



Stratification Report for La Hipotecaria S.A.
Panama

Trust XVI
July 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 7/31/2022.

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

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%	16,447	0.02%	0.02%	0.25%	192	90
240	4	139,555	0.11%	97,308	0.09%	0.11%	1.10%	240	165
264	2	104,771	0.08%	68,190	0.06%	0.17%	1.90%	264	162
300	2	85,000	0.07%	70,235	0.07%	0.24%	1.62%	300	233
324	1	34,645	0.03%	26,265	0.02%	0.26%	0.25%	324	244
348	2	88,654	0.07%	80,488	0.08%	0.34%	1.75%	348	309
360	2,840	125,437,423	99.61%	106,476,310	99.66%	100.00%	1.39%	360	298
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

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%	25,418	0.02%	0.02%	0.00%	360	240
20,000 - 25,000	18	415,360	0.33%	250,817	0.23%	0.26%	0.00%	360	225
25,000 - 30,000	96	2,566,995	2.04%	1,677,022	1.57%	1.83%	0.08%	359	239
30,000 - 35,000	258	8,259,792	6.56%	6,049,161	5.66%	7.49%	0.31%	359	264
35,000 - 40,000	650	24,261,333	19.27%	19,353,131	18.11%	25.61%	0.64%	360	285
40,000 - 45,000	977	39,903,555	31.69%	35,105,971	32.86%	58.47%	1.70%	360	307
45,000 - 50,000	247	11,779,966	9.35%	10,337,425	9.68%	68.14%	1.74%	360	307
50,000 - 55,000	157	8,098,463	6.43%	7,213,078	6.75%	74.89%	1.75%	360	312
55,000 - 60,000	133	7,699,221	6.11%	6,663,745	6.24%	81.13%	1.74%	360	301
60,000 - 65,000	63	3,938,186	3.13%	3,286,746	3.08%	84.21%	1.83%	358	289
65,000 - 70,000	66	4,490,085	3.57%	3,980,126	3.73%	87.93%	1.74%	360	310
70,000 - 75,000	67	4,836,694	3.84%	4,334,824	4.06%	91.99%	1.74%	360	313
75,000 - 80,000	88	6,867,373	5.45%	6,036,519	5.65%	97.64%	1.77%	360	307
80,000 - 85,000	9	737,919	0.59%	662,205	0.62%	98.26%	2.14%	360	309
85,000 - 90,000	3	265,862	0.21%	237,313	0.22%	98.48%	2.42%	360	307
90,000 - 95,000	5	464,726	0.37%	427,419	0.40%	98.88%	1.70%	360	324
95,000 - 100,000	7	693,714	0.55%	627,713	0.59%	99.47%	1.75%	360	317
100,000 - 105,000	6	607,929	0.48%	566,613	0.53%	100.00%	1.75%	360	329
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Original Property Value

Min: 23,577 Max: 110,702 Average: 49,358

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%	53,461	0.05%	0.05%	0.00%	360	237
25,000 - 30,000	36	924,349	0.73%	584,554	0.55%	0.60%	0.04%	360	235
30,000 - 35,000	167	4,909,778	3.90%	3,402,263	3.18%	3.78%	0.21%	359	250
35,000 - 40,000	349	12,292,379	9.76%	9,455,657	8.85%	12.63%	0.29%	360	277
40,000 - 45,000	445	16,811,944	13.35%	13,288,986	12.44%	25.07%	0.68%	360	281
45,000 - 50,000	388	16,424,131	13.04%	14,176,544	13.27%	38.34%	1.73%	359	300
50,000 - 55,000	832	34,788,599	27.63%	30,643,079	28.68%	67.02%	1.74%	360	308
55,000 - 60,000	212	10,980,219	8.72%	9,760,653	9.14%	76.16%	1.74%	360	311
60,000 - 65,000	147	8,433,111	6.70%	7,483,562	7.00%	83.16%	1.74%	359	310
65,000 - 70,000	63	4,182,338	3.32%	3,655,355	3.42%	86.59%	1.82%	360	304
70,000 - 75,000	68	4,808,762	3.82%	4,330,940	4.05%	90.64%	1.74%	360	315
75,000 - 80,000	81	6,193,423	4.92%	5,457,019	5.11%	95.75%	1.75%	360	308
80,000 - 85,000	36	2,849,182	2.26%	2,495,292	2.34%	98.08%	1.85%	360	304
85,000 - 90,000	2	167,707	0.13%	147,208	0.14%	98.22%	2.62%	360	299
90,000 - 95,000	4	320,081	0.25%	288,266	0.27%	98.49%	2.31%	360	310
95,000 - 100,000	7	650,594	0.52%	597,091	0.56%	99.05%	1.71%	360	324
100,000 - 105,000	9	906,447	0.72%	832,145	0.78%	99.83%	1.75%	360	323
105,000 - 110,000	1	99,910	0.08%	88,065	0.08%	99.91%	1.75%	360	309
110,000 - 115,000	1	100,200	0.08%	95,101	0.09%	100.00%	1.75%	360	337
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Original Loan To Value

Min: 50.00% Max: 99.00% WA (original balance): 90.25% WA (remaining balance): 90.11%

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%	41,611	0.04%	0.04%	1.75%	360	330
60 %- 70%	2	73,750	0.06%	60,160	0.06%	0.10%	1.75%	360	282
70 %- 80%	121	4,579,966	3.64%	3,999,453	3.74%	3.84%	1.64%	358	304
80 %- 90%	1,613	62,264,748	49.45%	52,965,150	49.58%	53.42%	1.30%	360	300
90 %- 100%	1,115	58,961,983	46.82%	49,768,870	46.58%	100.00%	1.46%	360	295
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Original Debt To Income

Min: 11.10% Max: 54.99% WA (original balance): 37.31% WA (remaining balance): 37.44%

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	3.84%	3,949,479	3.70%	3.70%	1.15%	359	290
20 %- 30%	577	22,984,200	18.25%	19,151,528	17.93%	21.62%	1.19%	360	294
30 %- 40%	1,022	45,549,677	36.17%	38,507,519	36.04%	57.67%	1.37%	359	296
40 %- 50%	989	46,213,400	36.70%	39,840,526	37.29%	94.96%	1.51%	360	302
50 %- 60%	135	6,347,173	5.04%	5,386,192	5.04%	100.00%	1.57%	360	299
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Original Mortgage Debt To Income

Min: 9.17% Max: 34.99% WA (original balance): 26.25% WA (remaining balance): 26.39%

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%	25,864	0.02%	0.02%	0.50%	360	306
10 %- 20%	564	21,709,142	17.24%	17,757,386	16.62%	16.65%	1.12%	360	290
20 %- 30%	1,529	65,694,804	52.17%	55,554,876	52.00%	68.65%	1.30%	360	298
30 %- 40%	758	38,491,106	30.57%	33,497,118	31.35%	100.00%	1.70%	359	303
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Original Borrower Rate

Min: 0.00% Max: 3.50% WA (original balance): 1.12% WA (remaining balance): 1.16%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	877	30,021,950	23.84%	22,715,123	21.26%	21.26%	0.24%	360	273
1% - 2%	1,942	94,412,556	74.97%	83,031,008	77.72%	98.98%	1.74%	360	307
2% - 3%	29	1,156,560	0.92%	804,224	0.75%	99.73%	1.89%	355	229
3% - 4%	4	334,382	0.27%	284,889	0.27%	100.00%	3.69%	360	279
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Original Subsidy

Min: 2.00% Max: 6.75% WA (original balance): 4.39% WA (remaining balance): 4.35%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
2% - 3%	4	334,382	0.27%	284,889	0.27%	0.27%	3.69%	360	279
3% - 4%	2	87,114	0.07%	70,118	0.07%	0.33%	1.75%	360	277
4% - 5%	1,969	95,482,001	75.82%	83,765,115	78.41%	78.74%	1.74%	360	306
5% - 6%	693	24,588,356	19.53%	19,121,052	17.90%	96.64%	0.29%	360	280
6% - 7%	184	5,433,594	4.31%	3,594,071	3.36%	100.00%	0.00%	359	243
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Remaining Term

Min: 90

Max: 341

WA (original balance): 298

WA (remaining balance): 301

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%	16,447	0.02%	0.02%	0.25%	192	90
120 - 179	3	119,927	0.10%	67,000	0.06%	0.08%	1.12%	253	135
180 - 239	88	2,572,041	2.04%	1,654,534	1.55%	1.63%	0.74%	354	225
240 - 299	1,383	57,186,843	45.41%	44,878,044	42.01%	43.63%	1.12%	360	276
300 - 359	1,377	66,011,236	52.42%	60,219,218	56.37%	100.00%	1.65%	360	321
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

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	615,379	0.49%	351,426	0.33%	0.33%	0.01%	355	221
15,000 - 20,000	81	2,175,019	1.73%	1,395,634	1.31%	1.64%	0.06%	356	235
20,000 - 25,000	229	7,237,469	5.75%	5,155,799	4.83%	6.46%	0.26%	360	258
25,000 - 30,000	431	15,556,980	12.35%	11,820,353	11.06%	17.53%	0.42%	360	273
30,000 - 35,000	478	19,214,719	15.26%	15,842,061	14.83%	32.35%	1.49%	359	287
35,000 - 40,000	803	33,032,034	26.23%	29,494,789	27.61%	59.96%	1.61%	360	312
40,000 - 45,000	221	10,764,415	8.55%	9,454,332	8.85%	68.81%	1.74%	360	307
45,000 - 50,000	224	11,871,790	9.43%	10,557,124	9.88%	78.69%	1.74%	360	311
50,000 - 55,000	71	4,299,074	3.41%	3,776,773	3.54%	82.23%	1.82%	360	306
55,000 - 60,000	70	4,452,838	3.54%	3,994,656	3.74%	85.97%	1.73%	360	314
60,000 - 65,000	76	5,443,202	4.32%	4,762,212	4.46%	90.42%	1.77%	360	304
65,000 - 70,000	83	6,232,817	4.95%	5,599,791	5.24%	95.67%	1.75%	360	314
70,000 - 75,000	32	2,507,602	1.99%	2,315,895	2.17%	97.83%	1.84%	360	324
75,000 - 80,000	7	579,531	0.46%	531,658	0.50%	98.33%	2.04%	360	319
80,000 - 85,000	4	358,784	0.28%	325,514	0.30%	98.64%	1.69%	360	319
85,000 - 90,000	7	679,725	0.54%	616,527	0.58%	99.21%	1.75%	360	319
90,000 - 95,000	7	702,262	0.56%	648,188	0.61%	99.82%	1.75%	360	325
95,000 - 100,000	2	201,805	0.16%	192,512	0.18%	100.00%	1.75%	360	339
Total	2,852	125,925,447	100.00%	106,835,244			1.43%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Current Loan To Value

Min: 38.97% Max: 95.67% WA (original balance): 76.43% WA (remaining balance): 77.04%

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%	31,579	0.03%	0.03%	1.08%	360	241
40 %- 50%	19	489,361	0.39%	287,430	0.27%	0.30%	0.19%	342	218
50 %- 60%	104	2,900,469	2.30%	1,907,112	1.79%	2.08%	0.15%	355	238
60 %- 70%	778	28,419,877	22.57%	22,197,674	20.78%	22.86%	0.98%	360	277
70 %- 80%	1,254	53,515,084	42.50%	46,113,468	43.16%	66.02%	1.50%	360	302
80 %- 90%	456	26,685,708	21.19%	23,340,777	21.85%	87.87%	1.69%	360	305
90 %- 100%	239	13,837,614	10.99%	12,957,205	12.13%	100.00%	1.51%	360	330
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

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%	873	29,858,695	23.71%	22,569,719	21.13%	21.13%	0.22%	360	273
1% - 2%	1,960	95,076,426	75.50%	83,520,784	78.18%	99.30%	1.74%	360	307
2% - 3%	12	520,794	0.41%	351,191	0.33%	99.63%	2.07%	348	216
3% - 4%	4	334,382	0.27%	284,889	0.27%	99.90%	3.69%	360	279
7% - 8%	3	135,150	0.11%	108,661	0.10%	100.00%	7.07%	360	284
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

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%	3	135,150	0.11%	108,661	0.10%	0.10%	7.07%	360	284
2% - 3%	4	334,382	0.27%	284,889	0.27%	0.37%	3.69%	360	279
3% - 4%	12	520,794	0.41%	351,191	0.33%	0.70%	2.07%	348	216
4% - 5%	1,960	95,076,426	75.50%	83,520,784	78.18%	78.87%	1.74%	360	307
5% - 6%	873	29,858,695	23.71%	22,569,719	21.13%	100.00%	0.22%	360	273
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

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%	2,849	125,790,297	99.89%	106,726,583	99.90%	99.90%	1.38%	360	298
7% - 8%	3	135,150	0.11%	108,661	0.10%	100.00%	7.07%	360	284
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

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%	341,331	0.32%	0.32%	0.34%	360	220
2011	48	1,403,195	1.11%	877,592	0.82%	1.14%	0.71%	356	222
2012	33	1,004,935	0.80%	687,586	0.64%	1.78%	0.84%	360	240
2013	213	7,735,069	6.14%	5,477,104	5.13%	6.91%	0.60%	360	253
2014	319	12,346,535	9.80%	9,170,291	8.58%	15.49%	0.81%	359	262
2015	313	13,480,248	10.70%	10,565,260	9.89%	25.38%	1.04%	360	275
2016	363	15,984,554	12.69%	13,221,882	12.38%	37.76%	1.49%	360	288
2017	318	14,582,506	11.58%	12,524,964	11.72%	49.48%	1.67%	359	299
2018	467	21,929,177	17.41%	19,562,549	18.31%	67.79%	1.67%	360	312
2019	404	19,417,275	15.42%	17,891,889	16.75%	84.54%	1.66%	360	324
2020	353	17,472,901	13.88%	16,514,798	15.46%	100.00%	1.57%	360	335
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

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%	356,636	0.33%	0.33%	0.32%	360	220
2026	47	1,377,895	1.09%	862,288	0.81%	1.14%	0.72%	356	222
2027	33	1,004,935	0.80%	687,586	0.64%	1.78%	0.84%	360	240
2028	216	7,854,906	6.24%	5,566,353	5.21%	6.99%	0.61%	360	253
2029	463	19,670,575	15.62%	15,985,344	14.96%	21.96%	1.11%	359	287
2030	653	30,280,296	24.05%	26,459,633	24.77%	46.72%	1.33%	360	309
2031	361	15,927,960	12.65%	13,185,572	12.34%	59.07%	1.50%	360	288
2032	317	14,542,011	11.55%	12,489,585	11.69%	70.76%	1.67%	359	299
2033	464	21,779,092	17.30%	19,425,847	18.18%	88.94%	1.67%	360	312
2034	276	12,893,425	10.24%	11,816,402	11.06%	100.00%	1.66%	360	322
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
SFH	2,852	125,925,447	100.00%	106,835,244	100.00%	100.00%	1.39%	360	298
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
New Property	2,852	125,925,447	100.00%	106,835,244	100.00%	100.00%	1.39%	360	298
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,588	114,524,301	90.95%	97,064,602	90.85%	90.85%	1.39%	360	298
30	182	7,976,982	6.33%	6,805,575	6.37%	97.22%	1.39%	360	298
60	48	1,960,593	1.56%	1,671,584	1.56%	98.79%	1.34%	360	297
90	15	683,140	0.54%	605,630	0.57%	99.36%	1.34%	360	307
120	12	488,435	0.39%	435,590	0.41%	99.76%	1.15%	360	309
150	2	91,015	0.07%	73,436	0.07%	99.83%	1.10%	360	273
180	1	40,887	0.03%	39,132	0.04%	99.87%	1.75%	360	325
210	2	80,000	0.06%	74,051	0.07%	99.94%	1.75%	360	311
330	2	80,095	0.06%	65,645	0.06%	100.00%	1.01%	360	299
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	560	25,663,945	20.38%	23,144,613	21.66%	21.66%	1.52%	360	317
Bocas del Toro	4	146,520	0.12%	108,842	0.10%	21.77%	0.32%	360	269
Chiriquí	417	16,979,693	13.48%	13,550,604	12.68%	34.45%	1.15%	359	281
Coclé	127	5,071,282	4.03%	4,277,820	4.00%	38.45%	1.49%	359	295
Colón	6	358,823	0.28%	275,725	0.26%	38.71%	1.76%	343	254
Herrera	267	10,971,568	8.71%	8,944,437	8.37%	47.08%	1.30%	360	287
Los Santos	58	2,431,672	1.93%	2,055,716	1.92%	49.01%	1.56%	360	296
Panamá	1,116	52,354,973	41.58%	44,229,349	41.40%	90.41%	1.39%	360	297
Veraguas	297	11,946,973	9.49%	10,248,138	9.59%	100.00%	1.46%	360	302
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

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%	48,055	0.04%	0.04%	1.75%	360	293
DD	2,425	108,268,166	85.98%	92,212,751	86.31%	86.36%	1.42%	360	299
VOL	426	17,602,519	13.98%	14,574,438	13.64%	100.00%	1.21%	360	290
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

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)	301	11,859,737	9.42%	9,897,125	9.26%	9.26%	1.27%	360	296
MINISTERIO DE EDUCACION (7)	164	6,723,119	5.34%	5,484,303	5.13%	14.40%	1.36%	359	288
IMPORTADORA RICAMAR, S.A.	69	2,835,209	2.25%	2,475,712	2.32%	16.71%	1.39%	360	308
CAJA DEL SEGURO SOCIAL	39	1,545,290	1.23%	1,301,442	1.22%	17.93%	1.25%	360	299
MINISTERIO DE LA PRESIDENCIA (3)	38	2,029,489	1.61%	1,692,677	1.58%	19.52%	1.64%	358	290
MINISTERIO DE SALUD (12)	38	1,503,119	1.19%	1,248,622	1.17%	20.69%	1.29%	360	293
MINISTERIO DE GOBIERNO Y JUSTICIA	35	1,600,278	1.27%	1,341,112	1.26%	21.94%	1.53%	360	295
RIBA SMITH	34	1,536,996	1.22%	1,358,547	1.27%	23.21%	1.54%	360	311
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	30	1,213,465	0.96%	1,055,291	0.99%	24.20%	1.41%	360	307
COMPañIA GOLY, S.A.	28	1,163,565	0.92%	992,916	0.93%	25.13%	1.39%	360	300
AGENCIAS FEDURO	27	1,164,398	0.92%	1,005,883	0.94%	26.07%	1.40%	360	304
FARMACIAS ARROCHA	22	941,588	0.75%	809,098	0.76%	26.83%	1.42%	360	301
UNIVERSIDAD DE PANAMA	20	947,872	0.75%	811,377	0.76%	27.59%	1.50%	360	301
BANCO GENERAL, S.A.	19	838,574	0.67%	712,295	0.67%	28.26%	1.27%	360	301
CUERPO DE BOMBEROS DE PMA.	18	800,527	0.64%	658,997	0.62%	28.87%	1.56%	360	288
INDUSTRIAS LACTEAS	17	800,649	0.64%	702,100	0.66%	29.53%	1.42%	360	310
ORGANO JUDICIAL	16	738,079	0.59%	612,450	0.57%	30.10%	2.24%	360	291
SUPERMERCADO EXTRA	16	632,722	0.50%	525,572	0.49%	30.59%	1.03%	360	295
C.S.S.JUBILADOS Y PENSIONADO	15	624,022	0.50%	469,704	0.44%	31.03%	1.20%	330	244
PRODUCTOS TOLEDANO	15	643,506	0.51%	568,309	0.53%	31.57%	1.10%	360	313
TRIBUNAL ELECTORAL	15	667,676	0.53%	569,564	0.53%	32.10%	1.43%	360	302
EMPRESAS ROMERO, INC.	14	537,943	0.43%	409,806	0.38%	32.48%	0.69%	360	273
BAC INTERNATIONAL BANK PANAMA	13	762,097	0.61%	678,790	0.64%	33.12%	1.77%	360	312
GAMING & SERVICES DE PANAMA	13	648,989	0.52%	568,122	0.53%	33.65%	1.55%	360	298
CABLE ONDA	12	597,166	0.47%	525,949	0.49%	34.14%	1.56%	360	311
D.J.M.A.U DIRECCION MUNICIPAL DE ASEO URB. Y MANT.	11	445,112	0.35%	359,295	0.34%	34.48%	0.78%	360	290
MINISTERIO DE OBRAS PUBLICAS	11	446,110	0.35%	360,537	0.34%	34.82%	1.04%	360	288
AMERICAN FAST FOOD SERVICES,S.A.	10	395,095	0.31%	342,309	0.32%	35.14%	1.47%	360	304
COCHEZ Y CIA, S.A.	10	436,646	0.35%	377,132	0.35%	35.49%	1.45%	360	299
I.D.A.A.N.	10	443,682	0.35%	372,542	0.35%	35.84%	1.50%	360	295
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	10	433,473	0.34%	384,806	0.36%	36.20%	1.40%	360	315
Otros	1,762	79,969,252	63.51%	68,162,859	63.80%	100.00%	1.40%	360	299
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					

Stratification Report

La Hipotecaria Panama - Trust XVI
July 2022

For La Hipotecaria Panama
Cutoff Date: 7/31/2022

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
RES. VILLA DEL CARMEN	12	596,895	0.47%	491,779	0.46%	0.46%	1.75%	360	283
URB. RESIDENCIAL VILLA LINETH	10	331,395	0.26%	229,527	0.21%	0.68%	0.40%	360	253
RESIDENCIAL VILLAS DEL SOL	6	216,850	0.17%	169,567	0.16%	0.83%	1.10%	360	278
LAS PERLAS DE PILON	5	294,552	0.23%	239,898	0.22%	1.06%	1.70%	360	280
RESIDENCIAL VILLA DEL CARMEN	5	193,320	0.15%	143,644	0.13%	1.19%	0.61%	360	267
URBANIZACION VALLE HERMOSO	4	150,074	0.12%	120,490	0.11%	1.31%	1.06%	360	281
BRISAMAR	3	87,332	0.07%	53,957	0.05%	1.36%	0.00%	360	227
LA ARBOLEDA	3	138,980	0.11%	105,057	0.10%	1.45%	1.32%	360	262
LAS PRADERAS	3	84,250	0.07%	53,062	0.05%	1.50%	0.80%	360	221
RES. BRISAS DE ATALAYA	3	116,400	0.09%	99,267	0.09%	1.60%	1.29%	360	303
RESIDENCIAL LA FLORESTA	3	157,410	0.13%	137,086	0.13%	1.73%	1.75%	360	306
Otros	2,795	123,557,989	98.12%	104,991,912	98.27%	100.00%	1.39%	360	299
Total	2,852	125,925,447	100.00%	106,835,244			1.39%	360	298
Minimum		18,813		11,691			0.00%	192	90
Maximum		101,935		97,411			7.25%	360	341
Average		44,153		37,460					