

---

# Stratification Report for La Hipotecaria S.A. Panamá

## **Mortgage Loans - November-2023**

Trust XVI

The La Hipotecaria mortgage portfolio 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 November-2023

In the ranges presented, the value on the right of the ranges are not included.. Example: In the range 80%-90%, the value of 90% is not included in the range, but rather the 90% is included in the following range of 90%-100%.

---

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Original Term

Cutoff Date:  
November-2023

Original Term	Loans	Original Loan Amount	Percent OB	Existing Loan Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
192	1	35,400	0.03%	13,497	0.01%	0.01%	6.00%	192	74
240	3	96,055	0.08%	57,491	0.06%	0.07%	6.00%	240	146
264	2	104,771	0.09%	62,151	0.06%	0.14%	6.00%	264	154
300	2	85,000	0.07%	66,908	0.07%	0.21%	5.64%	300	223
324	1	34,645	0.03%	24,577	0.03%	0.23%	5.75%	324	228
348	2	88,654	0.07%	77,305	0.08%	0.31%	6.00%	348	293
360	2,712	118,515,840	99.63%	96,101,900	99.69%	100.00%	5.94%	360	285
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Term

Cutoff Date:  
November-2023

Remaning Term.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
60 - 119	3	129,977	0.11%	59,969	0.06%	0.06%	6.00%	232	108
120 - 179	2	65,749	0.06%	42,870	0.04%	0.11%	6.00%	240	156
180 - 239	250	8,326,811	7.00%	5,311,506	5.51%	5.62%	5.98%	359	229
240 - 299	1,663	71,904,230	60.44%	56,485,082	58.59%	64.21%	5.94%	360	274
300 - 359	805	38,533,597	32.39%	34,504,402	35.79%	100.00%	5.93%	360	312
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Original Balance

Cutoff Date:  
November-2023

Original Balance *	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
15,000 - 20,000	2	38,275	0.03%	23,664	0.02%	0.02%	6.00%	360	224
20,000 - 25,000	14	322,389	0.27%	180,259	0.19%	0.21%	6.00%	360	211
25,000 - 30,000	91	2,427,703	2.04%	1,465,906	1.52%	1.73%	6.00%	359	225
30,000 - 35,000	249	7,973,274	6.70%	5,480,664	5.69%	7.42%	5.97%	359	249
35,000 - 40,000	634	23,671,738	19.90%	17,914,110	18.58%	26.00%	5.93%	360	271
40,000 - 45,000	959	39,161,763	32.92%	33,118,316	34.35%	60.35%	5.94%	360	292
45,000 - 50,000	239	11,409,839	9.59%	9,579,722	9.94%	70.29%	5.93%	360	293
50,000 - 55,000	147	7,589,462	6.38%	6,479,512	6.72%	77.01%	5.95%	360	296
55,000 - 60,000	118	6,837,230	5.75%	5,670,879	5.88%	82.89%	5.92%	360	287
60,000 - 65,000	54	3,375,278	2.84%	2,697,672	2.80%	85.69%	5.97%	358	277
65,000 - 70,000	58	3,939,124	3.31%	3,367,931	3.49%	89.19%	5.95%	360	295
70,000 - 75,000	59	4,260,916	3.58%	3,672,489	3.81%	93.00%	5.95%	360	299
75,000 - 80,000	80	6,245,130	5.25%	5,258,744	5.45%	98.45%	5.95%	360	290
80,000 - 85,000	8	655,848	0.55%	561,925	0.58%	99.03%	5.84%	360	292
85,000 - 90,000	3	265,862	0.22%	228,434	0.24%	99.27%	6.00%	360	292
90,000 - 95,000	2	185,249	0.16%	163,324	0.17%	99.44%	5.63%	360	305
95,000 - 100,000	3	296,138	0.25%	263,696	0.27%	99.71%	5.92%	360	310
100,000 - 105,000	3	305,144	0.26%	276,583	0.29%	100.00%	6.00%	360	317
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Balance

Cutoff Date:  
November-2023

Remaning Balance *	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0.00 - 5,000	1	29,700	0.02%	702	0.00%	0.00%	6.00%	360	208
5,000 - 10,000	1	47,634	0.04%	6,381	0.01%	0.01%	6.00%	360	235
10,000 - 15,000	47	1,164,943	0.98%	634,625	0.66%	0.67%	6.00%	351	201
15,000 - 20,000	101	2,880,547	2.42%	1,825,300	1.89%	2.56%	6.01%	360	234
20,000 - 25,000	297	9,926,682	8.34%	6,736,563	6.99%	9.55%	5.98%	360	246
25,000 - 30,000	374	13,865,155	11.66%	10,156,453	10.54%	20.08%	5.92%	360	262
30,000 - 35,000	735	29,834,246	25.08%	24,409,864	25.32%	45.40%	5.95%	359	283
35,000 - 40,000	494	20,853,446	17.53%	18,011,783	18.68%	64.09%	5.92%	360	300
40,000 - 45,000	247	12,419,300	10.44%	10,518,969	10.91%	75.00%	5.94%	360	294
45,000 - 50,000	121	6,432,850	5.41%	5,588,436	5.80%	80.79%	5.94%	360	301
50,000 - 55,000	92	5,610,957	4.72%	4,846,918	5.03%	85.82%	5.93%	360	299
55,000 - 60,000	56	3,857,919	3.24%	3,215,488	3.34%	89.16%	5.96%	360	289
60,000 - 65,000	75	5,500,506	4.62%	4,689,374	4.86%	94.02%	5.95%	360	294
65,000 - 70,000	54	4,139,216	3.48%	3,613,012	3.75%	97.77%	5.92%	360	301
70,000 - 75,000	18	1,434,523	1.21%	1,291,466	1.34%	99.11%	5.94%	360	311
75,000 - 80,000	3	267,407	0.22%	233,637	0.24%	99.35%	5.83%	360	304
80,000 - 85,000	1	94,049	0.08%	84,579	0.09%	99.44%	5.75%	360	311
85,000 - 90,000	3	296,138	0.25%	263,696	0.27%	99.71%	5.92%	360	310
90,000 - 95,000	3	305,144	0.26%	276,583	0.29%	100.00%	6.00%	360	317
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Original Loan To Value

Cutoff Date:  
November-2023

Original Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
65% - 70%	2	73,750	0.06%	57,377	0.06%	0.06%	5.88%	360	266
70% - 75%	2	52,316	0.04%	33,211	0.03%	0.09%	6.00%	300	216
75% - 80%	115	4,340,650	3.65%	3,648,854	3.78%	3.88%	5.93%	360	291
80% - 85%	1,089	44,331,478	37.27%	37,719,422	39.13%	43.01%	5.95%	360	296
85% - 90%	480	16,217,136	13.63%	11,543,054	11.97%	54.98%	5.94%	360	258
90% - 95%	23	1,391,419	1.17%	1,097,507	1.14%	56.12%	5.98%	360	281
95% - 100%	1,012	52,553,616	44.18%	42,304,404	43.88%	100.00%	5.93%	360	281
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Current Loan To Value

Cutoff Date:  
November-2023

Current Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 5%	1	29,700	0.02%	702	0.00%	0.00%	6.00%	360	208
10% - 15%	1	47,634	0.04%	6,381	0.01%	0.01%	6.00%	360	235
30% - 35%	1	35,400	0.03%	13,497	0.01%	0.02%	6.00%	192	74
35% - 40%	2	50,650	0.04%	24,718	0.03%	0.05%	6.00%	300	163
40% - 45%	9	221,496	0.19%	112,401	0.12%	0.16%	6.00%	360	206
45% - 50%	36	936,298	0.79%	523,294	0.54%	0.71%	6.00%	354	201
50% - 55%	40	1,106,078	0.93%	685,452	0.71%	1.42%	6.00%	360	233
55% - 60%	187	5,971,577	5.02%	3,970,782	4.12%	5.54%	6.00%	360	245
60% - 65%	385	14,161,689	11.90%	10,378,829	10.77%	16.30%	5.95%	359	259
65% - 70%	677	26,979,213	22.68%	21,547,842	22.35%	38.65%	5.96%	360	279
70% - 75%	608	26,116,753	21.95%	21,883,296	22.70%	61.35%	5.92%	360	292
75% - 80%	288	14,821,389	12.46%	12,377,016	12.84%	74.19%	5.93%	360	290
80% - 85%	173	10,596,052	8.91%	8,902,015	9.23%	83.43%	5.94%	360	287
85% - 90%	247	13,842,638	11.64%	12,251,784	12.71%	96.14%	5.92%	360	308
90% - 95%	68	4,043,796	3.40%	3,725,819	3.86%	100.00%	5.90%	360	319
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Current Borrower Rate

Cutoff Date:  
November-2023

Current Borrower Rate (group)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% -1%	1,214	46,727,923	39.28%	35,829,521	37.17%	37.17%	5.84%	360	273
1% - 2%	1,502	71,816,090	60.37%	60,243,629	62.49%	62.49%	6.00%	360	292
2% - 3%	3	250,852	0.21%	204,833	0.21%	0.21%	6.00%	360	263
3% - 4%	4	165,500	0.14%	125,847	0.13%	0.13%	7.05%	360	263
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Original Subsidy

Cutoff Date:  
November-2023

Original Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	3	101,150	0.09%	72,177	0.07%	0.07%	7.09%	360	251
2% - 3%	4	334,382	0.28%	273,774	0.28%	0.36%	5.87%	360	263
3% - 4%	5	209,964	0.18%	180,449	0.19%	0.55%	6.00%	360	301
4% - 5%	1,997	94,017,723	79.03%	78,837,549	81.78%	82.32%	5.94%	360	291
5% - 6%	543	19,250,335	16.18%	13,945,362	14.47%	96.79%	5.92%	359	263
6% - 7%	171	5,046,811	4.24%	3,094,518	3.21%	100.00%	6.00%	359	228
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Subsidy Expiration Year

Cutoff Date:  
November-2023

Subsidy Expiration Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2025	19	518,803	0.44%	288,836	0.30%	0.30%	6.00%	360	204
2026	43	1,272,440	1.07%	730,687	0.76%	1.06%	5.99%	358	207
2027	32	962,147	0.81%	613,439	0.64%	1.69%	5.95%	360	224
2028	206	7,506,191	6.31%	4,963,182	5.15%	6.84%	5.98%	359	237
2029	439	18,409,842	15.48%	14,170,843	14.70%	21.54%	5.96%	359	274
2030	615	28,152,135	23.67%	23,526,913	24.40%	45.95%	5.92%	360	295
2031	352	15,535,295	13.06%	12,290,295	12.75%	58.69%	5.96%	360	272
2032	305	13,854,734	11.65%	11,410,031	11.84%	70.53%	5.95%	360	283
2033	442	20,250,148	17.02%	17,368,494	18.02%	88.55%	5.93%	360	296
2034	270	12,498,630	10.51%	11,041,108	11.45%	100.00%	5.90%	360	306
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Original Debt To Income

Cutoff Date:  
November-2023

Original Debt to Income	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
5% - 10%	1	30,395	30,395	24,680	24,680	0.03%	6.00%	360	290
10% - 15%	182	6,556,725	6,556,725	4,970,477	4,970,477	5.18%	5.98%	360	272
15% - 20%	307	11,983,803	11,983,803	9,364,349	9,364,349	14.90%	5.96%	360	278
20% - 30%	571	23,450,560	23,450,560	18,721,807	18,721,807	34.32%	5.94%	360	282
25% - 30%	1,029	44,892,941	44,892,941	36,571,949	36,571,949	72.25%	5.93%	360	287
30% - 35%	633	32,045,941	32,045,941	26,750,568	26,750,568	100.00%	5.94%	359	289
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Original Property Value

Cutoff Date:  
November-2023

Original Prperty Value (*)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
20,000 - 25,000	4	82,292	0.07%	49,636	0.05%	0.05%	6.00%	360	222
25,000 - 30,000	31	803,953	0.68%	479,166	0.50%	0.55%	6.00%	360	223
30,000 - 35,000	158	4,636,694	3.90%	2,989,142	3.10%	3.65%	5.98%	359	236
35,000 - 40,000	342	12,053,975	10.13%	8,742,156	9.07%	12.72%	5.94%	360	264
40,000 - 45,000	429	16,200,203	13.62%	12,143,410	12.60%	25.31%	5.92%	360	268
45,000 - 50,000	384	16,245,546	13.66%	13,448,945	13.95%	39.26%	5.92%	359	286
50,000 - 55,000	818	34,212,084	28.76%	28,937,614	30.02%	69.28%	5.94%	360	293
55,000 - 60,000	191	9,871,224	8.30%	8,436,858	8.75%	78.03%	5.94%	360	297
60,000 - 65,000	134	7,683,626	6.46%	6,562,109	6.81%	84.84%	5.94%	359	298
65,000 - 70,000	57	3,789,604	3.19%	3,191,000	3.31%	88.15%	5.98%	360	291
70,000 - 75,000	60	4,247,896	3.57%	3,668,468	3.81%	91.96%	5.95%	360	300
75,000 - 80,000	70	5,366,554	4.51%	4,540,156	4.71%	96.66%	5.95%	360	292
80,000 - 85,000	32	2,546,611	2.14%	2,141,453	2.22%	98.89%	5.94%	360	289
85,000 - 90,000	2	167,707	0.14%	141,679	0.15%	99.03%	5.76%	360	283
90,000 - 95,000	2	183,704	0.15%	158,120	0.16%	99.20%	5.87%	360	288
95,000 - 100,000	4	364,484	0.31%	322,398	0.33%	99.53%	5.88%	360	309
100,000 - 105,000	5	504,206	0.42%	451,517	0.47%	100.00%	5.95%	360	312
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Origination Year

Cutoff Date:  
November-2023

Origination Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2010	18	493,503	0.41%	274,659	0.28%	0.28%	6.00%	360	204
2011	44	1,297,740	1.09%	744,864	0.77%	1.06%	5.99%	358	207
2012	32	962,147	0.81%	613,439	0.64%	1.69%	5.95%	360	224
2013	203	7,386,354	6.21%	4,878,762	5.06%	6.75%	5.99%	359	237
2014	305	11,764,817	9.89%	8,204,837	8.51%	15.27%	5.98%	359	247
2015	298	12,671,486	10.65%	9,411,504	9.76%	25.03%	5.86%	360	259
2016	354	15,591,889	13.11%	12,323,936	12.78%	37.81%	5.96%	360	272
2017	306	13,895,229	11.68%	11,443,907	11.87%	49.68%	5.95%	360	283
2018	445	20,400,233	17.15%	17,500,219	18.15%	67.84%	5.93%	360	296
2019	389	18,388,465	15.46%	16,336,310	16.95%	84.78%	5.91%	360	308
2020	329	16,108,503	13.54%	14,671,392	15.22%	100.00%	5.96%	360	319
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Current Delinquency Status

Cutoff Date:  
November-2023

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	2,337	101,981,819	85.73%	82,329,650	85.40%	85.40%	5.94%	360	284
1 - 30 Days	207	9,301,760	7.82%	7,649,014	7.93%	93.34%	5.94%	360	287
31 - 60 Days	81	3,347,330	2.81%	2,764,792	2.87%	96.20%	5.91%	360	287
61 - 90 Days	36	1,569,903	1.32%	1,301,058	1.35%	97.55%	5.93%	360	286
91 - 120 Days	17	705,462	0.59%	591,808	0.61%	98.17%	5.91%	360	287
121 - 150 Days	14	635,435	0.53%	527,483	0.55%	98.71%	5.87%	360	283
151 - 180 Days	8	381,914	0.32%	324,001	0.34%	99.05%	5.89%	360	291
181 - 210 Days	6	278,320	0.23%	245,538	0.25%	99.30%	5.91%	360	297
241 - 270 Days	4	167,724	0.14%	147,250	0.15%	99.46%	5.86%	360	304
301 - 330 Days	3	158,238	0.13%	132,054	0.14%	99.59%	5.75%	360	275
331 - 360 Days	3	118,799	0.10%	103,411	0.11%	99.70%	5.82%	360	288
+ 361 Days	7	313,661	0.26%	287,769	0.30%	100.00%	5.75%	360	304
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages -Trust XVI Payment Method

Fecha Alpha  
November-2023

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payroll Deduction	2,199	96,747,218	81.33%	78,473,699	81.40%	81.40%	5.95%	360	285
Voluntary Payments	524	22,213,146	18.67%	17,930,130	18.60%	100.00%	5.90%	360	283
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Property Type

Cutoff Date:  
November-2023

Type of Residence	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Single Family Home	2,723	118,960,364	100.00%	96,403,829	100.00%	100.00%	5.94%	360	285
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Loan Purpose

Cutoff Date:  
November-2023

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,723	118,960,364	100.00%	96,403,829	100.00%	100.00%	5.94%	360	285
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Province

Cutoff Date:  
November-2023

Province	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Bocas del Toro	4	146,520	0.12%	101,991	0.11%	0.11%	6.00%	360	253
Chiriquí	401	16,149,179	13.58%	12,198,495	12.65%	12.76%	5.95%	359	267
Coclé	122	4,810,082	4.04%	3,890,213	4.04%	16.79%	5.96%	360	282
Colón	6	358,823	0.30%	260,859	0.27%	17.07%	5.96%	344	247
Herrera	244	9,878,363	8.30%	7,659,989	7.95%	25.01%	5.95%	360	273
Los Santos	58	2,431,672	2.04%	1,964,168	2.04%	27.05%	5.97%	360	281
Panamá	1,060	49,190,628	41.35%	39,653,746	41.13%	68.18%	5.94%	360	283
Panamá Oeste	540	24,559,456	20.65%	21,303,084	22.10%	90.28%	5.91%	360	302
Veraguas	288	11,435,643	9.61%	9,371,283	9.72%	100.00%	5.97%	360	289
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Housing Developments

Cutoff Date:  
November-2023

Housing Developments (group)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
CUMBRE AZUL	82	4,524,802	3.80%	4,046,845	4.20%	4.20%	5.91%	360	310
VIVA SANTIAGO	110	4,462,900	3.75%	3,896,638	4.04%	8.24%	5.97%	360	303
LA VALDEZA	99	4,343,560	3.65%	3,750,092	3.89%	12.13%	5.92%	360	301
LOS BOSQUES DE PACORA	79	3,307,800	2.78%	2,883,491	2.99%	15.12%	5.94%	360	302
ALTOS DE LA PRADERA	91	3,756,918	3.16%	3,226,027	3.35%	18.47%	5.90%	360	300
VERDE MAR	75	3,058,699	2.57%	2,697,887	2.80%	21.27%	5.90%	360	309
LOS GUAYACANES - LA CHORRERA	113	3,682,880	3.10%	2,655,285	2.75%	24.02%	5.96%	360	260
LA PRADERA - PANAMÁ	51	2,057,442	1.73%	1,650,101	1.71%	25.73%	5.92%	358	275
SANTA SOFÍA	30	2,183,389	1.84%	1,950,671	2.02%	27.76%	5.95%	360	312
LOS BOSQUES DE PACORA II	48	2,204,515	1.85%	1,973,035	2.05%	29.80%	5.92%	360	312
VILLAS DE LLANO MARIN	38	1,536,859	1.29%	1,253,612	1.30%	31.10%	5.97%	360	281
LOS VALLES DE ALGARROBO	40	1,557,392	1.31%	1,160,797	1.20%	32.31%	5.93%	360	262
PRADERAS DEL NORTE	18	1,236,663	1.04%	1,087,101	1.13%	33.43%	5.98%	360	305
VILLAS DE TANARA	33	1,345,382	1.13%	1,154,679	1.20%	34.63%	5.94%	360	296
EL PRADO - LA CHORRERA	30	1,289,399	1.08%	1,116,784	1.16%	35.79%	5.93%	360	299
CASTILLA REAL	8	300,857	0.25%	226,350	0.23%	36.02%	5.82%	360	267
LAGO EMPERADOR	19	1,289,553	1.08%	1,069,684	1.11%	37.13%	5.98%	360	286
VILLA MASIEL	30	1,235,628	1.04%	1,025,211	1.06%	38.20%	5.93%	360	284
MARAZUL	36	1,368,463	1.15%	932,253	0.97%	39.16%	5.96%	360	246
LOS NARANJOS DEL ESPINO	28	1,084,720	0.91%	943,884	0.98%	40.14%	5.89%	360	306
LOS JARDINES	27	1,095,469	0.92%	832,827	0.86%	41.01%	5.80%	360	267
PRADERAS DE SAN LORENZO	16	1,086,839	0.91%	857,239	0.89%	41.90%	5.94%	360	266
PRINCESA MIA I,II,III,IV,V	14	745,315	0.63%	628,717	0.65%	42.55%	5.93%	360	289
VILLA DEL CARMEN	11	553,434	0.47%	440,233	0.46%	43.01%	5.93%	360	271
CONDADO REAL	15	498,894	0.42%	318,267	0.33%	43.34%	6.00%	360	235
LAS PERLAS DE PILON	5	294,552	0.25%	229,008	0.24%	43.57%	5.95%	360	264
ALTOS DEL TECAL	6	254,452	0.21%	183,160	0.19%	43.76%	5.82%	360	254
VALLE DE LOS CEREZOS	6	258,539	0.22%	179,431	0.19%	43.95%	5.95%	360	237
SANTA ISABEL - TOCUMEN	3	115,074	0.10%	80,792	0.08%	44.03%	6.00%	360	232
SANTA RITA - PACORA	2	58,120	0.05%	36,378	0.04%	44.07%	6.00%	360	215
LA CRESTA DE LOS CUATRO ALTOS	1	64,271	0.05%	31,851	0.03%	44.10%	6.00%	264	119
OTROS	1,559	68,107,584	57.25%	53,885,499	55.90%	100.00%	5.95%	360	278
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Employer

Cutoff Date:  
November-2023

Employer	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
AGENCIAS FEDURO S.A	24	1,028,165	0.86%	849,392	0.88%	0.88%	5.95%	360	290
AUTORIDAD DEL CANAL DE PANAMA	5	279,628	0.24%	219,681	0.23%	1.11%	6.00%	360	268
BANCO GENERAL, S.A.	18	764,329	0.64%	617,629	0.64%	1.75%	5.99%	360	288
C.S.S. JUBILADOS & PENSIONADOS	16	669,740	0.56%	484,826	0.50%	2.25%	5.90%	341	251
CAJA DEL SEGURO SOCIAL	35	1,373,291	1.15%	1,092,529	1.13%	3.39%	6.00%	360	285
CLIENTE SIN TRABAJO	215	9,200,993	7.73%	7,597,277	7.88%	11.27%	5.89%	360	287
COMPAÑIA GOLY	25	1,042,115	0.88%	850,508	0.88%	12.15%	6.00%	360	286
CONDUCTOR DE TAXI	7	256,271	0.22%	185,135	0.19%	12.34%	5.82%	360	254
CONTRALORIA GENERAL (2)	7	366,671	0.31%	306,676	0.32%	12.66%	6.00%	360	292
FARMACIAS ARROCHA	19	820,506	0.69%	684,539	0.71%	13.37%	5.74%	360	292
HOSPITAL SANTO TOMAS	6	312,200	0.26%	242,547	0.25%	13.62%	6.00%	360	271
IMPORTADORA RICAMAR, S.A.(IRISA)	61	2,511,312	2.11%	2,080,781	2.16%	15.78%	5.98%	360	292
INDEPENDIENTE	36	1,541,382	1.30%	1,219,301	1.26%	17.04%	5.95%	360	279
INDEPENDIENTE INFORMAL	30	1,178,592	0.99%	888,041	0.92%	17.96%	5.91%	360	268
INDUSTRIAS LACTEAS	12	589,364	0.50%	509,869	0.53%	18.49%	5.93%	360	302
INMOBILIARIA DON ANTONIO, S.A.	29	1,178,065	0.99%	986,760	1.02%	19.52%	5.99%	360	294
INSTITUTO PANAMEÑO DE HABILITACION ESP..	5	319,119	0.27%	250,022	0.26%	19.78%	6.00%	360	268
JUBILADO POR CONTRALORIA	8	353,106	0.30%	262,685	0.27%	20.05%	5.84%	360	264
MINISTERIO DE EDUCACION (7)	151	5,957,506	5.01%	4,582,543	4.75%	24.80%	5.98%	358	274
MINISTERIO DE GOBIERNO	32	1,458,563	1.23%	1,170,508	1.21%	26.02%	5.99%	360	282
MINISTERIO DE LA PRESIDENCIA (3)	34	1,773,320	1.49%	1,396,011	1.45%	27.46%	6.00%	356	273
MINISTERIO DE SALUD	36	1,431,699	1.20%	1,125,831	1.17%	28.63%	5.98%	360	277
MINISTERIO DE SEGURIDAD PUBLICA	288	11,318,784	9.51%	9,008,446	9.34%	37.98%	5.98%	360	283
ORGANO JUDICIAL	15	687,489	0.58%	540,418	0.56%	38.54%	6.12%	360	273
PANAMA PORTS COMPANY	6	275,565	0.23%	198,192	0.21%	38.74%	5.92%	360	248
PRODUCTOS TOLEDANO, S.A.	14	572,936	0.48%	478,974	0.50%	39.24%	5.95%	360	296
RIBA SMITH	31	1,384,417	1.16%	1,167,379	1.21%	40.45%	5.91%	360	296
UNIVERSIDAD DE PANAMA	18	840,811	0.71%	689,244	0.71%	41.17%	5.96%	360	286
PROCURADURIA GENERAL DE LA NACION	14	716,806	0.60%	560,712	0.58%	41.75%	5.97%	360	270
OTHERS	1,526	68,757,619	57.80%	56,157,375	58.25%	100.00%	5.89%	360	284
<b>Total</b>	<b>2,723</b>	<b>118,960,364</b>	<b>100.00%</b>	<b>96,403,829</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>285</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>93,906</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,687</b>		<b>35,404</b>					