



Stratification Report for La Hipotecaria S.A.
Panama

Trust XVI
August 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 8/31/2022.

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

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%	16,263	0.02%	0.02%	0.25%	192	89
240	4	139,555	0.11%	96,774	0.09%	0.11%	1.10%	240	164
264	2	104,771	0.08%	67,814	0.06%	0.17%	1.90%	264	161
300	2	85,000	0.07%	69,998	0.07%	0.24%	1.62%	300	232
324	1	34,645	0.03%	26,160	0.02%	0.26%	0.25%	324	243
348	2	88,654	0.07%	80,296	0.08%	0.34%	1.75%	348	308
360	2,825	124,849,674	99.61%	105,694,121	99.66%	100.00%	1.39%	360	298
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

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%	25,301	0.02%	0.02%	0.00%	360	239
20,000 - 25,000	16	368,141	0.29%	221,614	0.21%	0.23%	0.00%	360	225
25,000 - 30,000	95	2,539,569	2.03%	1,655,604	1.56%	1.79%	0.08%	359	239
30,000 - 35,000	256	8,195,232	6.54%	5,979,399	5.64%	7.43%	0.31%	359	263
35,000 - 40,000	648	24,190,933	19.30%	19,225,068	18.13%	25.56%	0.64%	360	284
40,000 - 45,000	974	39,782,555	31.74%	34,910,442	32.92%	58.48%	1.70%	360	306
45,000 - 50,000	244	11,643,931	9.29%	10,190,490	9.61%	68.09%	1.74%	360	306
50,000 - 55,000	157	8,098,463	6.46%	7,194,027	6.78%	74.87%	1.75%	360	311
55,000 - 60,000	132	7,641,611	6.10%	6,599,255	6.22%	81.09%	1.73%	360	300
60,000 - 65,000	62	3,874,686	3.09%	3,220,984	3.04%	84.13%	1.83%	358	288
65,000 - 70,000	66	4,490,085	3.58%	3,969,436	3.74%	87.87%	1.74%	360	309
70,000 - 75,000	67	4,836,694	3.86%	4,323,538	4.08%	91.95%	1.74%	360	312
75,000 - 80,000	88	6,867,373	5.48%	6,021,434	5.68%	97.63%	1.77%	360	306
80,000 - 85,000	9	737,919	0.59%	660,884	0.62%	98.25%	2.14%	360	308
85,000 - 90,000	3	265,862	0.21%	236,739	0.22%	98.48%	2.42%	360	306
90,000 - 95,000	5	464,726	0.37%	426,409	0.40%	98.88%	1.70%	360	323
95,000 - 100,000	7	693,714	0.55%	625,846	0.59%	99.47%	1.75%	360	316
100,000 - 105,000	6	607,929	0.49%	564,958	0.53%	100.00%	1.75%	360	328
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Original Property Value

Min: 23,577 Max: 110,702 Average: 49,364

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%	53,217	0.05%	0.05%	0.00%	360	236
25,000 - 30,000	33	849,705	0.68%	541,881	0.51%	0.56%	0.05%	360	236
30,000 - 35,000	166	4,878,469	3.89%	3,364,200	3.17%	3.73%	0.20%	359	249
35,000 - 40,000	348	12,259,129	9.78%	9,396,169	8.86%	12.59%	0.29%	360	276
40,000 - 45,000	444	16,776,544	13.39%	13,213,004	12.46%	25.05%	0.68%	360	280
45,000 - 50,000	387	16,378,096	13.07%	14,101,919	13.30%	38.35%	1.73%	359	299
50,000 - 55,000	828	34,632,599	27.63%	30,428,382	28.69%	67.04%	1.74%	360	307
55,000 - 60,000	210	10,877,609	8.68%	9,647,809	9.10%	76.14%	1.74%	360	310
60,000 - 65,000	147	8,433,111	6.73%	7,461,749	7.04%	83.18%	1.74%	359	309
65,000 - 70,000	63	4,182,338	3.34%	3,644,766	3.44%	86.61%	1.82%	360	303
70,000 - 75,000	68	4,808,762	3.84%	4,319,527	4.07%	90.68%	1.74%	360	314
75,000 - 80,000	81	6,193,423	4.94%	5,442,935	5.13%	95.82%	1.75%	360	307
80,000 - 85,000	35	2,785,682	2.22%	2,435,048	2.30%	98.11%	1.85%	360	303
85,000 - 90,000	2	167,707	0.13%	146,867	0.14%	98.25%	2.62%	360	298
90,000 - 95,000	3	275,081	0.22%	246,075	0.23%	98.48%	2.40%	360	306
95,000 - 100,000	7	650,594	0.52%	595,094	0.56%	99.05%	1.71%	360	323
100,000 - 105,000	9	906,447	0.72%	830,056	0.78%	99.83%	1.75%	360	322
105,000 - 110,000	1	99,910	0.08%	87,839	0.08%	99.91%	1.75%	360	308
110,000 - 115,000	1	100,200	0.08%	94,889	0.09%	100.00%	1.75%	360	336
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Original Loan To Value

Min: 69.00% Max: 99.00% WA (original balance):90.28% WA (remaining balance): 90.14%

Original LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
60 %- 70%	2	73,750	0.06%	60,015	0.06%	0.06%	1.75%	360	281
70 %- 80%	118	4,436,466	3.54%	3,860,359	3.64%	3.70%	1.63%	358	303
80 %- 90%	1,608	62,086,120	49.54%	52,665,019	49.66%	53.36%	1.30%	360	299
90 %- 100%	1,109	58,741,363	46.87%	49,466,033	46.64%	100.00%	1.46%	360	294
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Original Debt To Income

Min: 11.10% Max: 54.99% WA (original balance): 37.32% 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	3.85%	3,937,013	3.71%	3.71%	1.15%	359	289
20 %- 30%	573	22,876,306	18.25%	19,026,527	17.94%	21.65%	1.19%	360	294
30 %- 40%	1,016	45,293,868	36.14%	38,176,976	36.00%	57.65%	1.37%	359	295
40 %- 50%	984	45,989,355	36.69%	39,540,423	37.28%	94.94%	1.51%	360	301
50 %- 60%	135	6,347,173	5.06%	5,370,487	5.06%	100.00%	1.57%	360	298
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

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%	25,790	0.02%	0.02%	0.50%	360	305
10 %- 20%	562	21,640,492	17.27%	17,650,416	16.64%	16.67%	1.13%	360	289
20 %- 30%	1,521	65,382,241	52.16%	55,149,377	52.00%	68.67%	1.30%	360	297
30 %- 40%	753	38,284,571	30.55%	33,225,842	31.33%	100.00%	1.69%	359	302
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

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%	867	29,685,006	23.68%	22,362,694	21.09%	21.09%	0.22%	360	272
1% - 2%	1,936	94,122,261	75.09%	82,571,487	77.86%	98.95%	1.74%	360	306
2% - 3%	28	1,125,250	0.90%	779,295	0.73%	99.68%	1.88%	355	228
3% - 4%	4	334,382	0.27%	284,210	0.27%	99.95%	3.69%	360	278
7% - 8%	2	70,800	0.06%	53,739	0.05%	100.00%	7.13%	360	273
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Original Subsidy

Min: 0.00% Max: 6.75% WA (original balance): 4.34% WA (remaining balance): 4.29%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	2	70,800	0.06%	53,739	0.05%	0.05%	7.13%	360	273
2% - 3%	4	334,382	0.27%	284,210	0.27%	0.32%	3.69%	360	278
3% - 4%	2	87,114	0.07%	70,012	0.07%	0.38%	1.75%	360	276
4% - 5%	2,084	99,504,693	79.39%	86,784,050	81.83%	82.22%	1.69%	360	304
5% - 6%	566	20,054,538	16.00%	15,375,188	14.50%	96.71%	0.22%	359	276
6% - 7%	179	5,286,171	4.22%	3,484,227	3.29%	100.00%	0.00%	359	242
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Remaining Term

Min: 89 Max: 340 WA (original balance): 297 WA (remaining balance): 300

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%	16,263	0.02%	0.02%	0.25%	192	89
120 - 179	3	119,927	0.10%	66,520	0.06%	0.08%	1.12%	253	134
180 - 239	86	2,527,586	2.02%	1,627,609	1.53%	1.61%	0.75%	353	224
240 - 299	1,404	58,356,182	46.56%	45,757,492	43.15%	44.76%	1.14%	360	275
300 - 359	1,343	64,298,604	51.30%	58,583,542	55.24%	100.00%	1.65%	360	320
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

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	23	540,735	0.43%	308,134	0.29%	0.29%	0.01%	354	219
15,000 - 20,000	84	2,259,504	1.80%	1,448,763	1.37%	1.66%	0.07%	356	235
20,000 - 25,000	231	7,332,328	5.85%	5,202,998	4.91%	6.56%	0.26%	360	257
25,000 - 30,000	429	15,509,158	12.37%	11,751,558	11.08%	17.64%	0.42%	360	272
30,000 - 35,000	493	19,833,277	15.82%	16,354,313	15.42%	33.06%	1.52%	359	286
35,000 - 40,000	780	32,113,896	25.62%	28,626,980	26.99%	60.06%	1.60%	360	312
40,000 - 45,000	220	10,746,055	8.57%	9,405,133	8.87%	68.93%	1.74%	360	306
45,000 - 50,000	219	11,608,606	9.26%	10,304,003	9.72%	78.64%	1.74%	360	310
50,000 - 55,000	75	4,540,762	3.62%	3,985,931	3.76%	82.40%	1.81%	360	306
55,000 - 60,000	67	4,294,473	3.43%	3,828,547	3.61%	86.01%	1.74%	360	312
60,000 - 65,000	76	5,441,283	4.34%	4,759,534	4.49%	90.50%	1.77%	360	304
65,000 - 70,000	83	6,240,981	4.98%	5,596,238	5.28%	95.78%	1.75%	360	313
70,000 - 75,000	30	2,354,533	1.88%	2,170,721	2.05%	97.82%	1.85%	360	324
75,000 - 80,000	8	669,257	0.53%	610,588	0.58%	98.40%	2.00%	360	318
80,000 - 85,000	3	269,058	0.21%	244,905	0.23%	98.63%	1.67%	360	319
85,000 - 90,000	7	679,725	0.54%	614,474	0.58%	99.21%	1.75%	360	318
90,000 - 95,000	8	802,462	0.64%	741,420	0.70%	99.91%	1.75%	360	325
95,000 - 100,000	1	101,605	0.08%	97,187	0.09%	100.00%	1.75%	360	340
Total	2,837	125,337,699	100.00%	106,051,426			1.43%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Current Loan To Value

Min: 33.72% Max: 95.57% WA (original balance): 76.25% WA (remaining balance): 76.87%

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%	29,843	0.03%	0.03%	1.08%	360	240
40 %- 50%	18	438,315	0.35%	245,514	0.23%	0.26%	0.03%	339	205
50 %- 60%	107	3,011,441	2.40%	1,981,403	1.87%	2.13%	0.14%	355	239
60 %- 70%	807	29,602,133	23.62%	23,113,150	21.79%	23.92%	1.00%	360	276
70 %- 80%	1,232	52,875,641	42.19%	45,495,457	42.90%	66.82%	1.51%	360	301
80 %- 90%	440	25,899,734	20.66%	22,629,499	21.34%	88.16%	1.69%	360	304
90 %- 100%	231	13,433,101	10.72%	12,556,559	11.84%	100.00%	1.52%	360	329
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

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%	868	29,715,401	23.71%	22,386,898	21.11%	21.11%	0.22%	360	272
1% - 2%	1,951	94,663,281	75.53%	82,943,605	78.21%	99.32%	1.74%	360	306
2% - 3%	11	489,485	0.39%	328,179	0.31%	99.63%	2.06%	347	214
3% - 4%	4	334,382	0.27%	284,210	0.27%	99.90%	3.69%	360	278
7% - 8%	3	135,150	0.11%	108,533	0.10%	100.00%	7.07%	360	283
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

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%	108,533	0.10%	0.10%	7.07%	360	283
2% - 3%	4	334,382	0.27%	284,210	0.27%	0.37%	3.69%	360	278
3% - 4%	11	489,485	0.39%	328,179	0.31%	0.68%	2.06%	347	214
4% - 5%	1,951	94,663,281	75.53%	82,943,605	78.21%	78.89%	1.74%	360	306
5% - 6%	868	29,715,401	23.71%	22,586,898	21.11%	100.00%	0.22%	360	272
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

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%	2,834	125,202,549	99.89%	105,942,893	99.90%	99.90%	1.38%	360	297
7% - 8%	3	135,150	0.11%	108,533	0.10%	100.00%	7.07%	360	283
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
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Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Origination Year

Origination Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
2010	20	544,063	0.43%	325,175	0.31%	0.31%	0.35%	360	219
2011	45	1,322,232	1.05%	825,148	0.78%	1.08%	0.70%	355	221
2012	33	1,004,935	0.80%	684,545	0.65%	1.73%	0.84%	360	239
2013	212	7,701,819	6.14%	5,430,149	5.12%	6.85%	0.60%	360	252
2014	317	12,242,890	9.77%	9,052,173	8.54%	15.39%	0.80%	359	261
2015	313	13,480,248	10.76%	10,528,166	9.93%	25.31%	1.04%	360	274
2016	361	15,908,654	12.69%	13,122,401	12.37%	37.69%	1.49%	360	287
2017	316	14,478,506	11.55%	12,400,045	11.69%	49.38%	1.67%	359	298
2018	465	21,854,177	17.44%	19,444,649	18.34%	67.71%	1.67%	360	311
2019	404	19,417,275	15.49%	17,847,370	16.83%	84.54%	1.66%	360	323
2020	351	17,382,901	13.87%	16,391,606	15.46%	100.00%	1.57%	360	334
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
2025	21	569,363	0.45%	340,409	0.32%	0.32%	0.34%	360	219
2026	44	1,296,932	1.03%	809,915	0.76%	1.08%	0.71%	355	221
2027	33	1,004,935	0.80%	684,545	0.65%	1.73%	0.84%	360	239
2028	215	7,821,656	6.24%	5,519,096	5.20%	6.93%	0.61%	360	252
2029	460	19,521,930	15.58%	15,808,108	14.91%	21.84%	1.11%	359	286
2030	652	30,235,296	24.12%	26,342,125	24.84%	46.68%	1.33%	360	308
2031	359	15,852,060	12.65%	13,086,485	12.34%	59.02%	1.50%	360	287
2032	315	14,438,011	11.52%	12,364,759	11.66%	70.68%	1.67%	359	298
2033	462	21,704,092	17.32%	19,308,278	18.21%	88.88%	1.67%	360	311
2034	276	12,893,425	10.29%	11,787,705	11.12%	100.00%	1.66%	360	321
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
SFH	2,837	125,337,699	100.00%	106,051,426	100.00%	100.00%	1.39%	360	297
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
New Property	2,837	125,337,699	100.00%	106,051,426	100.00%	100.00%	1.39%	360	297
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,645	117,032,239	93.37%	98,872,065	93.23%	93.23%	1.39%	360	297
30	113	4,938,487	3.94%	4,249,026	4.01%	97.24%	1.33%	360	301
60	41	1,755,373	1.40%	1,535,415	1.45%	98.68%	1.42%	360	305
90	19	723,791	0.58%	613,114	0.58%	99.26%	1.08%	360	296
120	7	394,252	0.31%	352,611	0.33%	99.60%	1.54%	360	308
150	7	292,575	0.23%	250,367	0.24%	99.83%	1.34%	360	293
210	1	40,887	0.03%	39,132	0.04%	99.87%	1.75%	360	324
240	2	80,000	0.06%	74,051	0.07%	99.94%	1.75%	360	310
360	2	80,095	0.06%	65,645	0.06%	100.00%	1.01%	360	298
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	560	25,663,945	20.48%	23,084,800	21.77%	21.77%	1.52%	360	316
Bocas del Toro	4	146,520	0.12%	108,406	0.10%	21.87%	0.32%	360	268
Chiriquí	415	16,898,258	13.48%	13,437,520	12.67%	34.54%	1.15%	359	280
Coclé	127	5,071,282	4.05%	4,264,957	4.02%	38.56%	1.49%	359	294
Colón	6	358,823	0.29%	274,771	0.26%	38.82%	1.76%	343	253
Herrera	262	10,777,318	8.60%	8,752,926	8.25%	47.07%	1.30%	360	286
Los Santos	58	2,431,672	1.94%	2,049,754	1.93%	49.01%	1.56%	360	295
Panamá	1,109	52,087,909	41.56%	43,901,348	41.40%	90.40%	1.39%	360	296
Veraguas	296	11,901,973	9.50%	10,176,945	9.60%	100.00%	1.46%	360	301
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

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%	47,961	0.05%	0.05%	1.75%	360	292
DD	2,409	107,544,780	85.80%	91,331,265	86.12%	86.17%	1.42%	360	298
VOL	427	17,738,156	14.15%	14,672,200	13.83%	100.00%	1.21%	360	290
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

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)	300	11,824,337	9.43%	9,840,307	9.28%	9.28%	1.27%	360	295
MINISTERIO DE EDUCACION (7)	163	6,659,619	5.31%	5,412,793	5.10%	14.38%	1.35%	359	287
IMPORTADORA RICAMAR, S.A.	68	2,795,209	2.23%	2,433,279	2.29%	16.68%	1.39%	360	307
CAJA DEL SEGURO SOCIAL	38	1,504,790	1.20%	1,264,901	1.19%	17.87%	1.24%	360	299
MINISTERIO DE LA PRESIDENCIA (3)	38	2,029,489	1.62%	1,687,554	1.59%	19.46%	1.64%	358	289
MINISTERIO DE SALUD (12)	38	1,503,119	1.20%	1,244,745	1.17%	20.63%	1.29%	360	292
MINISTERIO DE GOBIERNO Y JUSTICIA	35	1,600,278	1.28%	1,337,240	1.26%	21.90%	1.53%	360	294
RIBA SMITH	34	1,536,996	1.23%	1,354,744	1.28%	23.17%	1.54%	360	310
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	30	1,213,465	0.97%	1,052,600	0.99%	24.17%	1.41%	360	306
COMPAÑIA GOLY, S.A.	28	1,163,565	0.93%	990,170	0.93%	25.10%	1.39%	360	299
AGENCIAS FEDURO	27	1,164,398	0.93%	1,003,131	0.95%	26.05%	1.40%	360	303
FARMACIAS ARROCHA	22	941,588	0.75%	807,026	0.76%	26.81%	1.42%	360	300
BANCO GENERAL, S.A.	19	838,574	0.67%	710,317	0.67%	27.48%	1.27%	360	300
UNIVERSIDAD DE PANAMA	19	922,882	0.74%	794,593	0.75%	28.23%	1.54%	360	302
CUERPO DE BOMBEROS DE PMA.	18	800,527	0.64%	657,363	0.62%	28.85%	1.56%	360	287
INDUSTRIAS LACTEAS	17	800,649	0.64%	700,151	0.66%	29.51%	1.42%	360	309
ORGANO JUDICIAL	16	738,079	0.59%	610,800	0.58%	30.08%	2.24%	360	290
SUPERMERCADO EXTRA	16	632,722	0.50%	524,091	0.49%	30.58%	1.03%	360	294
PRODUCTOS TOLEDANO	15	643,506	0.51%	566,635	0.53%	31.11%	1.10%	360	312
TRIBUNAL ELECTORAL	15	667,676	0.53%	568,002	0.54%	31.65%	1.43%	360	301
C.S.S.JUBILADOS Y PENSIONADO	14	589,022	0.47%	437,241	0.41%	32.06%	1.17%	328	239
EMPRESAS ROMERO, INC.	14	537,943	0.43%	408,331	0.39%	32.44%	0.69%	360	272
BAC INTERNATIONAL BANK PANAMA	13	762,097	0.61%	677,147	0.64%	33.08%	1.77%	360	311
GAMING & SERVICES DE PANAMA	13	648,989	0.52%	567,025	0.53%	33.62%	1.55%	360	297
CABLE ONDA	12	597,166	0.48%	524,469	0.49%	34.11%	1.56%	360	310
D.J.M.A.U DIRECCION MUNICIPAL DE ASEO URB. Y MANT.	11	445,112	0.36%	358,123	0.34%	34.45%	0.78%	360	289
MINISTERIO DE OBRAS PUBLICAS	11	446,110	0.36%	359,378	0.34%	34.79%	1.04%	360	287
AMERICAN FAST FOOD SERVICES,S.A.	10	395,095	0.32%	341,368	0.32%	35.11%	1.47%	360	303
COCHEZ Y CIA, S.A.	10	436,646	0.35%	375,699	0.35%	35.46%	1.45%	360	298
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	10	433,473	0.35%	383,852	0.36%	35.83%	1.40%	360	314
Otros	1,763	80,064,576	63.88%	68,058,353	64.17%	100.00%	1.40%	360	298
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					

Stratification Report

La Hipotecaria Panama - Trust XVI
August 2022

For La Hipotecaria Panama
Cutoff Date: 8/31/2022

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	0.48%	490,109	0.46%	0.46%	1.75%	360	282
URB. RESIDENCIAL VILLA LINETH	10	331,395	0.26%	228,436	0.22%	0.68%	0.40%	360	252
RESIDENCIAL VILLAS DEL SOL	6	216,850	0.17%	169,096	0.16%	0.84%	1.10%	360	277
LAS PERLAS DE PILON	5	294,552	0.24%	239,185	0.23%	1.06%	1.70%	360	279
RESIDENCIAL VILLA DEL CARMEN	5	193,320	0.15%	143,079	0.13%	1.20%	0.61%	360	266
URBANIZACION VALLE HERMOSO	4	150,074	0.12%	120,145	0.11%	1.31%	1.06%	360	280
BRISAMAR	3	87,332	0.07%	53,677	0.05%	1.36%	0.00%	360	226
LAS PRADERAS	3	84,250	0.07%	52,826	0.05%	1.41%	0.80%	360	220
RES. BRISAS DE ATALAYA	3	116,400	0.09%	98,976	0.09%	1.50%	1.29%	360	302
RESIDENCIAL LA FLORESTA	3	157,410	0.13%	136,769	0.13%	1.63%	1.75%	360	305
Otros	2,783	123,109,221	98.22%	104,319,128	98.37%	100.00%	1.39%	360	298
Total	2,837	125,337,699	100.00%	106,051,426			1.39%	360	297
Minimum		18,813		10,117			0.00%	192	89
Maximum		101,935		97,187			7.25%	360	340
Average		44,180		37,382					