
Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - December-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 December-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:
December-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%	13,312	0.01%	0.01%	6.00%	192	73
240	3	96,055	0.08%	57,115	0.06%	0.07%	6.00%	240	145
264	2	104,771	0.09%	61,774	0.06%	0.14%	6.00%	264	153
300	2	85,000	0.07%	66,690	0.07%	0.21%	5.64%	300	222
324	1	34,645	0.03%	24,471	0.03%	0.23%	5.75%	324	227
348	2	88,654	0.07%	77,113	0.08%	0.31%	6.00%	348	292
360	2,707	118,287,199	99.63%	95,676,113	99.69%	100.00%	5.94%	360	284
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Term

Cutoff Date:
December-2023

Remaning Term.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
60 - 119	3	129,977	0.11%	59,415	0.06%	0.06%	6.00%	232	107
120 - 179	2	65,749	0.06%	42,614	0.04%	0.11%	6.00%	240	155
180 - 239	270	9,055,955	7.63%	5,783,566	6.03%	6.13%	5.98%	359	229
240 - 299	1,690	73,357,093	61.78%	57,750,530	60.17%	66.30%	5.94%	360	274
300 - 359	753	36,122,950	30.42%	32,340,462	33.70%	100.00%	5.94%	360	312
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Balance

Cutoff Date:
December-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%	23,592	0.02%	0.02%	6.00%	360	223
20,000 - 25,000	14	322,389	0.27%	179,345	0.19%	0.21%	6.00%	360	210
25,000 - 30,000	90	2,398,003	2.02%	1,458,875	1.52%	1.73%	6.00%	359	224
30,000 - 35,000	249	7,973,274	6.72%	5,456,563	5.69%	7.42%	5.97%	359	248
35,000 - 40,000	633	23,632,138	19.90%	17,824,126	18.57%	25.99%	5.93%	360	270
40,000 - 45,000	959	39,161,763	32.98%	33,035,867	34.42%	60.41%	5.94%	360	291
45,000 - 50,000	238	11,360,339	9.57%	9,510,993	9.91%	70.32%	5.93%	360	292
50,000 - 55,000	146	7,535,012	6.35%	6,419,106	6.69%	77.01%	5.95%	360	295
55,000 - 60,000	117	6,781,840	5.71%	5,618,867	5.85%	82.86%	5.92%	360	286
60,000 - 65,000	54	3,375,278	2.84%	2,689,047	2.80%	85.66%	5.97%	358	276
65,000 - 70,000	58	3,939,124	3.32%	3,360,378	3.50%	89.16%	5.95%	360	294
70,000 - 75,000	59	4,260,916	3.59%	3,664,203	3.82%	92.98%	5.95%	360	298
75,000 - 80,000	80	6,245,130	5.26%	5,244,996	5.46%	98.45%	5.95%	360	289
80,000 - 85,000	8	655,848	0.55%	560,607	0.58%	99.03%	5.84%	360	291
85,000 - 90,000	3	265,862	0.22%	227,870	0.24%	99.27%	6.00%	360	291
90,000 - 95,000	2	185,249	0.16%	162,772	0.17%	99.44%	5.63%	360	304
95,000 - 100,000	3	296,138	0.25%	263,309	0.27%	99.71%	5.92%	360	309
100,000 - 105,000	3	305,144	0.26%	276,072	0.29%	100.00%	6.00%	360	316
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Balance

Cutoff Date:
December-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	47,634	0.04%	2,617	0.00%	0.00%	6.00%	360	234
10,000 - 15,000	47	1,164,943	0.98%	631,415	0.66%	0.66%	6.00%	351	200
15,000 - 20,000	113	3,244,722	2.73%	2,056,751	2.14%	2.80%	6.01%	360	234
20,000 - 25,000	297	9,988,284	8.41%	6,766,114	7.05%	9.85%	5.97%	360	246
25,000 - 30,000	366	13,604,710	11.46%	9,940,499	10.36%	20.21%	5.92%	360	261
30,000 - 35,000	754	30,619,393	25.79%	25,032,349	26.08%	46.29%	5.95%	360	282
35,000 - 40,000	475	20,109,821	16.94%	17,333,684	18.06%	64.35%	5.91%	360	299
40,000 - 45,000	247	12,435,249	10.47%	10,526,590	10.97%	75.32%	5.94%	360	293
45,000 - 50,000	114	6,069,022	5.11%	5,265,387	5.49%	80.81%	5.93%	360	300
50,000 - 55,000	94	5,752,036	4.84%	4,950,368	5.16%	85.96%	5.93%	360	298
55,000 - 60,000	56	3,865,818	3.26%	3,223,637	3.36%	89.32%	5.96%	360	288
60,000 - 65,000	73	5,364,184	4.52%	4,562,545	4.75%	94.08%	5.96%	360	293
65,000 - 70,000	55	4,219,661	3.55%	3,679,729	3.83%	97.91%	5.92%	360	300
70,000 - 75,000	16	1,283,508	1.08%	1,148,234	1.20%	99.11%	5.97%	360	310
75,000 - 80,000.	3	267,407	0.23%	232,936	0.24%	99.35%	5.83%	360	303
80,000 - 85,000	1	94,049	0.08%	84,352	0.09%	99.44%	5.75%	360	310
85,000 - 90,000	3	296,138	0.25%	263,309	0.27%	99.71%	5.92%	360	309
90,000 - 95,000	3	305,144	0.26%	276,072	0.29%	100.00%	6.00%	360	316
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					

Stratification Report

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

Cutoff Date:
December-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%	57,050	0.06%	0.06%	5.88%	360	265
70% - 75%	2	52,316	0.04%	33,011	0.03%	0.09%	6.00%	300	215
75% - 80%	115	4,340,650	3.66%	3,639,798	3.79%	3.89%	5.93%	360	290
80% - 85%	1,089	44,331,478	37.34%	37,627,851	39.21%	43.09%	5.95%	360	295
85% - 90%	480	16,217,136	13.66%	11,497,238	11.98%	55.07%	5.94%	360	257
90% - 95%	23	1,391,419	1.17%	1,090,837	1.14%	56.21%	5.98%	360	280
95% - 100%	1,007	52,324,975	44.07%	42,030,802	43.79%	100.00%	5.93%	360	281
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					

Stratification Report

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

Cutoff Date:
December-2023

Current Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
5% - 10%	1	47,634	0.04%	2,617	0.00%	0.00%	6.00%	360	234
30% - 35%	1	35,400	0.03%	13,312	0.01%	0.02%	6.00%	192	73
35% - 40%	2	50,650	0.04%	24,514	0.03%	0.04%	6.00%	300	162
40% - 45%	10	243,362	0.20%	123,771	0.13%	0.17%	6.00%	360	204
45% - 50%	35	914,432	0.77%	508,738	0.53%	0.70%	6.00%	354	200
50% - 55%	47	1,313,473	1.11%	814,074	0.85%	1.55%	6.00%	360	232
55% - 60%	196	6,288,639	5.30%	4,179,035	4.35%	5.90%	6.00%	360	244
60% - 65%	406	15,096,630	12.71%	11,067,864	11.53%	17.44%	5.95%	359	259
65% - 70%	669	26,680,012	22.47%	21,355,959	22.25%	39.69%	5.96%	360	279
70% - 75%	593	25,670,656	21.62%	21,467,788	22.37%	62.05%	5.92%	360	291
75% - 80%	275	14,203,430	11.96%	11,839,268	12.34%	74.39%	5.93%	360	289
80% - 85%	178	10,812,911	9.11%	9,078,909	9.46%	83.85%	5.94%	360	287
85% - 90%	243	13,643,425	11.49%	12,067,542	12.57%	96.42%	5.92%	360	307
90% - 95%	62	3,731,069	3.14%	3,433,199	3.58%	100.00%	5.91%	360	318
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Borrower Rate

Cutoff Date:
December-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%	1,211	46,604,173	39.25%	35,638,125	37.13%	37.13%	5.83%	360	272
1% - 2%	1,500	71,711,199	60.40%	60,008,533	62.52%	62.52%	6.00%	360	291
2% - 3%	3	250,852	0.21%	204,325	0.21%	0.21%	6.00%	360	262
3% - 4%	4	165,500	0.14%	125,605	0.13%	0.13%	7.05%	360	262
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Subsidy

Cutoff Date:
December-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	0.09%	72,020	0.08%	0.08%	7.09%	360	250
2% - 3%	4	334,382	0.28%	273,089	0.28%	0.36%	5.87%	360	262
3% - 4%	5	209,964	0.18%	180,107	0.19%	0.55%	6.00%	360	300
4% - 5%	1,994	93,858,382	79.05%	78,509,941	81.80%	82.35%	5.94%	360	290
5% - 6%	542	19,210,735	16.18%	13,861,664	14.44%	96.79%	5.92%	359	262
6% - 7%	170	5,017,111	4.23%	3,079,768	3.21%	100.00%	6.00%	359	227
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Subsidy Expiration Year

Cutoff Date:
December-2023

Subsidy Expiration Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2025	19	518,803	0.44%	287,002	0.30%	0.30%	6.00%	360	203
2026	42	1,242,740	1.05%	726,479	0.76%	1.06%	5.99%	358	206
2027	32	962,147	0.81%	610,302	0.64%	1.69%	5.95%	360	223
2028	206	7,506,191	6.32%	4,937,625	5.14%	6.84%	5.99%	359	236
2029	438	18,354,451	15.46%	14,088,155	14.68%	21.52%	5.96%	359	273
2030	614	28,112,535	23.68%	23,432,633	24.41%	45.93%	5.93%	360	294
2031	351	15,485,795	13.04%	12,214,829	12.73%	58.66%	5.96%	360	271
2032	304	13,800,284	11.62%	11,335,114	11.81%	70.47%	5.96%	360	282
2033	442	20,250,148	17.06%	17,327,760	18.05%	88.52%	5.93%	360	295
2034	270	12,498,630	10.53%	11,016,690	11.48%	100.00%	5.90%	360	305
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					

Stratification Report

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

Cutoff Date:
December-2023

Original Debt to Income	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
5% - 10%	1	30,395	30,395	24,610	24,610	0.03%	6.00%	360	289
10% - 15%	182	6,556,725	6,556,725	4,954,033	4,954,033	5.19%	5.98%	360	271
15% - 20%	307	11,983,803	11,983,803	9,335,372	9,335,372	14.91%	5.96%	360	277
20% - 30%	571	23,450,560	23,450,560	18,664,974	18,664,974	34.36%	5.94%	360	281
25% - 30%	1,026	44,774,141	44,774,141	36,395,364	36,395,364	72.28%	5.93%	360	286
30% - 35%	631	31,936,101	31,936,101	26,602,235	26,602,235	100.00%	5.94%	359	288
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Property Value

Cutoff Date:
December-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%	49,441	0.05%	0.05%	6.00%	360	221
25,000 - 30,000	31	803,953	0.68%	477,284	0.50%	0.55%	6.00%	360	222
30,000 - 35,000	157	4,606,994	3.88%	2,973,827	3.10%	3.65%	5.98%	359	235
35,000 - 40,000	342	12,053,975	10.15%	8,710,071	9.08%	12.72%	5.94%	360	263
40,000 - 45,000	428	16,160,603	13.61%	12,070,922	12.58%	25.30%	5.92%	360	267
45,000 - 50,000	384	16,245,546	13.68%	13,414,856	13.98%	39.28%	5.92%	359	285
50,000 - 55,000	817	34,162,584	28.77%	28,822,144	30.03%	69.31%	5.94%	360	292
55,000 - 60,000	189	9,761,384	8.22%	8,333,131	8.68%	77.99%	5.94%	360	297
60,000 - 65,000	134	7,683,626	6.47%	6,545,342	6.82%	84.81%	5.94%	359	297
65,000 - 70,000	57	3,789,604	3.19%	3,183,834	3.32%	88.13%	5.98%	360	290
70,000 - 75,000	60	4,247,896	3.58%	3,659,851	3.81%	91.94%	5.95%	360	299
75,000 - 80,000	70	5,366,554	4.52%	4,528,525	4.72%	96.66%	5.95%	360	291
80,000 - 85,000	32	2,546,611	2.14%	2,135,924	2.23%	98.88%	5.94%	360	288
85,000 - 90,000	2	167,707	0.14%	141,412	0.15%	99.03%	5.76%	360	282
90,000 - 95,000	2	183,704	0.15%	157,707	0.16%	99.20%	5.87%	360	287
95,000 - 100,000	4	364,484	0.31%	321,514	0.33%	99.53%	5.88%	360	308
100,000 - 105,000	5	504,206	0.42%	450,803	0.47%	100.00%	5.95%	360	311
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Origination Year

Cutoff Date:
December-2023

Origination Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2010	18	493,503	0.42%	272,895	0.28%	0.28%	6.00%	360	203
2011	43	1,268,040	1.07%	740,586	0.77%	1.06%	5.99%	358	206
2012	32	962,147	0.81%	610,302	0.64%	1.69%	5.95%	360	223
2013	203	7,386,354	6.22%	4,853,510	5.06%	6.75%	5.99%	359	236
2014	304	11,709,427	9.86%	8,134,894	8.48%	15.22%	5.98%	359	246
2015	297	12,631,886	10.64%	9,349,635	9.74%	24.97%	5.86%	360	258
2016	353	15,542,389	13.09%	12,248,317	12.76%	37.73%	5.96%	360	271
2017	305	13,840,779	11.66%	11,368,900	11.85%	49.57%	5.95%	360	282
2018	445	20,400,233	17.18%	17,459,216	18.19%	67.76%	5.93%	360	295
2019	389	18,388,465	15.49%	16,300,481	16.98%	84.75%	5.91%	360	307
2020	329	16,108,503	13.57%	14,637,852	15.25%	100.00%	5.96%	360	318
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Delinquency Status

Cutoff Date:
December-2023

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	2,322	101,279,138	85.30%	81,538,778	84.96%	84.96%	5.94%	360	283
1 - 30 Days	220	9,735,145	8.20%	7,934,849	8.27%	93.22%	5.93%	360	283
31 - 60 Days	75	3,283,563	2.77%	2,752,121	2.87%	96.09%	5.93%	360	290
61 - 90 Days	35	1,455,601	1.23%	1,200,044	1.25%	97.34%	5.90%	360	284
91 - 120 Days	24	1,101,519	0.93%	915,771	0.95%	98.30%	5.92%	360	285
121 - 150 Days	8	337,611	0.28%	287,492	0.30%	98.60%	5.95%	360	292
151 - 180 Days	6	283,314	0.24%	243,903	0.25%	98.85%	5.89%	360	292
181 - 210 Days	7	320,280	0.27%	282,206	0.29%	99.14%	5.83%	360	299
211 - 240 Days	5	216,695	0.18%	179,845	0.19%	99.33%	5.95%	360	281
271 - 300 Days	3	128,160	0.11%	118,360	0.12%	99.45%	5.82%	360	316
331 - 360 Days	3	158,238	0.13%	132,039	0.14%	99.59%	5.75%	360	274
+ 361 Days	10	432,460	0.36%	391,180	0.41%	100.00%	5.77%	360	299
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust XVI Payment Method

Fecha Alpha
December-2023

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payroll Deduction	2,190	96,325,642	81.13%	77,916,812	81.18%	81.18%	5.95%	360	284
Voluntary Payments	528	22,406,082	18.87%	18,059,776	18.82%	100.00%	5.90%	360	282
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Property Type

Cutoff Date:
December-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	2,718	118,731,724	100.00%	95,976,588	100.00%	100.00%	5.94%	360	284
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Loan Purpose

Cutoff Date:
December-2023

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,718	118,731,724	100.00%	95,976,588	100.00%	100.00%	5.94%	360	284
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Province

Cutoff Date:
December-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%	101,671	0.11%	0.11%	6.00%	360	252
Chiriquí	400	16,119,479	13.58%	12,157,223	12.67%	12.77%	5.95%	359	266
Coclé	122	4,810,082	4.05%	3,879,685	4.04%	16.82%	5.96%	360	281
Colón	6	358,823	0.30%	259,735	0.27%	17.09%	5.96%	344	246
Herrera	244	9,878,363	8.32%	7,636,018	7.96%	25.04%	5.96%	360	272
Los Santos	58	2,431,672	2.05%	1,958,820	2.04%	27.08%	5.97%	360	280
Panamá	1,057	49,047,078	41.31%	39,421,261	41.07%	68.16%	5.94%	360	282
Panamá Oeste	539	24,504,065	20.64%	21,214,705	22.10%	90.26%	5.91%	360	301
Veraguas	288	11,435,643	9.63%	9,347,469	9.74%	100.00%	5.97%	360	288
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Housing Developments

Cutoff Date:
December-2023

Housing Developments (group)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
CUMBRE AZUL	82	4,524,802	3.81%	4,037,932	4.21%	4.21%	5.91%	360	309
VIVA SANTIAGO	110	4,462,900	3.76%	3,887,502	4.05%	8.26%	5.97%	360	302
LA VALDEZA	99	4,343,560	3.66%	3,740,394	3.90%	12.15%	5.92%	360	300
LOS BOSQUES DE PACORA	79	3,307,800	2.79%	2,877,855	3.00%	15.15%	5.94%	360	301
ALTOS DE LA PRADERA	91	3,756,918	3.16%	3,218,128	3.35%	18.51%	5.90%	360	299
VERDE MAR	75	3,058,699	2.58%	2,690,416	2.80%	21.31%	5.90%	360	308
LOS GUAYACANES - LA CHORRERA	113	3,682,880	3.10%	2,644,631	2.76%	24.07%	5.96%	360	259
LA PRADERA - PANAMÁ	51	2,057,442	1.73%	1,645,759	1.71%	25.78%	5.92%	358	274
SANTA SOFÍA	30	2,183,389	1.84%	1,945,761	2.03%	27.81%	5.95%	360	311
LOS BOSQUES DE PACORA II	48	2,204,515	1.86%	1,968,752	2.05%	29.86%	5.92%	360	311
VILLAS DE LLANO MARIN	38	1,536,859	1.29%	1,250,267	1.30%	31.16%	5.97%	360	280
LOS VALLES DE ALGARROBO	40	1,557,392	1.31%	1,156,646	1.21%	32.37%	5.93%	360	261
PRADERAS DEL NORTE	18	1,236,663	1.04%	1,084,519	1.13%	33.50%	5.98%	360	304
VILLAS DE TANARA	33	1,345,382	1.13%	1,151,933	1.20%	34.70%	5.94%	360	295
EL PRADO - LA CHORRERA	30	1,289,399	1.09%	1,114,075	1.16%	35.86%	5.94%	360	298
LAGO EMPERADOR	19	1,289,553	1.09%	1,066,853	1.11%	36.97%	5.98%	360	285
VILLA MASIEL	30	1,235,628	1.04%	1,022,378	1.07%	38.03%	5.93%	360	283
MARAZUL	36	1,368,463	1.15%	928,010	0.97%	39.00%	5.96%	360	245
LOS NARANJOS DEL ESPINO	28	1,084,720	0.91%	942,133	0.98%	39.98%	5.88%	360	305
LOS JARDINES	25	1,001,419	0.84%	756,316	0.79%	40.77%	5.80%	360	266
PRADERAS DE SAN LORENZO	16	1,086,839	0.92%	855,054	0.89%	41.66%	5.94%	360	265
PRINCESA MIA I,II,III,IV,V	14	745,315	0.63%	627,258	0.65%	42.32%	5.93%	360	288
VILLA DEL CARMEN	11	553,434	0.47%	438,970	0.46%	42.77%	5.93%	360	270
CONDADO REAL	15	498,894	0.42%	317,031	0.33%	43.10%	6.00%	360	234
LAS PERLAS DE PILON	5	294,552	0.25%	228,133	0.24%	43.34%	5.95%	360	263
ALTOS DEL TECAL	6	254,452	0.21%	182,664	0.19%	43.53%	5.82%	360	253
VALLE DE LOS CEREZOS	6	258,539	0.22%	178,509	0.19%	43.72%	5.95%	360	237
SANTA ISABEL - TOCUMEN	3	115,074	0.10%	80,310	0.08%	43.80%	6.00%	360	231
SANTA RITA - PACORA	2	58,120	0.05%	36,225	0.04%	43.84%	6.00%	360	214
LA CRESTA DE LOS CUATRO ALTOS	1	64,271	0.05%	31,602	0.03%	43.87%	6.00%	264	118
OTROS	1,547	67,245,518	56.64%	53,041,794	55.27%	99.14%	5.95%	360	277
COLINAS DE SAN FRANCISCO	17	1,028,334	0.87%	828,778	0.86%	100.00%	5.94%	360	275
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Employer

Cutoff Date:
December-2023

Employer	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
AGENCIAS FEDURO S.A	24	1,028,165	0.87%	844,977	0.88%	0.88%	5.95%	360	289
AUTORIDAD DEL CANAL DE PANAMA	5	279,628	0.24%	219,029	0.23%	1.11%	6.00%	360	267
BANCO GENERAL, S.A.	18	764,329	0.64%	613,971	0.64%	1.75%	5.99%	360	287
C.S.S. JUBILADOS & PENSIONADOS	17	702,361	0.59%	504,177	0.53%	2.27%	5.90%	342	249
CAJA DEL SEGURO SOCIAL	34	1,342,941	1.13%	1,068,873	1.11%	3.39%	6.00%	360	285
CLIENTE SIN TRABAJO	224	9,636,842	8.12%	7,956,888	8.29%	11.68%	5.89%	360	287
COMPAÑIA GOLY	25	1,042,115	0.88%	848,436	0.88%	12.56%	6.00%	360	285
CONDUCTOR DE TAXI	7	256,271	0.22%	184,328	0.19%	12.75%	5.82%	360	253
CONTRALORIA GENERAL (2)	7	366,671	0.31%	305,839	0.32%	13.07%	6.00%	360	291
FARMACIAS ARROCHA	19	820,506	0.69%	682,711	0.71%	13.78%	5.74%	360	291
HOSPITAL SANTO TOMAS	6	312,200	0.26%	241,808	0.25%	14.04%	6.00%	360	270
IMPORTADORA RICAMAR, S.A.(IRISA)	60	2,470,624	2.08%	2,040,352	2.13%	16.16%	5.98%	360	291
INDEPENDIENTE	37	1,580,595	1.33%	1,241,246	1.29%	17.45%	5.95%	360	277
INDEPENDIENTE INFORMAL	30	1,178,592	0.99%	884,586	0.92%	18.38%	5.91%	360	267
INDUSTRIAS LACTEAS	12	589,364	0.50%	508,635	0.53%	18.91%	5.93%	360	301
INMOBILIARIA DON ANTONIO, S.A.	29	1,178,065	0.99%	985,160	1.03%	19.93%	5.99%	360	293
INSTITUTO PANAMEÑO DE HABILITACION ESP..	5	319,119	0.27%	249,332	0.26%	20.19%	6.00%	360	267
JUBILADO POR CONTRALORIA	9	383,451	0.32%	281,846	0.29%	20.49%	5.86%	360	262
MINISTERIO DE EDUCACION (7)	151	5,957,506	5.02%	4,563,791	4.76%	25.24%	5.98%	358	273
MINISTERIO DE GOBIERNO	32	1,458,563	1.23%	1,166,836	1.22%	26.46%	5.99%	360	281
MINISTERIO DE LA PRESIDENCIA (3)	33	1,717,929	1.45%	1,354,148	1.41%	27.87%	6.00%	356	273
MINISTERIO DE SALUD	37	1,462,049	1.23%	1,142,556	1.19%	29.06%	5.98%	360	276
MINISTERIO DE SEGURIDAD PUBLICA	287	11,288,439	9.51%	8,961,218	9.34%	38.40%	5.98%	360	282
ORGANO JUDICIAL	15	687,489	0.58%	538,855	0.56%	38.96%	6.12%	360	272
PANAMA PORTS COMPANY	6	275,565	0.23%	197,455	0.21%	39.16%	5.92%	360	247
PRODUCTOS TOLEDANO, S.A.	14	572,936	0.48%	477,187	0.50%	39.66%	5.95%	360	295
RIBA SMITH	30	1,338,872	1.13%	1,122,266	1.17%	40.83%	5.90%	360	294
UNIVERSIDAD DE PANAMA	18	840,811	0.71%	687,426	0.72%	41.55%	5.96%	360	285
PROCURADURIA GENERAL DE LA NACION	14	716,806	0.60%	559,088	0.58%	42.13%	5.97%	360	269
OTHERS	1,513	68,162,920	57.41%	55,543,567	57.87%	100.00%	5.88%	360	283
Total	2,718	118,731,724	100.00%	95,976,588	100.00%	-	5.94%	360	284
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,682			7.25%	360	284
Average		43,683		35,311					