
Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - April-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 April-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:
April-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%	14,789	0.01%	0.01%	5.75%	192	81
240	4	139,555	0.11%	92,521	0.09%	0.11%	5.75%	240	160
264	2	104,771	0.09%	64,803	0.06%	0.17%	5.75%	264	160
300	2	85,000	0.07%	68,534	0.07%	0.24%	5.64%	300	229
324	1	34,645	0.03%	25,316	0.03%	0.26%	5.75%	324	235
348	2	88,654	0.07%	78,648	0.08%	0.34%	5.75%	348	300
360	2,760	121,098,920	99.60%	100,230,911	99.66%	100.00%	5.74%	360	292
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Term

Cutoff Date:
April-2023

Remaning Term.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
60 - 119	1	35,400	0.03%	14,789	0.01%	0.01%	5.75%	192	81
120 - 179	5	203,826	0.17%	126,125	0.13%	0.14%	5.75%	245	151
180 - 239	103	3,046,884	2.51%	1,899,461	1.89%	2.03%	5.74%	358	222
240 - 299	1,563	65,887,767	54.19%	51,283,416	50.99%	53.02%	5.75%	360	273
300 - 359	1,100	52,413,067	43.11%	47,251,730	46.98%	100.00%	5.73%	360	316
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Balance

Cutoff Date:
April-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%	24,449	0.02%	0.02%	5.75%	360	231
20,000 - 25,000	15	346,881	0.29%	201,887	0.20%	0.23%	5.75%	360	218
25,000 - 30,000	93	2,482,303	2.04%	1,553,375	1.54%	1.77%	5.75%	359	232
30,000 - 35,000	251	8,033,974	6.61%	5,680,766	5.65%	7.42%	5.74%	359	256
35,000 - 40,000	642	23,970,243	19.71%	18,560,086	18.45%	25.87%	5.74%	360	278
40,000 - 45,000	969	39,577,237	32.55%	34,057,611	33.86%	59.73%	5.74%	360	299
45,000 - 50,000	244	11,643,931	9.58%	9,980,390	9.92%	69.66%	5.74%	360	300
50,000 - 55,000	151	7,793,732	6.41%	6,779,489	6.74%	76.40%	5.75%	360	304
55,000 - 60,000	119	6,893,631	5.67%	5,815,914	5.78%	82.18%	5.73%	360	294
60,000 - 65,000	55	3,437,166	2.83%	2,800,491	2.78%	84.97%	5.76%	358	283
65,000 - 70,000	59	4,008,586	3.30%	3,488,336	3.47%	88.43%	5.74%	360	303
70,000 - 75,000	63	4,550,874	3.74%	3,995,001	3.97%	92.41%	5.74%	360	306
75,000 - 80,000	86	6,709,166	5.52%	5,770,910	5.74%	98.14%	5.74%	360	299
80,000 - 85,000	8	655,848	0.54%	572,311	0.57%	98.71%	5.69%	360	299
85,000 - 90,000	3	265,862	0.22%	232,220	0.23%	98.94%	5.75%	360	299
90,000 - 95,000	3	279,299	0.23%	253,586	0.25%	99.20%	5.67%	360	318
95,000 - 100,000	5	493,814	0.41%	439,456	0.44%	99.63%	5.75%	360	311
100,000 - 105,000	4	406,124	0.33%	369,243	0.37%	100.00%	5.75%	360	319
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Balance

Cutoff Date:
April-2023

Remaning Balance *	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
5,000 - 10,000	1	29,700	0.02%	5,322	0.01%	0.01%	5.75%	360	215
10,000 - 15,000	43	1,076,806	0.89%	598,118	0.59%	0.60%	5.75%	353	210
15,000 - 20,000	79	2,187,488	1.80%	1,402,480	1.39%	1.99%	5.75%	358	237
20,000 - 25,000	274	8,959,450	7.37%	6,196,455	6.16%	8.16%	5.75%	360	251
25,000 - 30,000	405	14,830,783	12.20%	11,052,573	10.99%	19.14%	5.75%	360	268
30,000 - 35,000	604	24,460,608	20.12%	20,080,752	19.97%	39.11%	5.74%	359	284
35,000 - 40,000	645	26,788,285	22.03%	23,545,747	23.41%	62.52%	5.73%	360	307
40,000 - 45,000	229	11,423,202	9.40%	9,767,883	9.71%	72.23%	5.74%	360	299
45,000 - 50,000	170	8,980,865	7.39%	7,905,682	7.86%	80.09%	5.75%	360	307
50,000 - 55,000	76	4,624,591	3.80%	4,033,144	4.01%	84.10%	5.75%	360	303
55,000 - 60,000	65	4,310,188	3.54%	3,727,598	3.71%	87.81%	5.73%	360	302
60,000 - 65,000	75	5,475,077	4.50%	4,718,648	4.69%	92.50%	5.74%	360	299
65,000 - 70,000	64	4,859,376	4.00%	4,300,370	4.28%	96.78%	5.75%	360	308
70,000 - 75,000	28	2,225,079	1.83%	2,020,971	2.01%	98.79%	5.72%	360	316
75,000 - 80,000	2	176,207	0.14%	157,491	0.16%	98.94%	5.75%	360	313
80,000 - 85,000	2	189,210	0.16%	164,571	0.16%	99.11%	5.63%	360	302
85,000 - 90,000	5	488,735	0.40%	436,537	0.43%	99.54%	5.75%	360	311
90,000 - 95,000	4	399,687	0.33%	365,776	0.36%	99.91%	5.75%	360	322
95,000 - 100,000	1	101,605	0.08%	95,401	0.09%	100.00%	5.75%	360	332
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

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

Cutoff Date:
April-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%	58,569	0.06%	0.06%	5.75%	360	273
70% - 75%	2	52,316	0.04%	34,616	0.03%	0.09%	5.75%	300	222
75% - 80%	116	4,384,150	3.61%	3,746,539	3.73%	3.82%	5.74%	359	297
80% - 85%	1,103	44,920,652	36.95%	38,900,315	38.68%	42.50%	5.74%	360	303
85% - 90%	486	16,419,431	13.50%	12,002,573	11.93%	54.43%	5.75%	360	265
90% - 95%	23	1,391,419	1.14%	1,128,082	1.12%	55.55%	5.74%	360	287
95% - 100%	1,040	54,345,227	44.70%	44,704,827	44.45%	100.00%	5.74%	360	289
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

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

Cutoff Date:
April-2023

Current Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
15% - 20%	1	29,700	0.02%	5,322	0.01%	0.01%	5.75%	360	215
25% - 30%	1	47,634	0.04%	14,729	0.01%	0.02%	5.75%	360	242
35% - 40%	2	60,750	0.05%	28,322	0.03%	0.05%	5.75%	216	105
40% - 45%	6	150,285	0.12%	77,876	0.08%	0.13%	5.75%	360	212
45% - 50%	29	705,731	0.58%	407,666	0.41%	0.53%	5.75%	360	213
50% - 55%	38	1,048,693	0.86%	649,507	0.65%	1.18%	5.75%	354	226
55% - 60%	110	3,359,119	2.76%	2,253,757	2.24%	3.42%	5.76%	359	246
60% - 65%	322	11,326,534	9.32%	8,269,672	8.22%	11.64%	5.74%	359	261
65% - 70%	632	24,639,417	20.26%	19,680,421	19.57%	31.21%	5.75%	360	281
70% - 75%	685	28,485,772	23.43%	23,998,129	23.86%	55.07%	5.73%	360	296
75% - 80%	396	19,415,490	15.97%	16,630,151	16.53%	71.60%	5.73%	360	300
80% - 85%	164	9,852,751	8.10%	8,299,792	8.25%	79.86%	5.75%	360	289
85% - 90%	242	13,961,313	11.48%	12,389,256	12.32%	92.17%	5.73%	360	309
90% - 95%	144	8,503,755	6.99%	7,870,921	7.83%	100.00%	5.74%	360	324
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Borrower Rate

Cutoff Date:
April-2023

Current Borrower Rate.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	854	29,264,067	24.07%	21,410,095	21.29%	21.29%	5.74%	359	267
1% - 2%	1,899	91,333,511	75.12%	78,442,137	77.99%	77.99%	5.74%	360	299
2% - 3%	11	489,485	0.40%	317,440	0.32%	0.32%	5.75%	351	209
3% - 4%	4	334,382	0.28%	278,550	0.28%	0.28%	5.69%	360	270
7% - 8%	4	165,500	0.14%	127,299	0.13%	0.13%	7.05%	360	270
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Subsidy

Cutoff Date:
April-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	0.08%	73,111	0.07%	0.07%	7.09%	360	258
2% - 3%	4	334,382	0.28%	278,550	0.28%	0.35%	5.69%	360	270
3% - 4%	2	87,114	0.07%	68,521	0.07%	0.42%	5.75%	360	268
4% - 5%	2,032	96,174,923	79.10%	82,183,479	81.71%	82.13%	5.74%	360	298
5% - 6%	557	19,753,372	16.25%	14,712,734	14.63%	96.76%	5.74%	359	271
6% - 7%	174	5,136,003	4.22%	3,259,128	3.24%	100.00%	5.75%	359	235
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Subsidy

Cutoff Date:
April-2023

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	4	165,500	0.14%	127,299	0.13%	0.13%	7.05%	360	270
2% - 3%	4	334,382	0.28%	278,550	0.28%	0.40%	5.69%	360	270
3% - 4%	11	489,485	0.40%	317,440	0.32%	0.72%	5.75%	351	209
4% - 5%	1,899	91,333,511	75.12%	78,442,137	77.99%	78.71%	5.74%	360	299
5% - 6%	854	29,264,067	24.07%	21,410,095	21.29%	100.00%	5.74%	359	267
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Subsidy Expiration Year

Cutoff Date:
April-2023

Subsidy Expiration Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2025	20	548,103	0.45%	315,990	0.31%	0.31%	5.75%	360	211
2026	44	1,296,932	1.07%	775,793	0.77%	1.09%	5.75%	358	214
2027	32	962,147	0.79%	632,217	0.63%	1.71%	5.74%	360	231
2028	210	7,653,641	6.29%	5,223,147	5.19%	6.91%	5.76%	359	244
2029	449	18,935,686	15.57%	14,938,139	14.85%	21.76%	5.75%	359	281
2030	633	29,112,159	23.94%	24,843,779	24.70%	46.46%	5.74%	360	303
2031	355	15,655,745	12.88%	12,634,315	12.56%	59.02%	5.75%	360	279
2032	309	14,057,034	11.56%	11,792,852	11.73%	70.75%	5.76%	359	290
2033	449	20,816,267	17.12%	18,152,188	18.05%	88.80%	5.73%	360	303
2034	271	12,549,230	10.32%	11,267,102	11.20%	100.00%	5.71%	360	313
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

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

Cutoff Date:
April-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	25,183	25,183	0.03%	5.75%	360	297
10% - 15%	184	6,653,633	6,653,633	5,178,794	5,178,794	5.17%	5.75%	360	280
15% - 20%	312	12,171,600	12,171,600	9,723,408	9,723,408	14.84%	5.75%	360	285
20% - 30%	585	24,189,812	24,189,812	19,744,152	19,744,152	34.47%	5.73%	360	289
25% - 30%	1,043	45,583,511	45,583,511	37,881,875	37,881,875	72.14%	5.74%	360	294
30% - 35%	647	32,957,992	32,957,992	28,022,108	28,022,108	100.00%	5.75%	359	296
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Property Value

Cutoff Date:
April-2023

Original Property 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%	51,317	0.05%	0.05%	5.75%	360	229
25,000 - 30,000	32	828,445	0.68%	510,654	0.51%	0.56%	5.75%	360	229
30,000 - 35,000	160	4,691,294	3.86%	3,119,958	3.10%	3.66%	5.75%	359	243
35,000 - 40,000	347	12,227,779	10.06%	9,101,201	9.05%	12.71%	5.74%	360	270
40,000 - 45,000	437	16,511,026	13.58%	12,678,134	12.61%	25.32%	5.75%	360	275
45,000 - 50,000	386	16,338,606	13.44%	13,779,987	13.70%	39.02%	5.73%	359	293
50,000 - 55,000	825	34,511,599	28.38%	29,721,204	29.55%	68.57%	5.74%	360	300
55,000 - 60,000	196	10,111,661	8.32%	8,788,684	8.74%	77.31%	5.74%	359	304
60,000 - 65,000	138	7,897,314	6.50%	6,865,909	6.83%	84.13%	5.74%	359	305
65,000 - 70,000	57	3,789,604	3.12%	3,247,300	3.23%	87.36%	5.76%	360	298
70,000 - 75,000	63	4,458,816	3.67%	3,925,543	3.90%	91.26%	5.74%	360	308
75,000 - 80,000	77	5,901,290	4.85%	5,099,327	5.07%	96.33%	5.75%	360	300
80,000 - 85,000	33	2,624,411	2.16%	2,247,791	2.23%	98.57%	5.73%	360	296
85,000 - 90,000	2	167,707	0.14%	144,010	0.14%	98.71%	5.63%	360	290
90,000 - 95,000	2	183,704	0.15%	160,837	0.16%	98.87%	5.75%	360	295
95,000 - 100,000	6	556,544	0.46%	499,690	0.50%	99.37%	5.71%	360	315
100,000 - 105,000	7	704,852	0.58%	633,978	0.63%	100.00%	5.75%	360	315
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Origination Year

Cutoff Date:
April-2023

Origination Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2010	19	522,803	0.43%	301,320	0.30%	0.30%	5.75%	360	211
2011	45	1,322,232	1.09%	790,464	0.79%	1.09%	5.75%	358	214
2012	32	962,147	0.79%	632,217	0.63%	1.71%	5.74%	360	231
2013	207	7,533,804	6.20%	5,136,612	5.11%	6.82%	5.75%	359	244
2014	310	11,951,757	9.83%	8,571,751	8.52%	15.34%	5.75%	359	254
2015	302	12,847,948	10.57%	9,772,111	9.72%	25.06%	5.73%	360	266
2016	357	15,712,339	12.92%	12,669,089	12.60%	37.66%	5.75%	360	279
2017	310	14,097,529	11.59%	11,827,364	11.76%	49.42%	5.75%	359	290
2018	452	20,966,352	17.24%	18,285,928	18.18%	67.60%	5.73%	360	303
2019	395	18,777,969	15.44%	16,950,835	16.85%	84.45%	5.72%	360	315
2020	343	16,892,063	13.89%	15,637,831	15.55%	100.00%	5.75%	360	326
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Delinquency Status

Cutoff Date:
April-2023

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	2,480	108,776,410	89.46%	89,691,740	89.18%	89.18%	5.74%	360	291
1 - 30 Days	156	6,787,125	5.58%	5,752,261	5.72%	94.90%	5.74%	360	297
31 - 60 Days	56	2,515,285	2.07%	2,134,821	2.12%	97.02%	5.74%	360	295
61 - 90 Days	27	1,152,928	0.95%	983,487	0.98%	98.00%	5.74%	360	297
91 - 120 Days	18	863,818	0.71%	734,116	0.73%	98.73%	5.72%	360	291
121 - 150 Days	14	577,158	0.47%	468,583	0.47%	99.19%	5.75%	360	283
151 - 180 Days	6	278,127	0.23%	232,722	0.23%	99.43%	5.75%	360	288
181 - 210 Days	3	120,879	0.10%	110,096	0.11%	99.53%	5.75%	360	314
211 - 240 Days	4	161,985	0.13%	151,241	0.15%	99.69%	5.75%	360	312
241 - 270 Days	1	39,565	0.03%	29,828	0.03%	99.72%	5.75%	360	257
271 - 300 Days	1	71,279	0.06%	67,099	0.07%	99.78%	5.75%	360	324
301 - 330 Days	1	40,500	0.03%	37,370	0.04%	99.82%	5.75%	360	314
331 - 360 Days	1	39,500	0.03%	36,749	0.04%	99.86%	5.75%	360	311
+ 361 Days	4	162,387	0.13%	145,409	0.14%	100.00%	5.75%	360	303
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust XVI Payment Method

Fecha Alpha
April-2023

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payroll Deduction	2,290	101,322,694	83.33%	84,044,841	83.56%	83.56%	5.74%	360	293
Voluntary Payments	482	20,264,250	16.67%	16,530,681	16.44%	100.00%	5.73%	360	287
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Property Type

Cutoff Date:
April-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	2,772	121,586,944	100.00%	100,575,521	100.00%	100.00%	5.74%	360	292
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Loan Purpose

Cutoff Date:
April-2023

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,772	121,586,944	100.00%	100,575,521	100.00%	100.00%	5.74%	360	292
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Province

Cutoff Date:
April-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%	105,040	0.10%	0.10%	5.75%	360	260
Chiriquí	406	16,363,623	13.46%	12,661,689	12.59%	12.69%	5.74%	359	274
Coclé	124	4,909,982	4.04%	4,036,940	4.01%	16.71%	5.75%	359	288
Colón	6	358,823	0.30%	267,608	0.27%	16.97%	5.71%	344	253
Herrera	251	10,238,663	8.42%	8,114,290	8.07%	25.04%	5.74%	360	280
Los Santos	58	2,431,672	2.00%	2,003,423	1.99%	27.03%	5.75%	360	288
Panamá	1,079	50,330,643	41.39%	41,460,100	41.22%	68.26%	5.74%	360	291
Panamá Oeste	551	25,131,665	20.67%	22,174,392	22.05%	90.30%	5.73%	360	309
Veraguas	293	11,675,353	9.60%	9,752,039	9.70%	100.00%	5.75%	360	296
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Employer

Cutoff Date:
April-2023

Employer	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
MINISTERIO DE EDUCACION (7)	155	6,110,064	5.03%	4,821,769	4.79%	4.79%	5.75%	358	281
CLIENTE SIN TRABAJO	179	7,610,182	6.26%	6,363,043	6.33%	11.12%	5.73%	360	293
MINISTERIO DE SEGURIDAD PUBLICA	295	11,630,432	9.57%	9,458,679	9.40%	20.53%	5.75%	360	290
CAJA DEL SEGURO SOCIAL	36	1,413,791	1.16%	1,153,078	1.15%	21.67%	5.75%	360	292
INDEPENDIENTE	31	1,324,108	1.09%	1,061,082	1.06%	22.73%	5.74%	360	284
C.S.S. JUBILADOS & PENSIONADOS	15	629,522	0.52%	459,109	0.46%	23.18%	5.71%	331	245
MINISTERIO DE SALUD	38	1,503,119	1.24%	1,213,755	1.21%	24.39%	5.75%	360	286
INDEPENDIENTE INFORMAL	28	1,051,831	0.87%	801,455	0.80%	25.19%	5.74%	360	273
IMPORTADORA RICAMAR, S.A.(IRISA)	64	2,623,502	2.16%	2,222,497	2.21%	27.40%	5.75%	360	300
AUTORIDAD DEL CANAL DE PANAMA	5	279,628	0.23%	223,802	0.22%	27.62%	5.75%	360	275
CONDUCTOR DE TAXI	7	256,271	0.21%	189,308	0.19%	27.81%	5.68%	360	261
JUBILADO POR CONTRALORIA	8	353,106	0.29%	269,169	0.27%	28.08%	5.68%	360	271
MINISTERIO DE LA PRESIDENCIA (3)	35	1,867,370	1.54%	1,513,746	1.51%	29.58%	5.75%	357	283
ORGANO JUDICIAL	15	687,489	0.57%	551,114	0.55%	30.13%	5.92%	360	280
UNIVERSIDAD DE PANAMA	18	840,811	0.69%	702,245	0.70%	30.83%	5.75%	360	293
IPHE	6	420,099	0.35%	343,265	0.34%	31.17%	5.75%	360	283
RIBA SMITH	31	1,384,417	1.14%	1,188,671	1.18%	32.35%	5.72%	360	303
INMOBILIARIA DON ANTONIO, S.A.	29	1,178,065	0.97%	1,006,477	1.00%	33.35%	5.75%	360	301
BANCO GENERAL, S.A.	17	723,586	0.60%	591,397	0.59%	33.94%	5.75%	360	292
AGENCIAS FEDURO S.A	25	1,068,665	0.88%	903,594	0.90%	34.84%	5.73%	360	298
PROCURADURIA GENERAL DE LA NACION	14	716,806	0.59%	572,493	0.57%	35.41%	5.73%	360	277
MINISTERIO DE GOBIERNO	32	1,458,563	1.20%	1,195,477	1.19%	36.59%	5.75%	360	289
COMPAÑIA GOLY	27	1,123,065	0.92%	932,932	0.93%	37.52%	5.75%	360	293
FARMACIAS ARROCHA	21	898,800	0.74%	760,306	0.76%	38.28%	5.69%	360	297
CONTRALORIA GENERAL (2)	7	366,671	0.30%	312,412	0.31%	38.59%	5.75%	360	299
INDUSTRIAS LACTEAS	17	800,649	0.66%	685,996	0.68%	39.27%	5.75%	360	304
OTHERS	1,587	71,889,659	59.13%	59,965,759	59.62%	98.89%	5.73%	360	293
HOSPITAL SANTO TOMAS	7	368,600	0.30%	288,647	0.29%	99.18%	5.75%	360	273
PANAMA PORTS COMPANY	8	364,566	0.30%	269,902	0.27%	99.45%	5.71%	360	255
PRODUCTOS TOLEDANO, S.A.	15	643,506	0.53%	554,340	0.55%	100.00%	5.73%	360	307
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Housing Developments

Cutoff Date:
April-2023

Housing Developments (group)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
VILLA DEL CARMEN	12	596,895	0.49%	480,307	0.48%	0.48%	5.75%	360	277
PRINCESA MIA I,II,III,IV,V	15	797,785	0.66%	686,512	0.68%	1.16%	5.75%	360	298
OTROS	1,563	68,619,544	56.44%	55,351,441	55.03%	56.19%	5.74%	360	285
ALTOS DE LA PRADERA	74	3,142,892	2.58%	2,851,315	2.83%	59.03%	5.72%	360	316
ALTOS DEL TECAL	7	278,944	0.23%	203,245	0.20%	59.23%	5.75%	360	257
CASTILLA REAL	32	1,290,647	1.06%	1,139,716	1.13%	60.37%	5.75%	360	316
CONDADO REAL	15	498,894	0.41%	328,790	0.33%	60.69%	5.75%	360	242
CUMBRE AZUL	84	4,679,240	3.85%	4,255,540	4.23%	64.92%	5.73%	360	317
EL PRADO - LA CHORRERA	31	1,329,399	1.09%	1,168,699	1.16%	66.09%	5.74%	360	305
LA CRESTA DE LOS CUATRO ALTOS	1	64,271	0.05%	33,604	0.03%	66.12%	5.75%	264	126
LA PRADERA - PANAMÁ	72	2,841,092	2.34%	2,266,326	2.25%	68.37%	5.74%	358	278
LA VALDEZA	99	4,343,560	3.57%	3,813,404	3.79%	72.16%	5.74%	360	308
LAGO EMPERADOR	20	1,365,068	1.12%	1,158,354	1.15%	73.32%	5.74%	360	294
Total	2,772	121,586,944	100.00%	100,575,521	100.00%	-	5.74%	360	292
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,401			7.25%	360	284
Average		43,863		36,283					