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# Stratification Report for La Hipotecaria S.A. Panamá

## **Mortgage Loans - July-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 July-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%.

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# Stratification Report

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

Cutoff Date:  
July-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%	14,235	0.01%	0.01%	6.00%	192	78
240	3	96,055	0.08%	58,983	0.06%	0.07%	4.96%	240	150
264	2	104,771	0.09%	63,656	0.06%	0.14%	5.03%	264	157
300	2	85,000	0.07%	67,810	0.07%	0.21%	5.64%	300	226
324	1	34,645	0.03%	24,999	0.03%	0.23%	5.75%	324	232
348	2	88,654	0.07%	78,040	0.08%	0.31%	4.00%	348	297
360	2,738	119,729,793	99.63%	98,194,127	99.69%	100.00%	4.65%	360	289
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					

# Stratification Report

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

Cutoff Date:  
July-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%	14,235	0.01%	0.01%	6.00%	192	78
120 - 179	4	160,326	0.13%	91,840	0.09%	0.11%	5.33%	246	140
180 - 239	151	4,822,991	4.01%	3,046,149	3.09%	3.20%	5.56%	359	227
240 - 299	1,595	67,661,690	56.30%	52,716,838	53.52%	56.72%	4.80%	360	273
300 - 359	998	47,493,911	39.52%	42,632,789	43.28%	100.00%	4.41%	360	314
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					

# Stratification Report

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

Cutoff Date:  
July-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%	24,157	0.02%	0.02%	6.00%	360	228
20,000 - 25,000	14	322,389	0.27%	184,088	0.19%	0.21%	6.00%	360	215
25,000 - 30,000	92	2,453,003	2.04%	1,512,259	1.54%	1.75%	5.96%	359	229
30,000 - 35,000	250	8,003,624	6.66%	5,590,320	5.68%	7.42%	5.81%	359	253
35,000 - 40,000	640	23,899,443	19.89%	18,320,921	18.60%	26.02%	5.39%	360	275
40,000 - 45,000	965	39,405,226	32.79%	33,651,944	34.16%	60.19%	4.36%	360	296
45,000 - 50,000	244	11,643,931	9.69%	9,895,908	10.05%	70.23%	4.40%	360	298
50,000 - 55,000	149	7,690,662	6.40%	6,635,422	6.74%	76.97%	4.33%	360	301
55,000 - 60,000	118	6,837,230	5.69%	5,729,379	5.82%	82.78%	4.45%	360	291
60,000 - 65,000	55	3,437,166	2.86%	2,775,123	2.82%	85.60%	4.34%	358	281
65,000 - 70,000	58	3,939,124	3.28%	3,400,540	3.45%	89.05%	4.21%	360	299
70,000 - 75,000	63	4,550,874	3.79%	3,963,219	4.02%	93.08%	4.27%	360	303
75,000 - 80,000	80	6,245,130	5.20%	5,310,220	5.39%	98.47%	4.30%	360	294
80,000 - 85,000	8	655,848	0.55%	567,927	0.58%	99.05%	4.38%	360	296
85,000 - 90,000	3	265,862	0.22%	230,509	0.23%	99.28%	3.36%	360	296
90,000 - 95,000	2	185,249	0.15%	164,894	0.17%	99.45%	5.63%	360	309
95,000 - 100,000	3	296,138	0.25%	265,970	0.27%	99.72%	4.57%	360	314
100,000 - 105,000	3	305,144	0.25%	279,050	0.28%	100.00%	4.00%	360	321
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					

# Stratification Report

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

Cutoff Date:  
July-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%	3,099	0.00%	0.00%	6.00%	360	212
5,000 - 10,000	1	47,634	0.04%	9,968	0.01%	0.01%	4.00%	360	239
10,000 - 15,000	45	1,109,337	0.92%	618,342	0.63%	0.64%	6.00%	354	207
15,000 - 20,000	90	2,538,206	2.11%	1,624,084	1.65%	2.29%	5.98%	359	236
20,000 - 25,000	281	9,284,961	7.73%	6,374,696	6.47%	8.76%	5.90%	360	249
25,000 - 30,000	392	14,430,535	12.01%	10,673,186	10.84%	19.60%	5.56%	360	265
30,000 - 35,000	646	26,182,400	21.79%	21,439,991	21.77%	41.36%	4.38%	359	283
35,000 - 40,000	593	24,745,305	20.59%	21,587,618	21.92%	63.28%	4.48%	360	304
40,000 - 45,000	235	11,744,829	9.77%	9,997,165	10.15%	73.43%	4.38%	360	297
45,000 - 50,000	154	8,137,857	6.77%	7,127,320	7.24%	80.66%	4.37%	360	305
50,000 - 55,000	85	5,172,654	4.30%	4,495,766	4.56%	85.23%	4.43%	360	302
55,000 - 60,000	62	4,194,886	3.49%	3,563,581	3.62%	88.85%	4.29%	360	295
60,000 - 65,000	75	5,504,723	4.58%	4,715,411	4.79%	93.63%	4.25%	360	296
65,000 - 70,000	56	4,257,958	3.54%	3,751,554	3.81%	97.44%	4.34%	360	306
70,000 - 75,000	23	1,830,593	1.52%	1,653,844	1.68%	99.12%	4.26%	360	313
75,000 - 80,000	3	267,407	0.22%	235,753	0.24%	99.36%	4.51%	360	308
85,000 - 90,000	4	390,187	0.32%	351,422	0.36%	99.72%	4.86%	360	314
90,000 - 95,000	3	305,144	0.25%	279,050	0.28%	100.00%	4.00%	360	321
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					

# Stratification Report

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

Cutoff Date:  
July-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%	58,051	0.06%	0.06%	4.84%	360	270
70% - 75%	2	52,316	0.04%	34,006	0.03%	0.09%	5.69%	300	219
75% - 80%	115	4,340,650	3.61%	3,684,013	3.74%	3.83%	4.47%	360	295
80% - 85%	1,100	44,805,060	37.28%	38,500,607	39.09%	42.92%	4.33%	360	300
85% - 90%	483	16,318,281	13.58%	11,795,744	11.98%	54.89%	5.76%	360	262
90% - 95%	23	1,391,419	1.16%	1,112,823	1.13%	56.02%	3.94%	360	284
95% - 100%	1,024	53,192,842	44.26%	43,316,608	43.98%	100.00%	4.68%	360	286
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					

# Stratification Report

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

Cutoff Date:  
July-2023

Current Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
10% - 15%	1	29,700	0.02%	3,099	0.00%	0.00%	6.00%	360	212
15% - 20%	1	47,634	0.04%	9,968	0.01%	0.01%	4.00%	360	239
35% - 40%	2	60,750	0.05%	27,427	0.03%	0.04%	6.00%	216	102
40% - 45%	9	225,175	0.19%	115,437	0.12%	0.16%	6.00%	360	209
45% - 50%	33	819,582	0.68%	471,300	0.48%	0.64%	6.00%	356	210
50% - 55%	37	1,037,020	0.86%	641,464	0.65%	1.29%	5.91%	357	229
55% - 60%	132	4,087,945	3.40%	2,733,075	2.77%	4.06%	5.89%	360	246
60% - 65%	362	12,983,839	10.80%	9,483,892	9.63%	13.69%	5.24%	359	261
65% - 70%	638	25,156,139	20.93%	20,052,898	20.36%	34.05%	4.63%	360	279
70% - 75%	675	28,366,756	23.60%	23,886,592	24.25%	58.30%	4.49%	360	295
75% - 80%	339	16,964,522	14.12%	14,363,214	14.58%	72.88%	4.43%	360	295
80% - 85%	169	10,405,777	8.66%	8,755,106	8.89%	81.77%	4.43%	360	289
85% - 90%	255	14,422,890	12.00%	12,809,293	13.00%	94.77%	4.55%	360	310
90% - 95%	96	5,566,588	4.63%	5,149,085	5.23%	100.00%	4.75%	360	322
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					

# Stratification Report

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

Cutoff Date:  
July-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%	2,733	119,435,803	99.39%	97,992,220	99.48%	99.48%	4.65%	360	289
1% - 2%	12	573,015	0.48%	382,974	0.39%	0.39%	5.91%	352	217
3% - 4%	4	165,500	0.14%	126,656	0.13%	0.13%	7.05%	360	267
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					



# Stratification Report

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

Cutoff Date:  
July-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%	72,700	0.07%	0.07%	7.09%	360	255
2% - 3%	4	334,382	0.28%	276,394	0.28%	0.35%	2.88%	360	267
3% - 4%	5	209,964	0.17%	181,831	0.18%	0.54%	5.10%	360	304
4% - 5%	2,014	94,901,758	78.97%	80,405,834	81.63%	82.17%	4.39%	360	295
5% - 6%	552	19,580,252	16.29%	14,410,495	14.63%	96.80%	5.85%	359	268
6% - 7%	171	5,046,811	4.20%	3,154,597	3.20%	100.00%	6.00%	359	232
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					

# Stratification Report

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

Cutoff Date:  
July-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%	126,656	0.13%	0.13%	7.05%	360	267
2% - 3%	4	334,382	0.28%	276,394	0.28%	0.41%	2.88%	360	267
3% - 4%	3	110,076	0.09%	75,017	0.08%	0.49%	6.00%	360	220
4% - 5%	1,886	90,332,385	75.17%	76,851,984	78.02%	78.51%	4.34%	360	296
5% - 6%	672	23,890,586	19.88%	17,812,286	18.08%	96.59%	5.76%	360	270
6% - 7%	180	5,341,388	4.44%	3,359,514	3.41%	100.00%	6.00%	359	233
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					

# Stratification Report

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

Cutoff Date:  
July-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	0.43%	294,548	0.30%	0.30%	6.00%	360	208
2026	43	1,272,440	1.06%	747,117	0.76%	1.06%	5.87%	358	211
2027	32	962,147	0.80%	624,709	0.63%	1.69%	5.40%	360	228
2028	207	7,531,491	6.27%	5,067,452	5.14%	6.84%	5.48%	359	241
2029	444	18,659,378	15.53%	14,555,333	14.78%	21.61%	5.01%	359	278
2030	628	28,745,852	23.92%	24,296,320	24.67%	46.28%	4.69%	360	300
2031	354	15,611,195	12.99%	12,489,050	12.68%	58.96%	4.53%	360	276
2032	307	13,935,734	11.60%	11,597,437	11.77%	70.73%	4.46%	360	287
2033	445	20,438,648	17.01%	17,689,989	17.96%	88.69%	4.36%	360	300
2034	270	12,498,630	10.40%	11,139,895	11.31%	100.00%	4.38%	360	310
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					

# Stratification Report

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

Cutoff Date:  
July-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	24,958	24,958	0.03%	5.25%	360	294
10% - 15%	184	6,653,633	6,653,633	5,126,356	5,126,356	5.23%	4.87%	360	277
15% - 20%	310	12,105,850	12,105,850	9,585,601	9,585,601	14.96%	4.74%	360	282
20% - 30%	580	23,829,552	23,829,552	19,249,558	19,249,558	34.50%	4.78%	360	286
25% - 30%	1,036	45,201,271	45,201,271	37,230,372	37,230,372	72.30%	4.67%	360	291
30% - 35%	638	32,353,615	32,353,615	27,285,006	27,285,006	100.00%	4.47%	359	293
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					

# Stratification Report

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

Cutoff Date:  
July-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%	50,642	0.05%	0.05%	6.00%	360	226
25,000 - 30,000	31	803,953	0.67%	487,889	0.50%	0.55%	6.00%	360	227
30,000 - 35,000	159	4,661,994	3.88%	3,060,350	3.11%	3.65%	5.92%	359	240
35,000 - 40,000	346	12,197,429	10.15%	8,977,727	9.11%	12.77%	5.75%	360	267
40,000 - 45,000	434	16,396,765	13.64%	12,465,791	12.66%	25.42%	5.45%	360	272
45,000 - 50,000	385	16,294,056	13.56%	13,631,677	13.84%	39.26%	4.39%	359	290
50,000 - 55,000	823	34,418,629	28.64%	29,400,578	29.85%	69.11%	4.31%	360	297
55,000 - 60,000	194	10,011,761	8.33%	8,648,165	8.78%	77.89%	4.36%	360	302
60,000 - 65,000	137	7,846,714	6.53%	6,766,318	6.87%	84.76%	4.29%	359	302
65,000 - 70,000	57	3,789,604	3.15%	3,222,775	3.27%	88.03%	4.27%	360	295
70,000 - 75,000	62	4,389,353	3.65%	3,832,036	3.89%	91.92%	4.24%	360	304
75,000 - 80,000	72	5,515,054	4.59%	4,711,056	4.78%	96.70%	4.34%	360	296
80,000 - 85,000	32	2,546,611	2.12%	2,163,438	2.20%	98.90%	4.20%	360	293
85,000 - 90,000	2	167,707	0.14%	142,986	0.15%	99.05%	4.73%	360	287
90,000 - 95,000	2	183,704	0.15%	159,649	0.16%	99.21%	4.01%	360	292
95,000 - 100,000	4	364,484	0.30%	325,339	0.33%	99.54%	4.37%	360	313
100,000 - 105,000	5	504,206	0.42%	455,435	0.46%	100.00%	4.33%	360	316
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					

# Stratification Report

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

Cutoff Date:  
July-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%	280,090	0.28%	0.28%	6.00%	360	208
2011	44	1,297,740	1.08%	761,576	0.77%	1.06%	5.88%	358	211
2012	32	962,147	0.80%	624,709	0.63%	1.69%	5.40%	360	228
2013	204	7,411,654	6.17%	4,981,840	5.06%	6.75%	5.49%	359	241
2014	308	11,872,896	9.88%	8,410,825	8.54%	15.29%	5.34%	359	251
2015	302	12,847,948	10.69%	9,671,863	9.82%	25.11%	5.11%	360	263
2016	356	15,667,789	13.04%	12,523,228	12.71%	37.82%	4.54%	360	276
2017	308	13,976,229	11.63%	11,631,662	11.81%	49.63%	4.46%	360	287
2018	448	20,588,733	17.13%	17,822,783	18.09%	67.72%	4.36%	360	300
2019	391	18,529,922	15.42%	16,607,043	16.86%	84.58%	4.44%	360	312
2020	338	16,525,756	13.75%	15,186,232	15.42%	100.00%	4.42%	360	323
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					

# Stratification Report

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

Cutoff Date:  
July-2023

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	2,426	105,945,969	88.16%	86,539,118	87.86%	87.86%	4.65%	360	288
1 - 30 Days	169	7,448,673	6.20%	6,198,571	6.29%	94.15%	4.56%	360	290
31 - 60 Days	68	2,984,599	2.48%	2,526,285	2.56%	96.71%	4.62%	360	293
61 - 90 Days	28	1,202,031	1.00%	1,009,630	1.02%	97.74%	4.55%	360	290
91 - 120 Days	20	873,199	0.73%	750,166	0.76%	98.50%	4.90%	360	298
121 - 150 Days	10	470,080	0.39%	395,866	0.40%	98.90%	5.01%	360	289
151 - 180 Days	7	323,593	0.27%	269,754	0.27%	99.18%	5.80%	360	286
181 - 210 Days	2	81,000	0.07%	72,035	0.07%	99.25%	5.75%	360	300
211 - 240 Days	6	289,462	0.24%	237,338	0.24%	99.49%	5.78%	360	276
241 - 270 Days	5	201,545	0.17%	178,651	0.18%	99.67%	5.79%	360	299
301 - 330 Days	1	40,500	0.03%	37,809	0.04%	99.71%	5.75%	360	298
+ 361 Days	7	313,666	0.26%	286,627	0.29%	100.00%	5.75%	360	308
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					

# Stratification Report

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

Fecha Alpha  
July-2023

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payroll Deduction	2,242	98,777,762	82.20%	81,141,155	82.38%	82.38%	4.59%	360	290
Voluntary Payments	507	21,396,555	17.80%	17,360,696	17.62%	100.00%	4.94%	360	285
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					



# Stratification Report

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

Cutoff Date:  
July-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	2,749	120,174,317	100.00%	98,501,851	100.00%	100.00%	4.65%	360	289
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					

# Stratification Report

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

Cutoff Date:  
July-2023

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,749	120,174,317	100.00%	98,501,851	100.00%	100.00%	4.65%	360	289
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Province

Cutoff Date:  
July-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%	103,724	0.11%	0.11%	5.85%	360	257
Chiriquí	405	16,333,273	13.59%	12,509,065	12.70%	12.80%	4.83%	359	271
Coclé	122	4,810,082	4.00%	3,931,046	3.99%	16.80%	4.62%	360	286
Colón	6	358,823	0.30%	264,743	0.27%	17.06%	4.25%	344	250
Herrera	246	9,957,563	8.29%	7,808,433	7.93%	24.99%	4.76%	360	277
Los Santos	58	2,431,672	2.02%	1,985,378	2.02%	27.01%	4.37%	360	285
Panamá	1,070	49,710,225	41.37%	40,552,632	41.17%	68.18%	4.69%	360	287
Panamá Oeste	548	24,924,717	20.74%	21,822,698	22.15%	90.33%	4.58%	360	306
Veraguas	290	11,501,443	9.57%	9,524,132	9.67%	100.00%	4.43%	360	293
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					

# Stratification Report

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

Cutoff Date:  
July-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	3.77%	4,082,303	4.14%	4.14%	4.47%	360	314
VIVA SANTIAGO	110	4,462,900	3.71%	3,931,428	3.99%	8.14%	4.21%	360	307
LA VALDEZA	99	4,343,560	3.61%	3,784,213	3.84%	11.98%	4.52%	360	305
LOS BOSQUES DE PACORA	79	3,307,800	2.75%	2,909,379	2.95%	14.93%	4.31%	360	306
ALTOS DE LA PRADERA	74	3,142,892	2.62%	2,831,033	2.87%	17.81%	4.45%	360	313
VERDE MAR	76	3,099,586	2.58%	2,761,267	2.80%	20.61%	5.19%	360	314
LOS GUAYACANES - LA CHORRERA	114	3,718,275	3.09%	2,721,245	2.76%	23.37%	5.71%	360	264
LA PRADERA - PANAMÁ	72	2,841,092	2.36%	2,244,595	2.28%	25.65%	4.82%	358	275
SANTA SOFÍA	32	2,324,846	1.93%	2,095,949	2.13%	27.78%	4.26%	360	316
LOS BOSQUES DE PACORA II	50	2,305,715	1.92%	2,084,558	2.12%	29.89%	4.26%	360	316
VILLAS DE LLANO MARIN	38	1,536,859	1.28%	1,266,292	1.29%	31.18%	4.39%	360	285
LOS VALLES DE ALGARROBO	40	1,557,392	1.30%	1,176,859	1.19%	32.37%	4.90%	360	266
PRADERAS DEL NORTE	18	1,236,663	1.03%	1,097,335	1.11%	33.49%	4.11%	360	309
VILLAS DE TANARA	33	1,345,382	1.12%	1,165,465	1.18%	34.67%	4.37%	360	300
EL PRADO - LA CHORRERA	31	1,329,399	1.11%	1,160,453	1.18%	35.85%	4.38%	360	302
CASTILLA REAL	32	1,290,647	1.07%	1,130,703	1.15%	37.00%	5.55%	360	313
LAGO EMPERADOR	19	1,289,553	1.07%	1,081,226	1.10%	38.10%	3.94%	360	290
VILLA MASIEL	30	1,235,628	1.03%	1,035,072	1.05%	39.15%	4.61%	360	288
MARAZUL	36	1,368,463	1.14%	948,183	0.96%	40.11%	5.82%	360	250
LOS NARANJOS DEL ESPINO	28	1,084,720	0.90%	952,920	0.97%	41.08%	4.59%	360	310
LOS JARDINES	28	1,143,979	0.95%	889,383	0.90%	41.98%	5.33%	360	274
PRADERAS DE SAN LORENZO	16	1,086,839	0.90%	866,440	0.88%	42.86%	4.40%	360	270
VILLA DEL CARMEN	11	553,434	0.46%	445,161	0.45%	43.31%	4.52%	360	275
CONDADO REAL	15	498,894	0.42%	323,986	0.33%	43.64%	6.00%	360	239
LAS PERLAS DE PILON	5	294,552	0.25%	231,886	0.24%	43.87%	4.00%	360	268
ALTOS DEL TECAL	6	254,452	0.21%	186,099	0.19%	44.06%	5.82%	360	258
VALLE DE LOS CEREZOS	6	258,539	0.22%	181,925	0.18%	44.25%	5.04%	360	241
SANTA ISABEL - TOCUMEN	3	115,074	0.10%	81,513	0.08%	44.33%	4.00%	360	236
SANTA RITA - PACORA	2	58,120	0.05%	36,990	0.04%	44.37%	4.94%	360	219
LA CRESTA DE LOS CUATRO ALTOS	1	64,271	0.05%	32,856	0.03%	44.40%	6.00%	264	123
OTROS	1,563	68,499,990	57.00%	54,765,134	55.60%	100.00%	4.67%	360	282
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Employer

Cutoff Date:  
July-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)	153	6,034,164	5.02%	4,708,027	4.78%	4.78%	4.55%	358	278
CLIENTE SIN TRABAJO	196	8,324,608	6.93%	6,926,404	7.03%	11.81%	5.02%	360	291
MINISTERIO DE SEGURIDAD PUBLICA	293	11,522,282	9.59%	9,285,409	9.43%	21.24%	4.51%	360	287
CAJA DEL SEGURO SOCIAL	36	1,413,791	1.18%	1,143,064	1.16%	22.40%	4.59%	360	289
INDEPENDIENTE	32	1,339,463	1.11%	1,066,407	1.08%	23.48%	4.78%	360	282
C.S.S. JUBILADOS & PENSIONADOS	15	634,345	0.53%	466,264	0.47%	23.95%	5.10%	339	254
MINISTERIO DE SALUD	38	1,527,344	1.27%	1,228,705	1.25%	25.20%	4.54%	360	285
INDEPENDIENTE INFORMAL	31	1,208,942	1.01%	920,819	0.93%	26.14%	5.21%	360	271
IMPORTADORA RICAMAR, S.A.(IRISA)	63	2,582,145	2.15%	2,166,659	2.20%	28.34%	4.47%	360	297
AUTORIDAD DEL CANAL DE PANAMA	5	279,628	0.23%	222,076	0.23%	28.56%	4.00%	360	272
CONDUCTOR DE TAXI	7	256,271	0.21%	187,529	0.19%	28.75%	5.82%	360	258
JUBILADO POR CONTRALORIA	8	353,106	0.29%	266,282	0.27%	29.02%	5.42%	360	268
MINISTERIO DE LA PRESIDENCIA (3)	34	1,773,320	1.48%	1,412,868	1.43%	30.46%	4.11%	356	277
ORGANO JUDICIAL	15	687,489	0.57%	546,494	0.55%	31.01%	4.78%	360	277
UNIVERSIDAD DE PANAMA	18	840,811	0.70%	696,421	0.71%	31.72%	4.44%	360	290
IPHE	5	319,119	0.27%	252,719	0.26%	31.98%	4.00%	360	272
RIBA SMITH	31	1,384,417	1.15%	1,179,249	1.20%	33.17%	4.58%	360	300
INMOBILIARIA DON ANTONIO, S.A.	29	1,178,065	0.98%	998,065	1.01%	34.19%	4.39%	360	298
BANCO GENERAL, S.A.	17	723,586	0.60%	586,326	0.60%	34.78%	4.60%	360	289
AGENCIAS FEDURO S.A	24	1,028,165	0.86%	856,851	0.87%	35.65%	4.43%	360	294
PROCURADURIA GENERAL DE LA NACION	14	716,806	0.60%	567,059	0.58%	36.23%	4.03%	360	274
MINISTERIO DE GOBIERNO	32	1,458,563	1.21%	1,184,407	1.20%	37.43%	4.22%	360	286
COMPAÑIA GOLY	26	1,072,465	0.89%	879,743	0.89%	38.32%	4.42%	360	289
FARMACIAS ARROCHA	19	820,506	0.68%	691,768	0.70%	39.02%	5.51%	360	296
CONTRALORIA GENERAL (2)	7	366,671	0.31%	309,892	0.31%	39.34%	4.13%	360	296
INDUSTRIAS LACTEAS	15	730,649	0.61%	628,112	0.64%	39.98%	4.60%	360	303
HOSPITAL SANTO TOMAS	6	312,200	0.26%	245,472	0.25%	40.23%	4.21%	360	275
PANAMA PORTS COMPANY	7	321,105	0.27%	236,757	0.24%	40.47%	4.31%	360	253
PRODUCTOS TOLEDANO, S.A.	15	643,506	0.54%	549,753	0.56%	41.02%	4.75%	360	304
OTHERS	1,558	70,320,785	58.52%	58,092,249	58.98%	100.00%	4.67%	360	290
<b>Total</b>	<b>2,749</b>	<b>120,174,317</b>	<b>100.00%</b>	<b>98,501,851</b>	<b>100.00%</b>	<b>-</b>	<b>4.65%</b>	<b>360</b>	<b>289</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>94,749</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,716</b>		<b>35,832</b>					