

Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - July-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 July-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								Cutoff Date: July-2026	
Original Term									
Orginal 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%	4,065	0.01%	0.01%	6.70%	156	26
168	1	137,893	0.27%	42,987	0.13%	0.14%	6.40%	168	
180	6	271,333	0.53%	135,978	0.40%	0.54%	6.61%	180	35
204	2	49,287	0.10%	17,071	0.05%	0.59%	7.00%	204	34
216	4	144,053	0.28%	89,239	0.26%	0.85%	6.30%	216	36
228	2	66,122	0.13%	34,819	0.10%	0.96%	6.59%	228	38
240	59	2,591,438	5.03%	1,586,377	4.68%	5.63%	6.53%	240	40
252	3	86,727	0.17%	60,018	0.18%	5.81%	6.80%	252	42
264	9	311,966	0.61%	211,611	0.62%	6.44%	6.56%	264	44
276	14	579,419	1.12%	396,441	1.17%	7.60%	6.90%	276	46
288	11	571,478	1.11%	417,118	1.23%	8.83%	6.34%	288	48
300	92	3,173,198	6.16%	1,974,004	5.82%	14.66%	6.52%	300	50
312	23	932,183	1.81%	603,292	1.78%	16.44%	6.38%	312	51
324	17	643,791	1.25%	469,795	1.39%	17.82%	6.52%	324	52
336	20	836,398	1.62%	593,663	1.75%	19.57%	6.72%	336	56
348	20	821,580	1.59%	599,932	1.77%	21.34%	6.39%	348	58
360	1,230	40,292,678	78.20%	26,671,506	78.66%	100.00%	6.75%	360	60
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,236			14.00%	360	284
Average		34,034		22,396					

La Hipotecaria Panamá - Mortgages - Trust XIV									
Cutoff Date: July-2026									
Remaining Term									
Remaning Term.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0 - 59	90	2,376,581	4.61%	578,309	1.71%	1.71%	6.80%	326	48
60 - 119	302	8,619,539	16.73%	3,734,610	11.01%	12.72%	6.68%	330	50
120 - 179	550	17,291,980	33.56%	10,794,528	31.83%	44.55%	6.84%	347	56
180 - 239	513	20,726,449	40.22%	16,592,274	48.93%	93.49%	6.63%	357	59
240 - 299	59	2,513,485	4.88%	2,208,195	6.51%	100.00%	6.60%	360	60
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,236			14.00%	360	284
Average		34,034		22,396					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV
Original Balance

Cutoff Date:
July-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%	9,536	0.03%	0.03%	7.00%	340	
10,000 - 15,000	43	597,660	1.16%	215,940	0.64%	0.66%	6.76%	351	62
15,000 - 20,000	145	2,577,433	5.00%	1,296,893	3.82%	4.49%	6.86%	350	58
20,000 - 25,000	282	6,334,609	12.29%	3,127,179	9.22%	13.71%	6.85%	353	59
25,000 - 30,000	229	6,288,463	12.20%	3,591,581	10.59%	24.30%	6.78%	350	58
30,000 - 35,000	211	6,846,457	13.29%	4,624,720	13.64%	37.94%	6.77%	346	57
35,000 - 40,000	161	5,963,694	11.57%	4,178,174	12.32%	50.27%	6.66%	345	57
40,000 - 45, 000	149	6,297,078	12.22%	4,594,035	13.55%	63.81%	6.73%	343	58
45,000 - 50,000	95	4,525,849	8.78%	3,382,258	9.97%	73.79%	6.64%	339	57
50,000 - 55,000	61	3,184,031	6.18%	2,364,181	6.97%	80.76%	6.56%	339	57
55,000 - 60,000	62	3,554,516	6.90%	2,589,278	7.64%	88.40%	6.63%	342	57
60,000 - 65,000	22	1,368,593	2.66%	1,024,508	3.02%	91.42%	6.65%	339	58
65,000 - 70,000	23	1,559,349	3.03%	1,166,596	3.44%	94.86%	6.62%	330	56
70,000 - 75,000	10	719,031	1.40%	526,206	1.55%	96.41%	6.68%	310	54
75,000 - 80,000	5	388,608	0.75%	283,838	0.84%	97.25%	6.41%	310	52
80,000 - 85,000	4	325,411	0.63%	253,526	0.75%	98.00%	6.56%	357	59
85,000 - 90,000	3	258,138	0.50%	174,210	0.51%	98.51%	6.41%	280	49
95,000 - 100,000	1	97,174	0.19%	85,487	0.25%	98.76%	6.38%	360	60
105,000 - 110,000	1	105,479	0.20%	69,726	0.21%	98.97%	6.00%	288	48
110,000 - 115,000	1	114,536	0.22%	102,223	0.30%	99.27%	5.90%	360	60
115,000 - 120,000	1	120,000	0.23%	81,600	0.24%	99.51%	6.00%	312	52
135,000 - 140,000	1	137,893	0.27%	42,987	0.13%	99.64%	6.40%	168	
140,000 -145,000	1	141,154	0.27%	123,236	0.36%	100.00%	7.00%	360	60
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,236			14.00%	360	284
Average		34,034		22,396					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV

Cutoff Date:
July-2026

Remaining Balance

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	116	2,329,856	4.54%	356,088	1.06%	1.06%	6.80%	346	57
5,000 - 10,000	209	4,646,062	9.06%	1,665,335	4.94%	6.00%	6.89%	354	59
10,000 - 15,000	229	5,630,609	10.98%	2,854,119	8.47%	14.48%	6.94%	350	58
15,000 - 20,000	176	5,022,538	9.80%	3,083,476	9.15%	23.63%	6.87%	348	58
20,000 - 25,000	194	6,179,333	12.05%	4,364,003	12.96%	36.59%	6.77%	344	56
25,000 - 30,000	175	6,492,851	12.66%	4,815,145	14.30%	50.88%	6.64%	338	56
30,000 - 35,000	150	6,264,439	12.22%	4,852,349	14.41%	65.29%	6.67%	347	58
35,000 - 40,000	101	4,869,490	9.50%	3,798,256	11.28%	76.56%	6.69%	338	56
40,000 - 45,000	67	3,677,761	7.17%	2,816,624	8.36%	84.93%	6.52%	342	57
45,000 - 50,000	40	2,327,830	4.54%	1,900,258	5.64%	90.57%	6.71%	347	58
50,000 - 55,000	26	1,632,759	3.18%	1,352,055	4.01%	94.58%	6.44%	352	59
55,000 - 60,000	13	896,263	1.75%	755,576	2.24%	96.83%	6.57%	351	58
60,000 - 65,000	11	809,350	1.58%	678,993	2.02%	98.84%	6.53%	341	57
65,000 - 70,000	1	105,479	0.21%	69,726	0.21%	99.05%	6.00%	288	48
75,000 - 80,000.	2	170,550	0.33%	153,367	0.46%	99.50%	5.95%	360	60
80,000 - 85,000	1	120,000	0.23%	81,600	0.24%	99.75%	6.00%	312	52
85,000 - 90,000	1	97,174	0.19%	85,487	0.25%	100.00%	6.38%	360	60
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,236			14.00%	360	284
Average		34,034		22,396					

La Hipotecaria Panamá - Mortgages - Trust XIV									Cutoff Date: July-2026
Original Loan To Value									
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%	13	428,841	0.83%	203,375	0.60%	0.60%	6.68%	325	5
20% - 25%	1	15,950	0.03%	12,303	0.04%	0.64%	6.50%	360	60
25% - 30%	1	18,489	0.04%	4,065	0.01%	0.65%	6.70%	156	26
30% - 35%	4	120,436	0.23%	89,214	0.26%	0.91%	6.48%	303	47
35% - 40%	4	96,809	0.19%	56,980	0.17%	1.08%	6.98%	282	51
40% - 45%	9	267,728	0.52%	196,158	0.58%	1.66%	6.48%	308	53
45% - 50%	13	346,733	0.67%	255,411	0.75%	2.41%	6.52%	318	53
50% - 60%	73	2,122,039	4.12%	1,573,238	4.64%	7.05%	6.59%	339	57
60% - 65%	45	1,495,968	2.90%	1,148,551	3.39%	10.44%	6.50%	336	56
65% - 70%	62	2,171,887	4.21%	1,604,733	4.73%	15.17%	6.59%	329	55
70% - 75%	84	2,781,329	5.40%	2,052,031	6.05%	21.22%	6.80%	341	56
75% - 80%	103	3,814,892	7.40%	2,719,208	8.02%	29.24%	6.67%	343	57
80% - 85%	123	4,397,889	8.53%	3,118,140	9.20%	38.44%	6.73%	345	57
85% - 90%	198	7,574,661	14.70%	5,273,224	15.55%	53.99%	6.69%	348	58
90% - 95%	463	17,307,082	33.59%	11,775,276	34.73%	88.72%	6.76%	348	58
95% - 100%	318	8,567,301	16.63%	3,826,008	11.28%	100.00%	6.66%	357	60
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,236			14.00%	360	284
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Current Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
NULL	123	4,311,149	8.37%	3,093,076	9.12%	9.12%	6.64%	345	54
0% - 5%	26	769,932	1.49%	192,398	0.57%	9.69%	6.51%	336	57
5% - 10%	42	1,377,282	2.67%	576,110	1.70%	11.39%	6.77%	327	54
10% - 15%	98	3,364,965	6.53%	1,784,834	5.26%	16.65%	6.66%	318	52
15% - 20%	143	5,347,397	10.38%	3,371,169	9.94%	26.59%	6.59%	331	55
20% - 25%	162	5,645,679	10.96%	3,687,351	10.87%	37.47%	6.69%	344	57
25% - 30%	226	7,098,854	13.78%	4,622,385	13.63%	51.10%	6.78%	349	57
30% - 35%	196	6,234,481	12.10%	3,953,236	11.66%	62.76%	6.75%	353	58
35% - 40%	144	4,540,655	8.81%	2,918,242	8.61%	71.37%	6.78%	357	59
40% - 45%	75	2,435,900	4.73%	1,653,312	4.88%	76.24%	6.74%	358	60
45% - 50%	59	1,962,352	3.81%	1,391,385	4.10%	80.35%	6.95%	355	59
50% - 55%	28	885,917	1.72%	552,942	1.63%	81.98%	6.63%	351	57
55% - 60%	23	871,007	1.69%	599,601	1.77%	83.74%	6.54%	346	58
60% - 65%	22	790,811	1.53%	576,721	1.70%	85.45%	6.72%	341	57
65% - 70%	26	988,920	1.92%	764,577	2.25%	87.70%	6.70%	355	59
70% - 75%	40	1,676,574	3.25%	1,339,730	3.95%	91.65%	6.81%	357	59
75% - 80%	35	1,350,242	2.62%	1,137,960	3.36%	95.01%	6.83%	360	60
80% - 85%	31	1,286,334	2.50%	1,146,701	3.38%	98.39%	6.44%	359	60
85% - 90%	11	428,633	0.83%	392,891	1.16%	99.55%	6.13%	360	60
90% - 95%	4	160,950	0.31%	153,296	0.45%	100.00%	5.59%	360	60
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,236			14.00%	360	284
Average		34,034		22,396					

La Hipotecaria Panamá - Mortgages - Trust XIV									
Current Borrower Rate								Cutoff Date: July-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	1,682,600	3.27%	1,451,212	4.28%	4.28%	5.85%	356	59
3% - 4%	497	14,727,147	28.58%	7,709,603	22.74%	22.74%	6.82%	353	57
4% - 5%	1	56,250	0.11%	46,515	0.14%	0.14%	8.00%	336	56
5% - 6%	76	3,251,441	6.31%	2,801,733	8.26%	8.26%	5.90%	324	55
6.475	1	52,155	0.10%	44,480	0.13%	0.13%	6.48%	360	60
6% -7%	376	14,222,339	27.60%	10,089,338	29.76%	29.76%	6.52%	341	57
7% - 8%	510	17,204,814	33.39%	11,560,737	34.09%	34.09%	7.08%	347	58
8% -9%	1	47,226	0.09%	33,254	0.10%	0.10%	8.25%	360	60
9.95	1	70,474	0.14%	40,553	0.12%	0.12%	6.63%	180	46
10	2	121,541	0.24%	94,225	0.28%	0.28%	6.67%	342	60
10% - 11%	1	66,510	0.13%	31,616	0.09%	0.09%	7.00%	360	60
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,236			14.00%	360	284
Average		34,034		22,396					

Original Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	864	34,333,773	66.63%	25,699,668	75.79%	75.79%	6.61%	338	56
1% - 2%	2	34,428	0.07%	20,960	0.06%	75.85%	7.00%	360	60
2% - 3%	3	101,102	0.20%	19,426	0.06%	75.91%	6.89%	336	59
3% - 4%	65	2,169,832	4.21%	1,075,528	3.17%	79.08%	6.85%	356	59
4% - 5%	275	7,897,638	15.33%	3,637,791	10.73%	89.81%	6.88%	358	60
5% - 6%	304	6,975,631	13.54%	3,451,990	10.18%	99.99%	7.14%	357	60
6% - 7%	1	15,631	0.03%	2,553	0.01%	100.00%	7.00%	360	60
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
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Average		34,034		22,396					

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	1,514	51,528,034	100.00%	33,907,916	100.00%	100.00%	6.70%	346	57
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,236			14.00%	360	284
Average		34,034		22,396					

La Hipotecaria Panamá - Mortgages - Trust XIV									
Subsidy Expiration Year		Subsidy Expiration Year		Cutoff Date: July-2026					
Subsidy Expiration Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
NULL	216	8,421,878	16.34%	6,610,696	19.50%	19.50%	6.63%	348	59
2008	13	356,097	0.69%	157,298	0.46%	19.96%	6.98%	348	59
2009	31	808,886	1.57%	320,307	0.94%	20.90%	7.10%	358	60
2010	50	1,273,722	2.47%	631,234	1.86%	22.77%	7.04%	359	61
2011	97	2,467,846	4.79%	1,075,188	3.17%	25.94%	6.93%	358	60
2012	156	3,820,530	7.41%	1,695,475	5.00%	30.94%	6.96%	357	59
2013	145	3,745,795	7.27%	1,704,348	5.03%	35.96%	6.90%	358	60
2014	739	28,427,839	55.17%	20,312,100	59.90%	95.87%	6.62%	337	56
2015	30	793,853	1.54%	457,574	1.35%	97.22%	6.89%	358	60
2016	14	480,936	0.93%	311,643	0.92%	98.14%	6.85%	357	60
2017	12	470,366	0.91%	293,685	0.87%	99.00%	6.77%	360	60
2018	11	460,286	0.89%	338,368	1.00%	100.00%	8.25%	341	57
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,236			14.00%	360	284
Average		34,034		22,396					

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%	19	518,263	518,263	219,134	219,134	0.65%	6.77%	337	56
10% - 15%	94	2,868,626	2,868,626	1,499,040	1,499,040	5.09%	6.87%	350	56
15% - 20%	164	5,276,022	5,276,022	3,247,197	3,247,197	14.70%	6.83%	351	58
20% - 30%	310	10,373,919	10,373,919	6,372,147	6,372,147	33.56%	6.75%	347	57
25% - 30%	499	15,881,045	15,881,045	10,135,876	10,135,876	63.56%	6.69%	347	57
30% - 35%	417	16,066,040	16,066,040	12,037,774	12,037,774	99.20%	6.64%	343	57
35% - 40%	7	285,593	285,593	230,355	230,355	99.88%	6.50%	357	60
40% - 45%	1	70,474	70,474	40,553	40,553	100.00%	6.63%	180	46
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
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La Hipotecaria Panamá - Mortgages - Trust XIV									
Stratification Report		Original Property Value						Cutoff Date: July-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	128	4,600,381	8.93%	3,297,769	9.73%	9.73%	6.63%	340	54
10,000 - 15,000	13	181,309	0.35%	57,818	0.17%	9.90%	6.82%	360	60
15,000 - 20,000	60	981,769	1.91%	339,496	1.00%	10.90%	6.73%	355	60
20,000 - 25,000	174	3,553,007	6.90%	1,532,554	4.52%	15.42%	6.92%	356	59
25,000 - 30,000	190	4,531,814	8.79%	2,213,158	6.53%	21.94%	6.84%	354	59
30,000 - 35,000	132	3,615,839	7.02%	2,027,029	5.98%	27.92%	6.87%	354	59
35,000 - 40,000	156	4,829,532	9.37%	3,071,024	9.06%	36.98%	6.76%	352	59
40,000 - 45,000	130	4,370,331	8.48%	3,143,564	9.27%	46.25%	6.70%	343	58
45,000 - 50,000	154	5,747,671	11.15%	3,998,157	11.79%	58.04%	6.80%	338	57
50,000 - 55,000	75	3,101,949	6.02%	2,246,407	6.63%	64.67%	6.67%	344	58
55,000 - 60,000	81	3,712,491	7.20%	2,777,662	8.19%	72.86%	6.57%	342	57
60,000 - 65,000	64	3,201,484	6.21%	2,232,434	6.58%	79.44%	6.63%	339	57
65,000 - 70,000	48	2,450,485	4.76%	1,873,531	5.53%	84.97%	6.65%	327	56
70,000 - 75,000	34	1,853,373	3.60%	1,476,206	4.35%	89.32%	6.65%	350	59
75,000 - 80,000	21	1,171,293	2.27%	877,375	2.59%	91.91%	6.57%	314	53
80,000 - 85,000	20	1,153,543	2.24%	870,759	2.57%	94.48%	6.73%	336	57
85,000 - 90,000	9	591,588	1.15%	452,841	1.34%	95.81%	6.33%	329	54
90,000 - 95,000	6	448,236	0.87%	335,419	0.99%	96.80%	6.84%	338	57
95,000 - 100,000	5	298,416	0.58%	206,908	0.61%	97.41%	6.40%	312	52
100,000 - 105,000	1	87,138	0.17%	76,736	0.23%	97.64%	6.00%	360	60
105,000 - 110,000	5	283,611	0.55%	236,007	0.70%	98.33%	6.43%	360	60
110,000 - 115,000	1	97,174	0.19%	85,487	0.25%	98.59%	6.38%	360	60
120,000 - 125,000	3	184,431	0.36%	102,790	0.30%	98.89%	6.58%	220	37
145,000 - 145,000	1	114,536	0.22%	102,223	0.30%	99.19%	5.90%	360	60
160,000 - 165,000	1	120,000	0.23%	81,600	0.24%	99.43%	6.00%	312	52
165,000 - 170,000	2	246,634	0.48%	192,962	0.57%	100.00%	6.64%	324	56
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,236			14.00%	360	284
Average		34,034		22,396					

Stratification Report									La Hipotecaria Panamá - Mortgages - Trust XIV		Cutoff Date: July-2026	
Origination Year									Origination Year			
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%	3,028	0.01%	0.01%	6.92%	340	57			
1999	14	348,500	0.68%	72,150	0.21%	0.22%	6.77%	360	60			
2000	17	381,176	0.74%	84,898	0.25%	0.47%	6.97%	356	60			
2001	48	1,139,040	2.21%	296,414	0.87%	1.35%	6.75%	358	60			
2002	74	1,773,040	3.44%	492,665	1.45%	2.80%	6.79%	357	60			
2003	77	1,974,722	3.83%	696,249	2.05%	4.85%	6.75%	359	60			
2004	52	1,255,489	2.44%	429,241	1.27%	6.12%	6.80%	349	59			
2005	3	56,860	0.11%	14,151	0.04%	6.16%	7.28%	340	58			
2006	12	338,400	0.66%	167,795	0.49%	6.66%	7.02%	350	57			
2007	118	3,050,623	5.92%	1,724,656	5.09%	11.74%	7.24%	357	59			
2008	206	5,794,775	11.25%	3,332,213	9.83%	21.57%	6.94%	359	60			
2009	36	1,162,069	2.26%	668,320	1.97%	23.54%	7.02%	352	58			
2010	75	2,398,803	4.66%	1,483,797	4.38%	27.92%	6.86%	352	59			
2011	67	2,451,703	4.76%	1,573,850	4.64%	32.56%	6.85%	344	56			
2012	73	2,583,684	5.01%	1,854,712	5.47%	38.03%	6.61%	345	58			
2013	93	3,702,288	7.18%	2,753,352	8.12%	46.15%	6.61%	344	58			
2014	160	6,717,904	13.04%	5,215,856	15.38%	61.53%	6.57%	341	57			
2015	213	9,144,523	17.75%	7,126,427	21.02%	82.55%	6.58%	331	55			
2016	141	5,786,448	11.23%	4,680,534	13.80%	96.35%	6.59%	324	55			
2017	32	1,415,136	2.75%	1,237,608	3.65%	100.00%	6.64%	355	60			
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57			
Minimum		7,319	-	6			5.25%	156	66			
Maximum		141,154		123,236			14.00%	360	284			
Average		34,034		22,396								

La Hipotecaria Panamá - Mortgages - Trust XIV									
Current Delinquency Status								Cutoff Date: July-2026	
Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	1,242	42,430,954	82.35%	27,383,429	80.76%	80.76%	6.71%	346	57
1 - 30 Days	140	4,632,362	8.99%	3,320,049	9.79%	90.55%	6.75%	344	57
31 - 60 Days	46	1,595,639	3.10%	1,158,153	3.42%	93.97%	6.52%	343	57
61 - 90 Days	29	1,000,752	1.94%	720,147	2.12%	96.09%	6.68%	348	58
91 - 120 Days	15	468,799	0.91%	332,181	0.98%	97.07%	6.52%	351	58
121 - 150 Days	8	300,400	0.58%	235,297	0.69%	97.76%	6.71%	360	60
151 - 180 Days	1	35,280	0.07%	22,584	0.07%	97.83%	7.38%	360	60
181 - 210 Days	2	67,868	0.13%	52,577	0.16%	97.98%	7.00%	360	60
211 - 240 Days	2	60,240	0.12%	31,793	0.09%	98.08%	7.52%	360	60
241 - 270 Days	1	26,697	0.05%	21,854	0.06%	98.14%	6.58%	324	54
271 - 300 Days	3	99,103	0.19%	9,704	0.03%	98.17%	6.27%	340	59
301 - 330 Days	3	75,542	0.15%	58,310	0.17%	98.34%	6.03%	360	60
331 - 360 Days	1	26,795	0.05%	25,169	0.07%	98.42%	5.90%	360	60
+ 361 Days	21	707,602	1.37%	536,670	1.58%	100.00%	6.28%	346	58
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,236			14.00%	360	284
Average		34,034		22,396					

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	784,499	1.52%	486,536	1.43%	1.43%	6.76%	347	57
Payroll Deduction	863	30,366,336	58.93%	19,992,570	58.96%	60.40%	6.78%	346	57
Voluntary Payments	628	20,377,199	39.55%	13,428,810	39.60%	100.00%	6.59%	347	58
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,236			14.00%	360	284
Average		34,034		22,396					

<i>Stratification Report</i>	La Hipotecaria Panamá - Mortgages - Trust XIV Property Type	Cutoff Date: July-2026
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<i>Stratification Report</i>	La Hipotecaria Panamá - Mortgages - Trust XIV Property Type	Cutoff Date: July-2026
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Cutoff Date:
July-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	0.76%	167,170	0.49%	0.49%	6.87%	355	59
Single Family Home	1,498	51,134,891	99.24%	33,740,746	99.51%	100.00%	6.70%	346	57
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,236			14.00%	360	284
Average		34,034		22,396					

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Cash Out Refinance	1,058	37,880,462	73.51%	26,350,484	77.71%	77.71%	6.71%	343	57
Used Property	174	6,753,078	13.11%	5,468,556	16.13%	93.84%	6.62%	352	59
New Property	282	6,894,494	13.38%	2,088,877	6.16%	100.00%	6.77%	357	60
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,236			14.00%	360	284
Average		34,034		22,396					

La Hipotecaria Panamá - Mortgages - Trust XIV									Cutoff Date: July-2026	
Province										
Province	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)	
Panamá	1,231	40,563,533	78.72%	26,157,719	77.14%	77.14%	6.69%	345	57	
Chiriquí	82	3,460,236	6.72%	2,483,103	7.32%	84.47%	6.65%	347	57	
Veraguas	62	2,316,749	4.50%	1,612,859	4.76%	89.22%	6.81%	352	58	
Herrera	47	1,739,065	3.37%	1,233,737	3.64%	92.86%	6.86%	357	59	
Colón	47	1,673,240	3.25%	1,093,551	3.23%	96.09%	6.68%	346	56	
Coclé	29	1,179,310	2.29%	898,152	2.65%	98.74%	6.74%	352	59	
Los Santos	12	478,919	0.93%	340,566	1.00%	99.74%	6.59%	360	60	
Panamá Oeste	3	89,982	0.17%	67,168	0.20%	99.94%	6.53%	328	53	
Bocas del Toro	1	27,000	0.05%	21,062	0.06%	100.00%	6.75%	360	60	
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57	
Minimum		7,319	-	6			5.25%	156	66	
Maximum		141,154		123,236			14.00%	360	284	
Average		34,034		22,396						

Stratification Report La Hipotecaria Panamá - Mortgages - Trust XIV Housing Developments Cutoff Date: July-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	37	1,131,657	2.20%	567,589	1.67%	1.67%	6.64%	342	55
LA SIESTA	34	586,763	1.14%	268,942	0.79%	2.47%	6.81%	346	55
VILLA DEL CARMEN	2	58,353	0.11%	24,199	0.07%	2.54%	7.35%	360	60
PRINCESA MIA I,II,III,IV,V	1	26,662	0.05%	24,795	0.07%	2.61%	5.90%	360	60
LAS PRADERAS DE SAN ISIDRO	1	30,201	0.06%	22,518	0.07%	2.68%	7.00%	360	60
OTROS	1,439	49,694,398	96.44%	32,999,873	97.32%	100.00%	6.70%	346	57
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,236			14.00%	360	284
Average		34,034		22,396					

La Hipotecaria Panamá - Mortgages - Trust XIV									Cutoff Date: July-2026
Employer									
Employer	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
MINISTERIO DE EDUCACION	178	6,774,462	13.15%	4,525,665	13.35%	13.35%	6.80%	346	57
INDEPENDIENTE	178	5,728,141	11.12%	3,862,221	11.39%	24.74%	6.55%	350	58
C.S.S. JUBILADOS & PENSIONADOS	134	4,608,823	8.94%	2,861,223	8.44%	33.18%	6.36%	344	57
CLIENTE SIN TRABAJO	79	2,426,949	4.71%	1,686,187	4.97%	38.15%	6.60%	353	59
MINISTERIO DE SEGURIDAD PUBLICA	62	2,079,507	4.04%	1,524,968	4.50%	42.65%	6.95%	352	59
CAJA DE SEGURO SOCIAL	63	2,334,833	4.53%	1,436,663	4.24%	46.88%	6.91%	339	56
MINISTERIO DE SALUD	47	1,821,164	3.53%	1,082,812	3.19%	50.08%	6.73%	347	56
JUBILADO POR CONTRALORIA	41	1,476,087	2.86%	1,002,976	2.96%	53.03%	6.53%	354	59
INDEPENDIENTE INFORMAL	27	817,444	1.59%	560,929	1.65%	54.69%	6.62%	339	56
ORGANO JUDICIAL	11	482,183	0.94%	330,453	0.97%	55.66%	6.86%	348	57
AUTORIDAD DEL CANAL DE PANAMA	12	581,592	1.13%	310,562	0.92%	56.58%	6.94%	344	48
INDEPENDIENTE (PEQUEÑO EMPRESARIO)	10	320,646	0.62%	222,639	0.66%	57.24%	7.19%	354	59
INSTITUTO PANAMEÑO DE HABILITACION ESP..	8	325,287	0.63%	237,530	0.70%	57.94%	6.88%	357	59
CONDUCTOR DE TAXI	13	312,456	0.61%	195,482	0.58%	58.51%	6.34%	342	57
UNIVERSIDAD DE PANAMA	7	360,680	0.70%	223,419	0.66%	59.17%	6.67%	333	53
CONTRALORIA GENERAL (2)	9	283,043	0.55%	160,342	0.47%	59.64%	6.76%	349	51
PROCURADURIA GENERAL DE LA NACION	6	232,615	0.45%	163,959	0.48%	60.13%	6.36%	340	56
MINISTERIO DE LA PRESIDENCIA	8	239,749	0.47%	164,956	0.49%	60.61%	6.82%	342	55
BANCO GENERAL, S.A.	4	165,227	0.32%	105,833	0.31%	60.93%	6.86%	345	57
MINISTERIO DE GOBIERNO	4	168,987	0.33%	131,696	0.39%	61.31%	6.73%	342	57
RIBA SMITH, S.A.	3	138,195	0.27%	109,422	0.32%	61.64%	6.84%	360	60
INDUSTRIAS LACTEAS S.A.	7	203,598	0.40%	135,343	0.40%	62.04%	6.63%	360	60
PANAMA PORTS COMPANY, S.A.	2	88,112	0.17%	62,569	0.18%	62.22%	7.00%	294	50
IMPORTADORA RICAMAR, S.A. (IRISA)	8	166,091	0.32%	93,231	0.27%	62.50%	7.04%	360	60
INMOBILIARIA DON ANTONIO, S.A.	5	132,233	0.26%	94,424	0.28%	62.77%	7.00%	360	60
TRIBUNAL ELECTORAL	4	115,650	0.22%	77,916	0.23%	63.00%	6.90%	345	58
AGENCIAS FEDURO, S.A	3	66,854	0.13%	37,435	0.11%	63.11%	6.63%	348	56
PRODUCTOS TOLEDANO, S.A.	4	78,182	0.15%	27,720	0.08%	63.20%	7.21%	360	60
COMPAÑIA GOLY S.A.	2	35,210	0.07%	13,797	0.04%	63.24%	7.19%	360	60
OTHERS	572	18,865,675	36.61%	12,394,672	36.55%	99.79%	6.46%	344	55
FARMACIA ARROCHA S.A.	3	98,358	0.19%	70,872	0.21%	100.00%	7.00%	360	60
Total	1,514	51,528,034	100.00%	33,907,916	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,236			14.00%	360	284
Average		34,034		22,396					