
Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - March-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 March-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:
March-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%	14,973	0.01%	0.01%	5.00%	192	82
240	4	139,555	0.11%	93,058	0.09%	0.11%	5.00%	240	161
264	2	104,770	0.09%	65,191	0.06%	0.17%	5.00%	264	161
300	2	84,999	0.07%	68,775	0.07%	0.24%	5.00%	300	230
324	1	34,645	0.03%	25,422	0.03%	0.26%	5.00%	324	236
348	2	88,652	0.07%	78,849	0.08%	0.34%	5.00%	348	301
360	2,769	121,632,685	99.60%	100,969,193	99.66%	100.00%	5.00%	360	293
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Term

Cutoff Date:
March-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%	14,973	0.01%	0.01%	5.00%	192	82
120 - 179	5	203,825	0.17%	126,915	0.13%	0.14%	5.00%	245	152
180 - 239	99	2,892,940	2.37%	1,807,022	1.78%	1.92%	5.00%	358	222
240 - 299	1,536	64,570,310	52.87%	50,254,489	49.60%	51.53%	5.00%	360	273
300 - 359	1,140	54,418,231	44.56%	49,112,062	48.47%	100.00%	5.00%	360	316
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Balance

Cutoff Date:
March-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%	24,567	0.02%	0.02%	5.00%	360	232
20,000 - 25,000	15	346,878	0.28%	202,778	0.20%	0.22%	5.00%	360	219
25,000 - 30,000	93	2,482,291	2.03%	1,561,425	1.54%	1.77%	5.00%	359	233
30,000 - 35,000	251	8,033,889	6.58%	5,702,649	5.63%	7.39%	5.01%	359	257
35,000 - 40,000	645	24,080,500	19.72%	18,700,743	18.46%	25.85%	5.01%	360	279
40,000 - 45,000	969	39,577,055	32.41%	34,141,898	33.70%	59.55%	5.00%	360	300
45,000 - 50,000	244	11,643,867	9.53%	10,006,842	9.88%	69.43%	5.00%	360	301
50,000 - 55,000	152	7,844,281	6.42%	6,842,155	6.75%	76.18%	5.00%	360	305
55,000 - 60,000	121	7,008,591	5.74%	5,932,061	5.86%	82.04%	5.00%	360	295
60,000 - 65,000	55	3,437,155	2.81%	2,808,417	2.77%	84.81%	5.04%	358	284
65,000 - 70,000	59	4,008,574	3.28%	3,496,099	3.45%	88.26%	5.00%	360	304
70,000 - 75,000	63	4,550,852	3.73%	4,012,970	3.96%	92.22%	5.00%	360	307
75,000 - 80,000	88	6,867,357	5.62%	5,918,065	5.84%	98.06%	5.00%	360	300
80,000 - 85,000	8	655,846	0.54%	573,498	0.57%	98.63%	5.00%	360	300
85,000 - 90,000	3	265,861	0.22%	232,969	0.23%	98.86%	5.00%	360	300
90,000 - 95,000	3	279,299	0.23%	254,241	0.25%	99.11%	5.00%	360	319
95,000 - 100,000	5	493,813	0.40%	440,211	0.43%	99.54%	5.00%	360	312
100,000 - 105,000	5	506,322	0.41%	463,873	0.46%	100.00%	5.00%	360	322
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Balance

Cutoff Date:
March-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%	6,197	0.01%	0.01%	5.00%	360	216
10,000 - 15,000	41	1,003,868	0.82%	571,349	0.56%	0.57%	5.00%	353	210
15,000 - 20,000	77	2,140,942	1.75%	1,359,819	1.34%	1.91%	5.00%	358	237
20,000 - 25,000	265	8,617,360	7.06%	5,974,105	5.90%	7.81%	5.01%	360	251
25,000 - 30,000	417	15,242,193	12.48%	11,378,280	11.23%	19.04%	5.01%	360	268
30,000 - 35,000	583	23,613,301	19.34%	19,380,150	19.13%	38.17%	5.00%	359	284
35,000 - 40,000	665	27,559,722	22.57%	24,278,411	23.96%	62.13%	5.00%	360	308
40,000 - 45,000	227	11,291,404	9.25%	9,678,670	9.55%	71.68%	5.00%	360	300
45,000 - 50,000	179	9,454,722	7.74%	8,332,188	8.22%	79.91%	5.00%	360	308
50,000 - 55,000	73	4,443,406	3.64%	3,876,298	3.83%	83.73%	5.03%	360	304
55,000 - 60,000	68	4,478,771	3.67%	3,899,616	3.85%	87.58%	5.00%	360	303
60,000 - 65,000	71	5,171,098	4.23%	4,466,707	4.41%	91.99%	5.00%	360	300
65,000 - 70,000	69	5,237,871	4.29%	4,630,669	4.57%	96.56%	5.00%	360	308
70,000 - 75,000	30	2,380,707	1.95%	2,166,589	2.14%	98.70%	5.00%	360	317
75,000 - 80,000	2	176,207	0.14%	158,089	0.16%	98.86%	5.00%	360	314
80,000 - 85,000	2	189,210	0.15%	165,012	0.16%	99.02%	5.00%	360	303
85,000 - 90,000	5	488,734	0.40%	437,443	0.43%	99.45%	5.00%	360	312
90,000 - 95,000	5	499,885	0.41%	460,242	0.45%	99.91%	5.00%	360	324
95,000 - 100,000	1	101,605	0.08%	95,628	0.09%	100.00%	5.00%	360	333
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

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

Cutoff Date:
March-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%	58,753	0.06%	0.06%	5.00%	360	274
70% - 75%	2	52,316	0.04%	34,814	0.03%	0.09%	5.00%	300	223
75% - 80%	116	4,384,116	3.59%	3,756,229	3.71%	3.80%	5.00%	359	298
80% - 85%	1,104	44,971,015	36.83%	39,042,956	38.54%	42.34%	5.00%	360	304
85% - 90%	488	16,490,115	13.50%	12,096,765	11.94%	54.28%	5.01%	360	266
90% - 95%	24	1,491,612	1.22%	1,225,908	1.21%	55.49%	5.00%	360	291
95% - 100%	1,045	54,657,782	44.76%	45,100,037	44.51%	100.00%	5.00%	360	290
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

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

Cutoff Date:
March-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%	6,197	0.01%	0.01%	5.00%	360	216
30% - 35%	1	47,633	0.04%	15,670	0.02%	0.02%	5.00%	360	243
35% - 40%	2	60,750	0.05%	28,620	0.03%	0.05%	5.00%	216	106
40% - 45%	5	126,500	0.10%	65,528	0.06%	0.11%	5.00%	360	213
45% - 50%	29	704,214	0.58%	407,414	0.40%	0.52%	5.00%	360	214
50% - 55%	37	1,015,312	0.83%	630,293	0.62%	1.14%	5.00%	354	225
55% - 60%	103	3,138,918	2.57%	2,113,293	2.09%	3.22%	5.02%	359	247
60% - 65%	309	10,762,343	8.81%	7,839,724	7.74%	10.96%	5.00%	359	261
65% - 70%	627	24,405,336	19.98%	19,477,769	19.22%	30.19%	5.00%	360	281
70% - 75%	696	28,834,360	23.61%	24,326,054	24.01%	54.20%	5.00%	360	296
75% - 80%	407	19,767,871	16.19%	17,000,786	16.78%	70.98%	5.00%	360	301
80% - 85%	170	10,285,038	8.42%	8,677,562	8.56%	79.54%	5.01%	360	290
85% - 90%	240	13,911,584	11.39%	12,359,782	12.20%	91.74%	5.00%	360	310
90% - 95%	154	9,031,147	7.40%	8,366,771	8.26%	100.00%	5.00%	360	324
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Borrower Rate

Cutoff Date:
March-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%	857	29,374,252	24.05%	21,569,562	21.29%	21.29%	5.00%	359	268
1% - 2%	1,905	91,757,091	75.14%	79,020,175	77.99%	77.99%	5.00%	360	300
2% - 3%	11	489,482	0.40%	318,893	0.31%	0.31%	5.00%	351	210
3% - 4%	4	334,381	0.27%	279,282	0.28%	0.28%	5.00%	360	271
7% - 8%	4	165,500	0.14%	127,549	0.13%	0.13%	7.00%	360	271
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Subsidy

Cutoff Date:
March-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%	73,280	0.07%	0.07%	7.00%	360	259
2% - 3%	4	334,381	0.27%	279,282	0.28%	0.35%	5.00%	360	271
3% - 4%	2	87,113	0.07%	68,732	0.07%	0.42%	5.00%	360	269
4% - 5%	2,038	96,598,457	79.10%	82,772,950	81.70%	82.11%	5.00%	360	299
5% - 6%	560	19,863,628	16.27%	14,846,968	14.65%	96.77%	5.00%	359	272
6% - 7%	174	5,135,977	4.21%	3,274,249	3.23%	100.00%	5.00%	359	236
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Subsidy

Cutoff Date:
March-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%	127,549	0.13%	0.13%	7.00%	360	271
2% - 3%	4	334,381	0.27%	279,282	0.28%	0.40%	5.00%	360	271
3% - 4%	11	489,482	0.40%	318,893	0.31%	0.72%	5.00%	351	210
4% - 5%	1,905	91,757,091	75.14%	79,020,175	77.99%	78.71%	5.00%	360	300
5% - 6%	857	29,374,252	24.05%	21,569,562	21.29%	100.00%	5.00%	359	268
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Subsidy Expiration Year

Cutoff Date:
March-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	548,102	0.45%	317,555	0.31%	0.31%	5.00%	360	212
2026	44	1,296,923	1.06%	780,182	0.77%	1.08%	5.00%	358	215
2027	32	962,140	0.79%	635,302	0.63%	1.71%	5.00%	360	232
2028	210	7,653,603	6.27%	5,244,560	5.18%	6.89%	5.01%	359	245
2029	452	19,109,375	15.65%	15,133,355	14.94%	21.82%	5.00%	359	283
2030	638	29,416,949	24.09%	25,167,406	24.84%	46.66%	5.00%	360	304
2031	355	15,655,683	12.82%	12,670,512	12.51%	59.17%	5.00%	360	280
2032	309	14,056,994	11.51%	11,822,230	11.67%	70.84%	5.01%	359	291
2033	450	20,871,777	17.09%	18,251,582	18.01%	88.85%	5.00%	360	304
2034	271	12,549,160	10.28%	11,292,778	11.15%	100.00%	5.00%	360	314
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

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

Cutoff Date:
March-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	30,394	30,394	25,259	25,259	0.02%	5.00%	360	298
10% - 15%	185	6,688,993	6,688,993	5,220,789	5,220,789	5.18%	5.00%	360	281
15% - 20%	313	12,206,949	12,206,949	9,779,938	9,779,938	14.83%	5.00%	360	286
20% - 30%	586	24,268,673	24,268,673	19,872,311	19,872,311	34.45%	5.00%	360	290
25% - 30%	1,045	45,682,266	45,682,266	38,073,916	38,073,916	72.02%	5.00%	360	295
30% - 35%	651	33,243,431	33,243,431	28,343,248	28,343,248	100.00%	5.01%	359	297
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Property Value

Cutoff Date:
March-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	82,291	0.07%	51,561	0.05%	0.05%	5.00%	360	230
25,000 - 30,000	32	828,432	0.68%	512,851	0.51%	0.56%	5.00%	360	230
30,000 - 35,000	160	4,691,225	3.84%	3,133,659	3.09%	3.65%	5.00%	359	244
35,000 - 40,000	347	12,227,658	10.01%	9,134,893	9.02%	12.67%	5.00%	360	271
40,000 - 45,000	440	16,621,383	13.61%	12,798,787	12.63%	25.30%	5.01%	360	276
45,000 - 50,000	386	16,338,440	13.38%	13,816,148	13.64%	38.94%	5.00%	359	294
50,000 - 55,000	825	34,511,543	28.26%	29,795,168	29.41%	68.34%	5.00%	360	301
55,000 - 60,000	198	10,217,755	8.37%	8,903,649	8.79%	77.13%	5.00%	359	305
60,000 - 65,000	139	7,956,702	6.52%	6,937,252	6.85%	83.98%	5.00%	359	306
65,000 - 70,000	57	3,789,593	3.10%	3,254,320	3.21%	87.19%	5.03%	360	299
70,000 - 75,000	63	4,458,795	3.65%	3,943,770	3.89%	91.08%	5.00%	360	309
75,000 - 80,000	78	5,980,280	4.90%	5,182,265	5.11%	96.20%	5.00%	360	302
80,000 - 85,000	34	2,703,607	2.21%	2,315,608	2.29%	98.48%	5.00%	360	296
85,000 - 90,000	2	167,707	0.14%	144,235	0.14%	98.63%	5.00%	360	291
90,000 - 95,000	2	183,703	0.15%	161,212	0.16%	98.79%	5.00%	360	296
95,000 - 100,000	6	556,543	0.46%	501,158	0.49%	99.28%	5.00%	360	316
100,000 - 105,000	7	704,850	0.58%	635,579	0.63%	99.91%	5.00%	360	316
110,000 - 115,000	1	100,199	0.08%	93,345	0.09%	100.00%	5.00%	360	329
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Origination Year

Cutoff Date:
March-2023

Origination Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2010	19	522,802	0.43%	302,815	0.30%	0.30%	5.00%	360	212
2011	45	1,322,223	1.08%	794,923	0.78%	1.08%	5.00%	358	215
2012	32	962,140	0.79%	635,302	0.63%	1.71%	5.00%	360	232
2013	207	7,533,766	6.17%	5,157,727	5.09%	6.80%	5.01%	359	245
2014	311	11,987,089	9.82%	8,627,192	8.52%	15.32%	5.00%	359	255
2015	305	13,002,085	10.65%	9,922,632	9.79%	25.11%	5.01%	360	267
2016	357	15,712,275	12.87%	12,705,430	12.54%	37.65%	5.00%	360	280
2017	310	14,097,488	11.54%	11,856,841	11.70%	49.35%	5.01%	359	291
2018	453	21,021,862	17.21%	18,385,651	18.15%	67.50%	5.00%	360	304
2019	397	18,916,263	15.49%	17,114,331	16.89%	84.39%	5.00%	360	316
2020	345	17,042,713	13.96%	15,812,617	15.61%	100.00%	5.00%	360	327
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Delinquency Status

Cutoff Date:
March-2023

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	2,516	110,598,671	90.57%	91,566,077	90.38%	90.38%	5.00%	360	293
1 - 30 Days	134	5,784,724	4.74%	4,866,172	4.80%	95.18%	5.00%	360	294
31 - 60 Days	57	2,454,146	2.01%	2,053,314	2.03%	97.21%	5.00%	360	292
61 - 90 Days	24	1,120,248	0.92%	990,610	0.98%	98.18%	5.00%	360	305
91 - 120 Days	23	1,006,293	0.82%	826,833	0.82%	99.00%	5.00%	360	285
121 - 150 Days	9	403,849	0.33%	334,654	0.33%	99.33%	5.00%	360	287
151 - 180 Days	4	161,380	0.13%	144,551	0.14%	99.47%	5.00%	360	305
181 - 210 Days	4	172,373	0.14%	163,524	0.16%	99.64%	5.00%	360	320
211 - 240 Days	2	74,964	0.06%	56,765	0.06%	99.69%	5.00%	360	261
241 - 270 Days	2	101,672	0.08%	93,432	0.09%	99.78%	5.00%	360	318
271 - 300 Days	1	40,500	0.03%	37,370	0.04%	99.82%	5.00%	360	315
301 - 330 Days	1	39,500	0.03%	36,749	0.04%	99.86%	5.00%	360	312
331 - 360 Days	1	40,500	0.03%	34,516	0.03%	99.89%	5.00%	360	289
+ 361 Days	3	121,886	0.10%	110,894	0.11%	100.00%	5.00%	360	309
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust XVI Payment Method

Fecha Alpha
March-2023

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payroll Deduction	2,305	102,113,183	83.62%	84,946,518	83.84%	83.84%	5.00%	360	294
Voluntary Payments	476	20,007,523	16.38%	16,368,943	16.16%	100.00%	5.00%	360	288
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Property Type

Cutoff Date:
March-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	2,781	122,120,706	100.00%	101,315,461	100.00%	100.00%	5.00%	360	293
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Loan Purpose

Cutoff Date:
March-2023

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,781	122,120,706	100.00%	101,315,461	100.00%	100.00%	5.00%	360	293
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Province

Cutoff Date:
March-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%	105,617	0.10%	0.10%	5.00%	360	261
Chiriquí	408	16,454,589	13.47%	12,773,991	12.61%	12.71%	5.00%	359	275
Coclé	124	4,909,968	4.02%	4,048,167	4.00%	16.71%	5.01%	359	289
Colón	6	358,821	0.29%	268,526	0.27%	16.97%	5.00%	344	254
Herrera	253	10,357,459	8.48%	8,230,160	8.12%	25.10%	5.02%	360	281
Los Santos	58	2,431,665	1.99%	2,008,826	1.98%	27.08%	5.00%	360	289
Panamá	1,083	50,604,326	41.44%	41,828,866	41.29%	68.36%	5.00%	360	292
Panamá Oeste	552	25,182,019	20.62%	22,273,622	21.98%	90.35%	5.00%	360	310
Veraguas	293	11,675,339	9.56%	9,777,688	9.65%	100.00%	5.01%	360	297
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Employer

Cutoff Date:
March-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)	156	6,215,297	5.15%	4,934,532	4.92%	4.92%	5.01%	358	283
CLIENTE SIN TRABAJO	181	7,679,986	6.36%	6,431,862	6.42%	11.34%	5.00%	360	293
MINISTERIO DE SEGURIDAD PUBLICA	295	11,630,381	9.63%	9,488,393	9.47%	20.81%	5.00%	360	291
CAJA DEL SEGURO SOCIAL	36	1,413,788	1.17%	1,156,742	1.15%	21.97%	5.00%	360	293
INDEPENDIENTE	31	1,324,104	1.10%	1,064,166	1.06%	23.03%	5.00%	360	285
C.S.S. JUBILADOS & PENSIONADOS	15	629,520	0.52%	460,750	0.46%	23.49%	5.00%	331	246
MINISTERIO DE SALUD	38	1,503,114	1.24%	1,217,884	1.22%	24.71%	5.00%	360	287
INDEPENDIENTE INFORMAL	28	1,051,827	0.87%	803,152	0.80%	25.51%	5.00%	360	274
IMPORTADORA RICAMAR, S.A.(IRISA)	64	2,623,481	2.17%	2,228,640	2.22%	27.73%	5.00%	360	301
AUTORIDAD DEL CANAL DE PANAMA	5	279,627	0.23%	224,411	0.22%	27.95%	5.00%	360	276
CONDUCTOR DE TAXI	8	299,533	0.25%	226,192	0.23%	28.18%	5.00%	360	264
JUBILADO POR CONTRALORIA	8	353,104	0.29%	270,127	0.27%	28.45%	5.00%	360	272
MINISTERIO DE LA PRESIDENCIA (3)	35	1,867,357	1.55%	1,518,685	1.52%	29.97%	5.00%	357	284
ORGANO JUDICIAL	16	738,077	0.61%	599,098	0.60%	30.56%	5.27%	360	284
UNIVERSIDAD DE PANAMA	18	840,808	0.70%	704,194	0.70%	31.27%	5.00%	360	294
IPHE	6	420,098	0.35%	344,251	0.34%	31.61%	5.00%	360	284
RIBA SMITH	31	1,384,404	1.15%	1,191,904	1.19%	32.80%	5.00%	360	304
INMOBILIARIA DON ANTONIO, S.A.	29	1,178,057	0.98%	1,009,252	1.01%	33.81%	5.00%	360	302
BANCO GENERAL, S.A.	17	723,581	0.60%	593,150	0.59%	34.40%	5.00%	360	293
AGENCIAS FEDURO S.A	26	1,108,258	0.92%	935,357	0.93%	35.33%	5.00%	360	298
PROCURADURIA GENERAL DE LA NACION	14	716,803	0.59%	574,322	0.57%	35.91%	5.00%	360	278
MINISTERIO DE GOBIERNO	32	1,458,558	1.21%	1,199,281	1.20%	37.10%	5.00%	360	290
COMPAÑIA GOLY	28	1,163,563	0.96%	970,660	0.97%	38.07%	5.00%	360	294
FARMACIAS ARROCHA	21	898,796	0.74%	762,495	0.76%	38.83%	5.00%	360	298
CONTRALORIA GENERAL (2)	7	366,670	0.30%	313,208	0.31%	39.14%	5.00%	360	300
INDUSTRIAS LACTEAS	17	800,645	0.66%	687,871	0.69%	39.83%	5.00%	360	305
OTHERS	1,589	72,074,602	59.69%	60,288,725	60.17%	100.00%	4.99%	360	294
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Housing Developments

Cutoff Date:
March-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	4,394,111	3.77%	3,868,893	4.00%	4.00%	5.00%	360	309
CUMBRE AZUL	85	4,738,603	4.06%	4,318,635	4.46%	8.46%	5.00%	360	318
LA PRADERA - PANAMÁ	72	2,841,072	2.44%	2,273,216	2.35%	10.81%	5.00%	358	279
LOS BOSQUES DE PACORA	79	3,307,800	2.84%	2,936,967	3.04%	13.85%	5.00%	360	310
LOS GUAYACANES - LA CHORRERA	114	3,718,171	3.19%	2,760,634	2.85%	16.70%	5.00%	360	268
SANTA SOFÍA	33	2,394,291	2.05%	2,188,017	2.26%	18.97%	5.00%	360	320
VIVA SANTIAGO	110	4,462,900	3.83%	3,970,326	4.10%	23.07%	5.00%	360	311
ALTOS DE LA PRADERA	74	3,142,833	2.70%	2,857,105	2.95%	26.02%	5.00%	360	317
VERDE MAR	76	3,099,547	2.66%	2,790,666	2.88%	28.91%	5.00%	360	318
PRADERAS DE SAN LORENZO	16	1,086,836	0.93%	875,382	0.90%	29.81%	5.00%	360	274
VILLA DEL CARMEN	12	596,895	0.51%	481,563	0.50%	30.31%	5.00%	360	278
LAGO EMPERADOR	20	1,365,056	1.17%	1,161,424	1.20%	31.51%	5.00%	360	295
LOS VALLES DE ALGARROBO	40	1,557,391	1.34%	1,193,319	1.23%	32.74%	5.00%	360	270
LOS BOSQUES DE PACORA II	51	2,356,313	2.02%	2,150,473	2.22%	34.97%	5.00%	360	320
LOS JARDINES	28	1,143,977	0.98%	900,089	0.93%	35.90%	5.00%	360	278
VALLE DE LOS CEREZOS	6	258,538	0.22%	184,589	0.19%	36.09%	5.00%	360	245
COLINAS DE SAN FRANCISCO	17	1,028,330	0.88%	848,631	0.88%	36.97%	5.00%	360	284
ALTOS DEL TECAL	7	278,943	0.24%	203,875	0.21%	37.18%	5.00%	360	258
VILLAS DE LLANO MARIN	38	1,536,858	1.32%	1,280,312	1.32%	38.50%	5.04%	360	289
MARAZUL	36	1,368,449	1.17%	965,506	1.00%	39.50%	5.00%	360	254
CASTILLA REAL	32	1,290,629	1.11%	1,142,871	1.18%	40.68%	5.00%	360	317
PRADERAS DEL NORTE	19	1,313,981	1.13%	1,179,812	1.22%	41.90%	5.00%	360	314
VILLAS DE TANARA	33	1,345,382	1.15%	1,176,853	1.22%	43.12%	5.00%	360	304
EL PRADO - LA CHORRERA	31	1,329,396	1.14%	1,171,439	1.21%	44.33%	5.00%	360	306
OTROS	1,517	66,647,966	57.16%	53,857,312	55.67%	100.00%	5.00%	360	285
Total	2,781	122,120,706	100.00%	101,315,461	100.00%	-	5.00%	360	293
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		95,628			7.00%	360	284
Average		43,913		36,431					