

Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - July-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 July-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: July-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%	7,856	0.01%	0.01%	5.75%	192	32
240	3	96,055	0.08%	45,986	0.05%	0.06%	6.23%	240	40
264	2	104,771	0.09%	49,987	0.06%	0.12%	6.50%	264	44
300	2	85,000	0.07%	59,583	0.07%	0.19%	6.50%	300	49
324	1	34,645	0.03%	21,382	0.02%	0.22%	5.50%	324	54
348	2	88,654	0.08%	72,257	0.08%	0.30%	6.50%	348	58
360	2,626	114,820,411	99.61%	85,273,973	99.70%	100.00%	6.27%	360	60
Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,016			7.50%	360	284
Average		43,711		32,435					

Stratification Report		La Hipotecaria Panamá - Mortgages - Trust XVI							Cutoff Date: July-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%	7,856	0.01%	0.01%	5.75%	192	32	
60 - 119	3	119,927	0.10%	44,040	0.05%	0.06%	6.22%	248	42	
120 - 179	47	1,305,339	1.13%	642,804	0.75%	0.81%	1.91%	354	58	
180 - 239	966	38,331,718	33.26%	24,490,199	28.63%	29.45%	6.05%	360	60	
240 - 299	1,620	75,472,551	65.48%	60,346,125	70.55%	100.00%	6.41%	360	60	
Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60	
Minimum		18,813	-	6			5.25%	192	66	
Maximum		101,935		88,016			7.50%	360	284	
Average		43,711		32,435						

Stratification Report		La Hipotecaria Panamá - Mortgages - Trust XVI						Cutoff Date: July-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%	20,181	0.02%	0.02%	3.26%	360	60	
20,000 - 25,000	14	322,389	0.28%	152,597	0.18%	0.20%	2.38%	360	60	
25,000 - 30,000	86	2,285,923	1.98%	1,206,289	1.41%	1.61%	4.11%	359	60	
30,000 - 35,000	241	7,720,816	6.70%	4,652,785	5.44%	7.05%	5.72%	359	60	
35,000 - 40,000	608	22,707,390	19.70%	15,426,763	18.04%	25.09%	5.79%	360	60	
40,000 - 45, 000	938	38,298,456	33.23%	29,940,180	35.01%	60.09%	6.46%	360	60	
45,000 - 50,000	231	11,027,159	9.57%	8,583,915	10.04%	70.13%	6.51%	360	60	
50,000 - 55,000	140	7,222,565	6.27%	5,719,724	6.69%	76.82%	6.49%	360	60	
55,000 - 60,000	114	6,604,598	5.73%	5,021,324	5.87%	82.69%	6.49%	360	60	
60,000 - 65,000	53	3,310,928	2.87%	2,359,332	2.76%	85.45%	6.50%	358	60	
65,000 - 70,000	55	3,738,764	3.24%	2,968,403	3.47%	88.92%	6.50%	360	60	
70,000 - 75,000	57	4,115,853	3.57%	3,305,486	3.86%	92.78%	6.47%	360	60	
75,000 - 80,000	80	6,245,130	5.42%	4,841,590	5.66%	98.44%	6.50%	360	60	
80,000 - 85,000	7	574,296	0.50%	464,555	0.54%	98.99%	6.43%	360	60	
85,000 - 90,000	3	265,862	0.23%	212,620	0.25%	99.23%	6.50%	360	60	
90,000 - 95,000	2	185,249	0.16%	152,077	0.18%	99.41%	6.50%	360	60	
95,000 - 100,000	3	296,138	0.26%	245,536	0.29%	99.70%	6.50%	360	60	
100,000 - 105,000	3	305,144	0.26%	257,665	0.30%	100.00%	6.50%	360	60	
Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60	
Minimum		18,813	-	6			5.25%	192	66	
Maximum		101,935		88,016			7.50%	360	284	
Average		43,711		32,435						

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI

Cutoff Date:
July-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%	538	0.00%	0.00%	6.50%	360	60
5,000 - 10,000	5	130,163	0.11%	45,645	0.05%	0.05%	2.18%	302	51
10,000 - 15,000	74	1,893,348	1.64%	925,221	1.08%	1.14%	3.23%	358	60
15,000 - 20,000	209	6,531,205	5.67%	3,745,186	4.38%	5.51%	5.78%	360	61
20,000 - 25,000	390	14,097,041	12.23%	8,787,596	10.27%	15.79%	5.61%	360	60
25,000 - 30,000	364	14,466,824	12.55%	10,175,966	11.90%	27.69%	6.18%	359	60
30,000 - 35,000	852	34,959,164	30.33%	27,536,875	32.20%	59.88%	6.43%	360	60
35,000 - 40,000	251	12,070,057	10.47%	9,443,589	11.04%	70.92%	6.45%	360	60
40,000 - 45,000	190	9,882,670	8.57%	7,997,927	9.35%	80.27%	6.50%	360	60
45,000 - 50,000	68	4,117,431	3.57%	3,259,266	3.81%	84.08%	6.49%	360	60
50,000 - 55,000	76	5,054,256	4.38%	3,965,909	4.64%	88.72%	6.50%	360	60
55,000 - 60,000	71	5,210,661	4.52%	4,095,601	4.79%	93.51%	6.50%	360	60
60,000 - 65,000	53	4,022,927	3.49%	3,281,561	3.84%	97.35%	6.48%	360	60
65,000 - 70,000	22	1,742,061	1.51%	1,470,748	1.72%	99.07%	6.47%	360	60
70,000 - 75,000	3	267,407	0.23%	217,286	0.25%	99.32%	6.50%	360	60
75,000 - 80,000.	1	94,049	0.08%	78,907	0.09%	99.41%	6.50%	360	60
80,000 - 85,000	4	397,742	0.35%	330,039	0.39%	99.80%	6.50%	360	60
85,000 - 90,000	2	203,541	0.18%	173,162	0.20%	100.00%	6.50%	360	60
Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,016			7.50%	360	284
Average		43,711		32,435					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI

Cutoff Date:
July-2026

Original Loan To Value

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%	51,736	0.06%	0.06%	6.50%	360	60
70% - 75%	2	52,316	0.05%	27,478	0.03%	0.09%	5.42%	300	53
75% - 80%	112	4,237,930	3.68%	3,298,351	3.86%	3.95%	6.40%	360	60
80% - 85%	1,067	43,407,627	37.66%	34,167,105	39.95%	43.90%	6.40%	360	60
85% - 90%	459	15,509,793	13.46%	9,743,532	11.39%	55.29%	5.54%	360	60
90% - 95%	21	1,285,244	1.12%	961,466	1.12%	56.41%	6.49%	360	60
95% - 100%	974	50,698,275	43.98%	37,281,354	43.59%	100.00%	6.33%	360	60
Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
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Average		43,711		32,435					

La Hipotecaria Panamá- Mortgages - Trust XVI								Cutoff Date: July-2026	
Current Loan To Value									
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%	538	0.00%	0.00%	6.50%	360	60
15% - 20%	1	35,400	0.03%	7,856	0.01%	0.01%	5.75%	192	32
25% - 30%	1	25,350	0.02%	9,475	0.01%	0.02%	5.75%	240	40
30% - 35%	5	136,997	0.12%	51,641	0.06%	0.08%	1.38%	360	60
35% - 40%	18	486,231	0.42%	211,181	0.25%	0.33%	2.12%	348	57
40% - 45%	38	1,012,103	0.88%	495,187	0.58%	0.91%	2.77%	360	60
45% - 50%	94	2,864,740	2.49%	1,592,413	1.86%	2.77%	5.93%	360	62
50% - 55%	235	7,911,444	6.86%	4,725,223	5.52%	8.29%	5.77%	359	60
55% - 60%	418	15,901,210	13.80%	10,626,093	12.42%	20.72%	6.09%	360	60
60% - 65%	556	22,703,403	19.70%	16,652,445	19.47%	40.19%	6.30%	360	60
65% - 70%	572	25,004,941	21.69%	19,539,593	22.85%	63.03%	6.40%	360	60
70% - 75%	266	14,012,073	12.16%	11,104,018	12.98%	76.01%	6.47%	360	60
75% - 80%	187	10,924,238	9.48%	8,650,966	10.11%	86.13%	6.39%	360	60
80% - 85%	205	11,754,784	10.20%	9,798,642	11.46%	97.58%	6.44%	360	60
85% - 90%	37	2,255,467	1.96%	1,959,772	2.29%	99.88%	6.32%	360	60
90% - 95%	2	112,166	0.10%	105,981	0.12%	100.00%	6.03%	360	60
Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,016			7.50%	360	284
Average		43,711		32,435					

Stratification Report		La Hipotecaria Panamá - Mortgages - Trust XVI						Cutoff Date: July-2026	
		Current Borrower Rate							
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%	783	27,384,156	23.76%	17,585,582	20.56%	20.56%	5.63%	359	60
1% - 2%	1,800	86,189,823	74.78%	67,005,454	78.34%	78.34%	6.49%	360	60
2% - 3%	3	252,830	0.22%	197,427	0.23%	0.23%	6.34%	360	60
3% - 4%	51	1,438,126	1.25%	742,560	0.87%	0.87%	1.79%	360	60
Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,016			7.50%	360	284
Average		43,711		32,435					

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%	197,427	0.23%	0.23%	6.34%	360	60
3% - 4%	1	46,184	0.04%	33,090	0.04%	0.27%	6.50%	360	60
4% - 5%	1,825	87,273,516	75.72%	67,833,088	79.31%	79.58%	6.49%	360	60
5% - 6%	641	22,753,151	19.74%	14,846,389	17.36%	96.94%	5.53%	359	60
6% - 7%	167	4,939,254	4.29%	2,621,028	3.06%	100.00%	4.89%	359	60
Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,016			7.50%	360	284
Average		43,711		32,435					

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	51	1,438,126	1.25%	742,560	0.87%	0.87%	1.79%	360	60
2% - 3%	3	252,830	0.22%	197,427	0.23%	1.10%	6.34%	360	60
4% - 5%	1,822	87,136,571	75.60%	67,776,457	79.24%	80.34%	6.48%	360	60
5% - 6%	634	22,499,226	19.52%	14,657,050	17.14%	97.48%	5.57%	359	60
6% -7%	127	3,938,182	3.42%	2,157,529	2.52%	100.00%	6.04%	359	60
Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,016			7.50%	360	284
Average		43,711		32,435					

La Hipotecaria Panamá- Mortgages - Trust XVI									Cutoff Date: July-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%	25,061	0.03%	0.03%	0.00%	360	60
2025		18	493,503	0.43%	233,228	0.27%	0.30%	1.65%	360	60
2026		42	1,242,740	1.08%	622,408	0.73%	1.03%	3.45%	358	59
2027		29	866,097	0.75%	471,514	0.55%	1.58%	6.24%	360	60
2028		195	7,033,532	6.10%	4,038,211	4.72%	6.30%	6.06%	359	61
2029		421	17,675,459	15.33%	12,358,912	14.45%	20.75%	6.19%	359	60
2030		595	27,305,044	23.69%	20,963,588	24.51%	45.26%	6.23%	360	60
2031		340	14,993,010	13.01%	10,772,664	12.60%	57.86%	6.26%	360	60
2032		298	13,502,334	11.71%	10,125,455	11.84%	69.70%	6.38%	360	60
2033		434	19,866,771	17.24%	15,795,608	18.47%	88.16%	6.45%	360	60
2034		264	12,251,045	10.63%	10,124,374	11.84%	100.00%	6.46%	360	60
Total		2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60
Minimum			18,813	-	6			5.25%	192	66
Maximum			101,935		88,016			7.50%	360	284
Average			43,711		32,435					

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	22,535	22,535	0.03%	5.25%	360	60
10% - 15%	179	6,450,485	6,450,485	4,405,262	4,405,262	5.18%	6.02%	360	61
15% - 20%	293	11,467,769	11,467,769	8,110,315	8,110,315	14.66%	6.10%	360	60
20% - 30%	553	22,747,157	22,747,157	16,570,597	16,570,597	34.03%	6.13%	360	60
25% - 30%	997	43,516,986	43,516,986	32,580,626	32,580,626	72.13%	6.29%	360	60
30% - 35%	614	31,052,142	31,052,142	23,841,687	23,841,687	100.00%	6.45%	359	60
Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,016			7.50%	360	284
Average		43,711		32,435					

La Hipotecaria Panamá- Mortgages - Trust XVI								Cutoff Date: July-2026	
Original Property Value									
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%	42,224	0.05%	0.05%	4.89%	360	60
25,000 - 30,000	30	774,263	0.67%	396,240	0.46%	0.51%	3.30%	360	60
30,000 - 35,000	151	4,430,974	3.84%	2,496,132	2.92%	3.43%	5.17%	359	60
35,000 - 40,000	329	11,588,968	10.05%	7,455,038	8.72%	12.15%	5.61%	360	60
40,000 - 45,000	408	15,406,027	13.37%	10,340,982	12.09%	24.24%	5.79%	360	60
45,000 - 50,000	378	15,998,067	13.88%	12,196,105	14.26%	38.50%	6.48%	359	60
50,000 - 55,000	797	33,283,247	28.88%	26,069,501	30.48%	68.98%	6.49%	360	60
55,000 - 60,000	184	9,506,071	8.25%	7,501,017	8.77%	77.75%	6.49%	360	60
60,000 - 65,000	131	7,515,585	6.52%	5,930,433	6.93%	84.68%	6.50%	359	60
65,000 - 70,000	54	3,592,594	3.12%	2,749,897	3.22%	87.90%	6.50%	360	60
70,000 - 75,000	57	4,035,132	3.50%	3,250,228	3.80%	91.70%	6.48%	360	60
75,000 - 80,000	70	5,366,554	4.66%	4,184,944	4.89%	96.59%	6.49%	360	60
80,000 - 85,000	31	2,465,059	2.14%	1,918,977	2.24%	98.83%	6.50%	360	60
85,000 - 90,000	2	167,707	0.15%	131,406	0.15%	98.99%	6.26%	360	60
90,000 - 95,000	2	183,704	0.16%	147,410	0.17%	99.16%	6.50%	360	60
95,000 - 100,000	4	364,484	0.32%	299,773	0.35%	99.51%	6.50%	360	60
100,000 - 105,000	5	504,206	0.44%	420,715	0.49%	100.00%	6.50%	360	60
Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
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Average		43,711		32,435					

La Hipotecaria Panamá- Mortgages - Trust XVI									Cutoff Date: July-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%	221,010	0.26%	0.26%	1.74%	360	60
2011	43	1,268,040	1.10%	634,627	0.74%	1.00%	3.39%	358	59
2012	29	866,097	0.75%	471,514	0.55%	1.55%	6.24%	360	60
2013	193	6,958,632	6.04%	3,991,506	4.67%	6.22%	6.06%	359	61
2014	288	11,066,928	9.60%	6,826,441	7.98%	14.20%	5.99%	359	60
2015	285	12,159,821	10.55%	8,068,041	9.43%	23.63%	5.97%	360	60
2016	342	15,049,604	13.06%	10,800,881	12.63%	36.26%	6.25%	360	60
2017	299	13,542,829	11.75%	10,156,617	11.87%	48.14%	6.38%	360	60
2018	437	20,016,856	17.37%	15,919,107	18.61%	66.75%	6.45%	360	60
2019	382	18,100,380	15.70%	15,033,915	17.58%	84.32%	6.45%	360	60
2020	322	15,767,546	13.68%	13,407,365	15.68%	100.00%	6.39%	360	60
Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,016			7.50%	360	284
Average		43,711		32,435					

Stratification Report		La Hipotecaria Panamá - Mortgages - Trust XVI						Cutoff Date:	
		Current Delinquency Status						July-2026	
Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	2,036	88,249,921	76.56%	64,464,389	75.37%	75.37%	6.26%	360	60
1 - 30 Days	331	15,121,713	13.12%	11,695,111	13.67%	89.04%	6.32%	360	60
31 - 60 Days	138	6,079,899	5.27%	4,789,831	5.60%	94.64%	6.36%	360	60
61 - 90 Days	50	2,231,756	1.94%	1,737,034	2.03%	96.67%	6.32%	360	60
91 - 120 Days	11	491,537	0.43%	305,545	0.36%	97.03%	6.26%	360	60
121 - 150 Days	4	259,289	0.22%	203,019	0.24%	97.27%	6.42%	360	60
151 - 180 Days	7	274,562	0.24%	219,844	0.26%	97.53%	6.35%	360	60
181 - 210 Days	4	182,992	0.16%	140,678	0.16%	97.69%	6.16%	360	60
211 - 240 Days	3	121,588	0.11%	95,106	0.11%	97.80%	6.33%	360	60
241 - 270 Days	3	123,538	0.11%	91,593	0.11%	97.91%	6.19%	360	60
271 - 300 Days	2	101,180	0.09%	89,057	0.10%	98.01%	6.50%	360	60
301 - 330 Days	1	48,725	0.04%	40,498	0.05%	98.06%	6.50%	360	60
+ 361 Days	47	1,978,236	1.72%	1,659,319	1.94%	100.00%	5.98%	360	60
Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,016			7.50%	360	284
Average		43,711		32,435					

Payment Method

Loans

Original Balance

Percent OB

Remaining Balance

Percent RB

Cumulative

Interest Rate(WA)

Original Term(WA)

Remaining Term(WA)

Payment by ACH

26

1,073,424

0.93%

821,457

0.96%

0.96%

6.31%

360

60

Payroll Deduction

1,860

81,347,091

70.57%

60,153,006

70.33%

71.29%

6.28%

360

60

Voluntary Payments

751

32,844,420

28.49%

24,556,560

28.71%

100.00%

6.25%

360

60

Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,016			7.50%	360	284
Average		43,711		32,435					

Type of Residence	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
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Single Family Home	2,637	115,264,935	100.00%	85,531,023	100.00%	100.00%	6.27%	360	60
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Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,016			7.50%	360	284
Average		43,711		32,435					

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,637	115,264,935	100.00%	85,531,023	100.00%	100.00%	6.27%	360	60
Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,016			7.50%	360	284
Average		43,711		32,435					

La Hipotecaria Panamá - Mortgages - Trust XVI									Cutoff Date: July-2026	
Province										
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	42.34%	36,739,919	42.96%	42.96%	6.35%	360	60	
Panamá Oeste	543	23,170,645	20.10%	17,891,041	20.92%	63.87%	6.24%	360	60	
Chiriquí	376	15,262,345	13.24%	10,404,717	12.16%	76.04%	6.15%	359	60	
Veraguas	282	11,216,983	9.73%	8,463,757	9.90%	85.93%	6.27%	360	60	
Herrera	232	9,389,723	8.15%	6,596,941	7.71%	93.65%	6.15%	360	60	
Coclé	117	4,621,092	4.01%	3,420,051	4.00%	97.64%	6.18%	360	60	
Los Santos	57	2,363,972	2.05%	1,741,179	2.04%	99.68%	6.41%	360	60	
Colón	5	293,483	0.25%	183,633	0.21%	99.90%	6.45%	341	58	
Bocas del Toro	4	146,520	0.13%	89,785	0.10%	100.00%	5.60%	360	60	
Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60	
Minimum		18,813	-	6			5.25%	192	66	
Maximum		101,935		88,016			7.50%	360	284	
Average		43,711		32,435						

La Hipotecaria Panamá - Mortgages - Trust XVI									
Housing Developments								Cutoff Date: July-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	11	553,434	0.48%	404,145	0.47%	0.47%	6.46%	360	60
PRINCESA MIA I,II,III,IV,V	14	745,315	0.65%	579,299	0.68%	1.15%	6.50%	360	60
ALTOS DEL TECAL	6	254,452	0.22%	162,159	0.19%	1.34%	6.07%	360	60
CONDADO REAL	14	459,339	0.40%	252,814	0.30%	1.63%	5.50%	360	60
LA CRESTA DE LOS CUATRO ALTOS	1	64,271	0.06%	23,794	0.03%	1.66%	6.50%	264	44
LA PRADERA - PANAMÁ	50	2,017,043	1.75%	1,475,750	1.73%	3.39%	6.39%	358	60
LOS GUAYACANES - LA CHORRERA	108	3,526,105	3.06%	2,260,268	2.64%	6.03%	5.51%	360	60
LOS JARDINES	24	961,819	0.83%	658,363	0.77%	6.80%	5.83%	360	60
LOS VALLES DE ALGARROBO	39	1,527,042	1.32%	1,021,490	1.19%	7.99%	6.15%	360	60
MARAZUL	34	1,291,096	1.12%	761,291	0.89%	8.88%	5.80%	360	60
PRADERAS DE SAN LORENZO	16	1,086,839	0.94%	774,369	0.91%	9.79%	6.50%	360	60
SANTA ISABEL - TOCUMEN	3	115,074	0.10%	70,387	0.08%	9.87%	6.50%	360	60
SANTA RITA - PACORA	2	58,120	0.05%	31,266	0.04%	9.91%	3.52%	360	60
VALLE DE LOS CEREZOS	5	206,069	0.18%	124,947	0.15%	10.06%	6.60%	360	60
OTROS	1,490	65,127,222	56.50%	46,748,824	54.66%	64.71%	6.24%	360	60
ALTOS DE LA PRADERA	87	3,590,847	3.12%	2,860,645	3.34%	68.06%	6.39%	360	60
CASTILLA REAL 4	29	1,202,415	1.04%	1,005,545	1.18%	69.23%	5.79%	360	60
CUMBRE AZUL	81	4,465,402	3.87%	3,725,533	4.36%	73.59%	6.50%	360	60
LA DIVINA PROVIDENCIA	28	1,281,250	1.11%	1,031,406	1.21%	74.79%	6.40%	360	60
LA VALDEZA	98	4,305,050	3.73%	3,452,352	4.04%	78.83%	6.38%	360	60
LAGO EMPERADOR	18	1,216,467	1.06%	928,912	1.09%	79.92%	6.50%	360	60
LOS BOSQUES DE PACORA	78	3,267,300	2.83%	2,654,261	3.10%	83.02%	6.49%	360	60
LOS BOSQUES DE PACORA II	46	2,105,330	1.83%	1,761,890	2.06%	85.08%	6.50%	360	60
LOS NARANJOS DEL ESPINO	26	1,013,920	0.88%	820,452	0.96%	86.04%	6.13%	360	60
PRADERAS DEL NORTE	18	1,236,663	1.07%	1,011,043	1.18%	87.22%	6.50%	360	60
SANTA SOFÍA	29	2,111,411	1.83%	1,768,225	2.07%	89.29%	6.50%	360	60
VERDE MAR	74	3,018,109	2.62%	2,458,792	2.87%	92.16%	6.10%	360	60
VILLA MASIEL	30	1,235,628	1.07%	940,208	1.10%	93.26%	6.40%	360	60
VILLAS DE LLANO MARIN	37	1,494,619	1.30%	1,120,719	1.31%	94.57%	6.33%	360	60
VILLAS DE TANARA	33	1,345,382	1.17%	1,073,045	1.25%	95.83%	6.48%	360	60
VIVA SANTIAGO	108	4,381,900	3.80%	3,568,827	4.17%	100.00%	6.48%	360	60
Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,016			7.50%	360	284
Average		43,711		32,435					

La Hipotecaria Panamá- Mortgages - Trust XVI								Cutoff Date: July-2026		
Employer										
Employer	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)	
MINISTERIO DE EDUCACION	149	5,870,620	5.09%	4,110,516	4.81%	4.81%	6.13%	358	60	
INDEPENDIENTE	172	7,383,639	6.41%	5,518,274	6.45%	11.26%	6.21%	360	60	
C.S.S. JUBILADOS & PENSIONADOS	31	1,320,487	1.15%	909,587	1.06%	12.32%	6.22%	350	59	
CLIENTE SIN TRABAJO	165	7,269,771	6.31%	5,599,421	6.55%	18.87%	6.21%	360	60	
MINISTERIO DE SEGURIDAD PUBLICA	273	10,784,687	9.36%	7,847,397	9.17%	28.04%	6.20%	360	60	
CAJA DE SEGURO SOCIAL	35	1,369,902	1.19%	994,143	1.16%	29.21%	6.20%	360	60	
MINISTERIO DE SALUD	34	1,356,768	1.18%	966,327	1.13%	30.33%	6.28%	360	60	
JUBILADO POR CONTRALORIA	13	533,192	0.46%	354,615	0.41%	30.75%	5.84%	360	60	
INDEPENDIENTE INFORMAL	33	1,322,762	1.15%	909,280	1.06%	31.81%	6.13%	360	60	
ORGANO JUDICIAL	14	623,139	0.54%	444,255	0.52%	32.33%	5.95%	360	60	
AUTORIDAD DEL CANAL DE PANAMA	4	231,217	0.20%	168,055	0.20%	32.53%	6.50%	360	60	
INSTITUTO PANAMEÑO DE HABILITACION ESP..	5	319,119	0.28%	226,522	0.26%	32.79%	6.50%	360	60	
CONDUCTOR DE TAXI	8	300,028	0.26%	203,296	0.24%	33.03%	6.16%	360	60	
UNIVERSIDAD DE PANAMA	16	748,246	0.65%	568,791	0.67%	33.70%	6.39%	360	60	
CONTRALORIA GENERAL (2)	7	366,671	0.32%	282,735	0.33%	34.03%	6.45%	360	60	
PROCURADURIA GENERAL DE LA NACION	13	603,484	0.52%	432,878	0.51%	34.53%	6.38%	360	60	
MINISTERIO DE LA PRESIDENCIA	31	1,610,866	1.40%	1,159,173	1.36%	35.89%	6.44%	356	60	
BANCO GENERAL, S.A.	13	531,930	0.46%	381,935	0.45%	36.33%	6.15%	360	60	
MINISTERIO DE GOBIERNO	30	1,363,775	1.18%	999,704	1.17%	37.50%	6.35%	360	60	
RIBA SMITH, S.A.	23	1,029,147	0.89%	796,088	0.93%	38.43%	6.33%	360	60	
INDUSTRIAS LACTEAS S.A.	10	432,394	0.38%	332,960	0.39%	38.82%	6.31%	360	60	
PANAMA PORTS COMPANY, S.A.	5	220,297	0.19%	138,227	0.16%	38.98%	6.32%	360	60	
IMPORTADORA RICAMAR, S.A. (IRISA)	57	2,345,983	2.04%	1,773,263	2.07%	41.06%	6.30%	360	60	
INMOBILIARIA DON ANTONIO, S.A.	30	1,200,047	1.04%	919,017	1.07%	42.13%	6.25%	360	60	
TRIBUNAL ELECTORAL	16	708,609	0.61%	526,092	0.62%	42.75%	6.35%	360	60	
AGENCIAS FEDURO, S.A	24	1,028,165	0.89%	776,876	0.91%	43.66%	6.35%	360	60	
PRODUCTOS TOLEDANO, S.A.	13	532,336	0.46%	403,867	0.47%	44.13%	6.15%	360	60	
COMPAÑIA GOLY S.A.	22	917,123	0.80%	678,747	0.79%	44.92%	6.29%	360	60	
OTHERS	1,373	62,176,989	53.94%	46,533,363	54.41%	99.33%	6.05%	360	57	
NULL	1	30,350	0.03%	16,813	0.02%	99.35%	5.75%	360	207	
FARMACIA ARROCHA S.A.	17	733,190	0.64%	558,808	0.65%	100.00%	6.36%	360	60	
Total	2,637	115,264,935	100.00%	85,531,023	100.00%	-	6.27%	360	60	
Minimum		18,813	-	6			5.25%	192	66	
Maximum		101,935		88,016			7.50%	360	284	
Average		43,711		32,435						