



Stratification Report for La Hipotecaria S.A.
Panama

Trust XVI
June 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 6/30/2022.

Stratification Report

La Hipotecaria Panama - Trust XVI
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

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%	16,631	0.02%	0.02%	0.25%	192	91
240	4	139,555	0.11%	97,853	0.09%	0.11%	1.10%	240	166
264	2	104,771	0.08%	68,567	0.06%	0.17%	1.90%	264	163
300	2	85,000	0.07%	70,471	0.07%	0.24%	1.62%	300	234
324	1	34,645	0.03%	26,384	0.02%	0.26%	0.25%	324	245
348	2	88,654	0.07%	80,655	0.08%	0.34%	1.75%	348	310
360	2,849	125,882,298	99.61%	107,137,516	99.66%	100.00%	1.39%	360	299
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

Stratification Report

La Hipotecaria Panama - Trust XVI
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

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%	25,531	0.02%	0.02%	0.00%	360	241
20,000 - 25,000	19	438,574	0.35%	266,302	0.25%	0.27%	0.00%	360	227
25,000 - 30,000	96	2,566,995	2.03%	1,684,639	1.57%	1.84%	0.08%	359	240
30,000 - 35,000	258	8,259,792	6.54%	6,072,298	5.65%	7.49%	0.31%	359	265
35,000 - 40,000	651	24,300,933	19.23%	19,448,286	18.09%	25.58%	0.63%	360	286
40,000 - 45,000	979	39,984,555	31.64%	35,263,584	32.80%	58.38%	1.70%	360	308
45,000 - 50,000	247	11,779,966	9.32%	10,363,123	9.64%	68.02%	1.74%	360	308
50,000 - 55,000	158	8,152,654	6.45%	7,280,376	6.77%	74.80%	1.75%	360	313
55,000 - 60,000	135	7,816,045	6.19%	6,781,064	6.31%	81.10%	1.74%	360	302
60,000 - 65,000	64	4,002,437	3.17%	3,347,058	3.11%	84.22%	1.83%	358	289
65,000 - 70,000	67	4,555,880	3.61%	4,040,190	3.76%	87.98%	1.74%	360	310
70,000 - 75,000	67	4,836,694	3.83%	4,345,214	4.04%	92.02%	1.74%	360	314
75,000 - 80,000	88	6,867,373	5.43%	6,053,444	5.63%	97.65%	1.77%	360	308
80,000 - 85,000	9	737,919	0.58%	663,713	0.62%	98.27%	2.14%	360	310
85,000 - 90,000	3	265,862	0.21%	237,850	0.22%	98.49%	2.42%	360	308
90,000 - 95,000	5	464,726	0.37%	428,420	0.40%	98.89%	1.70%	360	325
95,000 - 100,000	7	693,714	0.55%	629,038	0.59%	99.47%	1.75%	360	318
100,000 - 105,000	6	607,929	0.48%	567,950	0.53%	100.00%	1.75%	360	330
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

Stratification Report

La Hipotecaria Panama - Trust XVI
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Original Property Value

Min: 23,577 Max: 110,702 Average: 49,368

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	0.07%	53,707	0.05%	0.05%	0.00%	360	238
25,000 - 30,000	37	947,563	0.75%	601,467	0.56%	0.61%	0.04%	360	236
30,000 - 35,000	167	4,909,778	3.89%	3,416,222	3.18%	3.79%	0.21%	359	251
35,000 - 40,000	349	12,292,379	9.73%	9,490,669	8.83%	12.62%	0.29%	360	278
40,000 - 45,000	446	16,851,544	13.34%	13,364,118	12.43%	25.05%	0.66%	360	282
45,000 - 50,000	388	16,424,131	13.00%	14,212,751	13.22%	38.27%	1.73%	359	301
50,000 - 55,000	835	34,923,789	27.64%	30,838,863	28.69%	66.96%	1.74%	360	309
55,000 - 60,000	214	11,097,043	8.78%	9,884,293	9.19%	76.15%	1.74%	360	312
60,000 - 65,000	148	8,497,362	6.72%	7,552,778	7.03%	83.18%	1.74%	359	311
65,000 - 70,000	64	4,248,133	3.36%	3,715,584	3.46%	86.63%	1.82%	360	305
70,000 - 75,000	68	4,808,762	3.81%	4,341,017	4.04%	90.67%	1.74%	360	316
75,000 - 80,000	81	6,193,423	4.90%	5,471,161	5.09%	95.76%	1.75%	360	309
80,000 - 85,000	36	2,849,182	2.25%	2,502,886	2.33%	98.09%	1.85%	360	305
85,000 - 90,000	2	167,707	0.13%	147,591	0.14%	98.23%	2.62%	360	300
90,000 - 95,000	4	320,081	0.25%	288,893	0.27%	98.50%	2.31%	360	311
95,000 - 100,000	7	650,594	0.51%	598,311	0.56%	99.05%	1.71%	360	325
100,000 - 105,000	9	906,447	0.72%	834,136	0.78%	99.83%	1.75%	360	324
105,000 - 110,000	1	99,910	0.08%	88,304	0.08%	99.91%	1.75%	360	310
110,000 - 115,000	1	100,200	0.08%	95,327	0.09%	100.00%	1.75%	360	338
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

Stratification Report

La Hipotecaria Panama - Trust XVI
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Original Loan To Value

Min: 50.00% Max: 99.00% WA (original balance):90.26% WA (remaining balance): 90.12%

Original LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
50 %- 60%	1	45,000	0.04%	41,714	0.04%	0.04%	1.75%	360	331
60 %- 70%	2	73,750	0.06%	60,344	0.06%	0.09%	1.75%	360	283
70 %- 80%	121	4,579,966	3.62%	4,009,475	3.73%	3.82%	1.64%	358	305
80 %- 90%	1,616	62,368,962	49.35%	53,195,633	49.49%	53.31%	1.30%	360	301
90 %- 100%	1,121	59,302,644	46.93%	50,190,911	46.69%	100.00%	1.46%	360	296
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

Stratification Report

La Hipotecaria Panama - Trust XVI
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Original Debt To Income

Min: 11.10% Max: 54.99% WA (original balance): 37.33% WA (remaining balance): 37.45%

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	3.82%	3,962,053	3.69%	3.69%	1.15%	359	291
20 %- 30%	578	23,007,414	18.21%	19,220,282	17.88%	21.57%	1.19%	360	295
30 %- 40%	1,025	45,695,572	36.16%	38,730,974	36.03%	57.59%	1.37%	359	297
40 %- 50%	994	46,489,166	36.79%	40,183,398	37.38%	94.98%	1.51%	360	303
50 %- 60%	135	6,347,173	5.02%	5,401,370	5.02%	100.00%	1.57%	360	300
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

Stratification Report

La Hipotecaria Panama - Trust XVI
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

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%	25,938	0.02%	0.02%	0.50%	360	307
10 %- 20%	565	21,748,742	17.21%	17,843,718	16.60%	16.62%	1.12%	360	291
20 %- 30%	1,535	65,980,094	52.21%	55,945,441	52.04%	68.67%	1.30%	360	299
30 %- 40%	760	38,611,091	30.55%	33,682,980	31.33%	100.00%	1.69%	359	304
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

Stratification Report

La Hipotecaria Panama - Trust XVI
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Original Borrower Rate

Min: 0.00% Max: 7.25% WA (original balance): 1.17% WA (remaining balance): 1.21%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	875	29,926,514	23.68%	22,701,372	21.12%	21.12%	0.22%	360	274
1% - 2%	1,952	94,917,466	75.11%	83,676,166	77.84%	98.96%	1.74%	360	308
2% - 3%	29	1,156,560	0.92%	807,610	0.75%	99.71%	1.89%	355	230
3% - 4%	4	334,382	0.26%	285,584	0.27%	99.97%	3.69%	360	280
7% - 8%	1	35,400	0.03%	27,345	0.03%	100.00%	7.25%	360	278
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

Stratification Report

La Hipotecaria Panama - Trust XVI
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

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%	27,345	0.03%	0.03%	7.25%	360	278
2% - 3%	4	334,382	0.26%	285,584	0.27%	0.29%	3.69%	360	280
3% - 4%	2	87,114	0.07%	70,295	0.07%	0.36%	1.75%	360	278
4% - 5%	2,102	100,366,608	79.42%	87,967,465	81.83%	82.19%	1.69%	360	306
5% - 6%	568	20,129,538	15.93%	15,551,347	14.47%	96.65%	0.22%	359	278
6% - 7%	184	5,417,279	4.29%	3,596,042	3.35%	100.00%	0.00%	359	244
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

Stratification Report

La Hipotecaria Panama - Trust XVI
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Remaining Term

Min: 91

Max: 342

WA (original balance): 299

WA (remaining balance): 302

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%	16,631	0.02%	0.02%	0.25%	192	91
120 - 179	3	119,927	0.09%	67,490	0.06%	0.08%	1.12%	253	136
180 - 239	86	2,487,303	1.97%	1,600,119	1.49%	1.57%	0.71%	353	225
240 - 299	1,366	56,486,952	44.70%	44,392,807	41.30%	42.86%	1.11%	360	276
300 - 359	1,405	67,240,741	53.21%	61,421,031	57.14%	100.00%	1.65%	360	321
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

Stratification Report

La Hipotecaria Panama - Trust XVI
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

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	26	614,586	0.49%	352,603	0.33%	0.33%	0.01%	355	222
15,000 - 20,000	78	2,063,667	1.63%	1,337,084	1.24%	1.57%	0.04%	355	235
20,000 - 25,000	223	7,028,252	5.56%	5,006,168	4.66%	6.23%	0.26%	360	258
25,000 - 30,000	437	15,748,382	12.46%	11,993,935	11.16%	17.39%	0.41%	360	274
30,000 - 35,000	473	18,999,735	15.03%	15,688,295	14.59%	31.98%	1.48%	359	287
35,000 - 40,000	810	33,285,325	26.34%	29,787,064	27.71%	59.69%	1.61%	360	313
40,000 - 45,000	222	10,798,849	8.55%	9,498,039	8.84%	68.53%	1.74%	360	308
45,000 - 50,000	228	12,072,825	9.55%	10,762,477	10.01%	78.54%	1.74%	360	312
50,000 - 55,000	72	4,362,535	3.45%	3,818,220	3.55%	82.09%	1.82%	360	305
55,000 - 60,000	73	4,627,558	3.66%	4,164,800	3.87%	85.96%	1.73%	360	315
60,000 - 65,000	74	5,272,724	4.17%	4,639,295	4.32%	90.28%	1.74%	360	307
65,000 - 70,000	84	6,309,270	4.99%	5,668,306	5.27%	95.55%	1.77%	360	314
70,000 - 75,000	34	2,664,507	2.11%	2,461,940	2.29%	97.84%	1.84%	360	325
75,000 - 80,000	7	579,531	0.46%	533,064	0.50%	98.34%	2.04%	360	320
80,000 - 85,000	4	358,784	0.28%	326,320	0.30%	98.64%	1.69%	360	320
85,000 - 90,000	7	679,725	0.54%	617,764	0.57%	99.22%	1.75%	360	320
90,000 - 95,000	6	600,327	0.48%	554,533	0.52%	99.73%	1.75%	360	325
95,000 - 100,000	3	303,740	0.24%	288,171	0.27%	100.00%	1.75%	360	337
Total	2,861	126,370,322	100.00%	107,498,077			1.43%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

Stratification Report

La Hipotecaria Panama - Trust XVI
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Current Loan To Value

Min: 39.22% Max: 95.82% WA (original balance): 76.64% WA (remaining balance): 77.25%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
30 %- 40%	2	77,334	0.06%	31,818	0.03%	0.03%	1.08%	360	242
40 %- 50%	19	489,361	0.39%	289,056	0.27%	0.30%	0.19%	342	219
50 %- 60%	98	2,713,768	2.15%	1,784,529	1.66%	1.96%	0.16%	354	238
60 %- 70%	766	27,915,626	22.09%	21,838,830	20.32%	22.27%	0.97%	360	277
70 %- 80%	1,266	53,836,966	42.60%	46,465,355	43.22%	65.50%	1.50%	360	303
80 %- 90%	457	26,741,863	21.16%	23,405,760	21.77%	87.27%	1.70%	360	305
90 %- 100%	253	14,595,404	11.55%	13,682,729	12.73%	100.00%	1.50%	360	331
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

Stratification Report

La Hipotecaria Panama - Trust XVI
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Current Borrower Rate

Min: 0.00% Max: 7.25% WA (original balance): 1.39% WA (remaining balance): 1.43%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	876	29,956,909	23.71%	22,725,734	21.14%	21.14%	0.22%	360	274
1% - 2%	1,967	95,458,487	75.54%	84,051,747	78.19%	99.33%	1.74%	360	307
2% - 3%	12	520,794	0.41%	352,720	0.33%	99.66%	2.07%	348	217
3% - 4%	4	334,382	0.26%	285,584	0.27%	99.92%	3.69%	360	280
7% - 8%	2	99,750	0.08%	82,292	0.08%	100.00%	7.09%	360	290
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

Stratification Report

La Hipotecaria Panama - Trust XVI
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Current Subsidy

Min: 0.00% Max: 5.75% WA (original balance): 4.35% WA (remaining balance): 4.31%

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%	82,292	0.08%	0.08%	7.09%	360	290
2% - 3%	4	334,382	0.26%	285,584	0.27%	0.34%	3.69%	360	280
3% - 4%	12	520,794	0.41%	352,720	0.33%	0.67%	2.07%	348	217
4% - 5%	1,967	95,458,487	75.54%	84,051,747	78.19%	78.86%	1.74%	360	307
5% - 6%	876	29,956,909	23.71%	22,725,734	21.14%	100.00%	0.22%	360	274
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

Stratification Report

La Hipotecaria Panama - Trust XVI
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

Current Total Rate

Min: 5.25% Max: 7.25% WA (original balance):5.74% WA (remaining balance): 5.74%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
5% - 6%	2,859	126,270,572	99.92%	107,415,785	99.92%	99.92%	1.38%	360	299
7% - 8%	2	99,750	0.08%	82,292	0.08%	100.00%	7.09%	360	290
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
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Stratification Report

La Hipotecaria Panama - Trust XVI
June 2022

For La Hipotecaria Panama
Cutoff Date: 6/30/2022

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%	343,037	0.32%	0.32%	0.34%	360	221
2011	48	1,403,195	1.11%	881,645	0.82%	1.14%	0.71%	356	223
2012	34	1,028,149	0.81%	705,033	0.66%	1.80%	0.82%	360	241
2013	213	7,735,069	6.12%	5,499,600	5.12%	6.91%	0.60%	360	254
2014	320	12,412,330	9.82%	9,254,855	8.61%	15.52%	0.81%	359	263
2015	315	13,584,099	10.75%	10,680,214	9.94%	25.46%	1.02%	360	276
2016	363	15,984,554	12.65%	13,259,207	12.33%	37.79%	1.49%	360	289
2017	322	14,780,330	11.70%	12,729,127	11.84%	49.63%	1.67%	359	300
2018	467	21,929,177	17.35%	19,609,173	18.24%	67.87%	1.67%	360	313
2019	405	19,471,466	15.41%	17,982,818	16.73%	84.60%	1.66%	360	325
2020	353	17,472,901	13.83%	16,553,367	15.40%	100.00%	1.57%	360	336
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

Stratification Report

La Hipotecaria Panama - Trust XVI
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For La Hipotecaria Panama
Cutoff Date: 6/30/2022

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%	358,411	0.33%	0.33%	0.32%	360	221
2026	48	1,401,109	1.11%	880,549	0.82%	1.15%	0.71%	356	223
2027	33	1,004,935	0.80%	690,755	0.64%	1.80%	0.84%	360	241
2028	216	7,854,906	6.22%	5,589,170	5.20%	6.99%	0.61%	360	254
2029	464	19,736,370	15.62%	16,086,545	14.96%	21.96%	1.12%	359	288
2030	655	30,384,147	24.04%	26,611,277	24.76%	46.71%	1.33%	360	310
2031	361	15,927,960	12.60%	13,222,657	12.30%	59.01%	1.50%	360	289
2032	321	14,739,836	11.66%	12,693,652	11.81%	70.82%	1.67%	359	300
2033	464	21,779,092	17.23%	19,472,173	18.11%	88.94%	1.67%	360	313
2034	277	12,947,615	10.25%	11,892,888	11.06%	100.00%	1.66%	360	323
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

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Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
SFH	2,861	126,370,322	100.00%	107,498,077	100.00%	100.00%	1.39%	360	299
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

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Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
New Property	2,861	126,370,322	100.00%	107,498,077	100.00%	100.00%	1.39%	360	299
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,644	116,972,402	92.56%	99,457,159	92.52%	92.52%	1.40%	360	299
30	146	6,366,490	5.04%	5,394,924	5.02%	97.54%	1.27%	360	296
60	43	1,872,790	1.48%	1,620,082	1.51%	99.05%	1.37%	360	301
90	16	654,670	0.52%	583,650	0.54%	99.59%	1.29%	360	309
120	5	200,888	0.16%	171,547	0.16%	99.75%	0.87%	360	295
150	1	51,510	0.04%	42,693	0.04%	99.79%	1.75%	360	277
180	1	40,500	0.03%	37,302	0.03%	99.82%	1.75%	360	303
210	2	90,090	0.07%	85,943	0.08%	99.90%	1.75%	360	327
240	1	40,887	0.03%	39,132	0.04%	99.94%	1.75%	360	326
300	2	80,095	0.06%	65,645	0.06%	100.00%	1.01%	360	300
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

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State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	561	25,718,135	20.35%	23,253,535	21.63%	21.63%	1.52%	360	318
Bocas del Toro	4	146,520	0.12%	109,272	0.10%	21.73%	0.32%	360	270
Chiriquí	417	16,979,693	13.44%	13,590,683	12.64%	34.38%	1.15%	359	282
Coclé	128	5,111,782	4.05%	4,325,211	4.02%	38.40%	1.44%	359	296
Colón	6	358,823	0.28%	276,530	0.26%	38.66%	1.76%	343	255
Herrera	268	11,037,362	8.73%	9,023,516	8.39%	47.05%	1.31%	360	288
Los Santos	59	2,489,591	1.97%	2,111,506	1.96%	49.02%	1.56%	360	297
Panamá	1,121	52,581,443	41.61%	44,533,437	41.43%	90.44%	1.39%	360	297
Veraguas	297	11,946,973	9.45%	10,274,388	9.56%	100.00%	1.46%	360	303
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

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Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	1	54,762	0.04%	48,117	0.04%	0.04%	1.75%	360	294
DD	2,440	109,088,263	86.32%	93,202,806	86.70%	86.75%	1.42%	360	300
VOL	420	17,227,297	13.63%	14,247,154	13.25%	100.00%	1.20%	360	290
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

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)	302	11,895,137	9.41%	9,954,352	9.26%	9.26%	1.27%	360	297
MINISTERIO DE EDUCACION (7)	164	6,723,119	5.32%	5,502,025	5.12%	14.38%	1.36%	359	289
IMPORTADORA RICAMAR, S.A.	69	2,835,209	2.24%	2,483,117	2.31%	16.69%	1.39%	360	309
CAJA DEL SEGURO SOCIAL	39	1,545,290	1.22%	1,305,279	1.21%	17.90%	1.25%	360	300
MINISTERIO DE LA PRESIDENCIA (3)	39	2,095,283	1.66%	1,748,877	1.63%	19.53%	1.64%	358	290
MINISTERIO DE SALUD (12)	39	1,543,619	1.22%	1,287,488	1.20%	20.73%	1.30%	360	294
MINISTERIO DE GOBIERNO Y JUSTICIA	35	1,600,278	1.27%	1,345,040	1.25%	21.98%	1.53%	360	296
RIBA SMITH	34	1,536,996	1.22%	1,362,357	1.27%	23.25%	1.54%	360	312
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	30	1,213,465	0.96%	1,057,268	0.98%	24.23%	1.41%	360	308
COMPañIA GOLY, S.A.	29	1,203,165	0.95%	1,031,692	0.96%	25.19%	1.34%	360	302
AGENCIAS FEDURO	27	1,164,398	0.92%	1,008,545	0.94%	26.13%	1.40%	360	305
FARMACIAS ARROCHA	22	941,588	0.75%	811,194	0.75%	26.88%	1.42%	360	302
UNIVERSIDAD DE PANAMA	20	947,872	0.75%	813,531	0.76%	27.64%	1.50%	360	302
BANCO GENERAL, S.A.	19	838,574	0.66%	714,507	0.66%	28.30%	1.27%	360	302
CUERPO DE BOMBEROS DE PMA.	18	800,527	0.63%	661,159	0.62%	28.92%	1.56%	360	289
INDUSTRIAS LACTEAS	17	800,649	0.63%	703,634	0.65%	29.57%	1.42%	360	311
ORGANO JUDICIAL	16	738,079	0.58%	614,322	0.57%	30.14%	1.91%	360	292
SUPERMERCADO EXTRA	16	632,722	0.50%	527,164	0.49%	30.63%	1.03%	360	296
C.S.S.JUBILADOS Y PENSIONADO	15	624,022	0.49%	471,420	0.44%	31.07%	1.20%	330	245
PRODUCTOS TOLEDANO	15	643,506	0.51%	569,792	0.53%	31.60%	1.10%	360	314
TRIBUNAL ELECTORAL	15	667,676	0.53%	571,191	0.53%	32.13%	1.43%	360	303
EMPRESAS ROMERO, INC.	14	537,943	0.43%	410,902	0.38%	32.52%	0.69%	360	274
BAC INTERNATIONAL BANK PANAMA	13	762,097	0.60%	680,501	0.63%	33.15%	1.77%	360	313
GAMING & SERVICES DE PANAMA	13	648,989	0.51%	569,277	0.53%	33.68%	1.55%	360	299
CABLE ONDA	11	556,379	0.44%	489,622	0.46%	34.13%	1.55%	360	311
D.J.M.A.U DIRECCION MUNICIPAL DE ASEO URB. Y MANT.	11	445,112	0.35%	360,484	0.34%	34.47%	0.78%	360	291
MINISTERIO DE OBRAS PUBLICAS	11	446,110	0.35%	361,704	0.34%	34.81%	1.04%	360	289
AMERICAN FAST FOOD SERVICES,S.A.	10	395,095	0.31%	343,199	0.32%	35.13%	1.47%	360	305
COCHEZ Y CIA, S.A.	10	436,646	0.35%	377,995	0.35%	35.48%	1.45%	360	300
I.D.A.A.N.	10	443,682	0.35%	373,619	0.35%	35.83%	1.50%	360	296
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	10	433,473	0.34%	385,669	0.36%	36.18%	1.40%	360	316
Otros	1,768	80,273,620	63.52%	68,601,152	63.82%	100.00%	1.40%	360	300
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					

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Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
RES. VILLA DEL CARMEN	13	655,800	0.52%	543,500	0.51%	0.51%	1.75%	360	286
URB. RESIDENCIAL VILLA LINETH	10	331,395	0.26%	230,623	0.21%	0.72%	0.40%	360	254
RESIDENCIAL VILLAS DEL SOL	6	216,850	0.17%	170,040	0.16%	0.88%	1.10%	360	279
LAS PERLAS DE PILON	5	294,552	0.23%	240,454	0.22%	1.10%	1.70%	360	281
RESIDENCIAL VILLA DEL CARMEN	5	193,320	0.15%	144,216	0.13%	1.24%	0.61%	360	268
URBANIZACION VALLE HERMOSO	4	150,074	0.12%	120,843	0.11%	1.35%	1.06%	360	282
BRISAMAR	3	87,332	0.07%	54,245	0.05%	1.40%	0.00%	360	228
LA ARBOLEDA	3	138,980	0.11%	105,713	0.10%	1.50%	1.32%	360	263
LAS PRADERAS	3	84,250	0.07%	53,301	0.05%	1.55%	0.80%	360	222
RES. BRISAS DE ATALAYA	3	116,400	0.09%	99,526	0.09%	1.64%	1.29%	360	304
RESIDENCIAL LA FLORESTA	3	157,410	0.12%	137,415	0.13%	1.77%	1.75%	360	307
Otros	2,803	123,943,959	98.08%	105,598,201	98.23%	100.00%	1.39%	360	299
Total	2,861	126,370,322	100.00%	107,498,077			1.39%	360	299
Minimum		18,813		11,766			0.00%	192	91
Maximum		101,935		97,625			7.25%	360	342
Average		44,170		37,574					