

---

# Stratification Report for La Hipotecaria S.A. Panamá

## **Mortgage Loans - April-2026**

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 April-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 Original Term

Cutoff Date:  
April-2026

Original Term	Loans	Original Loan Amount	Percent OB	Existing Loan Balance	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
84	1	22,800	0.00%	16,970	0.00%	0.00%	7.00%	84	60
120	3	78,288	0.01%	36,748	0.00%	0.01%	7.65%	120	24
132	3	64,306	0.01%	55,550	0.01%	0.01%	7.00%	132	59
144	3	128,581	0.01%	77,882	0.01%	0.02%	6.63%	144	79
156	1	18,489	0.00%	4,499	0.00%	0.02%	6.70%	156	36
168	3	172,263	0.02%	69,033	0.01%	0.03%	6.54%	168	4
180	31	1,156,230	0.11%	748,815	0.09%	0.12%	6.69%	180	69
192	8	193,675	0.02%	90,383	0.01%	0.13%	6.76%	192	54
204	12	382,826	0.04%	277,269	0.03%	0.17%	6.93%	204	98
216	14	550,966	0.05%	406,202	0.05%	0.22%	6.37%	216	64
228	11	555,358	0.05%	368,590	0.04%	0.26%	6.53%	228	68
240	213	9,410,334	0.91%	6,758,389	0.82%	1.08%	6.68%	240	114
252	21	935,633	0.09%	731,019	0.09%	1.17%	6.72%	252	130
264	45	1,646,359	0.16%	1,177,578	0.14%	1.31%	6.66%	264	107
276	70	2,677,000	0.26%	1,996,319	0.24%	1.55%	6.83%	276	144
288	103	4,099,128	0.39%	3,085,420	0.37%	1.93%	6.77%	288	152
300	478	18,243,212	1.76%	11,782,157	1.43%	3.36%	6.84%	300	133
312	98	3,832,536	0.37%	2,855,922	0.35%	3.70%	6.78%	312	162
324	88	3,928,808	0.38%	3,042,897	0.37%	4.07%	6.99%	324	171
336	111	4,960,413	0.48%	3,841,954	0.47%	4.54%	6.83%	336	183
348	168	9,207,683	0.89%	7,161,987	0.87%	5.40%	6.43%	348	151
360	21,922	972,158,494	93.67%	777,262,253	94.20%	99.61%	6.71%	360	213
372	1	50,000	0.00%	48,678	0.01%	99.61%	8.63%	372	348
384	1	51,300	0.00%	49,029	0.01%	99.62%	8.00%	384	
396	2	77,900	0.01%	62,249	0.01%	99.63%	8.14%	396	321
408	4	279,199	0.03%	236,340	0.03%	99.66%	6.25%	408	303
420	42	2,506,369	0.24%	2,425,725	0.29%	99.95%	7.21%	420	306
432	4	292,452	0.03%	265,891	0.03%	99.98%	6.15%	432	384
456	3	111,400	0.01%	93,498	0.01%	99.99%	6.13%	456	387
468	1	53,100	0.01%	46,479	0.01%	100.00%	6.25%	468	360
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Remaining Term

Cutoff Date:  
April-2026

Remaning Term.	Loans	Original Balance	Percent OB	Remaining Balannce	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	342	8,788,763	0.85%	2,073,703	0.25%	0.25%	6.92%	316	21
60 - 119	1,548	41,365,357	4.00%	18,469,545	2.25%	2.50%	6.74%	344	54
120 - 179	3,911	113,163,195	10.93%	65,296,397	7.94%	10.44%	6.87%	352	85
180 - 239	5,344	217,380,571	21.00%	152,750,313	18.57%	29.01%	6.61%	356	158
240 - 299	6,006	313,317,677	30.27%	261,565,807	31.80%	60.81%	6.59%	359	206
300 - 359	6,165	335,252,165	32.39%	316,486,437	38.48%	99.29%	6.67%	360	269
360 - 419	104	5,877,657	0.57%	5,853,562	0.71%	100.00%	6.67%	362	354
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Original Balance

Cutoff Date:  
April-2026

Original Balance *	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0,000 - 5,000	17	63,422	0.01%	37,812	0.00%	0.00%	7.09%	360	15
5,000 - 10,000	59	458,308	0.04%	320,095	0.04%	0.04%	7.06%	349	32
10,000 - 15,000	280	3,796,193	0.37%	1,943,466	0.24%	0.28%	6.93%	349	69
15,000 - 20,000	1,078	19,133,192	1.85%	9,790,045	1.19%	1.47%	6.90%	349	77
20,000 - 25,000	1,852	42,033,471	4.05%	21,922,739	2.66%	4.13%	6.83%	354	91
25,000 - 30,000	1,947	52,946,818	5.11%	30,604,205	3.71%	7.84%	6.80%	354	114
30,000 - 35,000	2,402	78,668,747	7.59%	55,114,151	6.69%	14.53%	6.75%	356	165
35,000 - 40,000	2,613	98,022,865	9.45%	70,494,878	8.55%	23.08%	6.72%	356	176
40,000 - 45,000	3,873	161,968,753	15.62%	135,373,204	16.43%	39.51%	6.55%	358	219
45,000 - 50,000	2,542	120,736,415	11.64%	103,657,469	12.58%	52.09%	6.62%	358	239
50,000 - 55,000	1,659	86,324,319	8.33%	73,823,799	8.96%	61.05%	6.62%	357	229
55,000 - 60,000	1,271	73,168,140	7.06%	62,036,894	7.53%	68.57%	6.66%	356	228
60,000 - 65,000	924	57,358,948	5.53%	47,615,100	5.78%	74.35%	6.71%	356	221
65,000 - 70,000	564	38,233,679	3.69%	32,369,520	3.93%	78.28%	6.71%	356	222
70,000 - 75,000	625	45,240,579	4.36%	38,560,349	4.68%	82.96%	6.64%	356	221
75,000 - 80,000	687	53,469,940	5.16%	44,913,616	5.45%	88.41%	6.57%	356	224
80,000 - 85,000	219	18,022,938	1.74%	16,411,121	1.99%	90.40%	6.77%	357	237
85,000 - 90,000	169	14,743,187	1.42%	13,466,644	1.63%	92.03%	6.70%	356	245
90,000 - 95,000	121	11,195,775	1.08%	10,015,044	1.22%	93.25%	6.79%	352	226
95,000 - 100,000	103	10,038,459	0.97%	9,116,855	1.11%	94.35%	6.63%	357	237
100,000 - 105,000	100	10,238,542	0.99%	9,197,402	1.12%	95.47%	6.56%	357	234
105,000 - 110,000	95	10,207,176	0.98%	9,242,671	1.12%	96.59%	6.63%	358	238
110,000 - 115,000	93	10,450,903	1.01%	9,528,111	1.16%	97.75%	6.65%	355	257
115,000 - 120,000	123	14,490,387	1.40%	13,200,548	1.60%	99.35%	6.47%	362	250
120,000 - 125,000	9	1,094,876	0.11%	989,688	0.12%	99.47%	6.97%	355	217
125,000 - 130,000	8	1,015,382	0.10%	963,864	0.12%	99.59%	7.08%	356	221
130,000 - 135,000	7	933,026	0.09%	851,915	0.10%	99.69%	6.56%	341	190
135,000 - 140,000	5	683,290	0.07%	551,308	0.07%	99.76%	6.69%	310	84
140,000 - 145,000	8	1,134,017	0.11%	1,075,938	0.13%	99.89%	7.39%	353	260
150,000 - 155,000	1	151,000	0.01%	143,899	0.02%	99.91%	6.95%	360	
155,000 - 160,000	2	315,221	0.03%	289,816	0.04%	99.94%	5.73%	336	107
160,000 - 165,000	2	328,617	0.03%	313,271	0.04%	99.98%	7.49%	360	313
170,000 - 175,000	1	179,115	0.02%	178,610	0.02%	100.00%	6.75%	360	
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Remaining Balance

Cutoff Date:  
April-2026

Remaning Balance *	Loans	Original Balance	Percent OB	Remaining Balannce	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0,000 - 5,000	433	8,519,267	0.82%	1,275,013	0.15%	0.15%	6.90%	341	39
5,000 - 10,000	1,407	28,341,801	2.73%	11,177,781	1.35%	1.51%	6.91%	353	68
10,000 - 15,000	2,348	57,432,218	5.53%	29,485,453	3.57%	5.08%	6.85%	355	81
15,000 - 20,000	1,813	53,417,653	5.15%	31,526,457	3.82%	8.90%	6.72%	353	105
20,000 - 25,000	1,842	63,488,675	6.12%	41,568,270	5.04%	13.94%	6.72%	355	140
25,000 - 30,000	1,865	71,258,219	6.87%	51,547,071	6.25%	20.19%	6.75%	354	164
30,000 - 35,000	3,025	122,127,190	11.77%	97,923,785	11.87%	32.06%	6.65%	357	199
35,000 - 40,000	2,133	95,035,177	9.16%	79,650,466	9.65%	41.71%	6.61%	357	206
40,000 - 45,000	2,373	115,630,400	11.14%	101,433,489	12.29%	54.01%	6.58%	358	242
45,000 - 50,000	1,819	95,652,250	9.22%	85,835,867	10.40%	64.41%	6.59%	358	251
50,000 - 55,000	1,101	66,105,019	6.37%	57,851,948	7.01%	71.42%	6.60%	357	229
55,000 - 60,000	1,043	67,556,492	6.51%	59,840,281	7.25%	78.67%	6.66%	358	238
60,000 - 65,000	517	37,029,572	3.57%	32,207,843	3.90%	82.58%	6.66%	358	229
65,000 - 70,000	456	33,768,506	3.25%	30,704,221	3.72%	86.30%	6.69%	357	240
70,000 - 75,000	302	23,739,779	2.29%	21,920,677	2.66%	88.96%	6.68%	358	239
75,000 - 80,000	218	18,403,094	1.77%	16,880,629	2.05%	91.00%	6.80%	355	247
80,000 - 85,000	182	16,390,616	1.58%	14,998,793	1.82%	92.82%	6.63%	358	260
85,000 - 90,000	123	11,804,369	1.14%	10,741,198	1.30%	94.12%	6.68%	356	236
90,000 - 95,000	118	12,037,248	1.16%	10,914,802	1.32%	95.44%	6.71%	356	205
95,000 - 100,000	82	8,720,295	0.84%	8,005,985	0.97%	96.41%	6.57%	354	251
100,000 - 105,000	81	8,958,033	0.86%	8,317,580	1.01%	97.42%	6.69%	360	257
105,000 - 110,000	78	9,020,116	0.87%	8,407,834	1.02%	98.44%	6.65%	362	255
110,000 - 115,000	52	6,049,544	0.58%	5,812,868	0.70%	99.15%	6.52%	361	279
115,000 - 120,000	22	2,683,297	0.26%	2,576,120	0.31%	99.46%	6.47%	354	275
120,000 - 125,000	8	1,046,067	0.10%	979,944	0.12%	99.58%	6.82%	351	163
125,000 - 130,000	4	546,028	0.05%	508,973	0.06%	99.64%	7.24%	345	167
130,000 - 135,000	5	688,305	0.07%	665,407	0.08%	99.72%	7.01%	360	255
135,000 - 140,000	3	440,588	0.04%	411,408	0.05%	99.77%	7.58%	344	280
140,000 - 145,000	3	436,750	0.04%	425,603	0.05%	99.82%	6.90%	340	207
145,000 - 150,000	1	149,170	0.01%	148,859	0.02%	99.84%	8.88%	360	
150,000 - 155,000	2	322,312	0.03%	306,499	0.04%	99.88%	6.22%	360	143
160,000 - 165,000	4	667,937	0.06%	650,041	0.08%	99.95%	7.10%	360	330
175,000 - 180,000	1	179,115	0.02%	178,610	0.02%	99.98%	6.75%	360	
180,000+	1	200,000	0.02%	195,951	0.02%	100.00%	7.00%	360	336
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Original Loan To Value

Cutoff Date:  
April-2026

Original Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 5%	184	3,177,015	0.31%	2,404,777	0.29%	0.29%	7.07%	350	
15% - 20%	8	231,752	0.02%	186,406	0.02%	0.31%	6.61%	309	168
20% - 25%	10	180,099	0.02%	131,863	0.02%	0.33%	7.03%	262	128
25% - 30%	15	344,162	0.03%	239,990	0.03%	0.36%	6.81%	266	156
30% - 35%	38	1,163,969	0.11%	965,895	0.12%	0.48%	6.58%	301	98
35% - 40%	55	1,620,407	0.16%	1,393,385	0.17%	0.65%	6.89%	322	224
40% - 45%	95	3,343,127	0.32%	2,809,378	0.34%	0.99%	6.86%	319	176
45% - 50%	114	3,736,988	0.36%	3,086,272	0.37%	1.36%	6.98%	322	188
50% - 60%	384	13,517,169	1.30%	11,210,825	1.36%	2.72%	7.04%	340	187
60% - 65%	277	10,515,250	1.01%	8,685,029	1.05%	3.77%	7.09%	338	187
65% - 70%	384	13,884,148	1.34%	11,346,057	1.38%	5.15%	7.15%	338	191
70% - 75%	477	18,896,857	1.82%	15,309,281	1.86%	7.00%	7.15%	344	191
75% - 80%	1,404	53,124,694	5.12%	44,898,765	5.44%	12.44%	6.69%	356	221
80% - 85%	4,872	205,100,832	19.76%	175,140,420	21.23%	33.67%	6.50%	358	230
85% - 90%	2,655	113,687,968	10.95%	90,281,086	10.94%	44.61%	6.63%	356	211
90% - 95%	2,435	107,250,469	10.33%	82,072,600	9.95%	54.56%	6.93%	353	167
95% - 100%	10,058	488,070,198	47.03%	374,913,695	45.44%	100.00%	6.61%	359	212
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Current Loan To Value

Cutoff Date:  
April-2026

Current Loan to Value (group)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 5%	5,601	236,561,067	22.79%	191,009,044	23.15%	23.15%	7.35%	348	189
5% -10%	56	1,223,545	0.12%	123,372	0.01%	23.17%	6.69%	326	37
10% - 15%	86	2,133,221	0.21%	459,551	0.06%	23.22%	6.86%	336	63
15% - 20%	133	3,006,464	0.29%	883,641	0.11%	23.33%	6.80%	338	90
20% - 25%	136	3,532,367	0.34%	1,120,936	0.14%	23.46%	6.79%	349	73
25% - 30%	204	4,907,275	0.47%	1,789,031	0.22%	23.68%	6.83%	349	86
30% - 35%	299	7,520,609	0.72%	3,170,486	0.38%	24.07%	6.84%	354	104
35% - 40%	465	11,371,741	1.10%	5,159,037	0.63%	24.69%	6.87%	353	92
40% - 45%	803	21,371,707	2.06%	10,405,607	1.26%	25.95%	6.76%	358	102
45% - 50%	991	27,857,232	2.68%	14,599,397	1.77%	27.72%	6.74%	359	104
50% - 55%	1,056	33,289,624	3.21%	19,271,882	2.34%	30.06%	6.67%	357	121
55% - 60%	1,255	44,512,692	4.29%	28,320,431	3.43%	33.49%	6.57%	358	148
60% - 65%	1,582	61,560,312	5.93%	42,827,750	5.19%	38.68%	6.49%	359	165
65% - 70%	2,215	94,343,892	9.09%	73,226,396	8.88%	47.56%	6.43%	359	193
70% - 75%	2,139	102,875,489	9.91%	84,858,814	10.28%	57.84%	6.39%	360	205
75% - 80%	2,098	111,605,716	10.75%	97,686,891	11.84%	69.68%	6.42%	360	235
80% - 85%	1,767	101,253,761	9.76%	91,263,583	11.06%	80.74%	6.39%	360	252
85% - 90%	832	57,315,715	5.52%	51,761,413	6.27%	87.01%	6.39%	360	235
90% - 95%	877	60,508,694	5.83%	56,990,865	6.91%	93.92%	6.46%	359	248
95% - 100%	868	50,955,490	4.91%	50,011,383	6.06%	99.98%	6.35%	361	305
100% - 105%	2	138,490	0.01%	136,215	0.02%	100.00%	5.55%	360	295
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Current Borrower Rate

Cutoff Date:  
April-2026

Current Borrower Rate.	Loans	Original Balance	Percent OB	Remaining Balannce	Percent RB	% de total Acumulative junto con Tabla (abajo)	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	2,952	103,250,073	9.95%	77,543,063	9.40%	9.40%	6.37%	360	210
1% - 2%	1,181	52,724,640	5.08%	43,337,103	5.25%	5.25%	5.82%	359	151
2% - 3%	8,837	488,320,987	47.05%	415,898,301	50.41%	50.41%	6.46%	360	241
3% - 4%	350	16,984,109	1.64%	14,884,846	1.80%	1.80%	8.59%	355	222
4% - 5%	753	43,215,635	4.16%	38,105,481	4.62%	4.62%	8.70%	358	237
5% - 6%	497	24,377,014	2.35%	22,064,880	2.67%	2.67%	6.40%	342	159
6% - 7%	4,030	154,918,110	14.93%	114,469,453	13.87%	13.87%	6.64%	350	172
7% - 8%	4,850	153,583,657	14.80%	98,540,122	11.94%	11.94%	7.09%	351	142
8% - 9%	15	470,879	0.05%	232,476	0.03%	0.03%	8.05%	338	115
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Original Subsidy

Cutoff Date:  
April-2026

Original Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	3,872	171,081,769	16.48%	143,113,341	17.35%	17.35%	6.65%	342	190
1% - 2%	26	2,194,650	0.21%	1,947,987	0.24%	17.58%	7.29%	358	199
2% - 3%	97	7,760,765	0.75%	6,109,896	0.74%	18.32%	6.56%	353	139
3% - 4%	1,363	66,921,055	6.45%	51,831,528	6.28%	24.61%	7.48%	356	195
4% - 5%	11,930	597,073,930	57.53%	487,010,848	59.03%	83.63%	6.48%	359	223
5% - 6%	4,307	133,951,183	12.91%	93,559,701	11.34%	94.97%	7.11%	357	177
6% - 7%	1,869	58,823,077	5.67%	41,467,816	5.03%	100.00%	6.61%	360	210
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Current Subsidy

Cutoff Date:  
April-2026

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balannce	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	9,335	328,305,328	33.43%	230,492,945	29.47%	29.47%	6.74%	350	156
1% - 2%	11	961,589	0.10%	851,946	0.11%	29.58%	6.72%	356	180
2% - 3%	80	7,634,505	0.78%	6,473,838	0.83%	30.41%	6.67%	359	163
3% - 4%	233	15,214,011	1.55%	13,301,563	1.70%	32.11%	6.66%	356	219
4% - 5%	9,995	548,741,246	55.88%	469,691,815	60.06%	92.17%	6.53%	360	235
5% - 6%	2,222	81,150,564	8.26%	61,271,654	7.83%	100.00%	6.89%	359	199
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Subsidy Expiration Year

Cutoff Date:  
April-2026

Subsidy Expiration Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
NULL	7,194	289,194,762	29.51%	220,429,921	28.69%	28.69%	6.64%	355	35
2005	1	20,400	0.00%	14,395	0.00%	28.69%	7.00%	360	108
2007	8	234,471	0.02%	98,936	0.01%	28.70%	6.98%	353	106
2008	48	1,031,726	0.11%	520,797	0.07%	28.77%	7.01%	346	89
2009	93	2,296,320	0.23%	994,892	0.13%	28.90%	7.09%	355	94
2010	133	3,167,073	0.32%	1,509,489	0.20%	29.10%	7.07%	357	97
2011	165	3,945,070	0.40%	1,853,379	0.24%	29.34%	6.98%	355	107
2012	212	4,913,879	0.50%	2,484,177	0.32%	29.66%	7.02%	355	108
2013	225	5,736,611	0.59%	2,944,443	0.38%	30.04%	6.93%	358	122
2014	2,188	97,884,023	9.99%	80,588,849	10.49%	40.53%	6.67%	340	245
2015	393	11,069,898	1.13%	6,039,404	0.79%	41.32%	6.81%	357	152
2016	401	11,044,709	1.13%	6,255,278	0.81%	42.13%	6.82%	358	154
2017	486	14,640,043	1.49%	8,633,164	1.12%	43.26%	6.81%	359	164
2018	365	11,933,330	1.22%	7,301,920	0.95%	44.21%	6.90%	358	175
2019	145	4,629,412	0.47%	3,073,061	0.40%	44.61%	6.99%	346	192
2020	108	3,602,235	0.37%	2,347,291	0.31%	44.91%	7.15%	350	204
2021	2	74,470	0.01%	48,339	0.01%	44.92%	7.14%	360	199
2023	3	53,567	0.01%	27,142	0.00%	44.92%	7.25%	360	159
2025	130	4,614,898	0.47%	3,056,057	0.40%	45.32%	7.18%	351	223
2026	381	14,706,110	1.50%	10,188,159	1.33%	46.65%	7.80%	357	237
2027	569	21,673,334	2.21%	15,068,585	1.96%	48.61%	7.75%	358	241
2028	705	29,705,463	3.03%	20,465,104	2.66%	51.27%	7.49%	358	238
2029	978	46,290,081	4.72%	34,600,191	4.50%	55.77%	6.92%	358	255
2030	1,226	63,743,481	6.50%	49,639,940	6.46%	62.23%	6.66%	359	257
2031	1,622	86,300,448	8.81%	71,005,808	9.24%	71.48%	6.56%	359	263
2032	1,611	85,584,266	8.73%	73,785,658	9.60%	81.08%	6.53%	360	296
2033	1,894	108,552,685	11.08%	97,729,184	12.72%	93.80%	6.47%	360	310
2034	1,033	53,209,752	5.43%	47,587,545	6.19%	99.99%	6.45%	360	305
2052	2	78,502	0.01%	72,428	0.01%	100.00%	6.50%	312	298
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Original Debt To Income

Cutoff Date:  
April-2026

Original DTI (bin)	Loans	Original Balance	Percent OB	Remaining Balannce	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0.00 - 5.00%	375	12,344,623	12,344,623	8,900,453	8,900,453	1.08%	6.52%	340	144
10.00 - 20.00%	3,363	132,482,597	132,482,597	96,432,948	96,432,948	12.77%	6.72%	355	197
20.00 - 30.00%	13,341	579,118,363	579,118,363	456,932,224	456,932,224	68.15%	6.61%	357	208
30.00 - 40.00%	6,264	307,751,787	307,751,787	258,483,813	258,483,813	99.48%	6.68%	356	218
40.00 - 50.00%	70	3,590,275	3,590,275	2,645,807	2,645,807	99.80%	7.51%	348	163
50.00 - 60.00%	33	1,805,666	1,805,666	1,281,570	1,281,570	99.95%	6.66%	350	179
60.00 - 70.00%	10	415,275	415,275	222,317	222,317	99.98%	6.23%	326	156
70.00 - 80.00%	8	286,050	286,050	139,212	139,212	100.00%	6.41%	338	112
80.00 - 90.00%	1	50,467	50,467	37,380	37,380	100.00%	6.50%	360	192
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Original Property Value

Cutoff Date:  
April-2026

Original Property Value **	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
5,000 - 10,000	891	33,716,706	3.25%	27,916,397	3.38%	3.38%	7.29%	347	156
10,000 - 15,000	80	1,106,057	0.11%	493,152	0.06%	3.44%	6.87%	353	81
15,000 - 20,000	627	10,688,990	1.03%	4,842,374	0.59%	4.03%	6.81%	356	66
20,000 - 25,000	1,203	25,614,196	2.47%	12,304,595	1.49%	5.52%	6.85%	356	73
25,000 - 30,000	1,560	38,686,497	3.73%	19,937,777	2.42%	7.94%	6.81%	355	88
30,000 -35,000	1,503	43,556,940	4.20%	24,529,247	2.97%	10.91%	6.73%	357	114
35,000 - 40,000	1,776	60,384,058	5.82%	38,846,492	4.71%	15.62%	6.63%	357	148
40,000 - 45,000	1,983	75,103,714	7.24%	55,248,623	6.70%	22.32%	6.66%	356	186
45,000 - 50,000	2,982	120,706,076	11.63%	100,234,079	12.15%	34.46%	6.64%	357	225
50,000 - 55,000	2,707	116,735,210	11.25%	95,933,133	11.63%	46.09%	6.54%	358	210
55,000 - 60,000	2,357	116,164,622	11.19%	101,787,309	12.34%	58.43%	6.55%	357	245
60,000 - 65,000	1,381	74,687,139	7.20%	62,557,499	7.58%	66.01%	6.63%	356	224
65,000 - 70,000	1,122	66,512,240	6.41%	57,930,321	7.02%	73.03%	6.63%	354	240
70,000 - 75,000	812	52,375,191	5.05%	45,346,701	5.50%	78.53%	6.62%	355	228
75,000 - 80,000	721	51,772,924	4.99%	43,675,394	5.29%	83.82%	6.59%	356	225
80,000 - 85,000	452	33,478,466	3.23%	28,225,904	3.42%	87.24%	6.63%	353	218
85,000 - 90,000	236	18,028,987	1.74%	16,141,854	1.96%	89.20%	6.83%	351	234
90,000 - 95,000	220	16,181,222	1.56%	14,542,231	1.76%	90.96%	6.90%	349	237
95,000 - 100,000	164	14,073,345	1.36%	12,625,805	1.53%	92.49%	6.73%	353	226
100,000 - 105,000	131	11,587,336	1.12%	10,315,481	1.25%	93.74%	6.66%	354	225
105,000 - 110,000	107	10,017,951	0.97%	9,011,413	1.09%	94.83%	6.55%	350	221
110,000 - 115,000	117	11,665,065	1.12%	10,848,155	1.31%	96.15%	6.70%	357	273
115,000 - 120,000	111	11,889,350	1.15%	10,870,068	1.32%	97.47%	6.56%	358	271
120,000 - 125,000	88	9,453,915	0.91%	8,454,330	1.02%	98.49%	6.56%	350	209
125,000 - 130,000	14	1,255,392	0.12%	1,164,824	0.14%	98.63%	7.55%	341	228
130,000 - 135,000	22	2,213,242	0.21%	1,996,422	0.24%	98.87%	6.80%	351	223
135,000 - 140,000	20	1,727,273	0.17%	1,594,772	0.19%	99.07%	6.92%	325	257
140,000 - 145,000	8	729,243	0.07%	644,888	0.08%	99.14%	7.14%	359	204
145,000 - 150,000	10	999,588	0.10%	890,747	0.11%	99.25%	6.68%	342	239
150,000 - 155,000	7	916,867	0.09%	848,266	0.10%	99.36%	7.01%	351	129
155,000 - 160,000	11	1,104,011	0.11%	1,044,369	0.13%	99.48%	7.39%	331	188
160,000 - 165,000	7	672,966	0.06%	568,720	0.07%	99.55%	7.19%	327	282
165,000 - 170,000	6	755,621	0.07%	700,636	0.08%	99.64%	6.92%	338	160
170,000 - 175,000	5	630,089	0.06%	606,921	0.07%	99.71%	6.58%	360	240
175,000 - 180,000	1	168,821	0.02%	163,050	0.02%	99.73%	6.95%	360	324
180,000 - 185,000	8	822,848	0.08%	703,742	0.09%	99.81%	6.76%	309	94
185,000 - 190,000	2	234,063	0.02%	228,165	0.03%	99.84%	6.89%	300	239
190,000 - 195,000	1	56,500	0.01%	56,293	0.01%	99.85%	6.50%	360	276
195,000 - 200,000	1	78,351	0.01%	74,373	0.01%	99.86%	7.00%	360	
200,000 - 205,000	2	214,115	0.02%	204,828	0.02%	99.88%	6.78%	360	
215,000 - 220,000	1	98,958	0.01%	95,218	0.01%	99.89%	6.88%	360	324
220,000 - 225,000	1	94,139	0.01%	90,145	0.01%	99.91%	5.75%	228	
225,000 - 230,000	4	516,820	0.05%	461,740	0.06%	99.96%	6.43%	333	160
270,000 - 275,000	1	200,000	0.02%	195,951	0.02%	99.99%	7.00%	360	336
310,000 - 315,000	1	60,000	0.01%	45,396	0.01%	99.99%	6.50%	240	144
350,000 - 355,000	1	110,000	0.01%	77,923	0.01%	100.00%	6.00%	300	
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Origination Year

Cutoff Date:  
April-2026

Origination Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
1997	1	38,700	0.00%	248	0.00%	0.00%	8.00%	300	-48
1998	11	239,073	0.02%	16,283	0.00%	0.00%	6.97%	322	-6
1999	61	1,458,055	0.14%	266,498	0.03%	0.03%	6.85%	352	16
2000	80	1,891,684	0.18%	467,668	0.06%	0.09%	6.97%	358	27
2001	101	2,427,177	0.23%	676,401	0.08%	0.17%	6.79%	357	31
2002	113	2,689,179	0.26%	821,098	0.10%	0.27%	6.79%	356	36
2003	172	4,386,905	0.42%	1,595,793	0.19%	0.47%	6.78%	356	41
2004	317	7,982,286	0.77%	3,015,913	0.37%	0.83%	6.73%	351	48
2005	552	14,545,581	1.40%	6,311,003	0.76%	1.60%	6.77%	355	56
2006	1,054	26,570,437	2.56%	14,037,401	1.70%	3.30%	6.88%	356	56
2007	1,175	31,395,039	3.03%	16,870,782	2.04%	5.34%	6.94%	358	70
2008	959	27,902,028	2.69%	15,442,874	1.87%	7.21%	6.87%	358	81
2009	202	6,084,912	0.59%	3,336,195	0.40%	7.62%	6.95%	357	95
2010	342	10,735,349	1.03%	6,266,700	0.76%	8.38%	6.92%	357	111
2011	573	18,229,289	1.76%	10,933,121	1.33%	9.70%	6.80%	357	115
2012	889	29,818,871	2.87%	18,895,068	2.29%	11.99%	6.56%	357	126
2013	1,087	40,840,222	3.94%	27,002,153	3.27%	15.27%	6.57%	355	146
2014	1,211	49,979,745	4.82%	34,770,987	4.21%	19.48%	6.60%	355	156
2015	1,351	61,885,900	5.96%	45,315,764	5.49%	24.97%	6.57%	354	172
2016	1,323	62,709,287	6.04%	48,117,318	5.83%	30.80%	6.57%	352	184
2017	1,490	77,450,699	7.46%	61,530,712	7.46%	38.26%	6.56%	351	175
2018	1,508	78,636,974	7.58%	65,739,616	7.97%	46.23%	6.60%	353	199
2019	1,570	82,219,445	7.92%	71,302,984	8.64%	54.87%	6.64%	355	213
2020	680	36,481,628	3.52%	31,803,972	3.85%	58.73%	6.64%	357	239
2021	1,066	56,049,146	5.40%	49,886,990	6.05%	64.77%	6.65%	358	248
2022	1,356	71,399,450	6.88%	65,227,750	7.91%	72.68%	6.62%	359	249
2023	1,478	82,895,814	7.99%	77,890,184	9.44%	82.12%	6.63%	359	254
2024	842	47,307,007	4.56%	45,636,255	5.53%	87.65%	7.11%	356	271
2025	1,585	85,724,507	8.26%	84,090,401	10.19%	97.84%	6.53%	359	316
2026	316	17,870,712	1.72%	17,807,593	2.16%	100.00%	6.87%	356	237
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Current Delinquency Status

Cutoff Date:  
April-2026

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	17,199	758,933,733	73.13%	593,868,574	71.98%	71.98%	6.69%	356	203
1 - 30 Days	2,824	129,975,689	12.52%	106,729,802	12.94%	84.91%	6.63%	356	183
31 - 60 Days	1,448	63,477,195	6.12%	52,339,910	6.34%	91.26%	6.56%	356	257
61 - 90 Days	808	34,021,206	3.28%	27,894,637	3.38%	94.64%	6.57%	357	255
91 - 120 Days	293	12,298,579	1.19%	10,242,542	1.24%	95.88%	6.74%	358	270
121 - 150 Days	132	5,804,184	0.56%	4,957,170	0.60%	96.48%	6.60%	358	283
151 - 180 Days	81	3,443,919	0.33%	2,900,675	0.35%	96.83%	6.58%	356	280
181 - 210 Days	50	2,243,528	0.22%	1,866,164	0.23%	97.06%	6.80%	358	282
211 - 240 Days	33	1,285,328	0.12%	1,075,774	0.13%	97.19%	6.43%	360	275
241 - 270 Days	36	1,520,792	0.15%	1,349,063	0.16%	97.35%	6.67%	357	280
271 - 300 Days	33	1,525,950	0.15%	1,325,426	0.16%	97.51%	6.54%	358	281
301 - 330 Days	31	1,350,899	0.13%	1,157,159	0.14%	97.65%	6.32%	353	283
331 - 360 Days	34	1,467,710	0.14%	1,320,522	0.16%	97.81%	6.54%	360	294
+ 361 Days	463	20,496,390	1.97%	18,048,308	2.19%	100.00%	6.23%	357	271
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Payment Method

Fecha Alpha  
April-2026

Form of Payment First Debtor Group	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Payroll Deduction	14,881	693,477,704	66.82%	558,444,768	67.68%	67.68%	6.73%	356	254
Voluntary Payments	8,316	333,529,279	32.14%	258,082,527	31.28%	98.96%	6.54%	356	114
Payment by ACH	268	10,838,120	1.04%	8,548,430	1.04%	100.00%	6.62%	354	177
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Property Type

Cutoff Date:  
April-2026

Type Residence Group	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Single Family Home	23,216	1,030,744,847	99.32%	821,321,471	99.54%	99.54%	6.65%	356	210
Apartments	249	7,100,256	0.68%	3,754,253	0.46%	100.00%	6.89%	357	90
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Loan Purpose

Cutoff Date:  
April-2026

Loan Purpose Group	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
New Property	16,108	726,818,115	70.03%	573,108,237	69.46%	69.46%	6.45%	359	219
Cash Out Refinance	6,406	268,308,060	25.85%	214,248,294	25.97%	95.43%	7.18%	346	183
Used Property	951	42,718,928	4.12%	37,719,194	4.57%	100.00%	7.10%	357	205
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Province

Cutoff Date:  
April-2026

Province	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Panamá	13,510	580,170,106	55.90%	458,474,335	55.57%	55.57%	6.58%	355	204
Panamá Oeste	3,723	193,105,570	18.61%	171,989,893	20.85%	76.41%	6.60%	358	243
Chiriquí	2,048	89,831,267	8.66%	65,220,508	7.90%	84.32%	6.83%	356	192
Veraguas	1,550	66,329,608	6.39%	49,702,173	6.02%	90.34%	6.81%	356	209
Herrera	1,288	52,711,140	5.08%	39,064,600	4.73%	95.08%	6.92%	358	183
Coclé	514	22,756,813	2.19%	17,827,571	2.16%	97.24%	6.68%	357	209
Colón	457	17,322,885	1.67%	11,171,134	1.35%	98.59%	6.86%	352	126
Los Santos	314	13,415,449	1.29%	10,295,999	1.25%	99.84%	6.85%	359	197
Bocas del Toro	60	2,183,788	0.21%	1,319,561	0.16%	100.00%	6.53%	359	183
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Employer

Cutoff Date:  
April-2026

Etiqueta Employer	Loans	Original Balance	Percent OB	Remaining Balannce	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MINISTERIO DE EDUCACION	2,113	112,277,888	10.82%	84,596,708	10.25%	10.25%	6.71%	355	253
MINISTERIO DE SEGURIDAD PUBLICA	1,555	72,435,808	6.98%	55,342,029	6.71%	16.96%	6.96%	358	260
INDEPENDIENTE	902	37,379,684	3.60%	30,532,617	3.70%	20.66%	6.58%	356	262
CLIENTE SIN TRABAJO	1,143	50,607,625	4.88%	43,614,105	5.29%	25.95%	6.45%	358	283
CAJA DE SEGURO SOCIAL	463	21,110,004	2.03%	15,537,689	1.88%	27.83%	6.76%	352	240
MINISTERIO DE SALUD	365	17,439,944	1.68%	13,320,100	1.61%	29.44%	6.70%	352	260
C.S.S. JUBILADOS & PENSIONADOS	439	14,540,768	1.40%	8,386,064	1.02%	30.46%	6.49%	345	160
INDEPENDIENTE INFORMAL	149	4,970,521	0.48%	3,660,088	0.44%	30.90%	6.36%	357	219
ORGANO JUDICIAL	130	7,510,103	0.72%	6,478,409	0.79%	31.69%	6.60%	357	297
JUBILADO POR CONTRALORIA	210	8,093,997	0.78%	5,372,873	0.65%	32.34%	6.61%	354	210
PROCURADURIA GENERAL DE LA NACION	95	6,096,467	0.59%	5,395,557	0.65%	33.00%	6.77%	359	304
AUTORIDAD DEL CANAL DE PANAMA	99	6,057,412	0.58%	4,660,615	0.56%	33.56%	6.66%	352	271
INSTITUTO PANAMEÑO DE HABILITACION ESP..	70	4,454,853	0.43%	3,607,799	0.44%	34.00%	6.71%	352	267
MINISTERIO DE LA PRESIDENCIA	93	4,603,596	0.44%	3,588,331	0.43%	34.43%	7.03%	357	270
UNIVERSIDAD DE PANAMA	90	4,330,315	0.42%	3,334,159	0.40%	34.84%	6.57%	349	258
COPA AIRLINES	78	4,071,037	0.39%	3,439,613	0.42%	35.25%	6.78%	356	280
INMOBILIARIA DON ANTONIO, S.A.	102	3,977,440	0.38%	3,296,814	0.40%	35.65%	6.59%	360	294
MINISTERIO DE VIVIENDA	31	1,915,997	0.18%	1,748,979	0.21%	35.86%	6.54%	360	315
BANCO GENERAL, S.A.	58	2,817,857	0.27%	2,385,409	0.29%	36.15%	7.16%	358	272
MINISTERIO DE GOBIERNO	63	2,774,607	0.27%	2,183,592	0.26%	36.42%	6.78%	359	268
CONDUCTOR DE TAXI	53	1,793,786	0.17%	1,373,829	0.17%	36.59%	6.22%	358	211
HOSPITAL SANTO TOMAS	49	2,313,077	0.22%	1,804,989	0.22%	36.80%	6.61%	352	266
TRIBUNAL ELECTORAL	48	2,039,063	0.20%	1,652,806	0.20%	37.00%	6.53%	356	270
CONTRALORIA GENERAL (2)	47	2,064,230	0.20%	1,640,016	0.20%	37.20%	6.72%	352	254
INDEPENDIENTE (PEQUEÑO EMPRESARIO)	43	1,266,612	0.12%	816,581	0.10%	37.30%	6.76%	352	159
SIN ASIGNACION	6,539	266,851,419	25.71%	201,541,384	24.43%	61.73%	6.60%	356	6
MUNICIPIO DE PANAMA	55	2,842,079	0.27%	2,610,734	0.32%	62.05%	6.49%	358	326
TOVA, S.A	67	2,739,528	0.26%	2,395,956	0.29%	62.34%	6.78%	361	296
OTHERS	8,316	368,469,386	35.50%	310,757,880	37.66%	100.00%	6.67%	356	290
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages Housing Developments

Cutoff Date:  
April-2026

Housing Developments (group)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ALTOS DE LA PRADERA	905	41,653,522	4.01%	39,035,484	4.73%	4.73%	6.39%	360	330
LA VALDEZA	373	18,188,272	1.75%	16,321,930	1.98%	6.71%	6.50%	360	311
LA FORESTA I - VIÑEDO (SECTOR BIERZO)	472	16,927,210	1.63%	15,173,171	1.84%	8.55%	6.46%	360	316
CUMBRE AZUL	175	10,627,915	1.02%	9,272,912	1.12%	9.67%	6.50%	360	292
LA FLORESTA	157	8,648,524	0.83%	8,253,809	1.00%	10.67%	6.36%	360	335
LOS BOSQUES DE PACORA	176	7,715,812	0.74%	6,622,992	0.80%	11.48%	6.43%	361	284
SANTA SOFÍA	100	7,402,754	0.71%	6,411,681	0.78%	12.25%	6.46%	361	292
BOSQUE DORADO	108	8,172,146	0.79%	7,047,023	0.85%	13.11%	6.57%	359	303
COLINAS DEL ESTE	165	6,903,949	0.67%	6,413,566	0.78%	13.88%	6.43%	361	324
LOS GUAYACANES - LA CHORRERA	209	6,898,123	0.66%	4,870,007	0.59%	14.47%	6.95%	360	246
VIVA SANTIAGO	151	6,231,125	0.60%	5,219,290	0.63%	15.11%	6.48%	360	276
BRISAS DEL GOLF - ARRAIJAN	55	5,698,507	0.55%	5,084,437	0.62%	15.72%	6.51%	362	309
VERDE MAR	145	5,968,334	0.58%	5,086,587	0.62%	16.34%	6.50%	360	288
QUINTAS DEL ESTE	122	7,146,550	0.69%	6,935,627	0.84%	17.18%	6.40%	360	346
LAGO EMPERADOR	80	5,570,360	0.54%	4,708,813	0.57%	17.75%	6.65%	359	285
PRADERAS DE SAN LORENZO	89	5,873,677	0.57%	4,655,349	0.56%	18.32%	7.22%	356	265
VILLA DEL CARMEN	132	5,926,637	0.57%	4,615,988	0.56%	18.87%	6.81%	356	261
CASTILLA REAL 4	107	4,416,682	0.43%	3,847,488	0.47%	19.34%	6.47%	359	300
PRINCESA MIA I,II,III,IV,V	100	4,485,937	0.43%	3,645,841	0.44%	19.78%	6.54%	353	274
LOS BOSQUES DE PACORA II	89	4,089,815	0.39%	3,536,571	0.43%	20.21%	6.46%	360	287
LOS VALLES DE ALGARROBO	109	4,631,002	0.45%	3,302,666	0.40%	20.61%	7.19%	359	244
P.H. MONTEMADERO III	70	3,698,049	0.36%	3,368,449	0.41%	21.02%	6.48%	362	314
LA PRADERA - PANAMÁ	102	4,126,778	0.40%	3,133,796	0.38%	21.40%	6.42%	357	246
LOS JARDINES	84	3,641,091	0.35%	2,831,413	0.34%	21.74%	6.82%	358	264
GREEN PARK	80	3,724,118	0.36%	3,535,290	0.43%	22.17%	6.42%	360	330
COLINAS DE SAN FRANCISCO	57	3,791,488	0.37%	2,960,048	0.36%	22.53%	6.47%	359	257
ALTOS DEL TECAL	91	3,639,512	0.35%	2,803,037	0.34%	22.87%	6.96%	356	258
VILLAS DE LLANO MARIN	77	3,349,097	0.32%	2,644,934	0.32%	23.19%	6.75%	360	260
PRADERAS DEL NORTE	42	3,046,314	0.29%	2,608,710	0.32%	23.51%	6.46%	362	291
ARBOLEDAS PANAMA OESTE	31	2,869,638	0.28%	2,569,675	0.31%	23.82%	7.02%	360	308
ALTOS DE SANTA RITA	76	2,997,390	0.29%	2,127,438	0.26%	24.08%	6.83%	359	241
LA SIESTA	183	3,873,927	0.37%	2,283,765	0.28%	24.35%	6.82%	351	186
BUENAVISTA - TOCUMEN	71	3,290,055	0.32%	2,679,292	0.32%	24.68%	7.90%	352	283
OTROS	18,482	802,620,791	77.34%	621,468,645	75.32%	100.00%	6.68%	355	179
<b>Total</b>	<b>23,465</b>	<b>1,037,845,103</b>	<b>100.00%</b>	<b>825,075,725</b>	<b>100.00%</b>	<b>-</b>	<b>6.64%</b>	<b>356</b>	<b>209</b>
<b>Minimum</b>		<b>1,407</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>84</b>	<b>66</b>
<b>Maximum</b>		<b>200,000</b>		<b>195,951</b>			<b>8.00%</b>	<b>468</b>	<b>284</b>
<b>Average</b>		<b>44,229</b>		<b>35,162</b>					