



Stratification Report for La Hipotecaria S.A. Panama

Trust XVI
November 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 11/30/2022.

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2022

For La Hipotecaria Panama
Cutoff Date: 11/30/2022

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%	15,711	0.02%	0.02%	0.25%	192	86
240	4	139,555	0.11%	95,178	0.09%	0.11%	1.10%	240	161
264	2	104,771	0.08%	66,697	0.06%	0.17%	1.90%	264	158
300	2	85,000	0.07%	69,355	0.07%	0.24%	1.62%	300	229
324	1	34,645	0.03%	25,844	0.02%	0.26%	0.25%	324	240
348	2	88,654	0.07%	79,666	0.08%	0.34%	1.75%	348	305
360	2,801	123,609,064	99.61%	103,786,815	99.66%	100.00%	1.39%	360	295
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2022

For La Hipotecaria Panama
Cutoff Date: 11/30/2022

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%	24,957	0.02%	0.02%	0.00%	360	236
20,000 - 25,000	16	368,141	0.30%	218,530	0.21%	0.23%	0.00%	360	222
25,000 - 30,000	94	2,511,643	2.02%	1,613,049	1.55%	1.78%	0.08%	359	235
30,000 - 35,000	254	8,129,253	6.55%	5,839,550	5.61%	7.39%	0.31%	359	260
35,000 - 40,000	646	24,120,133	19.44%	18,986,626	18.23%	25.62%	0.64%	360	281
40,000 - 45,000	972	39,699,267	31.99%	34,588,389	33.21%	58.84%	1.70%	360	303
45,000 - 50,000	244	11,643,931	9.38%	10,113,336	9.71%	68.55%	1.74%	360	303
50,000 - 55,000	153	7,896,225	6.36%	6,952,128	6.68%	75.22%	1.75%	360	307
55,000 - 60,000	126	7,296,319	5.88%	6,250,018	6.00%	81.22%	1.73%	360	297
60,000 - 65,000	56	3,501,516	2.82%	2,898,897	2.78%	84.01%	1.84%	358	286
65,000 - 70,000	66	4,490,085	3.62%	3,941,828	3.79%	87.79%	1.74%	360	306
70,000 - 75,000	66	4,764,778	3.84%	4,237,515	4.07%	91.86%	1.74%	360	310
75,000 - 80,000	88	6,867,373	5.53%	5,977,703	5.74%	97.60%	1.77%	360	303
80,000 - 85,000	9	737,919	0.59%	655,242	0.63%	98.23%	2.14%	360	305
85,000 - 90,000	3	265,862	0.21%	235,122	0.23%	98.46%	2.42%	360	303
90,000 - 95,000	5	464,726	0.37%	423,085	0.41%	98.86%	1.70%	360	320
95,000 - 100,000	7	693,714	0.56%	621,941	0.60%	99.46%	1.75%	360	313
100,000 - 105,000	6	607,929	0.49%	561,350	0.54%	100.00%	1.75%	360	325
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2022

For La Hipotecaria Panama
Cutoff Date: 11/30/2022

Original Property Value

Min: 23,577 Max: 110,702 Average: 49,313

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%	52,491	0.05%	0.05%	0.00%	360	233
25,000 - 30,000	33	849,705	0.68%	534,354	0.51%	0.56%	0.05%	360	233
30,000 - 35,000	164	4,815,913	3.88%	3,255,012	3.13%	3.69%	0.20%	359	246
35,000 - 40,000	347	12,227,779	9.85%	9,271,271	8.90%	12.59%	0.29%	360	273
40,000 - 45,000	441	16,662,957	13.43%	13,001,842	12.49%	25.08%	0.68%	360	277
45,000 - 50,000	387	16,378,096	13.20%	13,992,801	13.44%	38.51%	1.73%	359	296
50,000 - 55,000	827	34,592,099	27.88%	30,171,936	28.97%	67.49%	1.74%	360	304
55,000 - 60,000	203	10,498,882	8.46%	9,238,652	8.87%	76.36%	1.74%	360	307
60,000 - 65,000	140	8,015,274	6.46%	7,059,500	6.78%	83.14%	1.74%	359	307
65,000 - 70,000	61	4,058,201	3.27%	3,520,846	3.38%	86.52%	1.83%	360	301
70,000 - 75,000	68	4,808,762	3.87%	4,290,202	4.12%	90.64%	1.74%	360	311
75,000 - 80,000	80	6,121,507	4.93%	5,347,382	5.13%	95.77%	1.75%	360	304
80,000 - 85,000	35	2,785,682	2.24%	2,416,132	2.32%	98.09%	1.85%	360	300
85,000 - 90,000	2	167,707	0.14%	145,347	0.14%	98.23%	2.62%	360	295
90,000 - 95,000	3	275,081	0.22%	244,416	0.23%	98.47%	2.40%	360	303
95,000 - 100,000	7	650,594	0.52%	590,528	0.57%	99.03%	1.71%	360	320
100,000 - 105,000	9	906,447	0.73%	825,190	0.79%	99.83%	1.75%	360	319
105,000 - 110,000	1	99,910	0.08%	87,136	0.08%	99.91%	1.75%	360	305
110,000 - 115,000	1	100,200	0.08%	94,228	0.09%	100.00%	1.75%	360	333
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2022

For La Hipotecaria Panama
Cutoff Date: 11/30/2022

Original Loan To Value

Min: 69.00% Max: 99.00% WA (original balance): 90.24% WA (remaining balance): 90.10%

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%	59,461	0.06%	0.06%	1.75%	360	278
70 %- 80%	118	4,436,466	3.57%	3,831,869	3.68%	3.74%	1.63%	358	300
80 %- 90%	1,600	61,744,656	49.76%	51,915,321	49.85%	53.59%	1.30%	360	296
90 %- 100%	1,093	57,842,217	46.61%	48,332,615	46.41%	100.00%	1.46%	360	291
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2022

For La Hipotecaria Panama
Cutoff Date: 11/30/2022

Original Debt To Income

Min: 11.10% Max: 54.99% WA (original balance): 37.26% WA (remaining balance): 37.38%

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	3.89%	3,900,827	3.75%	3.75%	1.15%	359	286
20 %- 30%	571	22,776,098	18.35%	18,785,414	18.04%	21.78%	1.19%	360	291
30 %- 40%	1,011	45,072,705	36.32%	37,667,514	36.17%	57.95%	1.37%	359	292
40 %- 50%	970	45,236,564	36.45%	38,592,447	37.06%	95.01%	1.50%	360	298
50 %- 60%	132	6,180,725	4.98%	5,193,063	4.99%	100.00%	1.57%	360	295
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2022

For La Hipotecaria Panama
Cutoff Date: 11/30/2022

Original Mortgage Debt To Income

Min: 9.17% Max: 34.99% WA (original balance): 26.23% 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%	25,569	0.02%	0.02%	0.50%	360	302
10 %- 20%	559	21,523,243	17.34%	17,367,998	16.68%	16.70%	1.13%	360	286
20 %- 30%	1,510	64,842,491	52.25%	54,259,520	52.10%	68.81%	1.30%	360	294
30 %- 40%	743	37,700,960	30.38%	32,486,179	31.19%	100.00%	1.69%	359	299
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2022

For La Hipotecaria Panama
Cutoff Date: 11/30/2022

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%	862	29,520,301	23.79%	21,974,066	21.10%	21.10%	0.22%	360	269
1% - 2%	1,918	93,089,143	75.01%	81,089,690	77.87%	98.97%	1.74%	360	303
2% - 3%	27	1,082,462	0.87%	739,840	0.71%	99.68%	1.88%	354	225
3% - 4%	4	334,382	0.27%	282,159	0.27%	99.95%	3.69%	360	275
7% - 8%	2	70,800	0.06%	53,509	0.05%	100.00%	7.13%	360	270
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2022

For La Hipotecaria Panama
Cutoff Date: 11/30/2022

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%	53,509	0.05%	0.05%	7.13%	360	270
2% - 3%	4	334,382	0.27%	282,159	0.27%	0.32%	3.69%	360	275
3% - 4%	2	87,114	0.07%	69,518	0.07%	0.39%	1.75%	360	273
4% - 5%	2,065	98,428,788	79.32%	85,230,469	81.84%	82.23%	1.69%	360	302
5% - 6%	562	19,924,462	16.06%	15,090,757	14.49%	96.72%	0.22%	359	273
6% - 7%	178	5,251,542	4.23%	3,412,852	3.28%	100.00%	0.00%	359	239
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2022

For La Hipotecaria Panama
Cutoff Date: 11/30/2022

Remaining Term

Min: 86

Max: 337

WA (original balance): 294

WA (remaining balance): 297

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%	15,711	0.02%	0.02%	0.25%	192	86
120 - 179	4	163,427	0.13%	98,143	0.09%	0.11%	1.29%	249	144
180 - 239	95	2,771,432	2.23%	1,758,561	1.69%	1.80%	0.68%	356	224
240 - 299	1,470	61,445,368	49.51%	48,080,327	46.17%	47.97%	1.18%	360	274
300 - 359	1,243	59,681,461	48.09%	54,186,523	52.03%	100.00%	1.64%	360	319
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2022

For La Hipotecaria Panama
Cutoff Date: 11/30/2022

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	263
5,000 - 10,000	1	29,700	0.02%	8,894	0.01%	0.01%	0.00%	360	220
10,000 - 15,000	24	561,635	0.45%	323,133	0.31%	0.32%	0.01%	355	216
15,000 - 20,000	85	2,301,718	1.85%	1,458,802	1.40%	1.72%	0.07%	356	233
20,000 - 25,000	250	8,023,729	6.47%	5,635,936	5.41%	7.13%	0.27%	360	254
25,000 - 30,000	421	15,309,890	12.34%	11,524,265	11.07%	18.20%	0.43%	360	270
30,000 - 35,000	534	21,547,632	17.36%	17,750,159	17.04%	35.24%	1.57%	359	285
35,000 - 40,000	731	30,197,357	24.33%	26,782,682	25.72%	60.96%	1.60%	360	310
40,000 - 45,000	217	10,665,930	8.59%	9,268,696	8.90%	69.86%	1.74%	360	303
45,000 - 50,000	200	10,587,160	8.53%	9,357,264	8.99%	78.85%	1.74%	360	308
50,000 - 55,000	75	4,548,847	3.67%	3,991,815	3.83%	82.68%	1.81%	360	305
55,000 - 60,000	64	4,148,409	3.34%	3,664,433	3.52%	86.20%	1.73%	360	308
60,000 - 65,000	80	5,746,516	4.63%	5,014,534	4.82%	91.01%	1.77%	360	303
65,000 - 70,000	76	5,754,935	4.64%	5,119,508	4.92%	95.93%	1.75%	360	310
70,000 - 75,000	30	2,367,126	1.91%	2,170,259	2.08%	98.01%	1.85%	360	321
75,000 - 80,000	5	423,309	0.34%	382,050	0.37%	98.38%	2.15%	360	313
80,000 - 85,000	4	363,108	0.29%	327,646	0.31%	98.70%	1.69%	360	317
85,000 - 90,000	7	686,655	0.55%	614,738	0.59%	99.29%	1.75%	360	313
90,000 - 95,000	7	701,482	0.57%	647,700	0.62%	99.91%	1.75%	360	324
95,000 - 100,000	1	101,605	0.08%	96,510	0.09%	100.00%	1.75%	360	337
Total	2,813	124,097,088	100.00%	104,139,265			1.43%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2022

For La Hipotecaria Panama
Cutoff Date: 11/30/2022

Current Loan To Value

Min: 0.69% Max: 94.93% WA (original balance): 75.59% WA (remaining balance): 76.25%

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	263
20 %- 30%	1	29,700	0.02%	8,894	0.01%	0.01%	0.00%	360	220
30 %- 40%	2	83,034	0.07%	34,944	0.03%	0.04%	1.11%	288	178
40 %- 50%	21	498,156	0.40%	282,239	0.27%	0.31%	0.01%	354	214
50 %- 60%	115	3,275,789	2.64%	2,148,255	2.06%	2.38%	0.15%	355	238
60 %- 70%	879	32,578,469	26.25%	25,393,365	24.38%	26.76%	1.05%	360	275
70 %- 80%	1,177	51,134,971	41.21%	43,778,362	42.04%	68.80%	1.52%	360	299
80 %- 90%	408	24,278,450	19.56%	21,157,418	20.32%	89.12%	1.68%	360	303
90 %- 100%	209	12,188,174	9.82%	11,335,546	10.88%	100.00%	1.53%	360	327
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2022

For La Hipotecaria Panama
Cutoff Date: 11/30/2022

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%	863	29,550,696	23.81%	21,998,035	21.12%	21.12%	0.22%	360	269
1% - 2%	1,932	93,587,376	75.41%	81,426,783	78.19%	99.31%	1.74%	360	303
2% - 3%	11	489,485	0.39%	324,194	0.31%	99.63%	2.06%	347	211
3% - 4%	4	334,382	0.27%	282,159	0.27%	99.90%	3.69%	360	275
7% - 8%	3	135,150	0.11%	108,094	0.10%	100.00%	7.07%	360	280
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2022

For La Hipotecaria Panama
Cutoff Date: 11/30/2022

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%	3	135,150	0.11%	108,094	0.10%	0.10%	7.07%	360	280
2% - 3%	4	334,382	0.27%	282,159	0.27%	0.37%	3.69%	360	275
3% - 4%	11	489,485	0.39%	324,194	0.31%	0.69%	2.06%	347	211
4% - 5%	1,932	93,587,376	75.41%	81,426,783	78.19%	78.88%	1.74%	360	303
5% - 6%	863	29,550,696	23.81%	21,998,035	21.12%	100.00%	0.22%	360	269
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2022

For La Hipotecaria Panama
Cutoff Date: 11/30/2022

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%	2,810	123,961,938	99.89%	104,031,171	99.90%	99.90%	1.38%	360	294
7% - 8%	3	135,150	0.11%	108,094	0.10%	100.00%	7.07%	360	280
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

Stratification Report

La Hipotecaria Panama - Trust XVI
November 2022

For La Hipotecaria Panama
Cutoff Date: 11/30/2022

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%	320,662	0.31%	0.31%	0.35%	360	216
2011	45	1,322,232	1.07%	812,549	0.78%	1.09%	0.70%	355	218
2012	32	962,147	0.78%	646,056	0.62%	1.71%	0.80%	360	236
2013	210	7,639,264	6.16%	5,321,132	5.11%	6.82%	0.60%	360	249
2014	314	12,116,097	9.76%	8,833,377	8.48%	15.30%	0.80%	359	258
2015	307	13,120,195	10.57%	10,145,558	9.74%	25.04%	1.02%	360	271
2016	359	15,810,734	12.74%	12,933,168	12.42%	37.46%	1.49%	360	284
2017	312	14,240,779	11.48%	12,105,347	11.62%	49.09%	1.67%	359	295
2018	464	21,798,740	17.57%	19,255,401	18.49%	67.58%	1.67%	360	308
2019	403	19,362,176	15.60%	17,676,532	16.97%	84.55%	1.66%	360	320
2020	347	17,180,662	13.84%	16,089,483	15.45%	100.00%	1.57%	360	331
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

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%	335,684	0.32%	0.32%	0.34%	360	216
2026	44	1,296,932	1.05%	797,527	0.77%	1.09%	0.71%	355	218
2027	32	962,147	0.78%	646,056	0.62%	1.71%	0.80%	360	236
2028	213	7,759,101	6.25%	5,409,173	5.19%	6.90%	0.62%	360	249
2029	456	19,340,038	15.58%	15,494,071	14.88%	21.78%	1.11%	359	283
2030	642	29,673,004	23.91%	25,661,202	24.64%	46.42%	1.33%	360	305
2031	357	15,754,140	12.70%	12,897,622	12.38%	58.81%	1.50%	360	284
2032	311	14,200,284	11.44%	12,070,344	11.59%	70.40%	1.67%	359	295
2033	461	21,648,655	17.44%	19,119,929	18.36%	88.76%	1.67%	360	308
2034	276	12,893,425	10.39%	11,707,656	11.24%	100.00%	1.66%	360	318
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

Stratification Report

La Hipotecaria Panama - Trust XVI
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For La Hipotecaria Panama
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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	2,813	124,097,088	100.00%	104,139,265	100.00%	100.00%	1.39%	360	294
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

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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	2,813	124,097,088	100.00%	104,139,265	100.00%	100.00%	1.39%	360	294
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,547	112,421,791	90.59%	94,192,421	90.45%	90.45%	1.39%	360	294
30	159	7,063,437	5.69%	5,988,917	5.75%	96.20%	1.40%	360	295
60	43	1,854,466	1.49%	1,561,386	1.50%	97.70%	1.29%	360	297
90	29	1,149,408	0.93%	987,262	0.95%	98.65%	1.05%	360	299
120	14	643,549	0.52%	562,099	0.54%	99.19%	1.30%	360	300
150	9	414,585	0.33%	365,270	0.35%	99.54%	1.53%	360	304
180	5	207,475	0.17%	171,802	0.16%	99.70%	1.16%	360	286
210	2	140,490	0.11%	127,950	0.12%	99.83%	1.75%	360	306
240	1	40,500	0.03%	34,516	0.03%	99.86%	1.75%	360	293
300	1	40,887	0.03%	39,132	0.04%	99.90%	1.75%	360	321
330	2	80,000	0.06%	74,051	0.07%	99.97%	1.75%	360	307
390+	1	40,500	0.03%	34,460	0.03%	100.00%	1.75%	360	321
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

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For La Hipotecaria Panama
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State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	559	25,613,355	20.64%	22,871,640	21.96%	21.96%	1.52%	360	313
Bocas del Toro	4	146,520	0.12%	107,092	0.10%	22.07%	0.32%	360	265
Chiriquí	409	16,527,573	13.32%	13,006,740	12.49%	34.56%	1.14%	359	277
Coclé	127	5,071,282	4.09%	4,230,109	4.06%	38.62%	1.49%	359	291
Colón	6	358,823	0.29%	272,019	0.26%	38.88%	1.76%	343	250
Herrera	259	10,646,068	8.58%	8,568,346	8.23%	47.11%	1.30%	360	283
Los Santos	58	2,431,672	1.96%	2,032,550	1.95%	49.06%	1.56%	360	292
Panamá	1,096	51,450,322	41.46%	43,004,039	41.29%	90.35%	1.39%	360	293
Veraguas	295	11,851,474	9.55%	10,046,731	9.65%	100.00%	1.46%	360	298
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

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For La Hipotecaria Panama
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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)
DD	2,367	105,479,611	85.00%	88,831,361	85.30%	85.30%	1.42%	360	295
VOL	446	18,617,477	15.00%	15,307,904	14.70%	100.00%	1.24%	360	288
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

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	9.53%	9,752,569	9.36%	9.36%	1.27%	360	292
MINISTERIO DE EDUCACION (7)	161	6,559,777	5.29%	5,284,971	5.07%	14.44%	1.35%	359	284
IMPORTADORA RICAMAR, S.A.	65	2,664,715	2.15%	2,293,274	2.20%	16.64%	1.39%	360	303
MINISTERIO DE SALUD (12)	38	1,503,119	1.21%	1,233,665	1.18%	17.83%	1.29%	360	289
CAJA DEL SEGURO SOCIAL	37	1,454,291	1.17%	1,206,072	1.16%	18.98%	1.22%	360	294
MINISTERIO DE LA PRESIDENCIA (3)	36	1,936,669	1.56%	1,599,315	1.54%	20.52%	1.66%	357	286
MINISTERIO DE GOBIERNO Y JUSTICIA	34	1,533,453	1.24%	1,268,622	1.22%	21.74%	1.52%	360	291
RIBA SMITH	32	1,425,897	1.15%	1,243,739	1.19%	22.93%	1.52%	360	306
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	29	1,178,065	0.95%	1,020,590	0.98%	23.91%	1.44%	360	305
COMPAÑIA GOLY, S.A.	28	1,163,565	0.94%	981,816	0.94%	24.86%	1.39%	360	296
AGENCIAS FEDURO	27	1,164,398	0.94%	993,984	0.95%	25.81%	1.40%	360	300
FARMACIAS ARROCHA	21	898,800	0.72%	770,363	0.74%	26.55%	1.40%	360	300
BANCO GENERAL, S.A.	19	838,574	0.68%	704,636	0.68%	27.23%	1.27%	360	297
UNIVERSIDAD DE PANAMA	19	922,882	0.74%	788,419	0.76%	27.98%	1.54%	360	299
CUERPO DE BOMBEROS DE PMA.	17	739,147	0.60%	602,340	0.58%	28.56%	1.55%	360	284
INDUSTRIAS LACTEAS	17	800,649	0.65%	694,783	0.67%	29.23%	1.42%	360	306
ORGANO JUDICIAL	16	738,079	0.59%	605,875	0.58%	29.81%	2.24%	360	287
SUPERMERCADO EXTRA	16	632,722	0.51%	519,187	0.50%	30.31%	1.03%	360	291
PRODUCTOS TOLEDANO	15	643,506	0.52%	562,056	0.54%	30.85%	1.10%	360	309
C.S.S.JUBILADOS Y PENSIONADO	14	589,022	0.47%	432,449	0.42%	31.26%	1.17%	328	236
EMPRESAS ROMERO, INC.	14	537,943	0.43%	403,847	0.39%	31.65%	0.69%	360	269
TRIBUNAL ELECTORAL	14	632,276	0.51%	534,179	0.51%	32.17%	1.48%	360	298
BAC INTERNATIONAL BANK PANAMA	13	762,097	0.61%	671,628	0.64%	32.81%	1.77%	360	308
GAMING & SERVICES DE PANAMA	13	648,989	0.52%	563,399	0.54%	33.35%	1.55%	360	294
CABLE ONDA	12	597,166	0.48%	521,383	0.50%	33.85%	1.56%	360	307
D.J.M.A.U DIRECCION MUNICIPAL DE ASEO URB. Y MANT.	11	445,112	0.36%	354,592	0.34%	34.19%	0.78%	360	286
MINISTERIO DE OBRAS PUBLICAS	11	446,110	0.36%	355,883	0.34%	34.53%	1.04%	360	284
AMERICAN FAST FOOD SERVICES,S.A.	10	395,095	0.32%	338,375	0.32%	34.86%	1.47%	360	300
COCHEZ Y CIA, S.A.	10	436,646	0.35%	372,924	0.36%	35.22%	1.45%	360	295
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	10	433,473	0.35%	380,744	0.37%	35.58%	1.40%	360	311
Otros	1,754	79,550,513	64.10%	67,083,587	64.42%	100.00%	1.40%	360	295
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					

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For La Hipotecaria Panama
Cutoff Date: 11/30/2022

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%	486,401	0.47%	0.47%	1.75%	360	279
URB. RESIDENCIAL VILLA LINETH	10	331,395	0.27%	225,158	0.22%	0.68%	0.40%	360	249
RESIDENCIAL VILLAS DEL SOL	6	216,850	0.17%	167,404	0.16%	0.84%	1.10%	360	274
LAS PERLAS DE PILON	5	294,552	0.24%	237,178	0.23%	1.07%	1.70%	360	276
RESIDENCIAL VILLA DEL CARMEN	5	193,320	0.16%	141,371	0.14%	1.21%	0.61%	360	263
URBANIZACION VALLE HERMOSO	4	150,074	0.12%	119,088	0.11%	1.32%	1.06%	360	277
BRISAMAR	3	87,332	0.07%	52,838	0.05%	1.37%	0.00%	360	223
LAS PRADERAS	3	84,250	0.07%	52,088	0.05%	1.42%	0.80%	360	217
RES. BRISAS DE ATALAYA	3	116,400	0.09%	98,105	0.09%	1.52%	1.29%	360	299
RESIDENCIAL LA FLORESTA	3	157,410	0.13%	135,822	0.13%	1.65%	1.75%	360	302
Otros	2,759	121,868,610	98.20%	102,423,813	98.35%	100.00%	1.39%	360	295
Total	2,813	124,097,088	100.00%	104,139,265			1.39%	360	294
Minimum		18,813		242			0.00%	192	86
Maximum		101,935		96,510			7.25%	360	337
Average		44,116		37,021					