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# Stratification Report for La Hipotecaria S.A. Panamá

## **Mortgage Loans - June-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 June-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:  
June-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%	14,420	0.01%	0.01%	5.75%	192	79
240	3	96,055	0.08%	59,376	0.06%	0.07%	5.75%	240	151
264	2	104,771	0.09%	64,035	0.06%	0.14%	5.75%	264	158
300	2	85,000	0.07%	68,047	0.07%	0.21%	5.64%	300	227
324	1	34,645	0.03%	25,105	0.03%	0.23%	5.75%	324	233
348	2	88,654	0.07%	78,243	0.08%	0.31%	5.75%	348	298
360	2,746	120,207,342	99.63%	98,891,454	99.69%	100.00%	5.74%	360	290
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					

# Stratification Report

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

Cutoff Date:  
June-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%	14,420	0.01%	0.01%	5.75%	192	79
120 - 179	4	160,326	0.13%	92,483	0.09%	0.11%	5.75%	246	141
180 - 239	132	4,109,239	3.41%	2,598,499	2.62%	2.73%	5.75%	359	225
240 - 299	1,582	66,894,395	55.44%	52,049,569	52.47%	55.20%	5.75%	360	273
300 - 359	1,038	49,452,507	40.99%	44,445,708	44.80%	100.00%	5.73%	360	314
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					

# Stratification Report

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

Cutoff Date:  
June-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%	24,219	0.02%	0.02%	5.75%	360	229
20,000 - 25,000	14	322,389	0.27%	185,103	0.19%	0.21%	5.75%	360	216
25,000 - 30,000	93	2,482,303	2.06%	1,537,379	1.55%	1.76%	5.75%	359	230
30,000 - 35,000	250	8,003,624	6.63%	5,613,824	5.66%	7.42%	5.74%	359	254
35,000 - 40,000	640	23,899,443	19.81%	18,386,273	18.53%	25.95%	5.74%	360	276
40,000 - 45,000	967	39,489,187	32.73%	33,811,745	34.08%	60.04%	5.73%	360	297
45,000 - 50,000	244	11,643,931	9.65%	9,924,064	10.00%	70.04%	5.74%	360	299
50,000 - 55,000	150	7,743,132	6.42%	6,699,111	6.75%	76.80%	5.75%	360	302
55,000 - 60,000	119	6,893,631	5.71%	5,785,797	5.83%	82.63%	5.73%	360	292
60,000 - 65,000	55	3,437,166	2.85%	2,783,732	2.81%	85.43%	5.76%	358	281
65,000 - 70,000	58	3,939,124	3.26%	3,408,742	3.44%	88.87%	5.74%	360	300
70,000 - 75,000	63	4,550,874	3.77%	3,973,555	4.01%	92.88%	5.74%	360	304
75,000 - 80,000	82	6,399,568	5.30%	5,467,060	5.51%	98.39%	5.74%	360	296
80,000 - 85,000	8	655,848	0.54%	569,412	0.57%	98.96%	5.69%	360	297
85,000 - 90,000	3	265,862	0.22%	231,067	0.23%	99.19%	5.75%	360	297
90,000 - 95,000	2	185,249	0.15%	165,330	0.17%	99.36%	5.63%	360	310
95,000 - 100,000	3	296,138	0.25%	266,898	0.27%	99.63%	5.75%	360	315
100,000 - 105,000	4	406,124	0.34%	367,366	0.37%	100.00%	5.75%	360	317
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					

# Stratification Report

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

Cutoff Date:  
June-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%	3,774	0.00%	0.00%	5.75%	360	213
10,000 - 15,000	46	1,156,971	0.96%	633,824	0.64%	0.64%	5.75%	354	208
15,000 - 20,000	86	2,415,756	2.00%	1,548,581	1.56%	2.20%	5.77%	359	237
20,000 - 25,000	281	9,266,226	7.68%	6,378,582	6.43%	8.63%	5.75%	360	250
25,000 - 30,000	395	14,521,820	12.04%	10,777,625	10.86%	19.50%	5.75%	360	266
30,000 - 35,000	635	25,732,628	21.33%	21,105,824	21.28%	40.77%	5.74%	359	284
35,000 - 40,000	604	25,149,788	20.84%	22,010,304	22.19%	62.96%	5.73%	360	305
40,000 - 45,000	235	11,738,542	9.73%	10,000,269	10.08%	73.04%	5.74%	360	297
45,000 - 50,000	160	8,461,465	7.01%	7,416,506	7.48%	80.52%	5.75%	360	306
50,000 - 55,000	82	4,990,890	4.14%	4,342,220	4.38%	84.90%	5.75%	360	302
55,000 - 60,000	63	4,228,152	3.50%	3,617,692	3.65%	88.54%	5.73%	360	298
60,000 - 65,000	73	5,339,668	4.43%	4,587,373	4.62%	93.17%	5.74%	360	297
65,000 - 70,000	59	4,492,312	3.72%	3,951,679	3.98%	97.15%	5.75%	360	305
70,000 - 75,000	26	2,064,230	1.71%	1,870,114	1.89%	99.04%	5.72%	360	315
75,000 - 80,000	3	267,407	0.22%	236,374	0.24%	99.27%	5.67%	360	309
85,000 - 90,000	5	491,167	0.41%	440,460	0.44%	99.72%	5.75%	360	312
90,000 - 95,000	3	305,144	0.25%	279,478	0.28%	100.00%	5.75%	360	322
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					

# Stratification Report

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

Cutoff Date:  
June-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%	58,218	0.06%	0.06%	5.75%	360	271
70% - 75%	2	52,316	0.04%	34,210	0.03%	0.09%	5.75%	300	220
75% - 80%	115	4,340,650	3.60%	3,694,348	3.72%	3.82%	5.74%	360	296
80% - 85%	1,101	44,845,560	37.17%	38,639,999	38.95%	42.77%	5.74%	360	301
85% - 90%	483	16,318,281	13.53%	11,840,917	11.94%	54.70%	5.75%	360	263
90% - 95%	23	1,391,419	1.15%	1,118,220	1.13%	55.83%	5.74%	360	285
95% - 100%	1,031	53,629,891	44.45%	43,814,767	44.17%	100.00%	5.74%	360	287
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					

# Stratification Report

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

Cutoff Date:  
June-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%	3,774	0.00%	0.00%	5.75%	360	213
20% - 25%	1	47,634	0.04%	11,851	0.01%	0.02%	5.75%	360	240
35% - 40%	2	60,750	0.05%	27,726	0.03%	0.04%	5.75%	216	103
40% - 45%	9	225,175	0.19%	116,378	0.12%	0.16%	5.75%	360	210
45% - 50%	32	791,832	0.66%	456,247	0.46%	0.62%	5.75%	356	210
50% - 55%	34	953,475	0.79%	590,714	0.60%	1.22%	5.75%	357	229
55% - 60%	125	3,832,739	3.18%	2,567,772	2.59%	3.80%	5.76%	360	246
60% - 65%	348	12,393,171	10.27%	9,036,315	9.11%	12.91%	5.74%	359	261
65% - 70%	643	25,227,995	20.91%	20,173,953	20.34%	33.25%	5.75%	360	280
70% - 75%	675	28,285,395	23.44%	23,795,674	23.99%	57.24%	5.73%	360	295
75% - 80%	356	17,755,376	14.72%	15,082,035	15.20%	72.44%	5.73%	360	297
80% - 85%	169	10,325,655	8.56%	8,688,528	8.76%	81.20%	5.75%	360	289
85% - 90%	252	14,348,119	11.89%	12,750,482	12.85%	94.05%	5.73%	360	310
90% - 95%	110	6,374,850	5.28%	5,899,232	5.95%	100.00%	5.74%	360	323
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					

# Stratification Report

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

Cutoff Date:  
June-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%	2,738	119,662,500	99.18%	98,481,862	99.28%	99.28%	5.74%	360	290
1% - 2%	15	823,867	0.68%	591,872	0.60%	0.60%	5.72%	354	236
3% - 4%	4	165,500	0.14%	126,944	0.13%	0.13%	7.05%	360	268
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					



# Stratification Report

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

Cutoff Date:  
June-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%	72,883	0.07%	0.07%	7.09%	360	256
2% - 3%	4	334,382	0.28%	277,146	0.28%	0.35%	5.69%	360	268
3% - 4%	2	87,114	0.07%	68,122	0.07%	0.42%	5.75%	360	266
4% - 5%	2,021	95,365,487	79.04%	81,037,434	81.69%	82.11%	5.74%	360	296
5% - 6%	555	19,687,622	16.32%	14,556,690	14.67%	96.79%	5.74%	359	269
6% - 7%	172	5,076,111	4.21%	3,188,403	3.21%	100.00%	5.75%	359	233
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					

# Stratification Report

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

Cutoff Date:  
June-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%	126,944	0.13%	0.13%	7.05%	360	268
2% - 3%	4	334,382	0.28%	277,146	0.28%	0.41%	5.69%	360	268
3% - 4%	11	489,485	0.41%	314,726	0.32%	0.72%	5.75%	351	207
4% - 5%	1,888	90,524,075	75.03%	77,321,510	77.94%	78.67%	5.74%	360	297
5% - 6%	850	29,138,425	24.15%	21,160,352	21.33%	100.00%	5.74%	359	265
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					

# Stratification Report

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

Cutoff Date:  
June-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%	313,189	0.32%	0.32%	5.75%	360	209
2026	43	1,272,440	1.05%	751,515	0.76%	1.07%	5.75%	358	212
2027	32	962,147	0.80%	627,231	0.63%	1.71%	5.74%	360	229
2028	208	7,587,891	6.29%	5,132,352	5.17%	6.88%	5.75%	359	242
2029	446	18,755,309	15.54%	14,683,574	14.80%	21.68%	5.75%	359	279
2030	631	28,940,790	23.99%	24,545,453	24.74%	46.42%	5.74%	360	301
2031	354	15,611,195	12.94%	12,526,793	12.63%	59.05%	5.75%	360	277
2032	307	13,935,734	11.55%	11,629,572	11.72%	70.78%	5.75%	360	288
2033	446	20,539,628	17.02%	17,822,686	17.97%	88.74%	5.73%	360	301
2034	270	12,498,630	10.36%	11,168,315	11.26%	100.00%	5.71%	360	311
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					

# Stratification Report

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

Cutoff Date:  
June-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	25,034	25,034	0.03%	5.75%	360	295
10% - 15%	184	6,653,633	6,653,633	5,143,839	5,143,839	5.21%	5.74%	360	278
15% - 20%	310	12,105,850	12,105,850	9,617,310	9,617,310	14.91%	5.75%	360	283
20% - 30%	583	24,051,212	24,051,212	19,501,071	19,501,071	34.56%	5.73%	360	287
25% - 30%	1,039	45,348,290	45,348,290	37,468,003	37,468,003	72.33%	5.74%	360	292
30% - 35%	640	32,462,486	32,462,486	27,445,421	27,445,421	100.00%	5.75%	359	294
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					

# Stratification Report

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

Cutoff Date:  
June-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%	50,832	0.05%	0.05%	5.75%	360	227
25,000 - 30,000	31	803,953	0.67%	490,401	0.49%	0.55%	5.75%	360	228
30,000 - 35,000	160	4,691,294	3.89%	3,091,979	3.12%	3.66%	5.75%	359	241
35,000 - 40,000	346	12,197,429	10.11%	9,013,539	9.09%	12.75%	5.74%	360	268
40,000 - 45,000	435	16,440,226	13.63%	12,542,377	12.64%	25.39%	5.75%	360	273
45,000 - 50,000	385	16,294,056	13.51%	13,668,765	13.78%	39.17%	5.73%	359	291
50,000 - 55,000	825	34,511,599	28.60%	29,564,956	29.80%	68.97%	5.74%	360	298
55,000 - 60,000	195	10,068,161	8.34%	8,711,051	8.78%	77.76%	5.74%	360	303
60,000 - 65,000	137	7,846,714	6.50%	6,784,486	6.84%	84.59%	5.74%	359	303
65,000 - 70,000	57	3,789,604	3.14%	3,230,629	3.26%	87.85%	5.76%	360	296
70,000 - 75,000	62	4,389,353	3.64%	3,842,248	3.87%	91.72%	5.74%	360	305
75,000 - 80,000	74	5,669,492	4.70%	4,865,654	4.90%	96.63%	5.75%	360	298
80,000 - 85,000	32	2,546,611	2.11%	2,169,827	2.19%	98.82%	5.73%	360	294
85,000 - 90,000	2	167,707	0.14%	143,275	0.14%	98.96%	5.63%	360	288
90,000 - 95,000	2	183,704	0.15%	160,023	0.16%	99.12%	5.75%	360	293
95,000 - 100,000	4	364,484	0.30%	326,160	0.33%	99.45%	5.69%	360	314
100,000 - 105,000	6	605,186	0.50%	544,478	0.55%	100.00%	5.75%	360	314
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					

# Stratification Report

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

Cutoff Date:  
June-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%	298,659	0.30%	0.30%	5.75%	360	209
2011	44	1,297,740	1.08%	766,044	0.77%	1.07%	5.75%	358	212
2012	32	962,147	0.80%	627,231	0.63%	1.71%	5.74%	360	229
2013	205	7,468,054	6.19%	5,046,431	5.09%	6.79%	5.76%	359	242
2014	309	11,916,357	9.88%	8,478,066	8.55%	15.34%	5.75%	359	252
2015	302	12,847,948	10.65%	9,705,869	9.78%	25.12%	5.73%	360	264
2016	356	15,667,789	12.99%	12,561,195	12.66%	37.79%	5.75%	360	277
2017	308	13,976,229	11.58%	11,663,897	11.76%	49.54%	5.76%	360	288
2018	449	20,689,713	17.15%	17,955,916	18.10%	67.64%	5.73%	360	301
2019	392	18,582,392	15.40%	16,694,513	16.83%	84.47%	5.72%	360	313
2020	341	16,720,694	13.86%	15,402,858	15.53%	100.00%	5.75%	360	324
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					

# Stratification Report

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

Cutoff Date:  
June-2023

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	2,479	108,345,871	89.80%	88,859,672	89.58%	89.58%	5.74%	360	290
1 - 30 Days	133	5,810,757	4.82%	4,828,677	4.87%	94.44%	5.73%	360	290
31 - 60 Days	58	2,597,155	2.15%	2,170,041	2.19%	96.63%	5.74%	360	289
61 - 90 Days	36	1,640,213	1.36%	1,391,188	1.40%	98.03%	5.75%	360	293
91 - 120 Days	18	806,121	0.67%	687,988	0.69%	98.73%	5.73%	360	292
121 - 150 Days	9	366,786	0.30%	310,281	0.31%	99.04%	5.72%	360	293
151 - 180 Days	3	121,787	0.10%	109,097	0.11%	99.15%	5.75%	360	303
181 - 210 Days	5	246,926	0.20%	206,407	0.21%	99.36%	5.75%	360	285
211 - 240 Days	3	124,715	0.10%	107,062	0.11%	99.47%	5.75%	360	286
241 - 270 Days	4	197,804	0.16%	176,035	0.18%	99.64%	5.75%	360	299
271 - 300 Days	2	80,065	0.07%	67,604	0.07%	99.71%	5.75%	360	280
331 - 360 Days	1	71,279	0.06%	67,099	0.07%	99.78%	5.75%	360	322
+ 361 Days	6	242,387	0.20%	219,528	0.22%	100.00%	5.75%	360	305
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					

# Stratification Report

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

Fecha Alpha  
June-2023

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payroll Deduction	2,260	99,698,033	82.63%	82,164,712	82.83%	82.83%	5.74%	360	291
Voluntary Payments	497	20,953,833	17.37%	17,035,967	17.17%	100.00%	5.73%	360	286
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					



# Stratification Report

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

Cutoff Date:  
June-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	2,757	120,651,866	100.00%	99,200,679	100.00%	100.00%	5.74%	360	290
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					

# Stratification Report

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

Cutoff Date:  
June-2023

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,757	120,651,866	100.00%	99,200,679	100.00%	100.00%	5.74%	360	290
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Province

Cutoff Date:  
June-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%	104,163	0.11%	0.11%	5.75%	360	258
Chiriquí	405	16,333,273	13.54%	12,553,132	12.65%	12.76%	5.74%	359	272
Coclé	123	4,866,482	4.03%	3,982,738	4.01%	16.77%	5.75%	360	287
Colón	6	358,823	0.30%	265,607	0.27%	17.04%	5.71%	344	251
Herrera	247	9,986,863	8.28%	7,850,789	7.91%	24.96%	5.74%	360	278
Los Santos	58	2,431,672	2.02%	1,991,988	2.01%	26.96%	5.75%	360	286
Panamá	1,074	50,009,104	41.45%	40,938,878	41.27%	68.23%	5.74%	360	289
Panamá Oeste	549	24,977,187	20.70%	21,925,289	22.10%	90.33%	5.73%	360	307
Veraguas	291	11,541,943	9.57%	9,588,094	9.67%	100.00%	5.75%	360	294
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					

# Stratification Report

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

Cutoff Date:  
June-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	84	4,679,240	3.88%	4,234,537	4.27%	4.27%	5.73%	360	315
VIVA SANTIAGO	110	4,462,900	3.70%	3,941,377	3.97%	8.24%	5.75%	360	308
LA VALDEZA	99	4,343,560	3.60%	3,793,441	3.82%	12.07%	5.74%	360	306
LOS BOSQUES DE PACORA	79	3,307,800	2.74%	2,916,497	2.94%	15.01%	5.73%	360	307
ALTOS DE LA PRADERA	74	3,142,892	2.60%	2,837,815	2.86%	17.87%	5.72%	360	314
VERDE MAR	76	3,099,586	2.57%	2,770,052	2.79%	20.66%	5.73%	360	315
LOS GUAYACANES - LA CHORRERA	114	3,718,275	3.08%	2,731,217	2.75%	23.41%	5.75%	360	265
LA PRADERA - PANAMÁ	72	2,841,092	2.35%	2,252,122	2.27%	25.68%	5.74%	358	276
SANTA SOFÍA	32	2,324,846	1.93%	2,101,582	2.12%	27.80%	5.74%	360	317
LOS BOSQUES DE PACORA II	50	2,305,715	1.91%	2,090,131	2.11%	29.91%	5.72%	360	317
VILLAS DE LLANO MARIN	38	1,536,859	1.27%	1,269,839	1.28%	31.19%	5.77%	360	286
LOS VALLES DE ALGARROBO	40	1,557,392	1.29%	1,181,326	1.19%	32.38%	5.74%	360	267
PRADERAS DEL NORTE	18	1,236,663	1.02%	1,100,034	1.11%	33.49%	5.75%	360	310
VILLAS DE TANARA	33	1,345,382	1.12%	1,168,584	1.18%	34.67%	5.74%	360	301
EL PRADO - LA CHORRERA	31	1,329,399	1.10%	1,162,967	1.17%	35.84%	5.74%	360	303
CASTILLA REAL	32	1,290,647	1.07%	1,134,113	1.14%	36.98%	5.75%	360	314
LAGO EMPERADOR	19	1,289,553	1.07%	1,084,061	1.09%	38.07%	5.74%	360	291
VILLA MASIEL	30	1,235,628	1.02%	1,037,663	1.05%	39.12%	5.75%	360	289
MARAZUL	36	1,368,463	1.13%	953,525	0.96%	40.08%	5.75%	360	251
LOS NARANJOS DEL ESPINO	28	1,084,720	0.90%	955,035	0.96%	41.04%	5.68%	360	311
LOS JARDINES	28	1,143,979	0.95%	892,162	0.90%	41.94%	5.68%	360	275
PRADERAS DE SAN LORENZO	16	1,086,839	0.90%	868,710	0.88%	42.82%	5.75%	360	271
PRINCESA MIA I,II,III,IV,V	15	797,785	0.66%	682,893	0.69%	43.51%	5.75%	360	296
VILLA DEL CARMEN	12	596,895	0.49%	478,183	0.48%	43.99%	5.75%	360	275
CONDADO REAL	15	498,894	0.41%	325,840	0.33%	44.32%	5.75%	360	240
LAS PERLAS DE PILON	5	294,552	0.24%	232,500	0.23%	44.55%	5.70%	360	269
ALTOS DEL TECAL	6	254,452	0.21%	186,839	0.19%	44.74%	5.75%	360	259
VALLE DE LOS CEREZOS	6	258,539	0.21%	182,600	0.18%	44.92%	5.75%	360	242
SANTA ISABEL - TOCUMEN	3	115,074	0.10%	81,715	0.08%	45.01%	5.75%	360	237
SANTA RITA - PACORA	2	58,120	0.05%	37,066	0.04%	45.04%	5.75%	360	220
LA CRESTA DE LOS CUATRO ALTOS	1	64,271	0.05%	33,107	0.03%	45.08%	5.75%	264	124
OTROS	1,553	67,981,855	56.35%	54,483,144	54.92%	100.00%	5.74%	360	283
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Employer

Cutoff Date:  
June-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)	154	6,074,664	5.03%	4,762,897	4.80%	4.80%	5.75%	358	280
CLIENTE SIN TRABAJO	194	8,257,281	6.84%	6,872,459	6.93%	11.73%	5.73%	360	290
MINISTERIO DE SEGURIDAD PUBLICA	293	11,522,282	9.55%	9,315,421	9.39%	21.12%	5.75%	360	288
CAJA DEL SEGURO SOCIAL	36	1,413,791	1.17%	1,146,369	1.16%	22.28%	5.75%	360	290
INDEPENDIENTE	32	1,374,698	1.14%	1,101,712	1.11%	23.39%	5.74%	360	284
C.S.S. JUBILADOS & PENSIONADOS	14	586,022	0.49%	423,776	0.43%	23.81%	5.71%	338	249
MINISTERIO DE SALUD	37	1,451,609	1.20%	1,165,067	1.17%	24.99%	5.75%	360	285
INDEPENDIENTE INFORMAL	29	1,092,331	0.91%	829,840	0.84%	25.82%	5.74%	360	271
IMPORTADORA RICAMAR, S.A.(IRISA)	64	2,623,502	2.17%	2,210,385	2.23%	28.05%	5.75%	360	298
AUTORIDAD DEL CANAL DE PANAMA	5	279,628	0.23%	222,693	0.22%	28.28%	5.75%	360	273
CONDUCTOR DE TAXI	7	256,271	0.21%	188,151	0.19%	28.47%	5.68%	360	259
JUBILADO POR CONTRALORIA	8	353,106	0.29%	267,240	0.27%	28.74%	5.68%	360	269
MINISTERIO DE LA PRESIDENCIA (3)	34	1,773,320	1.47%	1,417,521	1.43%	30.16%	5.75%	356	278
ORGANO JUDICIAL	15	687,489	0.57%	548,072	0.55%	30.72%	5.92%	360	278
UNIVERSIDAD DE PANAMA	18	840,811	0.70%	698,406	0.70%	31.42%	5.75%	360	291
IPHE	6	420,099	0.35%	341,356	0.34%	31.77%	5.75%	360	281
RIBA SMITH	31	1,384,417	1.15%	1,182,156	1.19%	32.96%	5.72%	360	301
INMOBILIARIA DON ANTONIO, S.A.	29	1,178,065	0.98%	1,000,942	1.01%	33.97%	5.75%	360	299
BANCO GENERAL, S.A.	17	723,586	0.60%	587,972	0.59%	34.56%	5.75%	360	290
AGENCIAS FEDURO S.A	24	1,028,165	0.85%	862,034	0.87%	35.43%	5.73%	360	295
PROCURADURIA GENERAL DE LA NACION	14	716,806	0.59%	569,018	0.57%	36.00%	5.73%	360	275
MINISTERIO DE GOBIERNO	32	1,458,563	1.21%	1,188,146	1.20%	37.20%	5.75%	360	287
COMPAÑIA GOLY	26	1,072,465	0.89%	882,193	0.89%	38.09%	5.75%	360	290
FARMACIAS ARROCHA	19	820,506	0.68%	693,677	0.70%	38.79%	5.69%	360	297
CONTRALORIA GENERAL (2)	7	366,671	0.30%	310,794	0.31%	39.10%	5.75%	360	297
INDUSTRIAS LACTEAS	16	765,249	0.63%	656,649	0.66%	39.76%	5.75%	360	303
HOSPITAL SANTO TOMAS	7	368,600	0.31%	286,840	0.29%	40.05%	5.75%	360	271
PANAMA PORTS COMPANY	8	364,566	0.30%	269,163	0.27%	40.32%	5.71%	360	253
PRODUCTOS TOLEDANO, S.A.	15	643,506	0.53%	551,425	0.56%	40.88%	5.73%	360	305
OTHERS	1,566	70,753,797	58.64%	58,648,305	59.12%	100.00%	5.73%	360	291
<b>Total</b>	<b>2,757</b>	<b>120,651,866</b>	<b>100.00%</b>	<b>99,200,679</b>	<b>100.00%</b>	<b>-</b>	<b>5.74%</b>	<b>360</b>	<b>290</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>94,953</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,762</b>		<b>35,981</b>					