

Stratification Report for La Hipotecaria S.A. Panamá

Personal Loans - May-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 May-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:
May-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%	4,721	0.01%	0.01%	10.00%	12	49
24	1	1,500	0.00%	1,500	0.00%	0.01%	10.50%	24	60
36	10	35,285	0.06%	11,701	0.03%	0.04%	10.34%	36	78
48	21	68,434	0.12%	35,521	0.08%	0.12%	10.79%	48	95
60	50	176,543	0.32%	116,752	0.26%	0.38%	10.68%	60	86
72	63	294,691	0.53%	223,299	0.50%	0.88%	10.71%	72	76
84	68	371,791	0.67%	288,789	0.65%	1.53%	10.77%	84	90
96	88	487,185	0.87%	385,861	0.87%	2.40%	10.82%	96	76
108	34	280,393	0.50%	240,920	0.54%	2.94%	10.71%	108	80
120	827	3,689,812	6.61%	3,057,971	6.87%	9.81%	15.66%	120	75
132	20	180,780	0.32%	162,161	0.36%	10.17%	11.03%	132	77
144	3,145	27,970,755	50.08%	23,073,235	51.82%	61.99%	10.86%	144	79
156	5	68,087	0.12%	45,287	0.10%	62.09%	8.19%	156	82
168	5	64,353	0.12%	51,708	0.12%	62.21%	10.25%	168	74
180	1,403	11,113,131	19.90%	8,416,576	18.90%	81.11%	12.91%	180	77
192	1	8,160	0.01%	7,840	0.02%	81.13%	7.00%	192	84
204	2	29,558	0.05%	27,391	0.06%	81.19%	8.65%	204	89
216	104	1,599,142	2.86%	905,870	2.03%	83.23%	9.39%	216	79
228	22	342,200	0.61%	94,660	0.21%	83.44%	9.46%	228	87
240	202	4,293,359	7.69%	3,094,811	6.95%	90.39%	9.09%	240	78
252	1	8,355	0.01%	7,256	0.02%	90.41%	9.00%	252	60
264	5	131,000	0.23%	114,243	0.26%	90.66%	8.88%	264	103
276	2	81,000	0.15%	69,372	0.16%	90.82%	8.75%	276	86
288	5	149,200	0.27%	127,020	0.29%	91.10%	8.94%	288	71
300	163	4,396,503	7.87%	3,961,085	8.90%	100.00%	8.68%	300	74
Total	6,254	55,847,965	100.00%	44,525,550	100.00%	-	11.21%	154	78
Minimum		410.7		2.6			0.0	12	6.0
Maximum		50,000		45,764			19.00%	300	300
Average		8,930		7,120					

Stratification Report

La Hipotecaria Panamá -Personal Loans Remaining Term

Cutoff Date:
May-2026

Remaining Term	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0 - 59	1,583	11,823,568	21.31%	6,301,151	14.17%	14.17%	10.98%	141	44
60 -119	2,147	14,261,346	25.70%	11,002,353	24.74%	38.91%	13.33%	154	93
120 - 179	2,215	23,702,815	42.72%	21,971,418	49.40%	88.31%	10.76%	153	136
180 - 239	199	4,585,583	8.26%	4,097,689	9.21%	97.52%	9.02%	261	205
240 -299	33	817,280	1.47%	804,969	1.81%	99.33%	8.50%	295	284
300 - 359	12	298,979	0.54%	297,792	0.67%	100.00%	8.50%	300	300
Total	6,254	55,847,965	100.00%	44,525,550	100.00%	-	11.21%	154	78
Minimum		410.7		2.6			0.0	12	6.0
Maximum		50,000		45,764			19.00%	300	300
Average		8,930		7,120					

Stratification Report

La Hipotecaria Panamá - Personal Loans Original Balance

Cutoff Date:
May-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	1,087	3,150,362	5.64%	2,296,678	5.16%	5.16%	13.56%	132	89
5,000 - 10,000	3,272	21,715,129	38.88%	17,314,202	38.89%	44.04%	12.61%	149	103
10,000 - 15,000	999	11,598,527	20.77%	9,336,883	20.97%	65.01%	10.60%	154	117
15,000 - 20,000	463	7,717,825	13.82%	6,237,919	14.01%	79.02%	10.35%	171	128
20,000 - 25,000	201	4,251,689	7.61%	3,206,036	7.20%	86.22%	9.64%	202	137
25,000 - 30,000	105	2,743,043	4.91%	2,220,015	4.99%	91.21%	9.28%	229	161
30,000 - 35,000	50	1,606,875	2.88%	1,298,975	2.92%	94.13%	8.81%	259	186
35,000 - 40,000	45	1,614,015	2.89%	1,373,044	3.08%	97.21%	8.77%	278	213
40,000 - 45,000	15	629,100	1.13%	533,397	1.20%	98.41%	8.85%	278	194
45,000 - 50,000	8	371,400	0.67%	321,731	0.72%	99.13%	8.84%	285	203
50,000 - 55,000	9	450,000	0.81%	386,671	0.87%	100.00%	8.85%	292	201
Total	6,254	55,847,965	100.00%	44,525,550	100.00%	-	11.21%	154	78
Minimum		410.7		2.6			0.0	12	6.0
Maximum		50,000		45,764			19.00%	300	300
Average		8,930		7,120					

Stratification Report

La Hipotecaria Panamá - Personal Loans Remaining Balance

Cutoff Date:
May-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	3,086	15,287,039	27.37%	9,722,984	21.84%	21.84%	14.66%	146	82
5,000 - 10,000	1,892	17,155,900	30.72%	14,308,187	32.13%	53.97%	10.64%	149	110
10,000 - 15,000	780	10,877,525	19.48%	9,475,078	21.28%	75.25%	10.46%	161	124
15,000 - 20,000	257	5,082,259	9.10%	4,523,035	10.16%	85.41%	10.17%	185	145
20,000 - 25,000	126	3,280,875	5.87%	2,837,080	6.37%	91.78%	9.56%	217	162
25,000 - 30,000	43	1,370,051	2.45%	1,175,074	2.64%	94.42%	8.83%	277	204
30,000 - 35,000	43	1,556,317	2.79%	1,406,295	3.16%	97.58%	8.62%	283	228
35,000 - 40,000	16	703,200	1.26%	603,103	1.35%	98.93%	8.85%	283	202
40,000 - 45,000	9	434,800	0.78%	383,676	0.86%	99.80%	8.72%	299	210
45,000 - 50,000	2	100,000	0.18%	91,039	0.20%	100.00%	8.75%	300	222
Total	6,254	55,847,965	100.00%	44,525,550	100.00%	-	11.21%	154	78
Minimum		410.7		2.6			0.0	12	6.0
Maximum		50,000		45,764			19.00%	300	300
Average		8,930		7,120					

Stratification Report

La Hipotecaria Panamá - Personal Loans Original Borrower Rate

Cutoff Date:
May-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%	2,314	16,071,179	30.54%	14,711,357	35.54%	35.54%	13.85%	149	119
1% - 2%	42	415,023	0.79%	399,311	0.96%	36.50%	9.13%	146	140
4% - 5%	1	9,800	0.02%	9,580	0.02%	36.53%	10.50%	144	132
7% - 8%	907	15,824,159	30.07%	11,569,380	27.95%	64.48%	8.94%	215	156
8% - 9%	11	140,844	0.27%	33,120	0.08%	64.56%	9.34%	207	82
9% - 10%	2,636	20,137,127	38.27%	14,659,576	35.42%	99.97%	10.61%	138	93
10% - 11%	1	20,000	0.04%	8,539	0.02%	99.99%	11.33%	144	60
11% - 12%	1	1,500	0.00%	65	0.00%	99.99%	11.75%	120	-48
12% - 13%	1	4,200	0.01%	2,637	0.01%	100.00%	13.25%	144	60
Total	6,254	55,847,965	100.00%	44,525,550	100.00%	-	11.21%	154	78
Minimum		410.7		2.6			0.0	12	6.0
Maximum		50,000		45,764			19.00%	300	300
Average		8,930		7,120					

Stratification Report

La Hipotecaria Panamá - Personal Loans Current Borrower Rate

Cutoff Date:
May-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	5,967,138	13.78%	5,264,365	16.21%	16.21%	8.61%	245	209
9% - 10%	645	10,106,690	23.33%	6,515,617	20.06%	36.27%	9.21%	202	115
10% - 11%	2,382	18,927,245	43.70%	15,607,434	48.06%	84.33%	10.50%	139	107
11% - 12%	586	4,448,247	10.27%	2,135,386	6.57%	90.90%	11.26%	141	61
12% - 13%	2	10,000	0.02%	5,972	0.02%	90.92%	12.00%	180	89
13% - 14%	3	14,200	0.03%	8,861	0.03%	90.95%	13.07%	168	64
19% - 20%	823	3,840,678	8.87%	2,940,479	9.05%	100.00%	19.00%	180	86
Total	6,254	55,847,965	100.00%	44,525,550	100.00%	-	11.21%	154	78
Minimum		410.7		2.6			0.0	12	6.0
Maximum		50,000		45,764			19.00%	300	300
Average		8,930		7,120					

Stratification Report

La Hipotecaria Panamá - Personal Loans Origination Year

Cutoff Date:
May-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%	2,498	0.01%	0.01%	10.32%	228	0
2008	14	206,850	0.41%	21,352	0.05%	0.06%	9.94%	228	12
2009	2	20,000	0.04%	1,973	0.01%	0.07%	10.50%	228	24
2011	2	17,130	0.03%	2,790	0.01%	0.07%	9.45%	180	0
2012	33	355,842	0.71%	40,887	0.10%	0.18%	9.26%	179	37
2013	61	580,101	1.16%	134,570	0.35%	0.52%	9.52%	168	40
2014	128	1,316,967	2.62%	599,982	1.54%	2.06%	9.61%	177	64
2015	238	2,299,180	4.58%	1,082,126	2.78%	4.84%	10.71%	167	58
2016	376	3,494,895	6.96%	1,964,439	5.04%	9.89%	10.91%	168	71
2017	440	4,098,096	8.16%	2,711,397	6.96%	16.85%	11.42%	174	96
2018	608	5,556,970	11.06%	4,018,744	10.32%	27.17%	11.27%	175	110
2019	820	7,553,787	15.04%	5,837,297	14.99%	42.15%	11.42%	172	118
2020	218	2,155,681	4.29%	1,717,413	4.41%	46.56%	11.19%	174	136
2021	83	754,375	1.50%	555,293	1.43%	47.99%	10.41%	145	99
2022	133	1,075,595	2.14%	825,309	2.12%	50.11%	10.36%	132	102
2023	308	2,315,914	4.61%	1,916,759	4.92%	55.03%	10.17%	129	105
2024	753	5,966,311	11.88%	5,496,670	14.11%	69.14%	11.35%	139	128
2025	1,453	12,432,951	24.76%	12,017,542	30.86%	100.00%	11.44%	138	140
Total	6,254	55,847,965	100.00%	44,525,550	100.00%	-	11.21%	154	78
Minimum		410.7		2.6			0.0	12	6.0
Maximum		50,000		45,764			19.00%	300	300
Average		8,930		7,120					

Stratification Report

La Hipotecaria Panamá -Personal Loans Current Delinquency Status

Cutoff Date:
May-2026

Current Delinquency Status	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	4,622	43,203,918	77.36%	34,844,024	78.26%	78.26%	11.05%	156	127
1 - 30 Days	724	6,160,352	11.03%	4,644,112	10.43%	88.69%	11.67%	158	108
31 - 60 Days	287	2,225,689	3.99%	1,634,553	3.67%	92.36%	11.66%	150	103
61 - 90 Days	181	1,260,302	2.26%	961,134	2.16%	94.52%	11.70%	145	105
90 - 120 Days	122	816,399	1.46%	684,923	1.54%	96.05%	11.70%	138	117
120 - 150 Days	101	748,129	1.34%	583,589	1.31%	97.37%	11.63%	142	110
151 - 180 Days	18	83,851	0.15%	74,251	0.17%	97.53%	18.92%	153	96
181 - 210 Days	63	441,239	0.79%	363,784	0.82%	98.35%	11.93%	141	102
211 - 240 Days	65	479,184	0.86%	386,764	0.87%	99.22%	12.39%	140	100
241 - 270 Days	38	220,048	0.39%	182,155	0.41%	99.63%	12.42%	142	86
271 - 300 Days	33	208,855	0.37%	166,261	0.37%	100.00%	12.12%	143	92
Total	6,254	55,847,965	100.00%	44,525,550	100.00%	-	11.21%	154	78
Minimum		410.7		2.6			0.0	12	6.0
Maximum		50,000		45,764			19.00%	300	300
Average		8,930		7,120					

Stratification Report

La Hipotecaria Panamá -Personal Loans Payment Method

Cutoff Date:
May-2026

Payment Method	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payment Payroll	3,970	42,433,042	75.98%	34,261,254	76.95%	76.95%	10.44%	159	132
Voluntary Payments	2,052	11,910,545	21.33%	9,037,102	20.30%	97.24%	13.95%	146	89
Payment by ACH	232	1,504,378	2.69%	1,227,195	2.76%	100.00%	12.54%	151	107
Total	6,254	55,847,965	100.00%	44,525,550	100.00%	-	11.21%	154	78
Minimum		410.7		2.6			0.0	12	6.0
Maximum		50,000		45,764			19.00%	300	300
Average		8,930		7,120					

Stratification Report

La Hipotecaria Panamá - Personal Loans Employer

Cutoff Date:
May-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)	473	7,639,766	13.79%	5,781,867	13.09%	13.09%	9.50%	220	168
MINISTERIO DE SEGURIDAD PUBLICA	446	4,975,200	8.98%	3,461,314	7.84%	7.84%	10.10%	178	126
CLIENTE SIN TRABAJO	324	2,249,635	4.06%	1,748,140	3.96%	3.96%	11.60%	141	97
CAJA DEL SEGURO SOCIAL	107	1,428,921	2.58%	1,010,336	2.29%	2.29%	10.06%	197	155
MINISTERIO DE SALUD	85	1,104,279	1.99%	735,632	1.67%	1.67%	10.14%	198	149
C.S.S. JUBILADOS & PENSIONADOS	60	623,608	1.13%	321,328	0.73%	0.73%	10.00%	179	113
INDEPENDIENTE	535	3,695,594	6.67%	2,738,905	6.20%	6.20%	11.88%	149	87
INDEPENDIENTE INFORMAL	50	259,621	0.47%	168,747	0.38%	0.38%	13.29%	145	65
IPHE	19	380,555	0.69%	289,833	0.66%	0.66%	9.66%	211	162
MINISTERIO DE LA PRESIDENCIA (3)	34	377,658	0.68%	259,181	0.59%	0.59%	10.18%	167	135
JUBILADO POR CONTRALORIA	19	198,160	0.36%	130,389	0.30%	0.30%	10.09%	177	103
IMPORTADORA RICAMAR, S.A.(IRISA)	53	355,591	0.64%	275,030	0.62%	0.62%	11.90%	148	117
UNIVERSIDAD DE PANAMA	21	302,220	0.55%	244,973	0.55%	0.55%	10.51%	175	148
RIBA SMITH	50	413,580	0.75%	339,203	0.77%	0.77%	12.31%	145	117
ORGANO JUDICIAL	37	331,905	0.60%	256,775	0.58%	0.58%	11.50%	141	123
COPA	27	187,335	0.34%	164,213	0.37%	0.37%	13.09%	143	114
OTHERS	3,847	30,859,570	55.72%	26,234,151	59.41%	59.41%	10.32%	143	100
Total	6,254	55,847,965	100.00%	44,525,550	100.00%	-	11.21%	154	78
Minimum		410.7		2.6			0.0	12	6.0
Maximum		50,000		45,764			19.00%	300	300
Average		8,930		7,120					