



Stratification Report for La Hipotecaria S.A.  
Panama

Trust XVI  
October 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 10/31/2022.

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 October 2022

For La Hipotecaria Panama  
 Cutoff Date: 10/31/2022

**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%	15,895	0.02%	0.02%	0.25%	192	87
240	4	139,555	0.11%	95,708	0.09%	0.11%	1.10%	240	162
264	2	104,771	0.08%	67,082	0.06%	0.17%	1.90%	264	159
300	2	85,000	0.07%	69,564	0.07%	0.24%	1.62%	300	230
324	1	34,645	0.03%	25,962	0.02%	0.26%	0.25%	324	241
348	2	88,654	0.07%	79,851	0.08%	0.34%	1.75%	348	306
360	2,807	123,942,571	99.61%	104,336,977	99.66%	100.00%	1.39%	360	296
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
Maximum		101,935		96,735			7.25%	360	338
Average		44,140		37,138					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 October 2022

For La Hipotecaria Panama  
 Cutoff Date: 10/31/2022

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%	25,129	0.02%	0.02%	0.00%	360	237
20,000 - 25,000	16	368,141	0.30%	219,537	0.21%	0.23%	0.00%	360	223
25,000 - 30,000	94	2,511,643	2.02%	1,620,438	1.55%	1.78%	0.08%	359	236
30,000 - 35,000	254	8,129,253	6.53%	5,860,949	5.60%	7.38%	0.31%	359	261
35,000 - 40,000	647	24,155,533	19.41%	19,074,966	18.22%	25.60%	0.64%	360	282
40,000 - 45,000	972	39,699,267	31.90%	34,672,053	33.12%	58.72%	1.70%	360	304
45,000 - 50,000	244	11,643,931	9.36%	10,138,127	9.68%	68.40%	1.74%	360	304
50,000 - 55,000	153	7,896,225	6.35%	6,967,889	6.66%	75.06%	1.75%	360	308
55,000 - 60,000	129	7,470,288	6.00%	6,415,214	6.13%	81.19%	1.73%	360	298
60,000 - 65,000	58	3,625,653	2.91%	3,005,105	2.87%	84.06%	1.84%	358	286
65,000 - 70,000	66	4,490,085	3.61%	3,950,760	3.77%	87.83%	1.74%	360	307
70,000 - 75,000	66	4,764,778	3.83%	4,246,981	4.06%	91.89%	1.74%	360	311
75,000 - 80,000	88	6,867,373	5.52%	5,991,606	5.72%	97.61%	1.77%	360	304
80,000 - 85,000	9	737,919	0.59%	656,663	0.63%	98.24%	2.14%	360	306
85,000 - 90,000	3	265,862	0.21%	235,625	0.23%	98.46%	2.42%	360	304
90,000 - 95,000	5	464,726	0.37%	424,114	0.41%	98.87%	1.70%	360	321
95,000 - 100,000	7	693,714	0.56%	623,234	0.60%	99.46%	1.75%	360	314
100,000 - 105,000	6	607,929	0.49%	562,648	0.54%	100.00%	1.75%	360	326
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
Maximum		101,935		96,735			7.25%	360	338
Average		44,140		37,138					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 October 2022

For La Hipotecaria Panama  
 Cutoff Date: 10/31/2022

Original Property Value

Min: 23,577    Max: 110,702    Average: 49,331

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%	52,791	0.05%	0.05%	0.00%	360	234
25,000 - 30,000	33	849,705	0.68%	536,455	0.51%	0.56%	0.05%	360	234
30,000 - 35,000	164	4,815,913	3.87%	3,268,052	3.12%	3.68%	0.20%	359	247
35,000 - 40,000	347	12,227,779	9.83%	9,304,649	8.89%	12.57%	0.29%	360	274
40,000 - 45,000	442	16,698,357	13.42%	13,069,681	12.48%	25.06%	0.68%	360	278
45,000 - 50,000	387	16,378,096	13.16%	14,028,796	13.40%	38.46%	1.73%	359	297
50,000 - 55,000	827	34,592,099	27.80%	30,244,897	28.89%	67.35%	1.74%	360	305
55,000 - 60,000	205	10,613,451	8.53%	9,358,451	8.94%	76.29%	1.74%	360	308
60,000 - 65,000	141	8,074,674	6.49%	7,127,350	6.81%	83.09%	1.74%	359	308
65,000 - 70,000	63	4,182,338	3.36%	3,627,296	3.46%	86.56%	1.82%	360	301
70,000 - 75,000	68	4,808,762	3.86%	4,299,453	4.11%	90.66%	1.74%	360	312
75,000 - 80,000	80	6,121,507	4.92%	5,360,465	5.12%	95.79%	1.75%	360	305
80,000 - 85,000	35	2,785,682	2.24%	2,421,229	2.31%	98.10%	1.85%	360	301
85,000 - 90,000	2	167,707	0.13%	145,855	0.14%	98.24%	2.62%	360	296
90,000 - 95,000	3	275,081	0.22%	244,945	0.23%	98.47%	2.40%	360	304
95,000 - 100,000	7	650,594	0.52%	591,973	0.57%	99.04%	1.71%	360	321
100,000 - 105,000	9	906,447	0.73%	826,890	0.79%	99.83%	1.75%	360	320
105,000 - 110,000	1	99,910	0.08%	87,368	0.08%	99.91%	1.75%	360	306
110,000 - 115,000	1	100,200	0.08%	94,446	0.09%	100.00%	1.75%	360	334
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
Maximum		101,935		96,735			7.25%	360	338
Average		44,140		37,138					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 October 2022

For La Hipotecaria Panama  
 Cutoff Date: 10/31/2022

Original Loan To Value

Min: 69.00%    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)
60 %- 70%	2	73,750	0.06%	59,523	0.06%	0.06%	1.75%	360	279
70 %- 80%	118	4,436,466	3.57%	3,841,548	3.67%	3.73%	1.63%	358	301
80 %- 90%	1,601	61,780,056	49.65%	52,080,593	49.75%	53.47%	1.30%	360	297
90 %- 100%	1,098	58,140,324	46.73%	48,709,376	46.53%	100.00%	1.46%	360	292
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
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La Hipotecaria Panama - Trust XVI  
October 2022

For La Hipotecaria Panama  
Cutoff Date: 10/31/2022

Original Debt To Income

Min: 11.10%    Max: 54.99%    WA (original balance): 37.29%    WA (remaining balance): 37.41%

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	3.88%	3,912,721	3.74%	3.74%	1.15%	359	287
20 %- 30%	571	22,776,098	18.30%	18,837,115	17.99%	21.73%	1.19%	360	292
30 %- 40%	1,011	45,072,705	36.22%	37,768,619	36.08%	57.81%	1.37%	359	293
40 %- 50%	974	45,475,538	36.55%	38,889,394	37.15%	94.95%	1.51%	360	299
50 %- 60%	134	6,275,257	5.04%	5,283,191	5.05%	100.00%	1.57%	360	296
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
Maximum		101,935		96,735			7.25%	360	338
Average		44,140		37,138					

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La Hipotecaria Panama - Trust XVI  
 October 2022

For La Hipotecaria Panama  
 Cutoff Date: 10/31/2022

Original Mortgage Debt To Income

Min: 9.17%    Max: 34.99%    WA (original balance): 26.24%    WA (remaining balance): 26.38%

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%	25,642	0.02%	0.02%	0.50%	360	303
10 %- 20%	560	21,558,643	17.33%	17,446,703	16.66%	16.69%	1.13%	360	287
20 %- 30%	1,511	64,901,624	52.16%	54,454,483	52.01%	68.70%	1.30%	360	295
30 %- 40%	747	37,939,934	30.49%	32,764,211	31.30%	100.00%	1.69%	359	300
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
Maximum		101,935		96,735			7.25%	360	338
Average		44,140		37,138					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 October 2022

For La Hipotecaria Panama  
 Cutoff Date: 10/31/2022

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%	863	29,555,701	23.75%	22,079,905	21.09%	21.09%	0.22%	360	270
1% - 2%	1,923	93,387,250	75.05%	81,531,978	77.88%	98.97%	1.74%	360	304
2% - 3%	27	1,082,462	0.87%	742,786	0.71%	99.68%	1.88%	354	226
3% - 4%	4	334,382	0.27%	282,796	0.27%	99.95%	3.69%	360	276
7% - 8%	2	70,800	0.06%	53,575	0.05%	100.00%	7.13%	360	271
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
Maximum		101,935		96,735			7.25%	360	338
Average		44,140		37,138					



*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 October 2022

For La Hipotecaria Panama  
 Cutoff Date: 10/31/2022

**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%	53,575	0.05%	0.05%	7.13%	360	271
2% - 3%	4	334,382	0.27%	282,796	0.27%	0.32%	3.69%	360	276
3% - 4%	2	87,114	0.07%	69,708	0.07%	0.39%	1.75%	360	274
4% - 5%	2,070	98,726,895	79.34%	85,686,461	81.85%	82.23%	1.69%	360	302
5% - 6%	563	19,959,862	16.04%	15,170,355	14.49%	96.73%	0.22%	359	274
6% - 7%	178	5,251,542	4.22%	3,428,145	3.27%	100.00%	0.00%	359	240
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
Maximum		101,935		96,735			7.25%	360	338
Average		44,140		37,138					

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La Hipotecaria Panama - Trust XVI  
October 2022

For La Hipotecaria Panama  
Cutoff Date: 10/31/2022

Remaining Term

Min: 87

Max: 338

WA (original balance): 295

WA (remaining balance): 298

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%	15,895	0.02%	0.02%	0.25%	192	87
120 - 179	4	163,427	0.13%	98,783	0.09%	0.11%	1.29%	249	145
180 - 239	93	2,716,442	2.18%	1,730,873	1.65%	1.76%	0.70%	356	224
240 - 299	1,440	60,064,868	48.27%	47,011,275	44.90%	46.67%	1.16%	360	275
300 - 359	1,281	61,450,458	49.39%	55,834,214	53.33%	100.00%	1.64%	360	319
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
Maximum		101,935		96,735			7.25%	360	338
Average		44,140		37,138					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 October 2022

For La Hipotecaria Panama  
 Cutoff Date: 10/31/2022

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	1	30,345	0.02%	242	0.00%	0.00%	0.25%	360	264
5,000 - 10,000	1	29,700	0.02%	9,468	0.01%	0.01%	0.00%	360	221
10,000 - 15,000	22	511,035	0.41%	294,777	0.28%	0.29%	0.01%	354	217
15,000 - 20,000	85	2,291,623	1.84%	1,455,258	1.39%	1.68%	0.06%	356	233
20,000 - 25,000	243	7,771,579	6.25%	5,472,367	5.23%	6.91%	0.27%	360	255
25,000 - 30,000	425	15,428,961	12.40%	11,636,207	11.11%	18.02%	0.43%	360	271
30,000 - 35,000	517	20,820,781	16.73%	17,173,868	16.40%	34.43%	1.55%	359	286
35,000 - 40,000	748	30,882,797	24.82%	27,412,249	26.18%	60.61%	1.60%	360	310
40,000 - 45,000	219	10,727,697	8.62%	9,350,877	8.93%	69.54%	1.74%	360	304
45,000 - 50,000	207	10,975,552	8.82%	9,705,318	9.27%	78.81%	1.74%	360	308
50,000 - 55,000	74	4,481,012	3.60%	3,937,203	3.76%	82.57%	1.81%	360	306
55,000 - 60,000	63	4,059,133	3.26%	3,597,838	3.44%	86.01%	1.73%	360	310
60,000 - 65,000	80	5,732,512	4.61%	5,006,432	4.78%	90.79%	1.77%	360	303
65,000 - 70,000	78	5,889,628	4.73%	5,250,388	5.02%	95.81%	1.75%	360	311
70,000 - 75,000	32	2,522,081	2.03%	2,315,465	2.21%	98.02%	1.84%	360	321
75,000 - 80,000	5	423,309	0.34%	382,692	0.37%	98.39%	2.15%	360	314
80,000 - 85,000	4	363,108	0.29%	328,446	0.31%	98.70%	1.69%	360	318
85,000 - 90,000	7	686,655	0.55%	616,242	0.59%	99.29%	1.75%	360	314
90,000 - 95,000	7	701,482	0.56%	648,969	0.62%	99.91%	1.75%	360	325
95,000 - 100,000	1	101,605	0.08%	96,735	0.09%	100.00%	1.75%	360	338
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.43%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
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La Hipotecaria Panama - Trust XVI  
 October 2022

For La Hipotecaria Panama  
 Cutoff Date: 10/31/2022

Current Loan To Value

Min: 0.69%    Max: 95.14%    WA (original balance): 75.80%    WA (remaining balance): 76.46%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	1	30,345	0.02%	242	0.00%	0.00%	0.25%	360	264
30 %- 40%	3	112,734	0.09%	44,761	0.04%	0.04%	0.82%	307	190
40 %- 50%	18	426,195	0.34%	240,603	0.23%	0.27%	0.01%	353	214
50 %- 60%	116	3,287,005	2.64%	2,155,686	2.06%	2.33%	0.14%	355	238
60 %- 70%	850	31,441,935	25.27%	24,535,139	23.44%	25.77%	1.04%	360	276
70 %- 80%	1,198	51,812,258	41.64%	44,411,388	42.42%	68.19%	1.51%	360	300
80 %- 90%	416	24,681,373	19.84%	21,531,639	20.57%	88.76%	1.69%	360	303
90 %- 100%	217	12,638,749	10.16%	11,771,582	11.24%	100.00%	1.53%	360	328
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
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La Hipotecaria Panama - Trust XVI  
October 2022

For La Hipotecaria Panama  
Cutoff Date: 10/31/2022

**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%	864	29,586,096	23.78%	22,103,952	21.11%	21.11%	0.22%	360	270
1% - 2%	1,937	93,885,483	75.45%	81,870,420	78.20%	99.32%	1.74%	360	304
2% - 3%	11	489,485	0.39%	325,658	0.31%	99.63%	2.06%	347	212
3% - 4%	4	334,382	0.27%	282,796	0.27%	99.90%	3.69%	360	276
7% - 8%	3	135,150	0.11%	108,214	0.10%	100.00%	7.07%	360	281
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
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La Hipotecaria Panama - Trust XVI  
 October 2022

For La Hipotecaria Panama  
 Cutoff Date: 10/31/2022

**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%	108,214	0.10%	0.10%	7.07%	360	281
2% - 3%	4	334,382	0.27%	282,796	0.27%	0.37%	3.69%	360	276
3% - 4%	11	489,485	0.39%	325,658	0.31%	0.68%	2.06%	347	212
4% - 5%	1,937	93,885,483	75.45%	81,870,420	78.20%	78.89%	1.74%	360	304
5% - 6%	864	29,586,096	23.78%	22,103,952	21.11%	100.00%	0.22%	360	270
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
Maximum		101,935		96,735			7.25%	360	338
Average		44,140		37,138					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 October 2022

For La Hipotecaria Panama  
 Cutoff Date: 10/31/2022

**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%	2,816	124,295,445	99.89%	104,582,826	99.90%	99.90%	1.38%	360	295
7% - 8%	3	135,150	0.11%	108,214	0.10%	100.00%	7.07%	360	281
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
Maximum		101,935		96,735			7.25%	360	338
Average		44,140		37,138					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
October 2022

For La Hipotecaria Panama  
Cutoff Date: 10/31/2022

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	0.44%	321,998	0.31%	0.31%	0.35%	360	217
2011	45	1,322,232	1.06%	816,859	0.78%	1.09%	0.70%	355	219
2012	32	962,147	0.77%	648,786	0.62%	1.71%	0.80%	360	237
2013	210	7,639,264	6.14%	5,342,269	5.10%	6.81%	0.60%	360	250
2014	314	12,116,097	9.74%	8,866,170	8.47%	15.28%	0.80%	359	259
2015	310	13,279,732	10.67%	10,300,413	9.84%	25.12%	1.03%	360	272
2016	359	15,810,734	12.71%	12,968,498	12.39%	37.51%	1.49%	360	285
2017	314	14,359,312	11.54%	12,236,129	11.69%	49.19%	1.67%	359	296
2018	465	21,854,177	17.56%	19,350,619	18.48%	67.68%	1.67%	360	309
2019	403	19,362,176	15.56%	17,714,744	16.92%	84.60%	1.66%	360	321
2020	347	17,180,662	13.81%	16,124,554	15.40%	100.00%	1.57%	360	332
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
Maximum		101,935		96,735			7.25%	360	338
Average		44,140		37,138					



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	0.46%	337,091	0.32%	0.32%	0.34%	360	217
2026	44	1,296,932	1.04%	801,766	0.77%	1.09%	0.71%	355	219
2027	32	962,147	0.77%	648,786	0.62%	1.71%	0.80%	360	237
2028	213	7,759,101	6.24%	5,430,623	5.19%	6.89%	0.62%	360	250
2029	456	19,340,038	15.54%	15,540,614	14.84%	21.74%	1.11%	359	284
2030	645	29,832,541	23.98%	25,849,832	24.69%	46.43%	1.33%	360	306
2031	357	15,754,140	12.66%	12,932,816	12.35%	58.78%	1.50%	360	285
2032	313	14,318,817	11.51%	12,201,032	11.65%	70.44%	1.67%	359	296
2033	462	21,704,092	17.44%	19,214,865	18.35%	88.79%	1.67%	360	309
2034	276	12,893,425	10.36%	11,733,613	11.21%	100.00%	1.66%	360	319
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
Maximum		101,935		96,735			7.25%	360	338
Average		44,140		37,138					

*Stratification Report*

La Hipotecaria Panama - Trust XVI  
October 2022

For La Hipotecaria Panama  
Cutoff Date: 10/31/2022

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
SFH	2,819	124,430,595	100.00%	104,691,040	100.00%	100.00%	1.39%	360	295
Total	2,819	124,430,595	100.00%	104,691,040			1.39%	360	295
Minimum		18,813		242			0.00%	192	87
Maximum		101,935		96,735			7.25%	360	338
Average		44,140		37,138					

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La Hipotecaria Panama - Trust XVI  
October 2022

For La Hipotecaria Panama  
Cutoff Date: 10/31/2022

**Loan Purpose**

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
New Property	2,819	124,430,595	100.00%	104,691,040	100.00%	100.00%	1.39%	360	295
Total	2,819	124,430,595	100.00%	104,691,040			1.39%	360	295
Minimum		18,813		242			0.00%	192	87
Maximum		101,935		96,735			7.25%	360	338
Average		44,140		37,138					

**Current Delinquency Status**

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,550	112,794,238	90.65%	94,732,910	90.49%	90.49%	1.40%	360	295
30	177	7,675,625	6.17%	6,524,516	6.23%	96.72%	1.34%	360	298
60	39	1,641,471	1.32%	1,418,105	1.35%	98.07%	1.28%	360	300
90	18	741,259	0.60%	637,086	0.61%	98.68%	0.96%	360	300
120	20	912,657	0.73%	798,631	0.76%	99.45%	1.53%	360	301
150	7	271,459	0.22%	226,991	0.22%	99.66%	0.88%	360	293
180	2	140,490	0.11%	127,950	0.12%	99.79%	1.75%	360	307
210	2	92,010	0.07%	77,209	0.07%	99.86%	1.75%	360	282
270	1	40,887	0.03%	39,132	0.04%	99.90%	1.75%	360	322
300	2	80,000	0.06%	74,051	0.07%	99.97%	1.75%	360	308
390+	1	40,500	0.03%	34,460	0.03%	100.00%	1.75%	360	322
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
Maximum		101,935		96,735			7.25%	360	338
Average		44,140		37,138					

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La Hipotecaria Panama - Trust XVI  
 October 2022

For La Hipotecaria Panama  
 Cutoff Date: 10/31/2022

State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	559	25,613,355	20.58%	22,923,613	21.90%	21.90%	1.52%	360	314
Bocas del Toro	4	146,520	0.12%	107,531	0.10%	22.00%	0.32%	360	266
Chiriquí	412	16,707,148	13.43%	13,194,120	12.60%	34.60%	1.14%	359	278
Coclé	127	5,071,282	4.08%	4,241,517	4.05%	38.65%	1.49%	359	292
Colón	6	358,823	0.29%	272,853	0.26%	38.91%	1.76%	343	251
Herrera	260	10,705,468	8.60%	8,643,233	8.26%	47.17%	1.30%	360	284
Los Santos	58	2,431,672	1.95%	2,038,195	1.95%	49.12%	1.56%	360	293
Panamá	1,098	51,544,855	41.42%	43,195,505	41.26%	90.38%	1.39%	360	294
Veraguas	295	11,851,474	9.52%	10,074,473	9.62%	100.00%	1.46%	360	299
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
Maximum		101,935		96,735			7.25%	360	338
Average		44,140		37,138					

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La Hipotecaria Panama - Trust XVI  
October 2022

For La Hipotecaria Panama  
Cutoff Date: 10/31/2022

**Payment Method**

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
DD	2,380	106,140,848	85.30%	89,638,835	85.62%	85.62%	1.42%	360	296
VOL	439	18,289,747	14.70%	15,052,204	14.38%	100.00%	1.22%	360	288
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
Maximum		101,935		96,735			7.25%	360	338
Average		44,140		37,138					

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	9.50%	9,781,620	9.34%	9.34%	1.27%	360	293
MINISTERIO DE EDUCACION (7)	161	6,559,777	5.27%	5,301,526	5.06%	14.41%	1.35%	359	285
IMPORTADORA RICAMAR, S.A.	65	2,664,715	2.14%	2,299,459	2.20%	16.60%	1.39%	360	304
MINISTERIO DE SALUD (12)	38	1,503,119	1.21%	1,237,367	1.18%	17.79%	1.29%	360	290
CAJA DEL SEGURO SOCIAL	37	1,454,291	1.17%	1,209,721	1.16%	18.94%	1.22%	360	295
MINISTERIO DE LA PRESIDENCIA (3)	37	1,972,069	1.58%	1,629,679	1.56%	20.50%	1.63%	358	287
MINISTERIO DE GOBIERNO Y JUSTICIA	35	1,600,278	1.29%	1,329,555	1.27%	21.77%	1.53%	360	292
RIBA SMITH	33	1,466,397	1.18%	1,282,972	1.23%	22.99%	1.53%	360	307
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	30	1,213,465	0.98%	1,047,334	1.00%	23.99%	1.41%	360	304
COMPAÑIA GOLY, S.A.	28	1,163,565	0.94%	984,601	0.94%	24.93%	1.39%	360	297
AGENCIAS FEDURO	27	1,164,398	0.94%	994,196	0.95%	25.88%	1.40%	360	301
FARMACIAS ARROCHA	21	898,800	0.72%	772,305	0.74%	26.62%	1.40%	360	301
BANCO GENERAL, S.A.	19	838,574	0.67%	706,481	0.67%	27.30%	1.27%	360	298
UNIVERSIDAD DE PANAMA	19	922,882	0.74%	790,441	0.76%	28.05%	1.54%	360	300
CUERPO DE BOMBEROS DE PMA.	18	800,527	0.64%	653,445	0.62%	28.68%	1.56%	360	285
INDUSTRIAS LACTEAS	17	800,649	0.64%	696,673	0.67%	29.34%	1.42%	360	307
ORGANO JUDICIAL	16	738,079	0.59%	607,409	0.58%	29.92%	2.24%	360	288
SUPERMERCADO EXTRA	16	632,722	0.51%	520,705	0.50%	30.42%	1.03%	360	292
PRODUCTOS TOLEDANO	15	643,506	0.52%	563,652	0.54%	30.96%	1.10%	360	310
C.S.S.JUBILADOS Y PENSIONADO	14	589,022	0.47%	434,045	0.41%	31.37%	1.17%	328	237
EMPRESAS ROMERO, INC.	14	537,943	0.43%	405,355	0.39%	31.76%	0.69%	360	270
TRIBUNAL ELECTORAL	14	632,276	0.51%	535,635	0.51%	32.27%	1.48%	360	299
BAC INTERNATIONAL BANK PANAMA	13	762,097	0.61%	673,746	0.64%	32.91%	1.77%	360	309
GAMING & SERVICES DE PANAMA	13	648,989	0.52%	564,630	0.54%	33.45%	1.55%	360	295
CABLE ONDA	12	597,166	0.48%	522,559	0.50%	33.95%	1.56%	360	308
D.I.M.A.U DIRECCION MUNICIPAL DE ASEO URB. Y MANT.	11	445,112	0.36%	355,759	0.34%	34.29%	0.78%	360	287
MINISTERIO DE OBRAS PUBLICAS	11	446,110	0.36%	357,035	0.34%	34.63%	1.04%	360	285
AMERICAN FAST FOOD SERVICES,S.A.	10	395,095	0.32%	339,717	0.32%	34.96%	1.47%	360	301
COCHEZ Y CIA, S.A.	10	436,646	0.35%	373,959	0.36%	35.31%	1.45%	360	296
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	10	433,473	0.35%	381,689	0.36%	35.68%	1.40%	360	312
Otros	1,755	79,644,515	64.01%	67,337,772	64.32%	100.00%	1.40%	360	296
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
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*Stratification Report*

La Hipotecaria Panama - Trust XVI  
 October 2022

For La Hipotecaria Panama  
 Cutoff Date: 10/31/2022

**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%	487,536	0.47%	0.47%	1.75%	360	280
URB. RESIDENCIAL VILLA LINETH	10	331,395	0.27%	226,248	0.22%	0.68%	0.40%	360	250
RESIDENCIAL VILLAS DEL SOL	6	216,850	0.17%	167,969	0.16%	0.84%	1.10%	360	275
LAS PERLAS DE PILON	5	294,552	0.24%	237,759	0.23%	1.07%	1.70%	360	277
RESIDENCIAL VILLA DEL CARMEN	5	193,320	0.16%	141,936	0.14%	1.20%	0.61%	360	264
URBANIZACION VALLE HERMOSO	4	150,074	0.12%	119,439	0.11%	1.32%	1.06%	360	278
BRISAMAR	3	87,332	0.07%	53,118	0.05%	1.37%	0.00%	360	224
LAS PRADERAS	3	84,250	0.07%	52,333	0.05%	1.42%	0.80%	360	218
RES. BRISAS DE ATALAYA	3	116,400	0.09%	98,409	0.09%	1.51%	1.29%	360	300
RESIDENCIAL LA FLORESTA	3	157,410	0.13%	136,138	0.13%	1.64%	1.75%	360	303
Otros	2,765	122,202,117	98.21%	102,970,154	98.36%	100.00%	1.39%	360	296
<b>Total</b>	<b>2,819</b>	<b>124,430,595</b>	<b>100.00%</b>	<b>104,691,040</b>			<b>1.39%</b>	<b>360</b>	<b>295</b>
Minimum		18,813		242			0.00%	192	87
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