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# Stratification Report for La Hipotecaria S.A. Panamá

## **Mortgage Loans - March-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 March-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:  
March-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%	12,778	0.01%	0.01%	6.00%	192	70
240	3	96,055	0.08%	56,003	0.06%	0.07%	6.00%	240	142
264	2	104,771	0.09%	60,620	0.06%	0.14%	6.00%	264	150
300	2	85,000	0.07%	66,045	0.07%	0.21%	5.64%	300	219
324	1	34,645	0.03%	24,160	0.03%	0.23%	5.75%	324	224
348	2	88,654	0.07%	76,572	0.08%	0.31%	6.00%	348	289
360	2,696	117,826,991	99.62%	94,590,182	99.69%	100.00%	5.94%	360	281
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					

# Stratification Report

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

Cutoff Date:  
March-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%	57,753	0.06%	0.06%	6.00%	232	104
120 - 179	2	65,749	0.06%	41,852	0.04%	0.10%	6.00%	240	152
180 - 239	345	11,943,289	10.10%	7,676,228	8.09%	8.19%	5.98%	359	229
240 - 299	1,704	74,570,076	63.05%	58,920,222	62.10%	70.29%	5.93%	360	274
300 - 359	653	31,562,424	26.69%	28,190,305	29.71%	100.00%	5.94%	360	310
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					

# Stratification Report

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

Cutoff Date:  
March-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%	23,277	0.02%	0.02%	6.00%	360	220
20,000 - 25,000	14	322,389	0.27%	176,601	0.19%	0.21%	6.00%	360	207
25,000 - 30,000	89	2,372,703	2.01%	1,424,626	1.50%	1.71%	6.00%	359	221
30,000 - 35,000	247	7,908,274	6.69%	5,347,541	5.64%	7.35%	5.97%	359	246
35,000 - 40,000	628	23,445,816	19.82%	17,517,010	18.46%	25.81%	5.93%	360	267
40,000 - 45,000	959	39,161,763	33.11%	32,792,481	34.56%	60.37%	5.94%	360	288
45,000 - 50,000	237	11,312,705	9.57%	9,438,526	9.95%	70.32%	5.93%	360	289
50,000 - 55,000	145	7,480,611	6.32%	6,328,375	6.67%	76.99%	5.95%	360	293
55,000 - 60,000	117	6,781,840	5.73%	5,573,143	5.87%	82.86%	5.92%	360	283
60,000 - 65,000	54	3,375,278	2.85%	2,666,150	2.81%	85.67%	5.97%	358	273
65,000 - 70,000	58	3,939,124	3.33%	3,336,258	3.52%	89.18%	5.95%	360	291
70,000 - 75,000	59	4,260,916	3.60%	3,638,885	3.83%	93.02%	5.95%	360	295
75,000 - 80,000	80	6,245,130	5.28%	5,204,107	5.48%	98.50%	5.95%	360	286
80,000 - 85,000	7	574,296	0.49%	496,014	0.52%	99.03%	5.83%	360	294
85,000 - 90,000	3	265,862	0.22%	226,238	0.24%	99.27%	6.00%	360	288
90,000 - 95,000	2	185,249	0.16%	161,695	0.17%	99.44%	5.63%	360	301
95,000 - 100,000	3	296,138	0.25%	261,267	0.28%	99.71%	5.92%	360	306
100,000 - 105,000	3	305,144	0.26%	274,165	0.29%	100.00%	6.00%	360	313
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					

# Stratification Report

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

Cutoff Date:  
March-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	50	1,239,147	1.05%	666,806	0.70%	0.70%	6.00%	352	199
15,000 - 20,000	127	3,693,147	3.12%	2,326,646	2.45%	3.15%	6.01%	360	232
20,000 - 25,000	309	10,534,029	8.91%	7,080,819	7.46%	10.62%	5.96%	360	244
25,000 - 30,000	349	13,042,999	11.03%	9,503,495	10.02%	20.63%	5.92%	359	259
30,000 - 35,000	797	32,444,587	27.43%	26,432,445	27.86%	48.49%	5.95%	360	281
35,000 - 40,000	428	18,287,826	15.46%	15,653,010	16.50%	64.99%	5.91%	360	296
40,000 - 45,000	253	12,822,538	10.84%	10,799,609	11.38%	76.37%	5.94%	360	291
45,000 - 50,000	96	5,140,702	4.35%	4,445,165	4.68%	81.05%	5.93%	360	298
50,000 - 55,000	92	5,649,789	4.78%	4,830,007	5.09%	86.14%	5.92%	360	295
55,000 - 60,000	62	4,303,593	3.64%	3,572,511	3.77%	89.91%	5.96%	360	286
60,000 - 65,000	74	5,486,644	4.64%	4,639,997	4.89%	94.80%	5.96%	360	291
65,000 - 70,000	45	3,459,467	2.93%	3,013,882	3.18%	97.97%	5.90%	360	299
70,000 - 75,000	15	1,204,309	1.02%	1,071,408	1.13%	99.10%	5.97%	360	307
75,000 - 80,000	3	267,407	0.23%	231,451	0.24%	99.35%	5.83%	360	300
80,000 - 85,000	1	94,049	0.08%	83,676	0.09%	99.44%	5.75%	360	307
85,000 - 90,000	3	296,138	0.25%	261,267	0.28%	99.71%	5.92%	360	306
90,000 - 95,000	3	305,144	0.26%	274,165	0.29%	100.00%	6.00%	360	313
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					

# Stratification Report

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

Cutoff Date:  
March-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%	56,330	0.06%	0.06%	5.88%	360	262
70% - 75%	2	52,316	0.04%	32,426	0.03%	0.09%	6.00%	300	213
75% - 80%	115	4,340,650	3.67%	3,612,203	3.81%	3.90%	5.93%	360	287
80% - 85%	1,088	44,306,178	37.46%	37,341,115	39.35%	43.25%	5.95%	360	292
85% - 90%	477	16,115,986	13.63%	11,298,707	11.91%	55.16%	5.94%	360	254
90% - 95%	22	1,343,785	1.14%	1,079,065	1.14%	56.30%	5.98%	360	277
95% - 100%	1,001	52,038,851	44.00%	41,466,513	43.70%	100.00%	5.93%	360	278
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					

# Stratification Report

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

Cutoff Date:  
March-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%	12,778	0.01%	0.01%	6.00%	192	70
35% - 40%	3	75,950	0.06%	35,708	0.04%	0.05%	6.00%	320	173
40% - 45%	11	262,097	0.22%	133,710	0.14%	0.19%	6.00%	360	202
45% - 50%	36	951,347	0.80%	525,372	0.55%	0.75%	6.00%	354	199
50% - 55%	60	1,739,815	1.47%	1,081,277	1.14%	1.89%	5.99%	360	232
55% - 60%	220	7,194,859	6.08%	4,769,599	5.03%	6.91%	6.00%	359	241
60% - 65%	427	16,068,768	13.59%	11,803,090	12.44%	19.35%	5.95%	360	259
65% - 70%	680	27,401,865	23.17%	21,880,846	23.06%	42.41%	5.96%	360	278
70% - 75%	565	24,777,334	20.95%	20,648,788	21.76%	64.17%	5.92%	360	289
75% - 80%	251	13,475,782	11.39%	11,129,662	11.73%	75.90%	5.94%	360	284
80% - 85%	190	11,305,211	9.56%	9,523,203	10.04%	85.94%	5.94%	360	289
85% - 90%	225	12,637,645	10.69%	11,186,083	11.79%	97.73%	5.91%	360	307
90% - 95%	38	2,345,443	1.98%	2,156,243	2.27%	100.00%	5.89%	360	315
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					

# Stratification Report

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

Cutoff Date:  
March-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%	1,203	46,327,551	39.17%	35,108,351	37.00%	37.00%	5.83%	360	269
1% - 2%	1,498	71,609,165	60.55%	59,511,267	62.72%	62.72%	6.00%	360	288
2% - 3%	2	169,300	0.14%	141,931	0.15%	0.15%	6.00%	360	269
3% - 4%	4	165,500	0.14%	124,810	0.13%	0.13%	7.05%	360	259
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					



# Stratification Report

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

Cutoff Date:  
March-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%	71,552	0.08%	0.08%	7.09%	360	247
2% - 3%	3	252,830	0.21%	210,162	0.22%	0.30%	5.84%	360	267
3% - 4%	5	209,964	0.18%	179,033	0.19%	0.49%	6.00%	360	297
4% - 5%	1,992	93,756,348	79.27%	77,868,611	82.07%	82.55%	5.94%	360	287
5% - 6%	536	18,994,063	16.06%	13,555,995	14.29%	96.84%	5.92%	359	260
6% - 7%	168	4,957,161	4.19%	3,001,006	3.16%	100.00%	6.00%	359	224
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					

# Stratification Report

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

Cutoff Date:  
March-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%	124,810	0.13%	0.13%	7.05%	360	259
2% - 3%	3	252,830	0.21%	210,162	0.22%	0.35%	5.84%	360	267
3% - 4%	3	110,076	0.09%	72,659	0.08%	0.43%	6.00%	360	212
4% - 5%	1,868	89,345,223	75.54%	74,543,546	78.56%	78.99%	5.94%	360	288
5% - 6%	659	23,371,470	19.76%	16,888,991	17.80%	96.79%	5.93%	360	262
6% - 7%	170	5,026,415	4.25%	3,046,191	3.21%	100.00%	6.00%	359	224
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					

# Stratification Report

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

Cutoff Date:  
March-2024

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	0.42%	268,703	0.28%	0.28%	6.00%	360	200
2026	42	1,242,740	1.05%	716,216	0.75%	1.04%	5.99%	358	203
2027	32	962,147	0.81%	602,179	0.63%	1.67%	5.95%	360	220
2028	201	7,275,651	6.15%	4,747,309	5.00%	6.68%	5.98%	359	233
2029	435	18,229,251	15.41%	13,865,790	14.61%	21.29%	5.96%	359	270
2030	612	28,033,367	23.70%	23,182,855	24.43%	45.72%	5.93%	360	292
2031	351	15,485,795	13.09%	12,104,728	12.76%	58.48%	5.96%	360	268
2032	304	13,800,284	11.67%	11,243,740	11.85%	70.33%	5.96%	360	279
2033	442	20,250,148	17.12%	17,210,376	18.14%	88.47%	5.93%	360	292
2034	270	12,498,630	10.57%	10,944,465	11.53%	100.00%	5.90%	360	302
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					

# Stratification Report

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

Cutoff Date:  
March-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	24,404	24,404	0.03%	6.00%	360	286
10% - 15%	182	6,556,725	6,556,725	4,903,668	4,903,668	5.19%	5.98%	360	268
15% - 20%	307	11,983,803	11,983,803	9,246,525	9,246,525	14.94%	5.96%	360	274
20% - 30%	567	23,319,941	23,319,941	18,414,529	18,414,529	34.35%	5.94%	360	278
25% - 30%	1,019	44,444,550	44,444,550	35,900,427	35,900,427	72.18%	5.93%	360	283
30% - 35%	631	31,936,101	31,936,101	26,396,806	26,396,806	100.00%	5.94%	359	285
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					

# Stratification Report

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

Cutoff Date:  
March-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%	48,750	0.05%	0.05%	6.00%	360	218
25,000 - 30,000	31	803,953	0.68%	470,534	0.50%	0.55%	6.00%	360	219
30,000 - 35,000	156	4,581,694	3.87%	2,921,267	3.08%	3.63%	5.98%	359	232
35,000 - 40,000	338	11,913,053	10.07%	8,518,027	8.98%	12.60%	5.94%	360	260
40,000 - 45,000	425	16,050,203	13.57%	11,873,453	12.51%	25.12%	5.92%	360	264
45,000 - 50,000	384	16,245,546	13.74%	13,310,676	14.03%	39.14%	5.92%	359	282
50,000 - 55,000	815	34,060,549	28.80%	28,564,229	30.10%	69.25%	5.94%	360	289
55,000 - 60,000	189	9,761,384	8.25%	8,272,145	8.72%	77.97%	5.94%	360	294
60,000 - 65,000	134	7,683,626	6.50%	6,496,213	6.85%	84.81%	5.94%	359	294
65,000 - 70,000	57	3,789,604	3.20%	3,159,596	3.33%	88.14%	5.98%	360	287
70,000 - 75,000	60	4,247,896	3.59%	3,635,063	3.83%	91.97%	5.95%	360	296
75,000 - 80,000	70	5,366,554	4.54%	4,493,648	4.74%	96.71%	5.95%	360	288
80,000 - 85,000	31	2,465,059	2.08%	2,058,660	2.17%	98.88%	5.93%	360	287
85,000 - 90,000	2	167,707	0.14%	140,734	0.15%	99.03%	5.76%	360	279
90,000 - 95,000	2	183,704	0.16%	156,481	0.16%	99.19%	5.87%	360	284
95,000 - 100,000	4	364,484	0.31%	319,307	0.34%	99.53%	5.88%	360	305
100,000 - 105,000	5	504,206	0.43%	447,576	0.47%	100.00%	5.95%	360	308
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					

# Stratification Report

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

Cutoff Date:  
March-2024

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	0.40%	254,799	0.27%	0.27%	6.00%	360	200
2011	43	1,268,040	1.07%	730,120	0.77%	1.04%	5.99%	358	203
2012	32	962,147	0.81%	602,179	0.63%	1.67%	5.95%	360	220
2013	198	7,155,814	6.05%	4,664,036	4.92%	6.59%	5.99%	359	233
2014	301	11,584,226	9.79%	7,951,765	8.38%	14.97%	5.98%	359	243
2015	295	12,552,717	10.61%	9,192,975	9.69%	24.66%	5.87%	360	255
2016	353	15,542,389	13.14%	12,137,608	12.79%	37.45%	5.96%	360	268
2017	305	13,840,779	11.70%	11,277,259	11.89%	49.33%	5.95%	360	279
2018	445	20,400,233	17.25%	17,341,131	18.28%	67.61%	5.93%	360	292
2019	389	18,388,465	15.55%	16,194,089	17.07%	84.68%	5.91%	360	304
2020	329	16,108,503	13.62%	14,540,396	15.32%	100.00%	5.97%	360	315
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					

# Stratification Report

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

Cutoff Date:  
March-2024

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	2,299	100,323,558	84.82%	80,014,152	84.33%	84.33%	5.94%	360	280
1 - 30 Days	207	9,228,648	7.80%	7,581,652	7.99%	92.32%	5.94%	360	284
31 - 60 Days	81	3,487,765	2.95%	2,880,704	3.04%	95.35%	5.91%	360	285
61 - 90 Days	55	2,370,197	2.00%	1,949,232	2.05%	97.41%	5.93%	360	283
91 - 120 Days	17	780,568	0.66%	665,843	0.70%	98.11%	5.96%	360	292
121 - 150 Days	11	453,452	0.38%	401,091	0.42%	98.53%	5.91%	360	300
151 - 180 Days	9	413,348	0.35%	345,320	0.36%	98.90%	5.88%	360	283
181 - 210 Days	3	118,790	0.10%	96,249	0.10%	99.00%	5.87%	360	280
211 - 240 Days	3	115,500	0.10%	88,450	0.09%	99.09%	5.90%	360	262
241 - 270 Days	2	80,065	0.07%	65,018	0.07%	99.16%	6.00%	360	280
271 - 300 Days	3	182,070	0.15%	158,395	0.17%	99.33%	5.84%	360	286
301 - 330 Days	5	216,735	0.18%	187,802	0.20%	99.52%	5.84%	360	291
+ 361 Days	12	500,820	0.42%	452,451	0.48%	100.00%	5.78%	360	297
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					

# Stratification Report

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

Fecha Alpha  
March-2024

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payroll Deduction	2,165	95,107,613	80.41%	76,328,715	80.44%	80.44%	5.95%	360	281
Voluntary Payments	542	23,163,902	19.59%	18,557,644	19.56%	100.00%	5.90%	360	279
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					



# Stratification Report

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

Cutoff Date:  
March-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	2,707	118,271,515	100.00%	94,886,359	100.00%	100.00%	5.94%	360	281
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					

# Stratification Report

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

Cutoff Date:  
March-2024

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	2,707	118,271,515	100.00%	94,886,359	100.00%	100.00%	5.94%	360	281
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Province

Cutoff Date:  
March-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%	100,425	0.11%	0.11%	6.00%	360	249
Chiriquí	399	16,084,829	13.60%	12,011,479	12.66%	12.76%	5.95%	359	263
Coclé	121	4,779,732	4.04%	3,828,388	4.03%	16.80%	5.96%	360	278
Colón	6	358,823	0.30%	256,423	0.27%	17.07%	5.96%	344	243
Herrera	242	9,807,563	8.29%	7,520,674	7.93%	25.00%	5.95%	360	269
Los Santos	58	2,431,672	2.06%	1,942,325	2.05%	27.04%	5.97%	360	277
Panamá	1,051	48,747,970	41.22%	38,903,092	41.00%	68.04%	5.94%	360	280
Panamá Oeste	539	24,504,065	20.72%	21,065,753	22.20%	90.24%	5.91%	360	298
Veraguas	287	11,410,343	9.65%	9,257,800	9.76%	100.00%	5.97%	360	285
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					

# Stratification Report

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

Cutoff Date:  
March-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	3.83%	4,011,342	4.23%	4.23%	5.91%	360	306
VIVA SANTIAGO	110	4,462,900	3.77%	3,861,423	4.07%	8.30%	5.96%	360	299
LA VALDEZA	99	4,343,560	3.67%	3,715,154	3.92%	12.21%	5.92%	360	297
LOS BOSQUES DE PACORA	79	3,307,800	2.80%	2,857,998	3.01%	15.22%	5.94%	360	298
ALTOS DE LA PRADERA	91	3,756,918	3.18%	3,194,110	3.37%	18.59%	5.90%	360	296
VERDE MAR	75	3,058,699	2.59%	2,670,566	2.81%	21.41%	5.90%	360	305
LOS GUAYACANES - LA CHORRERA	113	3,682,880	3.11%	2,616,551	2.76%	24.16%	5.96%	360	256
LA PRADERA - PANAMÁ	51	2,057,442	1.74%	1,630,951	1.72%	25.88%	5.92%	358	271
SANTA SOFÍA	30	2,183,389	1.85%	1,932,842	2.04%	27.92%	5.95%	360	308
LOS BOSQUES DE PACORA II	48	2,204,515	1.86%	1,956,697	2.06%	29.98%	5.92%	360	308
VILLAS DE LLANO MARIN	38	1,536,859	1.30%	1,240,833	1.31%	31.29%	5.97%	360	277
LOS VALLES DE ALGARROBO	40	1,557,392	1.32%	1,144,031	1.21%	32.49%	5.93%	360	258
PRADERAS DEL NORTE	18	1,236,663	1.05%	1,077,514	1.14%	33.63%	5.98%	360	301
VILLAS DE TANARA	33	1,345,382	1.14%	1,144,215	1.21%	34.84%	5.94%	360	292
EL PRADO - LA CHORRERA	30	1,289,399	1.09%	1,106,375	1.17%	36.00%	5.93%	360	295
LAGO EMPERADOR	19	1,289,553	1.09%	1,058,315	1.12%	37.12%	5.98%	360	282
VILLA MASIEL	30	1,235,628	1.04%	1,014,340	1.07%	38.19%	5.93%	360	280
MARAZUL	35	1,328,895	1.12%	888,593	0.94%	39.12%	5.97%	360	242
LOS NARANJOS DEL ESPINO	28	1,084,720	0.92%	935,530	0.99%	40.11%	5.89%	360	302
LOS JARDINES	24	961,819	0.81%	720,748	0.76%	40.87%	5.79%	360	264
PRADERAS DE SAN LORENZO	16	1,086,839	0.92%	847,669	0.89%	41.76%	5.94%	360	262
PRINCESA MIA I,II,III,IV,V	14	745,315	0.63%	622,586	0.66%	42.42%	5.93%	360	285
VILLA DEL CARMEN	11	553,434	0.47%	435,369	0.46%	42.88%	5.93%	360	268
CONDADO REAL	15	498,894	0.42%	312,885	0.33%	43.21%	6.00%	360	231
LAS PERLAS DE PILON	5	294,552	0.25%	225,599	0.24%	43.44%	5.95%	360	260
ALTOS DEL TECAL	6	254,452	0.22%	180,551	0.19%	43.63%	5.82%	360	250
VALLE DE LOS CEREZOS	6	258,539	0.22%	176,281	0.19%	43.82%	5.95%	360	233
SANTA ISABEL - TOCUMEN	3	115,074	0.10%	79,677	0.08%	43.90%	6.00%	360	228
SANTA RITA - PACORA	2	58,120	0.05%	35,736	0.04%	43.94%	6.00%	360	211
LA CRESTA DE LOS CUATRO ALTOS	1	64,271	0.05%	30,824	0.03%	43.97%	6.00%	264	115
OTROS	1,538	66,864,477	56.53%	52,339,936	55.16%	99.13%	5.95%	360	275
COLINAS DE SAN FRANCISCO	17	1,028,334	0.87%	821,118	0.87%	100.00%	5.94%	360	272
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XVI Employer

Cutoff Date:  
March-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%	840,853	0.89%	0.89%	5.95%	360	286
AUTORIDAD DEL CANAL DE PANAMA	5	279,628	0.24%	216,775	0.23%	1.11%	6.00%	360	264
BANCO GENERAL, S.A.	18	764,329	0.65%	608,561	0.64%	1.76%	5.99%	360	284
C.S.S. JUBILADOS & PENSIONADOS	20	851,705	0.72%	622,979	0.66%	2.41%	5.90%	344	255
CAJA DEL SEGURO SOCIAL	34	1,342,941	1.14%	1,059,475	1.12%	3.53%	6.00%	360	282
CLIENTE SIN TRABAJO	231	9,980,097	8.44%	8,201,697	8.64%	12.17%	5.90%	360	284
COMPAÑIA GOLY	25	1,042,115	0.88%	841,345	0.89%	13.06%	6.00%	360	282
CONDUCTOR DE TAXI	6	220,871	0.19%	159,291	0.17%	13.23%	5.79%	360	251
CONTRALORIA GENERAL (2)	7	366,671	0.31%	303,287	0.32%	13.55%	6.00%	360	288
FARMACIAS ARROCHA	19	820,506	0.69%	676,978	0.71%	14.26%	5.74%	360	288
HOSPITAL SANTO TOMAS	6	312,200	0.26%	239,584	0.25%	14.51%	6.00%	360	267
IMPORTADORA RICAMAR, S.A.(IRISA)	58	2,379,534	2.01%	1,943,516	2.05%	16.56%	5.98%	360	288
INDEPENDIENTE	39	1,650,548	1.40%	1,285,448	1.35%	17.92%	5.94%	360	275
INDEPENDIENTE INFORMAL	32	1,260,557	1.07%	944,833	1.00%	18.91%	5.92%	360	266
INDUSTRIAS LACTEAS	12	589,364	0.50%	504,878	0.53%	19.44%	5.93%	360	298
INMOBILIARIA DON ANTONIO, S.A.	29	1,178,065	1.00%	977,584	1.03%	20.47%	5.99%	360	290
INSTITUTO PANAMEÑO DE HABILITACION ESP..	5	319,119	0.27%	247,191	0.26%	20.73%	6.00%	360	264
JUBILADO POR CONTRALORIA	9	383,451	0.32%	278,808	0.29%	21.03%	5.86%	360	259
MINISTERIO DE EDUCACION (7)	150	5,909,872	5.00%	4,516,781	4.76%	25.79%	5.98%	358	270
MINISTERIO DE GOBIERNO	32	1,458,563	1.23%	1,156,510	1.22%	27.01%	5.99%	360	278
MINISTERIO DE LA PRESIDENCIA (3)	34	1,793,597	1.52%	1,404,461	1.48%	28.49%	5.99%	356	270
MINISTERIO DE SALUD	38	1,497,348	1.27%	1,155,627	1.22%	29.71%	5.98%	360	272
MINISTERIO DE SEGURIDAD PUBLICA	287	11,288,439	9.54%	8,880,211	9.36%	39.06%	5.98%	360	279
ORGANO JUDICIAL	15	687,489	0.58%	534,296	0.56%	39.63%	6.12%	360	269
PANAMA PORTS COMPANY	6	275,565	0.23%	195,297	0.21%	39.83%	5.92%	360	244
PRODUCTOS TOLEDANO, S.A.	14	572,936	0.48%	473,512	0.50%	40.33%	5.95%	360	292
RIBA SMITH	29	1,293,134	1.09%	1,071,279	1.13%	41.46%	5.90%	360	290
UNIVERSIDAD DE PANAMA	18	840,811	0.71%	682,005	0.72%	42.18%	5.96%	360	282
PROCURADURIA GENERAL DE LA NACION	13	635,254	0.54%	492,976	0.52%	42.70%	5.96%	360	270
OTHERS	1,492	67,248,641	56.86%	54,370,323	57.30%	100.00%	5.88%	360	280
<b>Total</b>	<b>2,707</b>	<b>118,271,515</b>	<b>100.00%</b>	<b>94,886,359</b>	<b>100.00%</b>	<b>-</b>	<b>5.94%</b>	<b>360</b>	<b>281</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>93,073</b>			<b>7.25%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>43,691</b>		<b>35,052</b>					