
Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - September-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 September-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:
September-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%	13,866	0.01%	0.01%	5.75%	192	76
240	3	96,055	0.08%	58,238	0.06%	0.07%	4.90%	240	148
264	2	104,771	0.09%	62,908	0.06%	0.14%	4.00%	264	155
300	2	85,000	0.07%	67,340	0.07%	0.21%	4.00%	300	224
324	1	34,645	0.03%	24,788	0.03%	0.23%	5.50%	324	230
348	2	88,654	0.07%	77,666	0.08%	0.31%	4.00%	348	295
360	2,725	119,079,611	99.63%	97,112,713	99.69%	100.00%	4.34%	360	287
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Term

Cutoff Date:
September-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%	28,727	0.03%	0.03%	5.88%	216	98
120 - 179	3	130,020	0.11%	75,738	0.08%	0.11%	4.30%	248	142
180 - 239	206	6,720,426	5.62%	4,275,910	4.39%	4.50%	5.26%	359	229
240 - 299	1,618	69,305,877	57.98%	54,232,918	55.67%	60.17%	4.43%	360	273
300 - 359	907	43,302,107	36.23%	38,804,226	39.83%	100.00%	4.11%	360	313
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Balance

Cutoff Date:
September-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%	23,937	0.02%	0.02%	6.00%	360	226
20,000 - 25,000	14	322,389	0.27%	182,138	0.19%	0.21%	6.00%	360	213
25,000 - 30,000	92	2,453,003	2.05%	1,496,794	1.54%	1.75%	5.90%	359	227
30,000 - 35,000	250	8,003,624	6.70%	5,545,296	5.69%	7.44%	5.57%	359	251
35,000 - 40,000	635	23,711,318	19.84%	18,061,702	18.54%	25.98%	5.13%	360	273
40,000 - 45,000	962	39,283,726	32.87%	33,386,866	34.27%	60.25%	4.04%	360	295
45,000 - 50,000	244	11,643,931	9.74%	9,845,343	10.11%	70.36%	4.00%	360	296
50,000 - 55,000	148	7,640,062	6.39%	6,557,612	6.73%	77.09%	4.00%	360	298
55,000 - 60,000	118	6,837,230	5.72%	5,699,588	5.85%	82.94%	4.00%	360	289
60,000 - 65,000	55	3,437,166	2.88%	2,759,455	2.83%	85.77%	3.92%	358	279
65,000 - 70,000	58	3,939,124	3.30%	3,383,385	3.47%	89.25%	4.00%	360	297
70,000 - 75,000	59	4,260,916	3.56%	3,690,097	3.79%	93.03%	4.00%	360	301
75,000 - 80,000	80	6,245,130	5.22%	5,284,352	5.42%	98.46%	3.97%	360	292
80,000 - 85,000	8	655,848	0.55%	564,892	0.58%	99.04%	3.54%	360	294
85,000 - 90,000	3	265,862	0.22%	229,445	0.24%	99.27%	3.36%	360	294
90,000 - 95,000	2	185,249	0.15%	164,179	0.17%	99.44%	4.00%	360	307
95,000 - 100,000	3	296,138	0.25%	264,632	0.27%	99.71%	4.00%	360	312
100,000 - 105,000	3	305,144	0.26%	277,805	0.29%	100.00%	4.00%	360	319
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Balance

Cutoff Date:
September-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%	1,551	0.00%	0.00%	6.00%	360	210
5,000 - 10,000	1	47,634	0.04%	8,092	0.01%	0.01%	4.00%	360	237
10,000 - 15,000	47	1,164,943	0.97%	641,710	0.66%	0.67%	5.99%	351	203
15,000 - 20,000	96	2,724,757	2.28%	1,738,560	1.78%	2.45%	5.85%	360	236
20,000 - 25,000	295	9,819,522	8.22%	6,707,359	6.89%	9.34%	5.65%	360	248
25,000 - 30,000	374	13,820,225	11.56%	10,181,756	10.45%	19.79%	5.28%	360	264
30,000 - 35,000	682	27,662,334	23.14%	22,628,195	23.23%	43.02%	4.12%	359	283
35,000 - 40,000	551	23,086,665	19.32%	20,053,577	20.59%	63.60%	4.12%	360	302
40,000 - 45,000	245	12,274,949	10.27%	10,425,682	10.70%	74.31%	4.00%	360	296
45,000 - 50,000	138	7,324,464	6.13%	6,379,594	6.55%	80.85%	4.00%	360	303
50,000 - 55,000	88	5,349,264	4.48%	4,643,800	4.77%	85.62%	3.95%	360	301
55,000 - 60,000	58	3,953,623	3.31%	3,326,445	3.41%	89.04%	4.00%	360	292
60,000 - 65,000	76	5,572,168	4.66%	4,762,555	4.89%	93.92%	3.97%	360	295
65,000 - 70,000	54	4,140,012	3.46%	3,619,633	3.72%	97.64%	3.92%	360	302
70,000 - 75,000	20	1,591,137	1.33%	1,436,805	1.47%	99.11%	3.90%	360	313
75,000 - 80,000	3	267,407	0.22%	234,752	0.24%	99.36%	4.00%	360	306
85,000 - 90,000	4	390,187	0.33%	349,648	0.36%	99.71%	4.00%	360	312
90,000 - 95,000	3	305,144	0.26%	277,805	0.29%	100.00%	4.00%	360	319
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					

Stratification Report

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

Cutoff Date:
September-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%	57,698	0.06%	0.06%	4.00%	360	268
70% - 75%	2	52,316	0.04%	33,609	0.03%	0.09%	5.44%	300	218
75% - 80%	115	4,340,650	3.63%	3,666,179	3.76%	3.86%	4.09%	360	293
80% - 85%	1,096	44,632,960	37.34%	38,169,535	39.18%	43.04%	4.06%	360	298
85% - 90%	481	16,247,486	13.59%	11,650,249	11.96%	55.00%	5.53%	360	260
90% - 95%	23	1,391,419	1.16%	1,104,993	1.13%	56.13%	3.87%	360	283
95% - 100%	1,017	52,785,556	44.16%	42,735,256	43.87%	100.00%	4.30%	360	283
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					

Stratification Report

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

Cutoff Date:
September-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%	1,551	0.00%	0.00%	6.00%	360	210
15% - 20%	1	47,634	0.04%	8,092	0.01%	0.01%	4.00%	360	237
30% - 35%	1	35,400	0.03%	13,866	0.01%	0.02%	5.75%	192	76
35% - 40%	1	25,350	0.02%	12,964	0.01%	0.04%	5.75%	240	126
40% - 45%	9	225,175	0.19%	114,116	0.12%	0.15%	6.00%	360	207
45% - 50%	37	957,919	0.80%	540,779	0.56%	0.71%	5.88%	354	203
50% - 55%	40	1,106,078	0.93%	691,911	0.71%	1.42%	5.86%	360	235
55% - 60%	164	5,190,309	4.34%	3,463,032	3.55%	4.97%	5.65%	360	245
60% - 65%	370	13,452,565	11.26%	9,850,046	10.11%	15.09%	4.93%	359	260
65% - 70%	646	25,605,612	21.42%	20,445,922	20.99%	36.07%	4.34%	360	279
70% - 75%	655	27,881,053	23.33%	23,412,652	24.03%	60.11%	4.17%	360	293
75% - 80%	310	15,794,156	13.21%	13,288,862	13.64%	73.75%	4.08%	360	293
80% - 85%	165	10,087,499	8.44%	8,479,459	8.70%	82.45%	4.00%	360	288
85% - 90%	260	14,607,849	12.22%	12,955,673	13.30%	95.75%	4.24%	360	309
90% - 95%	76	4,477,837	3.75%	4,138,595	4.25%	100.00%	4.10%	360	321
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Borrower Rate

Cutoff Date:
September-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%	1,220	46,953,625	39.28%	36,245,155	37.21%	37.21%	4.94%	360	275
1% - 2%	1,509	72,154,159	60.37%	60,840,295	62.45%	62.45%	4.00%	360	294
2% - 3%	3	250,852	0.21%	205,787	0.21%	0.21%	2.00%	360	265
3% - 4%	4	165,500	0.14%	126,282	0.13%	0.13%	0.00%	360	265
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Subsidy

Cutoff Date:
September-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%	72,456	0.07%	0.07%	0.00%	360	253
2% - 3%	4	334,382	0.28%	275,066	0.28%	0.36%	2.00%	360	265
3% - 4%	5	209,964	0.18%	181,137	0.19%	0.54%	4.00%	360	303
4% - 5%	2,005	94,404,301	78.98%	79,572,824	81.68%	82.22%	4.05%	360	293
5% - 6%	548	19,427,528	16.25%	14,192,039	14.57%	96.79%	5.65%	359	266
6% - 7%	171	5,046,811	4.22%	3,123,996	3.21%	100.00%	6.00%	359	230
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Subsidy Expiration Year

Cutoff Date:
September-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%	291,703	0.30%	0.30%	5.59%	360	206
2026	43	1,272,440	1.06%	738,466	0.76%	1.06%	5.18%	358	209
2027	32	962,147	0.80%	618,655	0.64%	1.69%	5.05%	360	226
2028	207	7,531,491	6.30%	5,022,622	5.16%	6.85%	5.26%	359	239
2029	440	18,440,192	15.43%	14,282,682	14.66%	21.51%	4.66%	359	276
2030	625	28,620,257	23.95%	24,066,196	24.70%	46.21%	4.40%	360	298
2031	352	15,535,295	13.00%	12,358,044	12.69%	58.90%	4.24%	360	274
2032	305	13,854,734	11.59%	11,467,372	11.77%	70.67%	4.09%	360	285
2033	443	20,290,148	16.98%	17,480,872	17.94%	88.62%	4.06%	360	298
2034	270	12,498,630	10.46%	11,090,908	11.38%	100.00%	4.05%	360	308
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					

Stratification Report

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

Cutoff Date:
September-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	24,819	24,819	0.03%	5.25%	360	292
10% - 15%	183	6,603,033	6,603,033	5,046,406	5,046,406	5.21%	4.75%	360	274
15% - 20%	309	12,070,450	12,070,450	9,499,300	9,499,300	14.96%	4.58%	360	280
20% - 30%	577	23,711,323	23,711,323	19,047,204	19,047,204	34.51%	4.54%	360	284
25% - 30%	1,032	45,014,483	45,014,483	36,869,455	36,869,455	72.36%	4.33%	360	289
30% - 35%	634	32,094,451	32,094,451	26,930,334	26,930,334	100.00%	4.03%	359	291
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Property Value

Cutoff Date:
September-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%	50,167	0.05%	0.05%	6.00%	360	224
25,000 - 30,000	31	803,953	0.67%	483,652	0.50%	0.55%	5.94%	360	225
30,000 - 35,000	159	4,661,994	3.90%	3,032,128	3.11%	3.66%	5.75%	359	238
35,000 - 40,000	344	12,123,905	10.14%	8,857,215	9.09%	12.75%	5.55%	360	266
40,000 - 45,000	431	16,282,165	13.62%	12,297,785	12.62%	25.38%	5.11%	360	270
45,000 - 50,000	385	16,294,056	13.63%	13,562,412	13.92%	39.30%	4.00%	359	288
50,000 - 55,000	820	34,297,129	28.69%	29,155,186	29.93%	69.23%	4.00%	360	295
55,000 - 60,000	194	10,011,761	8.38%	8,607,058	8.84%	78.06%	4.00%	360	300
60,000 - 65,000	136	7,796,114	6.52%	6,687,160	6.86%	84.93%	4.00%	359	299
65,000 - 70,000	57	3,789,604	3.17%	3,205,928	3.29%	88.22%	3.93%	360	293
70,000 - 75,000	60	4,247,896	3.55%	3,686,315	3.78%	92.00%	4.00%	360	302
75,000 - 80,000	70	5,366,554	4.49%	4,561,742	4.68%	96.68%	4.00%	360	294
80,000 - 85,000	32	2,546,611	2.13%	2,152,395	2.21%	98.89%	3.88%	360	291
85,000 - 90,000	2	167,707	0.14%	142,316	0.15%	99.04%	3.03%	360	285
90,000 - 95,000	2	183,704	0.15%	158,872	0.16%	99.20%	3.07%	360	290
95,000 - 100,000	4	364,484	0.30%	323,925	0.33%	99.53%	4.00%	360	311
100,000 - 105,000	5	504,206	0.42%	453,263	0.47%	100.00%	4.00%	360	314
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Origination Year

Cutoff Date:
September-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%	277,385	0.28%	0.28%	5.57%	360	206
2011	44	1,297,740	1.09%	752,784	0.77%	1.06%	5.20%	358	209
2012	32	962,147	0.80%	618,655	0.64%	1.69%	5.05%	360	226
2013	204	7,411,654	6.20%	4,937,619	5.07%	6.76%	5.27%	359	239
2014	306	11,795,167	9.87%	8,290,658	8.51%	15.27%	5.05%	359	249
2015	300	12,772,953	10.69%	9,551,690	9.80%	25.08%	4.72%	360	261
2016	354	15,591,889	13.04%	12,391,971	12.72%	37.80%	4.25%	360	274
2017	306	13,895,229	11.63%	11,501,423	11.81%	49.60%	4.09%	360	285
2018	446	20,440,233	17.10%	17,613,187	18.08%	67.68%	4.06%	360	298
2019	389	18,388,465	15.38%	16,409,129	16.84%	84.53%	4.07%	360	310
2020	337	16,475,156	13.78%	15,073,018	15.47%	100.00%	4.19%	360	321
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Delinquency Status

Cutoff Date:
September-2023

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	2,385	103,952,298	86.97%	84,356,728	86.59%	86.59%	4.34%	360	286
1 - 30 Days	194	8,716,139	7.29%	7,256,046	7.45%	94.04%	4.31%	360	291
31 - 60 Days	70	3,025,100	2.53%	2,543,057	2.61%	96.65%	4.36%	360	291
61 - 90 Days	35	1,461,755	1.22%	1,227,668	1.26%	97.91%	4.19%	360	288
91 - 120 Days	15	677,445	0.57%	566,494	0.58%	98.49%	4.41%	360	286
121 - 150 Days	9	445,976	0.37%	382,566	0.39%	98.89%	4.11%	360	294
151 - 180 Days	9	406,065	0.34%	343,802	0.35%	99.24%	4.63%	360	289
181 - 210 Days	2	88,555	0.07%	83,565	0.09%	99.32%	4.00%	360	317
211 - 240 Days	2	80,940	0.07%	69,277	0.07%	99.40%	4.54%	360	301
241 - 270 Days	1	39,565	0.03%	29,222	0.03%	99.43%	5.75%	360	252
271 - 300 Days	5	245,741	0.21%	206,944	0.21%	99.64%	4.54%	360	281
301 - 330 Days	3	111,390	0.09%	100,038	0.10%	99.74%	4.33%	360	300
331 - 360 Days	1	40,500	0.03%	37,370	0.04%	99.78%	4.00%	360	309
+ 361 Days	5	232,666	0.19%	214,741	0.22%	100.00%	4.00%	360	309
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust XVI Payment Method

Fecha Alpha
September-2023

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payroll Deduction	2,224	97,929,704	81.93%	79,940,952	82.06%	82.06%	4.32%	360	288
Voluntary Payments	512	21,594,432	18.07%	17,476,568	17.94%	100.00%	4.44%	360	284
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Property Type

Cutoff Date:
September-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	2,736	119,524,136	100.00%	97,417,519	100.00%	100.00%	4.34%	360	287
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Loan Purpose

Cutoff Date:
September-2023

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,736	119,524,136	100.00%	97,417,519	100.00%	100.00%	4.34%	360	287
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Province

Cutoff Date:
September-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%	102,859	0.11%	0.11%	5.60%	360	255
Chiriquí	403	16,257,373	13.60%	12,364,908	12.69%	12.80%	4.60%	359	269
Coclé	122	4,810,082	4.02%	3,909,687	4.01%	16.81%	4.26%	360	284
Colón	6	358,823	0.30%	263,003	0.27%	17.08%	4.00%	344	249
Herrera	244	9,878,363	8.26%	7,705,824	7.91%	24.99%	4.43%	360	275
Los Santos	58	2,431,672	2.03%	1,974,928	2.03%	27.02%	4.18%	360	283
Panamá	1,064	49,370,394	41.31%	40,033,682	41.09%	68.11%	4.35%	360	285
Panamá Oeste	546	24,809,967	20.76%	21,622,788	22.20%	90.31%	4.21%	360	304
Veraguas	289	11,460,943	9.59%	9,439,840	9.69%	100.00%	4.25%	360	291
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Housing Developments

Cutoff Date:
September-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	3.79%	4,064,634	4.17%	4.17%	4.00%	360	312
VIVA SANTIAGO	110	4,462,900	3.73%	3,914,135	4.02%	8.19%	4.00%	360	305
LA VALDEZA	99	4,343,560	3.63%	3,766,606	3.87%	12.06%	4.14%	360	303
LOS BOSQUES DE PACORA	79	3,307,800	2.77%	2,895,932	2.97%	15.03%	4.00%	360	304
ALTOS DE LA PRADERA	94	3,896,192	3.26%	3,370,826	3.46%	18.49%	4.20%	360	303
VERDE MAR	76	3,099,586	2.59%	2,747,917	2.82%	21.31%	4.90%	360	312
LOS GUAYACANES - LA CHORRERA	113	3,682,880	3.08%	2,674,391	2.75%	24.06%	5.53%	360	262
LA PRADERA - PANAMÁ	52	2,087,792	1.75%	1,680,063	1.72%	25.78%	4.15%	358	276
SANTA SOFÍA	30	2,183,389	1.83%	1,958,488	2.01%	27.79%	4.00%	360	314
LOS BOSQUES DE PACORA II	49	2,255,115	1.89%	2,029,104	2.08%	29.87%	4.00%	360	314
VILLAS DE LLANO MARIN	38	1,536,859	1.29%	1,259,417	1.29%	31.17%	3.95%	360	283
LOS VALLES DE ALGARROBO	40	1,557,392	1.30%	1,168,356	1.20%	32.37%	4.66%	360	264
PRADERAS DEL NORTE	18	1,236,663	1.03%	1,092,000	1.12%	33.49%	4.00%	360	307
VILLAS DE TANARA	33	1,345,382	1.13%	1,159,879	1.19%	34.68%	4.00%	360	298
EL PRADO - LA CHORRERA	31	1,329,399	1.11%	1,155,516	1.19%	35.86%	4.00%	360	300
CASTILLA REAL	8	300,857	0.25%	228,181	0.23%	36.10%	5.43%	360	269
LAGO EMPERADOR	19	1,289,553	1.08%	1,075,409	1.10%	37.20%	3.86%	360	288
VILLA MASIEL	30	1,235,628	1.03%	1,029,937	1.06%	38.26%	4.10%	360	286
MARAZUL	36	1,368,463	1.14%	940,187	0.97%	39.22%	5.64%	360	248
LOS NARANJOS DEL ESPINO	28	1,084,720	0.91%	948,179	0.97%	40.20%	4.52%	360	308
LOS JARDINES	28	1,143,979	0.96%	884,222	0.91%	41.10%	4.52%	360	272
PRADERAS DE SAN LORENZO	16	1,086,839	0.91%	861,486	0.88%	41.99%	4.00%	360	268
PRINCESA MIA I,II,III,IV,V	14	745,315	0.62%	631,610	0.65%	42.64%	4.00%	360	291
VILLA DEL CARMEN	11	553,434	0.46%	442,936	0.45%	43.09%	4.00%	360	273
CONDADO REAL	15	498,894	0.42%	321,236	0.33%	43.42%	5.92%	360	237
LAS PERLAS DE PILON	5	294,552	0.25%	230,642	0.24%	43.66%	4.00%	360	266
ALTOS DEL TECAL	6	254,452	0.21%	184,708	0.19%	43.85%	5.00%	360	256
VALLE DE LOS CEREZOS	6	258,539	0.22%	180,548	0.19%	44.03%	4.33%	360	239
SANTA ISABEL - TOCUMEN	3	115,074	0.10%	81,164	0.08%	44.12%	4.00%	360	234
SANTA RITA - PACORA	2	58,120	0.05%	36,693	0.04%	44.15%	4.94%	360	217
LA CRESTA DE LOS CUATRO ALTOS	1	64,271	0.05%	32,361	0.03%	44.19%	4.00%	264	121
OTROS	1,564	68,321,735	57.16%	54,370,756	55.81%	100.00%	4.38%	360	280
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Employer

Cutoff Date:
September-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	5.05%	4,677,268	4.80%	4.80%	4.40%	358	276
CLIENTE SIN TRABAJO	203	8,658,841	7.24%	7,197,548	7.39%	12.19%	4.39%	360	290
MINISTERIO DE SEGURIDAD PUBLICA	290	11,416,032	9.55%	9,152,346	9.39%	21.58%	4.42%	360	286
CAJA DEL SEGURO SOCIAL	36	1,413,791	1.18%	1,135,840	1.17%	22.75%	4.53%	360	288
INDEPENDIENTE	33	1,416,682	1.19%	1,124,572	1.15%	23.90%	4.56%	360	280
C.S.S. JUBILADOS & PENSIONADOS	15	634,345	0.53%	462,826	0.48%	24.38%	4.54%	339	253
MINISTERIO DE SALUD	37	1,476,744	1.24%	1,174,579	1.21%	25.59%	4.45%	360	281
INDEPENDIENTE INFORMAL	30	1,178,592	0.99%	894,227	0.92%	26.50%	4.76%	360	270
IMPORTADORA RICAMAR, S.A.(IRISA)	63	2,592,446	2.17%	2,165,332	2.22%	28.73%	4.35%	360	295
AUTORIDAD DEL CANAL DE PANAMA	5	279,628	0.23%	221,120	0.23%	28.95%	4.00%	360	270
CONDUCTOR DE TAXI	7	256,271	0.21%	186,334	0.19%	29.14%	5.02%	360	256
JUBILADO POR CONTRALORIA	8	353,106	0.30%	264,509	0.27%	29.42%	4.41%	360	266
MINISTERIO DE LA PRESIDENCIA (3)	34	1,773,320	1.48%	1,404,353	1.44%	30.86%	4.10%	356	275
ORGANO JUDICIAL	15	687,489	0.58%	543,455	0.56%	31.42%	3.63%	360	275
UNIVERSIDAD DE PANAMA	18	840,811	0.70%	692,812	0.71%	32.13%	4.21%	360	288
IPHE	5	319,119	0.27%	251,370	0.26%	32.38%	4.00%	360	270
RIBA SMITH	31	1,384,417	1.16%	1,173,120	1.20%	33.59%	4.19%	360	298
INMOBILIARIA DON ANTONIO, S.A.	29	1,178,065	0.99%	989,555	1.02%	34.60%	4.30%	360	296
BANCO GENERAL, S.A.	17	723,586	0.61%	582,880	0.60%	35.20%	4.53%	360	287
AGENCIAS FEDURO S.A	24	1,028,165	0.86%	852,024	0.87%	36.08%	4.31%	360	292
PROCURADURIA GENERAL DE LA NACION	14	716,806	0.60%	563,935	0.58%	36.66%	4.02%	360	272
MINISTERIO DE GOBIERNO	32	1,458,563	1.22%	1,177,360	1.21%	37.87%	4.20%	360	284
COMPAÑIA GOLY	26	1,072,465	0.90%	874,770	0.90%	38.76%	4.38%	360	287
FARMACIAS ARROCHA	19	820,506	0.69%	688,212	0.71%	39.47%	4.23%	360	294
CONTRALORIA GENERAL (2)	7	366,671	0.31%	308,314	0.32%	39.79%	4.12%	360	294
INDUSTRIAS LACTEAS	13	619,054	0.52%	529,098	0.54%	40.33%	4.14%	360	301
HOSPITAL SANTO TOMAS	6	312,200	0.26%	243,999	0.25%	40.58%	4.18%	360	273
PANAMA PORTS COMPANY	6	275,565	0.23%	200,629	0.21%	40.79%	4.15%	360	250
PRODUCTOS TOLEDANO, S.A.	14	572,936	0.48%	481,494	0.49%	41.28%	4.70%	360	298
OTHERS	1,546	69,663,755	58.28%	57,203,641	58.72%	100.00%	4.31%	360	287
Total	2,736	119,524,136	100.00%	97,417,519	100.00%	-	4.34%	360	287
Minimum		18,813	-	6				192	66
Maximum		101,935		94,308				360	284
Average		43,686		35,606					