
Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - January-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 January-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%.

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Term

Cutoff Date:
January-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%	13,127	0.01%	0.01%	6.00%	192	72
240	3	96,055	0.08%	56,743	0.06%	0.07%	6.00%	240	144
264	2	104,771	0.09%	61,375	0.06%	0.14%	6.00%	264	152
300	2	85,000	0.07%	66,463	0.07%	0.21%	5.64%	300	221
324	1	34,645	0.03%	24,365	0.03%	0.23%	5.75%	324	226
348	2	88,654	0.07%	76,942	0.08%	0.31%	6.00%	348	291
360	2,702	118,047,613	99.62%	95,259,774	99.69%	100.00%	5.94%	360	283
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Term

Cutoff Date:
January-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%	58,841	0.06%	0.06%	6.00%	232	106
120 - 179	2	65,749	0.06%	42,361	0.04%	0.11%	6.00%	240	154
180 - 239	295	10,005,975	8.44%	6,423,516	6.72%	6.83%	5.98%	359	229
240 - 299	1,698	73,922,572	62.39%	58,280,791	60.99%	67.82%	5.94%	360	274
300 - 359	715	34,367,864	29.00%	30,753,280	32.18%	100.00%	5.94%	360	311
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Balance

Cutoff Date:
January-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%	23,523	0.02%	0.02%	6.00%	360	222
20,000 - 25,000	14	322,389	0.27%	178,405	0.19%	0.21%	6.00%	360	209
25,000 - 30,000	90	2,398,003	2.02%	1,451,161	1.52%	1.73%	6.00%	359	223
30,000 - 35,000	249	7,973,274	6.73%	5,433,765	5.69%	7.42%	5.97%	359	247
35,000 - 40,000	630	23,521,738	19.85%	17,686,122	18.51%	25.92%	5.93%	360	269
40,000 - 45,000	959	39,161,763	33.05%	32,951,650	34.48%	60.41%	5.94%	360	290
45,000 - 50,000	237	11,312,705	9.55%	9,484,241	9.93%	70.33%	5.93%	360	291
50,000 - 55,000	146	7,535,012	6.36%	6,400,542	6.70%	77.03%	5.95%	360	294
55,000 - 60,000	117	6,781,840	5.72%	5,603,141	5.86%	82.89%	5.92%	360	285
60,000 - 65,000	54	3,375,278	2.85%	2,681,421	2.81%	85.70%	5.97%	358	275
65,000 - 70,000	58	3,939,124	3.32%	3,352,579	3.51%	89.21%	5.95%	360	293
70,000 - 75,000	59	4,260,916	3.60%	3,655,246	3.83%	93.03%	5.95%	360	297
75,000 - 80,000	80	6,245,130	5.27%	5,230,882	5.47%	98.51%	5.95%	360	288
80,000 - 85,000	7	574,296	0.48%	498,045	0.52%	99.03%	5.83%	360	296
85,000 - 90,000	3	265,862	0.22%	227,404	0.24%	99.27%	6.00%	360	290
90,000 - 95,000	2	185,249	0.16%	162,552	0.17%	99.44%	5.63%	360	303
95,000 - 100,000	3	296,138	0.25%	262,449	0.27%	99.71%	5.92%	360	308
100,000 - 105,000	3	305,144	0.26%	275,662	0.29%	100.00%	6.00%	360	315
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Remaining Balance

Cutoff Date:
January-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	49	1,213,847	1.02%	657,794	0.69%	0.69%	6.00%	352	200
15,000 - 20,000	121	3,501,760	2.96%	2,216,248	2.32%	3.01%	6.01%	360	234
20,000 - 25,000	295	9,963,730	8.41%	6,739,845	7.05%	10.06%	5.97%	360	245
25,000 - 30,000	360	13,401,292	11.31%	9,773,749	10.23%	20.29%	5.92%	360	260
30,000 - 35,000	773	31,421,076	26.52%	25,654,578	26.85%	47.14%	5.95%	360	282
35,000 - 40,000	455	19,321,198	16.31%	16,612,172	17.38%	64.52%	5.91%	360	298
40,000 - 45,000	249	12,564,288	10.60%	10,607,597	11.10%	75.62%	5.94%	360	292
45,000 - 50,000	110	5,860,499	4.95%	5,081,266	5.32%	80.94%	5.93%	360	300
50,000 - 55,000	95	5,827,695	4.92%	5,004,015	5.24%	86.17%	5.93%	360	297
55,000 - 60,000	56	3,875,255	3.27%	3,230,457	3.38%	89.56%	5.95%	360	287
60,000 - 65,000	74	5,454,119	4.60%	4,633,742	4.85%	94.40%	5.96%	360	293
65,000 - 70,000	50	3,841,132	3.24%	3,346,691	3.50%	97.91%	5.91%	360	300
70,000 - 75,000	16	1,283,508	1.08%	1,145,800	1.20%	99.11%	5.97%	360	309
75,000 - 80,000	3	267,407	0.23%	232,421	0.24%	99.35%	5.83%	360	302
80,000 - 85,000	1	94,049	0.08%	84,303	0.09%	99.44%	5.75%	360	309
85,000 - 90,000	3	296,138	0.25%	262,449	0.27%	99.71%	5.92%	360	308
90,000 - 95,000	3	305,144	0.26%	275,662	0.29%	100.00%	6.00%	360	315
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					

Stratification Report

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

Cutoff Date:
January-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%	56,777	0.06%	0.06%	5.88%	360	264
70% - 75%	2	52,316	0.04%	32,813	0.03%	0.09%	6.00%	300	214
75% - 80%	115	4,340,650	3.66%	3,630,669	3.80%	3.89%	5.93%	360	289
80% - 85%	1,089	44,331,478	37.41%	37,532,925	39.28%	43.17%	5.95%	360	294
85% - 90%	478	16,146,336	13.63%	11,403,651	11.93%	55.10%	5.95%	360	256
90% - 95%	22	1,343,785	1.13%	1,085,184	1.14%	56.24%	5.98%	360	279
95% - 100%	1,005	52,203,823	44.06%	41,816,769	43.76%	100.00%	5.93%	360	280
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					

Stratification Report

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

Cutoff Date:
January-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%	13,127	0.01%	0.01%	6.00%	192	72
35% - 40%	3	75,950	0.06%	36,280	0.04%	0.05%	6.00%	320	175
40% - 45%	10	240,332	0.20%	123,116	0.13%	0.18%	6.00%	360	203
45% - 50%	35	917,462	0.77%	508,951	0.53%	0.71%	6.00%	354	199
50% - 55%	50	1,407,553	1.19%	870,935	0.91%	1.62%	6.00%	360	232
55% - 60%	204	6,592,113	5.56%	4,382,132	4.59%	6.21%	6.00%	359	243
60% - 65%	414	15,460,569	13.05%	11,343,544	11.87%	18.08%	5.95%	360	259
65% - 70%	680	27,224,162	22.98%	21,764,618	22.78%	40.86%	5.96%	360	279
70% - 75%	574	24,903,962	21.02%	20,812,393	21.78%	62.64%	5.92%	360	291
75% - 80%	267	13,977,481	11.80%	11,611,249	12.15%	74.79%	5.93%	360	287
80% - 85%	179	10,796,991	9.11%	9,067,730	9.49%	84.28%	5.94%	360	288
85% - 90%	241	13,502,747	11.40%	11,937,595	12.49%	96.77%	5.91%	360	307
90% - 95%	55	3,357,416	2.83%	3,087,118	3.23%	100.00%	5.91%	360	318
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Borrower Rate

Cutoff Date:
January-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%	1,208	46,493,773	39.24%	35,438,615	37.09%	37.09%	5.83%	360	271
1% - 2%	1,499	71,663,565	60.48%	59,852,076	62.63%	62.63%	6.00%	360	290
2% - 3%	2	169,300	0.14%	142,674	0.15%	0.15%	6.00%	360	271
3% - 4%	4	165,500	0.14%	125,423	0.13%	0.13%	7.05%	360	261
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Subsidy

Cutoff Date:
January-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%	71,899	0.08%	0.08%	7.09%	360	249
2% - 3%	3	252,830	0.21%	211,275	0.22%	0.30%	5.84%	360	269
3% - 4%	5	209,964	0.18%	179,700	0.19%	0.48%	6.00%	360	299
4% - 5%	1,993	93,810,748	79.17%	78,300,390	81.94%	82.42%	5.94%	360	289
5% - 6%	539	19,100,335	16.12%	13,730,662	14.37%	96.79%	5.92%	359	262
6% - 7%	170	5,017,111	4.23%	3,064,862	3.21%	100.00%	6.00%	359	226
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Subsidy Expiration Year

Cutoff Date:
January-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%	285,381	0.30%	0.30%	6.00%	360	202
2026	42	1,242,740	1.05%	723,124	0.76%	1.06%	5.99%	358	205
2027	32	962,147	0.81%	607,262	0.64%	1.69%	5.95%	360	222
2028	204	7,377,005	6.23%	4,853,142	5.08%	6.77%	5.98%	359	235
2029	436	18,283,651	15.43%	13,994,987	14.65%	21.41%	5.96%	359	272
2030	613	28,072,935	23.69%	23,335,770	24.42%	45.84%	5.92%	360	293
2031	351	15,485,795	13.07%	12,176,559	12.74%	58.58%	5.96%	360	270
2032	304	13,800,284	11.65%	11,303,625	11.83%	70.41%	5.96%	360	281
2033	442	20,250,148	17.09%	17,288,141	18.09%	88.50%	5.93%	360	294
2034	270	12,498,630	10.55%	10,990,799	11.50%	100.00%	5.90%	360	304
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					

Stratification Report

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

Cutoff Date:
January-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	24,541	24,541	0.03%	6.00%	360	288
10% - 15%	182	6,556,725	6,556,725	4,937,604	4,937,604	5.19%	5.98%	360	270
15% - 20%	307	11,983,803	11,983,803	9,305,321	9,305,321	14.93%	5.96%	360	276
20% - 30%	570	23,415,160	23,415,160	18,583,564	18,583,564	34.38%	5.94%	360	280
25% - 30%	1,022	44,569,955	44,569,955	36,177,463	36,177,463	72.24%	5.94%	360	285
30% - 35%	631	31,936,101	31,936,101	26,530,296	26,530,296	100.00%	5.94%	359	287
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Original Property Value

Cutoff Date:
January-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%	49,247	0.05%	0.05%	6.00%	360	220
25,000 - 30,000	31	803,953	0.68%	474,746	0.50%	0.55%	6.00%	360	221
30,000 - 35,000	157	4,606,994	3.89%	2,959,958	3.10%	3.65%	5.98%	359	234
35,000 - 40,000	342	12,053,975	10.17%	8,676,414	9.08%	12.73%	5.94%	360	262
40,000 - 45,000	425	16,050,203	13.55%	11,952,783	12.51%	25.23%	5.92%	360	266
45,000 - 50,000	384	16,245,546	13.71%	13,377,995	14.00%	39.23%	5.92%	359	284
50,000 - 55,000	816	34,114,950	28.79%	28,745,721	30.08%	69.32%	5.94%	360	291
55,000 - 60,000	189	9,761,384	8.24%	8,311,462	8.70%	78.01%	5.94%	360	296
60,000 - 65,000	134	7,683,626	6.48%	6,528,570	6.83%	84.85%	5.94%	359	296
65,000 - 70,000	57	3,789,604	3.20%	3,176,078	3.32%	88.17%	5.98%	360	289
70,000 - 75,000	60	4,247,896	3.58%	3,650,982	3.82%	91.99%	5.95%	360	298
75,000 - 80,000	70	5,366,554	4.53%	4,516,736	4.73%	96.72%	5.95%	360	290
80,000 - 85,000	31	2,465,059	2.08%	2,068,928	2.17%	98.88%	5.93%	360	289
85,000 - 90,000	2	167,707	0.14%	141,103	0.15%	99.03%	5.76%	360	281
90,000 - 95,000	2	183,704	0.16%	157,535	0.16%	99.19%	5.87%	360	286
95,000 - 100,000	4	364,484	0.31%	320,793	0.34%	99.53%	5.88%	360	307
100,000 - 105,000	5	504,206	0.43%	449,739	0.47%	100.00%	5.95%	360	310
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Origination Year

Cutoff Date:
January-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%	271,345	0.28%	0.28%	6.00%	360	202
2011	43	1,268,040	1.07%	737,160	0.77%	1.06%	5.99%	358	205
2012	32	962,147	0.81%	607,262	0.64%	1.69%	5.95%	360	222
2013	201	7,257,168	6.12%	4,769,246	4.99%	6.68%	5.99%	359	235
2014	302	11,638,627	9.82%	8,054,801	8.43%	15.11%	5.98%	359	245
2015	296	12,592,286	10.63%	9,285,490	9.72%	24.83%	5.86%	360	257
2016	353	15,542,389	13.12%	12,209,911	12.78%	37.61%	5.96%	360	270
2017	305	13,840,779	11.68%	11,337,326	11.86%	49.47%	5.96%	360	281
2018	445	20,400,233	17.22%	17,419,371	18.23%	67.70%	5.93%	360	294
2019	389	18,388,465	15.52%	16,263,205	17.02%	84.72%	5.91%	360	306
2020	329	16,108,503	13.59%	14,603,671	15.28%	100.00%	5.96%	360	317
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Current Delinquency Status

Cutoff Date:
January-2024

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	2,312	100,885,555	85.14%	80,939,894	84.70%	84.70%	5.94%	360	282
1 - 30 Days	226	9,925,441	8.38%	8,138,079	8.52%	93.22%	5.94%	360	285
31 - 60 Days	83	3,667,444	3.10%	3,042,771	3.18%	96.40%	5.94%	360	286
61 - 90 Days	33	1,401,554	1.18%	1,204,179	1.26%	97.66%	5.90%	360	296
91 - 120 Days	15	681,163	0.57%	588,786	0.62%	98.28%	5.97%	360	296
121 - 150 Days	14	591,602	0.50%	472,275	0.49%	98.77%	5.91%	360	275
151 - 180 Days	3	121,390	0.10%	99,234	0.10%	98.88%	5.81%	360	282
181 - 210 Days	5	238,300	0.20%	210,195	0.22%	99.10%	5.83%	360	296
211 - 240 Days	3	148,320	0.13%	130,624	0.14%	99.23%	5.86%	360	294
241 - 270 Days	4	166,105	0.14%	133,283	0.14%	99.37%	5.93%	360	269
271 - 300 Days	2	90,195	0.08%	83,298	0.09%	99.46%	5.75%	360	316
301 - 330 Days	1	37,965	0.03%	34,999	0.04%	99.50%	6.00%	360	313
+ 361 Days	12	537,105	0.45%	481,172	0.50%	100.00%	5.76%	360	295
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust XVI Payment Method

Fecha Alpha
January-2024

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payroll Deduction	2,173	95,532,620	80.62%	77,082,813	80.67%	80.67%	5.95%	360	283
Voluntary Payments	540	22,959,518	19.38%	18,475,976	19.33%	100.00%	5.90%	360	281
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Property Type

Cutoff Date:
January-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	2,713	118,492,138	100.00%	95,558,789	100.00%	100.00%	5.94%	360	283
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Loan Purpose

Cutoff Date:
January-2024

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,713	118,492,138	100.00%	95,558,789	100.00%	100.00%	5.94%	360	283
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Province

Cutoff Date:
January-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%	101,266	0.11%	0.11%	6.00%	360	251
Chiriquí	400	16,119,479	13.60%	12,114,531	12.68%	12.78%	5.95%	359	265
Coclé	122	4,810,082	4.06%	3,868,867	4.05%	16.83%	5.96%	360	280
Colón	6	358,823	0.30%	258,306	0.27%	17.10%	5.96%	344	245
Herrera	242	9,807,563	8.28%	7,565,435	7.92%	25.02%	5.95%	360	271
Los Santos	58	2,431,672	2.05%	1,953,116	2.04%	27.06%	5.97%	360	279
Panamá	1,054	48,878,292	41.25%	39,212,559	41.04%	68.10%	5.94%	360	281
Panamá Oeste	539	24,504,065	20.68%	21,161,621	22.15%	90.24%	5.91%	360	300
Veraguas	288	11,435,643	9.65%	9,323,089	9.76%	100.00%	5.97%	360	287
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Housing Developments

Cutoff Date:
January-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%	4,029,147	4.22%	4.22%	5.91%	360	308
VIVA SANTIAGO	110	4,462,900	3.77%	3,879,443	4.06%	8.28%	5.97%	360	301
LA VALDEZA	99	4,343,560	3.67%	3,731,682	3.91%	12.18%	5.92%	360	299
LOS BOSQUES DE PACORA	79	3,307,800	2.79%	2,870,591	3.00%	15.19%	5.94%	360	300
ALTOS DE LA PRADERA	91	3,756,918	3.17%	3,209,151	3.36%	18.54%	5.90%	360	298
VERDE MAR	75	3,058,699	2.58%	2,683,371	2.81%	21.35%	5.90%	360	307
LOS GUAYACANES - LA CHORRERA	113	3,682,880	3.11%	2,634,368	2.76%	24.11%	5.96%	360	258
LA PRADERA - PANAMÁ	51	2,057,442	1.74%	1,640,316	1.72%	25.83%	5.92%	358	273
SANTA SOFÍA	30	2,183,389	1.84%	1,941,303	2.03%	27.86%	5.95%	360	310
LOS BOSQUES DE PACORA II	48	2,204,515	1.86%	1,964,745	2.06%	29.91%	5.92%	360	310
VILLAS DE LLANO MARIN	38	1,536,859	1.30%	1,247,546	1.31%	31.22%	5.97%	360	279
LOS VALLES DE ALGARROBO	40	1,557,392	1.31%	1,152,398	1.21%	32.42%	5.93%	360	260
PRADERAS DEL NORTE	18	1,236,663	1.04%	1,082,123	1.13%	33.56%	5.98%	360	303
VILLAS DE TANARA	33	1,345,382	1.14%	1,149,219	1.20%	34.76%	5.94%	360	294
EL PRADO - LA CHORRERA	30	1,289,399	1.09%	1,111,345	1.16%	35.92%	5.93%	360	297
LAGO EMPERADOR	19	1,289,553	1.09%	1,063,652	1.11%	37.04%	5.98%	360	284
VILLA MASIEL	30	1,235,628	1.04%	1,019,399	1.07%	38.10%	5.93%	360	282
MARAZUL	36	1,368,463	1.15%	924,303	0.97%	39.07%	5.96%	360	244
LOS NARANJOS DEL ESPINO	28	1,084,720	0.92%	940,019	0.98%	40.05%	5.89%	360	304
LOS JARDINES	24	961,819	0.81%	725,043	0.76%	40.81%	5.79%	360	266
PRADERAS DE SAN LORENZO	16	1,086,839	0.92%	852,724	0.89%	41.70%	5.94%	360	264
PRINCESA MIA I,II,III,IV,V	14	745,315	0.63%	625,670	0.65%	42.36%	5.93%	360	287
VILLA DEL CARMEN	11	553,434	0.47%	437,732	0.46%	42.82%	5.93%	360	270
CONDADO REAL	15	498,894	0.42%	315,416	0.33%	43.15%	6.00%	360	233
LAS PERLAS DE PILON	5	294,552	0.25%	226,974	0.24%	43.38%	5.95%	360	262
ALTOS DEL TECAL	6	254,452	0.21%	181,863	0.19%	43.57%	5.82%	360	252
VALLE DE LOS CEREZOS	6	258,539	0.22%	177,961	0.19%	43.76%	5.95%	360	236
SANTA ISABEL - TOCUMEN	3	115,074	0.10%	80,084	0.08%	43.84%	6.00%	360	230
SANTA RITA - PACORA	2	58,120	0.05%	36,067	0.04%	43.88%	6.00%	360	213
LA CRESTA DE LOS CUATRO ALTOS	1	64,271	0.05%	31,332	0.03%	43.92%	6.00%	264	117
OTROS	1,543	67,045,532	56.58%	52,767,671	55.22%	99.14%	5.95%	360	277
COLINAS DE SAN FRANCISCO	17	1,028,334	0.87%	826,132	0.86%	100.00%	5.94%	360	274
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XVI Employer

Cutoff Date:
January-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%	842,220	0.88%	0.88%	5.95%	360	288
AUTORIDAD DEL CANAL DE PANAMA	5	279,628	0.24%	217,970	0.23%	1.11%	6.00%	360	266
BANCO GENERAL, S.A.	18	764,329	0.65%	612,139	0.64%	1.75%	5.99%	360	286
C.S.S. JUBILADOS & PENSIONADOS	17	702,361	0.59%	501,907	0.53%	2.28%	5.90%	342	248
CAJA DEL SEGURO SOCIAL	34	1,342,941	1.13%	1,065,784	1.12%	3.39%	6.00%	360	284
CLIENTE SIN TRABAJO	230	9,892,766	8.35%	8,166,546	8.55%	11.94%	5.89%	360	286
COMPAÑIA GOLY	25	1,042,115	0.88%	846,358	0.89%	12.82%	6.00%	360	284
CONDUCTOR DE TAXI	6	220,871	0.19%	160,191	0.17%	12.99%	5.79%	360	253
CONTRALORIA GENERAL (2)	7	366,671	0.31%	305,033	0.32%	13.31%	6.00%	360	290
FARMACIAS ARROCHA	19	820,506	0.69%	680,740	0.71%	14.02%	5.74%	360	290
HOSPITAL SANTO TOMAS	6	312,200	0.26%	241,091	0.25%	14.27%	6.00%	360	269
IMPORTADORA RICAMAR, S.A.(IRISA)	59	2,430,124	2.05%	1,999,904	2.09%	16.37%	5.98%	360	290
INDEPENDIENTE	39	1,664,853	1.41%	1,303,955	1.36%	17.73%	5.94%	360	277
INDEPENDIENTE INFORMAL	30	1,178,592	0.99%	881,845	0.92%	18.65%	5.91%	360	266
INDUSTRIAS LACTEAS	12	589,364	0.50%	507,459	0.53%	19.19%	5.93%	360	300
INMOBILIARIA DON ANTONIO, S.A.	29	1,178,065	0.99%	982,548	1.03%	20.21%	5.99%	360	292
INSTITUTO PANAMEÑO DE HABILITACION ESP..	5	319,119	0.27%	248,668	0.26%	20.47%	6.00%	360	266
JUBILADO POR CONTRALORIA	9	383,451	0.32%	280,775	0.29%	20.77%	5.86%	360	261
MINISTERIO DE EDUCACION (7)	150	5,909,872	4.99%	4,546,991	4.76%	25.53%	5.98%	358	272
MINISTERIO DE GOBIERNO	32	1,458,563	1.23%	1,163,479	1.22%	26.74%	5.99%	360	280
MINISTERIO DE LA PRESIDENCIA (3)	33	1,717,929	1.45%	1,350,192	1.41%	28.16%	6.00%	356	272
MINISTERIO DE SALUD	37	1,462,049	1.23%	1,138,934	1.19%	29.35%	5.98%	360	275
MINISTERIO DE SEGURIDAD PUBLICA	287	11,288,439	9.53%	8,934,722	9.35%	38.70%	5.98%	360	281
ORGANO JUDICIAL	15	687,489	0.58%	537,434	0.56%	39.26%	6.12%	360	271
PANAMA PORTS COMPANY	6	275,565	0.23%	197,455	0.21%	39.47%	5.92%	360	246
PRODUCTOS TOLEDANO, S.A.	14	572,936	0.48%	476,126	0.50%	39.97%	5.95%	360	294
RIBA SMITH	29	1,293,134	1.09%	1,077,110	1.13%	41.09%	5.90%	360	292
UNIVERSIDAD DE PANAMA	18	840,811	0.71%	685,855	0.72%	41.81%	5.96%	360	284
PROCURADURIA GENERAL DE LA NACION	13	635,254	0.54%	496,248	0.52%	42.33%	5.96%	360	272
OTHERS	1,505	67,833,975	57.25%	55,109,111	57.67%	100.00%	5.88%	360	282
Total	2,713	118,492,138	100.00%	95,558,789	100.00%	-	5.94%	360	283
Minimum		18,813	-	6			5.25%	192	66
Maximum		101,935		93,493			7.25%	360	284
Average		43,676		35,223					