
Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - April-2026 Trust XIV

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 - Trust XIV 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)
156	1	18,489	0.04%	4,499	0.01%	0.01%	6.70%	156	26
168	1	137,893	0.26%	46,134	0.13%	0.15%	6.40%	168	
180	6	244,148	0.47%	118,502	0.34%	0.49%	6.56%	180	11
204	2	49,287	0.09%	18,140	0.05%	0.54%	7.00%	204	34
216	4	144,053	0.28%	90,736	0.26%	0.80%	6.30%	216	18
228	2	66,122	0.13%	35,849	0.10%	0.90%	6.59%	228	38
240	59	2,604,345	4.98%	1,622,496	4.67%	5.58%	6.52%	240	25
252	3	86,727	0.17%	60,589	0.17%	5.75%	6.80%	252	35
264	9	311,966	0.60%	214,590	0.62%	6.37%	6.57%	264	29
276	15	610,887	1.17%	426,126	1.23%	7.59%	6.90%	276	39
288	11	571,478	1.09%	421,560	1.21%	8.81%	6.34%	288	25
300	94	3,241,129	6.20%	2,033,225	5.85%	14.66%	6.51%	300	38
312	23	932,183	1.78%	611,779	1.76%	16.42%	6.40%	312	43
324	18	671,916	1.29%	475,371	1.37%	17.79%	6.49%	324	44
336	21	859,673	1.64%	601,557	1.73%	19.53%	6.72%	336	49
348	21	849,061	1.62%	614,618	1.77%	21.30%	6.39%	348	36
360	1,247	40,873,421	78.19%	27,333,148	78.70%	100.00%	6.75%	360	39
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Remaining Term

Cutoff Date:
April-2026

Remaning Term.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0 - 59	76	2,030,751	3.88%	471,423	1.36%	1.36%	6.77%	320	20
60 - 119	316	8,880,092	16.99%	3,809,271	10.97%	12.33%	6.69%	333	27
120 - 179	550	17,243,728	32.99%	10,828,759	31.18%	43.51%	6.84%	346	36
180 - 239	510	20,624,736	39.46%	16,544,108	47.64%	91.14%	6.64%	356	41
240 - 299	85	3,493,473	6.68%	3,075,358	8.86%	100.00%	6.56%	360	40
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV 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)
5,000 - 10,000	3	22,878	0.04%	10,043	0.03%	0.03%	7.00%	340	
10,000 - 15,000	44	610,960	1.17%	222,998	0.64%	0.67%	6.77%	351	28
15,000 - 20,000	146	2,593,214	4.96%	1,339,657	3.86%	4.53%	6.87%	350	30
20,000 - 25,000	286	6,432,298	12.31%	3,213,755	9.25%	13.78%	6.85%	353	37
25,000 - 30,000	235	6,454,323	12.35%	3,708,649	10.68%	24.46%	6.79%	350	40
30,000 - 35,000	214	6,938,049	13.27%	4,748,445	13.67%	38.13%	6.76%	346	36
35,000 - 40,000	162	6,001,944	11.48%	4,227,488	12.17%	50.31%	6.67%	345	38
40,000 - 45,000	152	6,429,053	12.30%	4,724,992	13.61%	63.91%	6.72%	342	41
45,000 - 50,000	98	4,667,439	8.93%	3,503,097	10.09%	74.00%	6.64%	339	36
50,000 - 55,000	62	3,238,031	6.19%	2,429,278	6.99%	80.99%	6.55%	339	41
55,000 - 60,000	62	3,554,516	6.80%	2,611,537	7.52%	88.51%	6.63%	342	40
60,000 - 65,000	22	1,368,593	2.62%	1,032,374	2.97%	91.49%	6.65%	339	41
65,000 - 70,000	24	1,624,532	3.11%	1,234,560	3.55%	95.04%	6.63%	332	31
70,000 - 75,000	9	648,556	1.24%	490,360	1.41%	96.45%	6.68%	324	29
75,000 - 80,000	5	388,608	0.74%	287,203	0.83%	97.28%	6.41%	310	32
80,000 - 85,000	4	325,411	0.62%	255,248	0.73%	98.02%	6.56%	357	59
85,000 - 90,000	3	258,138	0.49%	177,148	0.51%	98.53%	6.41%	280	23
95,000 - 100,000	1	97,174	0.19%	85,957	0.25%	98.77%	6.38%	360	
105,000 - 110,000	1	105,479	0.20%	70,914	0.20%	98.98%	6.00%	288	48
110,000 - 115,000	1	114,536	0.22%	102,931	0.30%	99.27%	5.90%	360	
115,000 - 120,000	1	120,000	0.23%	82,541	0.24%	99.51%	6.00%	312	52
135,000 - 140,000	1	137,893	0.26%	46,134	0.13%	99.64%	6.40%	168	
140,000 -145,000	1	141,154	0.27%	123,611	0.36%	100.00%	7.00%	360	60
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV 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)
0.00 - 5,000	111	2,259,798	4.34%	349,744	1.01%	1.01%	6.80%	345	32
5,000 - 10,000	217	4,806,471	9.24%	1,747,167	5.06%	6.08%	6.90%	355	32
10,000 - 15,000	233	5,690,325	10.94%	2,928,043	8.49%	14.56%	6.94%	350	34
15,000 - 20,000	169	4,798,966	9.23%	2,959,582	8.58%	23.14%	6.86%	345	35
20,000 - 25,000	195	6,143,711	11.81%	4,358,798	12.63%	35.78%	6.79%	346	39
25,000 - 30,000	182	6,714,338	12.91%	4,992,105	14.47%	50.24%	6.65%	337	39
30,000 - 35,000	153	6,320,986	12.15%	4,938,646	14.31%	64.56%	6.65%	347	39
35,000 - 40,000	102	4,854,760	9.33%	3,817,640	11.06%	75.62%	6.69%	340	37
40,000 - 45,000	72	3,805,803	7.32%	3,020,137	8.75%	84.38%	6.54%	344	44
45,000 - 50,000	42	2,540,989	4.88%	1,989,920	5.77%	90.14%	6.67%	343	43
50,000 - 55,000	28	1,760,397	3.38%	1,454,440	4.22%	94.36%	6.47%	348	33
55,000 - 60,000	15	1,017,993	1.96%	869,851	2.52%	96.88%	6.57%	352	32
60,000 - 65,000	11	809,350	1.56%	682,802	1.98%	98.86%	6.53%	341	33
70,000 - 75,000	1	105,479	0.20%	70,914	0.21%	99.07%	6.00%	288	48
75,000 - 80,000	2	170,550	0.33%	154,089	0.45%	99.51%	5.95%	360	30
80,000 - 85,000	1	120,000	0.23%	82,541	0.24%	99.75%	6.00%	312	52
85,000 - 90,000	1	97,174	0.19%	85,957	0.25%	100.00%	6.38%	360	
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV 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%	11	361,698	0.69%	175,748	0.51%	0.51%	6.63%	329	6
20% - 25%	1	15,950	0.03%	12,391	0.04%	0.54%	6.50%	360	
25% - 30%	1	18,489	0.04%	4,499	0.01%	0.55%	6.70%	156	26
30% - 35%	4	120,436	0.23%	90,137	0.26%	0.81%	6.48%	303	33
35% - 40%	4	96,809	0.19%	58,093	0.17%	0.98%	6.98%	282	45
40% - 45%	10	291,928	0.56%	198,248	0.57%	1.55%	6.48%	307	28
45% - 50%	13	346,733	0.66%	257,985	0.74%	2.30%	6.51%	318	37
50% - 60%	73	2,132,086	4.08%	1,613,951	4.65%	6.94%	6.59%	339	38
60% - 65%	45	1,495,968	2.86%	1,158,703	3.34%	10.28%	6.50%	336	37
65% - 70%	63	2,159,224	4.13%	1,625,189	4.68%	14.96%	6.60%	331	37
70% - 75%	85	2,813,383	5.38%	2,088,319	6.01%	20.97%	6.79%	341	39
75% - 80%	103	3,814,892	7.30%	2,750,610	7.92%	28.89%	6.66%	343	40
80% - 85%	126	4,507,319	8.62%	3,232,244	9.31%	38.20%	6.73%	345	39
85% - 90%	199	7,657,295	14.65%	5,389,647	15.52%	53.72%	6.69%	348	41
90% - 95%	470	17,596,342	33.66%	12,070,025	34.75%	88.47%	6.76%	347	37
95% - 100%	329	8,844,229	16.92%	4,003,129	11.53%	100.00%	6.67%	357	35
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

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

Cutoff Date:
April-2026

Current Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 5%	20	509,063	0.97%	49,885	0.14%	0.14%	7.00%	336	7
5% - 10%	30	682,745	1.31%	214,603	0.62%	0.76%	6.75%	337	18
10% - 15%	36	871,752	1.67%	327,562	0.94%	1.70%	6.54%	334	30
15% - 20%	61	1,728,307	3.31%	807,578	2.33%	4.03%	6.76%	337	35
20% - 25%	81	2,138,685	4.09%	970,478	2.79%	6.82%	6.78%	350	32
25% - 30%	91	2,433,000	4.65%	1,111,807	3.20%	10.03%	6.76%	345	34
30% - 35%	104	2,907,670	5.56%	1,536,707	4.42%	14.45%	6.68%	348	34
35% - 40%	137	3,876,250	7.42%	2,040,638	5.88%	20.33%	6.82%	340	31
40% - 45%	111	3,438,697	6.58%	2,188,753	6.30%	26.63%	6.72%	346	39
45% - 50%	123	4,100,693	7.84%	2,635,225	7.59%	34.22%	6.75%	348	40
50% - 55%	151	5,348,859	10.23%	3,675,042	10.58%	44.80%	6.78%	344	39
55% - 60%	129	4,949,117	9.47%	3,560,158	10.25%	55.05%	6.72%	342	44
60% - 65%	116	4,499,397	8.61%	3,371,737	9.71%	64.76%	6.72%	346	38
65% - 70%	116	4,803,865	9.19%	3,783,776	10.90%	75.65%	6.65%	352	40
70% - 75%	114	5,083,678	9.73%	4,131,348	11.90%	87.55%	6.75%	353	43
75% - 80%	60	2,498,935	4.78%	2,143,897	6.17%	93.72%	6.74%	357	37
80% - 85%	42	1,849,233	3.54%	1,668,412	4.80%	98.53%	6.26%	357	28
85% - 90%	12	453,633	0.87%	417,125	1.20%	99.73%	6.18%	360	11
90% - 95%	3	99,200	0.19%	94,189	0.27%	100.00%	5.65%	360	38
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Current Borrower Rate

Cutoff Date:
April-2026

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	25,536	0.05%	4,652	0.01%	0.01%	0.00%	300	50
2% - 3%	47	1,716,647	3.28%	1,499,437	4.32%	4.32%	5.84%	356	29
3% - 4%	507	14,934,957	28.57%	7,884,105	22.70%	22.70%	6.82%	353	39
4% - 5%	1	56,250	0.11%	46,764	0.13%	0.13%	8.00%	336	56
5% - 6%	76	3,241,391	6.20%	2,822,170	8.13%	8.13%	5.90%	324	27
6.475	1	52,155	0.10%	44,694	0.13%	0.13%	6.48%	360	
6% -7%	387	14,674,561	28.07%	10,506,046	30.25%	30.25%	6.52%	340	38
7% - 8%	513	17,336,007	33.16%	11,760,067	33.86%	33.86%	7.08%	347	41
8% -9%	1	47,226	0.09%	33,550	0.10%	0.10%	8.25%	360	60
10	2	121,541	0.23%	95,060	0.27%	0.27%	6.67%	342	60
10% - 11%	1	66,510	0.13%	32,373	0.09%	0.09%	7.00%	360	
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV 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%	876	34,754,833	66.49%	26,225,010	75.51%	75.51%	6.61%	338	39
1% - 2%	2	34,428	0.07%	21,231	0.06%	75.57%	7.00%	360	60
2% - 3%	3	101,102	0.19%	21,411	0.06%	75.64%	6.88%	336	4
3% - 4%	68	2,290,622	4.38%	1,158,349	3.34%	78.97%	6.85%	355	36
4% - 5%	281	8,057,050	15.41%	3,763,334	10.84%	89.81%	6.88%	358	33
5% - 6%	306	7,019,114	13.43%	3,536,775	10.18%	99.99%	7.14%	357	37
6% - 7%	1	15,631	0.03%	2,809	0.01%	100.00%	7.00%	360	60
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Current Subsidy

Cutoff Date:
April-2026

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	1,537	52,272,780	100.00%	34,728,919	100.00%	100.00%	6.70%	346	38
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV 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	711	24,162,463	46.22%	16,431,898	47.31%	47.31%	6.66%	348	17
2008	6	184,435	0.35%	92,677	0.27%	47.58%	6.89%	350	60
2009	16	384,092	0.73%	142,632	0.41%	47.99%	7.08%	360	60
2010	28	731,456	1.40%	362,605	1.04%	49.04%	7.00%	360	62
2011	60	1,574,752	3.01%	731,033	2.10%	51.14%	6.90%	357	59
2012	86	2,133,737	4.08%	955,645	2.75%	53.89%	6.96%	356	59
2013	84	2,190,886	4.19%	1,065,534	3.07%	56.96%	6.88%	358	60
2014	499	19,389,688	37.09%	13,983,478	40.26%	97.23%	6.67%	337	56
2015	18	429,710	0.82%	229,943	0.66%	97.89%	7.02%	357	60
2016	11	353,208	0.68%	225,709	0.65%	98.54%	6.82%	357	59
2017	8	321,127	0.61%	207,637	0.60%	99.14%	6.82%	360	60
2018	10	417,227	0.80%	300,127	0.86%	100.00%	7.61%	340	57
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

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

Cutoff Date:
April-2026

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%	20	537,996	537,996	232,209	232,209	0.67%	6.77%	338	35
10% - 15%	91	2,793,891	2,793,891	1,514,316	1,514,316	5.05%	6.87%	351	31
15% - 20%	168	5,380,821	5,380,821	3,329,608	3,329,608	14.67%	6.84%	351	38
20% - 30%	318	10,642,729	10,642,729	6,608,456	6,608,456	33.77%	6.75%	346	39
25% - 30%	509	16,231,450	16,231,450	10,453,908	10,453,908	63.98%	6.69%	347	36
30% - 35%	421	16,212,249	16,212,249	12,231,009	12,231,009	99.33%	6.63%	343	39
35% - 40%	7	285,593	285,593	231,980	231,980	100.00%	6.50%	357	41
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Original Property Value

Cutoff Date:
April-2026

Original Prperty Value (*)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0.00 - 10,000	130	4,844,021	9.27%	3,584,086	10.32%	10.32%	6.58%	340	33
10,000 - 15,000	14	194,609	0.37%	59,916	0.17%	10.49%	6.82%	360	28
15,000 - 20,000	60	981,769	1.88%	350,478	1.01%	11.50%	6.73%	355	26
20,000 - 25,000	180	3,688,316	7.06%	1,633,399	4.70%	16.21%	6.93%	356	35
25,000 - 30,000	191	4,570,239	8.74%	2,249,486	6.48%	22.68%	6.84%	354	39
30,000 - 35,000	138	3,783,279	7.24%	2,125,554	6.12%	28.80%	6.88%	353	41
35,000 - 40,000	156	4,855,011	9.29%	3,127,712	9.01%	37.81%	6.77%	351	36
40,000 - 45,000	125	4,199,657	8.03%	3,051,626	8.79%	46.60%	6.71%	344	42
45,000 - 50,000	156	5,793,615	11.08%	4,046,970	11.65%	58.25%	6.79%	338	35
50,000 - 55,000	83	3,425,646	6.55%	2,514,158	7.24%	65.49%	6.67%	343	40
55,000 - 60,000	86	3,900,073	7.46%	2,929,830	8.44%	73.92%	6.59%	341	42
60,000 - 65,000	65	3,278,678	6.27%	2,317,011	6.67%	80.60%	6.62%	340	40
65,000 - 70,000	48	2,468,178	4.72%	1,909,389	5.50%	86.09%	6.63%	327	41
70,000 - 75,000	35	1,937,057	3.71%	1,549,759	4.46%	90.56%	6.67%	350	39
75,000 - 80,000	21	1,171,293	2.24%	886,093	2.55%	93.11%	6.56%	314	42
80,000 - 85,000	18	1,041,987	1.99%	791,704	2.28%	95.39%	6.74%	337	38
85,000 - 90,000	10	668,089	1.28%	499,988	1.44%	96.83%	6.37%	326	23
90,000 - 95,000	6	448,236	0.86%	338,450	0.97%	97.80%	6.84%	338	46
95,000 - 100,000	5	298,416	0.57%	209,645	0.60%	98.41%	6.40%	312	28
100,000 - 105,000	1	87,138	0.17%	77,229	0.22%	98.63%	6.00%	360	
105,000 - 110,000	4	200,198	0.38%	160,356	0.46%	99.09%	6.68%	360	42
110,000 - 115,000	1	97,174	0.19%	85,957	0.25%	99.34%	6.38%	360	
120,000 - 125,000	2	114,621	0.22%	76,668	0.22%	99.56%	6.42%	240	21
160,000 - 165,000	1	120,000	0.23%	82,541	0.24%	99.80%	6.00%	312	52
165,000 - 170,000	1	105,479	0.20%	70,914	0.20%	100.00%	6.00%	288	48
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV 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)
1998	3	52,850	0.10%	4,155	0.01%	0.01%	6.90%	340	27
1999	16	396,450	0.76%	77,062	0.22%	0.23%	6.77%	356	29
2000	17	381,176	0.73%	90,209	0.26%	0.49%	6.97%	356	19
2001	49	1,168,315	2.24%	322,188	0.93%	1.42%	6.75%	358	32
2002	75	1,796,315	3.44%	520,914	1.50%	2.92%	6.79%	357	30
2003	81	2,082,025	3.98%	741,599	2.14%	5.06%	6.75%	358	30
2004	55	1,330,390	2.55%	469,787	1.35%	6.41%	6.81%	350	32
2005	3	74,310	0.14%	15,021	0.04%	6.45%	7.30%	340	15
2006	12	338,400	0.65%	171,795	0.49%	6.95%	7.02%	350	32
2007	118	3,050,623	5.84%	1,753,705	5.05%	12.00%	7.24%	357	29
2008	208	5,835,075	11.16%	3,398,433	9.79%	21.78%	6.94%	359	37
2009	36	1,162,069	2.22%	679,580	1.96%	23.74%	7.02%	352	36
2010	75	2,398,803	4.59%	1,507,098	4.34%	28.08%	6.85%	352	36
2011	68	2,508,503	4.80%	1,624,447	4.68%	32.76%	6.85%	345	38
2012	73	2,583,684	4.94%	1,875,029	5.40%	38.16%	6.61%	345	34
2013	94	3,746,018	7.17%	2,812,672	8.10%	46.25%	6.62%	343	42
2014	161	6,762,859	12.94%	5,296,890	15.25%	61.51%	6.56%	342	37
2015	217	9,346,657	17.88%	7,351,992	21.17%	82.68%	6.58%	332	41
2016	143	5,827,122	11.15%	4,761,575	13.71%	96.39%	6.58%	323	39
2017	33	1,431,136	2.74%	1,254,767	3.61%	100.00%	6.64%	355	43
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV 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	1,253	42,727,397	81.74%	27,872,860	80.26%	80.26%	6.72%	346	35
1 - 30 Days	127	4,339,242	8.30%	3,105,210	8.94%	89.20%	6.75%	344	39
31 - 60 Days	64	2,276,897	4.36%	1,687,519	4.86%	94.06%	6.53%	345	58
61 - 90 Days	40	1,231,848	2.36%	885,607	2.55%	96.61%	6.69%	353	59
91 - 120 Days	16	513,753	0.98%	379,301	1.09%	97.70%	6.60%	356	59
121 - 150 Days	4	137,477	0.26%	79,269	0.23%	97.93%	6.55%	345	56
151 - 180 Days	1	26,697	0.05%	21,854	0.06%	97.99%	6.58%	324	54
181 - 210 Days	1	58,188	0.11%	53	0.00%	97.99%	6.75%	360	60
211 - 240 Days	2	59,100	0.11%	48,529	0.14%	98.13%	6.84%	360	60
241 - 270 Days	1	23,042	0.04%	11,524	0.03%	98.17%	7.38%	360	60
301 - 330 Days	2	51,756	0.10%	26,047	0.08%	98.24%	5.92%	330	60
331 - 360 Days	2	49,254	0.09%	39,907	0.11%	98.36%	5.98%	360	60
+ 361 Days	24	778,130	1.49%	571,239	1.64%	100.00%	6.30%	341	58
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust XIV Payment Method

Fecha Alpha
April-2026

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payment by ACH	23	794,546	1.52%	517,883	1.49%	1.49%	6.72%	347	10
Payroll Deduction	878	30,894,086	59.10%	20,573,449	59.24%	60.73%	6.78%	346	51
Voluntary Payments	636	20,584,147	39.38%	13,637,587	39.27%	100.00%	6.59%	347	18
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Property Type

Cutoff Date:
April-2026

Type of Residence	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Apartments	16	393,143	0.75%	171,797	0.49%	0.49%	6.87%	355	28
Single Family Home	1,521	51,879,637	99.25%	34,557,122	99.51%	100.00%	6.70%	346	38
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Loan Purpose

Cutoff Date:
April-2026

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Cash Out Refinance	1,065	38,160,772	73.00%	26,848,696	77.31%	77.31%	6.71%	342	38
Used Property	179	6,934,811	13.27%	5,641,140	16.24%	93.55%	6.62%	352	40
New Property	293	7,177,197	13.73%	2,239,083	6.45%	100.00%	6.78%	357	31
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV 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	1,251	41,160,754	78.74%	26,790,166	77.14%	77.14%	6.69%	345	36
Chiriquí	83	3,522,843	6.74%	2,553,554	7.35%	84.49%	6.65%	347	46
Veraguas	62	2,316,749	4.43%	1,630,782	4.70%	89.19%	6.81%	352	52
Herrera	47	1,739,065	3.33%	1,247,240	3.59%	92.78%	6.86%	357	43
Colón	49	1,758,157	3.36%	1,167,837	3.36%	96.14%	6.70%	346	30
Coclé	29	1,179,310	2.26%	905,088	2.61%	98.75%	6.74%	352	55
Los Santos	12	478,919	0.92%	345,191	0.99%	99.74%	6.59%	360	39
Panamá Oeste	3	89,982	0.17%	67,799	0.20%	99.94%	6.53%	328	53
Bocas del Toro	1	27,000	0.05%	21,262	0.06%	100.00%	6.75%	360	60
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV 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)
VILLAS DE DON BOSCO	25	778,373	1.49%	413,903	1.19%	1.19%	6.66%	343	57
LA SIESTA	20	360,648	0.69%	166,912	0.48%	1.67%	6.86%	336	52
VILLA DEL CARMEN	1	23,703	0.05%	6,572	0.02%	1.69%	6.75%	360	60
LAS PRADERAS DE SAN ISIDRO	1	30,201	0.06%	22,717	0.07%	1.76%	7.00%	360	60
OTROS	1,490	51,079,856	97.72%	34,118,815	98.24%	100.00%	6.70%	346	37
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV 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	164	6,293,568	12.04%	4,272,465	12.30%	12.30%	6.81%	346	57
INDEPENDIENTE	46	1,590,687	3.04%	1,156,518	3.33%	15.63%	6.56%	345	58
C.S.S. JUBILADOS & PENSIONADOS	57	2,009,229	3.84%	1,281,196	3.69%	19.32%	6.34%	344	56
CLIENTE SIN TRABAJO	47	1,398,632	2.68%	1,059,318	3.05%	22.37%	6.63%	354	59
MINISTERIO DE SEGURIDAD PUBLICA	60	2,018,680	3.86%	1,492,855	4.30%	26.67%	6.95%	352	59
CAJA DE SEGURO SOCIAL	52	1,953,422	3.74%	1,245,523	3.59%	30.26%	6.73%	337	56
MINISTERIO DE SALUD	45	1,789,303	3.42%	1,101,089	3.17%	33.43%	6.75%	348	56
JUBILADO POR CONTRALORIA	41	1,494,087	2.86%	1,031,337	2.97%	36.40%	6.49%	354	59
INDEPENDIENTE INFORMAL	8	208,825	0.40%	143,082	0.41%	36.81%	6.30%	350	57
ORGANO JUDICIAL	8	342,396	0.66%	212,344	0.61%	37.42%	7.10%	345	58
AUTORIDAD DEL CANAL DE PANAMA	11	541,401	1.04%	295,937	0.85%	38.27%	6.89%	343	47
INDEPENDIENTE (PEQUEÑO EMPRESARIO)	6	179,146	0.34%	130,843	0.38%	38.65%	7.31%	360	60
INSTITUTO PANAMEÑO DE HABILITACION ESP..	8	325,287	0.62%	239,429	0.69%	39.34%	6.88%	357	59
CONDUCTOR DE TAXI	5	128,587	0.25%	110,922	0.32%	39.66%	5.96%	341	57
UNIVERSIDAD DE PANAMA	7	362,365	0.69%	210,757	0.61%	40.27%	6.67%	333	52
CONTRALORIA GENERAL (2)	7	224,180	0.43%	137,881	0.40%	40.66%	6.73%	346	49
PROCURADURIA GENERAL DE LA NACION	6	232,615	0.45%	165,663	0.48%	41.14%	6.36%	340	56
MINISTERIO DE LA PRESIDENCIA	7	194,373	0.37%	130,723	0.38%	41.52%	7.07%	360	60
BANCO GENERAL, S.A.	4	165,227	0.32%	107,228	0.31%	41.82%	6.86%	345	57
MINISTERIO DE GOBIERNO	4	167,220	0.32%	131,826	0.38%	42.20%	6.73%	342	58
INDUSTRIAS LACTEAS S.A.	4	92,994	0.18%	54,303	0.16%	42.36%	7.06%	360	60
PANAMA PORTS COMPANY, S.A.	2	88,112	0.17%	63,156	0.18%	42.54%	7.00%	294	50
IMPORTADORA RICAMAR, S.A. (IRISA)	7	144,491	0.28%	81,673	0.24%	42.78%	7.04%	360	60
INMOBILIARIA DON ANTONIO, S.A.	5	132,233	0.25%	94,994	0.27%	43.05%	7.00%	360	60
TRIBUNAL ELECTORAL	3	85,332	0.16%	61,817	0.18%	43.23%	6.88%	340	57
FARMACIA ARROCHA S.A.	3	98,358	0.19%	71,542	0.21%	43.43%	7.00%	360	60
AGENCIAS FEDURO, S.A	2	52,300	0.10%	31,608	0.09%	43.53%	6.71%	342	56
PRODUCTOS TOLEDANO, S.A.	1	18,854	0.04%	9,694	0.03%	43.55%	7.38%	360	60
COMPAÑIA GOLY S.A.	2	35,210	0.07%	14,230	0.04%	43.59%	7.18%	360	60
OTHERS	577	18,991,536	36.33%	12,619,182	36.34%	79.93%	6.51%	344	34
NULL	338	10,914,131	20.88%	6,969,782	20.07%	100.00%	6.60%	348	
Total	1,537	52,272,780	100.00%	34,728,919	100.00%	-	6.70%	346	38
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,611			14.00%	360	284
Average		34,010		22,595					