
Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - February-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 February-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:
February-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%	15,158	0.01%	0.01%	5.50%	192	83
240	4	139,555	0.11%	93,588	0.09%	0.11%	4.51%	240	162
264	2	104,771	0.09%	65,567	0.06%	0.17%	3.87%	264	162
300	2	85,000	0.07%	68,930	0.07%	0.24%	4.00%	300	231
324	1	34,645	0.03%	25,528	0.03%	0.26%	5.50%	324	237
348	2	88,654	0.07%	79,060	0.08%	0.34%	4.00%	348	302
360	2,776	122,151,359	99.60%	101,749,624	99.66%	100.00%	4.31%	360	294
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Term

Cutoff Date:
February-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%	15,158	0.01%	0.01%	5.50%	192	83
120 - 179	5	203,826	0.17%	127,696	0.13%	0.14%	4.31%	245	153
180 - 239	99	2,892,955	2.36%	1,816,580	1.78%	1.92%	5.03%	358	223
240 - 299	1,515	63,572,232	51.84%	49,569,553	48.55%	50.47%	4.50%	360	274
300 - 359	1,168	55,934,970	45.61%	50,568,468	49.53%	100.00%	4.10%	360	317
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Balance

Cutoff Date:
February-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%	24,682	0.02%	0.02%	5.75%	360	233
20,000 - 25,000	15	346,881	0.28%	203,833	0.20%	0.22%	5.75%	360	220
25,000 - 30,000	93	2,482,303	2.02%	1,570,582	1.54%	1.76%	5.66%	359	234
30,000 - 35,000	251	8,033,974	6.55%	5,727,445	5.61%	7.37%	5.40%	359	258
35,000 - 40,000	646	24,120,133	19.67%	18,802,227	18.42%	25.79%	5.07%	360	280
40,000 - 45,000	970	39,617,737	32.30%	34,271,658	33.57%	59.36%	4.04%	360	301
45,000 - 50,000	244	11,643,931	9.49%	10,038,336	9.83%	69.19%	4.00%	360	302
50,000 - 55,000	152	7,844,322	6.40%	6,862,623	6.72%	75.91%	4.00%	360	306
55,000 - 60,000	121	7,008,621	5.71%	5,950,699	5.83%	81.74%	4.00%	360	296
60,000 - 65,000	55	3,437,166	2.80%	2,817,235	2.76%	84.50%	3.92%	358	285
65,000 - 70,000	59	4,008,586	3.27%	3,506,910	3.43%	87.93%	4.00%	360	305
70,000 - 75,000	64	4,621,528	3.77%	4,088,595	4.00%	91.94%	4.00%	360	308
75,000 - 80,000	88	6,867,373	5.60%	5,934,886	5.81%	97.75%	3.98%	360	301
80,000 - 85,000	9	737,919	0.60%	650,894	0.64%	98.39%	3.59%	360	304
85,000 - 90,000	3	265,862	0.22%	233,359	0.23%	98.62%	3.36%	360	301
90,000 - 95,000	5	464,726	0.38%	419,994	0.41%	99.03%	4.00%	360	317
95,000 - 100,000	6	593,724	0.48%	528,427	0.52%	99.54%	4.00%	360	311
100,000 - 105,000	5	506,324	0.41%	465,071	0.46%	100.00%	4.00%	360	323
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Balance

Cutoff Date:
February-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%	6,871	0.01%	0.01%	5.75%	360	217
10,000 - 15,000	35	842,272	0.69%	484,705	0.47%	0.48%	5.74%	357	215
15,000 - 20,000	79	2,181,811	1.78%	1,380,029	1.35%	1.83%	5.67%	356	235
20,000 - 25,000	260	8,417,449	6.86%	5,855,921	5.74%	7.57%	5.45%	360	252
25,000 - 30,000	418	15,250,800	12.44%	11,408,916	11.17%	18.74%	5.30%	360	269
30,000 - 35,000	571	23,105,153	18.84%	18,974,874	18.59%	37.33%	4.14%	359	285
35,000 - 40,000	682	28,221,462	23.01%	24,916,392	24.40%	61.73%	4.14%	360	308
40,000 - 45,000	226	11,218,166	9.15%	9,637,154	9.44%	71.17%	4.00%	360	300
45,000 - 50,000	185	9,766,944	7.96%	8,626,482	8.45%	79.62%	4.00%	360	309
50,000 - 55,000	72	4,373,544	3.57%	3,832,554	3.75%	83.38%	3.94%	360	305
55,000 - 60,000	66	4,330,609	3.53%	3,786,286	3.71%	87.08%	4.00%	360	305
60,000 - 65,000	69	4,998,995	4.08%	4,333,250	4.24%	91.33%	3.97%	360	301
65,000 - 70,000	75	5,698,710	4.65%	5,033,956	4.93%	96.26%	4.00%	360	308
70,000 - 75,000	28	2,211,166	1.80%	2,021,979	1.98%	98.24%	3.86%	360	319
75,000 - 80,000	5	427,828	0.35%	384,594	0.38%	98.62%	3.61%	360	312
80,000 - 85,000	3	276,627	0.23%	245,619	0.24%	98.86%	4.00%	360	311
85,000 - 90,000	7	686,655	0.56%	610,604	0.60%	99.45%	4.00%	360	310
90,000 - 95,000	5	499,887	0.41%	461,407	0.45%	99.91%	4.00%	360	325
95,000 - 100,000	1	101,605	0.08%	95,862	0.09%	100.00%	4.00%	360	334
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					

Stratification Report

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

Cutoff Date:
February-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%	58,940	0.06%	0.06%	4.00%	360	275
70% - 75%	2	52,316	0.04%	35,007	0.03%	0.09%	5.35%	300	223
75% - 80%	116	4,384,150	3.57%	3,766,997	3.69%	3.78%	4.09%	359	299
80% - 85%	1,106	45,051,232	36.73%	39,219,092	38.41%	42.20%	4.05%	360	305
85% - 90%	488	16,490,231	13.45%	12,147,354	11.90%	54.09%	5.41%	360	267
90% - 95%	24	1,491,619	1.22%	1,232,401	1.21%	55.30%	3.88%	360	292
95% - 100%	1,050	55,096,086	44.93%	45,637,665	44.70%	100.00%	4.27%	360	291
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					

Stratification Report

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

Cutoff Date:
February-2023

Current Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
20% - 25%	1	29,700	0.02%	6,871	0.01%	0.01%	5.75%	360	217
35% - 40%	3	108,384	0.09%	47,658	0.05%	0.05%	4.91%	264	161
40% - 45%	4	101,200	0.08%	52,453	0.05%	0.10%	5.75%	360	214
45% - 50%	25	603,316	0.49%	348,443	0.34%	0.45%	5.75%	360	215
50% - 55%	38	1,036,963	0.85%	640,491	0.63%	1.07%	5.56%	354	223
55% - 60%	97	2,924,810	2.38%	1,969,543	1.93%	3.00%	5.48%	359	247
60% - 65%	299	10,358,416	8.45%	7,559,055	7.40%	10.41%	5.05%	359	262
65% - 70%	622	24,074,832	19.63%	19,226,710	18.83%	29.24%	4.43%	360	281
70% - 75%	695	28,755,425	23.45%	24,304,394	23.81%	53.04%	4.22%	360	297
75% - 80%	429	20,618,678	16.81%	17,769,124	17.40%	70.45%	4.13%	360	302
80% - 85%	164	9,982,404	8.14%	8,424,591	8.25%	78.70%	3.95%	360	290
85% - 90%	239	13,971,195	11.39%	12,407,615	12.15%	90.85%	4.16%	360	310
90% - 95%	172	10,074,060	8.21%	9,340,508	9.15%	100.00%	4.20%	360	325
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Subsidy

Cutoff Date:
February-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%	73,400	0.07%	0.07%	0.00%	360	260
2% - 3%	4	334,382	0.27%	279,996	0.27%	0.35%	2.00%	360	272
3% - 4%	2	87,114	0.07%	68,928	0.07%	0.41%	4.00%	360	270
4% - 5%	2,045	97,116,962	79.19%	83,475,703	81.76%	82.17%	4.05%	360	300
5% - 6%	560	19,863,772	16.20%	14,907,225	14.60%	96.78%	5.53%	359	273
6% - 7%	174	5,136,003	4.19%	3,292,202	3.22%	100.00%	5.75%	359	237
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Subsidy

Cutoff Date:
February-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	0.13%	127,838	0.13%	0.13%	0.00%	360	272
2% - 3%	4	334,382	0.27%	279,996	0.27%	0.40%	2.00%	360	272
3% - 4%	11	489,485	0.40%	320,206	0.31%	0.71%	3.69%	351	211
4% - 5%	1,912	92,275,550	75.24%	79,708,410	78.07%	78.78%	4.00%	360	301
5% - 6%	857	29,374,467	23.95%	21,661,004	21.22%	100.00%	5.52%	359	269
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Subsidy Expiration Year

Cutoff Date:
February-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%	319,462	0.31%	0.31%	5.37%	360	213
2026	44	1,296,932	1.06%	784,897	0.77%	1.08%	4.98%	358	216
2027	32	962,147	0.78%	638,044	0.62%	1.71%	4.91%	360	233
2028	210	7,653,641	6.24%	5,271,912	5.16%	6.87%	5.08%	359	246
2029	452	19,109,493	15.58%	15,188,718	14.88%	21.75%	4.58%	359	284
2030	639	29,499,219	24.05%	25,320,716	24.80%	46.55%	4.38%	360	305
2031	356	15,695,235	12.80%	12,743,527	12.48%	59.03%	4.24%	360	281
2032	309	14,057,034	11.46%	11,856,687	11.61%	70.64%	4.09%	359	292
2033	453	21,103,644	17.21%	18,502,303	18.12%	88.76%	4.06%	360	305
2034	273	12,713,935	10.37%	11,471,188	11.24%	100.00%	4.05%	360	315
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					

Stratification Report

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

Cutoff Date:
February-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	25,334	25,334	0.02%	5.25%	360	299
10% - 15%	185	6,689,033	6,689,033	5,239,001	5,239,001	5.16%	4.68%	360	282
15% - 20%	314	12,247,500	12,247,500	9,845,366	9,845,366	14.80%	4.54%	360	287
20% - 30%	588	24,408,219	24,408,219	20,058,502	20,058,502	34.45%	4.50%	360	291
25% - 30%	1,046	45,773,888	45,773,888	38,278,544	38,278,544	71.94%	4.31%	360	296
30% - 35%	654	33,490,348	33,490,348	28,650,707	28,650,707	100.00%	4.03%	359	298
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Property Value

Cutoff Date:
February-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%	51,804	0.05%	0.05%	5.75%	360	231
25,000 - 30,000	32	828,445	0.68%	515,634	0.51%	0.56%	5.70%	360	231
30,000 - 35,000	160	4,691,294	3.83%	3,149,134	3.08%	3.64%	5.54%	359	245
35,000 - 40,000	347	12,227,779	9.97%	9,172,061	8.98%	12.62%	5.44%	360	272
40,000 - 45,000	440	16,621,426	13.55%	12,846,878	12.58%	25.21%	5.05%	360	277
45,000 - 50,000	387	16,378,096	13.35%	13,888,317	13.60%	38.81%	4.00%	359	295
50,000 - 55,000	826	34,552,099	28.17%	29,915,165	29.30%	68.11%	4.00%	360	302
55,000 - 60,000	198	10,217,841	8.33%	8,930,263	8.75%	76.86%	4.00%	359	306
60,000 - 65,000	139	7,956,714	6.49%	6,957,704	6.81%	83.67%	4.00%	359	307
65,000 - 70,000	57	3,789,604	3.09%	3,264,814	3.20%	86.87%	3.93%	360	300
70,000 - 75,000	64	4,529,470	3.69%	4,019,340	3.94%	90.81%	4.00%	360	310
75,000 - 80,000	78	5,980,297	4.88%	5,196,357	5.09%	95.90%	4.00%	360	303
80,000 - 85,000	35	2,785,682	2.27%	2,398,733	2.35%	98.25%	3.89%	360	298
85,000 - 90,000	2	167,707	0.14%	144,400	0.14%	98.39%	3.02%	360	292
90,000 - 95,000	3	275,081	0.22%	242,590	0.24%	98.62%	3.38%	360	301
95,000 - 100,000	7	650,594	0.53%	586,631	0.57%	99.20%	4.00%	360	317
100,000 - 105,000	7	704,852	0.57%	637,635	0.62%	99.82%	4.00%	360	317
105,000 - 110,000	1	99,910	0.08%	86,431	0.08%	99.91%	4.00%	360	302
110,000 - 115,000	1	100,200	0.08%	93,564	0.09%	100.00%	4.00%	360	330
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Origination Year

Cutoff Date:
February-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%	304,651	0.30%	0.30%	5.35%	360	213
2011	45	1,322,232	1.08%	799,708	0.78%	1.08%	4.99%	358	216
2012	32	962,147	0.78%	638,044	0.62%	1.71%	4.91%	360	233
2013	207	7,533,804	6.14%	5,184,764	5.08%	6.78%	5.10%	359	246
2014	311	11,987,157	9.77%	8,663,945	8.49%	15.27%	4.93%	359	256
2015	305	13,002,148	10.60%	9,958,804	9.75%	25.03%	4.69%	360	268
2016	358	15,751,829	12.84%	12,778,729	12.52%	37.54%	4.25%	360	281
2017	310	14,097,529	11.50%	11,891,391	11.65%	49.19%	4.08%	359	292
2018	456	21,253,729	17.33%	18,636,817	18.25%	67.44%	4.06%	360	305
2019	399	19,081,081	15.56%	17,309,041	16.95%	84.40%	4.06%	360	317
2020	346	17,124,924	13.96%	15,931,561	15.60%	100.00%	4.18%	360	328
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Delinquency Status

Cutoff Date:
February-2023

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	2,461	108,216,596	88.24%	89,844,305	88.00%	88.00%	4.31%	360	294
1 - 30 Days	186	8,200,196	6.69%	6,910,791	6.77%	94.77%	4.29%	360	295
31 - 60 Days	64	2,873,541	2.34%	2,474,533	2.42%	97.19%	4.22%	360	300
61 - 90 Days	40	1,734,200	1.41%	1,453,835	1.42%	98.62%	4.46%	360	293
91 - 120 Days	13	583,519	0.48%	501,930	0.49%	99.11%	4.46%	360	296
121 - 150 Days	6	278,550	0.23%	232,307	0.23%	99.33%	4.19%	360	284
151 - 180 Days	5	201,879	0.16%	186,029	0.18%	99.52%	4.70%	360	314
181 - 210 Days	2	85,990	0.07%	75,990	0.07%	99.59%	4.53%	360	303
211 - 240 Days	4	182,026	0.15%	160,412	0.16%	99.75%	4.48%	360	306
241 - 270 Days	2	81,000	0.07%	75,165	0.07%	99.82%	4.00%	360	317
301 - 330 Days	2	80,000	0.07%	71,264	0.07%	99.89%	4.00%	360	302
+ 361 Days	3	121,887	0.10%	110,894	0.11%	100.00%	4.00%	360	310
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust XVI Payment Method

Fecha Alpha
February-2023

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payroll Deduction	2,325	103,137,171	84.10%	86,101,286	84.33%	84.33%	4.29%	360	295
Voluntary Payments	463	19,502,212	15.90%	15,996,169	15.67%	100.00%	4.43%	360	289
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Property Type

Cutoff Date:
February-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	2,788	122,639,383	100.00%	102,097,454	100.00%	100.00%	4.31%	360	294
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Loan Purpose

Cutoff Date:
February-2023

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,788	122,639,383	100.00%	102,097,454	100.00%	100.00%	4.31%	360	294
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Province

Cutoff Date:
February-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%	106,032	0.10%	0.10%	5.43%	360	262
Chiriquí	408	16,454,613	13.42%	12,820,322	12.56%	12.66%	4.55%	359	276
Coclé	125	4,949,472	4.04%	4,093,236	4.01%	16.67%	4.25%	359	290
Colón	6	358,823	0.29%	269,478	0.26%	16.93%	3.97%	344	255
Herrera	254	10,397,963	8.48%	8,292,336	8.12%	25.06%	4.39%	360	282
Los Santos	58	2,431,672	1.98%	2,015,049	1.97%	27.03%	4.17%	360	290
Panamá	1,085	50,775,214	41.40%	42,117,733	41.25%	68.28%	4.31%	360	293
Panamá Oeste	553	25,273,632	20.61%	22,415,976	21.96%	90.24%	4.20%	360	311
Veraguas	295	11,851,474	9.66%	9,967,291	9.76%	100.00%	4.22%	360	298
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Employer

Cutoff Date:
February-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)	159	6,439,624	5.31%	5,144,051	5.10%	5.10%	4.35%	358	285
CLIENTE SIN TRABAJO	178	7,567,519	6.24%	6,356,452	6.30%	11.39%	4.39%	360	295
MINISTERIO DE SEGURIDAD PUBLICA	297	11,700,777	9.65%	9,570,379	9.48%	20.87%	4.40%	360	292
CAJA DEL SEGURO SOCIAL	37	1,454,291	1.20%	1,195,259	1.18%	22.06%	4.46%	360	295
INDEPENDIENTE	30	1,284,508	1.06%	1,036,142	1.03%	23.08%	4.53%	360	286
C.S.S. JUBILADOS & PENSIONADOS	14	589,022	0.49%	427,439	0.42%	23.51%	4.50%	329	242
MINISTERIO DE SALUD	38	1,503,119	1.24%	1,221,655	1.21%	24.72%	4.41%	360	288
INDEPENDIENTE INFORMAL	27	1,009,495	0.83%	775,394	0.77%	25.49%	4.79%	360	276
IMPORTADORA RICAMAR, S.A.(IRISA)	64	2,623,502	2.16%	2,235,187	2.21%	27.70%	4.32%	360	302
AUTORIDAD DEL CANAL DE PANAMA	5	279,628	0.23%	225,038	0.22%	27.92%	4.00%	360	277
CONDUCTOR DE TAXI	7	269,689	0.22%	206,369	0.20%	28.13%	4.67%	360	267
JUBILADO POR CONTRALORIA	8	353,106	0.29%	271,064	0.27%	28.40%	4.32%	360	273
MINISTERIO DE LA PRESIDENCIA (3)	35	1,867,370	1.54%	1,523,702	1.51%	29.91%	4.09%	357	285
ORGANO JUDICIAL	16	738,079	0.61%	600,940	0.60%	30.50%	3.65%	360	285
UNIVERSIDAD DE PANAMA	19	922,882	0.76%	782,047	0.77%	31.28%	4.18%	360	298
IPHE	6	420,099	0.35%	345,219	0.34%	31.62%	4.00%	360	285
RIBA SMITH	31	1,384,417	1.14%	1,195,023	1.18%	32.80%	4.19%	360	305
INMOBILIARIA DON ANTONIO, S.A.	29	1,178,065	0.97%	1,012,174	1.00%	33.80%	4.29%	360	303
BANCO GENERAL, S.A.	17	723,586	0.60%	594,895	0.59%	34.39%	4.49%	360	294
AGENCIAS FEDURO S.A	26	1,108,265	0.91%	938,322	0.93%	35.32%	4.32%	360	299
PROCURADURIA GENERAL DE LA NACION	14	716,806	0.59%	576,067	0.57%	35.89%	4.00%	360	279
MINISTERIO DE GOBIERNO	33	1,498,053	1.24%	1,234,864	1.22%	37.12%	4.19%	360	290
COMPAÑIA GOLY	28	1,163,565	0.96%	973,503	0.96%	38.08%	4.31%	360	295
FARMACIAS ARROCHA	21	898,800	0.74%	764,709	0.76%	38.84%	4.25%	360	299
CONTRALORIA GENERAL (2)	7	366,671	0.30%	314,250	0.31%	39.15%	4.10%	360	301
INDUSTRIAS LACTEAS	17	800,649	0.66%	691,413	0.68%	39.83%	4.27%	360	306
OTHERS	1,594	72,358,788	59.69%	60,734,139	60.17%	100.00%	4.29%	360	295
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Housing Developments

Cutoff Date:
February-2023

Housing Developments (group)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
LA VALDEZA	100	4,394,150	3.73%	3,880,096	3.96%	3.96%	4.14%	360	310
CUMBRE AZUL	85	4,738,640	4.02%	4,330,592	4.41%	8.37%	4.00%	360	319
LA PRADERA - PANAMÁ	72	2,841,092	2.41%	2,280,526	2.32%	10.69%	4.38%	358	280
LOS BOSQUES DE PACORA	79	3,307,800	2.81%	2,945,601	3.00%	13.70%	4.00%	360	311
LOS GUAYACANES - LA CHORRERA	114	3,718,275	3.16%	2,771,501	2.83%	16.52%	5.43%	360	269
SANTA SOFÍA	34	2,464,963	2.09%	2,257,951	2.30%	18.82%	4.00%	360	321
VIVA SANTIAGO	110	4,462,900	3.79%	3,980,404	4.06%	22.88%	4.00%	360	312
ALTOS DE LA PRADERA	74	3,142,892	2.67%	2,864,504	2.92%	25.80%	4.00%	360	318
VERDE MAR	76	3,099,586	2.63%	2,798,363	2.85%	28.66%	4.91%	360	319
PRADERAS DE SAN LORENZO	16	1,086,839	0.92%	877,789	0.89%	29.55%	4.00%	360	275
VILLA DEL CARMEN	12	596,895	0.51%	483,101	0.49%	30.04%	4.00%	360	279
LAGO EMPERADOR	20	1,365,068	1.16%	1,164,752	1.19%	31.23%	3.87%	360	296
LOS VALLES DE ALGARROBO	39	1,527,042	1.30%	1,176,922	1.20%	32.43%	4.60%	360	271
LOS BOSQUES DE PACORA II	51	2,356,315	2.00%	2,157,614	2.20%	34.63%	4.00%	360	321
LOS JARDINES	28	1,143,979	0.97%	902,980	0.92%	35.55%	4.46%	360	279
VALLE DE LOS CEREZOS	6	258,539	0.22%	185,082	0.19%	35.74%	4.24%	360	246
ALTOS DEL TECAL	7	278,944	0.24%	204,783	0.21%	35.95%	4.99%	360	259
VILLAS DE LLANO MARIN	39	1,576,349	1.34%	1,315,783	1.34%	37.29%	3.95%	360	290
MARAZUL	36	1,368,463	1.16%	969,696	0.99%	38.28%	5.46%	360	255
CASTILLA REAL	32	1,290,647	1.10%	1,146,112	1.17%	39.45%	5.20%	360	318
PRADERAS DEL NORTE	19	1,313,982	1.12%	1,183,594	1.21%	40.65%	4.00%	360	315
VILLAS DE TANARA	33	1,345,382	1.14%	1,180,090	1.20%	41.86%	4.00%	360	305
EL PRADO - LA CHORRERA	31	1,329,399	1.13%	1,174,820	1.20%	43.05%	4.00%	360	307
OTROS	1,555	68,731,812	58.38%	55,862,278	56.95%	100.00%	4.32%	360	287
Total	2,788	122,639,383	100.00%	102,097,454	100.00%	-	4.31%	360	294
Minimum		18,813	-	6				192	66
Maximum		101,935		95,862				360	284
Average		43,988		36,620					