

Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - June-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 June-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%.

La Hipotecaria Panamá - Mortgages - Trust XVI									Cutoff Date: June-2026	
Original Term										
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%	8,039	0.01%	0.01%	5.75%	192	32	
240	3	96,055	0.08%	46,346	0.05%	0.06%	6.23%	240	40	
264	2	104,771	0.09%	50,373	0.06%	0.12%	6.50%	264	44	
300	2	85,000	0.07%	59,805	0.07%	0.19%	6.50%	300	50	
324	1	34,645	0.03%	21,466	0.03%	0.22%	5.50%	324	54	
348	2	88,654	0.08%	72,414	0.08%	0.30%	6.50%	348	58	
360	2,628	114,879,859	99.61%	85,554,013	99.70%	100.00%	6.27%	360	60	
Total		2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60
Minimum			18,813	-	6		5.25%	192	66	
Maximum			101,935		88,170		7.50%	360	284	
Average			43,700		32,517					

La Hipotecaria Panamá - Mortgages - Trust XVI										Cutoff Date: June-2026
Remaining Term										
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%	8,039	0.01%	0.01%	5.75%	192	32	
60 - 119	3	119,927	0.10%	44,518	0.05%	0.06%	6.22%	248	42	
120 - 179	47	1,305,339	1.13%	645,459	0.75%	0.81%	1.91%	354	58	
180 - 239	937	37,001,609	32.08%	23,616,344	27.52%	28.33%	6.04%	360	60	
240 - 299	1,651	76,862,108	66.65%	61,498,096	71.67%	100.00%	6.41%	360	60	
Total	2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60	
Minimum		18,813	-	6			5.25%	192	66	
Maximum		101,935		88,170			7.50%	360	284	
Average		43,700		32,517						

Stratification Report		La Hipotecaria Panamá - Mortgages - Trust XVI						Cutoff Date: June-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%	20,242	0.02%	0.02%	3.27%	360	60
20,000 - 25,000	14	322,389	0.28%	153,136	0.18%	0.20%	2.39%	360	60
25,000 - 30,000	87	2,313,673	2.01%	1,227,908	1.43%	1.63%	4.21%	359	60
30,000 - 35,000	242	7,752,514	6.72%	4,691,774	5.47%	7.10%	5.72%	359	60
35,000 - 40,000	608	22,707,390	19.69%	15,481,507	18.04%	25.14%	5.79%	360	60
40,000 - 45, 000	938	38,298,456	33.21%	30,016,811	34.98%	60.12%	6.46%	360	60
45,000 - 50,000	231	11,027,159	9.56%	8,605,939	10.03%	70.15%	6.51%	360	60
50,000 - 55,000	140	7,222,565	6.26%	5,734,669	6.68%	76.83%	6.49%	360	60
55,000 - 60,000	114	6,604,598	5.73%	5,034,361	5.87%	82.70%	6.49%	360	60
60,000 - 65,000	53	3,310,928	2.87%	2,366,288	2.76%	85.46%	6.50%	358	60
65,000 - 70,000	55	3,738,764	3.24%	2,975,499	3.47%	88.92%	6.50%	360	60
70,000 - 75,000	57	4,115,853	3.57%	3,313,117	3.86%	92.79%	6.47%	360	60
75,000 - 80,000	80	6,245,130	5.42%	4,855,763	5.66%	98.44%	6.50%	360	60
80,000 - 85,000	7	574,296	0.50%	465,913	0.54%	98.99%	6.43%	360	60
85,000 - 90,000	3	265,862	0.23%	213,091	0.25%	99.24%	6.50%	360	60
90,000 - 95,000	2	185,249	0.16%	152,416	0.18%	99.41%	6.50%	360	60
95,000 - 100,000	3	296,138	0.26%	245,887	0.29%	99.70%	6.50%	360	60
100,000 - 105,000	3	305,144	0.26%	258,134	0.30%	100.00%	6.50%	360	60
Total	2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,170			7.50%	360	284
Average		43,700		32,517					

Stratification Report								La Hipotecaria Panamá -Mortgages - Trust XVI		Cutoff Date: June-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%	616	0.00%	0.00%	6.50%	360	60		
5,000 - 10,000	5	130,163	0.11%	46,027	0.05%	0.05%	2.20%	302	51		
10,000 - 15,000	74	1,893,348	1.64%	929,948	1.08%	1.14%	3.32%	358	60		
15,000 - 20,000	205	6,383,312	5.54%	3,677,242	4.29%	5.42%	5.79%	360	60		
20,000 - 25,000	393	14,190,004	12.30%	8,870,004	10.34%	15.76%	5.61%	360	60		
25,000 - 30,000	362	14,374,698	12.46%	10,133,182	11.81%	27.57%	6.17%	359	60		
30,000 - 35,000	853	35,001,513	30.35%	27,615,968	32.18%	59.75%	6.43%	360	60		
35,000 - 40,000	246	11,742,731	10.18%	9,246,603	10.78%	70.53%	6.45%	360	60		
40,000 - 45,000	198	10,323,552	8.95%	8,333,159	9.71%	80.24%	6.50%	360	60		
45,000 - 50,000	67	4,037,916	3.50%	3,212,316	3.74%	83.98%	6.49%	360	60		
50,000 - 55,000	75	4,981,966	4.32%	3,911,307	4.56%	88.54%	6.50%	360	60		
55,000 - 60,000	70	5,114,308	4.43%	4,031,001	4.70%	93.24%	6.50%	360	60		
60,000 - 65,000	57	4,321,684	3.75%	3,529,936	4.11%	97.35%	6.48%	360	60		
65,000 - 70,000	22	1,742,061	1.51%	1,474,274	1.72%	99.07%	6.47%	360	60		
70,000 - 75,000	3	267,407	0.23%	217,769	0.25%	99.32%	6.50%	360	60		
75,000 - 80,000.	1	94,049	0.08%	79,080	0.09%	99.41%	6.50%	360	60		
80,000 - 85,000	4	397,742	0.34%	330,520	0.39%	99.80%	6.50%	360	60		
85,000 - 90,000	2	203,541	0.18%	173,502	0.20%	100.00%	6.50%	360	60		
Total	2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60		
Minimum		18,813	-	6			5.25%	192	66		
Maximum		101,935		88,170			7.50%	360	284		
Average		43,700		32,517							

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%	51,889	0.06%	0.06%	6.50%	360	60
70% - 75%	2	52,316	0.05%	27,640	0.03%	0.09%	5.42%	300	53
75% - 80%	113	4,265,680	3.70%	3,322,459	3.87%	3.96%	6.40%	360	60
80% - 85%	1,067	43,407,627	37.64%	34,252,600	39.92%	43.88%	6.40%	360	60
85% - 90%	460	15,541,491	13.48%	9,801,331	11.42%	55.30%	5.54%	360	60
90% - 95%	21	1,285,244	1.11%	963,791	1.12%	56.43%	6.49%	360	60
95% - 100%	974	50,698,275	43.96%	37,392,746	43.57%	100.00%	6.33%	360	60
Total	2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,170			7.50%	360	284
Average		43,700		32,517					

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%	616	0.00%	0.00%	6.50%	360	60
20% - 25%	1	35,400	0.03%	8,039	0.01%	0.01%	5.75%	192	32
25% - 30%	1	25,350	0.02%	9,581	0.01%	0.02%	5.75%	240	40
30% - 35%	4	111,697	0.10%	41,757	0.05%	0.07%	1.74%	360	60
35% - 40%	19	511,531	0.44%	225,846	0.26%	0.33%	2.42%	349	57
40% - 45%	39	1,037,403	0.90%	509,758	0.59%	0.93%	2.87%	360	60
45% - 50%	92	2,796,390	2.42%	1,561,795	1.82%	2.75%	5.94%	360	60
50% - 55%	221	7,411,128	6.43%	4,439,397	5.17%	7.92%	5.77%	359	60
55% - 60%	427	16,212,729	14.06%	10,853,944	12.65%	20.57%	6.09%	360	60
60% - 65%	545	22,227,214	19.27%	16,295,041	18.99%	39.56%	6.28%	360	60
65% - 70%	577	25,112,265	21.78%	19,652,621	22.90%	62.46%	6.40%	360	60
70% - 75%	273	14,259,435	12.36%	11,326,334	13.20%	75.66%	6.46%	360	60
75% - 80%	187	10,870,054	9.43%	8,616,042	10.04%	85.70%	6.39%	360	60
80% - 85%	202	11,650,434	10.10%	9,710,439	11.32%	97.02%	6.44%	360	60
85% - 90%	47	2,826,800	2.45%	2,455,265	2.86%	99.88%	6.36%	360	60
90% - 95%	2	112,166	0.10%	105,981	0.12%	100.00%	6.03%	360	60
Total	2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,170			7.50%	360	284
Average		43,700		32,517					

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%	786	27,473,275	23.82%	17,702,258	20.63%	20.63%	5.64%	359	60
1% - 2%	1,800	86,189,823	74.74%	67,179,554	78.29%	78.29%	6.49%	360	60
2% - 3%	3	252,830	0.22%	197,896	0.23%	0.23%	6.34%	360	60
3% - 4%	50	1,408,455	1.22%	732,748	0.85%	0.85%	1.81%	360	60
Total	2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,170			7.50%	360	284
Average		43,700		32,517					

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%	197,896	0.23%	0.23%	6.34%	360	60
3% - 4%	1	46,184	0.04%	33,174	0.04%	0.27%	6.50%	360	60
4% - 5%	1,825	87,273,516	75.68%	68,009,365	79.25%	79.52%	6.49%	360	60
5% - 6%	642	22,784,850	19.76%	14,922,169	17.39%	96.91%	5.53%	359	60
6% - 7%	168	4,967,004	4.31%	2,649,852	3.09%	100.00%	4.93%	359	60
Total	2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,170			7.50%	360	284
Average		43,700		32,517					

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	50	1,408,455	1.22%	732,748	0.85%	0.85%	1.81%	360	60
2% - 3%	3	252,830	0.22%	197,896	0.23%	1.08%	6.34%	360	60
4% - 5%	1,822	87,136,571	75.56%	67,952,420	79.19%	80.27%	6.48%	360	60
5% - 6%	635	22,530,924	19.54%	14,732,648	17.17%	97.44%	5.57%	359	60
6% -7%	129	3,995,603	3.46%	2,196,744	2.56%	100.00%	6.05%	359	60
Total	2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,170			7.50%	360	284
Average		43,700		32,517					

La Hipotecaria Panamá- Mortgages - Trust XVI									Cutoff Date: June-2026	
Subsidy Expiration Year		Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2025		18	493,503	0.43%	234,321	0.27%	0.27%	1.64%	360	60
2026		42	1,242,740	1.08%	625,132	0.73%	1.00%	3.58%	358	59
2027		30	893,847	0.78%	489,843	0.57%	1.57%	6.24%	360	60
2028		195	7,033,532	6.10%	4,057,754	4.73%	6.30%	6.06%	359	60
2029		422	17,707,157	15.35%	12,417,473	14.47%	20.77%	6.19%	359	60
2030		596	27,340,444	23.71%	21,047,304	24.53%	45.30%	6.23%	360	60
2031		340	14,993,010	13.00%	10,803,990	12.59%	57.89%	6.26%	360	60
2032		298	13,502,334	11.71%	10,154,485	11.83%	69.72%	6.38%	360	60
2033		434	19,866,771	17.23%	15,835,289	18.45%	88.18%	6.45%	360	60
2034		264	12,251,045	10.62%	10,146,868	11.82%	100.00%	6.47%	360	60
Total		2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60
Minimum			18,813	-	6			5.25%	192	66
Maximum			101,935		88,170			7.50%	360	284
Average			43,700		32,517					

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	22,592	22,592	0.03%	5.25%	360	60
10% - 15%	179	6,450,485	6,450,485	4,420,656	4,420,656	5.18%	6.01%	360	60
15% - 20%	295	11,527,218	11,527,218	8,170,197	8,170,197	14.70%	6.10%	360	60
20% - 30%	553	22,747,157	22,747,157	16,621,667	16,621,667	34.07%	6.13%	360	60
25% - 30%	997	43,516,986	43,516,986	32,670,766	32,670,766	72.14%	6.30%	360	60
30% - 35%	614	31,052,142	31,052,142	23,906,578	23,906,578	100.00%	6.45%	359	60
Total	2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,170			7.50%	360	284
Average		43,700		32,517					

La Hipotecaria Panamá - Mortgages - Trust XVI									
Stratification Report		Original Property Value						Cutoff Date: June-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%	42,397	0.05%	0.05%	4.90%	360	60
25,000 - 30,000	30	774,263	0.67%	397,802	0.46%	0.51%	3.51%	360	60
30,000 - 35,000	151	4,430,974	3.84%	2,508,179	2.92%	3.44%	5.17%	359	60
35,000 - 40,000	331	11,648,416	10.10%	7,519,567	8.76%	12.20%	5.61%	360	60
40,000 - 45,000	408	15,406,027	13.36%	10,377,999	12.09%	24.29%	5.79%	360	60
45,000 - 50,000	378	15,998,067	13.87%	12,229,528	14.25%	38.54%	6.48%	359	60
50,000 - 55,000	797	33,283,247	28.86%	26,134,581	30.46%	69.00%	6.49%	360	60
55,000 - 60,000	184	9,506,071	8.24%	7,519,826	8.76%	77.76%	6.49%	360	60
60,000 - 65,000	131	7,515,585	6.52%	5,945,260	6.93%	84.69%	6.50%	359	60
65,000 - 70,000	54	3,592,594	3.12%	2,757,115	3.21%	87.90%	6.50%	360	60
70,000 - 75,000	57	4,035,132	3.50%	3,257,788	3.80%	91.70%	6.48%	360	60
75,000 - 80,000	70	5,366,554	4.65%	4,196,326	4.89%	96.59%	6.49%	360	60
80,000 - 85,000	31	2,465,059	2.14%	1,924,807	2.24%	98.83%	6.50%	360	60
85,000 - 90,000	2	167,707	0.15%	131,752	0.15%	98.99%	6.26%	360	60
90,000 - 95,000	2	183,704	0.16%	147,739	0.17%	99.16%	6.50%	360	60
95,000 - 100,000	4	364,484	0.32%	300,430	0.35%	99.51%	6.50%	360	60
100,000 - 105,000	5	504,206	0.44%	421,361	0.49%	100.00%	6.50%	360	60
Total	2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
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Average		43,700		32,517					

Stratification Report									
La Hipotecaria Panamá - Mortgages - Trust XVI									
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%	222,065	0.26%	0.26%	1.74%	360	60
2011	43	1,268,040	1.10%	637,387	0.74%	1.00%	3.52%	358	59
2012	30	893,847	0.78%	489,843	0.57%	1.57%	6.24%	360	60
2013	193	6,958,632	6.03%	4,010,952	4.67%	6.25%	6.06%	359	60
2014	289	11,098,626	9.62%	6,871,927	8.01%	14.25%	5.99%	359	60
2015	285	12,159,821	10.54%	8,098,346	9.44%	23.69%	5.97%	360	60
2016	342	15,049,604	13.05%	10,832,437	12.62%	36.32%	6.25%	360	60
2017	299	13,542,829	11.74%	10,185,721	11.87%	48.18%	6.38%	360	60
2018	437	20,016,856	17.36%	15,959,072	18.60%	66.78%	6.45%	360	60
2019	382	18,100,380	15.70%	15,067,764	17.56%	84.34%	6.45%	360	60
2020	322	15,767,546	13.67%	13,436,943	15.66%	100.00%	6.39%	360	60
Total	2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,170			7.50%	360	284
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La Hipotecaria Panamá- Mortgages - Trust XVI								Cutoff Date: June-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	2,031	87,923,870	76.24%	64,424,438	75.08%	75.08%	6.26%	360	60
1 - 30 Days	322	14,910,892	12.93%	11,540,151	13.45%	88.52%	6.32%	360	60
31 - 60 Days	137	5,981,680	5.19%	4,744,356	5.53%	94.05%	6.38%	360	60
61 - 90 Days	55	2,409,585	2.09%	1,811,634	2.11%	96.16%	6.29%	360	60
91 - 120 Days	19	935,658	0.81%	717,442	0.84%	97.00%	6.34%	360	60
121 - 150 Days	9	393,746	0.34%	311,073	0.36%	97.36%	6.30%	360	60
151 - 180 Days	8	328,337	0.28%	247,691	0.29%	97.65%	6.19%	360	60
181 - 210 Days	3	125,788	0.11%	96,053	0.11%	97.76%	6.32%	360	60
211 - 240 Days	4	158,938	0.14%	113,735	0.13%	97.90%	6.11%	360	60
241 - 270 Days	3	128,930	0.11%	104,846	0.12%	98.02%	6.46%	360	60
331 - 360 Days	4	164,166	0.14%	124,455	0.15%	98.16%	6.13%	360	60
+ 361 Days	44	1,862,795	1.62%	1,576,582	1.84%	100.00%	5.98%	360	60
Total	2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,170			7.50%	360	284
Average		43,700		32,517					

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust XVI
Payment Method

Fecha Alpha
June-2026

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust XVI
Payment Method

Fecha Alpha
June-2026

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust XVI
Payment Method

Fecha Alpha
June-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	26	1,073,424	0.93%	823,529	0.96%	0.96%	6.31%	360	60
Payroll Deduction	1,857	81,216,334	70.42%	60,229,613	70.19%	71.15%	6.28%	360	60
Voluntary Payments	756	33,034,625	28.64%	24,759,314	28.85%	100.00%	6.25%	360	60
Total	2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,170			7.50%	360	284
Average		43,700		32,517					

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	2,639	115,324,383	100.00%	85,812,456	100.00%	100.00%	6.27%	360	60
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Total	2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,170			7.50%	360	284
Average		43,700		32,517					

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,639	115,324,383	100.00%	85,812,456	100.00%	100.00%	6.27%	360	60
Total	2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,170			7.50%	360	284
Average		43,700		32,517					

La Hipotecaria Panamá - Mortgages - Trust XVI									Cutoff Date: June-2026	
Province										
Province	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)	
Panamá	1,009	48,298,254	41.88%	36,428,834	42.45%	42.45%	6.35%	360	60	
Panamá Oeste	555	23,672,564	20.53%	18,353,557	21.39%	63.84%	6.25%	360	60	
Chiriquí	377	15,294,044	13.26%	10,458,933	12.19%	76.03%	6.15%	359	60	
Veraguas	282	11,216,983	9.73%	8,486,562	9.89%	85.92%	6.27%	360	60	
Herrera	233	9,417,473	8.17%	6,633,744	7.73%	93.65%	6.15%	360	60	
Coclé	117	4,621,092	4.01%	3,430,216	4.00%	97.65%	6.18%	360	60	
Los Santos	57	2,363,972	2.05%	1,746,073	2.03%	99.68%	6.41%	360	60	
Colón	5	293,483	0.25%	184,352	0.21%	99.89%	6.45%	341	58	
Bocas del Toro	4	146,520	0.13%	90,184	0.11%	100.00%	5.60%	360	60	
Total	2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60	
Minimum		18,813	-	6			5.25%	192	66	
Maximum		101,935		88,170			7.50%	360	284	
Average		43,700		32,517						

La Hipotecaria Panamá - Mortgages - Trust XVI Housing Developments									Cutoff Date: June-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%	405,150	0.47%	0.47%	6.46%	360	60
PRINCESA MIA I,II,III,IV,V	14	745,315	0.65%	580,856	0.68%	1.15%	6.50%	360	60
ALTOS DEL TECAL	6	254,452	0.22%	162,741	0.19%	1.34%	6.07%	360	60
CONDADO REAL	14	459,339	0.40%	254,077	0.30%	1.63%	5.50%	360	60
LA CRESTA DE LOS CUATRO ALTOS	1	64,271	0.06%	24,048	0.03%	1.66%	6.50%	264	44
LA PRADERA - PANAMÁ	50	2,017,043	1.75%	1,480,355	1.73%	3.39%	6.39%	358	60
LOS GUAYACANES - LA CHORRERA	108	3,526,105	3.06%	2,269,555	2.64%	6.03%	5.52%	360	60
LOS JARDINES	24	961,819	0.83%	660,790	0.77%	6.80%	5.83%	360	60
LOS VALLES DE ALGARROBO	40	1,557,392	1.35%	1,042,102	1.21%	8.02%	6.14%	360	60
MARAZUL	34	1,291,096	1.12%	765,001	0.89%	8.91%	5.80%	360	60
PRADERAS DE SAN LORENZO	16	1,086,839	0.94%	776,881	0.91%	9.81%	6.50%	360	60
SANTA ISABEL - TOCUMEN	3	115,074	0.10%	70,979	0.08%	9.90%	6.50%	360	60
SANTA RITA - PACORA	2	58,120	0.05%	31,376	0.04%	9.93%	3.52%	360	60
VALLE DE LOS CEREZOS	5	206,069	0.18%	125,383	0.15%	10.08%	6.60%	360	60
OTROS	1,491	65,156,321	56.50%	46,909,437	54.67%	64.74%	6.24%	360	60
ALTOS DE LA PRADERA	87	3,590,847	3.11%	2,867,734	3.34%	68.09%	6.39%	360	60
CASTILLA REAL 4	29	1,202,415	1.04%	1,007,516	1.17%	69.26%	5.79%	360	60
CUMBRE AZUL	81	4,465,402	3.87%	3,733,935	4.35%	73.61%	6.50%	360	60
LA DIVINA PROVIDENCIA	28	1,281,250	1.11%	1,033,689	1.20%	74.82%	6.40%	360	60
LA VALDEZA	98	4,305,050	3.73%	3,460,179	4.03%	78.85%	6.37%	360	60
LAGO EMPERADOR	18	1,216,467	1.05%	931,144	1.09%	79.93%	6.50%	360	60
LOS BOSQUES DE PACORA	78	3,267,300	2.83%	2,660,612	3.10%	83.03%	6.49%	360	60
LOS BOSQUES DE PACORA II	46	2,105,330	1.83%	1,765,995	2.06%	85.09%	6.50%	360	60
LOS NARANJOS DEL ESPINO	26	1,013,920	0.88%	822,305	0.96%	86.05%	6.13%	360	60
PRADERAS DEL NORTE	18	1,236,663	1.07%	1,014,182	1.18%	87.23%	6.50%	360	60
SANTA SOFÍA	29	2,111,411	1.83%	1,772,313	2.07%	89.30%	6.50%	360	60
VERDE MAR	74	3,018,109	2.62%	2,465,081	2.87%	92.17%	6.10%	360	60
VILLA MASIEL	30	1,235,628	1.07%	942,815	1.10%	93.27%	6.40%	360	60
VILLAS DE LLANO MARIN	37	1,494,619	1.30%	1,123,842	1.31%	94.58%	6.33%	360	60
VILLAS DE TANARA	33	1,345,382	1.17%	1,075,380	1.25%	95.83%	6.47%	360	60
VIVA SANTIAGO	108	4,381,900	3.80%	3,577,003	4.17%	100.00%	6.48%	360	60
Total	2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,170			7.50%	360	284
Average		43,700		32,517					

La Hipotecaria Panamá- Mortgages - Trust XVI								Cutoff Date: June-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	150	5,900,970	5.12%	4,141,647	4.83%	4.83%	6.13%	358	60	
INDEPENDIENTE	179	7,669,308	6.65%	5,761,739	6.71%	11.54%	6.20%	360	60	
C.S.S. JUBILADOS & PENSIONADOS	29	1,250,442	1.08%	869,983	1.01%	12.55%	6.25%	350	59	
CLIENTE SIN TRABAJO	163	7,221,001	6.26%	5,576,017	6.50%	19.05%	6.20%	360	60	
MINISTERIO DE SEGURIDAD PUBLICA	275	10,856,886	9.41%	7,921,186	9.23%	28.28%	6.20%	360	60	
CAJA DE SEGURO SOCIAL	35	1,369,902	1.19%	997,150	1.16%	29.45%	6.20%	360	60	
MINISTERIO DE SALUD	35	1,392,168	1.21%	994,276	1.16%	30.60%	6.26%	360	60	
JUBILADO POR CONTRALORIA	13	533,192	0.46%	355,810	0.41%	31.02%	5.84%	360	60	
INDEPENDIENTE INFORMAL	33	1,294,825	1.12%	888,581	1.04%	32.05%	6.12%	360	60	
ORGANO JUDICIAL	14	623,139	0.54%	445,461	0.52%	32.57%	5.95%	360	60	
AUTORIDAD DEL CANAL DE PANAMA	4	231,217	0.20%	168,534	0.20%	32.77%	6.50%	360	60	
INSTITUTO PANAMEÑO DE HABILITACION ESP..	5	319,119	0.28%	227,235	0.26%	33.03%	6.50%	360	60	
CONDUCTOR DE TAXI	8	300,028	0.26%	203,903	0.24%	33.27%	6.16%	360	60	
UNIVERSIDAD DE PANAMA	16	748,246	0.65%	570,242	0.66%	33.94%	6.39%	360	60	
CONTRALORIA GENERAL (2)	7	366,671	0.32%	283,451	0.33%	34.27%	6.45%	360	60	
PROCURADURIA GENERAL DE LA NACION	13	603,484	0.52%	434,132	0.51%	34.77%	6.38%	360	60	
MINISTERIO DE LA PRESIDENCIA	31	1,610,866	1.40%	1,162,773	1.36%	36.13%	6.44%	356	60	
BANCO GENERAL, S.A.	13	531,930	0.46%	383,116	0.45%	36.57%	6.15%	360	60	
MINISTERIO DE GOBIERNO	30	1,363,775	1.18%	1,002,675	1.17%	37.74%	6.35%	360	60	
RIBA SMITH, S.A.	23	1,029,147	0.89%	798,191	0.93%	38.67%	6.33%	360	60	
INDUSTRIAS LACTEAS S.A.	10	432,394	0.37%	333,977	0.39%	39.06%	6.31%	360	60	
PANAMA PORTS COMPANY, S.A.	5	220,297	0.19%	138,743	0.16%	39.22%	6.32%	360	60	
IMPORTADORA RICAMAR, S.A. (IRISA)	57	2,345,983	2.03%	1,778,224	2.07%	41.30%	6.30%	360	60	
INMOBILIARIA DON ANTONIO, S.A.	30	1,200,047	1.04%	921,541	1.07%	42.37%	6.25%	360	60	
TRIBUNAL ELECTORAL	16	708,609	0.61%	527,628	0.61%	42.98%	6.35%	360	60	
FARMACIA ARROCHA S.A.	17	733,190	0.64%	560,547	0.65%	43.64%	6.36%	360	60	
AGENCIAS FEDURO, S.A	24	1,028,165	0.89%	778,932	0.91%	44.55%	6.35%	360	60	
PRODUCTOS TOLEDANO, S.A.	13	532,336	0.46%	404,892	0.47%	45.02%	6.15%	360	60	
COMPAÑIA GOLY S.A.	22	917,123	0.80%	680,749	0.79%	45.81%	6.29%	360	60	
OTHERS	1,369	61,989,923	53.75%	46,501,122	54.19%	100.00%	6.05%	360	58	
Total	2,639	115,324,383	100.00%	85,812,456	100.00%	-	6.27%	360	60	
Minimum		18,813	-	6			5.25%	192	66	
Maximum		101,935		88,170			7.50%	360	284	
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