
Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - October-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 October-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:
October-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%	13,682	0.01%	0.01%	6.00%	192	75
240	3	96,055	0.08%	57,867	0.06%	0.07%	6.00%	240	147
264	2	104,771	0.09%	62,532	0.06%	0.14%	6.00%	264	155
300	2	85,000	0.07%	67,123	0.07%	0.21%	5.64%	300	223
324	1	34,645	0.03%	24,682	0.03%	0.23%	5.75%	324	229
348	2	88,654	0.07%	77,494	0.08%	0.31%	6.00%	348	294
360	2,713	118,546,190	99.63%	96,366,547	99.69%	100.00%	5.94%	360	286
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Term

Cutoff Date:
October-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	0.06%	28,422	0.03%	0.03%	6.00%	216	97
120 - 179	3	130,020	0.11%	75,238	0.08%	0.11%	6.00%	248	141
180 - 239	228	7,489,975	6.29%	4,764,164	4.93%	5.04%	5.98%	359	229
240 - 299	1,630	70,174,807	58.98%	54,989,430	56.88%	61.92%	5.94%	360	273
300 - 359	861	41,130,207	34.57%	36,812,672	38.08%	100.00%	5.93%	360	312
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Balance

Cutoff Date:
October-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%	23,845	0.02%	0.02%	6.00%	360	225
20,000 - 25,000	14	322,389	0.27%	181,138	0.19%	0.21%	6.00%	360	212
25,000 - 30,000	91	2,427,703	2.04%	1,472,663	1.52%	1.74%	6.00%	359	226
30,000 - 35,000	250	8,003,624	6.73%	5,522,067	5.71%	7.45%	5.97%	359	250
35,000 - 40,000	634	23,671,738	19.89%	17,969,028	18.59%	26.04%	5.93%	360	272
40,000 - 45,000	959	39,161,763	32.91%	33,194,689	34.34%	60.37%	5.94%	360	293
45,000 - 50,000	239	11,409,839	9.59%	9,600,635	9.93%	70.31%	5.93%	360	294
50,000 - 55,000	147	7,589,462	6.38%	6,492,939	6.72%	77.02%	5.95%	360	297
55,000 - 60,000	118	6,837,230	5.75%	5,684,170	5.88%	82.90%	5.92%	360	288
60,000 - 65,000	54	3,375,278	2.84%	2,704,609	2.80%	85.70%	5.97%	358	278
65,000 - 70,000	58	3,939,124	3.31%	3,374,953	3.49%	89.19%	5.95%	360	296
70,000 - 75,000	59	4,260,916	3.58%	3,680,935	3.81%	93.00%	5.95%	360	300
75,000 - 80,000	80	6,245,130	5.25%	5,270,646	5.45%	98.45%	5.95%	360	291
80,000 - 85,000	8	655,848	0.55%	563,604	0.58%	99.03%	5.84%	360	293
85,000 - 90,000	3	265,862	0.22%	228,905	0.24%	99.27%	6.00%	360	293
90,000 - 95,000	2	185,249	0.16%	163,736	0.17%	99.44%	5.63%	360	306
95,000 - 100,000	3	296,138	0.25%	264,156	0.27%	99.71%	5.92%	360	311
100,000 - 105,000	3	305,144	0.26%	277,206	0.29%	100.00%	6.00%	360	318
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Balance

Cutoff Date:
October-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%	776	0.00%	0.00%	6.00%	360	209
5,000 - 10,000	1	47,634	0.04%	6,381	0.01%	0.01%	6.00%	360	236
10,000 - 15,000	47	1,164,943	0.98%	638,074	0.66%	0.67%	6.00%	351	202
15,000 - 20,000	100	2,850,197	2.40%	1,813,243	1.88%	2.54%	6.01%	360	235
20,000 - 25,000	296	9,881,182	8.30%	6,728,797	6.96%	9.50%	5.98%	360	247
25,000 - 30,000	373	13,806,949	11.60%	10,144,525	10.49%	20.00%	5.92%	360	263
30,000 - 35,000	701	28,444,428	23.90%	23,259,945	24.06%	44.06%	5.95%	359	283
35,000 - 40,000	529	22,257,378	18.71%	19,261,163	19.92%	63.98%	5.92%	360	301
40,000 - 45,000	242	12,162,199	10.22%	10,301,074	10.66%	74.64%	5.94%	360	294
45,000 - 50,000	128	6,777,161	5.70%	5,910,826	6.11%	80.75%	5.94%	360	303
50,000 - 55,000	91	5,550,289	4.66%	4,797,080	4.96%	85.72%	5.93%	360	299
55,000 - 60,000	56	3,824,818	3.21%	3,212,955	3.32%	89.04%	5.96%	360	291
60,000 - 65,000	76	5,579,148	4.69%	4,754,998	4.92%	93.96%	5.95%	360	294
65,000 - 70,000	53	4,060,812	3.41%	3,545,695	3.67%	97.63%	5.92%	360	301
70,000 - 75,000	20	1,591,137	1.34%	1,434,061	1.48%	99.11%	5.95%	360	312
75,000 - 80,000	3	267,407	0.22%	234,169	0.24%	99.35%	5.83%	360	305
80,000 - 85,000	1	94,049	0.08%	84,802	0.09%	99.44%	5.75%	360	312
85,000 - 90,000	3	296,138	0.25%	264,156	0.27%	99.71%	5.92%	360	311
90,000 - 95,000	3	305,144	0.26%	277,206	0.29%	100.00%	6.00%	360	318
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

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

Cutoff Date:
October-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%	57,533	0.06%	0.06%	5.88%	360	267
70% - 75%	2	52,316	0.04%	33,410	0.03%	0.09%	6.00%	300	217
75% - 80%	115	4,340,650	3.65%	3,657,231	3.78%	3.88%	5.93%	360	292
80% - 85%	1,089	44,331,478	37.26%	37,804,601	39.11%	42.98%	5.95%	360	297
85% - 90%	481	16,247,486	13.65%	11,603,898	12.00%	54.99%	5.94%	360	259
90% - 95%	23	1,391,419	1.17%	1,100,481	1.14%	56.13%	5.98%	360	282
95% - 100%	1,012	52,553,616	44.17%	42,412,774	43.87%	100.00%	5.93%	360	282
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

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

Cutoff Date:
October-2023

Current Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 5%	1	29,700	0.02%	776	0.00%	0.00%	6.00%	360	209
10% - 15%	1	47,634	0.04%	6,381	0.01%	0.01%	6.00%	360	236
30% - 35%	1	35,400	0.03%	13,682	0.01%	0.02%	6.00%	192	75
35% - 40%	1	25,350	0.02%	12,851	0.01%	0.03%	6.00%	240	125
40% - 45%	9	225,175	0.19%	113,260	0.12%	0.15%	6.00%	360	206
45% - 50%	37	957,919	0.81%	537,936	0.56%	0.71%	6.00%	354	202
50% - 55%	40	1,106,078	0.93%	688,701	0.71%	1.42%	6.00%	360	234
55% - 60%	176	5,594,520	4.70%	3,724,470	3.85%	5.27%	6.00%	360	245
60% - 65%	373	13,658,156	11.48%	10,009,331	10.35%	15.63%	5.95%	359	260
65% - 70%	663	26,350,914	22.15%	21,005,014	21.73%	37.36%	5.96%	360	279
70% - 75%	631	26,903,955	22.61%	22,593,501	23.37%	60.73%	5.92%	360	293
75% - 80%	298	15,333,134	12.89%	12,830,739	13.27%	74.00%	5.93%	360	291
80% - 85%	168	10,249,202	8.61%	8,614,792	8.91%	82.91%	5.93%	360	287
85% - 90%	255	14,305,002	12.02%	12,671,467	13.11%	96.02%	5.92%	360	308
90% - 95%	70	4,168,575	3.50%	3,847,025	3.98%	100.00%	5.90%	360	320
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Borrower Rate

Cutoff Date:
October-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%	1,215	46,758,273	39.30%	35,957,087	37.20%	37.20%	5.84%	360	274
1% - 2%	1,502	71,816,090	60.35%	60,381,432	62.46%	62.46%	6.00%	360	293
2% - 3%	3	250,852	0.21%	205,297	0.21%	0.21%	6.00%	360	264
3% - 4%	4	165,500	0.14%	126,110	0.13%	0.13%	7.05%	360	264
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Subsidy

Cutoff Date:
October-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%	72,345	0.07%	0.07%	7.09%	360	252
2% - 3%	4	334,382	0.28%	274,421	0.28%	0.36%	5.87%	360	264
3% - 4%	5	209,964	0.18%	180,791	0.19%	0.55%	6.00%	360	302
4% - 5%	1,997	94,017,723	79.01%	79,018,161	81.74%	82.29%	5.94%	360	292
5% - 6%	544	19,280,685	16.20%	14,015,725	14.50%	96.78%	5.92%	359	264
6% - 7%	171	5,046,811	4.24%	3,108,484	3.22%	100.00%	6.00%	359	229
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Subsidy

Cutoff Date:
October-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%	126,110	0.13%	0.13%	7.05%	360	264
2% - 3%	4	334,382	0.28%	274,421	0.28%	0.41%	5.87%	360	264
3% - 4%	3	110,076	0.09%	74,263	0.08%	0.49%	6.00%	360	217
4% - 5%	1,873	89,606,598	75.31%	75,639,031	78.24%	78.74%	5.94%	360	293
5% - 6%	667	23,658,092	19.88%	17,401,583	18.00%	96.74%	5.93%	360	267
6% - 7%	173	5,116,065	4.30%	3,154,518	3.26%	100.00%	6.00%	359	229
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Subsidy Expiration Year

Cutoff Date:
October-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%	290,116	0.30%	0.30%	6.00%	360	205
2026	43	1,272,440	1.07%	734,235	0.76%	1.06%	5.99%	358	208
2027	32	962,147	0.81%	615,694	0.64%	1.70%	5.95%	360	225
2028	206	7,506,191	6.31%	4,982,461	5.15%	6.85%	5.99%	359	238
2029	440	18,440,192	15.50%	14,233,660	14.72%	21.57%	5.96%	359	275
2030	615	28,152,135	23.66%	23,584,297	24.40%	45.97%	5.92%	360	296
2031	352	15,535,295	13.06%	12,322,285	12.75%	58.72%	5.96%	360	273
2032	305	13,854,734	11.64%	11,437,089	11.83%	70.55%	5.95%	360	284
2033	442	20,250,148	17.02%	17,405,939	18.01%	88.55%	5.93%	360	297
2034	270	12,498,630	10.50%	11,064,151	11.45%	100.00%	5.90%	360	307
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

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

Cutoff Date:
October-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	24,750	24,750	0.03%	6.00%	360	291
10% - 15%	182	6,556,725	6,556,725	4,986,938	4,986,938	5.18%	5.98%	360	273
15% - 20%	307	11,983,803	11,983,803	9,393,437	9,393,437	14.90%	5.96%	360	279
20% - 30%	572	23,480,910	23,480,910	18,793,310	18,793,310	34.34%	5.94%	360	283
25% - 30%	1,029	44,892,941	44,892,941	36,659,648	36,659,648	72.26%	5.93%	360	288
30% - 35%	633	32,045,941	32,045,941	26,811,843	26,811,843	100.00%	5.94%	359	290
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Property Value

Cutoff Date:
October-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%	49,948	0.05%	0.05%	6.00%	360	223
25,000 - 30,000	31	803,953	0.68%	481,246	0.50%	0.55%	6.00%	360	224
30,000 - 35,000	158	4,636,694	3.90%	3,001,382	3.10%	3.65%	5.98%	359	237
35,000 - 40,000	343	12,084,325	10.16%	8,792,814	9.10%	12.75%	5.94%	360	265
40,000 - 45,000	429	16,200,203	13.61%	12,182,015	12.60%	25.35%	5.92%	360	269
45,000 - 50,000	384	16,245,546	13.65%	13,480,854	13.95%	39.30%	5.92%	359	287
50,000 - 55,000	818	34,212,084	28.75%	29,002,539	30.00%	69.30%	5.94%	360	294
55,000 - 60,000	191	9,871,224	8.30%	8,454,734	8.75%	78.04%	5.94%	360	298
60,000 - 65,000	134	7,683,626	6.46%	6,576,452	6.80%	84.85%	5.94%	359	299
65,000 - 70,000	57	3,789,604	3.18%	3,198,204	3.31%	88.16%	5.98%	360	292
70,000 - 75,000	60	4,247,896	3.57%	3,676,691	3.80%	91.96%	5.95%	360	301
75,000 - 80,000	70	5,366,554	4.51%	4,550,060	4.71%	96.67%	5.95%	360	293
80,000 - 85,000	32	2,546,611	2.14%	2,146,840	2.22%	98.89%	5.94%	360	290
85,000 - 90,000	2	167,707	0.14%	142,143	0.15%	99.03%	5.76%	360	284
90,000 - 95,000	2	183,704	0.15%	158,473	0.16%	99.20%	5.87%	360	289
95,000 - 100,000	4	364,484	0.31%	323,117	0.33%	99.53%	5.88%	360	310
100,000 - 105,000	5	504,206	0.42%	452,414	0.47%	100.00%	5.95%	360	313
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Origination Year

Cutoff Date:
October-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%	275,868	0.29%	0.29%	6.00%	360	205
2011	44	1,297,740	1.09%	748,483	0.77%	1.06%	5.99%	358	208
2012	32	962,147	0.81%	615,694	0.64%	1.70%	5.95%	360	225
2013	203	7,386,354	6.21%	4,897,752	5.07%	6.76%	5.99%	359	238
2014	306	11,795,167	9.91%	8,256,258	8.54%	15.30%	5.98%	359	248
2015	298	12,671,486	10.65%	9,442,049	9.77%	25.07%	5.86%	360	260
2016	354	15,591,889	13.10%	12,356,000	12.78%	37.85%	5.96%	360	273
2017	306	13,895,229	11.68%	11,471,055	11.87%	49.72%	5.95%	360	284
2018	445	20,400,233	17.14%	17,537,954	18.14%	67.86%	5.93%	360	297
2019	389	18,388,465	15.45%	16,369,181	16.93%	84.79%	5.91%	360	309
2020	329	16,108,503	13.54%	14,699,632	15.21%	100.00%	5.96%	360	320
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Delinquency Status

Cutoff Date:
October-2023

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	2,379	103,929,488	87.34%	84,093,805	86.99%	86.99%	5.94%	360	285
1 - 30 Days	185	8,156,428	6.85%	6,748,667	6.98%	93.97%	5.94%	360	289
31 - 60 Days	68	2,870,064	2.41%	2,408,226	2.49%	96.46%	5.90%	360	291
61 - 90 Days	40	1,688,160	1.42%	1,414,501	1.46%	97.93%	5.89%	360	287
91 - 120 Days	16	723,625	0.61%	595,922	0.62%	98.54%	5.87%	360	280
121 - 150 Days	6	304,629	0.26%	263,005	0.27%	98.81%	5.96%	360	297
151 - 180 Days	12	519,115	0.44%	437,149	0.45%	99.27%	5.89%	360	287
181 - 210 Days	1	40,784	0.03%	37,850	0.04%	99.31%	5.75%	360	325
211 - 240 Days	2	88,560	0.07%	82,838	0.09%	99.39%	5.86%	360	322
241 - 270 Days	2	79,165	0.07%	64,691	0.07%	99.46%	5.86%	360	283
271 - 300 Days	1	74,250	0.06%	63,712	0.07%	99.52%	5.75%	360	280
301 - 330 Days	3	131,892	0.11%	107,412	0.11%	99.64%	5.81%	360	269
331 - 360 Days	3	111,390	0.09%	100,038	0.10%	99.74%	5.75%	360	299
+ 361 Days	6	273,166	0.23%	252,111	0.26%	100.00%	5.75%	360	308
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust XVI Payment Method

Fecha Alpha
October-2023

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payroll Deduction	2,211	97,270,466	81.75%	79,130,297	81.86%	81.86%	5.95%	360	286
Voluntary Payments	513	21,720,249	18.25%	17,539,629	18.14%	100.00%	5.90%	360	283
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Property Type

Cutoff Date:
October-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	2,724	118,990,714	100.00%	96,669,926	100.00%	100.00%	5.94%	360	286
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Loan Purpose

Cutoff Date:
October-2023

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,724	118,990,714	100.00%	96,669,926	100.00%	100.00%	5.94%	360	286
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Province

Cutoff Date:
October-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%	102,541	0.11%	0.11%	6.00%	360	254
Chiriquí	401	16,149,179	13.57%	12,233,504	12.65%	12.76%	5.95%	359	268
Coclé	122	4,810,082	4.04%	3,899,453	4.03%	16.79%	5.96%	360	283
Colón	6	358,823	0.30%	261,904	0.27%	17.07%	5.96%	344	248
Herrera	244	9,878,363	8.30%	7,681,985	7.95%	25.01%	5.95%	360	274
Los Santos	58	2,431,672	2.04%	1,969,350	2.04%	27.05%	5.97%	360	282
Panamá	1,060	49,190,628	41.34%	39,754,792	41.12%	68.17%	5.94%	360	284
Panamá Oeste	541	24,589,806	20.67%	21,370,154	22.11%	90.28%	5.91%	360	303
Veraguas	288	11,435,643	9.61%	9,396,242	9.72%	100.00%	5.97%	360	290
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Housing Developments

Cutoff Date:
October-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	3.80%	4,055,489	4.20%	4.20%	5.91%	360	311
VIVA SANTIAGO	110	4,462,900	3.75%	3,904,685	4.04%	8.23%	5.97%	360	304
LA VALDEZA	99	4,343,560	3.65%	3,757,441	3.89%	12.12%	5.92%	360	302
LOS BOSQUES DE PACORA	79	3,307,800	2.78%	2,888,905	2.99%	15.11%	5.94%	360	303
ALTOS DE LA PRADERA	91	3,756,918	3.16%	3,233,752	3.35%	18.45%	5.90%	360	301
VERDE MAR	75	3,058,699	2.57%	2,703,959	2.80%	21.25%	5.90%	360	310
LOS GUAYACANES - LA CHORRERA	113	3,682,880	3.10%	2,664,165	2.76%	24.01%	5.96%	360	261
LA PRADERA - PANAMÁ	52	2,087,792	1.75%	1,675,659	1.73%	25.74%	5.92%	358	275
SANTA SOFÍA	30	2,183,389	1.83%	1,954,451	2.02%	27.76%	5.95%	360	313
LOS BOSQUES DE PACORA II	48	2,204,515	1.85%	1,977,085	2.05%	29.81%	5.92%	360	313
VILLAS DE LLANO MARIN	38	1,536,859	1.29%	1,256,216	1.30%	31.11%	5.97%	360	282
LOS VALLES DE ALGARROBO	40	1,557,392	1.31%	1,164,212	1.20%	32.31%	5.93%	360	263
PRADERAS DEL NORTE	18	1,236,663	1.04%	1,089,123	1.13%	33.44%	5.98%	360	306
VILLAS DE TANARA	33	1,345,382	1.13%	1,157,080	1.20%	34.64%	5.94%	360	297
EL PRADO - LA CHORRERA	30	1,289,399	1.08%	1,119,089	1.16%	35.79%	5.93%	360	300
CASTILLA REAL	8	300,857	0.25%	227,336	0.24%	36.03%	5.82%	360	268
LAGO EMPERADOR	19	1,289,553	1.08%	1,072,242	1.11%	37.14%	5.98%	360	287
VILLA MASIEL	30	1,235,628	1.04%	1,027,385	1.06%	38.20%	5.93%	360	285
MARAZUL	36	1,368,463	1.15%	936,064	0.97%	39.17%	5.96%	360	247
LOS NARANJOS DEL ESPINO	28	1,084,720	0.91%	945,897	0.98%	40.15%	5.89%	360	307
LOS JARDINES	27	1,095,469	0.92%	835,397	0.86%	41.01%	5.80%	360	268
PRADERAS DE SAN LORENZO	16	1,086,839	0.91%	859,111	0.89%	41.90%	5.94%	360	267
PRINCESA MIA I,II,III,IV,V	14	745,315	0.63%	629,889	0.65%	42.55%	5.93%	360	290
VILLA DEL CARMEN	11	553,434	0.47%	441,501	0.46%	43.01%	5.93%	360	272
CONDADO REAL	15	498,894	0.42%	319,802	0.33%	43.34%	6.00%	360	236
LAS PERLAS DE PILON	5	294,552	0.25%	229,792	0.24%	43.58%	5.95%	360	265
ALTOS DEL TECAL	6	254,452	0.21%	184,052	0.19%	43.77%	5.82%	360	255
VALLE DE LOS CEREZOS	6	258,539	0.22%	179,859	0.19%	43.95%	5.95%	360	238
SANTA ISABEL - TOCUMEN	3	115,074	0.10%	80,802	0.08%	44.04%	6.00%	360	233
SANTA RITA - PACORA	2	58,120	0.05%	36,541	0.04%	44.07%	6.00%	360	216
LA CRESTA DE LOS CUATRO ALTOS	1	64,271	0.05%	32,112	0.03%	44.11%	6.00%	264	120
OTROS	1,559	68,107,584	57.24%	54,030,835	55.89%	100.00%	5.95%	360	279
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Employer

Cutoff Date:
October-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	0.86%	849,496	0.88%	0.88%	5.95%	360	291
AUTORIDAD DEL CANAL DE PANAMA	5	279,628	0.23%	220,149	0.23%	1.11%	6.00%	360	269
BANCO GENERAL, S.A.	17	723,586	0.61%	581,300	0.60%	1.71%	5.99%	360	286
C.S.S. JUBILADOS & PENSIONADOS	15	634,345	0.53%	461,209	0.48%	2.18%	5.91%	339	252
CAJA DEL SEGURO SOCIAL	35	1,373,291	1.15%	1,096,471	1.13%	3.32%	6.00%	360	286
CLIENTE SIN TRABAJO	209	8,878,053	7.46%	7,343,368	7.60%	10.92%	5.89%	360	288
COMPAÑIA GOLY	26	1,072,465	0.90%	872,613	0.90%	11.82%	6.00%	360	286
CONDUCTOR DE TAXI	7	256,271	0.22%	185,544	0.19%	12.01%	5.82%	360	255
CONTRALORIA GENERAL (2)	7	366,671	0.31%	307,527	0.32%	12.33%	6.00%	360	293
FARMACIAS ARROCHA	19	820,506	0.69%	686,276	0.71%	13.04%	5.74%	360	293
HOSPITAL SANTO TOMAS	6	312,200	0.26%	243,274	0.25%	13.29%	6.00%	360	272
IMPORTADORA RICAMAR, S.A.(IRISA)	62	2,553,632	2.15%	2,124,269	2.20%	15.49%	5.98%	360	294
INDEPENDIENTE	35	1,501,382	1.26%	1,188,441	1.23%	16.72%	5.94%	360	280
INDEPENDIENTE INFORMAL	30	1,178,592	0.99%	891,043	0.92%	17.64%	5.91%	360	269
INDUSTRIAS LACTEAS	12	589,364	0.50%	511,175	0.53%	18.17%	5.93%	360	303
INMOBILIARIA DON ANTONIO, S.A.	29	1,178,065	0.99%	987,029	1.02%	19.19%	5.99%	360	295
INSTITUTO PANAMEÑO DE HABILITACION ESP..	5	319,119	0.27%	250,724	0.26%	19.45%	6.00%	360	269
JUBILADO POR CONTRALORIA	8	353,106	0.30%	263,676	0.27%	19.72%	5.84%	360	265
MINISTERIO DE EDUCACION (7)	152	5,987,856	5.03%	4,618,191	4.78%	24.50%	5.98%	358	275
MINISTERIO DE GOBIERNO	32	1,458,563	1.23%	1,174,067	1.21%	25.71%	5.99%	360	283
MINISTERIO DE LA PRESIDENCIA (3)	34	1,773,320	1.49%	1,400,349	1.45%	27.16%	6.00%	356	274
MINISTERIO DE SALUD	36	1,431,699	1.20%	1,129,390	1.17%	28.33%	5.98%	360	278
MINISTERIO DE SEGURIDAD PUBLICA	288	11,318,784	9.51%	9,035,807	9.35%	37.68%	5.98%	360	284
ORGANO JUDICIAL	15	687,489	0.58%	542,065	0.56%	38.24%	6.12%	360	274
PANAMA PORTS COMPANY	6	275,565	0.23%	198,880	0.21%	38.44%	5.92%	360	249
PRODUCTOS TOLEDANO, S.A.	14	572,936	0.48%	480,151	0.50%	38.94%	5.95%	360	297
RIBA SMITH	31	1,384,417	1.16%	1,170,083	1.21%	40.15%	5.90%	360	297
UNIVERSIDAD DE PANAMA	18	840,811	0.71%	690,958	0.71%	40.86%	5.96%	360	287
PROCURADURIA GENERAL DE LA NACION	14	716,806	0.60%	562,363	0.58%	41.45%	5.97%	360	271
OTHERS	1,533	69,124,026	58.09%	56,604,038	58.55%	100.00%	5.88%	360	285
Total	2,724	118,990,714	100.00%	96,669,926	100.00%	-	5.94%	360	286
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		94,095			7.25%	360	284
Average		43,682		35,488					