

## Stratification Report for La Hipotecaria S.A. Panamá

### **Personal Loans - April-2026**

The La Hipotecaria personal 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 - Personal Loans Original Term

Cutoff Date:  
April-2026

Original Term	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
12	7	6,747	0.01%	5,325	0.01%	0.01%	10.00%	12	7
36	10	35,285	0.06%	12,261	0.03%	0.04%	10.31%	36	16
48	19	64,434	0.12%	32,826	0.07%	0.11%	10.82%	48	28
60	49	172,943	0.31%	114,377	0.26%	0.37%	10.69%	60	36
72	62	284,265	0.51%	215,605	0.49%	0.86%	10.68%	72	46
84	66	348,485	0.63%	262,060	0.60%	1.46%	10.69%	84	55
96	84	459,085	0.83%	361,159	0.82%	2.28%	10.79%	96	54
108	33	264,893	0.48%	227,268	0.52%	2.80%	10.69%	108	67
120	804	3,579,165	6.47%	2,967,524	6.74%	9.54%	15.63%	120	48
132	19	169,980	0.31%	152,260	0.35%	9.88%	11.00%	132	79
144	3,104	27,460,176	49.65%	22,577,818	51.28%	61.16%	10.87%	144	85
156	5	68,087	0.12%	45,683	0.10%	61.26%	8.20%	156	71
168	5	64,353	0.12%	52,041	0.12%	61.38%	10.25%	168	98
180	1,416	11,223,638	20.29%	8,527,509	19.37%	80.75%	12.91%	180	76
192	1	8,160	0.01%	7,874	0.02%	80.77%	7.00%	192	180
204	2	29,558	0.05%	27,499	0.06%	80.83%	8.65%	204	178
216	104	1,591,892	2.88%	903,401	2.05%	82.88%	9.41%	216	88
228	23	360,800	0.65%	97,318	0.22%	83.10%	9.48%	228	66
240	204	4,345,359	7.86%	3,153,598	7.16%	90.27%	9.09%	240	122
252	1	8,355	0.02%	7,281	0.02%	90.28%	9.00%	252	168
264	6	164,500	0.30%	142,348	0.32%	90.61%	8.95%	264	162
276	2	81,000	0.15%	69,602	0.16%	90.76%	8.75%	276	199
288	5	149,200	0.27%	127,456	0.29%	91.05%	8.94%	288	130
300	162	4,366,596	7.90%	3,938,624	8.95%	100.00%	8.68%	300	194
<b>Total</b>	<b>6,193</b>	<b>55,306,957</b>	<b>100.00%</b>	<b>44,028,717</b>	<b>100.00%</b>	<b>-</b>	<b>11.20%</b>	<b>155</b>	<b>93</b>
<b>Minimum</b>		<b>410.7</b>		<b>4.0</b>			<b>0.0</b>	<b>12</b>	<b>6.0</b>
<b>Maximum</b>		<b>50,000</b>		<b>45,910</b>			<b>19.00%</b>	<b>300</b>	<b>300</b>
<b>Average</b>		<b>8,931</b>		<b>7,109</b>					

# Stratification Report

## La Hipotecaria Panamá -Personal Loans Remaining Term

Cutoff Date:  
April-2026

Remaining Term	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0 - 59	1,011	7,787,409	19.16%	3,853,580	11.93%	11.93%	10.66%	138	45
60 -119	1,201	9,445,501	23.25%	6,962,511	21.56%	33.49%	11.55%	155	92
120 - 179	1,691	18,694,654	46.01%	17,233,567	53.35%	86.84%	10.68%	155	136
180 - 239	175	4,039,657	9.94%	3,594,573	11.13%	97.97%	9.02%	266	206
240 -299	18	505,525	1.24%	494,571	1.53%	99.50%	8.50%	298	283
300 - 359	7	161,545	0.40%	161,387	0.50%	100.00%	8.50%	300	300
<b>Total</b>	<b>6,193</b>	<b>55,306,957</b>	<b>100.00%</b>	<b>44,028,717</b>	<b>100.00%</b>	<b>-</b>	<b>11.20%</b>	<b>155</b>	<b>93</b>
<b>Minimum</b>		<b>410.7</b>		<b>4.0</b>			<b>0.0</b>	<b>12</b>	<b>6.0</b>
<b>Maximum</b>		<b>50,000</b>		<b>45,910</b>			<b>19.00%</b>	<b>300</b>	<b>300</b>
<b>Average</b>		<b>8,931</b>		<b>7,109</b>					

# Stratification Report

## La Hipotecaria Panamá - Personal Loans 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 - 5,000	1,080	3,128,651	5.66%	2,277,011	5.17%	5.17%	13.52%	133	52
5,000 - 10,000	3,241	21,472,307	38.82%	17,122,213	38.89%	44.06%	12.63%	150	70
10,000 - 15,000	980	11,390,864	20.60%	9,122,163	20.72%	64.78%	10.59%	154	88
15,000 - 20,000	458	7,619,553	13.78%	6,115,891	13.89%	78.67%	10.33%	172	103
20,000 - 25,000	200	4,229,649	7.65%	3,200,230	7.27%	85.94%	9.61%	203	108
25,000 - 30,000	107	2,793,043	5.05%	2,274,122	5.17%	91.10%	9.27%	229	145
30,000 - 35,000	50	1,608,375	2.91%	1,300,709	2.95%	94.06%	8.83%	260	149
35,000 - 40,000	45	1,614,015	2.92%	1,369,922	3.11%	97.17%	8.78%	277	180
40,000 - 45,000	15	629,100	1.14%	535,260	1.22%	98.38%	8.85%	278	180
45,000 - 50,000	8	371,400	0.67%	323,215	0.73%	99.12%	8.84%	285	204
50,000 - 55,000	9	450,000	0.81%	387,981	0.88%	100.00%	8.85%	292	156
<b>Total</b>	<b>6,193</b>	<b>55,306,957</b>	<b>100.00%</b>	<b>44,028,717</b>	<b>100.00%</b>	<b>-</b>	<b>11.20%</b>	<b>155</b>	<b>93</b>
<b>Minimum</b>		<b>410.7</b>		<b>4.0</b>			<b>0.0</b>	<b>12</b>	<b>6.0</b>
<b>Maximum</b>		<b>50,000</b>		<b>45,910</b>			<b>19.00%</b>	<b>300</b>	<b>300</b>
<b>Average</b>		<b>8,931</b>		<b>7,109</b>					

# Stratification Report

## La Hipotecaria Panamá - Personal Loans Remaining Balance

Cutoff Date:  
April-2026

Remaning Balance *	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0 - 5,000	3,070	15,212,278	27.51%	9,684,038	21.99%	21.99%	14.69%	146	41
5,000 - 10,000	1,868	16,954,218	30.65%	14,102,338	32.03%	54.02%	10.62%	150	87
10,000 - 15,000	769	10,780,872	19.49%	9,373,074	21.29%	75.31%	10.44%	161	97
15,000 - 20,000	244	4,844,887	8.76%	4,304,050	9.78%	85.09%	10.14%	186	117
20,000 - 25,000	127	3,289,135	5.95%	2,856,387	6.49%	91.58%	9.50%	220	138
25,000 - 30,000	47	1,498,251	2.71%	1,283,895	2.92%	94.49%	8.90%	271	174
30,000 - 35,000	40	1,447,317	2.62%	1,308,351	2.97%	97.46%	8.62%	285	180
35,000 - 40,000	15	653,200	1.18%	559,893	1.27%	98.74%	8.86%	279	187
40,000 - 45,000	11	526,800	0.95%	465,393	1.06%	99.79%	8.73%	297	172
45,000 - 50,000	2	100,000	0.18%	91,298	0.21%	100.00%	8.75%	300	222
<b>Total</b>	<b>6,193</b>	<b>55,306,957</b>	<b>100.00%</b>	<b>44,028,717</b>	<b>100.00%</b>	<b>-</b>	<b>11.20%</b>	<b>155</b>	<b>93</b>
<b>Minimum</b>		<b>410.7</b>		<b>4.0</b>			<b>0.0</b>	<b>12</b>	<b>6.0</b>
<b>Maximum</b>		<b>50,000</b>		<b>45,910</b>			<b>19.00%</b>	<b>300</b>	<b>300</b>
<b>Average</b>		<b>8,931</b>		<b>7,109</b>					

# Stratification Report

## La Hipotecaria Panamá - Personal Loans Original Borrower Rate

Cutoff Date:  
April-2026

Original Borrower Rate	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	2,260	15,485,963	29.55%	14,178,853	34.41%	34.41%	13.94%	150	83
1% - 2%	55	571,032	1.09%	556,825	1.35%	35.76%	9.48%	148	108
4% - 5%	1	9,800	0.02%	9,626	0.02%	35.78%	10.50%	144	132
7% - 8%	918	16,025,932	30.58%	11,770,220	28.56%	64.34%	8.95%	215	134
8% - 9%	11	140,844	0.27%	34,120	0.08%	64.42%	9.36%	207	77
9% - 10%	2,633	20,149,902	38.45%	14,649,162	35.55%	99.97%	10.61%	138	66
10% - 11%	1	20,000	0.04%	8,731	0.02%	99.99%	11.33%	144	60
11% - 12%	1	1,500	0.00%	66	0.00%	99.99%	11.75%	120	-48
12% - 13%	1	4,200	0.01%	2,637	0.01%	100.00%	13.25%	144	
<b>Total</b>	<b>6,193</b>	<b>55,306,957</b>	<b>100.00%</b>	<b>44,028,717</b>	<b>100.00%</b>	<b>-</b>	<b>11.20%</b>	<b>155</b>	<b>93</b>
<b>Minimum</b>		<b>410.7</b>		<b>4.0</b>			<b>0.0</b>	<b>12</b>	<b>6.0</b>
<b>Maximum</b>		<b>50,000</b>		<b>45,910</b>			<b>19.00%</b>	<b>300</b>	<b>300</b>
<b>Average</b>		<b>8,931</b>		<b>7,109</b>					

# Stratification Report

## La Hipotecaria Panamá - Personal Loans Current Borrower Rate

Cutoff Date:  
April-2026

Current Borrower Rate	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
8% - 9%	279	5,943,161	13.70%	5,250,888	16.14%	16.14%	8.61%	244	166
9% - 10%	655	10,300,440	23.75%	6,698,625	20.59%	36.73%	9.21%	202	110
10% - 11%	2,343	18,611,479	42.91%	15,344,278	47.16%	83.89%	10.50%	139	76
11% - 12%	606	4,609,112	10.63%	2,233,853	6.87%	90.76%	11.26%	141	48
12% - 13%	2	10,000	0.02%	6,030	0.02%	90.78%	12.00%	180	48
13% - 14%	3	14,200	0.03%	8,898	0.03%	90.81%	13.07%	168	46
19% - 20%	833	3,883,435	8.95%	2,990,854	9.19%	100.00%	19.00%	180	28
<b>Total</b>	<b>6,193</b>	<b>55,306,957</b>	<b>100.00%</b>	<b>44,028,717</b>	<b>100.00%</b>	<b>-</b>	<b>11.20%</b>	<b>155</b>	<b>93</b>
<b>Minimum</b>		<b>410.7</b>		<b>4.0</b>			<b>0.0</b>	<b>12</b>	<b>6.0</b>
<b>Maximum</b>		<b>50,000</b>		<b>45,910</b>			<b>19.00%</b>	<b>300</b>	<b>300</b>
<b>Average</b>		<b>8,931</b>		<b>7,109</b>					

# Stratification Report

## La Hipotecaria Panamá - Personal Loans 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)
2007	2	22,050	0.04%	2,682	0.01%	0.01%	10.34%	228	0
2008	15	225,450	0.44%	23,217	0.06%	0.07%	9.97%	228	6
2009	2	20,000	0.04%	2,160	0.01%	0.07%	10.50%	228	
2011	2	17,130	0.03%	2,903	0.01%	0.08%	9.42%	180	0
2012	33	355,842	0.70%	43,605	0.11%	0.19%	9.26%	179	38
2013	61	580,101	1.14%	139,640	0.35%	0.54%	9.52%	168	33
2014	133	1,375,442	2.70%	620,879	1.56%	2.10%	9.61%	176	54
2015	243	2,335,229	4.58%	1,109,826	2.79%	4.89%	10.71%	166	48
2016	382	3,556,345	6.97%	2,015,756	5.07%	9.96%	10.90%	169	60
2017	446	4,157,269	8.15%	2,774,899	6.98%	16.93%	11.43%	174	72
2018	619	5,670,227	11.11%	4,131,220	10.39%	27.32%	11.26%	175	92
2019	830	7,639,987	14.97%	5,930,574	14.91%	42.23%	11.43%	172	95
2020	222	2,205,951	4.32%	1,766,222	4.44%	46.67%	11.15%	174	110
2021	83	754,375	1.48%	559,712	1.41%	48.08%	10.41%	145	93
2022	138	1,119,835	2.19%	867,128	2.18%	50.26%	10.37%	132	86
2023	314	2,367,094	4.64%	1,975,037	4.97%	55.22%	10.15%	129	79
2024	762	6,050,330	11.86%	5,605,136	14.09%	69.32%	11.35%	139	83
2025	1,472	12,572,754	24.64%	12,203,894	30.68%	100.00%	11.45%	138	113
<b>Total</b>	<b>6,193</b>	<b>55,306,957</b>	<b>100.00%</b>	<b>44,028,717</b>	<b>100.00%</b>	<b>-</b>	<b>11.20%</b>	<b>155</b>	<b>93</b>
<b>Minimum</b>		<b>410.7</b>		<b>4.0</b>			<b>0.0</b>	<b>12</b>	<b>6.0</b>
<b>Maximum</b>		<b>50,000</b>		<b>45,910</b>			<b>19.00%</b>	<b>300</b>	<b>300</b>
<b>Average</b>		<b>8,931</b>		<b>7,109</b>					

# Stratification Report

## La Hipotecaria Panamá -Personal Loans 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	4,593	42,823,921	77.43%	34,499,568	78.36%	78.36%	11.07%	156	93
1 - 30 Days	655	5,624,339	10.17%	4,210,945	9.56%	87.92%	11.51%	158	78
31 - 60 Days	318	2,534,905	4.58%	1,899,481	4.31%	92.24%	11.65%	151	103
61 - 90 Days	186	1,250,815	2.26%	931,658	2.12%	94.35%	11.89%	143	103
90 - 120 Days	147	1,013,508	1.83%	801,780	1.82%	96.17%	11.53%	140	110
120 - 150 Days	20	88,744	0.16%	74,825	0.17%	96.34%	17.30%	145	102
151 - 180 Days	73	581,384	1.05%	456,213	1.04%	97.38%	11.72%	140	109
181 - 210 Days	54	430,240	0.78%	338,268	0.77%	98.15%	11.76%	139	120
211 - 240 Days	54	387,784	0.70%	339,806	0.77%	98.92%	12.06%	148	100
241 - 270 Days	58	358,511	0.65%	293,121	0.67%	99.58%	12.79%	146	100
271 - 300 Days	35	212,805	0.38%	183,052	0.42%	100.00%	12.00%	138	84
<b>Total</b>	<b>6,193</b>	<b>55,306,957</b>	<b>100.00%</b>	<b>44,028,717</b>	<b>100.00%</b>	<b>-</b>	<b>11.20%</b>	<b>155</b>	<b>93</b>
<b>Minimum</b>		<b>410.7</b>		<b>4.0</b>			<b>0.0</b>	<b>12</b>	<b>6.0</b>
<b>Maximum</b>		<b>50,000</b>		<b>45,910</b>			<b>19.00%</b>	<b>300</b>	<b>300</b>
<b>Average</b>		<b>8,931</b>		<b>7,109</b>					

# Stratification Report

## La Hipotecaria Panamá -Personal Loans Payment Method

Cutoff Date:  
April-2026

Payment Method	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payment Payroll	3,920	41,937,521	75.83%	33,765,935	76.69%	76.69%	10.42%	159	109
Voluntary Payments	2,054	11,942,281	21.59%	9,111,499	20.69%	97.39%	13.91%	146	39
Payment by ACH	219	1,427,155	2.58%	1,151,283	2.61%	100.00%	12.71%	152	61
<b>Total</b>	<b>6,193</b>	<b>55,306,957</b>	<b>100.00%</b>	<b>44,028,717</b>	<b>100.00%</b>	<b>-</b>	<b>11.20%</b>	<b>155</b>	<b>93</b>
<b>Minimum</b>		<b>410.7</b>		<b>4.0</b>			<b>0.0</b>	<b>12</b>	<b>6.0</b>
<b>Maximum</b>		<b>50,000</b>		<b>45,910</b>			<b>19.00%</b>	<b>300</b>	<b>300</b>
<b>Average</b>		<b>8,931</b>		<b>7,109</b>					

# Stratification Report

## La Hipotecaria Panamá - Personal Loans Employer

Cutoff Date:  
April-2026

Employer	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
MINISTERIO DE EDUCACION (7)	475	7,608,285	13.87%	5,749,780	13.17%	13.17%	9.51%	219	148
MINISTERIO DE SEGURIDAD PUBLICA	455	5,079,699	9.26%	3,551,566	8.13%	8.13%	10.07%	178	95
CLIENTE SIN TRABAJO	333	2,258,140	4.12%	1,764,877	4.04%	4.04%	11.60%	141	67
CAJA DEL SEGURO SOCIAL	102	1,276,971	2.33%	879,177	2.01%	2.01%	10.27%	192	115
MINISTERIO DE SALUD	86	1,118,159	2.04%	746,103	1.71%	1.71%	10.12%	196	120
C.S.S. JUBILADOS & PENSIONADOS	63	661,809	1.21%	348,758	0.80%	0.80%	9.89%	176	83
INDEPENDIENTE	527	3,854,675	7.03%	2,906,799	6.66%	6.66%	11.67%	152	51
INDEPENDIENTE INFORMAL	53	278,361	0.51%	180,876	0.41%	0.41%	13.12%	145	39
IPHE	19	380,555	0.69%	291,347	0.67%	0.67%	9.66%	211	152
MINISTERIO DE LA PRESIDENCIA (3)	35	395,558	0.72%	266,995	0.61%	0.61%	10.16%	168	92
JUBILADO POR CONTRALORIA	16	165,460	0.30%	103,646	0.24%	0.24%	9.97%	181	90
IMPORTADORA RICAMAR, S.A.(IRISA)	51	339,292	0.62%	260,732	0.60%	0.60%	11.92%	148	75
UNIVERSIDAD DE PANAMA	22	304,220	0.55%	249,057	0.57%	0.57%	10.57%	172	123
RIBA SMITH	50	414,325	0.76%	341,739	0.78%	0.78%	12.25%	146	84
ORGANO JUDICIAL	38	349,905	0.64%	273,470	0.63%	0.63%	11.33%	146	94
COPA	27	177,335	0.32%	152,997	0.35%	0.35%	13.36%	144	82
OTHERS	3,774	30,173,417	55.02%	25,603,367	58.63%	58.63%	10.40%	143	74
<b>Total</b>	<b>6,193</b>	<b>55,306,957</b>	<b>100.00%</b>	<b>44,028,717</b>	<b>100.00%</b>	<b>-</b>	<b>11.20%</b>	<b>155</b>	<b>93</b>
<b>Minimum</b>		<b>410.7</b>		<b>4.0</b>			<b>0.0</b>	<b>12</b>	<b>6.0</b>
<b>Maximum</b>		<b>50,000</b>		<b>45,910</b>			<b>19.00%</b>	<b>300</b>	<b>300</b>
<b>Average</b>		<b>8,931</b>		<b>7,109</b>					