
Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - May-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 May-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:
May-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%	14,604	0.01%	0.01%	5.50%	192	80
240	3	96,055	0.08%	59,761	0.06%	0.07%	4.79%	240	152
264	2	104,771	0.09%	64,419	0.06%	0.14%	3.87%	264	159
300	2	85,000	0.07%	68,285	0.07%	0.21%	4.00%	300	228
324	1	34,645	0.03%	25,210	0.03%	0.23%	5.50%	324	234
348	2	88,654	0.07%	78,449	0.08%	0.31%	4.00%	348	299
360	2,752	120,609,363	99.63%	99,517,471	99.69%	100.00%	4.31%	360	291
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Term

Cutoff Date:
May-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%	14,604	0.01%	0.01%	5.50%	192	80
120 - 179	4	160,326	0.13%	93,113	0.09%	0.11%	4.42%	246	142
180 - 239	108	3,219,469	2.66%	2,007,579	2.01%	2.12%	5.02%	358	222
240 - 299	1,580	66,711,675	55.11%	51,869,476	51.96%	54.08%	4.47%	360	273
300 - 359	1,070	50,927,018	42.07%	45,843,427	45.92%	100.00%	4.11%	360	315
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Balance

Cutoff Date:
May-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%	24,347	0.02%	0.02%	5.75%	360	230
20,000 - 25,000	15	346,881	0.29%	200,901	0.20%	0.23%	5.75%	360	217
25,000 - 30,000	93	2,482,303	2.05%	1,545,065	1.55%	1.77%	5.66%	359	231
30,000 - 35,000	251	8,033,974	6.64%	5,657,210	5.67%	7.44%	5.40%	359	255
35,000 - 40,000	640	23,899,443	19.74%	18,447,140	18.48%	25.92%	5.07%	360	277
40,000 - 45,000	967	39,489,187	32.62%	33,899,345	33.96%	59.88%	4.04%	360	298
45,000 - 50,000	244	11,643,931	9.62%	9,950,997	9.97%	69.84%	4.00%	360	299
50,000 - 55,000	150	7,743,132	6.40%	6,715,864	6.73%	76.57%	4.00%	360	303
55,000 - 60,000	119	6,893,631	5.69%	5,800,353	5.81%	82.38%	4.00%	360	293
60,000 - 65,000	55	3,437,166	2.84%	2,791,707	2.80%	85.18%	3.92%	358	282
65,000 - 70,000	58	3,939,124	3.25%	3,417,236	3.42%	88.60%	4.00%	360	301
70,000 - 75,000	63	4,550,874	3.76%	3,984,257	3.99%	92.59%	4.00%	360	305
75,000 - 80,000	84	6,554,687	5.41%	5,617,945	5.63%	98.22%	3.98%	360	297
80,000 - 85,000	8	655,848	0.54%	571,004	0.57%	98.79%	3.54%	360	298
85,000 - 90,000	3	265,862	0.22%	231,636	0.23%	99.03%	3.36%	360	298
90,000 - 95,000	3	279,299	0.23%	253,160	0.25%	99.28%	4.00%	360	317
95,000 - 100,000	4	394,148	0.33%	351,738	0.35%	99.63%	4.00%	360	312
100,000 - 105,000	4	406,124	0.34%	368,296	0.37%	100.00%	4.00%	360	318
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Balance

Cutoff Date:
May-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%	4,448	0.00%	0.00%	5.75%	360	214
10,000 - 15,000	46	1,152,706	0.95%	638,889	0.64%	0.64%	5.70%	354	209
15,000 - 20,000	84	2,353,467	1.94%	1,510,599	1.51%	2.16%	5.60%	359	237
20,000 - 25,000	272	8,927,985	7.38%	6,160,951	6.17%	8.33%	5.47%	360	250
25,000 - 30,000	403	14,788,418	12.22%	10,991,407	11.01%	19.34%	5.26%	360	267
30,000 - 35,000	618	25,026,334	20.67%	20,544,667	20.58%	39.92%	4.12%	359	284
35,000 - 40,000	623	25,895,659	21.39%	22,715,033	22.75%	62.67%	4.13%	360	306
40,000 - 45,000	235	11,734,467	9.69%	10,010,224	10.03%	72.70%	4.00%	360	298
45,000 - 50,000	163	8,619,001	7.12%	7,569,222	7.58%	80.28%	4.00%	360	306
50,000 - 55,000	78	4,745,371	3.92%	4,132,857	4.14%	84.42%	3.95%	360	303
55,000 - 60,000	65	4,333,045	3.58%	3,727,186	3.73%	88.16%	4.00%	360	300
60,000 - 65,000	73	5,338,802	4.41%	4,588,735	4.60%	92.75%	3.97%	360	298
65,000 - 70,000	62	4,711,604	3.89%	4,157,220	4.16%	96.92%	3.97%	360	307
70,000 - 75,000	27	2,141,549	1.77%	1,946,462	1.95%	98.87%	3.85%	360	316
75,000 - 80,000	3	267,407	0.22%	236,971	0.24%	99.11%	4.00%	360	310
80,000 - 85,000	1	98,010	0.08%	84,277	0.08%	99.19%	4.00%	360	298
85,000 - 90,000	6	585,217	0.48%	528,875	0.53%	99.72%	4.00%	360	316
90,000 - 95,000	2	203,539	0.17%	184,995	0.19%	99.90%	4.00%	360	319
95,000 - 100,000	1	101,605	0.08%	95,180	0.10%	100.00%	4.00%	360	331
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

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

Cutoff Date:
May-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%	58,394	0.06%	0.06%	4.00%	360	272
70% - 75%	2	52,316	0.04%	34,413	0.03%	0.09%	5.35%	300	221
75% - 80%	115	4,340,650	3.59%	3,703,688	3.71%	3.80%	4.09%	360	297
80% - 85%	1,102	44,870,052	37.07%	38,752,435	38.82%	42.62%	4.05%	360	302
85% - 90%	484	16,348,631	13.51%	11,907,249	11.93%	54.55%	5.41%	360	264
90% - 95%	23	1,391,419	1.15%	1,123,757	1.13%	55.68%	3.87%	360	286
95% - 100%	1,035	53,977,070	44.59%	44,248,264	44.32%	100.00%	4.28%	360	288
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

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

Cutoff Date:
May-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%	4,448	0.00%	0.00%	5.75%	360	214
25% - 30%	1	47,634	0.04%	13,764	0.01%	0.02%	4.00%	360	241
35% - 40%	2	60,750	0.05%	28,024	0.03%	0.05%	5.50%	216	104
40% - 45%	9	225,175	0.19%	117,146	0.12%	0.16%	5.75%	360	211
45% - 50%	29	706,741	0.58%	410,692	0.41%	0.58%	5.75%	360	212
50% - 55%	37	1,032,813	0.85%	636,985	0.64%	1.21%	5.53%	354	227
55% - 60%	120	3,680,844	3.04%	2,468,470	2.47%	3.69%	5.45%	360	247
60% - 65%	326	11,550,790	9.54%	8,443,179	8.46%	12.14%	4.97%	359	261
65% - 70%	641	25,010,224	20.66%	19,984,188	20.02%	32.16%	4.38%	360	280
70% - 75%	679	28,358,191	23.43%	23,841,734	23.88%	56.04%	4.21%	360	295
75% - 80%	377	18,597,553	15.36%	15,874,777	15.90%	71.95%	4.09%	360	298
80% - 85%	167	10,172,002	8.40%	8,560,951	8.58%	80.52%	3.98%	360	289
85% - 90%	246	14,030,155	11.59%	12,457,898	12.48%	93.00%	4.19%	360	310
90% - 95%	128	7,551,315	6.24%	6,985,944	7.00%	100.00%	4.19%	360	323
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Borrower Rate

Cutoff Date:
May-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%	2,744	120,064,521	99.18%	99,107,219	99.28%	99.28%	4.32%	360	291
1% - 2%	15	823,867	0.68%	593,833	0.59%	0.59%	2.90%	354	237
3% - 4%	4	165,500	0.14%	127,148	0.13%	0.13%	0.00%	360	269
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Subsidy

Cutoff Date:
May-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%	73,005	0.07%	0.07%	0.00%	360	257
2% - 3%	4	334,382	0.28%	277,852	0.28%	0.35%	2.00%	360	269
3% - 4%	2	87,114	0.07%	68,321	0.07%	0.42%	4.00%	360	267
4% - 5%	2,025	95,712,666	79.07%	81,558,662	81.70%	82.12%	4.05%	360	297
5% - 6%	556	19,717,972	16.29%	14,631,487	14.66%	96.78%	5.53%	359	270
6% - 7%	173	5,100,603	4.21%	3,218,873	3.22%	100.00%	5.75%	359	234
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Subsidy

Cutoff Date:
May-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%	127,148	0.13%	0.13%	0.00%	360	269
2% - 3%	4	334,382	0.28%	277,852	0.28%	0.41%	2.00%	360	269
3% - 4%	11	489,485	0.40%	315,982	0.32%	0.72%	3.69%	351	208
4% - 5%	1,892	90,871,254	75.07%	77,830,251	77.96%	78.69%	4.00%	360	298
5% - 6%	852	29,193,267	24.12%	21,276,968	21.31%	100.00%	5.52%	359	266
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Subsidy Expiration Year

Cutoff Date:
May-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%	314,385	0.31%	0.31%	5.37%	360	210
2026	44	1,296,932	1.07%	770,986	0.77%	1.09%	4.97%	358	213
2027	32	962,147	0.79%	629,691	0.63%	1.72%	4.91%	360	230
2028	209	7,618,241	6.29%	5,175,486	5.18%	6.90%	5.08%	359	243
2029	446	18,755,309	15.49%	14,732,008	14.76%	21.66%	4.59%	359	280
2030	633	29,112,159	24.05%	24,772,477	24.82%	46.47%	4.38%	360	302
2031	354	15,611,195	12.90%	12,562,638	12.58%	59.06%	4.24%	360	278
2032	308	14,013,534	11.58%	11,725,941	11.75%	70.81%	4.09%	360	289
2033	447	20,637,638	17.05%	17,950,369	17.98%	88.79%	4.06%	360	302
2034	270	12,498,630	10.32%	11,194,220	11.21%	100.00%	4.05%	360	312
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

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

Cutoff Date:
May-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	25,109	25,109	0.03%	5.25%	360	296
10% - 15%	184	6,653,633	6,653,633	5,161,221	5,161,221	5.20%	4.68%	360	279
15% - 20%	311	12,136,200	12,136,200	9,667,454	9,667,454	14.88%	4.54%	360	284
20% - 30%	584	24,145,262	24,145,262	19,647,938	19,647,938	34.56%	4.51%	360	288
25% - 30%	1,042	45,548,111	45,548,111	37,745,366	37,745,366	72.37%	4.31%	360	293
30% - 35%	641	32,540,286	32,540,286	27,581,112	27,581,112	100.00%	4.03%	359	295
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Property Value

Cutoff Date:
May-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%	51,087	0.05%	0.05%	5.75%	360	228
25,000 - 30,000	32	828,445	0.68%	508,141	0.51%	0.56%	5.70%	360	228
30,000 - 35,000	160	4,691,294	3.88%	3,105,403	3.11%	3.67%	5.54%	359	242
35,000 - 40,000	347	12,227,779	10.10%	9,066,803	9.08%	12.75%	5.44%	360	269
40,000 - 45,000	435	16,440,226	13.58%	12,585,040	12.61%	25.36%	5.04%	360	274
45,000 - 50,000	385	16,294,056	13.46%	13,705,374	13.73%	39.09%	4.00%	359	292
50,000 - 55,000	825	34,511,599	28.51%	29,641,329	29.69%	68.78%	4.00%	360	299
55,000 - 60,000	195	10,068,161	8.32%	8,733,211	8.75%	77.53%	4.00%	360	304
60,000 - 65,000	137	7,846,714	6.48%	6,801,334	6.81%	84.34%	4.00%	359	304
65,000 - 70,000	57	3,789,604	3.13%	3,239,125	3.24%	87.59%	3.93%	360	297
70,000 - 75,000	62	4,389,353	3.63%	3,852,725	3.86%	91.45%	4.00%	360	306
75,000 - 80,000	75	5,746,811	4.75%	4,949,054	4.96%	96.40%	4.00%	360	299
80,000 - 85,000	33	2,624,411	2.17%	2,241,103	2.24%	98.65%	3.88%	360	295
85,000 - 90,000	2	167,707	0.14%	143,640	0.14%	98.79%	3.03%	360	289
90,000 - 95,000	2	183,704	0.15%	160,427	0.16%	98.95%	3.07%	360	294
95,000 - 100,000	6	556,544	0.46%	498,642	0.50%	99.45%	4.00%	360	314
100,000 - 105,000	6	605,186	0.50%	545,761	0.55%	100.00%	4.00%	360	315
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Origination Year

Cutoff Date:
May-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%	299,785	0.30%	0.30%	5.35%	360	210
2011	45	1,322,232	1.09%	785,585	0.79%	1.09%	4.99%	358	213
2012	32	962,147	0.79%	629,691	0.63%	1.72%	4.91%	360	230
2013	206	7,498,404	6.19%	5,089,260	5.10%	6.82%	5.09%	359	243
2014	309	11,916,357	9.84%	8,512,144	8.53%	15.34%	4.93%	359	253
2015	302	12,847,948	10.61%	9,738,475	9.76%	25.10%	4.69%	360	265
2016	356	15,667,789	12.94%	12,597,257	12.62%	37.72%	4.25%	360	278
2017	309	14,054,029	11.61%	11,760,361	11.78%	49.50%	4.08%	360	289
2018	450	20,787,723	17.17%	18,083,879	18.12%	67.61%	4.06%	360	302
2019	392	18,582,392	15.35%	16,732,932	16.76%	84.37%	4.07%	360	314
2020	343	16,892,063	13.95%	15,598,831	15.63%	100.00%	4.18%	360	325
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Delinquency Status

Cutoff Date:
May-2023

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	2,487	108,862,215	89.93%	89,568,243	89.72%	89.72%	4.31%	360	291
1 - 30 Days	130	5,760,470	4.76%	4,823,349	4.83%	94.55%	4.30%	360	293
31 - 60 Days	64	2,880,738	2.38%	2,413,957	2.42%	96.97%	4.37%	360	292
61 - 90 Days	32	1,402,407	1.16%	1,186,676	1.19%	98.16%	4.39%	360	292
91 - 120 Days	17	674,475	0.56%	559,648	0.56%	98.72%	4.54%	360	293
121 - 150 Days	8	354,119	0.29%	303,694	0.30%	99.03%	4.14%	360	293
151 - 180 Days	8	362,429	0.30%	296,768	0.30%	99.32%	4.42%	360	279
181 - 210 Days	3	161,435	0.13%	133,785	0.13%	99.46%	4.00%	360	274
211 - 240 Days	5	201,869	0.17%	187,851	0.19%	99.65%	4.87%	360	318
241 - 270 Days	2	80,065	0.07%	67,604	0.07%	99.71%	4.66%	360	281
301 - 330 Days	1	71,279	0.06%	67,099	0.07%	99.78%	4.00%	360	323
331 - 360 Days	1	40,500	0.03%	37,370	0.04%	99.82%	4.00%	360	313
+ 361 Days	5	201,887	0.17%	182,158	0.18%	100.00%	4.00%	360	304
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust XVI Payment Method

Fecha Alpha
May-2023

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payroll Deduction	2,267	100,143,226	82.73%	82,805,483	82.95%	82.95%	4.29%	360	292
Voluntary Payments	496	20,910,661	17.27%	17,022,717	17.05%	100.00%	4.43%	360	286
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Property Type

Cutoff Date:
May-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	2,763	121,053,887	100.00%	99,828,200	100.00%	100.00%	4.31%	360	291
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Loan Purpose

Cutoff Date:
May-2023

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,763	121,053,887	100.00%	99,828,200	100.00%	100.00%	4.31%	360	291
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Province

Cutoff Date:
May-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%	104,603	0.10%	0.10%	5.43%	360	259
Chiriquí	406	16,363,623	13.52%	12,616,444	12.64%	12.74%	4.55%	359	273
Coclé	123	4,866,482	4.02%	3,993,759	4.00%	16.74%	4.25%	360	288
Colón	6	358,823	0.30%	266,408	0.27%	17.01%	3.97%	344	252
Herrera	249	10,158,713	8.39%	8,028,317	8.04%	25.05%	4.39%	360	279
Los Santos	58	2,431,672	2.01%	1,997,299	2.00%	27.05%	4.17%	360	287
Panamá	1,076	50,110,915	41.40%	41,141,786	41.21%	68.27%	4.32%	360	290
Panamá Oeste	549	24,977,187	20.63%	21,981,121	22.02%	90.28%	4.20%	360	308
Veraguas	292	11,639,953	9.62%	9,698,463	9.72%	100.00%	4.22%	360	295
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Housing Developments

Cutoff Date:
May-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	3.87%	4,244,699	4.25%	4.25%	4.00%	360	316
VIVA SANTIAGO	110	4,462,900	3.69%	3,950,784	3.96%	8.21%	4.00%	360	309
LA VALDEZA	99	4,343,560	3.59%	3,803,747	3.81%	12.02%	4.14%	360	307
LOS BOSQUES DE PACORA	79	3,307,800	2.73%	2,923,339	2.93%	14.95%	4.00%	360	308
ALTOS DE LA PRADERA	74	3,142,892	2.60%	2,844,574	2.85%	17.80%	4.00%	360	315
VERDE MAR	76	3,099,586	2.56%	2,776,759	2.78%	20.58%	4.90%	360	316
LOS GUAYACANES - LA CHORRERA	114	3,718,275	3.07%	2,741,444	2.75%	23.33%	5.43%	360	266
LA PRADERA - PANAMÁ	72	2,841,092	2.35%	2,259,114	2.26%	25.59%	4.38%	358	277
SANTA SOFÍA	32	2,324,846	1.92%	2,106,303	2.11%	27.70%	4.00%	360	318
LOS BOSQUES DE PACORA II	50	2,305,715	1.90%	2,094,773	2.10%	29.80%	4.00%	360	318
VILLAS DE LLANO MARIN	38	1,536,859	1.27%	1,273,182	1.28%	31.07%	3.95%	360	287
LOS VALLES DE ALGARROBO	40	1,557,392	1.29%	1,185,293	1.19%	32.26%	4.62%	360	268
PRADERAS DEL NORTE	19	1,313,982	1.09%	1,174,539	1.18%	33.44%	4.00%	360	312
VILLAS DE TANARA	33	1,345,382	1.11%	1,171,245	1.17%	34.61%	4.00%	360	302
EL PRADO - LA CHORRERA	31	1,329,399	1.10%	1,165,803	1.17%	35.78%	4.00%	360	304
CASTILLA REAL	32	1,290,647	1.07%	1,136,814	1.14%	36.92%	5.20%	360	315
LAGO EMPERADOR	19	1,289,553	1.07%	1,087,024	1.09%	38.00%	3.86%	360	292
VILLA MASIEL	30	1,235,628	1.02%	1,040,506	1.04%	39.05%	4.10%	360	290
MARAZUL	36	1,368,463	1.13%	957,399	0.96%	40.01%	5.46%	360	252
LOS NARANJOS DEL ESPINO	28	1,084,720	0.90%	957,374	0.96%	40.97%	4.52%	360	312
LOS JARDINES	28	1,143,979	0.95%	894,615	0.90%	41.86%	4.46%	360	276
PRADERAS DE SAN LORENZO	16	1,086,839	0.90%	870,615	0.87%	42.73%	4.00%	360	272
PRINCESA MIA I,II,III,IV,V	15	797,785	0.66%	684,787	0.69%	43.42%	4.00%	360	297
VILLA DEL CARMEN	12	596,895	0.49%	479,189	0.48%	43.90%	4.00%	360	276
CONDADO REAL	15	498,894	0.41%	327,254	0.33%	44.23%	5.67%	360	241
LAS PERLAS DE PILON	5	294,552	0.24%	233,056	0.23%	44.46%	4.00%	360	270
ALTOS DEL TECAL	7	278,944	0.23%	202,573	0.20%	44.66%	4.99%	360	256
VALLE DE LOS CEREZOS	6	258,539	0.21%	183,144	0.18%	44.85%	4.24%	360	243
SANTA ISABEL - TOCUMEN	3	115,074	0.10%	81,852	0.08%	44.93%	4.00%	360	238
SANTA RITA - PACORA	2	58,120	0.05%	37,351	0.04%	44.97%	4.82%	360	221
LA CRESTA DE LOS CUATRO ALTOS	1	64,271	0.05%	33,352	0.03%	45.00%	3.75%	264	125
OTROS	1,557	68,282,065	56.41%	54,905,696	55.00%	100.00%	4.33%	360	284
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Employer

Cutoff Date:
May-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	5.02%	4,779,959	4.79%	4.79%	4.35%	358	280
CLIENTE SIN TRABAJO	184	7,810,964	6.45%	6,518,760	6.53%	11.32%	4.39%	360	292
MINISTERIO DE SEGURIDAD PUBLICA	295	11,630,432	9.61%	9,430,282	9.45%	20.76%	4.39%	360	289
CAJA DEL SEGURO SOCIAL	36	1,413,791	1.17%	1,149,639	1.15%	21.92%	4.47%	360	291
INDEPENDIENTE	32	1,374,698	1.14%	1,104,485	1.11%	23.02%	4.53%	360	285
C.S.S. JUBILADOS & PENSIONADOS	14	586,022	0.48%	425,260	0.43%	23.45%	4.50%	338	249
MINISTERIO DE SALUD	38	1,503,119	1.24%	1,209,702	1.21%	24.66%	4.41%	360	285
INDEPENDIENTE INFORMAL	28	1,051,831	0.87%	798,380	0.80%	25.46%	4.76%	360	272
IMPORTADORA RICAMAR, S.A.(IRISA)	64	2,623,502	2.17%	2,216,646	2.22%	27.68%	4.32%	360	299
AUTORIDAD DEL CANAL DE PANAMA	5	279,628	0.23%	223,295	0.22%	27.90%	4.00%	360	274
CONDUCTOR DE TAXI	7	256,271	0.21%	188,601	0.19%	28.09%	4.89%	360	260
JUBILADO POR CONTRALORIA	8	353,106	0.29%	268,168	0.27%	28.36%	4.31%	360	270
MINISTERIO DE LA PRESIDENCIA (3)	35	1,867,370	1.54%	1,509,410	1.51%	29.87%	4.09%	357	282
ORGANO JUDICIAL	15	687,489	0.57%	549,525	0.55%	30.42%	3.62%	360	279
UNIVERSIDAD DE PANAMA	18	840,811	0.69%	700,341	0.70%	31.13%	4.19%	360	292
IPHE	6	420,099	0.35%	342,311	0.34%	31.47%	4.00%	360	282
RIBA SMITH	31	1,384,417	1.14%	1,185,220	1.19%	32.66%	4.19%	360	302
INMOBILIARIA DON ANTONIO, S.A.	29	1,178,065	0.97%	1,003,725	1.01%	33.66%	4.28%	360	300
BANCO GENERAL, S.A.	17	723,586	0.60%	589,751	0.59%	34.25%	4.49%	360	291
AGENCIAS FEDURO S.A	25	1,068,665	0.88%	900,825	0.90%	35.15%	4.28%	360	297
PROCURADURIA GENERAL DE LA NACION	14	716,806	0.59%	570,770	0.57%	35.73%	4.00%	360	276
MINISTERIO DE GOBIERNO	32	1,458,563	1.20%	1,191,827	1.19%	36.92%	4.19%	360	288
COMPAÑIA GOLY	26	1,072,465	0.89%	885,163	0.89%	37.81%	4.34%	360	291
FARMACIAS ARROCHA	20	858,305	0.71%	723,172	0.72%	38.53%	4.27%	360	296
CONTRALORIA GENERAL (2)	7	366,671	0.30%	311,652	0.31%	38.84%	4.10%	360	298
INDUSTRIAS LACTEAS	17	800,649	0.66%	684,374	0.69%	39.53%	4.27%	360	303
HOSPITAL SANTO TOMAS	7	368,600	0.30%	287,750	0.29%	39.82%	4.13%	360	272
PANAMA PORTS COMPANY	8	364,566	0.30%	269,163	0.27%	40.09%	4.10%	360	254
PRODUCTOS TOLEDANO, S.A.	15	643,506	0.53%	552,789	0.55%	40.64%	4.59%	360	306
OTHERS	1,576	71,275,226	58.88%	59,257,255	59.36%	100.00%	4.28%	360	292
Total	2,763	121,053,887	100.00%	99,828,200	100.00%	-	4.31%	360	291
Minimum		18,813	-	6				192	66
Maximum		101,935		95,180				360	284
Average		43,812		36,130					