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# Stratification Report for La Hipotecaria S.A. Panamá

## **Mortgage Loans - January-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 January-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:  
January-2023

Original Term	Loans	Original Loan Amount	Percent OB	Existing Loan Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
192	1	35,400	0.03%	15,342	0.01%	0.01%	5.50%	192	84
240	4	139,555	0.11%	94,116	0.09%	0.11%	4.52%	240	163
264	2	104,771	0.09%	65,935	0.06%	0.17%	3.87%	264	163
300	2	85,000	0.07%	69,057	0.07%	0.24%	4.00%	300	232
324	1	34,645	0.03%	25,633	0.02%	0.26%	5.50%	324	238
348	2	88,654	0.07%	79,260	0.08%	0.34%	4.00%	348	303
360	2,784	122,646,122	99.60%	102,407,013	99.66%	100.00%	4.31%	360	295
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					

# Stratification Report

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

Cutoff Date:  
January-2023

Remaning Term.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
60 - 119	1	35,400	0.03%	15,342	0.01%	0.01%	5.50%	192	84
120 - 179	4	163,427	0.13%	96,894	0.09%	0.11%	4.41%	246	145
180 - 239	100	2,924,264	2.37%	1,847,439	1.80%	1.91%	5.01%	357	223
240 - 299	1,487	62,270,487	50.57%	48,582,570	47.28%	49.19%	4.51%	360	274
300 - 359	1,204	57,740,569	46.89%	52,214,111	50.81%	100.00%	4.10%	360	317
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					

# Stratification Report

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

Cutoff Date:  
January-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%	24,777	0.02%	0.02%	5.75%	360	234
20,000 - 25,000	16	368,141	0.30%	216,286	0.21%	0.23%	5.75%	360	220
25,000 - 30,000	93	2,482,303	2.02%	1,577,542	1.54%	1.77%	5.66%	359	235
30,000 - 35,000	251	8,033,974	6.52%	5,749,078	5.59%	7.36%	5.42%	359	259
35,000 - 40,000	646	24,120,133	19.59%	18,860,976	18.36%	25.72%	5.07%	360	281
40,000 - 45,000	972	39,699,267	32.24%	34,383,466	33.46%	59.18%	4.04%	360	302
45,000 - 50,000	244	11,643,931	9.46%	10,062,557	9.79%	68.97%	4.00%	360	303
50,000 - 55,000	152	7,844,322	6.37%	6,876,696	6.69%	75.67%	4.00%	360	307
55,000 - 60,000	122	7,064,359	5.74%	6,016,830	5.86%	81.52%	4.00%	360	297
60,000 - 65,000	56	3,501,516	2.84%	2,883,356	2.81%	84.33%	3.92%	358	287
65,000 - 70,000	59	4,008,586	3.26%	3,514,335	3.42%	87.75%	4.00%	360	306
70,000 - 75,000	65	4,691,818	3.81%	4,155,483	4.04%	91.79%	4.00%	360	309
75,000 - 80,000	88	6,867,373	5.58%	5,949,481	5.79%	97.58%	3.98%	360	302
80,000 - 85,000	9	737,919	0.60%	652,178	0.63%	98.22%	3.59%	360	305
85,000 - 90,000	3	265,862	0.22%	233,966	0.23%	98.44%	3.36%	360	302
90,000 - 95,000	5	464,726	0.38%	420,813	0.41%	98.85%	4.00%	360	318
95,000 - 100,000	7	693,714	0.56%	619,502	0.60%	99.46%	4.00%	360	312
100,000 - 105,000	6	607,929	0.49%	559,034	0.54%	100.00%	4.00%	360	323
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					

# Stratification Report

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

Cutoff Date:  
January-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	40,000	0.03%	834	0.00%	0.00%	4.00%	360	303
5,000 - 10,000	1	29,700	0.02%	7,445	0.01%	0.01%	5.75%	360	218
10,000 - 15,000	35	838,232	0.68%	483,717	0.47%	0.48%	5.74%	357	216
15,000 - 20,000	78	2,146,416	1.74%	1,360,721	1.32%	1.80%	5.67%	356	236
20,000 - 25,000	255	8,230,134	6.68%	5,743,863	5.59%	7.39%	5.47%	360	253
25,000 - 30,000	419	15,268,824	12.40%	11,442,801	11.14%	18.53%	5.30%	360	270
30,000 - 35,000	563	22,763,952	18.49%	18,711,186	18.21%	36.74%	4.15%	359	285
35,000 - 40,000	696	28,791,718	23.38%	25,457,537	24.77%	61.51%	4.13%	360	309
40,000 - 45,000	221	10,953,450	8.90%	9,430,129	9.18%	70.69%	4.00%	360	301
45,000 - 50,000	189	9,957,242	8.09%	8,814,323	8.58%	79.27%	4.00%	360	310
50,000 - 55,000	73	4,424,391	3.59%	3,882,944	3.78%	83.05%	3.94%	360	306
55,000 - 60,000	68	4,452,874	3.62%	3,901,068	3.80%	86.84%	4.00%	360	306
60,000 - 65,000	69	4,986,986	4.05%	4,333,474	4.22%	91.06%	3.97%	360	302
65,000 - 70,000	77	5,844,864	4.75%	5,175,113	5.04%	96.10%	4.00%	360	309
70,000 - 75,000	28	2,211,166	1.80%	2,026,463	1.97%	98.07%	3.86%	360	320
75,000 - 80,000	5	427,828	0.35%	385,389	0.38%	98.44%	3.61%	360	313
80,000 - 85,000	3	276,627	0.22%	245,992	0.24%	98.68%	4.00%	360	312
85,000 - 90,000	7	686,655	0.56%	611,891	0.60%	99.28%	4.00%	360	311
90,000 - 95,000	7	701,482	0.57%	645,360	0.63%	99.91%	4.00%	360	322
95,000 - 100,000	1	101,605	0.08%	96,106	0.09%	100.00%	4.00%	360	335
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					

# Stratification Report

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

Cutoff Date:  
January-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%	59,112	0.06%	0.06%	4.00%	360	276
70% - 75%	2	52,316	0.04%	35,200	0.03%	0.09%	5.35%	300	224
75% - 80%	116	4,384,150	3.56%	3,776,473	3.68%	3.77%	4.09%	359	300
80% - 85%	1,108	45,112,492	36.64%	39,323,279	38.27%	42.04%	4.05%	360	306
85% - 90%	488	16,490,231	13.39%	12,190,355	11.86%	53.90%	5.42%	360	268
90% - 95%	24	1,491,619	1.21%	1,236,040	1.20%	55.10%	3.88%	360	293
95% - 100%	1,056	55,529,590	45.10%	46,135,897	44.90%	100.00%	4.27%	360	292
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					

# Stratification Report

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

Cutoff Date:  
January-2023

Current Loan to Value (group)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 5%	1	40,000	0.03%	834	0.00%	0.00%	4.00%	360	303
20% - 25%	1	29,700	0.02%	7,445	0.01%	0.01%	5.75%	360	218
35% - 40%	3	108,384	0.09%	48,122	0.05%	0.05%	4.91%	264	162
40% - 45%	3	75,900	0.06%	39,227	0.04%	0.09%	5.75%	360	215
45% - 50%	25	599,306	0.49%	345,317	0.34%	0.43%	5.75%	360	216
50% - 55%	38	1,036,933	0.84%	639,770	0.62%	1.05%	5.56%	354	223
55% - 60%	87	2,606,690	2.12%	1,755,965	1.71%	2.76%	5.57%	359	247
60% - 65%	292	10,014,634	8.13%	7,293,870	7.10%	9.86%	5.09%	359	262
65% - 70%	619	23,935,981	19.44%	19,138,918	18.63%	28.48%	4.44%	360	282
70% - 75%	704	29,048,135	23.59%	24,581,590	23.92%	52.41%	4.21%	360	297
75% - 80%	438	20,959,838	17.02%	18,104,572	17.62%	70.03%	4.14%	360	303
80% - 85%	167	10,154,601	8.25%	8,577,202	8.35%	78.37%	3.96%	360	291
85% - 90%	231	13,493,472	10.96%	11,989,411	11.67%	90.04%	4.16%	360	310
90% - 95%	187	11,030,572	8.96%	10,234,114	9.96%	100.00%	4.19%	360	325
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					

# Stratification Report

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

Cutoff Date:  
January-2023

Original Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	2	70,800	0.06%	53,371	0.05%	0.05%	0.00%	360	268
2% - 3%	4	334,382	0.27%	280,756	0.27%	0.33%	2.00%	360	273
3% - 4%	2	87,114	0.07%	69,236	0.07%	0.39%	4.00%	360	271
4% - 5%	2,052	97,590,466	79.26%	84,055,911	81.80%	82.19%	4.05%	360	301
5% - 6%	560	19,863,772	16.13%	14,958,773	14.56%	96.75%	5.53%	359	273
6% - 7%	176	5,187,613	4.21%	3,338,310	3.25%	100.00%	5.75%	359	238
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					



# Stratification Report

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

Cutoff Date:  
January-2023

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	3	135,150	0.11%	107,948	0.11%	0.11%	0.00%	360	279
2% - 3%	4	334,382	0.27%	280,756	0.27%	0.38%	2.00%	360	273
3% - 4%	11	489,485	0.40%	321,511	0.31%	0.69%	3.69%	351	212
4% - 5%	1,919	92,749,053	75.32%	80,276,995	78.12%	78.81%	4.00%	360	302
5% - 6%	859	29,426,077	23.90%	21,769,146	21.19%	100.00%	5.52%	359	270
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					

# Stratification Report

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

Cutoff Date:  
January-2023

Subsidy Expiration Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2025	21	569,363	0.46%	332,473	0.32%	0.32%	5.38%	360	214
2026	44	1,296,932	1.05%	788,968	0.77%	1.09%	4.98%	358	217
2027	32	962,147	0.78%	640,198	0.62%	1.71%	4.91%	360	234
2028	211	7,695,172	6.25%	5,322,962	5.18%	6.89%	5.10%	359	247
2029	453	19,211,098	15.60%	15,326,873	14.92%	21.81%	4.58%	359	285
2030	640	29,554,957	24.00%	25,434,274	24.75%	46.56%	4.38%	360	306
2031	356	15,695,235	12.75%	12,777,824	12.44%	59.00%	4.24%	360	282
2032	310	14,127,324	11.47%	11,943,945	11.62%	70.62%	4.08%	359	293
2033	455	21,243,634	17.25%	18,634,728	18.13%	88.76%	4.06%	360	306
2034	274	12,778,285	10.38%	11,554,112	11.24%	100.00%	4.05%	360	316
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					

# Stratification Report

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

Cutoff Date:  
January-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	25,409	25,409	0.02%	5.25%	360	300
10% - 15%	186	6,710,293	6,710,293	5,267,854	5,267,854	5.15%	4.69%	360	282
15% - 20%	315	12,311,850	12,311,850	9,933,986	9,933,986	14.82%	4.55%	360	288
20% - 30%	591	24,618,499	24,618,499	20,260,926	20,260,926	34.54%	4.50%	360	292
25% - 30%	1,046	45,773,888	45,773,888	38,374,174	38,374,174	71.88%	4.31%	360	297
30% - 35%	657	33,689,221	33,689,221	28,894,007	28,894,007	100.00%	4.03%	359	300
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					

# Stratification Report

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

Cutoff Date:  
January-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%	52,027	0.05%	0.05%	5.75%	360	232
25,000 - 30,000	33	849,705	0.69%	529,275	0.52%	0.57%	5.70%	360	232
30,000 - 35,000	160	4,691,294	3.81%	3,162,201	3.08%	3.64%	5.54%	359	246
35,000 - 40,000	347	12,227,779	9.93%	9,203,131	8.96%	12.60%	5.46%	360	273
40,000 - 45,000	441	16,662,957	13.53%	12,917,297	12.57%	25.17%	5.05%	360	278
45,000 - 50,000	387	16,378,096	13.30%	13,922,306	13.55%	38.72%	4.00%	359	296
50,000 - 55,000	827	34,592,099	28.09%	29,986,346	29.18%	67.90%	4.00%	360	303
55,000 - 60,000	199	10,273,579	8.34%	9,001,897	8.76%	76.66%	4.00%	359	307
60,000 - 65,000	139	7,956,714	6.46%	6,973,821	6.79%	83.45%	4.00%	359	308
65,000 - 70,000	58	3,853,954	3.13%	3,330,700	3.24%	86.69%	3.93%	360	301
70,000 - 75,000	65	4,599,760	3.74%	4,085,684	3.98%	90.67%	4.00%	360	310
75,000 - 80,000	78	5,980,297	4.86%	5,209,623	5.07%	95.74%	4.00%	360	304
80,000 - 85,000	35	2,785,682	2.26%	2,404,125	2.34%	98.08%	3.89%	360	299
85,000 - 90,000	2	167,707	0.14%	144,609	0.14%	98.22%	3.02%	360	293
90,000 - 95,000	3	275,081	0.22%	243,178	0.24%	98.45%	3.38%	360	302
95,000 - 100,000	7	650,594	0.53%	587,685	0.57%	99.02%	4.00%	360	318
100,000 - 105,000	9	906,447	0.74%	821,988	0.80%	99.82%	4.00%	360	317
105,000 - 110,000	1	99,910	0.08%	86,672	0.08%	99.91%	4.00%	360	303
110,000 - 115,000	1	100,200	0.08%	93,792	0.09%	100.00%	4.00%	360	331
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					

# Stratification Report

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

Cutoff Date:  
January-2023

Origination Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2010	20	544,063	0.44%	317,591	0.31%	0.31%	5.36%	360	214
2011	45	1,322,232	1.07%	803,850	0.78%	1.09%	4.99%	358	217
2012	32	962,147	0.78%	640,198	0.62%	1.71%	4.91%	360	234
2013	208	7,575,335	6.15%	5,235,511	5.10%	6.81%	5.11%	359	247
2014	311	11,987,157	9.74%	8,695,398	8.46%	15.27%	4.93%	359	257
2015	305	13,002,148	10.56%	9,988,524	9.72%	24.99%	4.69%	360	269
2016	358	15,751,829	12.79%	12,813,158	12.47%	37.46%	4.25%	360	282
2017	311	14,167,819	11.51%	11,978,746	11.66%	49.12%	4.08%	359	293
2018	458	21,393,719	17.37%	18,769,607	18.27%	67.39%	4.06%	360	306
2019	401	19,247,036	15.63%	17,496,867	17.03%	84.41%	4.06%	360	318
2020	347	17,180,662	13.95%	16,016,907	15.59%	100.00%	4.18%	360	329
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					

# Stratification Report

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

Cutoff Date:  
January-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	109,085,607	88.59%	90,849,427	88.41%	88.41%	4.31%	360	295
1 - 30 Days	193	8,494,731	6.90%	7,142,594	6.95%	95.36%	4.33%	360	296
31 - 60 Days	67	2,967,152	2.41%	2,512,880	2.45%	97.81%	4.42%	360	296
61 - 90 Days	22	979,887	0.80%	850,826	0.83%	98.64%	4.28%	360	302
91 - 120 Days	9	449,033	0.36%	374,711	0.36%	99.00%	4.30%	360	290
121 - 150 Days	8	325,315	0.26%	290,909	0.28%	99.28%	4.22%	360	304
151 - 180 Days	4	162,174	0.13%	143,257	0.14%	99.42%	5.00%	360	308
181 - 210 Days	6	287,371	0.23%	244,380	0.24%	99.66%	4.32%	360	295
211 - 240 Days	1	40,500	0.03%	37,370	0.04%	99.70%	4.00%	360	317
241 - 270 Days	2	140,490	0.11%	127,844	0.12%	99.82%	4.00%	360	308
271 - 300 Days	1	40,500	0.03%	34,516	0.03%	99.86%	4.00%	360	291
331 - 360 Days	2	80,387	0.07%	75,880	0.07%	99.93%	4.00%	360	317
+ 361 Days	2	81,000	0.07%	71,762	0.07%	100.00%	4.00%	360	307
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					

# Stratification Report

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

Fecha Alpha  
January-2023

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payroll Deduction	2,340	104,037,510	84.49%	87,088,783	84.75%	84.75%	4.29%	360	296
Voluntary Payments	456	19,096,637	15.51%	15,667,574	15.25%	100.00%	4.44%	360	289
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					

# Stratification Report

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

Cutoff Date:  
January-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	2,796	123,134,147	100.00%	102,756,357	100.00%	100.00%	4.31%	360	295
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					



# Stratification Report

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

Cutoff Date:  
January-2023

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,796	123,134,147	100.00%	102,756,357	100.00%	100.00%	4.31%	360	295
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Province

Cutoff Date:  
January-2023

Province	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Bocas del Toro	4	146,520	0.12%	106,360	0.10%	0.10%	5.43%	360	263
Chiriquí	408	16,454,613	13.36%	12,859,075	12.51%	12.62%	4.55%	359	277
Coclé	125	4,949,472	4.02%	4,104,537	3.99%	16.61%	4.25%	359	291
Colón	6	358,823	0.29%	270,149	0.26%	16.87%	3.97%	344	256
Herrera	256	10,489,513	8.52%	8,385,411	8.16%	25.04%	4.39%	360	283
Los Santos	58	2,431,672	1.97%	2,021,054	1.97%	27.00%	4.17%	360	291
Panamá	1,087	50,976,809	41.40%	42,410,846	41.27%	68.28%	4.31%	360	294
Panamá Oeste	557	25,475,251	20.69%	22,606,512	22.00%	90.28%	4.20%	360	312
Veraguas	295	11,851,474	9.62%	9,992,412	9.72%	100.00%	4.23%	360	299
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Employer

Cutoff Date:  
January-2023

Employer	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
MINISTERIO DE EDUCACION (7)	159	6,439,624	5.29%	5,160,685	5.08%	5.08%	4.35%	358	286
CLIENTE SIN TRABAJO	173	7,331,678	6.02%	6,163,670	6.07%	11.15%	4.40%	360	295
MINISTERIO DE SEGURIDAD PUBLICA	298	11,722,037	9.63%	9,611,821	9.46%	20.61%	4.41%	360	293
CAJA DEL SEGURO SOCIAL	37	1,454,291	1.19%	1,198,859	1.18%	21.79%	4.46%	360	296
INDEPENDIENTE	27	1,138,249	0.94%	909,293	0.89%	22.68%	4.61%	360	284
C.S.S. JUBILADOS & PENSIONADOS	14	589,022	0.48%	429,019	0.42%	23.10%	4.50%	329	243
MINISTERIO DE SALUD	38	1,503,119	1.23%	1,225,564	1.21%	24.31%	4.41%	360	289
INDEPENDIENTE INFORMAL	25	928,146	0.76%	707,990	0.70%	25.01%	4.81%	360	275
IMPORTADORA RICAMAR, S.A.(IRISA)	65	2,664,715	2.19%	2,280,643	2.24%	27.25%	4.31%	360	304
AUTORIDAD DEL CANAL DE PANAMA	5	279,628	0.23%	225,611	0.22%	27.47%	4.00%	360	278
CONDUCTOR DE TAXI	7	269,689	0.22%	206,852	0.20%	27.68%	4.67%	360	268
JUBILADO POR CONTRALORIA	8	353,106	0.29%	272,027	0.27%	27.94%	4.32%	360	274
MINISTERIO DE LA PRESIDENCIA (3)	35	1,867,370	1.53%	1,528,675	1.50%	29.45%	4.09%	357	286
ORGANO JUDICIAL	16	738,079	0.61%	602,695	0.59%	30.04%	3.65%	360	286
UNIVERSIDAD DE PANAMA	19	922,882	0.76%	784,243	0.77%	30.81%	4.18%	360	299
IPHE	6	420,099	0.35%	346,219	0.34%	31.15%	4.00%	360	286
RIBA SMITH	31	1,384,417	1.14%	1,198,443	1.18%	32.33%	4.19%	360	306
INMOBILIARIA DON ANTONIO, S.A.	29	1,178,065	0.97%	1,014,924	1.00%	33.33%	4.29%	360	304
BANCO GENERAL, S.A.	18	769,274	0.63%	639,947	0.63%	33.96%	4.46%	360	298
AGENCIAS FEDURO S.A	27	1,164,398	0.96%	989,572	0.97%	34.94%	4.30%	360	300
PROCURADURIA GENERAL DE LA NACION	15	816,796	0.67%	666,322	0.66%	35.59%	4.00%	360	284
MINISTERIO DE GOBIERNO	33	1,498,053	1.23%	1,238,714	1.22%	36.81%	4.19%	360	291
COMPAÑIA GOLY	28	1,163,565	0.96%	976,437	0.96%	37.77%	4.31%	360	296
FARMACIAS ARROCHA	21	898,800	0.74%	766,481	0.75%	38.53%	4.25%	360	300
CONTRALORIA GENERAL (2)	7	366,671	0.30%	315,147	0.31%	38.84%	4.10%	360	302
INDUSTRIAS LACTEAS	17	800,649	0.66%	691,456	0.68%	39.52%	4.27%	360	307
OTHERS	1,607	73,052,716	60.02%	61,450,911	60.48%	100.00%	4.28%	360	296
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					

# Stratification Report

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

Cutoff Date:  
January-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	101	4,458,500	3.77%	3,947,101	4.00%	4.00%	4.14%	360	311
CUMBRE AZUL	85	4,738,640	4.01%	4,340,464	4.40%	8.39%	4.00%	360	320
LA PRADERA - PANAMÁ	72	2,841,092	2.40%	2,287,699	2.32%	10.71%	4.38%	358	281
LOS BOSQUES DE PACORA	79	3,307,800	2.80%	2,951,670	2.99%	13.70%	4.00%	360	312
LOS GUAYACANES - LA CHORRERA	114	3,718,275	3.14%	2,780,971	2.82%	16.52%	5.43%	360	270
SANTA SOFÍA	34	2,464,963	2.08%	2,262,653	2.29%	18.81%	4.00%	360	322
VIVA SANTIAGO	110	4,462,900	3.77%	3,989,277	4.04%	22.85%	4.00%	360	313
ALTOS DE LA PRADERA	74	3,142,892	2.66%	2,870,152	2.91%	25.75%	4.00%	360	319
VERDE MAR	76	3,099,586	2.62%	2,804,404	2.84%	28.59%	4.91%	360	320
PRADERAS DE SAN LORENZO	16	1,086,839	0.92%	879,817	0.89%	29.48%	4.00%	360	276
VILLA DEL CARMEN	12	596,895	0.50%	484,112	0.49%	29.97%	4.00%	360	280
LAGO EMPERADOR	20	1,365,068	1.15%	1,167,855	1.18%	31.16%	3.87%	360	297
LOS VALLES DE ALGARROBO	40	1,557,392	1.32%	1,201,908	1.22%	32.37%	4.62%	360	272
LOS BOSQUES DE PACORA II	51	2,356,315	1.99%	2,162,154	2.19%	34.56%	4.00%	360	322
LOS JARDINES	28	1,143,979	0.97%	905,397	0.92%	35.48%	4.46%	360	280
VALLE DE LOS CEREZOS	6	258,539	0.22%	185,677	0.19%	35.67%	4.24%	360	247
ALTOS DEL TECAL	7	278,944	0.24%	205,505	0.21%	35.88%	4.99%	360	260
VILLAS DE LLANO MARIN	39	1,576,349	1.33%	1,319,328	1.34%	37.21%	3.95%	360	291
MARAZUL	36	1,368,463	1.16%	973,430	0.99%	38.20%	5.46%	360	256
CASTILLA REAL	32	1,290,647	1.09%	1,149,051	1.16%	39.36%	5.20%	360	319
PRADERAS DEL NORTE	19	1,313,982	1.11%	1,185,984	1.20%	40.56%	4.00%	360	316
VILLAS DE TANARA	33	1,345,382	1.14%	1,182,802	1.20%	41.76%	4.00%	360	306
EL PRADO - LA CHORRERA	32	1,369,399	1.16%	1,177,760	1.19%	42.95%	4.00%	360	308
OTROS	1,560	69,091,875	58.44%	56,328,422	57.05%	100.00%	4.32%	360	288
<b>Total</b>	<b>2,796</b>	<b>123,134,147</b>	<b>100.00%</b>	<b>102,756,357</b>	<b>100.00%</b>	<b>-</b>	<b>4.31%</b>	<b>360</b>	<b>295</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>				<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>96,106</b>				<b>360</b>	<b>284</b>
<b>Average</b>		<b>44,039</b>		<b>36,751</b>					