%     | 1.56%              | 360                | 327                 |
| 2020             | 353          | 17,472,901         | 13.71%         | 16,630,481         | 15.25%  | 100.00%    | 1.56%              | 360                | 338                 |
| <b>Total</b>     | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum          |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum          |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average          |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |



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            | 0.47%          | 361,725            | 0.33%   | 0.33%      | 0.32%              | 360                | 223                 |
| 2026                    | 49           | 1,426,089          | 1.12%          | 905,274            | 0.83%   | 1.16%      | 0.69%              | 356                | 225                 |
| 2027                    | 34           | 1,042,827          | 0.82%          | 724,847            | 0.66%   | 1.83%      | 0.87%              | 360                | 243                 |
| 2028                    | 216          | 7,854,906          | 6.16%          | 5,641,301          | 5.17%   | 7.00%      | 0.61%              | 360                | 256                 |
| 2029                    | 465          | 19,800,017         | 15.53%         | 16,237,123         | 14.89%  | 21.89%     | 1.11%              | 359                | 289                 |
| 2030                    | 657          | 30,505,075         | 23.93%         | 26,850,605         | 24.62%  | 46.51%     | 1.31%              | 360                | 311                 |
| 2031                    | 365          | 16,151,807         | 12.67%         | 13,484,099         | 12.36%  | 58.87%     | 1.47%              | 360                | 291                 |
| 2032                    | 325          | 14,974,863         | 11.75%         | 12,965,024         | 11.89%  | 70.76%     | 1.63%              | 359                | 302                 |
| 2033                    | 469          | 22,018,960         | 17.27%         | 19,783,898         | 18.14%  | 88.90%     | 1.57%              | 360                | 315                 |
| 2034                    | 280          | 13,115,225         | 10.29%         | 12,104,472         | 11.10%  | 100.00%    | 1.51%              | 360                | 325                 |
| <b>Total</b>            | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum                 |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum                 |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average                 |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
April 2022

For La Hipotecaria Panama  
Cutoff Date: 4/30/2022

Property Type

| Property Type | Loans | Original Balance | Percent | Remaining Balance | Percent | Cumulative | Interest Rate (WA) | Original Term (WA) | Remaining Term (WA) |
|---------------|-------|------------------|---------|-------------------|---------|------------|--------------------|--------------------|---------------------|
| SFH           | 2,882 | 127,484,122      | 100.00% | 109,058,367       | 100.00% | 100.00%    | 1.34%              | 360                | 301                 |
| Total         | 2,882 | 127,484,122      | 100.00% | 109,058,367       |         |            | 1.34%              | 360                | 301                 |
| Minimum       |       | 18,813           |         | 11,997            |         |            | 0.00%              | 192                | 93                  |
| Maximum       |       | 101,935          |         | 98,065            |         |            | 7.25%              | 360                | 344                 |
| Average       |       | 44,235           |         | 37,841            |         |            |                    |                    |                     |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
April 2022

For La Hipotecaria Panama  
Cutoff Date: 4/30/2022

**Loan Purpose**

| Loan Purpose | Loans | Original Balance | Percent | Remaining Balance | Percent | Cumulative | Interest Rate (WA) | Original Term (WA) | Remaining Term (WA) |
|--------------|-------|------------------|---------|-------------------|---------|------------|--------------------|--------------------|---------------------|
| New Property | 2,882 | 127,484,122      | 100.00% | 109,058,367       | 100.00% | 100.00%    | 1.34%              | 360                | 301                 |
| Total        | 2,882 | 127,484,122      | 100.00% | 109,058,367       |         |            | 1.34%              | 360                | 301                 |
| Minimum      |       | 18,813           |         | 11,997            |         |            | 0.00%              | 192                | 93                  |
| Maximum      |       | 101,935          |         | 98,065            |         |            | 7.25%              | 360                | 344                 |
| Average      |       | 44,235           |         | 37,841            |         |            |                    |                    |                     |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 April 2022

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2022

**Current Delinquency Status**

| Delinquency Status | Loans        | Original Balance   | Percent        | Remaining Balance  | Percent | Cumulative | Interest Rate (WA) | Original Term (WA) | Remaining Term (WA) |
|--------------------|--------------|--------------------|----------------|--------------------|---------|------------|--------------------|--------------------|---------------------|
| Current            | 2,656        | 117,825,004        | 92.42%         | 100,751,089        | 92.38%  | 92.38%     | 1.35%              | 360                | 301                 |
| 30                 | 162          | 7,136,455          | 5.60%          | 6,129,628          | 5.62%   | 98.00%     | 1.29%              | 360                | 300                 |
| 60                 | 39           | 1,509,088          | 1.18%          | 1,291,085          | 1.18%   | 99.19%     | 1.03%              | 360                | 300                 |
| 90                 | 14           | 544,754            | 0.43%          | 469,844            | 0.43%   | 99.62%     | 0.91%              | 360                | 300                 |
| 120                | 3            | 120,195            | 0.09%          | 102,051            | 0.09%   | 99.71%     | 0.83%              | 360                | 298                 |
| 150                | 4            | 176,135            | 0.14%          | 167,201            | 0.15%   | 99.86%     | 1.69%              | 360                | 327                 |
| 180                | 1            | 40,887             | 0.03%          | 39,132             | 0.04%   | 99.90%     | 1.75%              | 360                | 328                 |
| 240                | 2            | 80,095             | 0.06%          | 65,645             | 0.06%   | 99.96%     | 1.01%              | 360                | 302                 |
| 270                | 1            | 51,510             | 0.04%          | 42,693             | 0.04%   | 100.00%    | 1.75%              | 360                | 279                 |
| <b>Total</b>       | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum            |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum            |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average            |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 April 2022

For La Hipotecaria Panama  
 Cutoff Date: 4/30/2022

State

| State          | Loans        | Original Balance   | Percent        | Remaining Balance  | Percent | Cumulative | Interest Rate (WA) | Original Term (WA) | Remaining Term (WA) |
|----------------|--------------|--------------------|----------------|--------------------|---------|------------|--------------------|--------------------|---------------------|
| Unknown        | 563          | 25,793,781         | 20.23%         | 23,461,963         | 21.51%  | 21.51%     | 1.46%              | 360                | 320                 |
| Bocas del Toro | 4            | 146,520            | 0.11%          | 110,269            | 0.10%   | 21.61%     | 0.25%              | 360                | 272                 |
| Chiriquí       | 418          | 17,004,672         | 13.34%         | 13,692,657         | 12.56%  | 34.17%     | 1.13%              | 359                | 284                 |
| Coclé          | 130          | 5,192,782          | 4.07%          | 4,420,641          | 4.05%   | 38.22%     | 1.38%              | 359                | 298                 |
| Colón          | 6            | 358,823            | 0.28%          | 278,348            | 0.26%   | 38.48%     | 1.72%              | 343                | 257                 |
| Herrera        | 269          | 11,097,132         | 8.70%          | 9,129,371          | 8.37%   | 46.85%     | 1.24%              | 360                | 290                 |
| Los Santos     | 59           | 2,489,591          | 1.95%          | 2,123,288          | 1.95%   | 48.80%     | 1.53%              | 360                | 299                 |
| Panamá         | 1,134        | 53,340,016         | 41.84%         | 45,415,198         | 41.64%  | 90.44%     | 1.35%              | 360                | 299                 |
| Veraguas       | 299          | 12,060,805         | 9.46%          | 10,426,632         | 9.56%   | 100.00%    | 1.39%              | 360                | 305                 |
| <b>Total</b>   | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum        |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum        |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average        |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
April 2022

For La Hipotecaria Panama  
Cutoff Date: 4/30/2022

**Payment Method**

| Payment Method | Loans        | Original Balance   | Percent        | Remaining Balance  | Percent | Cumulative | Interest Rate (WA) | Original Term (WA) | Remaining Term (WA) |
|----------------|--------------|--------------------|----------------|--------------------|---------|------------|--------------------|--------------------|---------------------|
| DD             | 2,478        | 110,979,808        | 87.05%         | 95,404,634         | 87.48%  | 87.48%     | 1.37%              | 360                | 303                 |
| VOL            | 404          | 16,504,315         | 12.95%         | 13,653,734         | 12.52%  | 100.00%    | 1.17%              | 360                | 291                 |
| <b>Total</b>   | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |         |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum        |              | 18,813             |                | 11,997             |         |            | 0.00%              | 192                | 93                  |
| Maximum        |              | 101,935            |                | 98,065             |         |            | 7.25%              | 360                | 344                 |
| Average        |              | 44,235             |                | 37,841             |         |            |                    |                    |                     |

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       | 9.39%      | 10,075,536        | 9.24%      | 9.24%      | 1.20%              | 360                | 299                 |
| MINISTERIO DE EDUCACION (7)                           | 165   | 6,763,619        | 5.31%      | 5,576,771         | 5.11%      | 14.35%     | 1.34%              | 359                | 291                 |
| IMPORTADORA RICAMAR, S.A.                             | 69    | 2,835,209        | 2.22%      | 2,496,102         | 2.29%      | 16.64%     | 1.34%              | 360                | 311                 |
| MINISTERIO DE LA PRESIDENCIA (3)                      | 40    | 2,158,841        | 1.69%      | 1,813,113         | 1.66%      | 18.30%     | 1.61%              | 358                | 292                 |
| CAJA DEL SEGURO SOCIAL                                | 39    | 1,545,290        | 1.21%      | 1,312,789         | 1.20%      | 19.51%     | 1.19%              | 360                | 302                 |
| MINISTERIO DE SALUD (12)                              | 39    | 1,543,619        | 1.21%      | 1,294,957         | 1.19%      | 20.69%     | 1.28%              | 360                | 296                 |
| MINISTERIO DE GOBIERNO Y JUSTICIA                     | 36    | 1,658,670        | 1.30%      | 1,403,892         | 1.29%      | 21.98%     | 1.51%              | 360                | 298                 |
| RIBA SMITH  | 33    | 1,491,451        | 1.17%      | 1,324,980         | 1.21%      | 23.20%     | 1.48%              | 360                | 313                 |
| INMOBILIARIA DON ANTONIO<br>(CREDIREY, S.A.)          | 31    | 1,259,010        | 0.99%      | 1,107,988         | 1.02%      | 24.21%     | 1.34%              | 360                | 311                 |
| COMPAÑIA GOLY, S.A.                                   | 29    | 1,203,165        | 0.94%      | 1,037,600         | 0.95%      | 25.16%     | 1.29%              | 360                | 304                 |
| AGENCIAS FEDURO                                       | 27    | 1,164,398        | 0.91%      | 1,014,217         | 0.93%      | 26.09%     | 1.35%              | 360                | 307                 |
| FARMACIAS ARROCHA                                     | 23    | 980,401          | 0.77%      | 852,048           | 0.78%      | 26.88%     | 1.41%              | 360                | 305                 |
| UNIVERSIDAD DE PANAMA                                 | 20    | 947,872          | 0.74%      | 817,865           | 0.75%      | 27.63%     | 1.42%              | 360                | 304                 |
| BANCO GENERAL, S.A.                                   | 19    | 838,574          | 0.66%      | 718,858           | 0.66%      | 28.28%     | 1.20%              | 360                | 304                 |
| CUERPO DE BOMBEROS DE PMA.                            | 18    | 800,527          | 0.63%      | 665,153           | 0.61%      | 28.89%     | 1.54%              | 360                | 291                 |
| INDUSTRIAS LACTEAS                                    | 18    | 841,337          | 0.66%      | 743,948           | 0.68%      | 29.58%     | 1.37%              | 360                | 313                 |
| C.S.S.JUBILADOS Y PENSIONADO                          | 17    | 715,142          | 0.56%      | 550,074           | 0.50%      | 30.08%     | 1.07%              | 333                | 252                 |
| ORGANO JUDICIAL                                       | 16    | 738,079          | 0.58%      | 617,889           | 0.57%      | 30.65%     | 1.44%              | 360                | 294                 |
| SUPERMERCADO EXTRA                                    | 16    | 632,722          | 0.50%      | 530,301           | 0.49%      | 31.13%     | 1.00%              | 360                | 298                 |
| PRODUCTOS TOLEDANO                                    | 15    | 632,697          | 0.50%      | 554,489           | 0.51%      | 31.64%     | 0.93%              | 360                | 312                 |
| TRIBUNAL ELECTORAL                                    | 15    | 667,676          | 0.52%      | 574,368           | 0.53%      | 32.17%     | 1.39%              | 360                | 305                 |
| EMPRESAS ROMERO, INC.                                 | 14    | 537,943          | 0.42%      | 414,474           | 0.38%      | 32.55%     | 0.68%              | 360                | 276                 |
| BAC INTERNATIONAL BANK PANAMA                         | 13    | 762,097          | 0.60%      | 683,796           | 0.63%      | 33.18%     | 1.65%              | 360                | 315                 |
| GAMING & SERVICES DE PANAMA                           | 13    | 648,989          | 0.51%      | 571,698           | 0.52%      | 33.70%     | 1.55%              | 360                | 301                 |
| D.I.M.A.U DIRECCION MUNICIPAL DE<br>ASEO URB. Y MANT. | 12    | 501,692          | 0.39%      | 415,234           | 0.38%      | 34.08%     | 0.82%              | 360                | 297                 |
| CABLE ONDA  | 11    | 556,379          | 0.44%      | 491,651           | 0.45%      | 34.53%     | 1.48%              | 360                | 313                 |
| MINISTERIO DE OBRAS PUBLICAS                          | 11    | 446,110          | 0.35%      | 364,015           | 0.33%      | 34.87%     | 0.98%              | 360                | 291                 |
| PRODUCTOS ALIMENTICIOS PASCUAL,<br>S.A.               | 11    | 468,868          | 0.37%      | 416,065           | 0.38%      | 35.25%     | 1.27%              | 360                | 316                 |
| AMERICAN FAST FOOD SERVICES,S.A.                      | 10    | 395,095          | 0.31%      | 344,986           | 0.32%      | 35.56%     | 1.37%              | 360                | 307                 |
| COCHEZ Y CIA, S.A.                                    | 10    | 436,646          | 0.34%      | 379,778           | 0.35%      | 35.91%     | 1.45%              | 360                | 302                 |
| I.D.A.A.N.  | 10    | 443,682          | 0.35%      | 375,648           | 0.34%      | 36.26%     | 1.47%              | 360                | 298                 |
| INDUSTRIAS ALIMENTICIAS RICAS<br>VIANDAS              | 10    | 451,682          | 0.35%      | 391,455           | 0.36%      | 36.62%     | 1.41%              | 360                | 305                 |
| PANAMA PORTS COMPANY                                  | 10    | 471,153          | 0.37%      | 365,807           | 0.34%      | 36.95%     | 1.61%              | 360                | 268                 |
| Otros   | 1,758 | 79,974,449       | 62.73%     | 68,760,822        | 63.05%     | 100.00%    | 1.36%              | 360                | 302                 |

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
April 2022

For La Hipotecaria Panama  
Cutoff Date: 4/30/2022

|         |       |             |         |             |       |     |     |
|---------|-------|-------------|---------|-------------|-------|-----|-----|
| Total   | 2,882 | 127,484,122 | 100.00% | 109,058,367 | 1.34% | 360 | 301 |
| Minimum |       | 18,813      |         | 11,997      | 0.00% | 192 | 93  |
| Maximum |       | 101,935     |         | 98,065      | 7.25% | 360 | 344 |
| Average |       | 44,235      |         | 37,841      |       |     |     |



*Stratification Report*

La Hipotecaria Panama - Trust XVI  
April 2022

For La Hipotecaria Panama  
Cutoff Date: 4/30/2022

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%          | 546,590            | 0.50%      | 0.50%      | 1.73%              | 360                | 288                 |
| URB. RESIDENCIAL VILLA LINETH | 10           | 331,395            | 0.26%          | 232,642            | 0.21%      | 0.71%      | 0.40%              | 360                | 256                 |
| RESIDENCIAL VILLAS DEL SOL    | 6            | 216,850            | 0.17%          | 171,083            | 0.16%      | 0.87%      | 1.06%              | 360                | 281                 |
| LAS PERLAS DE PILON           | 5            | 294,552            | 0.23%          | 241,787            | 0.22%      | 1.09%      | 1.66%              | 360                | 283                 |
| RESIDENCIAL VILLA DEL CARMEN  | 5            | 193,320            | 0.15%          | 145,348            | 0.13%      | 1.23%      | 0.61%              | 360                | 270                 |
| URBANIZACION VALLE HERMOSO    | 4            | 150,074            | 0.12%          | 121,633            | 0.11%      | 1.34%      | 1.06%              | 360                | 284                 |
| BRISAMAR                      | 3            | 87,332             | 0.07%          | 54,792             | 0.05%      | 1.39%      | 0.00%              | 360                | 230                 |
| LA ARBOLEDA                   | 3            | 138,980            | 0.11%          | 106,520            | 0.10%      | 1.49%      | 1.32%              | 360                | 265                 |
| LAS PRADERAS                  | 3            | 84,250             | 0.07%          | 53,699             | 0.05%      | 1.54%      | 0.80%              | 360                | 224                 |
| RES. BRISAS DE ATALAYA        | 3            | 116,400            | 0.09%          | 100,149            | 0.09%      | 1.63%      | 1.29%              | 360                | 306                 |
| RESIDENCIAL LA FLORESTA       | 3            | 157,410            | 0.12%          | 138,114            | 0.13%      | 1.75%      | 1.50%              | 360                | 309                 |
| Otros                         | 2,824        | 125,057,759        | 98.10%         | 107,146,011        | 98.25%     | 100.00%    | 1.35%              | 360                | 301                 |
| <b>Total</b>                  | <b>2,882</b> | <b>127,484,122</b> | <b>100.00%</b> | <b>109,058,367</b> |            |            | <b>1.34%</b>       | <b>360</b>         | <b>301</b>          |
| Minimum                       |              | 18,813             |                | 11,997             |            |            | 0.00%              | 192                | 93                  |
| Maximum                       |              | 101,935            |                | 98,065             |            |            | 7.25%              | 360                | 344                 |
| Average                       |              | 44,235             |                | 37,841             |            |            |                    |                    |                     |