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# Stratification Report for La Hipotecaria S.A. Panamá

## **Mortgage Loans - May-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 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%.

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# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XIV Original Term

Cutoff Date:  
May-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	66
168	1	137,893	0.27%	45,093	0.13%	0.14%	6.40%	168	42
180	6	244,148	0.47%	117,014	0.34%	0.48%	6.56%	180	83
204	2	49,287	0.09%	17,794	0.05%	0.54%	7.00%	204	37
216	4	144,053	0.28%	90,238	0.26%	0.80%	6.30%	216	135
228	2	66,122	0.13%	35,421	0.10%	0.90%	6.59%	228	151
240	59	2,604,345	5.01%	1,612,243	4.69%	5.59%	6.52%	240	183
252	3	86,727	0.17%	60,528	0.18%	5.76%	6.80%	252	193
264	9	311,966	0.60%	213,608	0.62%	6.38%	6.56%	264	236
276	15	610,887	1.17%	424,139	1.23%	7.62%	6.90%	276	253
288	11	571,478	1.10%	420,083	1.22%	8.84%	6.34%	288	277
300	94	3,241,129	6.23%	2,023,755	5.88%	14.72%	6.52%	300	254
312	23	932,183	1.79%	608,721	1.77%	16.49%	6.40%	312	253
324	18	671,916	1.29%	473,272	1.38%	17.86%	6.52%	324	298
336	21	859,673	1.65%	599,285	1.74%	19.60%	6.72%	336	271
348	21	849,061	1.63%	612,393	1.78%	21.38%	6.40%	348	308
360	1,240	40,604,828	78.08%	27,051,175	78.62%	100.00%	6.75%	360	301
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XIV Remaining Term

Cutoff Date:  
May-2026

Remaning Term.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0 - 59	79	2,098,923	4.04%	483,677	1.41%	1.41%	6.78%	319	53
60 - 119	312	8,822,591	16.97%	3,780,656	10.99%	12.39%	6.69%	333	127
120 - 179	549	17,222,626	33.12%	10,781,556	31.33%	43.73%	6.84%	346	261
180 - 239	515	20,708,924	39.82%	16,593,340	48.22%	91.95%	6.64%	356	342
240 - 299	75	3,151,122	6.06%	2,769,887	8.05%	100.00%	6.58%	360	331
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XIV 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)
5,000 - 10,000	3	22,878	0.04%	9,940	0.03%	0.03%	7.00%	340	176
10,000 - 15,000	43	597,660	1.15%	220,759	0.64%	0.67%	6.76%	351	116
15,000 - 20,000	147	2,613,167	5.02%	1,333,979	3.88%	4.55%	6.86%	350	200
20,000 - 25,000	285	6,408,101	12.32%	3,183,959	9.25%	13.80%	6.84%	353	226
25,000 - 30,000	233	6,397,412	12.30%	3,671,541	10.67%	24.47%	6.79%	350	259
30,000 - 35,000	213	6,908,049	13.28%	4,702,006	13.67%	38.14%	6.77%	346	289
35,000 - 40,000	162	6,001,944	11.54%	4,213,099	12.24%	50.38%	6.67%	345	289
40,000 - 45,000	151	6,384,098	12.28%	4,676,445	13.59%	63.97%	6.73%	342	332
45,000 - 50,000	98	4,667,439	8.98%	3,492,841	10.15%	74.12%	6.64%	339	312
50,000 - 55,000	61	3,184,031	6.12%	2,379,520	6.92%	81.04%	6.56%	339	327
55,000 - 60,000	62	3,554,516	6.84%	2,604,620	7.57%	88.61%	6.63%	342	300
60,000 - 65,000	22	1,368,593	2.63%	1,029,787	2.99%	91.60%	6.65%	339	297
65,000 - 70,000	23	1,559,349	3.00%	1,175,812	3.42%	95.02%	6.62%	330	284
70,000 - 75,000	9	648,556	1.25%	488,404	1.42%	96.44%	6.68%	324	341
75,000 - 80,000	5	388,608	0.75%	285,953	0.83%	97.27%	6.41%	310	263
80,000 - 85,000	4	325,411	0.63%	254,581	0.74%	98.01%	6.56%	357	343
85,000 - 90,000	3	258,138	0.50%	176,260	0.51%	98.52%	6.41%	280	264
95,000 - 100,000	1	97,174	0.19%	85,796	0.25%	98.77%	6.38%	360	462
105,000 - 110,000	1	105,479	0.20%	70,408	0.20%	98.97%	6.00%	288	308
110,000 - 115,000	1	114,536	0.22%	102,570	0.30%	99.27%	5.90%	360	446
115,000 - 120,000	1	120,000	0.23%	82,224	0.24%	99.51%	6.00%	312	161
135,000 - 140,000	1	137,893	0.27%	45,093	0.13%	99.64%	6.40%	168	42
140,000 -145,000	1	141,154	0.27%	123,516	0.36%	100.00%	7.00%	360	250
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XIV 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)
0.00 - 5,000	115	2,339,380	4.52%	359,562	1.05%	1.05%	6.80%	346	69
5,000 - 10,000	213	4,739,338	9.16%	1,710,786	5.00%	6.06%	6.90%	355	144
10,000 - 15,000	231	5,638,422	10.90%	2,894,063	8.47%	14.52%	6.94%	350	204
15,000 - 20,000	172	4,894,599	9.46%	3,009,937	8.81%	23.33%	6.86%	346	260
20,000 - 25,000	198	6,278,724	12.13%	4,439,380	12.99%	36.32%	6.79%	344	287
25,000 - 30,000	176	6,497,543	12.56%	4,834,812	14.14%	50.46%	6.67%	338	302
30,000 - 35,000	151	6,241,781	12.06%	4,867,856	14.24%	64.70%	6.66%	347	321
35,000 - 40,000	105	5,017,056	9.70%	3,933,503	11.51%	76.21%	6.68%	341	325
40,000 - 45,000	67	3,544,906	6.85%	2,809,903	8.22%	84.43%	6.55%	344	337
45,000 - 50,000	43	2,603,623	5.03%	2,033,449	5.95%	90.38%	6.68%	342	290
50,000 - 55,000	27	1,695,579	3.28%	1,403,089	4.10%	94.48%	6.45%	350	329
55,000 - 60,000	14	954,993	1.85%	813,123	2.38%	96.86%	6.55%	351	338
60,000 - 65,000	11	809,350	1.56%	681,326	1.99%	98.85%	6.53%	341	289
70,000 - 75,000	1	105,479	0.20%	70,408	0.21%	99.06%	6.00%	288	308
75,000 - 80,000	2	170,550	0.33%	153,813	0.45%	99.51%	5.95%	360	427
80,000 - 85,000	1	120,000	0.23%	82,224	0.24%	99.75%	6.00%	312	161
85,000 - 90,000	1	97,174	0.19%	85,796	0.25%	100.00%	6.38%	360	462
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

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

Cutoff Date:  
May-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	0.70%	173,991	0.51%	0.51%	6.63%	329	144
20% - 25%	1	15,950	0.03%	12,367	0.04%	0.54%	6.50%	360	236
25% - 30%	1	18,489	0.04%	4,355	0.01%	0.55%	6.70%	156	66
30% - 35%	4	120,436	0.23%	89,859	0.26%	0.82%	6.48%	303	147
35% - 40%	4	96,809	0.19%	57,798	0.17%	0.98%	6.98%	282	242
40% - 45%	10	291,928	0.56%	197,554	0.57%	1.56%	6.48%	307	313
45% - 50%	13	346,733	0.67%	257,087	0.75%	2.30%	6.51%	318	338
50% - 60%	73	2,122,039	4.08%	1,584,204	4.60%	6.91%	6.60%	339	346
60% - 65%	45	1,495,968	2.88%	1,155,437	3.36%	10.27%	6.50%	336	300
65% - 70%	63	2,159,224	4.15%	1,620,015	4.71%	14.97%	6.61%	331	344
70% - 75%	85	2,813,383	5.41%	2,081,815	6.05%	21.02%	6.80%	341	326
75% - 80%	103	3,814,892	7.34%	2,739,767	7.96%	28.99%	6.66%	343	330
80% - 85%	126	4,507,319	8.67%	3,221,943	9.36%	38.35%	6.73%	345	323
85% - 90%	198	7,592,111	14.60%	5,317,344	15.45%	53.80%	6.69%	348	319
90% - 95%	468	17,497,387	33.65%	11,948,741	34.73%	88.53%	6.77%	347	278
95% - 100%	325	8,749,821	16.83%	3,946,840	11.47%	100.00%	6.67%	357	154
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

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

Cutoff Date:  
May-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	501,466	0.96%	31,075	0.09%	0.09%	6.76%	336	98
5% - 10%	30	724,183	1.39%	233,927	0.68%	0.77%	6.89%	342	139
10% - 15%	40	972,160	1.87%	392,732	1.14%	1.91%	6.66%	334	120
15% - 20%	64	1,818,477	3.50%	838,642	2.44%	4.35%	6.67%	334	155
20% - 25%	80	2,224,610	4.28%	1,072,069	3.12%	7.46%	6.66%	346	165
25% - 30%	100	2,795,055	5.37%	1,321,334	3.84%	11.30%	6.88%	346	162
30% - 35%	107	2,923,665	5.62%	1,500,990	4.36%	15.67%	6.76%	346	182
35% - 40%	131	3,788,287	7.28%	2,025,886	5.89%	21.55%	6.83%	342	218
40% - 45%	115	3,555,097	6.84%	2,231,473	6.49%	28.04%	6.76%	349	259
45% - 50%	119	3,866,278	7.43%	2,519,640	7.32%	35.36%	6.74%	347	285
50% - 55%	142	5,005,190	9.62%	3,402,147	9.89%	45.25%	6.73%	345	288
55% - 60%	127	4,883,234	9.39%	3,521,818	10.24%	55.48%	6.70%	342	332
60% - 65%	119	4,642,131	8.93%	3,462,588	10.06%	65.55%	6.74%	346	345
65% - 70%	107	4,332,880	8.33%	3,407,455	9.90%	75.45%	6.69%	353	358
70% - 75%	114	5,157,947	9.92%	4,204,834	12.22%	87.67%	6.72%	353	347
75% - 80%	57	2,352,731	4.52%	2,010,239	5.84%	93.51%	6.76%	356	302
80% - 85%	43	1,907,963	3.67%	1,721,621	5.00%	98.52%	6.26%	357	311
85% - 90%	12	453,633	0.87%	416,535	1.21%	99.73%	6.18%	360	239
90% - 95%	3	99,200	0.19%	94,110	0.27%	100.00%	5.65%	360	255
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XIV Current Borrower Rate

Cutoff Date:  
May-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	9
2% - 3%	47	1,682,600	3.24%	1,456,593	4.23%	4.23%	5.85%	356	224
3% - 4%	503	14,840,549	28.54%	7,810,696	22.70%	22.70%	6.82%	353	172
4% - 5%	1	56,250	0.11%	46,686	0.14%	0.14%	8.00%	336	211
5% - 6%	75	3,211,391	6.18%	2,788,694	8.10%	8.10%	5.90%	324	339
6.475	1	52,155	0.10%	44,619	0.13%	0.13%	6.48%	360	410
6% -7%	384	14,553,183	27.98%	10,376,426	30.16%	30.16%	6.52%	340	330
7% - 8%	514	17,347,246	33.36%	11,720,431	34.06%	34.06%	7.08%	347	324
8% -9%	1	47,226	0.09%	33,454	0.10%	0.10%	8.25%	360	366
10	2	121,541	0.23%	94,725	0.28%	0.28%	6.67%	342	271
10% - 11%	1	66,510	0.13%	32,140	0.09%	0.09%	7.00%	360	278
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XIV Original Subsidy

Cutoff Date:  
May-2026

Original Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	873	34,632,531	66.60%	26,044,375	75.69%	75.69%	6.61%	338	310
1% - 2%	2	34,428	0.07%	21,070	0.06%	75.75%	7.00%	360	237
2% - 3%	3	101,102	0.19%	20,760	0.06%	75.81%	6.89%	336	51
3% - 4%	67	2,225,438	4.28%	1,098,140	3.19%	79.00%	6.85%	355	227
4% - 5%	278	7,975,943	15.34%	3,708,610	10.78%	89.78%	6.88%	358	208
5% - 6%	306	7,019,114	13.50%	3,513,415	10.21%	99.99%	7.14%	357	228
6% - 7%	1	15,631	0.03%	2,747	0.01%	100.00%	7.00%	360	98
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XIV Current Subsidy

Cutoff Date:  
May-2026

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	1,530	52,004,187	100.00%	34,409,116	100.00%	100.00%	6.70%	346	288
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XIV Subsidy Expiration Year

Cutoff Date:  
May-2026

Subsidy Expiration Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
NULL	869	34,595,043	66.52%	26,027,400	75.64%	75.64%	6.61%	338	310
2008	13	356,097	0.68%	160,372	0.47%	76.11%	6.98%	348	202
2009	32	832,636	1.60%	326,836	0.95%	77.06%	7.10%	358	194
2010	50	1,273,722	2.45%	640,801	1.86%	78.92%	7.04%	359	233
2011	97	2,467,846	4.75%	1,093,922	3.18%	82.10%	6.93%	358	196
2012	157	3,843,805	7.39%	1,729,058	5.02%	87.12%	6.95%	357	199
2013	149	3,853,098	7.41%	1,753,688	5.10%	92.22%	6.90%	358	189
2014	96	2,576,499	4.95%	1,264,165	3.67%	95.89%	6.90%	357	208
2015	30	793,853	1.53%	462,323	1.34%	97.24%	6.89%	358	280
2016	14	480,936	0.92%	314,428	0.91%	98.15%	6.85%	357	296
2017	12	470,366	0.90%	295,398	0.86%	99.01%	6.77%	360	337
2018	11	460,286	0.89%	340,727	0.99%	100.00%	8.25%	341	325
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

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

Cutoff Date:  
May-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	230,357	230,357	0.67%	6.77%	338	228
10% - 15%	92	2,813,844	2,813,844	1,508,027	1,508,027	5.07%	6.87%	352	208
15% - 20%	168	5,380,821	5,380,821	3,312,270	3,312,270	14.73%	6.84%	351	281
20% - 30%	315	10,555,818	10,555,818	6,532,533	6,532,533	33.79%	6.75%	346	264
25% - 30%	505	16,074,770	16,074,770	10,306,105	10,306,105	63.85%	6.69%	346	269
30% - 35%	420	16,167,294	16,167,294	12,161,502	12,161,502	99.32%	6.64%	343	328
35% - 40%	7	285,593	285,593	231,459	231,459	100.00%	6.50%	357	403
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XIV Original Property Value

Cutoff Date:  
May-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	132	4,835,383	9.30%	3,500,659	10.17%	10.17%	6.65%	339	178
10,000 - 15,000	13	181,309	0.35%	59,221	0.17%	10.35%	6.82%	360	79
15,000 - 20,000	60	981,769	1.89%	346,889	1.01%	11.35%	6.73%	355	108
20,000 - 25,000	180	3,678,615	7.07%	1,616,296	4.70%	16.05%	6.92%	356	197
25,000 - 30,000	191	4,559,743	8.77%	2,242,489	6.52%	22.57%	6.83%	354	210
30,000 - 35,000	134	3,687,220	7.09%	2,049,975	5.96%	28.53%	6.88%	354	238
35,000 - 40,000	154	4,785,845	9.20%	3,071,024	8.93%	37.45%	6.77%	352	278
40,000 - 45,000	126	4,248,321	8.17%	3,078,043	8.95%	46.40%	6.71%	344	324
45,000 - 50,000	155	5,745,648	11.05%	4,005,939	11.64%	58.04%	6.80%	338	325
50,000 - 55,000	81	3,340,987	6.42%	2,421,704	7.04%	65.08%	6.70%	344	332
55,000 - 60,000	84	3,801,800	7.31%	2,847,512	8.28%	73.35%	6.57%	340	341
60,000 - 65,000	66	3,304,622	6.35%	2,331,360	6.78%	80.13%	6.64%	340	336
65,000 - 70,000	48	2,447,322	4.71%	1,884,393	5.48%	85.60%	6.63%	325	324
70,000 - 75,000	33	1,808,873	3.48%	1,444,375	4.20%	89.80%	6.64%	350	341
75,000 - 80,000	21	1,171,293	2.25%	883,196	2.57%	92.37%	6.57%	314	268
80,000 - 85,000	20	1,164,639	2.24%	891,322	2.59%	94.96%	6.71%	337	357
85,000 - 90,000	9	591,588	1.14%	457,599	1.33%	96.29%	6.33%	329	345
90,000 - 95,000	6	448,236	0.86%	337,231	0.98%	97.27%	6.84%	338	347
95,000 - 100,000	5	298,416	0.57%	208,726	0.61%	97.88%	6.40%	312	305
100,000 - 105,000	1	87,138	0.17%	77,061	0.22%	98.10%	6.00%	360	408
105,000 - 110,000	5	283,611	0.55%	236,849	0.69%	98.79%	6.43%	360	370
110,000 - 115,000	1	97,174	0.19%	85,796	0.25%	99.04%	6.38%	360	462
120,000 - 125,000	2	114,621	0.22%	76,255	0.22%	99.26%	6.42%	240	220
145,000 - 145,000	1	114,536	0.22%	102,570	0.30%	99.56%	5.90%	360	446
160,000 - 165,000	1	120,000	0.23%	82,224	0.24%	99.80%	6.00%	312	161
165,000 - 170,000	1	105,479	0.20%	70,408	0.20%	100.00%	6.00%	288	308
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XIV 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)
1998	3	52,850	0.10%	3,788	0.01%	0.01%	6.91%	340	24
1999	16	396,450	0.76%	75,503	0.22%	0.23%	6.77%	356	41
2000	17	381,176	0.73%	88,660	0.26%	0.49%	6.97%	356	48
2001	48	1,139,040	2.19%	305,866	0.89%	1.38%	6.75%	358	61
2002	75	1,796,315	3.45%	514,363	1.49%	2.87%	6.79%	357	74
2003	81	2,082,025	4.00%	733,826	2.13%	5.00%	6.75%	358	84
2004	53	1,278,557	2.46%	447,063	1.30%	6.30%	6.80%	349	91
2005	3	74,310	0.14%	14,704	0.04%	6.35%	7.30%	340	180
2006	12	338,400	0.65%	170,806	0.50%	6.84%	7.02%	350	199
2007	118	3,050,623	5.87%	1,744,879	5.07%	11.91%	7.24%	357	216
2008	207	5,821,775	11.19%	3,379,925	9.82%	21.74%	6.93%	359	258
2009	36	1,162,069	2.23%	676,072	1.96%	23.70%	7.02%	352	260
2010	75	2,398,803	4.61%	1,499,926	4.36%	28.06%	6.85%	352	298
2011	68	2,508,503	4.82%	1,617,116	4.70%	32.76%	6.85%	345	277
2012	73	2,583,684	4.97%	1,868,291	5.43%	38.19%	6.61%	345	293
2013	94	3,746,018	7.20%	2,804,585	8.15%	46.34%	6.62%	343	315
2014	160	6,717,904	12.92%	5,248,824	15.25%	61.59%	6.57%	341	330
2015	215	9,227,473	17.74%	7,235,316	21.03%	82.62%	6.58%	332	321
2016	143	5,817,075	11.19%	4,726,236	13.74%	96.36%	6.59%	323	331
2017	33	1,431,136	2.75%	1,253,368	3.64%	100.00%	6.64%	355	269
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XIV 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	1,214	41,283,381	79.38%	26,843,248	78.01%	78.01%	6.71%	347	302
1 - 30 Days	162	5,701,568	10.96%	3,964,262	11.52%	89.53%	6.77%	341	238
31 - 60 Days	60	1,955,298	3.76%	1,400,306	4.07%	93.60%	6.60%	347	225
61 - 90 Days	39	1,273,286	2.45%	923,866	2.68%	96.29%	6.57%	350	220
91 - 120 Days	14	436,866	0.84%	332,180	0.97%	97.25%	6.48%	357	230
121 - 150 Days	6	240,180	0.46%	186,727	0.54%	97.80%	6.68%	352	210
151 - 180 Days	2	67,440	0.13%	39,408	0.11%	97.91%	6.95%	360	193
181 - 210 Days	1	26,697	0.05%	21,854	0.06%	97.97%	6.58%	324	416
211 - 240 Days	1	58,188	0.11%	53	0.00%	97.97%	6.75%	360	78
241 - 270 Days	3	84,061	0.16%	49,397	0.14%	98.12%	6.84%	340	161
271 - 300 Days	1	23,042	0.04%	11,524	0.03%	98.15%	7.38%	360	134
301 - 330 Days	2	42,749	0.08%	33,999	0.10%	98.25%	5.99%	360	204
331 - 360 Days	1	33,300	0.06%	31,073	0.09%	98.34%	5.90%	360	240
+ 361 Days	24	778,130	1.50%	571,220	1.66%	100.00%	6.30%	341	308
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages -Trust XIV Payment Method

Fecha Alpha  
May-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	1.51%	491,183	1.43%	1.43%	6.76%	347	283
Payroll Deduction	874	30,702,267	59.04%	20,349,371	59.14%	60.57%	6.78%	346	305
Voluntary Payments	633	20,517,420	39.45%	13,568,563	39.43%	100.00%	6.59%	347	262
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XIV Property Type

Cutoff Date:  
May-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%	170,242	0.49%	0.49%	6.87%	355	153
Single Family Home	1,514	51,611,043	99.24%	34,238,874	99.51%	100.00%	6.70%	346	289
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XIV Loan Purpose

Cutoff Date:  
May-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	1,064	38,105,770	73.27%	26,692,048	77.57%	77.57%	6.72%	342	317
Used Property	176	6,802,328	13.08%	5,534,442	16.08%	93.66%	6.62%	352	230
New Property	290	7,096,089	13.65%	2,182,627	6.34%	100.00%	6.77%	356	78
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XIV Province

Cutoff Date:  
May-2026

Province	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Panamá	1,245	40,957,344	78.76%	26,550,439	77.16%	77.16%	6.70%	345	280
Chiriquí	83	3,522,843	6.77%	2,545,690	7.40%	84.56%	6.65%	347	315
Veraguas	62	2,316,749	4.45%	1,625,352	4.72%	89.28%	6.81%	352	347
Herrera	47	1,739,065	3.34%	1,242,808	3.61%	92.89%	6.86%	357	299
Colón	48	1,692,974	3.26%	1,109,412	3.22%	96.12%	6.68%	346	258
Coclé	29	1,179,310	2.27%	902,711	2.62%	98.74%	6.74%	352	367
Los Santos	12	478,919	0.92%	343,924	1.00%	99.74%	6.59%	360	307
Panamá Oeste	3	89,982	0.17%	67,587	0.20%	99.94%	6.53%	328	276
Bocas del Toro	1	27,000	0.05%	21,194	0.06%	100.00%	6.75%	360	210
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XIV Housing Developments

Cutoff Date:  
May-2026

Housing Developments (group)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
OTROS	1,530	52,004,187	100.00%	34,409,116	100.00%	100.00%	6.70%	346	288
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XIV 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)
OTHERS	577	19,003,557	36.54%	12,558,909	36.50%	36.50%	6.50%	344	282
NULL	953	33,000,629	63.46%	21,850,207	63.50%	100.00%	6.68%	347	286
<b>Total</b>	<b>1,530</b>	<b>52,004,187</b>	<b>100.00%</b>	<b>34,409,116</b>	<b>100.00%</b>	<b>-</b>	<b>6.70%</b>	<b>346</b>	<b>288</b>
<b>Minimum</b>		<b>7,319</b>	<b>-</b>	<b>6</b>			<b>5.25%</b>	<b>156</b>	<b>66</b>
<b>Maximum</b>		<b>141,154</b>		<b>123,516</b>			<b>14.00%</b>	<b>360</b>	<b>284</b>
<b>Average</b>		<b>33,990</b>		<b>22,490</b>					