
Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - June-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 June-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:
June-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%	4,355	0.01%	0.01%	6.70%	156	26
168	1	137,893	0.27%	44,039	0.13%	0.14%	6.40%	168	
180	6	244,148	0.47%	115,164	0.34%	0.48%	6.56%	180	30
204	2	49,287	0.10%	17,485	0.05%	0.53%	7.00%	204	34
216	4	144,053	0.28%	89,740	0.26%	0.79%	6.30%	216	36
228	2	66,122	0.13%	35,120	0.10%	0.90%	6.59%	228	38
240	59	2,604,345	5.04%	1,601,596	4.69%	5.58%	6.53%	240	40
252	3	86,727	0.17%	60,212	0.18%	5.76%	6.80%	252	42
264	9	311,966	0.60%	212,752	0.62%	6.38%	6.56%	264	44
276	15	610,887	1.18%	422,026	1.23%	7.62%	6.90%	276	46
288	11	571,478	1.11%	418,613	1.22%	8.84%	6.34%	288	48
300	93	3,197,398	6.18%	1,985,290	5.81%	14.65%	6.52%	300	50
312	23	932,183	1.80%	606,050	1.77%	16.42%	6.38%	312	51
324	17	643,791	1.24%	471,553	1.38%	17.80%	6.52%	324	52
336	20	836,398	1.62%	596,442	1.75%	19.55%	6.72%	336	56
348	21	849,061	1.64%	610,513	1.79%	21.34%	6.40%	348	58
360	1,234	40,411,362	78.14%	26,882,700	78.66%	100.00%	6.75%	360	60
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Remaining Term

Cutoff Date:
June-2026

Remaning Term.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0 - 59	82	2,163,692	4.18%	512,476	1.50%	1.50%	6.79%	322	46
60 - 119	310	8,788,914	16.99%	3,796,992	11.11%	12.61%	6.68%	331	51
120 - 179	549	17,255,539	33.37%	10,808,344	31.63%	44.24%	6.84%	347	56
180 - 239	512	20,608,934	39.85%	16,506,427	48.30%	92.54%	6.63%	357	59
240 - 299	68	2,898,511	5.60%	2,549,411	7.46%	100.00%	6.57%	360	60
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Original Balance

Cutoff Date:
June-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%	9,773	0.03%	0.03%	7.00%	340	
10,000 - 15,000	43	597,660	1.16%	218,532	0.64%	0.67%	6.76%	351	57
15,000 - 20,000	147	2,613,167	5.05%	1,325,734	3.88%	4.55%	6.86%	350	58
20,000 - 25,000	283	6,358,809	12.30%	3,156,425	9.24%	13.78%	6.85%	353	59
25,000 - 30,000	230	6,315,945	12.21%	3,621,347	10.60%	24.38%	6.78%	350	58
30,000 - 35,000	212	6,877,193	13.30%	4,683,180	13.70%	38.08%	6.77%	346	57
35,000 - 40,000	161	5,963,694	11.53%	4,194,312	12.27%	50.36%	6.67%	345	57
40,000 - 45,000	150	6,340,368	12.26%	4,631,935	13.55%	63.91%	6.73%	342	57
45,000 - 50,000	97	4,622,439	8.94%	3,455,987	10.11%	74.03%	6.64%	338	57
50,000 - 55,000	61	3,184,031	6.16%	2,371,692	6.94%	80.97%	6.56%	339	57
55,000 - 60,000	62	3,554,516	6.87%	2,597,241	7.60%	88.57%	6.63%	342	57
60,000 - 65,000	22	1,368,593	2.65%	1,027,371	3.01%	91.57%	6.65%	339	58
65,000 - 70,000	23	1,559,349	3.02%	1,171,162	3.43%	95.00%	6.62%	330	56
70,000 - 75,000	9	648,556	1.25%	486,895	1.42%	96.42%	6.68%	324	54
75,000 - 80,000	5	388,608	0.75%	284,984	0.83%	97.26%	6.41%	310	52
80,000 - 85,000	4	325,411	0.63%	254,210	0.74%	98.00%	6.56%	357	59
85,000 - 90,000	3	258,138	0.50%	175,303	0.51%	98.51%	6.41%	280	49
95,000 - 100,000	1	97,174	0.19%	85,649	0.25%	98.77%	6.38%	360	60
105,000 - 110,000	1	105,479	0.20%	70,062	0.21%	98.97%	6.00%	288	48
110,000 - 115,000	1	114,536	0.22%	102,490	0.30%	99.27%	5.90%	360	60
115,000 - 120,000	1	120,000	0.23%	81,920	0.24%	99.51%	6.00%	312	52
135,000 - 140,000	1	137,893	0.27%	44,039	0.13%	99.64%	6.40%	168	
140,000 -145,000	1	141,154	0.27%	123,408	0.36%	100.00%	7.00%	360	60
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Remaining Balance

Cutoff Date:
June-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	114	2,282,716	4.44%	357,808	1.05%	1.05%	6.80%	345	57
5,000 - 10,000	211	4,691,592	9.12%	1,687,479	4.97%	6.02%	6.90%	354	58
10,000 - 15,000	230	5,616,351	10.91%	2,874,770	8.47%	14.49%	6.94%	350	58
15,000 - 20,000	174	4,974,848	9.67%	3,047,748	8.98%	23.47%	6.86%	346	57
20,000 - 25,000	198	6,305,962	12.25%	4,448,816	13.10%	36.58%	6.79%	344	56
25,000 - 30,000	172	6,358,027	12.36%	4,729,079	13.93%	50.51%	6.66%	338	56
30,000 - 35,000	150	6,209,729	12.07%	4,834,928	14.24%	64.75%	6.66%	348	58
35,000 - 40,000	107	5,154,783	10.02%	4,013,591	11.82%	76.57%	6.68%	338	56
40,000 - 45,000	68	3,706,486	7.20%	2,866,277	8.44%	85.01%	6.53%	344	57
45,000 - 50,000	39	2,274,280	4.42%	1,854,041	5.46%	90.48%	6.73%	346	58
50,000 - 55,000	27	1,686,309	3.28%	1,405,195	4.14%	94.62%	6.42%	352	59
55,000 - 60,000	13	896,263	1.74%	756,715	2.23%	96.84%	6.57%	351	58
60,000 - 65,000	11	809,350	1.57%	680,017	2.00%	98.85%	6.53%	341	57
70,000 - 75,000	1	105,479	0.20%	70,062	0.21%	99.05%	6.00%	288	48
75,000 - 80,000	2	170,550	0.33%	153,657	0.45%	99.51%	5.95%	360	60
80,000 - 85,000	1	120,000	0.23%	81,920	0.24%	99.75%	6.00%	312	52
85,000 - 90,000	1	97,174	0.19%	85,649	0.25%	100.00%	6.38%	360	60
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

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

Cutoff Date:
June-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%	12	394,859	0.76%	193,494	0.57%	0.57%	6.67%	332	
20% - 25%	1	15,950	0.03%	12,341	0.04%	0.60%	6.50%	360	60
25% - 30%	1	18,489	0.04%	4,355	0.01%	0.62%	6.70%	156	26
30% - 35%	4	120,436	0.23%	89,373	0.26%	0.88%	6.48%	303	47
35% - 40%	4	96,809	0.19%	57,347	0.17%	1.04%	6.98%	282	51
40% - 45%	10	291,928	0.56%	196,887	0.58%	1.62%	6.48%	307	53
45% - 50%	13	346,733	0.67%	256,258	0.75%	2.37%	6.51%	318	53
50% - 60%	73	2,122,039	4.10%	1,579,072	4.62%	6.99%	6.60%	339	57
60% - 65%	45	1,495,968	2.89%	1,151,969	3.37%	10.36%	6.50%	336	56
65% - 70%	62	2,132,881	4.12%	1,593,080	4.66%	15.02%	6.60%	331	55
70% - 75%	84	2,781,329	5.38%	2,058,468	6.02%	21.05%	6.80%	341	56
75% - 80%	103	3,814,892	7.38%	2,729,867	7.99%	29.04%	6.67%	343	57
80% - 85%	125	4,463,589	8.63%	3,182,008	9.31%	38.35%	6.73%	345	57
85% - 90%	198	7,574,661	14.65%	5,298,902	15.51%	53.85%	6.69%	348	58
90% - 95%	465	17,397,262	33.64%	11,867,007	34.73%	88.58%	6.76%	347	58
95% - 100%	321	8,647,766	16.72%	3,903,222	11.42%	100.00%	6.66%	357	60
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

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

Cutoff Date:
June-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%	19	471,923	0.91%	30,031	0.09%	0.09%	6.90%	335	56
5% - 10%	28	667,443	1.29%	254,109	0.74%	0.83%	6.63%	343	58
10% - 15%	42	1,038,582	2.01%	369,237	1.08%	1.91%	6.65%	336	52
15% - 20%	60	1,599,310	3.09%	689,501	2.02%	3.93%	6.82%	339	54
20% - 25%	85	2,447,812	4.73%	1,126,492	3.30%	7.23%	6.71%	341	52
25% - 30%	87	2,344,525	4.53%	1,130,267	3.31%	10.53%	6.79%	348	56
30% - 35%	105	2,904,684	5.62%	1,482,870	4.34%	14.87%	6.72%	346	57
35% - 40%	125	3,670,534	7.10%	1,993,358	5.83%	20.71%	6.75%	342	57
40% - 45%	122	3,778,424	7.31%	2,403,698	7.03%	27.74%	6.73%	348	56
45% - 50%	125	4,177,104	8.08%	2,670,368	7.81%	35.55%	6.72%	344	56
50% - 55%	145	4,973,579	9.62%	3,389,340	9.92%	45.47%	6.79%	345	57
55% - 60%	126	4,858,386	9.39%	3,485,703	10.20%	55.67%	6.69%	342	57
60% - 65%	116	4,558,718	8.81%	3,416,765	10.00%	65.67%	6.72%	345	57
65% - 70%	113	4,572,171	8.84%	3,586,974	10.50%	76.17%	6.70%	352	59
70% - 75%	112	5,046,773	9.76%	4,097,066	11.99%	88.15%	6.74%	353	59
75% - 80%	56	2,290,544	4.43%	1,950,366	5.71%	93.86%	6.78%	356	59
80% - 85%	40	1,762,246	3.41%	1,587,684	4.65%	98.51%	6.27%	356	59
85% - 90%	12	453,633	0.88%	415,869	1.22%	99.73%	6.18%	360	60
90% - 95%	3	99,200	0.19%	93,953	0.27%	100.00%	5.65%	360	60
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Current Borrower Rate

Cutoff Date:
June-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	3.25%	1,454,205	4.26%	4.26%	5.84%	356	59
3% - 4%	501	14,813,830	28.64%	7,811,623	22.86%	22.86%	6.82%	353	57
4% - 5%	1	56,250	0.11%	46,595	0.14%	0.14%	8.00%	336	56
5% - 6%	75	3,211,391	6.21%	2,782,079	8.14%	8.14%	5.90%	324	55
6.475	1	52,155	0.10%	44,549	0.13%	0.13%	6.48%	360	60
6% -7%	380	14,404,979	27.85%	10,237,415	29.96%	29.96%	6.52%	340	57
7% - 8%	511	17,233,573	33.32%	11,632,846	34.04%	34.04%	7.08%	347	58
8% -9%	1	47,226	0.09%	33,362	0.10%	0.10%	8.25%	360	60
10	2	121,541	0.24%	94,477	0.28%	0.28%	6.67%	342	60
10% - 11%	1	66,510	0.13%	31,847	0.09%	0.09%	7.00%	360	60
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Original Subsidy

Cutoff Date:
June-2026

Original Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	869	34,474,115	66.66%	25,882,991	75.74%	75.74%	6.61%	338	56
1% - 2%	2	34,428	0.07%	21,042	0.06%	75.80%	7.00%	360	60
2% - 3%	3	101,102	0.20%	20,092	0.06%	75.86%	6.89%	336	59
3% - 4%	66	2,197,313	4.25%	1,091,390	3.19%	79.05%	6.84%	356	59
4% - 5%	275	7,897,638	15.27%	3,665,663	10.73%	89.78%	6.88%	358	60
5% - 6%	305	6,995,364	13.53%	3,489,856	10.21%	99.99%	7.14%	357	60
6% - 7%	1	15,631	0.03%	2,616	0.01%	100.00%	7.00%	360	60
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Current Subsidy

Cutoff Date:
June-2026

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	1,521	51,715,591	100.00%	34,173,650	100.00%	100.00%	6.70%	346	57
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Subsidy Expiration Year

Cutoff Date:
June-2026

Subsidy Expiration Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
NULL	219	8,495,328	16.43%	6,671,523	19.52%	19.52%	6.63%	348	59
2008	13	356,097	0.69%	159,128	0.47%	19.99%	6.98%	348	59
2009	31	808,886	1.56%	323,348	0.95%	20.93%	7.10%	358	60
2010	50	1,273,722	2.46%	636,270	1.86%	22.80%	7.04%	359	59
2011	97	2,467,846	4.77%	1,085,163	3.18%	25.97%	6.93%	358	60
2012	156	3,820,530	7.39%	1,714,472	5.02%	30.99%	6.95%	357	59
2013	147	3,793,010	7.33%	1,734,356	5.08%	36.06%	6.90%	358	60
2014	741	28,494,730	55.10%	20,442,195	59.82%	95.88%	6.63%	337	56
2015	30	793,853	1.54%	459,998	1.35%	97.23%	6.89%	358	60
2016	14	480,936	0.93%	313,032	0.92%	98.14%	6.85%	357	60
2017	12	470,366	0.91%	294,602	0.86%	99.01%	6.77%	360	60
2018	11	460,286	0.89%	339,563	0.99%	100.00%	8.25%	341	57
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

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

Cutoff Date:
June-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	228,428	228,428	0.67%	6.77%	338	56
10% - 15%	93	2,834,644	2,834,644	1,501,708	1,501,708	5.08%	6.87%	352	56
15% - 20%	166	5,319,504	5,319,504	3,284,703	3,284,703	14.73%	6.84%	351	58
20% - 30%	314	10,528,818	10,528,818	6,492,609	6,492,609	33.80%	6.75%	346	57
25% - 30%	500	15,930,745	15,930,745	10,226,826	10,226,826	63.84%	6.69%	347	57
30% - 35%	418	16,090,240	16,090,240	12,082,192	12,082,192	99.32%	6.63%	343	57
35% - 40%	7	285,593	285,593	230,861	230,861	100.00%	6.50%	357	60
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Original Property Value

Cutoff Date:
June-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	4,919,684	9.51%	3,612,598	10.57%	10.57%	6.63%	340	54
10,000 - 15,000	13	181,309	0.35%	58,472	0.17%	10.74%	6.82%	360	60
15,000 - 20,000	60	981,769	1.90%	343,727	1.01%	11.75%	6.73%	355	60
20,000 - 25,000	178	3,633,430	7.03%	1,591,511	4.66%	16.41%	6.92%	356	59
25,000 - 30,000	191	4,559,260	8.82%	2,237,851	6.55%	22.95%	6.84%	354	59
30,000 - 35,000	133	3,659,937	7.08%	2,068,379	6.05%	29.01%	6.88%	354	59
35,000 - 40,000	155	4,811,474	9.30%	3,070,075	8.98%	37.99%	6.77%	352	59
40,000 - 45,000	127	4,286,674	8.29%	3,093,863	9.05%	47.04%	6.71%	344	58
45,000 - 50,000	153	5,648,127	10.92%	3,939,243	11.53%	58.57%	6.80%	337	57
50,000 - 55,000	80	3,270,501	6.32%	2,395,669	7.01%	65.58%	6.68%	345	58
55,000 - 60,000	86	3,900,837	7.54%	2,915,061	8.53%	74.11%	6.57%	341	57
60,000 - 65,000	64	3,208,688	6.20%	2,241,889	6.56%	80.67%	6.65%	339	57
65,000 - 70,000	47	2,386,557	4.61%	1,824,389	5.34%	86.01%	6.64%	325	56
70,000 - 75,000	33	1,808,873	3.50%	1,441,182	4.22%	90.23%	6.64%	350	59
75,000 - 80,000	21	1,171,293	2.26%	880,036	2.58%	92.80%	6.57%	314	53
80,000 - 85,000	18	1,066,149	2.06%	812,941	2.38%	95.18%	6.70%	337	57
85,000 - 90,000	10	668,089	1.29%	494,377	1.45%	96.63%	6.37%	326	54
90,000 - 95,000	5	376,688	0.73%	290,049	0.85%	97.48%	6.82%	358	60
95,000 - 100,000	5	298,416	0.58%	207,794	0.61%	98.08%	6.40%	312	52
100,000 - 105,000	1	87,138	0.17%	76,905	0.23%	98.31%	6.00%	360	60
105,000 - 110,000	5	283,611	0.55%	236,369	0.69%	99.00%	6.43%	360	60
110,000 - 115,000	1	97,174	0.19%	85,649	0.25%	99.25%	6.38%	360	60
120,000 - 125,000	3	184,431	0.36%	103,637	0.30%	99.56%	6.58%	220	37
160,000 - 165,000	1	120,000	0.23%	81,920	0.24%	99.79%	6.00%	312	52
165,000 - 170,000	1	105,479	0.20%	70,062	0.21%	100.00%	6.00%	288	48
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Origination Year

Cutoff Date:
June-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%	3,541	0.01%	0.01%	6.91%	340	57
1999	15	372,700	0.72%	73,819	0.22%	0.23%	6.77%	356	60
2000	17	381,176	0.74%	87,018	0.25%	0.48%	6.97%	356	60
2001	48	1,139,040	2.20%	301,299	0.88%	1.36%	6.75%	358	60
2002	74	1,773,040	3.43%	505,741	1.48%	2.84%	6.79%	357	60
2003	79	2,021,937	3.91%	719,980	2.11%	4.95%	6.75%	358	60
2004	52	1,255,489	2.43%	433,730	1.27%	6.22%	6.80%	349	59
2005	3	56,860	0.11%	14,342	0.04%	6.26%	7.29%	340	58
2006	12	338,400	0.65%	169,272	0.50%	6.76%	7.02%	350	57
2007	118	3,050,623	5.90%	1,735,799	5.08%	11.84%	7.24%	357	59
2008	206	5,794,775	11.21%	3,352,568	9.81%	21.65%	6.94%	359	60
2009	36	1,162,069	2.25%	672,676	1.97%	23.61%	7.02%	352	58
2010	75	2,398,803	4.64%	1,492,156	4.37%	27.98%	6.85%	352	58
2011	67	2,464,610	4.77%	1,587,637	4.65%	32.63%	6.85%	344	56
2012	73	2,583,684	5.00%	1,862,207	5.45%	38.08%	6.61%	345	58
2013	93	3,702,288	7.16%	2,766,753	8.10%	46.17%	6.61%	344	58
2014	160	6,717,904	12.99%	5,235,117	15.32%	61.49%	6.57%	341	57
2015	215	9,227,473	17.84%	7,215,256	21.11%	82.60%	6.59%	332	55
2016	142	5,790,732	11.20%	4,693,033	13.73%	96.34%	6.59%	323	55
2017	33	1,431,136	2.77%	1,251,706	3.66%	100.00%	6.64%	355	60
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Current Delinquency Status

Cutoff Date:
June-2026

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	1,240	42,351,143	81.89%	27,528,608	80.56%	80.56%	6.72%	346	57
1 - 30 Days	143	4,764,897	9.21%	3,301,220	9.66%	90.22%	6.70%	345	57
31 - 60 Days	49	1,734,083	3.35%	1,244,329	3.64%	93.86%	6.55%	347	58
61 - 90 Days	32	988,772	1.91%	692,757	2.03%	95.88%	6.81%	349	58
91 - 120 Days	15	561,630	1.09%	441,822	1.29%	97.18%	6.46%	352	58
121 - 150 Days	5	160,896	0.31%	118,497	0.35%	97.52%	6.40%	360	60
151 - 180 Days	5	161,511	0.31%	121,235	0.35%	97.88%	6.83%	360	60
181 - 210 Days	1	29,640	0.06%	7,221	0.02%	97.90%	6.75%	360	60
211 - 240 Days	1	26,697	0.05%	21,854	0.06%	97.96%	6.58%	324	54
241 - 270 Days	1	30,600	0.06%	24,647	0.07%	98.04%	7.75%	360	60
271 - 300 Days	1	28,500	0.06%	23,808	0.07%	98.10%	5.90%	360	60
301 - 330 Days	4	89,791	0.17%	68,505	0.20%	98.31%	6.06%	360	60
+ 361 Days	24	787,430	1.52%	579,148	1.69%	100.00%	6.31%	341	58
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust XIV Payment Method

Fecha Alpha
June-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	784,499	1.52%	488,865	1.43%	1.43%	6.76%	347	57
Payroll Deduction	868	30,510,448	59.00%	20,181,216	59.05%	60.49%	6.78%	346	57
Voluntary Payments	630	20,420,643	39.49%	13,503,568	39.51%	100.00%	6.59%	347	57
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Property Type

Cutoff Date:
June-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%	168,777	0.49%	0.49%	6.87%	355	59
Single Family Home	1,505	51,322,447	99.24%	34,004,873	99.51%	100.00%	6.70%	346	57
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Loan Purpose

Cutoff Date:
June-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	1,060	37,947,354	73.38%	26,510,910	77.58%	77.58%	6.72%	342	57
Used Property	176	6,802,328	13.15%	5,523,685	16.16%	93.74%	6.62%	352	59
New Property	285	6,965,909	13.47%	2,139,054	6.26%	100.00%	6.77%	357	60
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Province

Cutoff Date:
June-2026

Province	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Panamá	1,236	40,668,748	78.64%	26,342,276	77.08%	77.08%	6.69%	345	57
Chiriquí	83	3,522,843	6.81%	2,537,470	7.43%	84.51%	6.65%	347	57
Veraguas	62	2,316,749	4.48%	1,619,436	4.74%	89.25%	6.81%	352	58
Herrera	47	1,739,065	3.36%	1,238,386	3.62%	92.87%	6.86%	357	59
Colón	48	1,692,974	3.27%	1,104,731	3.23%	96.10%	6.68%	346	56
Coclé	29	1,179,310	2.28%	900,519	2.64%	98.74%	6.74%	352	59
Los Santos	12	478,919	0.93%	342,318	1.00%	99.74%	6.59%	360	60
Panamá Oeste	3	89,982	0.17%	67,382	0.20%	99.94%	6.53%	328	53
Bocas del Toro	1	27,000	0.05%	21,130	0.06%	100.00%	6.75%	360	60
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Housing Developments

Cutoff Date:
June-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	2.19%	572,160	1.67%	1.67%	6.64%	342	55
LA SIESTA	35	602,763	1.17%	283,708	0.83%	2.50%	6.82%	346	56
VILLA DEL CARMEN	2	58,353	0.11%	29,675	0.09%	2.59%	7.24%	360	60
PRINCESA MIA I,II,III,IV,V	1	26,662	0.05%	24,819	0.07%	2.66%	5.90%	360	60
LAS PRADERAS DE SAN ISIDRO	1	30,201	0.06%	22,618	0.07%	2.73%	7.00%	360	60
OTROS	1,445	49,865,955	96.42%	33,240,670	97.27%	100.00%	6.70%	346	57
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XIV Employer

Cutoff Date:
June-2026

Employer	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
MINISTERIO DE EDUCACION	178	6,762,190	13.08%	4,535,100	13.27%	13.27%	6.81%	346	57
INDEPENDIENTE	194	6,197,844	11.98%	4,193,520	12.27%	25.54%	6.57%	349	58
C.S.S. JUBILADOS & PENSIONADOS	135	4,649,363	8.99%	2,897,589	8.48%	34.02%	6.36%	344	57
CLIENTE SIN TRABAJO	80	2,468,884	4.77%	1,727,709	5.06%	39.08%	6.61%	353	59
MINISTERIO DE SEGURIDAD PUBLICA	62	2,079,507	4.02%	1,529,451	4.48%	43.55%	6.95%	352	59
CAJA DE SEGURO SOCIAL	60	2,238,721	4.33%	1,375,810	4.03%	47.58%	6.92%	339	56
MINISTERIO DE SALUD	46	1,786,898	3.46%	1,064,512	3.12%	50.69%	6.75%	347	56
JUBILADO POR CONTRALORIA	41	1,476,087	2.85%	1,006,997	2.95%	53.64%	6.53%	354	59
INDEPENDIENTE INFORMAL	27	817,444	1.58%	563,280	1.65%	55.29%	6.62%	339	56
ORGANO JUDICIAL	11	495,090	0.96%	336,652	0.99%	56.27%	6.86%	348	59
AUTORIDAD DEL CANAL DE PANAMA	13	601,326	1.16%	320,375	0.94%	57.21%	6.93%	345	49
INDEPENDIENTE (PEQUEÑO EMPRESARIO)	10	320,646	0.62%	223,523	0.65%	57.86%	7.19%	354	59
INSTITUTO PANAMEÑO DE HABILITACION ESP..	8	325,287	0.63%	238,218	0.70%	58.56%	6.88%	357	59
CONDUCTOR DE TAXI	13	312,456	0.60%	196,404	0.57%	59.14%	6.35%	342	57
UNIVERSIDAD DE PANAMA	6	316,638	0.61%	187,418	0.55%	59.69%	6.60%	328	52
CONTRALORIA GENERAL (2)	9	283,043	0.55%	161,647	0.47%	60.16%	6.76%	349	50
PROCURADURIA GENERAL DE LA NACION	6	232,615	0.45%	164,547	0.48%	60.64%	6.36%	340	56
MINISTERIO DE LA PRESIDENCIA	8	239,749	0.46%	165,392	0.48%	61.12%	6.82%	342	55
BANCO GENERAL, S.A.	4	165,227	0.32%	106,353	0.31%	61.43%	6.86%	345	57
MINISTERIO DE GOBIERNO	4	168,987	0.33%	132,000	0.39%	61.82%	6.73%	342	58
RIBA SMITH, S.A.	3	138,195	0.27%	109,629	0.32%	62.14%	6.81%	360	60
INDUSTRIAS LACTEAS S.A.	7	203,598	0.39%	136,027	0.40%	62.54%	6.63%	360	60
PANAMA PORTS COMPANY, S.A.	2	88,112	0.17%	62,770	0.18%	62.72%	7.00%	294	50
IMPORTADORA RICAMAR, S.A. (IRISA)	8	166,091	0.32%	93,636	0.27%	63.00%	7.04%	360	60
INMOBILIARIA DON ANTONIO, S.A.	5	132,233	0.26%	94,638	0.28%	63.27%	7.00%	360	60
TRIBUNAL ELECTORAL	3	89,518	0.17%	60,570	0.18%	63.45%	7.00%	360	60
FARMACIA ARROCHA S.A.	3	98,358	0.19%	71,056	0.21%	63.66%	7.00%	360	60
AGENCIAS FEDURO, S.A	3	66,854	0.13%	37,568	0.11%	63.77%	6.63%	348	57
PRODUCTOS TOLEDANO, S.A.	4	78,182	0.15%	28,025	0.08%	63.85%	7.21%	360	60
COMPAÑIA GOLY S.A.	2	35,210	0.07%	13,935	0.04%	63.89%	7.18%	360	60
OTHERS	566	18,681,238	36.12%	12,339,299	36.11%	100.00%	6.49%	344	55
Total	1,521	51,715,591	100.00%	34,173,650	100.00%	-	6.70%	346	57
Minimum		7,319	-	6			5.25%	156	66
Maximum		141,154		123,408			14.00%	360	284
Average		34,001		22,468					