



Stratification Report for La Hipotecaria S.A.  
Panama

Trust XVI  
May 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 5/31/2022.

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 May 2022

For La Hipotecaria Panama  
 Cutoff Date: 5/31/2022

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%	16,816	0.02%	0.02%	0.25%	192	92
240	4	139,555	0.11%	98,398	0.09%	0.11%	0.80%	240	167
264	2	104,771	0.08%	68,949	0.06%	0.17%	1.71%	264	164
300	2	85,000	0.07%	70,697	0.07%	0.24%	1.62%	300	235
324	1	34,645	0.03%	26,476	0.02%	0.26%	0.25%	324	246
348	3	148,424	0.12%	132,500	0.12%	0.38%	1.40%	348	305
360	2,858	126,350,439	99.57%	107,838,268	99.62%	100.00%	1.35%	360	300
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 May 2022

For La Hipotecaria Panama  
 Cutoff Date: 5/31/2022

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%	25,645	0.02%	0.02%	0.00%	360	242
20,000 - 25,000	19	438,574	0.35%	267,593	0.25%	0.27%	0.00%	360	228
25,000 - 30,000	96	2,566,995	2.02%	1,691,806	1.56%	1.83%	0.08%	359	241
30,000 - 35,000	258	8,259,792	6.51%	6,095,079	5.63%	7.46%	0.29%	359	266
35,000 - 40,000	651	24,300,933	19.15%	19,509,251	18.02%	25.49%	0.59%	360	287
40,000 - 45,000	982	40,106,243	31.61%	35,456,694	32.75%	58.24%	1.63%	360	309
45,000 - 50,000	247	11,779,966	9.28%	10,395,067	9.60%	67.84%	1.72%	360	309
50,000 - 55,000	159	8,207,104	6.47%	7,347,839	6.79%	74.63%	1.72%	360	314
55,000 - 60,000	140	8,103,568	6.39%	7,050,935	6.51%	81.14%	1.70%	360	303
60,000 - 65,000	65	4,066,688	3.20%	3,407,608	3.15%	84.29%	1.79%	358	290
65,000 - 70,000	67	4,555,880	3.59%	4,049,814	3.74%	88.03%	1.65%	360	311
70,000 - 75,000	67	4,836,694	3.81%	4,355,141	4.02%	92.06%	1.72%	360	315
75,000 - 80,000	88	6,867,373	5.41%	6,067,097	5.60%	97.66%	1.73%	360	309
80,000 - 85,000	9	737,919	0.58%	665,514	0.61%	98.28%	2.11%	360	311
85,000 - 90,000	3	265,862	0.21%	238,396	0.22%	98.50%	2.34%	360	309
90,000 - 95,000	5	464,726	0.37%	429,492	0.40%	98.89%	1.60%	360	326
95,000 - 100,000	7	693,714	0.55%	630,031	0.58%	99.47%	1.71%	360	319
100,000 - 105,000	6	607,929	0.48%	569,100	0.53%	100.00%	1.75%	360	331
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
May 2022

For La Hipotecaria Panama  
Cutoff Date: 5/31/2022

Original Property Value

Min: 23,577    Max: 110,702    Average: 49,392

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%	53,899	0.05%	0.05%	0.00%	360	239
25,000 - 30,000	37	947,563	0.75%	604,018	0.56%	0.61%	0.04%	360	237
30,000 - 35,000	167	4,909,778	3.87%	3,429,683	3.17%	3.78%	0.21%	359	252
35,000 - 40,000	349	12,292,379	9.69%	9,523,915	8.80%	12.57%	0.24%	360	279
40,000 - 45,000	447	16,892,232	13.31%	13,442,431	12.42%	24.99%	0.62%	360	283
45,000 - 50,000	388	16,424,131	12.94%	14,247,894	13.16%	38.15%	1.68%	359	302
50,000 - 55,000	837	35,004,789	27.58%	30,990,937	28.63%	66.78%	1.68%	360	310
55,000 - 60,000	219	11,379,246	8.97%	10,160,555	9.39%	76.17%	1.72%	360	313
60,000 - 65,000	149	8,561,613	6.75%	7,622,804	7.04%	83.21%	1.69%	359	312
65,000 - 70,000	65	4,307,903	3.39%	3,775,453	3.49%	86.70%	1.74%	360	306
70,000 - 75,000	68	4,808,762	3.79%	4,351,422	4.02%	90.72%	1.68%	360	317
75,000 - 80,000	81	6,193,423	4.88%	5,483,650	5.07%	95.78%	1.72%	360	310
80,000 - 85,000	36	2,849,182	2.25%	2,508,680	2.32%	98.10%	1.82%	360	306
85,000 - 90,000	2	167,707	0.13%	147,932	0.14%	98.24%	2.50%	360	301
90,000 - 95,000	4	320,081	0.25%	289,613	0.27%	98.50%	2.24%	360	312
95,000 - 100,000	7	650,594	0.51%	599,609	0.55%	99.06%	1.64%	360	326
100,000 - 105,000	9	906,447	0.71%	835,524	0.77%	99.83%	1.72%	360	325
105,000 - 110,000	1	99,910	0.08%	88,538	0.08%	99.91%	1.75%	360	311
110,000 - 115,000	1	100,200	0.08%	95,548	0.09%	100.00%	1.75%	360	339
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 May 2022

For La Hipotecaria Panama  
 Cutoff Date: 5/31/2022

Original Loan To Value

Min: 50.00%    Max: 99.00%    WA (original balance): 90.28%    WA (remaining balance): 90.14%

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%	41,813	0.04%	0.04%	1.75%	360	332
60 %- 70%	2	73,750	0.06%	60,518	0.06%	0.09%	1.75%	360	284
70 %- 80%	121	4,579,966	3.61%	4,019,608	3.71%	3.81%	1.57%	358	306
80 %- 90%	1,619	62,509,732	49.26%	53,461,418	49.39%	53.19%	1.25%	360	302
90 %- 100%	1,128	59,689,786	47.04%	50,668,746	46.81%	100.00%	1.43%	360	297
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 May 2022

For La Hipotecaria Panama  
 Cutoff Date: 5/31/2022

**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%	129	4,830,996	3.81%	3,973,984	3.67%	3.67%	1.10%	359	292
20 %- 30%	580	23,112,353	18.21%	19,363,835	17.89%	21.56%	1.14%	360	296
30 %- 40%	1,029	45,903,682	36.17%	39,021,612	36.05%	57.61%	1.33%	359	298
40 %- 50%	997	46,644,259	36.76%	40,418,674	37.34%	94.94%	1.46%	360	304
50 %- 60%	136	6,406,943	5.05%	5,473,998	5.06%	100.00%	1.51%	360	301
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 May 2022

For La Hipotecaria Panama  
 Cutoff Date: 5/31/2022

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%	26,015	0.02%	0.02%	0.00%	360	308
10 %- 20%	566	21,812,993	17.19%	17,949,623	16.58%	16.61%	1.07%	360	292
20 %- 30%	1,541	66,272,954	52.23%	56,357,294	52.06%	68.67%	1.26%	360	300
30 %- 40%	763	38,781,891	30.56%	33,919,172	31.33%	100.00%	1.65%	359	305
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 May 2022

For La Hipotecaria Panama  
 Cutoff Date: 5/31/2022

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%	878	30,049,364	23.68%	22,897,488	21.15%	21.15%	0.19%	360	275
1% - 2%	1,959	95,322,528	75.12%	84,230,040	77.81%	98.96%	1.69%	360	309
2% - 3%	29	1,156,560	0.91%	810,918	0.75%	99.71%	1.89%	355	231
3% - 4%	4	334,382	0.26%	286,274	0.26%	99.97%	3.69%	360	281
7% - 8%	1	35,400	0.03%	27,384	0.03%	100.00%	7.25%	360	279
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					



*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 May 2022

For La Hipotecaria Panama  
 Cutoff Date: 5/31/2022

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%	27,384	0.03%	0.03%	7.25%	360	279
2% - 3%	4	334,382	0.26%	286,274	0.26%	0.29%	3.69%	360	281
3% - 4%	2	87,114	0.07%	70,503	0.07%	0.35%	1.37%	360	279
4% - 5%	2,036	98,158,132	77.35%	86,426,253	79.84%	80.19%	1.67%	360	308
5% - 6%	644	22,865,926	18.02%	17,830,687	16.47%	96.66%	0.21%	360	281
6% - 7%	184	5,417,279	4.27%	3,611,002	3.34%	100.00%	0.00%	359	245
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 May 2022

For La Hipotecaria Panama  
 Cutoff Date: 5/31/2022

Remaining Term

Min: 92      Max: 343      WA (original balance): 300      WA (remaining balance): 303

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%	16,816	0.02%	0.02%	0.25%	192	92
120 - 179	3	119,927	0.09%	67,969	0.06%	0.08%	1.12%	253	137
180 - 239	79	2,285,558	1.80%	1,468,020	1.36%	1.43%	0.64%	353	225
240 - 299	1,351	55,798,449	43.97%	43,901,975	40.56%	41.99%	1.09%	360	277
300 - 359	1,437	68,658,900	54.11%	62,797,324	58.01%	100.00%	1.58%	360	322
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
May 2022

For La Hipotecaria Panama  
Cutoff Date: 5/31/2022

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	26	614,586	0.48%	354,484	0.33%	0.33%	0.01%	355	223
15,000 - 20,000	78	2,063,667	1.63%	1,342,793	1.24%	1.57%	0.04%	355	236
20,000 - 25,000	218	6,841,099	5.39%	4,905,177	4.53%	6.10%	0.24%	360	260
25,000 - 30,000	432	15,548,942	12.25%	11,862,193	10.96%	17.06%	0.36%	360	274
30,000 - 35,000	466	18,690,990	14.73%	15,436,136	14.26%	31.32%	1.43%	359	288
35,000 - 40,000	829	34,051,564	26.83%	30,520,990	28.19%	59.51%	1.53%	360	314
40,000 - 45,000	215	10,445,360	8.23%	9,202,422	8.50%	68.01%	1.71%	360	308
45,000 - 50,000	235	12,408,792	9.78%	11,093,094	10.25%	78.26%	1.72%	360	313
50,000 - 55,000	74	4,464,689	3.52%	3,906,819	3.61%	81.87%	1.69%	360	305
55,000 - 60,000	78	4,930,638	3.89%	4,444,334	4.11%	85.97%	1.74%	360	316
60,000 - 65,000	71	5,054,354	3.98%	4,449,522	4.11%	90.08%	1.67%	360	307
65,000 - 70,000	83	6,201,276	4.89%	5,591,114	5.16%	95.25%	1.75%	360	315
70,000 - 75,000	39	3,060,171	2.41%	2,818,215	2.60%	97.85%	1.78%	360	324
75,000 - 80,000	7	579,531	0.46%	534,442	0.49%	98.35%	2.00%	360	321
80,000 - 85,000	4	358,784	0.28%	327,119	0.30%	98.65%	1.56%	360	321
85,000 - 90,000	6	579,735	0.46%	529,038	0.49%	99.14%	1.71%	360	321
90,000 - 95,000	7	700,317	0.55%	645,363	0.60%	99.73%	1.72%	360	325
95,000 - 100,000	3	303,740	0.24%	288,847	0.27%	100.00%	1.75%	360	338
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.38%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 May 2022

For La Hipotecaria Panama  
 Cutoff Date: 5/31/2022

Current Loan To Value

Min: 39.49%    Max: 96.03%    WA (original balance): 76.88%    WA (remaining balance): 77.48%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
30 %- 40%	1	29,700	0.02%	11,848	0.01%	0.01%	0.00%	360	226
40 %- 50%	17	445,368	0.35%	263,741	0.24%	0.25%	0.21%	340	219
50 %- 60%	94	2,600,025	2.05%	1,702,488	1.57%	1.83%	0.18%	354	238
60 %- 70%	744	26,968,406	21.25%	21,119,961	19.51%	21.34%	0.94%	360	278
70 %- 80%	1,289	54,648,124	43.06%	47,235,515	43.63%	64.97%	1.43%	360	303
80 %- 90%	455	26,649,556	21.00%	23,325,996	21.55%	86.52%	1.65%	360	305
90 %- 100%	271	15,557,054	12.26%	14,592,554	13.48%	100.00%	1.46%	360	331
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
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La Hipotecaria Panama - Trust XVI  
 May 2022

For La Hipotecaria Panama  
 Cutoff Date: 5/31/2022

**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%	879	30,079,759	23.70%	22,921,937	21.17%	21.17%	0.19%	360	275
1% - 2%	1,974	95,863,549	75.54%	84,607,338	78.16%	99.33%	1.69%	360	308
2% - 3%	12	520,794	0.41%	354,159	0.33%	99.66%	2.07%	348	218
3% - 4%	4	334,382	0.26%	286,274	0.26%	99.92%	3.69%	360	281
7% - 8%	2	99,750	0.08%	82,395	0.08%	100.00%	7.09%	360	291
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
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*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 May 2022

For La Hipotecaria Panama  
 Cutoff Date: 5/31/2022

**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%	2	99,750	0.08%	82,395	0.08%	0.08%	7.09%	360	291
2% - 3%	4	334,382	0.26%	286,274	0.26%	0.34%	3.69%	360	281
3% - 4%	12	520,794	0.41%	354,159	0.33%	0.67%	2.07%	348	218
4% - 5%	1,974	95,863,549	75.54%	84,607,338	78.16%	78.83%	1.69%	360	308
5% - 6%	879	30,079,759	23.70%	22,921,937	21.17%	100.00%	0.19%	360	275
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 May 2022

For La Hipotecaria Panama  
 Cutoff Date: 5/31/2022

**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%	2,869	126,798,483	99.92%	108,169,709	99.92%	99.92%	1.34%	360	300
7% - 8%	2	99,750	0.08%	82,395	0.08%	100.00%	7.09%	360	291
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 May 2022

For La Hipotecaria Panama  
 Cutoff Date: 5/31/2022

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	0.45%	344,405	0.32%	0.32%	0.34%	360	222
2011	48	1,403,195	1.11%	885,719	0.82%	1.14%	0.71%	356	224
2012	34	1,028,149	0.81%	707,927	0.65%	1.79%	0.82%	360	242
2013	213	7,735,069	6.10%	5,527,139	5.11%	6.90%	0.60%	360	255
2014	320	12,412,330	9.78%	9,287,806	8.58%	15.48%	0.81%	359	264
2015	317	13,705,028	10.80%	10,809,442	9.99%	25.46%	1.02%	360	277
2016	364	16,025,054	12.63%	13,328,134	12.31%	37.77%	1.46%	360	290
2017	323	14,838,245	11.69%	12,811,227	11.83%	49.61%	1.65%	359	301
2018	470	22,070,135	17.39%	19,781,863	18.27%	67.88%	1.57%	360	314
2019	408	19,639,075	15.48%	18,178,149	16.79%	84.67%	1.56%	360	326
2020	353	17,472,901	13.77%	16,590,293	15.33%	100.00%	1.56%	360	337
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					



*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 May 2022

For La Hipotecaria Panama  
 Cutoff Date: 5/31/2022

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	0.47%	359,850	0.33%	0.33%	0.32%	360	222
2026	48	1,401,109	1.10%	884,617	0.82%	1.15%	0.71%	356	224
2027	33	1,004,935	0.79%	693,583	0.64%	1.79%	0.84%	360	242
2028	216	7,854,906	6.19%	5,617,023	5.19%	6.98%	0.61%	360	255
2029	464	19,736,370	15.55%	16,134,583	14.90%	21.88%	1.10%	359	289
2030	657	30,505,075	24.04%	26,776,152	24.73%	46.62%	1.31%	360	310
2031	362	15,968,460	12.58%	13,291,299	12.28%	58.90%	1.47%	360	290
2032	322	14,797,751	11.66%	12,775,657	11.80%	70.70%	1.65%	359	301
2033	467	21,920,050	17.27%	19,644,645	18.15%	88.85%	1.57%	360	314
2034	280	13,115,225	10.34%	12,074,693	11.15%	100.00%	1.51%	360	324
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					

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La Hipotecaria Panama - Trust XVI  
May 2022

For La Hipotecaria Panama  
Cutoff Date: 5/31/2022

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
SFH	2,871	126,898,233	100.00%	108,252,104	100.00%	100.00%	1.35%	360	300
Total	2,871	126,898,233	100.00%	108,252,104			1.35%	360	300
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
May 2022

For La Hipotecaria Panama  
Cutoff Date: 5/31/2022

**Loan Purpose**

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
New Property	2,871	126,898,233	100.00%	108,252,104	100.00%	100.00%	1.35%	360	300
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					

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La Hipotecaria Panama - Trust XVI  
 May 2022

For La Hipotecaria Panama  
 Cutoff Date: 5/31/2022

**Current Delinquency Status**

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,676	118,337,328	93.25%	100,802,558	93.12%	93.12%	1.35%	360	300
30	135	6,105,323	4.81%	5,310,509	4.91%	98.02%	1.34%	360	304
60	36	1,463,147	1.15%	1,258,193	1.16%	99.19%	1.21%	360	299
90	14	559,014	0.44%	493,542	0.46%	99.64%	1.22%	360	306
120	1	54,450	0.04%	50,800	0.05%	99.69%	1.50%	360	324
150	3	122,355	0.10%	101,826	0.09%	99.78%	1.32%	360	281
180	3	135,635	0.11%	129,899	0.12%	99.90%	1.68%	360	332
210	1	40,887	0.03%	39,132	0.04%	99.94%	1.75%	360	327
270	2	80,095	0.06%	65,645	0.06%	100.00%	1.01%	360	301
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 May 2022

For La Hipotecaria Panama  
 Cutoff Date: 5/31/2022

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	561	25,675,971	20.23%	23,295,754	21.52%	21.52%	1.46%	360	319
Bocas del Toro	4	146,520	0.12%	109,780	0.10%	21.62%	0.25%	360	271
Chiriquí	417	16,979,693	13.38%	13,630,460	12.59%	34.21%	1.13%	359	283
Coclé	129	5,152,282	4.06%	4,371,021	4.04%	38.25%	1.38%	359	297
Colón	6	358,823	0.28%	277,240	0.26%	38.51%	1.72%	343	256
Herrera	269	11,097,132	8.74%	9,101,262	8.41%	46.91%	1.28%	360	289
Los Santos	59	2,489,591	1.96%	2,117,263	1.96%	48.87%	1.53%	360	298
Panamá	1,129	53,051,249	41.81%	45,047,992	41.61%	90.48%	1.35%	360	298
Veraguas	297	11,946,973	9.41%	10,301,331	9.52%	100.00%	1.39%	360	304
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					

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La Hipotecaria Panama - Trust XVI  
May 2022

For La Hipotecaria Panama  
Cutoff Date: 5/31/2022

**Payment Method**

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
DD	2,462	110,193,919	86.84%	94,471,030	87.27%	87.27%	1.37%	360	302
VOL	409	16,704,315	13.16%	13,781,073	12.73%	100.00%	1.16%	360	290
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					

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)	303	11,930,537	9.40%	10,008,634	9.25%	9.25%	1.20%	360	298
MINISTERIO DE EDUCACION (7)	165	6,763,619	5.33%	5,559,600	5.14%	14.38%	1.34%	359	290
IMPORTADORA RICAMAR, S.A.	69	2,835,209	2.23%	2,489,643	2.30%	16.68%	1.34%	360	310
CAJA DEL SEGURO SOCIAL	39	1,545,290	1.22%	1,308,888	1.21%	17.89%	1.19%	360	301
MINISTERIO DE LA PRESIDENCIA (3)	39	2,095,283	1.65%	1,754,262	1.62%	19.51%	1.60%	358	291
MINISTERIO DE SALUD (12)	39	1,543,619	1.22%	1,291,087	1.19%	20.70%	1.28%	360	295
MINISTERIO DE GOBIERNO Y JUSTICIA	35	1,600,278	1.26%	1,349,037	1.25%	21.95%	1.50%	360	297
RIBA SMITH	33	1,491,451	1.18%	1,321,579	1.22%	23.17%	1.48%	360	312
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	31	1,259,010	0.99%	1,101,307	1.02%	24.19%	1.34%	360	310
COMPañIA GOLY, S.A.	29	1,203,165	0.95%	1,034,704	0.96%	25.14%	1.29%	360	303
AGENCIAS FEDURO	27	1,164,398	0.92%	1,011,271	0.93%	26.08%	1.35%	360	306
FARMACIAS ARROCHA	22	941,588	0.74%	813,421	0.75%	26.83%	1.40%	360	303
UNIVERSIDAD DE PANAMA	20	947,872	0.75%	815,601	0.75%	27.58%	1.42%	360	303
BANCO GENERAL, S.A.	19	838,574	0.66%	716,856	0.66%	28.25%	1.20%	360	303
CUERPO DE BOMBEROS DE PMA.	18	800,527	0.63%	663,225	0.61%	28.86%	1.54%	360	290
INDUSTRIAS LACTEAS	18	841,337	0.66%	742,128	0.69%	29.54%	1.37%	360	312
C.S.S.JUBILADOS Y PENSIONADO	17	715,142	0.56%	548,080	0.51%	30.05%	1.07%	333	251
ORGANO JUDICIAL	16	738,079	0.58%	616,199	0.57%	30.62%	1.90%	360	293
PRODUCTOS TOLEDANO	16	673,197	0.53%	591,222	0.55%	31.16%	0.97%	360	312
SUPERMERCADO EXTRA	16	632,722	0.50%	528,760	0.49%	31.65%	1.00%	360	297
TRIBUNAL ELECTORAL	15	667,676	0.53%	572,817	0.53%	32.18%	1.39%	360	304
EMPRESAS ROMERO, INC.	14	537,943	0.42%	410,902	0.38%	32.56%	0.68%	360	275
BAC INTERNATIONAL BANK PANAMA	13	762,097	0.60%	682,290	0.63%	33.19%	1.65%	360	314
GAMING & SERVICES DE PANAMA	13	648,989	0.51%	570,525	0.53%	33.72%	1.55%	360	300
D.I.M.A.U DIRECCION MUNICIPAL DE ASEO URB. Y MANT.	12	501,692	0.40%	413,915	0.38%	34.10%	0.82%	360	296
CABLE ONDA	11	556,379	0.44%	490,834	0.45%	34.56%	1.48%	360	312
MINISTERIO DE OBRAS PUBLICAS	11	446,110	0.35%	362,846	0.34%	34.89%	0.98%	360	290
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	11	468,868	0.37%	415,026	0.38%	35.27%	1.27%	360	315
AMERICAN FAST FOOD SERVICES,S.A.	10	395,095	0.31%	344,097	0.32%	35.59%	1.37%	360	306
COCHEZ Y CIA, S.A.	10	436,646	0.34%	378,888	0.35%	35.94%	1.45%	360	301
I.D.A.A.N.	10	443,682	0.35%	374,669	0.35%	36.29%	1.47%	360	297
INDUSTRIAS ALIMENTICIAS RICAS VIANDAS	10	451,682	0.36%	390,505	0.36%	36.65%	1.41%	360	304
PANAMA PORTS COMPANY	10	471,153	0.37%	364,513	0.34%	36.99%	1.61%	360	267
Otros	1,750	79,549,323	62.69%	68,214,771	63.01%	100.00%	1.36%	360	301

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La Hipotecaria Panama - Trust XVI  
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For La Hipotecaria Panama  
Cutoff Date: 5/31/2022

Total	2,871	126,898,233	100.00%	108,252,104	1.35%	360	300
Minimum		18,813		11,848	0.00%	192	92
Maximum		101,935		97,852	7.25%	360	343
Average		44,200		37,705			



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La Hipotecaria Panama - Trust XVI  
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For La Hipotecaria Panama  
 Cutoff Date: 5/31/2022

**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	0.52%	545,007	0.50%	0.50%	1.73%	360	287
URB. RESIDENCIAL VILLA LINETH	10	331,395	0.26%	231,631	0.21%	0.72%	0.40%	360	255
RESIDENCIAL VILLAS DEL SOL	6	216,850	0.17%	170,517	0.16%	0.87%	1.06%	360	280
LAS PERLAS DE PILON	5	294,552	0.23%	240,924	0.22%	1.10%	1.66%	360	282
RESIDENCIAL VILLA DEL CARMEN	5	193,320	0.15%	144,783	0.13%	1.23%	0.61%	360	269
URBANIZACION VALLE HERMOSO	4	150,074	0.12%	121,195	0.11%	1.34%	1.06%	360	283
BRISAMAR	3	87,332	0.07%	54,533	0.05%	1.39%	0.00%	360	229
LA ARBOLEDA	3	138,980	0.11%	106,007	0.10%	1.49%	1.32%	360	264
LAS PRADERAS	3	84,250	0.07%	53,495	0.05%	1.54%	0.80%	360	223
RES. BRISAS DE ATALAYA	3	116,400	0.09%	99,730	0.09%	1.63%	1.29%	360	305
RESIDENCIAL LA FLORESTA	3	157,410	0.12%	137,757	0.13%	1.76%	1.50%	360	308
Otros	2,813	124,471,870	98.09%	106,346,525	98.24%	100.00%	1.35%	360	301
<b>Total</b>	<b>2,871</b>	<b>126,898,233</b>	<b>100.00%</b>	<b>108,252,104</b>			<b>1.35%</b>	<b>360</b>	<b>300</b>
Minimum		18,813		11,848			0.00%	192	92
Maximum		101,935		97,852			7.25%	360	343
Average		44,200		37,705					