
Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - May-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 May-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:
May-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%	8,223	0.01%	0.01%	5.75%	192	44
240	3	96,055	0.08%	46,704	0.05%	0.06%	6.23%	240	118
264	2	104,771	0.09%	50,761	0.06%	0.12%	6.50%	264	126
300	2	85,000	0.07%	60,023	0.07%	0.19%	6.50%	300	193
324	1	34,645	0.03%	21,559	0.03%	0.22%	5.50%	324	198
348	2	88,654	0.08%	72,575	0.08%	0.30%	6.50%	348	263
360	2,630	114,990,888	99.61%	85,838,535	99.70%	100.00%	6.27%	360	256
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Term

Cutoff Date:
May-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%	8,223	0.01%	0.01%	5.75%	192	44
60 - 119	3	119,927	0.10%	44,997	0.05%	0.06%	6.22%	248	89
120 - 179	44	1,226,057	1.06%	606,368	0.70%	0.77%	2.05%	354	172
180 - 239	916	36,114,542	31.29%	23,046,368	26.77%	27.53%	6.02%	360	222
240 - 299	1,677	77,939,486	67.52%	62,392,424	72.47%	100.00%	6.40%	360	269
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Balance

Cutoff Date:
May-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%	20,324	0.02%	0.02%	3.27%	360	195
20,000 - 25,000	14	322,389	0.28%	153,751	0.18%	0.20%	2.39%	360	181
25,000 - 30,000	87	2,313,673	2.00%	1,233,491	1.43%	1.63%	4.21%	359	195
30,000 - 35,000	242	7,752,514	6.72%	4,711,067	5.47%	7.11%	5.72%	359	220
35,000 - 40,000	608	22,707,390	19.67%	15,532,134	18.04%	25.15%	5.79%	360	242
40,000 - 45,000	938	38,298,456	33.18%	30,089,693	34.95%	60.09%	6.46%	360	263
45,000 - 50,000	232	11,073,837	9.59%	8,626,728	10.02%	70.11%	6.51%	360	263
50,000 - 55,000	140	7,222,565	6.26%	5,748,776	6.68%	76.79%	6.49%	360	267
55,000 - 60,000	114	6,604,598	5.72%	5,048,107	5.86%	82.65%	6.49%	360	258
60,000 - 65,000	54	3,375,278	2.92%	2,424,705	2.82%	85.47%	6.51%	358	248
65,000 - 70,000	55	3,738,764	3.24%	2,982,627	3.46%	88.93%	6.50%	360	266
70,000 - 75,000	57	4,115,853	3.57%	3,320,821	3.86%	92.79%	6.47%	360	270
75,000 - 80,000	80	6,245,130	5.41%	4,867,841	5.65%	98.45%	6.50%	360	261
80,000 - 85,000	7	574,296	0.50%	466,982	0.54%	98.99%	6.43%	360	268
85,000 - 90,000	3	265,862	0.23%	213,555	0.25%	99.24%	6.50%	360	262
90,000 - 95,000	2	185,249	0.16%	152,779	0.18%	99.41%	6.50%	360	275
95,000 - 100,000	3	296,138	0.26%	246,238	0.29%	99.70%	6.50%	360	280
100,000 - 105,000	3	305,144	0.26%	258,763	0.30%	100.00%	6.50%	360	287
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Balance

Cutoff Date:
May-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%	1,703	0.00%	0.00%	6.50%	360	242
5,000 - 10,000	5	130,163	0.11%	46,427	0.05%	0.06%	2.22%	302	136
10,000 - 15,000	73	1,862,998	1.61%	919,799	1.07%	1.12%	3.28%	358	186
15,000 - 20,000	201	6,236,662	5.40%	3,608,251	4.19%	5.32%	5.79%	360	211
20,000 - 25,000	392	14,141,653	12.25%	8,854,572	10.28%	15.60%	5.61%	360	225
25,000 - 30,000	357	14,146,779	12.26%	9,983,982	11.60%	27.20%	6.15%	359	238
30,000 - 35,000	857	35,140,986	30.44%	27,767,390	32.25%	59.45%	6.43%	360	265
35,000 - 40,000	245	11,656,939	10.10%	9,193,783	10.68%	70.12%	6.45%	360	265
40,000 - 45,000	204	10,607,897	9.19%	8,582,267	9.97%	80.09%	6.50%	360	271
45,000 - 50,000	69	4,153,159	3.60%	3,310,005	3.84%	83.94%	6.49%	360	266
50,000 - 55,000	74	4,902,701	4.25%	3,861,449	4.48%	88.42%	6.50%	360	264
55,000 - 60,000	70	5,102,989	4.42%	4,030,735	4.68%	93.10%	6.50%	360	263
60,000 - 65,000	59	4,476,619	3.88%	3,658,184	4.25%	97.35%	6.48%	360	272
65,000 - 70,000	22	1,742,061	1.51%	1,477,304	1.72%	99.07%	6.47%	360	280
70,000 - 75,000	3	267,407	0.23%	218,282	0.25%	99.32%	6.50%	360	274
75,000 - 80,000	1	94,049	0.08%	79,248	0.09%	99.41%	6.50%	360	281
80,000 - 85,000	4	397,742	0.34%	331,186	0.38%	99.80%	6.50%	360	280
85,000 - 90,000	2	203,541	0.18%	173,815	0.20%	100.00%	6.50%	360	290
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

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

Cutoff Date:
May-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%	52,038	0.06%	0.06%	6.50%	360	236
70% - 75%	2	52,316	0.05%	27,872	0.03%	0.09%	5.42%	300	191
75% - 80%	113	4,265,680	3.70%	3,330,578	3.87%	3.96%	6.40%	360	262
80% - 85%	1,067	43,407,627	37.60%	34,333,803	39.88%	43.84%	6.40%	360	267
85% - 90%	460	15,541,491	13.46%	9,838,566	11.43%	55.27%	5.54%	360	228
90% - 95%	21	1,285,244	1.11%	966,269	1.12%	56.39%	6.49%	360	252
95% - 100%	976	50,809,304	44.02%	37,549,255	43.61%	100.00%	6.33%	360	253
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

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

Cutoff Date:
May-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%	1,703	0.00%	0.00%	6.50%	360	242
20% - 25%	1	35,400	0.03%	8,223	0.01%	0.01%	5.75%	192	44
25% - 30%	1	25,350	0.02%	9,687	0.01%	0.02%	5.75%	240	94
30% - 35%	3	86,397	0.07%	31,668	0.04%	0.06%	2.35%	360	187
35% - 40%	17	465,375	0.40%	203,170	0.24%	0.30%	2.38%	347	166
40% - 45%	39	1,032,959	0.89%	505,902	0.59%	0.88%	2.54%	360	186
45% - 50%	83	2,470,419	2.14%	1,375,737	1.60%	2.48%	5.94%	360	208
50% - 55%	218	7,282,657	6.31%	4,357,067	5.06%	7.54%	5.78%	359	216
55% - 60%	424	16,042,062	13.90%	10,745,980	12.48%	20.02%	6.09%	360	232
60% - 65%	537	21,852,957	18.93%	15,984,446	18.57%	38.59%	6.27%	360	248
65% - 70%	590	25,533,336	22.12%	20,035,808	23.27%	61.86%	6.40%	360	264
70% - 75%	281	14,611,443	12.66%	11,617,994	13.49%	75.35%	6.46%	360	266
75% - 80%	180	10,551,150	9.14%	8,368,890	9.72%	85.07%	6.39%	360	264
80% - 85%	210	12,021,678	10.41%	10,015,606	11.63%	96.71%	6.44%	360	279
85% - 90%	52	3,140,997	2.72%	2,730,518	3.17%	99.88%	6.37%	360	289
90% - 95%	2	112,166	0.10%	105,981	0.12%	100.00%	6.03%	360	284
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Borrower Rate

Cutoff Date:
May-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%	786	27,473,275	23.80%	17,767,587	20.64%	20.64%	5.64%	359	234
1% - 2%	1,801	86,236,502	74.71%	67,346,928	78.22%	78.22%	6.49%	360	262
2% - 3%	3	252,830	0.22%	198,357	0.23%	0.23%	6.34%	360	241
3% - 4%	51	1,472,805	1.28%	785,509	0.91%	0.91%	2.15%	360	196
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Subsidy

Cutoff Date:
May-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%	198,357	0.23%	0.23%	6.34%	360	241
3% - 4%	1	46,184	0.04%	33,260	0.04%	0.27%	6.50%	360	237
4% - 5%	1,827	87,384,544	75.70%	68,229,279	79.25%	79.51%	6.49%	360	262
5% - 6%	642	22,784,850	19.74%	14,975,127	17.39%	96.91%	5.53%	359	237
6% - 7%	168	4,967,004	4.30%	2,662,358	3.09%	100.00%	4.93%	359	198
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Subsidy

Cutoff Date:
May-2026

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	51	1,472,805	1.28%	785,509	0.91%	0.91%	2.15%	360	196
2% - 3%	3	252,830	0.22%	198,357	0.23%	1.14%	6.34%	360	241
4% - 5%	1,823	87,183,250	75.53%	68,121,385	79.12%	80.26%	6.48%	360	262
5% - 6%	635	22,530,924	19.52%	14,785,549	17.17%	97.44%	5.57%	359	237
6% -7%	129	3,995,603	3.46%	2,207,582	2.56%	100.00%	6.05%	359	203
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Subsidy Expiration Year

Cutoff Date:
May-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%	235,261	0.27%	0.27%	1.64%	360	174
2026	42	1,242,740	1.08%	628,061	0.73%	1.00%	3.59%	358	177
2027	30	893,847	0.77%	492,159	0.57%	1.57%	6.24%	360	194
2028	195	7,033,532	6.09%	4,076,070	4.73%	6.31%	6.06%	359	207
2029	422	17,707,157	15.34%	12,454,957	14.47%	20.77%	6.19%	359	246
2030	596	27,340,444	23.68%	21,101,660	24.51%	45.28%	6.23%	360	266
2031	340	14,993,010	12.99%	10,835,615	12.59%	57.87%	6.26%	360	242
2032	299	13,566,684	11.75%	10,234,587	11.89%	69.76%	6.38%	360	253
2033	435	19,913,450	17.25%	15,873,003	18.44%	88.19%	6.45%	360	266
2034	264	12,251,045	10.61%	10,167,008	11.81%	100.00%	6.46%	360	276
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

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

Cutoff Date:
May-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	22,651	22,651	0.03%	5.25%	360	260
10% - 15%	179	6,450,485	6,450,485	4,436,020	4,436,020	5.18%	6.01%	360	242
15% - 20%	295	11,527,218	11,527,218	8,196,078	8,196,078	14.70%	6.10%	360	248
20% - 30%	553	22,747,157	22,747,157	16,669,422	16,669,422	34.06%	6.13%	360	253
25% - 30%	998	43,563,665	43,563,665	32,755,377	32,755,377	72.10%	6.30%	360	257
30% - 35%	615	31,116,492	31,116,492	24,018,832	24,018,832	100.00%	6.45%	359	260
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Property Value

Cutoff Date:
May-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%	42,597	0.05%	0.05%	4.90%	360	192
25,000 - 30,000	30	774,263	0.67%	399,573	0.46%	0.51%	3.51%	360	193
30,000 - 35,000	151	4,430,974	3.84%	2,518,819	2.93%	3.44%	5.17%	359	206
35,000 - 40,000	331	11,648,416	10.09%	7,547,094	8.77%	12.20%	5.61%	360	235
40,000 - 45,000	408	15,406,027	13.35%	10,412,651	12.09%	24.30%	5.79%	360	239
45,000 - 50,000	379	16,044,745	13.90%	12,259,337	14.24%	38.54%	6.48%	359	256
50,000 - 55,000	797	33,283,247	28.83%	26,199,795	30.43%	68.97%	6.49%	360	263
55,000 - 60,000	184	9,506,071	8.23%	7,538,417	8.76%	77.72%	6.49%	360	268
60,000 - 65,000	131	7,515,585	6.51%	5,959,632	6.92%	84.64%	6.50%	359	268
65,000 - 70,000	55	3,656,944	3.17%	2,815,330	3.27%	87.91%	6.51%	360	261
70,000 - 75,000	57	4,035,132	3.50%	3,265,296	3.79%	91.71%	6.48%	360	271
75,000 - 80,000	70	5,366,554	4.65%	4,207,011	4.89%	96.59%	6.49%	360	262
80,000 - 85,000	31	2,465,059	2.14%	1,929,298	2.24%	98.83%	6.50%	360	261
85,000 - 90,000	2	167,707	0.15%	132,196	0.15%	98.99%	6.26%	360	253
90,000 - 95,000	2	183,704	0.16%	148,052	0.17%	99.16%	6.50%	360	258
95,000 - 100,000	4	364,484	0.32%	301,110	0.35%	99.51%	6.50%	360	279
100,000 - 105,000	5	504,206	0.44%	422,172	0.49%	100.00%	6.50%	360	282
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Origination Year

Cutoff Date:
May-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%	222,966	0.26%	0.26%	1.73%	360	174
2011	43	1,268,040	1.10%	640,356	0.74%	1.00%	3.52%	358	177
2012	30	893,847	0.77%	492,159	0.57%	1.57%	6.24%	360	194
2013	193	6,958,632	6.03%	4,029,091	4.68%	6.25%	6.06%	359	207
2014	289	11,098,626	9.61%	6,897,464	8.01%	14.27%	5.99%	359	217
2015	285	12,159,821	10.53%	8,126,182	9.44%	23.70%	5.97%	360	229
2016	342	15,049,604	13.04%	10,864,313	12.62%	36.32%	6.25%	360	242
2017	300	13,607,179	11.79%	10,265,912	11.92%	48.25%	6.38%	360	253
2018	438	20,063,535	17.38%	15,997,034	18.58%	66.83%	6.45%	360	266
2019	382	18,100,380	15.68%	15,098,270	17.54%	84.36%	6.45%	360	278
2020	322	15,767,546	13.66%	13,464,633	15.64%	100.00%	6.39%	360	289
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Delinquency Status

Cutoff Date:
May-2026

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	1,944	83,914,844	72.69%	61,588,165	71.53%	71.53%	6.26%	360	253
1 - 30 Days	389	18,172,109	15.74%	14,043,926	16.31%	87.84%	6.32%	360	263
31 - 60 Days	165	7,105,132	6.16%	5,493,794	6.38%	94.22%	6.34%	360	263
61 - 90 Days	58	2,606,299	2.26%	2,014,719	2.34%	96.56%	6.32%	360	260
91 - 120 Days	14	654,675	0.57%	540,940	0.63%	97.19%	6.36%	360	277
121 - 150 Days	9	368,832	0.32%	281,893	0.33%	97.52%	6.23%	360	257
151 - 180 Days	7	298,692	0.26%	214,553	0.25%	97.77%	6.34%	360	244
181 - 210 Days	4	158,938	0.14%	113,769	0.13%	97.90%	6.11%	360	239
211 - 240 Days	3	128,930	0.11%	104,846	0.12%	98.02%	6.46%	360	279
301 - 330 Days	3	115,441	0.10%	83,723	0.10%	98.12%	5.95%	360	245
331 - 360 Days	3	135,256	0.12%	117,171	0.14%	98.26%	6.50%	360	282
+ 361 Days	42	1,776,264	1.54%	1,500,881	1.74%	100.00%	5.96%	360	267
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust XVI Payment Method

Fecha Alpha
May-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%	825,483	0.96%	0.96%	6.31%	360	260
Payroll Deduction	1,855	81,130,110	70.28%	60,296,323	70.03%	70.99%	6.28%	360	256
Voluntary Payments	760	33,231,878	28.79%	24,976,575	29.01%	100.00%	6.25%	360	256
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Property Type

Cutoff Date:
May-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%	86,098,381	100.00%	100.00%	6.27%	360	256
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Loan Purpose

Cutoff Date:
May-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%	86,098,381	100.00%	100.00%	6.27%	360	256
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Province

Cutoff Date:
May-2026

Province	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Panamá	1,032	49,289,620	42.70%	37,361,233	43.39%	43.39%	6.35%	360	259
Panamá Oeste	533	22,727,877	19.69%	17,562,583	20.40%	63.79%	6.23%	360	265
Chiriquí	377	15,294,044	13.25%	10,492,590	12.19%	75.98%	6.15%	359	237
Veraguas	282	11,216,983	9.72%	8,509,717	9.88%	85.86%	6.27%	360	260
Herrera	234	9,481,823	8.21%	6,705,648	7.79%	93.65%	6.16%	360	244
Coclé	117	4,621,092	4.00%	3,439,927	4.00%	97.65%	6.18%	360	253
Los Santos	57	2,363,972	2.05%	1,751,161	2.03%	99.68%	6.41%	360	251
Colón	5	293,483	0.25%	185,060	0.21%	99.89%	6.45%	341	213
Bocas del Toro	4	146,520	0.13%	90,462	0.11%	100.00%	5.60%	360	223
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Housing Developments

Cutoff Date:
May-2026

Housing Developments (group)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
OTROS	2,641	115,435,412	100.00%	86,098,381	100.00%	100.00%	6.27%	360	256
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Employer

Cutoff Date:
May-2026

Employer	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
OTHERS	1,374	62,223,449	53.90%	46,790,649	54.35%	54.35%	6.06%	360	247
NULL	1,267	53,211,963	46.10%	39,307,731	45.65%	100.00%	6.23%	359	254
Total	2,641	115,435,412	100.00%	86,098,381	100.00%	-	6.27%	360	256
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		88,304			7.50%	360	284
Average		43,709		32,601					