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# Stratification Report for La Hipotecaria S.A. Panamá

## **Mortgage Loans - February-2024** 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 February-2024

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:  
February-2024

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%	12,953	0.01%	0.01%	6.00%	192	71
240	3	96,055	0.08%	56,376	0.06%	0.07%	6.00%	240	143
264	2	104,771	0.09%	60,993	0.06%	0.14%	6.00%	264	151
300	2	85,000	0.07%	66,234	0.07%	0.21%	5.64%	300	220
324	1	34,645	0.03%	24,263	0.03%	0.23%	5.75%	324	225
348	2	88,654	0.07%	76,758	0.08%	0.31%	6.00%	348	290
360	2,700	117,973,395	99.62%	94,961,508	99.69%	100.00%	5.94%	360	282
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					

# Stratification Report

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

Cutoff Date:  
February-2024

Remaning Term.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
60 - 119	3	129,977	0.11%	58,295	0.06%	0.06%	6.00%	232	105
120 - 179	2	65,749	0.06%	42,110	0.04%	0.11%	6.00%	240	153
180 - 239	326	11,172,501	9.43%	7,186,444	7.54%	7.65%	5.98%	359	229
240 - 299	1,697	74,096,378	62.57%	58,506,381	61.42%	69.07%	5.94%	360	274
300 - 359	683	32,953,316	27.83%	29,465,854	30.93%	100.00%	5.93%	360	311
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					

# Stratification Report

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

Cutoff Date:  
February-2024

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%	23,400	0.02%	0.02%	6.00%	360	221
20,000 - 25,000	14	322,389	0.27%	177,503	0.19%	0.21%	6.00%	360	208
25,000 - 30,000	90	2,398,003	2.03%	1,445,350	1.52%	1.73%	6.00%	359	222
30,000 - 35,000	248	7,938,624	6.70%	5,389,837	5.66%	7.39%	5.97%	359	246
35,000 - 40,000	629	23,482,170	19.83%	17,601,952	18.48%	25.86%	5.93%	360	268
40,000 - 45,000	959	39,161,763	33.07%	32,875,593	34.51%	60.38%	5.94%	360	289
45,000 - 50,000	237	11,312,705	9.55%	9,462,160	9.93%	70.31%	5.93%	360	290
50,000 - 55,000	146	7,535,012	6.36%	6,385,696	6.70%	77.01%	5.95%	360	293
55,000 - 60,000	117	6,781,840	5.73%	5,588,785	5.87%	82.88%	5.92%	360	284
60,000 - 65,000	54	3,375,278	2.85%	2,674,225	2.81%	85.69%	5.97%	358	274
65,000 - 70,000	58	3,939,124	3.33%	3,345,886	3.51%	89.20%	5.95%	360	292
70,000 - 75,000	59	4,260,916	3.60%	3,647,672	3.83%	93.03%	5.95%	360	296
75,000 - 80,000	80	6,245,130	5.27%	5,218,481	5.48%	98.51%	5.95%	360	287
80,000 - 85,000	7	574,296	0.48%	496,862	0.52%	99.03%	5.83%	360	295
85,000 - 90,000	3	265,862	0.22%	226,820	0.24%	99.27%	6.00%	360	289
90,000 - 95,000	2	185,249	0.16%	162,106	0.17%	99.44%	5.63%	360	302
95,000 - 100,000	3	296,138	0.25%	261,493	0.27%	99.71%	5.92%	360	307
100,000 - 105,000	3	305,144	0.26%	275,262	0.29%	100.00%	6.00%	360	314
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					

# Stratification Report

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

Cutoff Date:  
February-2024

Remaning Balance *	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
10,000 - 15,000	51	1,264,447	1.07%	684,440	0.72%	0.72%	6.00%	352	200
15,000 - 20,000	120	3,481,505	2.94%	2,196,995	2.31%	3.02%	6.01%	360	233
20,000 - 25,000	304	10,300,396	8.70%	6,945,065	7.29%	10.32%	5.96%	360	245
25,000 - 30,000	354	13,196,283	11.14%	9,617,349	10.10%	20.41%	5.92%	359	259
30,000 - 35,000	783	31,856,683	26.90%	25,969,348	27.26%	47.67%	5.95%	360	281
35,000 - 40,000	444	18,905,894	15.97%	16,216,547	17.02%	64.70%	5.91%	360	297
40,000 - 45,000	251	12,667,514	10.70%	10,698,132	11.23%	75.93%	5.94%	360	292
45,000 - 50,000	104	5,557,330	4.69%	4,805,585	5.04%	80.97%	5.93%	360	299
50,000 - 55,000	94	5,771,115	4.87%	4,943,114	5.19%	86.16%	5.92%	360	296
55,000 - 60,000	56	3,875,255	3.27%	3,223,063	3.38%	89.54%	5.95%	360	286
60,000 - 65,000	77	5,687,723	4.80%	4,817,833	5.06%	94.60%	5.96%	360	292
65,000 - 70,000	47	3,607,528	3.05%	3,145,317	3.30%	97.90%	5.91%	360	299
70,000 - 75,000	16	1,283,508	1.08%	1,143,630	1.20%	99.10%	5.97%	360	308
75,000 - 80,000	3	267,407	0.23%	231,998	0.24%	99.35%	5.83%	360	301
80,000 - 85,000	1	94,049	0.08%	83,912	0.09%	99.44%	5.75%	360	308
85,000 - 90,000	3	296,138	0.25%	261,493	0.27%	99.71%	5.92%	360	307
90,000 - 95,000	3	305,144	0.26%	275,262	0.29%	100.00%	6.00%	360	314
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					

# Stratification Report

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

Cutoff Date:  
February-2024

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%	56,615	0.06%	0.06%	5.88%	360	263
70% - 75%	2	52,316	0.04%	32,620	0.03%	0.09%	6.00%	300	213
75% - 80%	115	4,340,650	3.67%	3,622,135	3.80%	3.90%	5.93%	360	288
80% - 85%	1,089	44,331,478	37.44%	37,447,333	39.31%	43.21%	5.95%	360	293
85% - 90%	478	16,146,336	13.64%	11,362,423	11.93%	55.14%	5.94%	360	255
90% - 95%	22	1,343,785	1.13%	1,082,111	1.14%	56.27%	5.98%	360	278
95% - 100%	1,003	52,129,605	44.02%	41,655,848	43.73%	100.00%	5.93%	360	279
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					

# Stratification Report

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

Cutoff Date:  
February-2024

Current Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
30% - 35%	1	35,400	0.03%	12,953	0.01%	0.01%	6.00%	192	71
35% - 40%	3	75,950	0.06%	35,994	0.04%	0.05%	6.00%	320	174
40% - 45%	10	240,332	0.20%	122,479	0.13%	0.18%	6.00%	360	202
45% - 50%	37	968,062	0.82%	536,504	0.56%	0.74%	6.00%	354	200
50% - 55%	55	1,579,625	1.33%	977,565	1.03%	1.77%	6.00%	360	232
55% - 60%	210	6,815,765	5.76%	4,533,236	4.76%	6.53%	6.00%	359	243
60% - 65%	425	15,949,647	13.47%	11,709,111	12.29%	18.82%	5.95%	360	259
65% - 70%	676	27,120,986	22.90%	21,669,348	22.75%	41.57%	5.96%	360	278
70% - 75%	571	24,909,189	21.03%	20,792,084	21.83%	63.39%	5.92%	360	290
75% - 80%	257	13,602,702	11.49%	11,267,679	11.83%	75.22%	5.93%	360	286
80% - 85%	190	11,454,563	9.67%	9,634,103	10.11%	85.34%	5.94%	360	288
85% - 90%	226	12,634,323	10.67%	11,182,683	11.74%	97.08%	5.92%	360	307
90% - 95%	50	3,031,376	2.56%	2,785,344	2.92%	100.00%	5.90%	360	316
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					

# Stratification Report

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

Cutoff Date:  
February-2024

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%	1,206	46,419,554	39.20%	35,281,369	37.04%	37.04%	5.84%	360	270
1% - 2%	1,499	71,663,565	60.52%	59,710,261	62.68%	62.68%	6.00%	360	289
2% - 3%	2	169,300	0.14%	142,306	0.15%	0.15%	6.00%	360	270
3% - 4%	4	165,500	0.14%	125,148	0.13%	0.13%	7.05%	360	260
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					



# Stratification Report

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

Cutoff Date:  
February-2024

Original Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	3	101,150	0.09%	71,745	0.08%	0.08%	7.09%	360	249
2% - 3%	3	252,830	0.21%	210,732	0.22%	0.30%	5.84%	360	268
3% - 4%	5	209,964	0.18%	179,369	0.19%	0.48%	6.00%	360	298
4% - 5%	1,993	93,810,748	79.22%	78,114,978	82.00%	82.49%	5.94%	360	288
5% - 6%	538	19,060,767	16.10%	13,653,209	14.33%	96.82%	5.92%	359	261
6% - 7%	169	4,982,461	4.21%	3,029,052	3.18%	100.00%	6.00%	359	225
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					

# Stratification Report

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

Cutoff Date:  
February-2024

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	4	165,500	0.14%	125,148	0.13%	0.13%	7.05%	360	260
2% - 3%	3	252,830	0.21%	210,732	0.22%	0.35%	5.84%	360	268
3% - 4%	3	110,076	0.09%	73,085	0.08%	0.43%	6.00%	360	213
4% - 5%	1,869	89,399,624	75.50%	74,778,777	78.50%	78.93%	5.94%	360	289
5% - 6%	661	23,438,174	19.79%	16,996,942	17.84%	96.77%	5.93%	360	263
6% - 7%	171	5,051,715	4.27%	3,074,400	3.23%	100.00%	6.00%	359	225
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					

# Stratification Report

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

Cutoff Date:  
February-2024

Subsidy Expiration Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2025	19	518,803	0.44%	284,179	0.30%	0.30%	6.00%	360	201
2026	42	1,242,740	1.05%	719,986	0.76%	1.05%	5.99%	358	204
2027	32	962,147	0.81%	604,852	0.63%	1.69%	5.95%	360	221
2028	203	7,342,355	6.20%	4,811,651	5.05%	6.74%	5.99%	359	234
2029	436	18,283,651	15.44%	13,953,583	14.65%	21.39%	5.96%	359	271
2030	612	28,033,367	23.67%	23,247,251	24.40%	45.79%	5.93%	360	293
2031	351	15,485,795	13.08%	12,141,888	12.75%	58.54%	5.96%	360	269
2032	304	13,800,284	11.65%	11,276,129	11.84%	70.38%	5.96%	360	280
2033	442	20,250,148	17.10%	17,251,638	18.11%	88.49%	5.93%	360	293
2034	270	12,498,630	10.55%	10,967,927	11.51%	100.00%	5.90%	360	303
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					

# Stratification Report

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

Cutoff Date:  
February-2024

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	24,474	24,474	0.03%	6.00%	360	287
10% - 15%	182	6,556,725	6,556,725	4,920,826	4,920,826	5.19%	5.98%	360	269
15% - 20%	307	11,983,803	11,983,803	9,276,879	9,276,879	14.93%	5.96%	360	275
20% - 30%	569	23,375,591	23,375,591	18,503,104	18,503,104	34.35%	5.94%	360	279
25% - 30%	1,021	44,535,305	44,535,305	36,067,112	36,067,112	72.22%	5.93%	360	284
30% - 35%	631	31,936,101	31,936,101	26,466,689	26,466,689	100.00%	5.94%	359	286
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					

# Stratification Report

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

Cutoff Date:  
February-2024

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%	48,998	0.05%	0.05%	6.00%	360	219
25,000 - 30,000	31	803,953	0.68%	472,811	0.50%	0.55%	6.00%	360	220
30,000 - 35,000	157	4,606,994	3.89%	2,948,029	3.09%	3.64%	5.98%	359	233
35,000 - 40,000	340	11,979,757	10.12%	8,595,013	9.02%	12.67%	5.94%	360	261
40,000 - 45,000	425	16,050,203	13.55%	11,914,426	12.51%	25.17%	5.92%	360	265
45,000 - 50,000	384	16,245,546	13.72%	13,346,150	14.01%	39.18%	5.92%	359	283
50,000 - 55,000	816	34,114,950	28.81%	28,678,867	30.11%	69.29%	5.94%	360	290
55,000 - 60,000	189	9,761,384	8.24%	8,291,805	8.70%	77.99%	5.94%	360	295
60,000 - 65,000	134	7,683,626	6.49%	6,513,480	6.84%	84.83%	5.94%	359	295
65,000 - 70,000	57	3,789,604	3.20%	3,169,235	3.33%	88.16%	5.98%	360	288
70,000 - 75,000	60	4,247,896	3.59%	3,643,810	3.83%	91.98%	5.95%	360	297
75,000 - 80,000	70	5,366,554	4.53%	4,506,087	4.73%	96.71%	5.95%	360	289
80,000 - 85,000	31	2,465,059	2.08%	2,063,764	2.17%	98.88%	5.93%	360	288
85,000 - 90,000	2	167,707	0.14%	140,929	0.15%	99.03%	5.76%	360	280
90,000 - 95,000	2	183,704	0.16%	156,927	0.16%	99.19%	5.87%	360	285
95,000 - 100,000	4	364,484	0.31%	319,862	0.34%	99.53%	5.88%	360	306
100,000 - 105,000	5	504,206	0.43%	448,891	0.47%	100.00%	5.95%	360	309
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					

# Stratification Report

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

Cutoff Date:  
February-2024

Origination Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2010	18	493,503	0.42%	270,209	0.28%	0.28%	6.00%	360	201
2011	43	1,268,040	1.07%	733,956	0.77%	1.05%	5.99%	358	204
2012	32	962,147	0.81%	604,852	0.63%	1.69%	5.95%	360	221
2013	200	7,222,518	6.10%	4,728,099	4.96%	6.65%	5.99%	359	234
2014	302	11,638,627	9.83%	8,025,052	8.42%	15.08%	5.98%	359	244
2015	295	12,552,717	10.60%	9,225,060	9.68%	24.76%	5.87%	360	256
2016	353	15,542,389	13.13%	12,175,115	12.78%	37.54%	5.96%	360	269
2017	305	13,840,779	11.69%	11,309,743	11.87%	49.41%	5.95%	360	280
2018	445	20,400,233	17.23%	17,382,620	18.25%	67.66%	5.93%	360	293
2019	389	18,388,465	15.53%	16,230,328	17.04%	84.70%	5.91%	360	305
2020	329	16,108,503	13.60%	14,574,051	15.30%	100.00%	5.96%	360	316
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					

# Stratification Report

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

Cutoff Date:  
February-2024

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	2,338	101,978,651	86.12%	81,600,210	85.66%	85.66%	5.94%	360	281
1 - 30 Days	177	7,887,335	6.66%	6,486,748	6.81%	92.47%	5.94%	360	285
31 - 60 Days	78	3,370,651	2.85%	2,782,431	2.92%	95.39%	5.94%	360	285
61 - 90 Days	53	2,326,063	1.96%	1,930,260	2.03%	97.42%	5.91%	360	285
91 - 120 Days	20	877,521	0.74%	776,561	0.82%	98.23%	5.95%	360	304
121 - 150 Days	12	531,409	0.45%	446,138	0.47%	98.70%	5.92%	360	285
151 - 180 Days	5	224,125	0.19%	172,886	0.18%	98.88%	5.91%	360	265
181 - 210 Days	5	201,976	0.17%	164,510	0.17%	99.06%	5.83%	360	281
211 - 240 Days	2	80,065	0.07%	65,018	0.07%	99.12%	6.00%	360	281
241 - 270 Days	4	222,570	0.19%	194,009	0.20%	99.33%	5.83%	360	288
271 - 300 Days	4	177,135	0.15%	152,404	0.16%	99.49%	5.86%	360	289
301 - 330 Days	1	39,600	0.03%	35,458	0.04%	99.53%	5.75%	360	306
331 - 360 Days	1	37,965	0.03%	34,999	0.04%	99.56%	6.00%	360	312
+ 361 Days	11	462,855	0.39%	417,453	0.44%	100.00%	5.77%	360	296
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					

# Stratification Report

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

Fecha Alpha  
February-2024

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payroll Deduction	2,171	95,433,235	80.59%	76,811,226	80.63%	80.63%	5.95%	360	282
Voluntary Payments	540	22,984,684	19.41%	18,447,858	19.37%	100.00%	5.90%	360	280
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					



# Stratification Report

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

Cutoff Date:  
February-2024

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	2,711	118,417,920	100.00%	95,259,084	100.00%	100.00%	5.94%	360	282
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					

# Stratification Report

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

Cutoff Date:  
February-2024

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,711	118,417,920	100.00%	95,259,084	100.00%	100.00%	5.94%	360	282
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Province

Cutoff Date:  
February-2024

Province	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Bocas del Toro	4	146,520	0.12%	100,917	0.11%	0.11%	6.00%	360	250
Chiriquí	399	16,084,829	13.58%	12,054,754	12.65%	12.76%	5.95%	359	264
Coclé	122	4,810,082	4.06%	3,858,742	4.05%	16.81%	5.96%	360	279
Colón	6	358,823	0.30%	257,376	0.27%	17.08%	5.96%	344	244
Herrera	242	9,807,563	8.28%	7,544,066	7.92%	25.00%	5.95%	360	270
Los Santos	58	2,431,672	2.05%	1,947,889	2.04%	27.05%	5.97%	360	278
Panamá	1,053	48,838,724	41.24%	39,081,370	41.03%	68.07%	5.94%	360	281
Panamá Oeste	539	24,504,065	20.69%	21,116,241	22.17%	90.24%	5.91%	360	299
Veraguas	288	11,435,643	9.66%	9,297,729	9.76%	100.00%	5.97%	360	286
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					

# Stratification Report

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

Cutoff Date:  
February-2024

Housing Developments (group)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
CUMBRE AZUL	82	4,524,802	3.82%	4,021,135	4.22%	4.22%	5.91%	360	307
VIVA SANTIAGO	110	4,462,900	3.77%	3,870,057	4.06%	8.28%	5.97%	360	300
LA VALDEZA	99	4,343,560	3.67%	3,723,760	3.91%	12.19%	5.92%	360	298
LOS BOSQUES DE PACORA	79	3,307,800	2.79%	2,864,809	3.01%	15.20%	5.94%	360	299
ALTOS DE LA PRADERA	91	3,756,918	3.17%	3,202,306	3.36%	18.56%	5.90%	360	297
VERDE MAR	75	3,058,699	2.58%	2,677,302	2.81%	21.37%	5.90%	360	306
LOS GUAYACANES - LA CHORRERA	113	3,682,880	3.11%	2,625,534	2.76%	24.13%	5.96%	360	257
LA PRADERA - PANAMÁ	51	2,057,442	1.74%	1,635,836	1.72%	25.85%	5.92%	358	272
SANTA SOFÍA	30	2,183,389	1.84%	1,937,015	2.03%	27.88%	5.95%	360	309
LOS BOSQUES DE PACORA II	48	2,204,515	1.86%	1,961,176	2.06%	29.94%	5.92%	360	309
VILLAS DE LLANO MARIN	38	1,536,859	1.30%	1,244,506	1.31%	31.24%	5.97%	360	278
LOS VALLES DE ALGARROBO	40	1,557,392	1.32%	1,148,670	1.21%	32.45%	5.93%	360	259
PRADERAS DEL NORTE	18	1,236,663	1.04%	1,079,841	1.13%	33.58%	5.98%	360	302
VILLAS DE TANARA	33	1,345,382	1.14%	1,146,963	1.20%	34.79%	5.94%	360	293
EL PRADO - LA CHORRERA	30	1,289,399	1.09%	1,109,096	1.16%	35.95%	5.94%	360	296
LAGO EMPERADOR	19	1,289,553	1.09%	1,060,891	1.11%	37.07%	5.98%	360	283
VILLA MASIEL	30	1,235,628	1.04%	1,016,934	1.07%	38.13%	5.93%	360	281
MARAZUL	35	1,328,895	1.12%	891,917	0.94%	39.07%	5.97%	360	243
LOS NARANJOS DEL ESPINO	28	1,084,720	0.92%	937,717	0.98%	40.05%	5.89%	360	303
LOS JARDINES	24	961,819	0.81%	722,884	0.76%	40.81%	5.79%	360	265
PRADERAS DE SAN LORENZO	16	1,086,839	0.92%	850,231	0.89%	41.71%	5.94%	360	263
PRINCESA MIA I,II,III,IV,V	14	745,315	0.63%	624,178	0.66%	42.36%	5.93%	360	286
VILLA DEL CARMEN	11	553,434	0.47%	436,529	0.46%	42.82%	5.93%	360	269
CONDADO REAL	15	498,894	0.42%	314,296	0.33%	43.15%	6.00%	360	232
LAS PERLAS DE PILON	5	294,552	0.25%	226,299	0.24%	43.39%	5.95%	360	261
ALTOS DEL TECAL	6	254,452	0.21%	181,254	0.19%	43.58%	5.82%	360	251
VALLE DE LOS CEREZOS	6	258,539	0.22%	177,526	0.19%	43.76%	5.95%	360	235
SANTA ISABEL - TOCUMEN	3	115,074	0.10%	79,899	0.08%	43.85%	6.00%	360	229
SANTA RITA - PACORA	2	58,120	0.05%	35,984	0.04%	43.89%	6.00%	360	212
LA CRESTA DE LOS CUATRO ALTOS	1	64,271	0.05%	31,076	0.03%	43.92%	6.00%	264	116
OTROS	1,542	67,010,882	56.59%	52,599,932	55.22%	99.14%	5.95%	360	276
COLINAS DE SAN FRANCISCO	17	1,028,334	0.87%	823,530	0.86%	100.00%	5.94%	360	273
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Employer

Cutoff Date:  
February-2024

Employer	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
AGENCIAS FEDURO S.A	24	1,028,165	0.87%	842,134	0.88%	0.88%	5.95%	360	287
AUTORIDAD DEL CANAL DE PANAMA	5	279,628	0.24%	217,225	0.23%	1.11%	6.00%	360	265
BANCO GENERAL, S.A.	18	764,329	0.65%	610,366	0.64%	1.75%	5.99%	360	285
C.S.S. JUBILADOS & PENSIONADOS	19	811,256	0.69%	591,557	0.62%	2.37%	5.89%	344	254
CAJA DEL SEGURO SOCIAL	34	1,342,941	1.13%	1,062,658	1.12%	3.49%	6.00%	360	283
CLIENTE SIN TRABAJO	231	9,999,710	8.44%	8,255,902	8.67%	12.16%	5.89%	360	286
COMPAÑIA GOLY	25	1,042,115	0.88%	843,669	0.89%	13.04%	6.00%	360	283
CONDUCTOR DE TAXI	6	220,871	0.19%	159,662	0.17%	13.21%	5.79%	360	252
CONTRALORIA GENERAL (2)	7	366,671	0.31%	304,192	0.32%	13.53%	6.00%	360	289
FARMACIAS ARROCHA	19	820,506	0.69%	678,776	0.71%	14.24%	5.74%	360	289
HOSPITAL SANTO TOMAS	6	312,200	0.26%	240,357	0.25%	14.49%	6.00%	360	268
IMPORTADORA RICAMAR, S.A.(IRISA)	59	2,430,124	2.05%	1,994,926	2.09%	16.59%	5.98%	360	289
INDEPENDIENTE	39	1,650,548	1.39%	1,289,379	1.35%	17.94%	5.94%	360	276
INDEPENDIENTE INFORMAL	31	1,213,487	1.02%	906,549	0.95%	18.89%	5.92%	360	265
INDUSTRIAS LACTEAS	12	589,364	0.50%	506,106	0.53%	19.42%	5.93%	360	299
INMOBILIARIA DON ANTONIO, S.A.	29	1,178,065	0.99%	980,013	1.03%	20.45%	5.99%	360	291
INSTITUTO PANAMEÑO DE HABILITACION ESP..	5	319,119	0.27%	247,944	0.26%	20.71%	6.00%	360	265
JUBILADO POR CONTRALORIA	9	383,451	0.32%	279,802	0.29%	21.01%	5.86%	360	260
MINISTERIO DE EDUCACION (7)	150	5,909,872	4.99%	4,532,402	4.76%	25.77%	5.98%	358	271
MINISTERIO DE GOBIERNO	32	1,458,563	1.23%	1,160,004	1.22%	26.98%	5.99%	360	279
MINISTERIO DE LA PRESIDENCIA (3)	33	1,717,929	1.45%	1,346,231	1.41%	28.40%	6.00%	356	271
MINISTERIO DE SALUD	38	1,497,348	1.26%	1,159,382	1.22%	29.61%	5.98%	360	273
MINISTERIO DE SEGURIDAD PUBLICA	287	11,288,439	9.53%	8,908,223	9.35%	38.96%	5.98%	360	280
ORGANO JUDICIAL	15	687,489	0.58%	535,816	0.56%	39.53%	6.12%	360	270
PANAMA PORTS COMPANY	6	275,565	0.23%	196,013	0.21%	39.73%	5.92%	360	245
PRODUCTOS TOLEDANO, S.A.	14	572,936	0.48%	474,855	0.50%	40.23%	5.95%	360	293
RIBA SMITH	29	1,293,134	1.09%	1,074,060	1.13%	41.36%	5.90%	360	291
UNIVERSIDAD DE PANAMA	18	840,811	0.71%	683,851	0.72%	42.08%	5.96%	360	283
PROCURADURIA GENERAL DE LA NACION	13	635,254	0.54%	494,568	0.52%	42.60%	5.96%	360	271
OTHERS	1,496	67,386,082	56.91%	54,602,302	57.32%	99.92%	5.88%	360	281
AUTORIDAD DE ASEO URBANO Y DOMICILIARIO	1	62,441	0.05%	52,214	0.05%	99.97%	5.75%	360	275
SOLUMEDIC, S.A	1	39,505	0.03%	27,947	0.03%	100.00%	6.00%	360	251
<b>Total</b>	<b>2,711</b>	<b>118,417,920</b>	<b>100.00%</b>	<b>95,259,084</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>282</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>93,286</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,681</b>		<b>35,138</b>					