



Stratification Report for La Hipotecaria S.A. Panama

Trust XVI
December 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 12/31/2022.

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

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%	15,526	0.02%	0.02%	0.25%	192	85
240	4	139,555	0.11%	94,656	0.09%	0.11%	1.10%	240	160
264	2	104,771	0.08%	66,329	0.06%	0.17%	1.90%	264	157
300	2	85,000	0.07%	69,132	0.07%	0.24%	1.62%	300	228
324	1	34,645	0.03%	25,738	0.02%	0.26%	0.25%	324	239
348	2	88,654	0.07%	79,454	0.08%	0.34%	1.75%	348	304
360	2,790	123,066,188	99.61%	103,086,408	99.66%	100.00%	1.39%	360	294
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

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%	24,839	0.02%	0.02%	0.00%	360	235
20,000 - 25,000	16	368,141	0.30%	217,447	0.21%	0.23%	0.00%	360	221
25,000 - 30,000	93	2,482,303	2.01%	1,585,694	1.53%	1.77%	0.08%	359	234
30,000 - 35,000	251	8,033,974	6.50%	5,772,353	5.58%	7.35%	0.31%	359	259
35,000 - 40,000	646	24,120,133	19.52%	18,921,785	18.29%	25.64%	0.64%	360	280
40,000 - 45,000	972	39,699,267	32.13%	34,500,688	33.35%	59.00%	1.70%	360	302
45,000 - 50,000	244	11,643,931	9.42%	10,087,788	9.75%	68.75%	1.74%	360	302
50,000 - 55,000	152	7,844,322	6.35%	6,894,540	6.67%	75.41%	1.75%	360	306
55,000 - 60,000	122	7,064,359	5.72%	6,032,277	5.83%	81.24%	1.73%	360	296
60,000 - 65,000	56	3,501,516	2.83%	2,890,702	2.79%	84.04%	1.84%	358	285
65,000 - 70,000	64	4,355,692	3.53%	3,828,884	3.70%	87.74%	1.74%	360	306
70,000 - 75,000	66	4,764,778	3.86%	4,227,003	4.09%	91.83%	1.74%	360	309
75,000 - 80,000	88	6,867,373	5.56%	5,962,799	5.76%	97.59%	1.77%	360	302
80,000 - 85,000	9	737,919	0.60%	653,270	0.63%	98.22%	2.14%	360	304
85,000 - 90,000	3	265,862	0.22%	234,494	0.23%	98.45%	2.42%	360	302
90,000 - 95,000	5	464,726	0.38%	421,862	0.41%	98.86%	1.70%	360	319
95,000 - 100,000	7	693,714	0.56%	620,602	0.60%	99.46%	1.75%	360	312
100,000 - 105,000	6	607,929	0.49%	560,214	0.54%	100.00%	1.75%	360	324
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Original Property Value

Min: 23,577 Max: 110,702 Average: 49,301

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%	52,216	0.05%	0.05%	0.00%	360	232
25,000 - 30,000	33	849,705	0.69%	531,792	0.51%	0.56%	0.05%	360	232
30,000 - 35,000	160	4,691,294	3.80%	3,176,772	3.07%	3.64%	0.20%	359	245
35,000 - 40,000	347	12,227,779	9.90%	9,236,666	8.93%	12.57%	0.29%	360	272
40,000 - 45,000	441	16,662,957	13.49%	12,958,790	12.53%	25.09%	0.68%	360	276
45,000 - 50,000	387	16,378,096	13.26%	13,956,154	13.49%	38.59%	1.73%	359	295
50,000 - 55,000	827	34,592,099	28.00%	30,094,986	29.09%	67.68%	1.74%	360	303
55,000 - 60,000	199	10,273,579	8.32%	9,024,610	8.72%	76.41%	1.74%	359	306
60,000 - 65,000	139	7,956,714	6.44%	6,990,457	6.76%	83.16%	1.74%	359	306
65,000 - 70,000	60	3,992,058	3.23%	3,461,081	3.35%	86.51%	1.83%	360	301
70,000 - 75,000	68	4,808,762	3.89%	4,279,105	4.14%	90.65%	1.74%	360	310
75,000 - 80,000	79	6,053,257	4.90%	5,282,985	5.11%	95.75%	1.75%	360	304
80,000 - 85,000	35	2,785,682	2.25%	2,409,610	2.33%	98.08%	1.85%	360	299
85,000 - 90,000	2	167,707	0.14%	144,846	0.14%	98.22%	2.62%	360	294
90,000 - 95,000	3	275,081	0.22%	243,764	0.24%	98.46%	2.40%	360	302
95,000 - 100,000	7	650,594	0.53%	588,889	0.57%	99.03%	1.71%	360	319
100,000 - 105,000	9	906,447	0.73%	823,614	0.80%	99.83%	1.75%	360	318
105,000 - 110,000	1	99,910	0.08%	86,900	0.08%	99.91%	1.75%	360	304
110,000 - 115,000	1	100,200	0.08%	94,005	0.09%	100.00%	1.75%	360	332
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Original Loan To Value

Min: 69.00% Max: 99.00% WA (original balance):90.22% WA (remaining balance): 90.08%

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%	59,281	0.06%	0.06%	1.75%	360	277
70 %- 80%	118	4,436,466	3.59%	3,821,441	3.69%	3.75%	1.63%	358	299
80 %- 90%	1,596	61,602,723	49.86%	51,689,051	49.97%	53.72%	1.31%	360	295
90 %- 100%	1,086	57,441,275	46.49%	47,867,472	46.28%	100.00%	1.46%	360	291
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Original Debt To Income

Min: 11.10% Max: 54.99% WA (original balance): 37.25% WA (remaining balance): 37.37%

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	3.91%	3,888,675	3.76%	3.76%	1.15%	359	285
20 %- 30%	570	22,745,753	18.41%	18,709,204	18.09%	21.85%	1.19%	360	290
30 %- 40%	1,005	44,797,793	36.26%	37,366,293	36.12%	57.97%	1.37%	359	291
40 %- 50%	967	45,067,196	36.48%	38,346,040	37.07%	95.04%	1.50%	360	298
50 %- 60%	131	6,112,475	4.95%	5,127,032	4.96%	100.00%	1.57%	360	294
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

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%	25,494	0.02%	0.02%	0.50%	360	301
10 %- 20%	555	21,338,510	17.27%	17,192,842	16.62%	16.65%	1.13%	360	285
20 %- 30%	1,507	64,719,642	52.38%	54,011,409	52.22%	68.86%	1.30%	360	293
30 %- 40%	739	37,465,666	30.32%	32,207,500	31.14%	100.00%	1.69%	359	298
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

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%	858	29,395,682	23.79%	21,826,719	21.10%	21.10%	0.22%	360	268
1% - 2%	1,911	92,670,887	75.00%	80,538,686	77.86%	98.96%	1.74%	360	302
2% - 3%	27	1,082,462	0.88%	737,030	0.71%	99.68%	1.88%	354	224
3% - 4%	4	334,382	0.27%	281,384	0.27%	99.95%	3.69%	360	274
7% - 8%	2	70,800	0.06%	53,426	0.05%	100.00%	7.13%	360	269
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

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%	53,426	0.05%	0.05%	7.13%	360	269
2% - 3%	4	334,382	0.27%	281,384	0.27%	0.32%	3.69%	360	274
3% - 4%	2	87,114	0.07%	69,337	0.07%	0.39%	1.75%	360	272
4% - 5%	2,058	98,010,532	79.33%	84,665,597	81.85%	82.24%	1.69%	360	301
5% - 6%	560	19,863,772	16.08%	15,013,305	14.51%	96.76%	0.22%	359	272
6% - 7%	176	5,187,613	4.20%	3,354,196	3.24%	100.00%	0.00%	359	238
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Remaining Term

Min: 85

Max: 336

WA (original balance): 293

WA (remaining balance): 296

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%	15,526	0.02%	0.02%	0.25%	192	85
120 - 179	4	163,427	0.13%	97,529	0.09%	0.11%	1.29%	249	143
180 - 239	99	2,886,372	2.34%	1,829,110	1.77%	1.88%	0.66%	356	223
240 - 299	1,474	61,729,104	49.96%	48,254,969	46.65%	48.53%	1.19%	360	274
300 - 359	1,224	58,739,910	47.54%	53,240,110	51.47%	100.00%	1.64%	360	318
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
5,000 - 10,000	1	29,700	0.02%	8,820	0.01%	0.01%	0.00%	360	219
10,000 - 15,000	31	737,062	0.60%	426,166	0.41%	0.42%	0.01%	356	216
15,000 - 20,000	80	2,186,886	1.77%	1,386,984	1.34%	1.76%	0.07%	356	234
20,000 - 25,000	251	8,081,259	6.54%	5,658,166	5.47%	7.23%	0.27%	360	253
25,000 - 30,000	421	15,330,625	12.41%	11,512,679	11.13%	18.36%	0.45%	360	270
30,000 - 35,000	546	22,046,137	17.84%	18,147,485	17.54%	35.91%	1.58%	359	285
35,000 - 40,000	717	29,649,787	24.00%	26,247,442	25.38%	61.28%	1.60%	360	309
40,000 - 45,000	216	10,666,190	8.63%	9,224,190	8.92%	70.20%	1.74%	360	301
45,000 - 50,000	195	10,292,022	8.33%	9,106,149	8.80%	79.00%	1.74%	360	308
50,000 - 55,000	72	4,364,991	3.53%	3,835,977	3.71%	82.71%	1.81%	360	305
55,000 - 60,000	65	4,227,690	3.42%	3,725,178	3.60%	86.31%	1.73%	360	307
60,000 - 65,000	78	5,617,894	4.55%	4,887,218	4.72%	91.04%	1.77%	360	302
65,000 - 70,000	77	5,839,407	4.73%	5,182,020	5.01%	96.05%	1.75%	360	309
70,000 - 75,000	29	2,290,366	1.85%	2,099,892	2.03%	98.08%	1.85%	360	320
75,000 - 80,000	4	341,347	0.28%	306,176	0.30%	98.37%	2.24%	360	310
80,000 - 85,000	4	363,108	0.29%	326,662	0.32%	98.69%	1.69%	360	316
85,000 - 90,000	7	686,655	0.56%	613,168	0.59%	99.28%	1.75%	360	312
90,000 - 95,000	7	701,482	0.57%	646,569	0.63%	99.91%	1.75%	360	323
95,000 - 100,000	1	101,605	0.08%	96,304	0.09%	100.00%	1.75%	360	336
Total	2,802	123,554,213	100.00%	103,437,245			1.43%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Current Loan To Value

Min: 29.40% Max: 94.75% WA (original balance): 75.39% WA (remaining balance): 76.04%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
20 %- 30%	1	29,700	0.02%	8,820	0.01%	0.01%	0.00%	360	219
30 %- 40%	3	108,384	0.09%	48,583	0.05%	0.06%	0.91%	277	167
40 %- 50%	25	599,306	0.49%	341,531	0.33%	0.39%	0.00%	360	217
50 %- 60%	119	3,441,843	2.79%	2,259,202	2.18%	2.57%	0.16%	356	239
60 %- 70%	890	33,053,531	26.75%	25,756,024	24.90%	27.47%	1.06%	360	275
70 %- 80%	1,162	50,665,735	41.01%	43,315,413	41.88%	69.35%	1.53%	360	298
80 %- 90%	401	23,821,130	19.28%	20,717,796	20.03%	89.38%	1.67%	360	302
90 %- 100%	201	11,834,584	9.58%	10,989,875	10.62%	100.00%	1.54%	360	326
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

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%	859	29,426,077	23.82%	21,850,609	21.12%	21.12%	0.22%	360	268
1% - 2%	1,925	93,169,119	75.41%	80,874,290	78.19%	99.31%	1.74%	360	302
2% - 3%	11	489,485	0.40%	322,950	0.31%	99.62%	2.06%	347	210
3% - 4%	4	334,382	0.27%	281,384	0.27%	99.90%	3.69%	360	274
7% - 8%	3	135,150	0.11%	108,011	0.10%	100.00%	7.07%	360	279
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

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%	108,011	0.10%	0.10%	7.07%	360	279
2% - 3%	4	334,382	0.27%	281,384	0.27%	0.38%	3.69%	360	274
3% - 4%	11	489,485	0.40%	322,950	0.31%	0.69%	2.06%	347	210
4% - 5%	1,925	93,169,119	75.41%	80,874,290	78.19%	78.88%	1.74%	360	302
5% - 6%	859	29,426,077	23.82%	21,850,609	21.12%	100.00%	0.22%	360	268
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

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%	2,799	123,419,063	99.89%	103,329,234	99.90%	99.90%	1.38%	360	293
7% - 8%	3	135,150	0.11%	108,011	0.10%	100.00%	7.07%	360	279
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

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%	319,113	0.31%	0.31%	0.35%	360	215
2011	45	1,322,232	1.07%	808,922	0.78%	1.09%	0.70%	355	217
2012	32	962,147	0.78%	642,992	0.62%	1.71%	0.80%	360	235
2013	208	7,575,335	6.13%	5,256,357	5.08%	6.79%	0.61%	360	248
2014	311	11,987,157	9.70%	8,728,217	8.44%	15.23%	0.79%	359	257
2015	305	13,002,148	10.52%	10,020,309	9.69%	24.92%	1.02%	360	270
2016	358	15,751,829	12.75%	12,846,654	12.42%	37.34%	1.49%	360	283
2017	312	14,240,779	11.53%	12,072,011	11.67%	49.01%	1.67%	359	294
2018	463	21,740,825	17.60%	19,155,774	18.52%	67.53%	1.67%	360	307
2019	401	19,247,036	15.58%	17,534,347	16.95%	84.48%	1.66%	360	319
2020	347	17,180,662	13.91%	16,052,548	15.52%	100.00%	1.57%	360	330
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

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	0.46%	334,065	0.32%	0.32%	0.34%	360	215
2026	44	1,296,932	1.05%	793,970	0.77%	1.09%	0.71%	355	217
2027	32	962,147	0.78%	642,992	0.62%	1.71%	0.80%	360	235
2028	211	7,695,172	6.23%	5,344,109	5.17%	6.88%	0.62%	360	248
2029	453	19,211,098	15.55%	15,373,391	14.86%	21.74%	1.11%	359	282
2030	640	29,554,957	23.92%	25,500,574	24.65%	46.39%	1.33%	360	304
2031	356	15,695,235	12.70%	12,811,235	12.39%	58.78%	1.50%	360	283
2032	311	14,200,284	11.49%	12,037,119	11.64%	70.42%	1.67%	359	294
2033	460	21,590,740	17.47%	19,020,606	18.39%	88.81%	1.67%	360	307
2034	274	12,778,285	10.34%	11,579,184	11.19%	100.00%	1.66%	360	317
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
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For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
SFH	2,802	123,554,213	100.00%	103,437,245	100.00%	100.00%	1.39%	360	293
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
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For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
New Property	2,802	123,554,213	100.00%	103,437,245	100.00%	100.00%	1.39%	360	293
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,515	111,050,581	89.88%	92,815,664	89.73%	89.73%	1.39%	360	293
30	178	7,591,912	6.14%	6,364,249	6.15%	95.88%	1.34%	360	293
60	47	2,139,656	1.73%	1,823,154	1.76%	97.65%	1.30%	360	296
90	24	1,080,962	0.87%	938,700	0.91%	98.55%	1.44%	360	299
120	16	698,786	0.57%	614,489	0.59%	99.15%	1.34%	360	301
150	7	286,668	0.23%	262,269	0.25%	99.40%	1.11%	360	316
180	6	283,207	0.23%	241,457	0.23%	99.64%	1.43%	360	295
210	2	80,065	0.06%	67,259	0.07%	99.70%	1.01%	360	290
240	2	140,490	0.11%	127,844	0.12%	99.82%	1.68%	360	309
270	1	40,500	0.03%	34,516	0.03%	99.86%	1.75%	360	292
330	1	40,887	0.03%	39,132	0.04%	99.90%	1.75%	360	320
360	2	80,000	0.06%	74,051	0.07%	99.97%	1.75%	360	306
390+	1	40,500	0.03%	34,460	0.03%	100.00%	1.75%	360	320
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
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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	20.73%	22,815,175	22.06%	22.06%	1.52%	360	312
Bocas del Toro	4	146,520	0.12%	106,765	0.10%	22.16%	0.32%	360	264
Chiriquí	409	16,527,573	13.38%	12,963,731	12.53%	34.69%	1.14%	359	276
Coclé	126	5,019,379	4.06%	4,177,713	4.04%	38.73%	1.49%	359	290
Colón	6	358,823	0.29%	271,202	0.26%	38.99%	1.76%	343	249
Herrera	257	10,558,813	8.55%	8,470,863	8.19%	47.18%	1.30%	360	282
Los Santos	58	2,431,672	1.97%	2,026,325	1.96%	49.14%	1.56%	360	291
Panamá	1,088	51,046,604	41.32%	42,586,231	41.17%	90.31%	1.39%	360	292
Veraguas	295	11,851,474	9.59%	10,019,240	9.69%	100.00%	1.46%	360	297
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

Stratification Report

La Hipotecaria Panama - Trust XVI
December 2022

For La Hipotecaria Panama
Cutoff Date: 12/31/2022

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
DD	2,349	104,552,451	84.62%	87,804,510	84.89%	84.89%	1.41%	360	294
VOL	453	19,001,762	15.38%	15,632,734	15.11%	100.00%	1.24%	360	287
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

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)	299	11,794,997	9.55%	9,702,307	9.38%	9.38%	1.27%	360	291
MINISTERIO DE EDUCACION (7)	159	6,439,624	5.21%	5,176,329	5.00%	14.38%	1.35%	359	284
IMPORTADORA RICAMAR, S.A.	65	2,664,715	2.16%	2,286,658	2.21%	16.59%	1.39%	360	302
MINISTERIO DE SALUD (12)	38	1,503,119	1.22%	1,229,266	1.19%	17.78%	1.29%	360	288
CAJA DEL SEGURO SOCIAL	37	1,454,291	1.18%	1,202,288	1.16%	18.95%	1.22%	360	293
MINISTERIO DE LA PRESIDENCIA (3)	36	1,936,669	1.57%	1,594,603	1.54%	20.49%	1.66%	357	285
MINISTERIO DE GOBIERNO Y JUSTICIA	34	1,533,453	1.24%	1,265,045	1.22%	21.71%	1.52%	360	290
RIBA SMITH	32	1,425,897	1.15%	1,240,736	1.20%	22.91%	1.52%	360	305
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	29	1,178,065	0.95%	1,017,709	0.98%	23.89%	1.44%	360	304
COMPAÑIA GOLY, S.A.	28	1,163,565	0.94%	979,222	0.95%	24.84%	1.39%	360	295
AGENCIAS FEDURO	27	1,164,398	0.94%	992,120	0.96%	25.80%	1.40%	360	299
FARMACIAS ARROCHA	21	898,800	0.73%	768,466	0.74%	26.54%	1.40%	360	299
BANCO GENERAL, S.A.	19	838,574	0.68%	702,456	0.68%	27.22%	1.27%	360	296
UNIVERSIDAD DE PANAMA	19	922,882	0.75%	786,274	0.76%	27.98%	1.54%	360	298
CUERPO DE BOMBEROS DE PMA.	17	739,147	0.60%	600,522	0.58%	28.56%	1.55%	360	283
INDUSTRIAS LACTEAS	17	800,649	0.65%	693,245	0.67%	29.23%	1.42%	360	305
ORGANO JUDICIAL	16	738,079	0.60%	604,250	0.58%	29.82%	2.24%	360	286
SUPERMERCADO EXTRA	16	632,722	0.51%	517,509	0.50%	30.32%	1.03%	360	290
PRODUCTOS TOLEDANO	15	643,506	0.52%	560,363	0.54%	30.86%	1.10%	360	308
C.S.S.JUBILADOS Y PENSIONADO	14	589,022	0.48%	430,560	0.42%	31.27%	1.17%	328	235
EMPRESAS ROMERO, INC.	14	537,943	0.44%	402,355	0.39%	31.66%	0.69%	360	268
TRIBUNAL ELECTORAL	14	632,276	0.51%	532,678	0.51%	32.18%	1.48%	360	297
BAC INTERNATIONAL BANK PANAMA	13	762,097	0.62%	669,911	0.65%	32.83%	1.77%	360	307
GAMING & SERVICES DE PANAMA	13	648,989	0.53%	562,143	0.54%	33.37%	1.55%	360	293
CABLE ONDA	12	597,166	0.48%	520,290	0.50%	33.87%	1.56%	360	306
D.I.M.A.U DIRECCION MUNICIPAL DE ASEO URB. Y MANT.	11	445,112	0.36%	353,409	0.34%	34.21%	0.78%	360	285
MINISTERIO DE OBRAS PUBLICAS	11	446,110	0.36%	354,709	0.34%	34.56%	1.04%	360	283
AMERICAN FAST FOOD SERVICES,S.A.	10	395,095	0.32%	337,514	0.33%	34.88%	1.47%	360	299
COCHEZ Y CIA, S.A.	10	436,646	0.35%	371,697	0.36%	35.24%	1.45%	360	294
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	10	433,473	0.35%	379,630	0.37%	35.61%	1.40%	360	310
Otros	1,746	79,157,131	64.07%	66,602,977	64.39%	100.00%	1.40%	360	294
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					

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%	485,499	0.47%	0.47%	1.75%	360	278
URB. RESIDENCIAL VILLA LINETH	10	331,395	0.27%	224,063	0.22%	0.69%	0.40%	360	248
RESIDENCIAL VILLAS DEL SOL	6	216,850	0.18%	166,831	0.16%	0.85%	1.10%	360	273
LAS PERLAS DE PILON	5	294,552	0.24%	236,599	0.23%	1.08%	1.70%	360	275
RESIDENCIAL VILLA DEL CARMEN	5	193,320	0.16%	140,799	0.14%	1.21%	0.61%	360	262
URBANIZACION VALLE HERMOSO	4	150,074	0.12%	118,737	0.11%	1.33%	1.06%	360	276
BRISAMAR	3	87,332	0.07%	52,570	0.05%	1.38%	0.00%	360	222
LAS PRADERAS	3	84,250	0.07%	51,841	0.05%	1.43%	0.80%	360	216
RES. BRISAS DE ATALAYA	3	116,400	0.09%	97,902	0.09%	1.52%	1.29%	360	298
LA ARBOLEDA	2	92,945	0.08%	67,508	0.07%	1.59%	1.11%	360	255
PUNTA DEL ESTE	2	70,840	0.06%	56,335	0.05%	1.64%	1.13%	360	274
RESIDENCIAL CECILIA	2	75,900	0.06%	57,027	0.06%	1.70%	1.05%	360	267
RESIDENCIAL DON ESTEBAN	2	119,350	0.10%	103,159	0.10%	1.80%	1.38%	360	308
RESIDENCIAL LA FLORESTA	2	99,495	0.08%	84,424	0.08%	1.88%	1.75%	360	295
URBANIZACION VILLA CLARA	2	50,300	0.04%	31,157	0.03%	1.91%	0.00%	360	223
VILLA SERENA	2	132,544	0.11%	111,914	0.11%	2.02%	1.75%	360	291
Otros	2,737	120,841,770	97.80%	101,350,880	97.98%	100.00%	1.39%	360	294
Total	2,802	123,554,213	100.00%	103,437,245			1.39%	360	293
Minimum		18,813		8,820			0.00%	192	85
Maximum		101,935		96,304			7.25%	360	336
Average		44,095		36,916					