

Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - August-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 August-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%.

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI

Original Term

Cutoff Date:
August-2026

Orginal 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%	7,672	0.01%	0.01%	5.75%	192	41
240	3	96,055	0.08%	45,627	0.05%	0.06%	6.23%	240	115
264	2	104,771	0.09%	49,600	0.06%	0.12%	6.50%	264	123
300	2	85,000	0.07%	59,365	0.07%	0.19%	6.50%	300	190
324	1	34,645	0.03%	21,278	0.02%	0.22%	5.50%	324	195
348	2	88,654	0.08%	72,029	0.08%	0.30%	6.50%	348	260
360	2,624	114,716,904	99.61%	84,970,349	99.70%	100.00%	6.27%	360	253
Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		87,837			7.50%	360	284
Average		43,705		32,344					

Stratification Report		La Hipotecaria Panamá - Mortgages - Trust XVI						Cutoff Date: August-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%	7,672	0.01%	0.01%	5.75%	192	41
60 - 119	3	119,927	0.10%	43,561	0.05%	0.06%	6.22%	248	86
120 - 179	48	1,335,010	1.16%	653,092	0.77%	0.83%	1.88%	354	170
180 - 239	994	39,545,699	34.34%	25,268,721	29.65%	30.48%	6.05%	360	221
240 - 299	1,589	74,125,392	64.37%	59,252,875	69.52%	100.00%	6.41%	360	267
Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		87,837			7.50%	360	284
Average		43,705		32,344					

Stratification Report		La Hipotecaria Panamá - Mortgages - Trust XVI						Cutoff Date: August-2026		
		Original Balance								
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%	20,119	0.02%	0.02%	3.26%	360	192	
20,000 - 25,000	14	322,389	0.28%	151,992	0.18%	0.20%	2.38%	360	178	
25,000 - 30,000	86	2,285,923	1.98%	1,201,739	1.41%	1.61%	3.96%	359	192	
30,000 - 35,000	241	7,720,816	6.70%	4,633,741	5.44%	7.05%	5.72%	359	217	
35,000 - 40,000	607	22,671,995	19.69%	15,354,472	18.02%	25.07%	5.79%	360	239	
40,000 - 45, 000	938	38,298,456	33.26%	29,869,197	35.05%	60.11%	6.46%	360	260	
45,000 - 50,000	231	11,027,159	9.58%	8,564,033	10.05%	70.16%	6.51%	360	260	
50,000 - 55,000	140	7,222,565	6.27%	5,707,703	6.70%	76.86%	6.49%	360	264	
55,000 - 60,000	114	6,604,598	5.74%	5,009,379	5.88%	82.74%	6.49%	360	255	
60,000 - 65,000	53	3,310,928	2.88%	2,352,972	2.76%	85.50%	6.50%	358	245	
65,000 - 70,000	54	3,670,652	3.19%	2,902,028	3.41%	88.90%	6.50%	360	263	
70,000 - 75,000	57	4,115,853	3.57%	3,297,934	3.87%	92.77%	6.47%	360	267	
75,000 - 80,000	80	6,245,130	5.42%	4,830,584	5.67%	98.44%	6.50%	360	258	
80,000 - 85,000	7	574,296	0.50%	463,530	0.54%	98.98%	6.43%	360	265	
85,000 - 90,000	3	265,862	0.23%	212,307	0.25%	99.23%	6.50%	360	259	
90,000 - 95,000	2	185,249	0.16%	151,749	0.18%	99.41%	6.50%	360	272	
95,000 - 100,000	3	296,138	0.26%	245,190	0.29%	99.70%	6.50%	360	277	
100,000 - 105,000	3	305,144	0.26%	257,250	0.30%	100.00%	6.50%	360	284	
Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253	
Minimum		18,813	-	6			5.25%	192	66	
Maximum		101,935		87,837			7.50%	360	284	
Average		43,705		32,344						

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI

Cutoff Date:
August-2026

Remaining Balance

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	2	124,387	0.11%	515	0.00%	0.00%	6.50%	360	212
5,000 - 10,000	5	130,163	0.11%	45,256	0.05%	0.05%	2.17%	302	134
10,000 - 15,000	74	1,893,348	1.64%	921,600	1.08%	1.14%	3.13%	358	184
15,000 - 20,000	214	6,704,372	5.82%	3,828,121	4.49%	5.63%	5.75%	360	208
20,000 - 25,000	393	14,220,262	12.35%	8,855,927	10.39%	16.02%	5.61%	360	223
25,000 - 30,000	362	14,417,108	12.52%	10,129,994	11.89%	27.90%	6.19%	359	236
30,000 - 35,000	850	34,902,343	30.31%	27,439,265	32.20%	60.10%	6.43%	360	262
35,000 - 40,000	248	11,942,887	10.37%	9,327,263	10.94%	71.04%	6.46%	360	261
40,000 - 45,000	190	9,914,031	8.61%	7,991,665	9.38%	80.42%	6.50%	360	269
45,000 - 50,000	70	4,247,920	3.69%	3,361,943	3.94%	84.37%	6.49%	360	263
50,000 - 55,000	74	4,940,109	4.29%	3,867,194	4.54%	88.90%	6.50%	360	262
55,000 - 60,000	69	5,072,010	4.40%	3,976,841	4.67%	93.57%	6.50%	360	260
60,000 - 65,000	52	3,947,688	3.43%	3,214,173	3.77%	97.34%	6.48%	360	270
65,000 - 70,000	22	1,742,061	1.51%	1,468,171	1.72%	99.06%	6.47%	360	277
70,000 - 75,000	3	267,407	0.23%	216,814	0.25%	99.32%	6.50%	360	271
75,000 - 80,000.	1	94,049	0.08%	78,738	0.09%	99.41%	6.50%	360	278
80,000 - 85,000	5	499,677	0.43%	414,604	0.49%	99.90%	6.50%	360	278
85,000 - 90,000	1	101,605	0.09%	87,837	0.10%	100.00%	6.50%	360	292
Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		87,837			7.50%	360	284
Average		43,705		32,344					

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%	51,587	0.06%	0.06%	6.50%	360	233
70% - 75%	2	52,316	0.05%	27,316	0.03%	0.09%	5.42%	300	189
75% - 80%	112	4,237,930	3.68%	3,290,175	3.86%	3.95%	6.40%	360	259
80% - 85%	1,067	43,407,627	37.69%	34,092,068	40.00%	43.96%	6.40%	360	264
85% - 90%	458	15,474,398	13.44%	9,684,399	11.36%	55.32%	5.54%	360	225
90% - 95%	21	1,285,244	1.12%	958,926	1.13%	56.44%	6.49%	360	249
95% - 100%	973	50,630,163	43.96%	37,121,450	43.56%	100.00%	6.33%	360	250
Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		87,837			7.50%	360	284
Average		43,705		32,344					

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%	2	124,387	0.11%	515	0.00%	0.00%	6.50%	360	212
15% - 20%	1	35,400	0.03%	7,672	0.01%	0.01%	5.75%	192	41
25% - 30%	1	25,350	0.02%	9,369	0.01%	0.02%	5.75%	240	91
30% - 35%	6	167,303	0.15%	62,134	0.07%	0.09%	2.18%	340	163
35% - 40%	18	481,225	0.42%	214,599	0.25%	0.35%	2.21%	355	169
40% - 45%	44	1,173,993	1.02%	577,963	0.68%	1.02%	3.11%	360	186
45% - 50%	99	3,052,575	2.65%	1,696,271	1.99%	3.01%	5.91%	360	208
50% - 55%	236	8,033,565	6.98%	4,785,639	5.62%	8.63%	5.77%	359	214
55% - 60%	417	15,863,444	13.77%	10,633,876	12.48%	21.11%	6.09%	360	231
60% - 65%	561	22,974,822	19.95%	16,843,428	19.76%	40.87%	6.31%	360	247
65% - 70%	572	25,063,496	21.76%	19,555,243	22.95%	63.81%	6.39%	360	261
70% - 75%	253	13,467,175	11.69%	10,639,088	12.48%	76.30%	6.47%	360	262
75% - 80%	195	11,453,855	9.95%	9,079,711	10.65%	86.95%	6.40%	360	263
80% - 85%	195	11,103,845	9.64%	9,253,780	10.86%	97.81%	6.44%	360	278
85% - 90%	33	2,028,828	1.76%	1,760,652	2.07%	99.88%	6.30%	360	287
90% - 95%	2	112,166	0.10%	105,981	0.12%	100.00%	6.03%	360	281
Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		87,837			7.50%	360	284
Average		43,705		32,344					

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%	780	27,293,761	23.70%	17,471,219	20.50%	20.50%	5.63%	359	231
1% - 2%	1,798	86,073,201	74.74%	66,753,258	78.33%	78.33%	6.49%	360	259
2% - 3%	3	252,830	0.22%	197,132	0.23%	0.23%	6.34%	360	238
3% - 4%	54	1,541,636	1.34%	804,311	0.94%	0.94%	1.97%	360	191
Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		87,837			7.50%	360	284
Average		43,705		32,344					

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%	197,132	0.23%	0.23%	6.34%	360	238
3% - 4%	1	46,184	0.04%	33,006	0.04%	0.27%	6.50%	360	234
4% - 5%	1,824	87,205,404	75.72%	67,614,363	79.34%	79.61%	6.49%	360	259
5% - 6%	640	22,717,756	19.73%	14,772,294	17.33%	96.94%	5.53%	359	234
6% - 7%	167	4,939,254	4.29%	2,609,125	3.06%	100.00%	4.81%	359	195
Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		87,837			7.50%	360	284
Average		43,705		32,344					

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	54	1,541,636	1.34%	804,311	0.94%	0.94%	1.97%	360	191
2% - 3%	3	252,830	0.22%	197,132	0.23%	1.18%	6.34%	360	238
4% - 5%	1,820	87,019,949	75.56%	67,522,713	79.23%	80.40%	6.48%	360	259
5% - 6%	633	22,463,831	19.51%	14,583,086	17.11%	97.51%	5.57%	359	234
6% -7%	125	3,883,182	3.37%	2,118,679	2.49%	100.00%	6.04%	359	201
Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		87,837			7.50%	360	284
Average		43,705		32,344					

La Hipotecaria Panamá- Mortgages - Trust XVI									Cutoff Date: August-2026	
Subsidy Expiration Year		Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2022		1	35,400	0.03%	25,018	0.03%	0.03%	0.00%	360	228
2025		18	493,503	0.43%	232,435	0.27%	0.30%	1.65%	360	171
2026		42	1,242,740	1.08%	620,144	0.73%	1.03%	3.15%	358	174
2027		29	866,097	0.75%	469,170	0.55%	1.58%	6.24%	360	191
2028		195	7,033,532	6.11%	4,019,779	4.72%	6.30%	6.06%	359	204
2029		421	17,675,459	15.35%	12,321,817	14.46%	20.75%	6.19%	359	243
2030		594	27,269,649	23.68%	20,890,453	24.51%	45.27%	6.24%	360	263
2031		340	14,993,010	13.02%	10,743,081	12.61%	57.87%	6.27%	360	239
2032		298	13,502,334	11.72%	10,098,511	11.85%	69.72%	6.38%	360	250
2033		434	19,866,771	17.25%	15,759,454	18.49%	88.21%	6.45%	360	263
2034		263	12,182,933	10.58%	10,046,057	11.79%	100.00%	6.46%	360	273
Total		2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253
Minimum			18,813	-	6			5.25%	192	66
Maximum			101,935		87,837			7.50%	360	284
Average			43,705		32,344					

Stratification Report

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

Cutoff Date:
August-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	22,473	22,473	0.03%	5.25%	360	257
10% - 15%	179	6,450,485	6,450,485	4,389,456	4,389,456	5.18%	6.02%	360	240
15% - 20%	293	11,467,769	11,467,769	8,086,402	8,086,402	14.66%	6.09%	360	246
20% - 30%	553	22,747,157	22,747,157	16,524,987	16,524,987	34.05%	6.13%	360	250
25% - 30%	996	43,481,591	43,481,591	32,477,070	32,477,070	72.16%	6.29%	360	254
30% - 35%	613	30,984,030	30,984,030	23,725,532	23,725,532	100.00%	6.45%	359	257
Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		87,837			7.50%	360	284
Average		43,705		32,344					

La Hipotecaria Panamá - Mortgages - Trust XVI									
Stratification Report		Original Property Value						Cutoff Date: August-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%	42,051	0.05%	0.05%	4.89%	360	189
25,000 - 30,000	30	774,263	0.67%	394,736	0.46%	0.51%	3.30%	360	190
30,000 - 35,000	151	4,430,974	3.85%	2,486,984	2.92%	3.43%	5.09%	359	203
35,000 - 40,000	328	11,553,573	10.03%	7,404,625	8.69%	12.12%	5.61%	360	232
40,000 - 45,000	408	15,406,027	13.38%	10,305,981	12.09%	24.21%	5.79%	360	236
45,000 - 50,000	378	15,998,067	13.89%	12,164,847	14.27%	38.49%	6.48%	359	253
50,000 - 55,000	797	33,283,247	28.90%	26,009,865	30.52%	69.00%	6.49%	360	260
55,000 - 60,000	184	9,506,071	8.25%	7,484,990	8.78%	77.79%	6.49%	360	265
60,000 - 65,000	131	7,515,585	6.53%	5,917,595	6.94%	84.73%	6.50%	359	265
65,000 - 70,000	53	3,524,482	3.06%	2,684,019	3.15%	87.88%	6.50%	360	258
70,000 - 75,000	57	4,035,132	3.50%	3,243,156	3.81%	91.68%	6.48%	360	268
75,000 - 80,000	70	5,366,554	4.66%	4,175,152	4.90%	96.58%	6.49%	360	259
80,000 - 85,000	31	2,465,059	2.14%	1,914,280	2.25%	98.83%	6.50%	360	258
85,000 - 90,000	2	167,707	0.15%	131,143	0.15%	98.98%	6.26%	360	250
90,000 - 95,000	2	183,704	0.16%	147,242	0.17%	99.16%	6.50%	360	255
95,000 - 100,000	4	364,484	0.32%	299,132	0.35%	99.51%	6.50%	360	276
100,000 - 105,000	5	504,206	0.44%	420,122	0.49%	100.00%	6.50%	360	279
Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		87,837			7.50%	360	284
Average		43,705		32,344					

Stratification Report								La Hipotecaria Panamá - Mortgages - Trust XVI		Cutoff Date: August-2026	
Origination Year								Origination Year			
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%	220,257	0.26%	0.26%	1.74%	360	171		
2011	43	1,268,040	1.10%	632,323	0.74%	1.00%	3.09%	358	174		
2012	29	866,097	0.75%	469,170	0.55%	1.55%	6.24%	360	191		
2013	193	6,958,632	6.04%	3,973,356	4.66%	6.21%	6.06%	359	204		
2014	288	11,066,928	9.61%	6,800,135	7.98%	14.19%	5.99%	359	214		
2015	284	12,124,426	10.53%	8,019,998	9.41%	23.60%	5.97%	360	226		
2016	342	15,049,604	13.07%	10,771,311	12.64%	36.24%	6.26%	360	239		
2017	299	13,542,829	11.76%	10,129,597	11.89%	48.13%	6.38%	360	250		
2018	437	20,016,856	17.38%	15,882,733	18.64%	66.76%	6.45%	360	263		
2019	381	18,032,268	15.66%	14,945,900	17.54%	84.30%	6.45%	360	275		
2020	322	15,767,546	13.69%	13,381,141	15.70%	100.00%	6.39%	360	286		
Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253		
Minimum		18,813	-	6			5.25%	192	66		
Maximum		101,935		87,837			7.50%	360	284		
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La Hipotecaria Panamá- Mortgages - Trust XVI								Cutoff Date: August-2026	
Current Delinquency Status									
Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	2,016	87,322,995	75.83%	63,566,160	74.59%	74.59%	6.26%	360	250
1 - 30 Days	337	15,365,963	13.34%	11,873,386	13.93%	88.52%	6.32%	360	261
31 - 60 Days	153	6,899,194	5.99%	5,437,626	6.38%	94.90%	6.37%	360	264
61 - 90 Days	43	1,819,439	1.58%	1,373,138	1.61%	96.51%	6.27%	360	255
91 - 120 Days	16	746,493	0.65%	555,045	0.65%	97.16%	6.20%	360	250
121 - 150 Days	4	174,437	0.15%	83,636	0.10%	97.26%	6.33%	360	237
151 - 180 Days	5	273,917	0.24%	227,860	0.27%	97.53%	6.50%	360	271
181 - 210 Days	2	70,845	0.06%	53,831	0.06%	97.59%	6.13%	360	258
211 - 240 Days	5	218,392	0.19%	162,680	0.19%	97.78%	6.11%	360	248
241 - 270 Days	2	86,188	0.07%	73,016	0.09%	97.87%	6.50%	360	279
271 - 300 Days	4	172,263	0.15%	131,824	0.15%	98.02%	6.29%	360	250
301 - 330 Days	2	101,180	0.09%	89,057	0.10%	98.12%	6.50%	360	291
+ 361 Days	46	1,910,124	1.66%	1,598,660	1.88%	100.00%	5.96%	360	263
Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		87,837			7.50%	360	284
Average		43,705		32,344					

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payment by ACH	27	1,115,848	0.97%	855,650	1.00%	1.00%	6.32%	360	258
Payroll Deduction	1,823	79,793,532	69.29%	58,840,754	69.04%	70.04%	6.28%	360	253
Voluntary Payments	785	34,252,048	29.74%	25,529,517	29.96%	100.00%	6.24%	360	253
Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		87,837			7.50%	360	284
Average		43,705		32,344					

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	2,635	115,161,428	100.00%	85,225,920	100.00%	100.00%	6.27%	360	253
Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		87,837			7.50%	360	284
Average		43,705		32,344					

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,635	115,161,428	100.00%	85,225,920	100.00%	100.00%	6.27%	360	253
Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		87,837			7.50%	360	284
Average		43,705		32,344					

La Hipotecaria Panamá - Mortgages - Trust XVI									
Province								Cutoff Date: August-2026	
Province	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Panamá	1,020	48,732,061	42.32%	36,589,591	42.93%	42.93%	6.35%	360	255
Panamá Oeste	542	23,135,250	20.09%	17,824,730	20.91%	63.85%	6.24%	360	262
Chiriquí	376	15,262,345	13.25%	10,370,877	12.17%	76.02%	6.15%	359	234
Veraguas	282	11,216,983	9.74%	8,443,136	9.91%	85.92%	6.26%	360	257
Herrera	232	9,389,723	8.15%	6,577,807	7.72%	93.64%	6.14%	360	241
Coclé	117	4,621,092	4.01%	3,410,936	4.00%	97.64%	6.18%	360	250
Los Santos	57	2,363,972	2.05%	1,736,527	2.04%	99.68%	6.41%	360	248
Colón	5	293,483	0.25%	182,921	0.21%	99.90%	6.45%	341	211
Bocas del Toro	4	146,520	0.13%	89,396	0.10%	100.00%	5.60%	360	220
Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		87,837			7.50%	360	284
Average		43,705		32,344					

OTROS	2,635	115,161,428	100.00%	85,225,920	100.00%	100.00%	6.27%	360	253
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Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		87,837			7.50%	360	284
Average		43,705		32,344					

Stratification Report La Hipotecaria Panamá - Mortgages - Trust XVI Employer Cutoff Date: August-2026									
Employer	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
OTHERS	1,371	62,040,219	53.87%	46,321,498	54.35%	54.35%	6.05%	360	244
NULL	1,264	53,121,209	46.13%	38,904,422	45.65%	100.00%	6.22%	359	251
Total	2,635	115,161,428	100.00%	85,225,920	100.00%	-	6.27%	360	253
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		87,837			7.50%	360	284
Average		43,705		32,344					