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# Stratification Report for La Hipotecaria S.A. Panamá

## **Mortgage Loans - April-2026** 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 April-2026

In the ranges presented, the value on the right of the ranges are not included.. Example: In the range 80%-90%, the value of 90% is not included in the range, but rather the 90% is included in the following range of 90%-100%.

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# Stratification Report

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

Cutoff Date:  
April-2026

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%	8,402	0.01%	0.01%	5.75%	192	32
240	3	96,055	0.08%	47,063	0.05%	0.06%	6.23%	240	40
264	2	104,771	0.09%	51,146	0.06%	0.12%	6.50%	264	44
300	2	85,000	0.07%	60,243	0.07%	0.19%	6.50%	300	50
324	1	34,645	0.03%	21,653	0.03%	0.22%	5.50%	324	
348	2	88,654	0.08%	72,732	0.08%	0.30%	6.50%	348	58
360	2,630	114,990,888	99.61%	86,071,261	99.70%	100.00%	6.28%	360	47
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

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

Cutoff Date:  
April-2026

Remaning Term.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0 - 59	1	35,400	0.03%	8,402	0.01%	0.01%	5.75%	192	32
60 - 119	3	119,927	0.10%	45,473	0.05%	0.06%	6.22%	248	42
120 - 179	43	1,207,244	1.05%	599,255	0.69%	0.76%	2.08%	354	41
180 - 239	885	34,743,456	30.10%	22,133,440	25.64%	26.39%	6.02%	360	45
240 - 299	1,709	79,329,385	68.72%	63,545,930	73.61%	100.00%	6.40%	360	48
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

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

Cutoff Date:  
April-2026

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%	20,407	0.02%	0.02%	3.27%	360	33
20,000 - 25,000	14	322,389	0.28%	154,412	0.18%	0.20%	2.82%	360	38
25,000 - 30,000	87	2,313,673	2.00%	1,238,343	1.43%	1.64%	4.37%	359	41
30,000 - 35,000	242	7,752,514	6.72%	4,729,926	5.48%	7.12%	5.72%	359	45
35,000 - 40,000	608	22,707,390	19.67%	15,585,828	18.05%	25.17%	5.79%	360	48
40,000 - 45,000	938	38,298,456	33.18%	30,165,354	34.94%	60.11%	6.46%	360	49
45,000 - 50,000	232	11,073,837	9.59%	8,647,558	10.02%	70.13%	6.51%	360	46
50,000 - 55,000	140	7,222,565	6.26%	5,760,861	6.67%	76.80%	6.49%	360	48
55,000 - 60,000	114	6,604,598	5.72%	5,060,226	5.86%	82.66%	6.49%	360	45
60,000 - 65,000	54	3,375,278	2.92%	2,431,360	2.82%	85.48%	6.51%	358	42
65,000 - 70,000	55	3,738,764	3.24%	2,989,179	3.46%	88.94%	6.50%	360	51
70,000 - 75,000	57	4,115,853	3.57%	3,328,011	3.85%	92.79%	6.47%	360	43
75,000 - 80,000	80	6,245,130	5.41%	4,879,462	5.65%	98.45%	6.50%	360	45
80,000 - 85,000	7	574,296	0.50%	467,889	0.54%	98.99%	6.43%	360	51
85,000 - 90,000	3	265,862	0.23%	214,023	0.25%	99.24%	6.50%	360	20
90,000 - 95,000	2	185,249	0.16%	153,318	0.18%	99.41%	6.50%	360	31
95,000 - 100,000	3	296,138	0.26%	246,752	0.29%	99.70%	6.50%	360	40
100,000 - 105,000	3	305,144	0.26%	259,592	0.30%	100.00%	6.50%	360	40
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

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

Cutoff Date:  
April-2026

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	3	171,066	0.15%	1,786	0.00%	0.00%	6.50%	360	53
5,000 - 10,000	5	130,163	0.11%	46,822	0.05%	0.06%	2.23%	302	39
10,000 - 15,000	73	1,862,998	1.61%	923,958	1.07%	1.13%	3.46%	358	37
15,000 - 20,000	194	5,996,970	5.20%	3,483,315	4.03%	5.16%	5.82%	360	44
20,000 - 25,000	394	14,194,191	12.30%	8,904,488	10.31%	15.48%	5.62%	360	48
25,000 - 30,000	346	13,683,634	11.85%	9,659,156	11.19%	26.66%	6.13%	359	48
30,000 - 35,000	868	35,588,681	30.83%	28,144,161	32.60%	59.26%	6.44%	360	48
35,000 - 40,000	245	11,615,031	10.06%	9,189,303	10.64%	69.91%	6.44%	360	47
40,000 - 45,000	209	10,852,410	9.40%	8,800,536	10.19%	80.10%	6.50%	360	49
45,000 - 50,000	68	4,093,759	3.55%	3,268,091	3.79%	83.89%	6.49%	360	43
50,000 - 55,000	75	4,962,101	4.30%	3,920,359	4.54%	88.43%	6.50%	360	46
55,000 - 60,000	70	5,102,989	4.42%	4,040,282	4.68%	93.11%	6.50%	360	46
60,000 - 65,000	59	4,476,619	3.88%	3,665,776	4.25%	97.35%	6.48%	360	42
65,000 - 70,000	21	1,662,166	1.44%	1,409,642	1.63%	98.99%	6.46%	360	51
70,000 - 75,000	4	347,302	0.30%	288,894	0.33%	99.32%	6.50%	360	30
75,000 - 80,000	1	94,049	0.08%	79,588	0.09%	99.41%	6.50%	360	60
80,000 - 85,000	3	296,138	0.26%	246,752	0.29%	99.70%	6.50%	360	40
85,000 - 90,000	3	305,144	0.26%	259,592	0.30%	100.00%	6.50%	360	40
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

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

Cutoff Date:  
April-2026

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%	52,191	0.06%	0.06%	6.50%	360	32
70% - 75%	2	52,316	0.05%	28,063	0.03%	0.09%	5.42%	300	53
75% - 80%	113	4,265,680	3.70%	3,339,087	3.87%	3.96%	6.40%	360	48
80% - 85%	1,067	43,407,627	37.60%	34,416,349	39.86%	43.83%	6.41%	360	49
85% - 90%	460	15,541,491	13.46%	9,876,352	11.44%	55.27%	5.54%	360	47
90% - 95%	21	1,285,244	1.11%	969,139	1.12%	56.39%	6.49%	360	42
95% - 100%	976	50,809,304	44.02%	37,651,319	43.61%	100.00%	6.34%	360	45
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

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

Cutoff Date:  
April-2026

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%	3	171,066	0.15%	1,786	0.00%	0.00%	6.50%	360	53
20% - 25%	1	35,400	0.03%	8,402	0.01%	0.01%	5.75%	192	32
25% - 30%	1	25,350	0.02%	9,793	0.01%	0.02%	5.75%	240	40
30% - 35%	3	86,397	0.07%	31,928	0.04%	0.06%	2.36%	360	36
35% - 40%	17	465,375	0.40%	204,369	0.24%	0.30%	2.71%	347	42
40% - 45%	39	1,032,959	0.89%	507,933	0.59%	0.89%	2.54%	360	44
45% - 50%	77	2,278,224	1.97%	1,272,178	1.47%	2.36%	5.95%	360	44
50% - 55%	212	7,059,725	6.12%	4,237,264	4.91%	7.27%	5.80%	359	45
55% - 60%	407	15,312,655	13.27%	10,217,234	11.83%	19.10%	6.08%	360	50
60% - 65%	553	22,480,853	19.47%	16,462,772	19.07%	38.17%	6.26%	360	46
65% - 70%	586	25,294,760	21.91%	19,871,970	23.02%	61.19%	6.40%	360	48
70% - 75%	292	15,020,075	13.01%	11,974,749	13.87%	75.06%	6.45%	360	47
75% - 80%	175	10,305,248	8.93%	8,172,747	9.47%	84.53%	6.40%	360	46
80% - 85%	219	12,502,609	10.83%	10,421,612	12.07%	96.60%	6.43%	360	46
85% - 90%	54	3,252,549	2.82%	2,831,782	3.28%	99.88%	6.38%	360	50
90% - 95%	2	112,166	0.10%	105,981	0.12%	100.00%	6.03%	360	60
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Current Borrower Rate

Cutoff Date:  
April-2026

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%	789	27,552,557	23.87%	17,875,437	20.71%	20.71%	5.64%	359	47
1% - 2%	1,801	86,236,502	74.71%	67,511,988	78.20%	78.20%	6.49%	360	47
2% - 3%	3	252,830	0.22%	198,807	0.23%	0.23%	6.34%	360	39
3% - 4%	48	1,393,523	1.21%	746,269	0.86%	0.86%	2.27%	360	43
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

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

Cutoff Date:  
April-2026

Original Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2% - 3%	3	252,830	0.22%	198,807	0.23%	0.23%	6.34%	360	39
3% - 4%	1	46,184	0.04%	33,344	0.04%	0.27%	6.50%	360	60
4% - 5%	1,827	87,384,544	75.70%	68,396,390	79.22%	79.49%	6.49%	360	47
5% - 6%	642	22,784,850	19.74%	15,029,469	17.41%	96.90%	5.53%	359	47
6% - 7%	168	4,967,004	4.30%	2,674,491	3.10%	100.00%	5.03%	359	41
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

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

Cutoff Date:  
April-2026

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	48	1,393,523	1.21%	746,269	0.86%	0.86%	2.27%	360	43
2% - 3%	3	252,830	0.22%	198,807	0.23%	1.09%	6.34%	360	39
4% - 5%	1,823	87,183,250	75.53%	68,288,090	79.10%	80.19%	6.48%	360	47
5% - 6%	635	22,530,924	19.52%	14,839,719	17.19%	97.38%	5.57%	359	47
6% -7%	132	4,074,885	3.53%	2,259,615	2.62%	100.00%	6.05%	359	41
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

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

Cutoff Date:  
April-2026

Subsidy Expiration Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
NULL	576	25,372,595	21.98%	18,725,679	21.69%	21.69%	6.26%	360	
2025	12	320,810	0.28%	152,563	0.18%	21.87%	1.22%	360	60
2026	27	819,470	0.71%	409,529	0.47%	22.34%	4.17%	356	59
2027	18	543,896	0.47%	303,383	0.35%	22.69%	6.22%	360	60
2028	135	4,870,931	4.22%	2,816,680	3.26%	25.96%	6.04%	359	61
2029	332	13,876,535	12.02%	9,880,163	11.44%	37.40%	6.19%	359	60
2030	479	21,732,967	18.83%	16,795,815	19.45%	56.85%	6.21%	360	60
2031	276	12,038,236	10.43%	8,726,789	10.11%	66.96%	6.26%	360	60
2032	237	10,716,355	9.28%	8,086,342	9.37%	76.33%	6.40%	360	60
2033	341	15,539,191	13.46%	12,442,332	14.41%	90.74%	6.45%	360	60
2034	208	9,604,424	8.32%	7,993,226	9.26%	100.00%	6.46%	360	60
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

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

Cutoff Date:  
April-2026

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	22,708	22,708	0.03%	5.25%	360	60
10% - 15%	179	6,450,485	6,450,485	4,450,654	4,450,654	5.18%	6.03%	360	58
15% - 20%	295	11,527,218	11,527,218	8,220,613	8,220,613	14.70%	6.10%	360	53
20% - 30%	553	22,747,157	22,747,157	16,716,333	16,716,333	34.07%	6.13%	360	47
25% - 30%	998	43,563,665	43,563,665	32,843,985	32,843,985	72.11%	6.30%	360	46
30% - 35%	615	31,116,492	31,116,492	24,078,207	24,078,207	100.00%	6.45%	359	44
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

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

Cutoff Date:  
April-2026

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%	42,799	0.05%	0.05%	4.90%	360	31
25,000 - 30,000	30	774,263	0.67%	401,146	0.46%	0.51%	4.19%	360	35
30,000 - 35,000	151	4,430,974	3.84%	2,529,084	2.93%	3.44%	5.17%	359	42
35,000 - 40,000	331	11,648,416	10.09%	7,575,448	8.77%	12.22%	5.61%	360	48
40,000 - 45,000	408	15,406,027	13.35%	10,448,430	12.10%	24.32%	5.79%	360	46
45,000 - 50,000	379	16,044,745	13.90%	12,292,294	14.24%	38.56%	6.48%	359	48
50,000 - 55,000	797	33,283,247	28.83%	26,264,472	30.42%	68.98%	6.49%	360	48
55,000 - 60,000	184	9,506,071	8.23%	7,554,734	8.75%	77.73%	6.49%	360	47
60,000 - 65,000	131	7,515,585	6.51%	5,973,282	6.92%	84.65%	6.50%	359	45
65,000 - 70,000	55	3,656,944	3.17%	2,821,422	3.27%	87.92%	6.51%	360	47
70,000 - 75,000	57	4,035,132	3.50%	3,272,547	3.79%	91.71%	6.48%	360	46
75,000 - 80,000	70	5,366,554	4.65%	4,217,021	4.88%	96.59%	6.49%	360	47
80,000 - 85,000	31	2,465,059	2.14%	1,933,571	2.24%	98.83%	6.50%	360	43
85,000 - 90,000	2	167,707	0.15%	132,566	0.15%	98.99%	6.26%	360	60
90,000 - 95,000	2	183,704	0.16%	148,546	0.17%	99.16%	6.50%	360	32
95,000 - 100,000	4	364,484	0.32%	301,797	0.35%	99.51%	6.50%	360	15
100,000 - 105,000	5	504,206	0.44%	423,341	0.49%	100.00%	6.50%	360	48
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

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

Cutoff Date:  
April-2026

Origination Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2010	17	468,203	0.41%	223,742	0.26%	0.26%	1.73%	360	38
2011	43	1,268,040	1.10%	643,040	0.74%	1.00%	3.94%	358	39
2012	30	893,847	0.77%	494,590	0.57%	1.58%	6.24%	360	37
2013	193	6,958,632	6.03%	4,045,513	4.69%	6.26%	6.06%	359	42
2014	289	11,098,626	9.61%	6,923,493	8.02%	14.28%	5.99%	359	44
2015	285	12,159,821	10.53%	8,153,856	9.44%	23.73%	5.97%	360	47
2016	342	15,049,604	13.04%	10,897,122	12.62%	36.35%	6.25%	360	48
2017	300	13,607,179	11.79%	10,293,877	11.92%	48.27%	6.38%	360	47
2018	438	20,063,535	17.38%	16,036,431	18.58%	66.85%	6.45%	360	47
2019	382	18,100,380	15.68%	15,129,741	17.52%	84.37%	6.45%	360	48
2020	322	15,767,546	13.66%	13,491,095	15.63%	100.00%	6.39%	360	48
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

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

Cutoff Date:  
April-2026

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	2,000	86,689,022	75.10%	63,713,419	73.80%	73.80%	6.27%	360	45
1 - 30 Days	330	15,133,229	13.11%	11,847,374	13.72%	87.52%	6.29%	360	43
31 - 60 Days	157	6,875,660	5.96%	5,374,887	6.23%	93.75%	6.34%	360	60
61 - 90 Days	69	3,206,390	2.78%	2,562,328	2.97%	96.72%	6.39%	360	60
91 - 120 Days	19	766,819	0.66%	575,556	0.67%	97.38%	6.18%	360	60
121 - 150 Days	6	237,986	0.21%	178,297	0.21%	97.59%	6.32%	360	60
151 - 180 Days	5	219,428	0.19%	161,112	0.19%	97.78%	6.33%	360	60
181 - 210 Days	5	205,018	0.18%	160,448	0.19%	97.96%	6.37%	360	60
211 - 240 Days	2	74,899	0.06%	56,116	0.06%	98.03%	6.20%	360	60
271 - 300 Days	2	80,046	0.07%	56,179	0.07%	98.09%	6.18%	360	60
301 - 330 Days	3	121,926	0.11%	103,983	0.12%	98.21%	6.23%	360	60
331 - 360 Days	1	40,985	0.04%	34,258	0.04%	98.25%	5.75%	360	60
+ 361 Days	42	1,784,004	1.55%	1,508,545	1.75%	100.00%	6.05%	360	60
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

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

Fecha Alpha  
April-2026

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payment by ACH	25	1,032,929	0.89%	793,252	0.92%	0.92%	6.30%	360	33
Payroll Deduction	1,858	81,236,754	70.37%	60,538,233	70.12%	71.04%	6.28%	360	58
Voluntary Payments	758	33,165,728	28.73%	25,001,016	28.96%	100.00%	6.25%	360	22
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

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

Cutoff Date:  
April-2026

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	2,641	115,435,412	100.00%	86,332,501	100.00%	100.00%	6.28%	360	47
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

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

Cutoff Date:  
April-2026

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,641	115,435,412	100.00%	86,332,501	100.00%	100.00%	6.28%	360	47
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Province

Cutoff Date:  
April-2026

Province	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Panamá	1,021	48,800,173	42.27%	37,035,768	42.90%	42.90%	6.36%	360	47
Panamá Oeste	544	23,217,324	20.11%	18,028,596	20.88%	63.78%	6.24%	360	47
Chiriquí	377	15,294,044	13.25%	10,527,491	12.19%	75.98%	6.15%	359	48
Veraguas	282	11,216,983	9.72%	8,532,154	9.88%	85.86%	6.27%	360	49
Herrera	234	9,481,823	8.21%	6,725,837	7.79%	93.65%	6.16%	360	43
Coclé	117	4,621,092	4.00%	3,449,807	4.00%	97.65%	6.18%	360	50
Los Santos	57	2,363,972	2.05%	1,756,041	2.03%	99.68%	6.41%	360	46
Colón	5	293,483	0.25%	185,998	0.22%	99.89%	6.45%	341	44
Bocas del Toro	4	146,520	0.13%	90,808	0.11%	100.00%	5.60%	360	60
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

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

Cutoff Date:  
April-2026

Housing Developments (group)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
VILLA DEL CARMEN	9	445,524	0.39%	326,130	0.38%	0.38%	6.45%	360	60
PRINCESA MIA I,II,III,IV,V	11	579,850	0.50%	452,074	0.52%	0.90%	6.50%	360	60
ALTOS DEL TECAL	6	254,452	0.22%	163,717	0.19%	1.09%	6.07%	360	60
CONDADO REAL	8	268,177	0.23%	149,522	0.17%	1.26%	5.98%	360	60
LA CRESTA DE LOS CUATRO ALTOS	1	64,271	0.06%	24,557	0.03%	1.29%	6.50%	264	44
LA PRADERA - PANAMÁ	46	1,866,280	1.62%	1,377,665	1.60%	2.89%	6.39%	357	60
LOS GUAYACANES - LA CHORRERA	81	2,662,191	2.31%	1,731,944	2.01%	4.89%	5.49%	360	60
LOS JARDINES	21	844,816	0.73%	585,998	0.68%	5.57%	5.91%	360	60
LOS VALLES DE ALGARROBO	36	1,420,842	1.23%	959,954	1.11%	6.69%	6.21%	360	60
MARAZUL	30	1,136,793	0.98%	686,049	0.79%	7.48%	5.81%	360	60
PRADERAS DE SAN LORENZO	13	886,580	0.77%	639,643	0.74%	8.22%	6.50%	360	60
SANTA ISABEL - TOCUMEN	2	78,875	0.07%	49,011	0.06%	8.28%	6.50%	360	60
SANTA RITA - PACORA	2	58,120	0.05%	31,616	0.04%	8.31%	3.52%	360	60
VALLE DE LOS CEREZOS	1	45,540	0.04%	24,758	0.03%	8.34%	7.50%	360	60
OTROS	1,703	74,435,596	64.48%	54,323,928	62.92%	71.27%	6.25%	360	39
ALTOS DE LA PRADERA	69	2,838,901	2.46%	2,271,291	2.63%	73.90%	6.38%	360	60
CASTILLA REAL 4	24	995,470	0.86%	836,700	0.97%	74.87%	5.83%	360	60
CUMBRE AZUL	63	3,424,267	2.97%	2,874,752	3.33%	78.20%	6.50%	360	60
LA DIVINA PROVIDENCIA	20	952,256	0.82%	778,336	0.90%	79.10%	6.46%	360	60
LA VALDEZA	81	3,566,346	3.09%	2,891,449	3.35%	82.45%	6.38%	360	60
LAGO EMPERADOR	13	861,928	0.75%	665,242	0.77%	83.22%	6.50%	360	60
LOS BOSQUES DE PACORA	65	2,730,700	2.37%	2,234,557	2.59%	85.81%	6.49%	360	60
LOS BOSQUES DE PACORA II	40	1,826,260	1.58%	1,536,882	1.78%	87.59%	6.50%	360	60
LOS NARANJOS DEL ESPINO	20	778,080	0.67%	633,901	0.73%	88.32%	6.12%	360	60
PRADERAS DEL NORTE	15	1,035,735	0.90%	851,148	0.99%	89.31%	6.50%	360	60
SANTA SOFÍA	24	1,760,631	1.53%	1,481,535	1.72%	91.02%	6.50%	360	60
VERDE MAR	64	2,601,187	2.25%	2,140,013	2.48%	93.50%	6.08%	360	60
VILLA MASIEL	24	976,578	0.85%	750,513	0.87%	94.37%	6.42%	360	60
VILLAS DE LLANO MARIN	32	1,297,169	1.12%	980,324	1.14%	95.51%	6.31%	360	60
VILLAS DE TANARA	23	927,095	0.80%	746,790	0.87%	96.37%	6.46%	360	60
VIVA SANTIAGO	94	3,814,900	3.30%	3,132,503	3.63%	100.00%	6.48%	360	60
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Employer

Cutoff Date:  
April-2026

Employer	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
MINISTERIO DE EDUCACION	138	5,379,978	4.66%	3,792,472	4.39%	4.39%	6.10%	358	60
INDEPENDIENTE	61	2,662,416	2.31%	2,109,103	2.44%	6.84%	6.27%	360	60
C.S.S. JUBILADOS & PENSIONADOS	11	494,137	0.43%	323,369	0.37%	7.21%	6.43%	335	57
CLIENTE SIN TRABAJO	119	5,352,945	4.64%	4,214,728	4.88%	12.09%	6.22%	360	60
MINISTERIO DE SEGURIDAD PUBLICA	267	10,544,764	9.13%	7,733,310	8.96%	21.05%	6.20%	360	60
CAJA DE SEGURO SOCIAL	33	1,307,541	1.13%	959,824	1.11%	22.16%	6.26%	360	60
MINISTERIO DE SALUD	32	1,280,818	1.11%	919,155	1.06%	23.23%	6.25%	360	60
JUBILADO POR CONTRALORIA	10	409,256	0.35%	269,903	0.31%	23.54%	5.95%	360	60
INDEPENDIENTE INFORMAL	10	367,838	0.32%	257,632	0.30%	23.84%	6.19%	360	60
ORGANO JUDICIAL	13	580,129	0.50%	415,784	0.48%	24.32%	5.97%	360	60
AUTORIDAD DEL CANAL DE PANAMA	3	178,178	0.15%	130,368	0.15%	24.47%	6.50%	360	60
INSTITUTO PANAMEÑO DE HABILITACION ESP..	5	319,119	0.28%	228,565	0.26%	24.73%	6.50%	360	60
CONDUCTOR DE TAXI	5	185,033	0.16%	131,468	0.15%	24.89%	6.43%	360	60
UNIVERSIDAD DE PANAMA	15	724,239	0.63%	562,180	0.65%	25.54%	6.39%	360	60
CONTRALORIA GENERAL (2)	7	366,671	0.32%	284,965	0.33%	25.87%	6.45%	360	60
PROCURADURIA GENERAL DE LA NACION	13	603,484	0.52%	436,877	0.51%	26.37%	6.38%	360	60
MINISTERIO DE LA PRESIDENCIA	29	1,480,159	1.28%	1,075,150	1.25%	27.62%	6.43%	356	60
BANCO GENERAL, S.A.	12	492,330	0.43%	357,356	0.41%	28.03%	6.22%	360	60
MINISTERIO DE GOBIERNO	28	1,282,916	1.11%	951,060	1.10%	29.14%	6.37%	360	60
RIBA SMITH, S.A.	20	927,498	0.80%	732,154	0.85%	29.98%	6.45%	360	60
INDUSTRIAS LACTEAS S.A.	8	357,714	0.31%	283,023	0.33%	30.31%	6.34%	360	60
PANAMA PORTS COMPANY, S.A.	4	187,502	0.16%	121,212	0.14%	30.45%	6.40%	360	60
IMPORTADORA RICAMAR, S.A. (IRISA)	57	2,346,190	2.03%	1,788,109	2.07%	32.52%	6.30%	360	60
INMOBILIARIA DON ANTONIO, S.A.	26	1,039,628	0.90%	801,603	0.93%	33.45%	6.23%	360	60
TRIBUNAL ELECTORAL	15	668,109	0.58%	499,898	0.58%	34.03%	6.34%	360	60
FARMACIA ARROCHA S.A.	16	698,645	0.61%	543,350	0.63%	34.66%	6.35%	360	60
AGENCIAS FEDURO, S.A	18	752,670	0.65%	564,991	0.65%	35.31%	6.31%	360	60
PRODUCTOS TOLEDANO, S.A.	10	412,736	0.36%	311,460	0.36%	35.67%	6.14%	360	60
COMPAÑIA GOLY S.A.	19	811,665	0.70%	613,120	0.71%	36.39%	6.34%	360	60
OTHERS	1,365	61,782,924	53.52%	46,551,989	53.92%	90.31%	6.10%	360	46
NULL	272	11,438,180	9.91%	8,368,322	9.69%	100.00%	6.19%	360	0
<b>Total</b>	<b>2,641</b>	<b>115,435,412</b>	<b>100.00%</b>	<b>86,332,501</b>	<b>100.00%</b>	<b>-</b>	<b>6.28%</b>	<b>360</b>	<b>47</b>
<b>Minimum</b>		<b>18,813</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>192</b>	<b>66</b>
<b>Maximum</b>		<b>101,935</b>		<b>88,443</b>			<b>7.50%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,709</b>		<b>32,689</b>					