
Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - August-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 August-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:
August-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%	14,051	0.01%	0.01%	6.00%	192	77
240	3	96,055	0.08%	58,615	0.06%	0.07%	6.00%	240	149
264	2	104,771	0.09%	63,266	0.06%	0.14%	6.00%	264	156
300	2	85,000	0.07%	67,567	0.07%	0.21%	5.64%	300	225
324	1	34,645	0.03%	24,894	0.03%	0.23%	5.75%	324	231
348	2	88,654	0.07%	77,854	0.08%	0.31%	6.00%	348	296
360	2,733	119,529,093	99.63%	97,761,808	99.69%	100.00%	5.94%	360	288
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Term

Cutoff Date:
August-2023

Remaning Term.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
60 - 119	2	65,706	0.05%	29,031	0.03%	0.03%	6.00%	216	99
120 - 179	3	130,020	0.11%	76,236	0.08%	0.11%	6.00%	248	143
180 - 239	176	5,705,804	4.76%	3,617,575	3.69%	3.80%	5.97%	359	228
240 - 299	1,601	68,191,040	56.84%	53,206,097	54.25%	58.05%	5.94%	360	273
300 - 359	962	45,881,047	38.24%	41,139,116	41.95%	100.00%	5.93%	360	313
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Balance

Cutoff Date:
August-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%	23,999	0.02%	0.02%	6.00%	360	227
20,000 - 25,000	14	322,389	0.27%	183,136	0.19%	0.21%	6.00%	360	214
25,000 - 30,000	92	2,453,003	2.04%	1,504,520	1.53%	1.75%	6.00%	359	228
30,000 - 35,000	250	8,003,624	6.67%	5,568,164	5.68%	7.42%	5.97%	359	252
35,000 - 40,000	638	23,820,243	19.85%	18,202,005	18.56%	25.98%	5.93%	360	274
40,000 - 45,000	962	39,283,726	32.74%	33,466,855	34.13%	60.11%	5.94%	360	295
45,000 - 50,000	244	11,643,931	9.71%	9,868,773	10.06%	70.17%	5.93%	360	297
50,000 - 55,000	149	7,690,662	6.41%	6,620,923	6.75%	76.92%	5.95%	360	300
55,000 - 60,000	118	6,837,230	5.70%	5,715,020	5.83%	82.75%	5.92%	360	290
60,000 - 65,000	55	3,437,166	2.86%	2,767,136	2.82%	85.57%	5.97%	358	280
65,000 - 70,000	58	3,939,124	3.28%	3,392,518	3.46%	89.03%	5.95%	360	298
70,000 - 75,000	63	4,550,874	3.79%	3,953,692	4.03%	93.06%	5.95%	360	302
75,000 - 80,000	80	6,245,130	5.21%	5,297,095	5.40%	98.47%	5.95%	360	293
80,000 - 85,000	8	655,848	0.55%	566,132	0.58%	99.04%	5.84%	360	295
85,000 - 90,000	3	265,862	0.22%	230,045	0.23%	99.28%	6.00%	360	295
90,000 - 95,000	2	185,249	0.15%	164,590	0.17%	99.45%	5.63%	360	308
95,000 - 100,000	3	296,138	0.25%	265,021	0.27%	99.72%	5.92%	360	313
100,000 - 105,000	3	305,144	0.25%	278,432	0.28%	100.00%	6.00%	360	320
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Balance

Cutoff Date:
August-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%	2,325	0.00%	0.00%	6.00%	360	211
5,000 - 10,000	1	47,634	0.04%	8,092	0.01%	0.01%	6.00%	360	238
10,000 - 15,000	47	1,164,943	0.97%	645,075	0.66%	0.67%	6.00%	351	204
15,000 - 20,000	92	2,604,000	2.17%	1,666,062	1.70%	2.37%	6.01%	360	237
20,000 - 25,000	290	9,624,725	8.02%	6,591,988	6.72%	9.09%	5.98%	360	249
25,000 - 30,000	380	14,006,522	11.67%	10,343,295	10.55%	19.64%	5.92%	360	265
30,000 - 35,000	663	26,890,696	22.41%	21,992,261	22.43%	42.06%	5.95%	359	283
35,000 - 40,000	573	23,937,836	19.95%	20,854,304	21.27%	63.33%	5.92%	360	303
40,000 - 45,000	241	12,066,998	10.06%	10,256,613	10.46%	73.79%	5.93%	360	296
45,000 - 50,000	145	7,677,010	6.40%	6,706,807	6.84%	80.62%	5.94%	360	304
50,000 - 55,000	86	5,232,945	4.36%	4,540,522	4.63%	85.25%	5.93%	360	301
55,000 - 60,000	61	4,134,595	3.45%	3,500,631	3.57%	88.82%	5.94%	360	294
60,000 - 65,000	79	5,790,293	4.83%	4,964,236	5.06%	93.89%	5.95%	360	296
65,000 - 70,000	53	4,052,008	3.38%	3,551,876	3.62%	97.51%	5.93%	360	304
70,000 - 75,000	22	1,750,972	1.46%	1,579,972	1.61%	99.12%	5.93%	360	313
75,000 - 80,000	3	267,407	0.22%	235,307	0.24%	99.36%	5.83%	360	307
85,000 - 90,000	4	390,187	0.33%	350,260	0.36%	99.72%	5.88%	360	313
90,000 - 95,000	3	305,144	0.25%	278,432	0.28%	100.00%	6.00%	360	320
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					

Stratification Report

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

Cutoff Date:
August-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%	57,881	0.06%	0.06%	5.88%	360	269
70% - 75%	2	52,316	0.04%	33,808	0.03%	0.09%	6.00%	300	218
75% - 80%	115	4,340,650	3.62%	3,675,048	3.75%	3.84%	5.93%	360	294
80% - 85%	1,097	44,683,560	37.24%	38,306,375	39.06%	42.90%	5.95%	360	299
85% - 90%	483	16,318,281	13.60%	11,750,134	11.98%	54.88%	5.94%	360	261
90% - 95%	23	1,391,419	1.16%	1,108,194	1.13%	56.01%	5.98%	360	284
95% - 100%	1,022	53,113,642	44.27%	43,136,615	43.99%	100.00%	5.93%	360	285
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					

Stratification Report

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

Cutoff Date:
August-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	29,700	0.02%	2,325	0.00%	0.00%	6.00%	360	211
15% - 20%	1	47,634	0.04%	8,092	0.01%	0.01%	6.00%	360	238
35% - 40%	2	60,750	0.05%	27,129	0.03%	0.04%	6.00%	216	101
40% - 45%	9	225,175	0.19%	114,858	0.12%	0.16%	6.00%	360	208
45% - 50%	35	873,639	0.73%	498,466	0.51%	0.66%	6.00%	357	209
50% - 55%	38	1,068,964	0.89%	663,112	0.68%	1.34%	6.00%	357	229
55% - 60%	148	4,645,296	3.87%	3,101,118	3.16%	4.50%	6.00%	360	245
60% - 65%	375	13,570,545	11.31%	9,930,927	10.13%	14.63%	5.95%	359	260
65% - 70%	637	25,165,188	20.98%	20,089,316	20.49%	35.11%	5.96%	360	279
70% - 75%	656	27,750,421	23.13%	23,337,790	23.80%	58.91%	5.93%	360	294
75% - 80%	328	16,466,712	13.73%	13,906,896	14.18%	73.09%	5.93%	360	294
80% - 85%	170	10,512,250	8.76%	8,842,318	9.02%	82.11%	5.94%	360	288
85% - 90%	262	14,752,753	12.30%	13,101,333	13.36%	95.47%	5.93%	360	310
90% - 95%	82	4,804,591	4.00%	4,444,375	4.53%	100.00%	5.90%	360	322
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Borrower Rate

Cutoff Date:
August-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%	1,223	47,062,549	39.23%	36,438,242	37.16%	37.16%	5.84%	360	276
1% - 2%	1,514	72,494,716	60.43%	61,296,907	62.50%	62.50%	6.00%	360	295
2% - 3%	3	250,852	0.21%	206,381	0.21%	0.21%	6.00%	360	266
3% - 4%	4	165,500	0.14%	126,527	0.13%	0.13%	7.05%	360	266
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Subsidy

Cutoff Date:
August-2023

Original Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	3	101,150	0.08%	72,619	0.07%	0.07%	7.09%	360	254
2% - 3%	4	334,382	0.28%	275,842	0.28%	0.36%	5.87%	360	266
3% - 4%	5	209,964	0.18%	181,485	0.19%	0.54%	6.00%	360	303
4% - 5%	2,011	94,780,258	79.00%	80,100,092	81.68%	82.22%	5.94%	360	294
5% - 6%	550	19,501,052	16.25%	14,299,895	14.58%	96.80%	5.92%	359	267
6% - 7%	171	5,046,811	4.21%	3,138,123	3.20%	100.00%	6.00%	359	231
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Subsidy Expiration Year

Cutoff Date:
August-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	0.43%	293,106	0.30%	0.30%	6.00%	360	207
2026	43	1,272,440	1.06%	742,592	0.76%	1.06%	5.99%	358	210
2027	32	962,147	0.80%	621,960	0.63%	1.69%	5.95%	360	227
2028	207	7,531,491	6.28%	5,042,581	5.14%	6.83%	5.98%	359	240
2029	443	18,619,778	15.52%	14,481,689	14.77%	21.60%	5.96%	359	277
2030	627	28,706,252	23.93%	24,203,071	24.68%	46.28%	5.92%	360	299
2031	353	15,570,695	12.98%	12,420,677	12.67%	58.94%	5.96%	360	275
2032	305	13,854,734	11.55%	11,497,656	11.72%	70.67%	5.95%	360	286
2033	445	20,438,648	17.04%	17,648,519	18.00%	88.66%	5.93%	360	299
2034	270	12,498,630	10.42%	11,116,204	11.34%	100.00%	5.90%	360	309
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					

Stratification Report

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

Cutoff Date:
August-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	24,890	24,890	0.03%	6.00%	360	293
10% - 15%	184	6,653,633	6,653,633	5,110,342	5,110,342	5.24%	5.98%	360	276
15% - 20%	310	12,105,850	12,105,850	9,555,076	9,555,076	14.98%	5.96%	360	281
20% - 30%	578	23,749,452	23,749,452	19,130,635	19,130,635	34.49%	5.94%	360	285
25% - 30%	1,034	45,120,271	45,120,271	37,057,048	37,057,048	72.27%	5.93%	360	290
30% - 35%	637	32,314,015	32,314,015	27,190,065	27,190,065	100.00%	5.94%	359	292
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Property Value

Cutoff Date:
August-2023

Original Prperty Value (*)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
20,000 - 25,000	4	82,292	0.07%	50,357	0.05%	0.05%	6.00%	360	225
25,000 - 30,000	31	803,953	0.67%	485,827	0.50%	0.55%	6.00%	360	226
30,000 - 35,000	159	4,661,994	3.89%	3,046,183	3.11%	3.65%	5.98%	359	239
35,000 - 40,000	346	12,197,429	10.17%	8,943,340	9.12%	12.77%	5.94%	360	266
40,000 - 45,000	432	16,317,565	13.60%	12,366,964	12.61%	25.38%	5.92%	360	271
45,000 - 50,000	385	16,294,056	13.58%	13,596,471	13.86%	39.25%	5.92%	359	289
50,000 - 55,000	820	34,297,129	28.59%	29,224,799	29.80%	69.05%	5.94%	360	296
55,000 - 60,000	194	10,011,761	8.34%	8,627,672	8.80%	77.85%	5.94%	360	301
60,000 - 65,000	137	7,846,714	6.54%	6,750,708	6.88%	84.73%	5.95%	359	301
65,000 - 70,000	57	3,789,604	3.16%	3,214,971	3.28%	88.01%	5.98%	360	294
70,000 - 75,000	62	4,389,353	3.66%	3,822,921	3.90%	91.91%	5.95%	360	303
75,000 - 80,000	72	5,515,054	4.60%	4,699,491	4.79%	96.70%	5.95%	360	295
80,000 - 85,000	32	2,546,611	2.12%	2,157,593	2.20%	98.90%	5.94%	360	292
85,000 - 90,000	2	167,707	0.14%	142,673	0.15%	99.04%	5.76%	360	286
90,000 - 95,000	2	183,704	0.15%	159,328	0.16%	99.21%	5.87%	360	291
95,000 - 100,000	4	364,484	0.30%	324,656	0.33%	99.54%	5.88%	360	312
100,000 - 105,000	5	504,206	0.42%	454,103	0.46%	100.00%	5.95%	360	315
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Origination Year

Cutoff Date:
August-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	0.41%	278,717	0.28%	0.28%	6.00%	360	207
2011	44	1,297,740	1.08%	756,980	0.77%	1.06%	5.99%	358	210
2012	32	962,147	0.80%	621,960	0.63%	1.69%	5.95%	360	227
2013	204	7,411,654	6.18%	4,957,265	5.05%	6.75%	5.99%	359	240
2014	307	11,833,296	9.86%	8,350,327	8.51%	15.26%	5.98%	359	250
2015	301	12,808,348	10.68%	9,611,311	9.80%	25.06%	5.87%	360	262
2016	355	15,627,289	13.03%	12,454,739	12.70%	37.76%	5.96%	360	275
2017	306	13,895,229	11.58%	11,531,798	11.76%	49.52%	5.95%	360	286
2018	448	20,588,733	17.16%	17,781,096	18.13%	67.65%	5.93%	360	299
2019	391	18,529,922	15.44%	16,571,743	16.90%	84.55%	5.91%	360	311
2020	338	16,525,756	13.77%	15,152,119	15.45%	100.00%	5.96%	360	322
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Delinquency Status

Cutoff Date:
August-2023

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	2,391	104,535,358	87.13%	85,097,109	86.77%	86.77%	5.94%	360	287
1 - 30 Days	211	9,246,681	7.71%	7,720,597	7.87%	94.65%	5.94%	360	292
31 - 60 Days	59	2,482,537	2.07%	2,092,605	2.13%	96.78%	5.89%	360	292
61 - 90 Days	30	1,248,290	1.04%	1,046,082	1.07%	97.85%	5.94%	360	289
91 - 120 Days	18	866,636	0.72%	723,493	0.74%	98.58%	5.88%	360	286
121 - 150 Days	12	588,425	0.49%	502,680	0.51%	99.10%	5.89%	360	294
151 - 180 Days	2	78,465	0.07%	70,873	0.07%	99.17%	5.87%	360	306
181 - 210 Days	4	176,429	0.15%	155,585	0.16%	99.33%	5.75%	360	302
211 - 240 Days	1	30,345	0.03%	21,437	0.02%	99.35%	6.00%	360	245
241 - 270 Days	5	245,741	0.20%	206,948	0.21%	99.56%	5.78%	360	282
271 - 300 Days	5	201,545	0.17%	178,534	0.18%	99.74%	5.79%	360	298
331 - 360 Days	1	40,500	0.03%	37,370	0.04%	99.78%	5.75%	360	310
+ 361 Days	5	232,666	0.19%	214,741	0.22%	100.00%	5.75%	360	310
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust XVI Payment Method

Fecha Alpha
August-2023

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payroll Deduction	2,230	98,233,101	81.88%	80,448,884	82.03%	82.03%	5.95%	360	289
Voluntary Payments	514	21,740,516	18.12%	17,619,172	17.97%	100.00%	5.90%	360	285
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Property Type

Cutoff Date:
August-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	2,744	119,973,617	100.00%	98,068,056	100.00%	100.00%	5.94%	360	288
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Loan Purpose

Cutoff Date:
August-2023

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,744	119,973,617	100.00%	98,068,056	100.00%	100.00%	5.94%	360	288
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Province

Cutoff Date:
August-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%	103,293	0.11%	0.11%	6.00%	360	256
Chiriquí	404	16,292,773	13.58%	12,435,227	12.68%	12.79%	5.95%	359	270
Coclé	122	4,810,082	4.01%	3,919,840	4.00%	16.78%	5.96%	360	285
Colón	6	358,823	0.30%	263,949	0.27%	17.05%	5.96%	344	250
Herrera	244	9,878,363	8.23%	7,729,939	7.88%	24.93%	5.96%	360	276
Los Santos	58	2,431,672	2.03%	1,980,333	2.02%	26.95%	5.97%	360	284
Panamá	1,070	49,710,225	41.43%	40,434,242	41.23%	68.18%	5.94%	360	286
Panamá Oeste	547	24,884,217	20.74%	21,736,220	22.16%	90.35%	5.92%	360	305
Veraguas	289	11,460,943	9.55%	9,465,012	9.65%	100.00%	5.97%	360	292
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Housing Developments

Cutoff Date:
August-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	3.77%	4,073,436	4.15%	4.15%	5.91%	360	313
VIVA SANTIAGO	110	4,462,900	3.72%	3,923,487	4.00%	8.15%	5.97%	360	306
LA VALDEZA	99	4,343,560	3.62%	3,775,572	3.85%	12.00%	5.92%	360	304
LOS BOSQUES DE PACORA	79	3,307,800	2.76%	2,901,918	2.96%	14.96%	5.94%	360	305
ALTOS DE LA PRADERA	94	3,896,192	3.25%	3,378,270	3.44%	18.41%	5.91%	360	304
VERDE MAR	76	3,099,586	2.58%	2,754,774	2.81%	21.22%	5.91%	360	313
LOS GUAYACANES - LA CHORRERA	114	3,718,275	3.10%	2,710,727	2.76%	23.98%	5.96%	360	263
LA PRADERA - PANAMÁ	52	2,087,792	1.74%	1,684,848	1.72%	25.70%	5.92%	358	277
SANTA SOFÍA	32	2,324,846	1.94%	2,091,004	2.13%	27.83%	5.95%	360	315
LOS BOSQUES DE PACORA II	50	2,305,715	1.92%	2,079,972	2.12%	29.95%	5.93%	360	315
VILLAS DE LLANO MARIN	38	1,536,859	1.28%	1,262,686	1.29%	31.24%	5.97%	360	284
LOS VALLES DE ALGARROBO	40	1,557,392	1.30%	1,172,545	1.20%	32.44%	5.93%	360	265
PRADERAS DEL NORTE	18	1,236,663	1.03%	1,094,462	1.12%	33.55%	5.98%	360	308
VILLAS DE TANARA	33	1,345,382	1.12%	1,162,475	1.19%	34.74%	5.94%	360	299
EL PRADO - LA CHORRERA	31	1,329,399	1.11%	1,157,738	1.18%	35.92%	5.94%	360	301
CASTILLA REAL	8	300,857	0.25%	228,929	0.23%	36.15%	5.82%	360	270
LAGO EMPERADOR	19	1,289,553	1.07%	1,078,064	1.10%	37.25%	5.98%	360	289
VILLA MASIEL	30	1,235,628	1.03%	1,032,577	1.05%	38.30%	5.93%	360	287
MARAZUL	36	1,368,463	1.14%	943,610	0.96%	39.27%	5.96%	360	249
LOS NARANJOS DEL ESPINO	28	1,084,720	0.90%	950,540	0.97%	40.23%	5.89%	360	309
LOS JARDINES	28	1,143,979	0.95%	886,513	0.90%	41.14%	5.79%	360	273
PRADERAS DE SAN LORENZO	16	1,086,839	0.91%	864,445	0.88%	42.02%	5.94%	360	269
VILLA DEL CARMEN	11	553,434	0.46%	444,071	0.45%	42.47%	5.93%	360	274
CONDADO REAL	15	498,894	0.42%	322,389	0.33%	42.80%	6.00%	360	238
LAS PERLAS DE PILON	5	294,552	0.25%	231,347	0.24%	43.04%	5.95%	360	267
ALTOS DEL TECAL	6	254,452	0.21%	185,185	0.19%	43.23%	5.82%	360	257
VALLE DE LOS CEREZOS	6	258,539	0.22%	181,233	0.18%	43.41%	5.95%	360	240
SANTA ISABEL - TOCUMEN	3	115,074	0.10%	81,299	0.08%	43.49%	6.00%	360	235
SANTA RITA - PACORA	2	58,120	0.05%	36,858	0.04%	43.53%	6.00%	360	218
LA CRESTA DE LOS CUATRO ALTOS	1	64,271	0.05%	32,602	0.03%	43.57%	6.00%	264	122
OTROS	1,582	69,289,079	57.75%	55,344,483	56.43%	100.00%	5.95%	360	282
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Employer

Cutoff Date:
August-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)	153	6,034,164	5.03%	4,692,189	4.78%	4.78%	5.98%	358	277
CLIENTE SIN TRABAJO	200	8,506,583	7.09%	7,073,770	7.21%	12.00%	5.88%	360	290
MINISTERIO DE SEGURIDAD PUBLICA	292	11,481,782	9.57%	9,226,400	9.41%	21.41%	5.98%	360	286
CAJA DEL SEGURO SOCIAL	36	1,413,791	1.18%	1,139,066	1.16%	22.57%	6.00%	360	289
INDEPENDIENTE	33	1,416,682	1.18%	1,127,498	1.15%	23.72%	5.94%	360	281
C.S.S. JUBILADOS & PENSIONADOS	15	634,345	0.53%	464,554	0.47%	24.19%	5.91%	339	254
MINISTERIO DE SALUD	38	1,527,344	1.27%	1,225,208	1.25%	25.44%	5.98%	360	284
INDEPENDIENTE INFORMAL	31	1,208,942	1.01%	917,540	0.94%	26.38%	5.92%	360	271
IMPORTADORA RICAMAR, S.A.(IRISA)	64	2,632,735	2.19%	2,207,431	2.25%	28.63%	5.98%	360	296
AUTORIDAD DEL CANAL DE PANAMA	5	279,628	0.23%	221,578	0.23%	28.85%	6.00%	360	271
CONDUCTOR DE TAXI	7	256,271	0.21%	186,903	0.19%	29.04%	5.82%	360	257
JUBILADO POR CONTRALORIA	8	353,106	0.29%	265,439	0.27%	29.31%	5.85%	360	267
MINISTERIO DE LA PRESIDENCIA (3)	34	1,773,320	1.48%	1,408,645	1.44%	30.75%	6.00%	356	276
ORGANO JUDICIAL	15	687,489	0.57%	545,007	0.56%	31.31%	6.12%	360	276
UNIVERSIDAD DE PANAMA	18	840,811	0.70%	694,638	0.71%	32.01%	5.96%	360	289
IPHE	5	319,119	0.27%	252,070	0.26%	32.27%	6.00%	360	271
RIBA SMITH	31	1,384,417	1.15%	1,176,383	1.20%	33.47%	5.90%	360	299
INMOBILIARIA DON ANTONIO, S.A.	29	1,178,065	0.98%	995,284	1.01%	34.49%	5.99%	360	297
BANCO GENERAL, S.A.	17	723,586	0.60%	584,679	0.60%	35.08%	5.99%	360	288
AGENCIAS FEDURO S.A	24	1,028,165	0.86%	856,407	0.87%	35.96%	5.95%	360	293
PROCURADURIA GENERAL DE LA NACION	14	716,806	0.60%	565,631	0.58%	36.53%	5.97%	360	273
MINISTERIO DE GOBIERNO	32	1,458,563	1.22%	1,180,938	1.20%	37.74%	5.99%	360	285
COMPAÑIA GOLY	26	1,072,465	0.89%	877,262	0.89%	38.63%	6.00%	360	288
FARMACIAS ARROCHA	19	820,506	0.68%	689,993	0.70%	39.33%	5.74%	360	295
CONTRALORIA GENERAL (2)	7	366,671	0.31%	309,134	0.32%	39.65%	6.00%	360	295
INDUSTRIAS LACTEAS	13	619,054	0.52%	530,389	0.54%	40.19%	5.94%	360	302
HOSPITAL SANTO TOMAS	6	312,200	0.26%	244,736	0.25%	40.44%	6.00%	360	274
PANAMA PORTS COMPANY	6	275,565	0.23%	201,329	0.21%	40.65%	5.92%	360	251
PRODUCTOS TOLEDANO, S.A.	15	643,506	0.54%	548,296	0.56%	41.20%	5.95%	360	303
OTHERS	1,551	70,007,936	58.35%	57,659,658	58.80%	100.00%	5.92%	360	289
Total	2,744	119,973,617	100.00%	98,068,056	100.00%	-	5.94%	360	288
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,522			7.25%	360	284
Average		43,722		35,739					