Stratification Report for La Hipotecaria S.A.
Panamá

Mortgage Loans - July-2026
Trust XII

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 XII

Original Term

Cutoff Date:
July-2026

Orginal Term	Loans	Oriiginal Loan Amount	Percent OB	Existing Loan Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
216	1	17,942	0.04%	5,005	0.02%	0.02%	6.50%	216	36
264	2	104,249	0.21%	37,846	0.13%	0.15%	7.00%	264	44
276	1	42,189	0.08%	19,256	0.07%	0.22%	6.50%	276	46
288	3	110,477	0.22%	60,156	0.21%	0.43%	6.57%	288	48
300	31	853,187	1.72%	363,086	1.28%	1.71%	7.19%	300	50
312	5	140,370	0.28%	87,732	0.31%	2.02%	6.73%	312	52
324	6	161,620	0.33%	100,203	0.35%	2.38%	7.60%	324	54
336	5	141,089	0.28%	61,852	0.22%	2.60%	6.85%	336	56
348	7	279,792	0.56%	181,955	0.64%	3.24%	6.29%	348	58
360	1,508	47,825,402	96.27%	27,404,146	96.76%	100.00%	6.06%	360	60
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII

Remaining Term

Cutoff Date:
July-2026

Remaning Term.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0 - 59	67	1,656,991	3.34%	340,924	1.20%	1.20%	6.94%	346	58
60 - 119	36	1,017,998	2.05%	459,033	1.62%	2.82%	6.77%	334	55
120 - 179	484	14,275,644	28.74%	7,951,762	28.08%	30.90%	5.44%	357	59
180 - 239	982	32,725,685	65.88%	19,569,518	69.10%	100.00%	6.32%	360	60
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII
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	1	8,776	0.02%	945	0.00%	0.00%	8.00%	300	50
10,000 - 15,000	12	160,009	0.32%	99,256	0.35%	0.35%	6.83%	360	60
15,000 - 20,000	87	1,555,676	3.13%	784,188	2.77%	3.12%	6.69%	352	59
20,000 - 25,000	268	6,169,586	12.42%	3,203,343	11.31%	14.43%	5.62%	358	60
25,000 - 30,000	480	12,832,746	25.83%	7,009,201	24.75%	39.18%	5.07%	359	60
30,000 - 35,000	288	9,159,833	18.44%	5,298,528	18.71%	57.89%	6.40%	358	60
35,000 - 40,000	147	5,516,708	11.11%	3,305,932	11.67%	69.56%	6.56%	359	60
40,000 - 45, 000	98	4,116,441	8.29%	2,510,643	8.86%	78.43%	6.73%	357	60
45,000 - 50,000	76	3,596,670	7.24%	2,139,510	7.55%	85.98%	6.54%	358	60
50,000 - 55,000	45	2,346,069	4.72%	1,416,331	5.00%	90.98%	6.64%	359	60
55,000 - 60,000	24	1,365,611	2.75%	794,429	2.81%	93.79%	6.66%	356	59
60,000 - 65,000	32	2,012,675	4.05%	1,214,107	4.29%	98.08%	6.70%	360	60
65,000 - 70,000	2	134,433	0.27%	80,360	0.28%	98.36%	7.14%	360	60
70,000 - 75,000	1	70,650	0.14%	40,195	0.14%	98.50%	6.95%	360	60
75,000 - 80,000	7	550,433	1.11%	367,263	1.30%	99.80%	6.64%	351	59
80,000 - 85,000	1	80,000	0.16%	57,009	0.20%	100.00%	7.00%	360	60
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII

Remaining Balance

Cutoff Date:
July-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	49	1,088,528	2.19%	119,996	0.42%	0.42%	6.47%	348	59
5,000 - 10,000	89	1,924,125	3.87%	716,300	2.53%	2.95%	6.10%	352	59
10,000 - 15,000	478	11,839,034	23.83%	6,122,047	21.62%	24.57%	4.79%	359	60
15,000 - 20,000	448	13,079,909	26.33%	7,623,834	26.92%	51.49%	6.20%	358	60
20,000 - 25,000	234	8,384,508	16.88%	5,212,834	18.41%	69.89%	6.60%	358	60
25,000 - 30,000	146	6,383,604	12.85%	3,999,367	14.12%	84.02%	6.54%	359	60
30,000 - 35,000	67	3,424,856	6.89%	2,170,554	7.66%	91.68%	6.64%	359	60
35,000 - 40,000	38	2,185,829	4.40%	1,412,839	4.99%	96.67%	6.62%	360	60
40,000 - 45,000	9	543,391	1.09%	379,354	1.34%	98.01%	6.84%	360	60
45,000 - 50,000	4	270,092	0.54%	188,358	0.67%	98.67%	6.68%	345	57
50,000 - 55,000	5	395,942	0.80%	261,382	0.92%	99.60%	6.50%	360	60
55,000 - 60,000	2	156,500	0.32%	114,373	0.40%	100.00%	7.00%	360	60
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

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

Cutoff Date:
July-2026

Original Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
25% - 30%	2	32,942	0.07%	12,443	0.04%	0.04%	6.65%	288	50
35% - 40%	1	25,650	0.05%	15,690	0.06%	0.10%	6.90%	360	60
40% - 45%	3	94,400	0.19%	61,323	0.22%	0.32%	5.36%	360	60
45% - 50%	3	78,194	0.16%	52,816	0.19%	0.50%	6.57%	336	55
50% - 60%	12	324,783	0.65%	209,041	0.74%	1.24%	6.72%	339	57
60% - 65%	13	397,838	0.80%	273,770	0.97%	2.21%	6.76%	336	56
65% - 70%	18	482,124	0.97%	314,573	1.11%	3.32%	6.83%	355	59
70% - 75%	22	712,073	1.43%	485,810	1.72%	5.03%	7.28%	357	60
75% - 80%	35	1,112,271	2.24%	757,279	2.67%	7.71%	7.02%	353	59
80% - 85%	384	9,610,264	19.35%	5,191,434	18.33%	26.04%	4.96%	359	60
85% - 90%	211	6,308,845	12.70%	3,620,623	12.78%	38.82%	6.32%	358	60
90% - 95%	126	3,819,395	7.69%	2,093,531	7.39%	46.21%	6.99%	355	59
95% - 100%	739	26,677,539	53.70%	15,232,902	53.79%	100.00%	6.17%	359	60
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII

Current Loan To Value

Cutoff Date:
July-2026

Current Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
NULL	15	348,022	0.70%	232,909	0.82%	0.82%	6.93%	356	59
0% - 5%	17	464,656	0.94%	34,740	0.12%	0.95%	6.67%	344	59
5% - 10%	10	221,561	0.45%	23,463	0.08%	1.03%	6.93%	328	53
10% - 15%	11	269,177	0.54%	43,889	0.15%	1.18%	6.38%	346	56
15% - 20%	20	496,409	1.00%	139,829	0.49%	1.68%	6.64%	351	59
20% - 25%	31	975,055	1.96%	437,367	1.54%	3.22%	7.43%	345	57
25% - 30%	41	1,129,841	2.27%	603,679	2.13%	5.35%	7.09%	354	59
30% - 35%	71	2,015,249	4.06%	1,087,276	3.84%	9.19%	6.46%	354	59
35% - 40%	96	2,606,506	5.25%	1,384,560	4.89%	14.08%	5.49%	359	60
40% - 45%	250	6,600,634	13.29%	3,479,307	12.29%	26.37%	5.45%	359	60
45% - 50%	237	6,774,126	13.64%	3,682,842	13.00%	39.37%	5.22%	359	60
50% - 55%	257	7,948,376	16.00%	4,574,390	16.15%	55.52%	6.16%	359	60
55% - 60%	258	10,121,453	20.37%	6,016,950	21.25%	76.77%	6.43%	360	60
60% - 65%	138	5,468,167	11.01%	3,502,361	12.37%	89.13%	6.53%	359	60
65% - 70%	59	2,278,893	4.59%	1,578,736	5.57%	94.71%	6.32%	359	60
70% - 75%	37	1,400,023	2.82%	1,030,474	3.64%	98.35%	6.10%	360	60
75% - 80%	12	338,721	0.68%	278,360	0.98%	99.33%	6.17%	354	59
80% - 85%	6	128,875	0.26%	110,592	0.39%	99.72%	6.27%	360	60
85% - 90%	3	90,575	0.18%	79,513	0.28%	100.00%	6.54%	360	60
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII
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%	552	15,683,712	31.57%	8,857,287	31.27%	31.27%	6.05%	360	60
1% - 2%	288	12,398,675	24.96%	7,411,007	26.17%	26.17%	6.44%	359	60
2% - 3%	7	443,817	0.89%	284,546	1.00%	1.00%	6.38%	360	60
3% - 4%	515	15,093,984	30.38%	8,008,244	28.28%	28.28%	5.32%	357	60
4% - 5%	2	25,140	0.05%	10,451	0.04%	0.04%	8.00%	330	59
6% -7%	73	2,143,995	4.32%	1,449,789	5.12%	5.12%	6.86%	356	59
7% - 8%	132	3,886,994	7.82%	2,299,913	8.12%	8.12%	7.22%	354	59
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII

Original Subsidy

Cutoff Date:
July-2026

Original Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	135	3,945,924	7.94%	2,615,771	9.24%	9.24%	6.81%	351	59
2% - 3%	11	662,030	1.33%	355,794	1.26%	10.49%	6.66%	349	60
3% - 4%	62	2,396,120	4.82%	1,426,587	5.04%	15.53%	6.75%	356	59
4% - 5%	540	21,041,005	42.36%	12,443,747	43.94%	59.47%	6.61%	359	60
5% - 6%	151	3,426,525	6.90%	1,602,440	5.66%	65.13%	6.94%	355	59
6% - 7%	670	18,204,714	36.65%	9,876,897	34.87%	100.00%	4.99%	360	60
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII

Current Subsidy

Cutoff Date:
July-2026

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	731	21,441,425	43.16%	11,942,655	42.17%	42.17%	5.83%	356	59
2% - 3%	5	395,942	0.80%	261,382	0.92%	43.09%	6.50%	360	60
3% - 4%	5	199,299	0.40%	109,500	0.39%	43.48%	6.50%	360	60
4% - 5%	319	13,570,306	27.32%	8,233,523	29.07%	72.55%	6.39%	359	60
6% -7%	509	14,069,346	28.32%	7,774,178	27.45%	100.00%	6.14%	360	60
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII
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	134	3,920,624	7.89%	2,612,143	9.22%	9.22%	6.82%	351	59
2005	1	24,099	0.05%	19,495	0.07%	9.29%	6.50%	360	60
2006	1	40,850	0.08%	29,100	0.10%	9.39%	7.00%	360	60
2007	1	20,145	0.04%	9,822	0.03%	9.43%	7.38%	360	60
2008	4	95,332	0.19%	19,835	0.07%	9.50%	6.62%	330	59
2009	27	685,670	1.38%	160,397	0.57%	10.07%	7.06%	352	60
2010	32	864,979	1.74%	313,715	1.11%	11.17%	7.04%	358	60
2011	25	643,328	1.30%	224,166	0.79%	11.97%	6.91%	351	59
2012	29	691,511	1.39%	335,233	1.18%	13.15%	6.98%	356	60
2013	23	710,122	1.43%	424,142	1.50%	14.65%	6.97%	351	58
2014	55	1,534,332	3.09%	901,477	3.18%	17.83%	7.04%	355	59
2015	53	1,461,993	2.94%	898,443	3.17%	21.00%	6.88%	351	59
2016	35	1,025,299	2.06%	695,572	2.46%	23.46%	6.88%	360	60
2017	41	1,158,137	2.33%	665,295	2.35%	25.81%	6.87%	360	60
2018	24	658,443	1.33%	382,795	1.35%	27.16%	7.15%	359	60
2019	8	283,539	0.57%	159,053	0.56%	27.72%	5.56%	360	60
2020	25	851,958	1.72%	481,150	1.70%	29.42%	4.47%	360	60
2021	1	48,300	0.10%	28,324	0.10%	29.52%	3.50%	360	60
2022	3	105,769	0.21%	63,021	0.22%	29.74%	5.81%	360	60
2024	1	25,813	0.05%	13,552	0.05%	29.79%	0.00%	360	60
2025	67	2,336,581	4.70%	1,258,184	4.44%	34.23%	4.43%	360	60
2026	275	8,357,212	16.82%	4,522,866	15.97%	50.20%	4.83%	360	60
2027	483	16,124,670	32.46%	9,292,355	32.81%	83.01%	6.28%	360	60
2028	221	8,007,612	16.12%	4,811,100	16.99%	100.00%	6.25%	360	60
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

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

Cutoff Date:
July-2026

Original Debt to Income	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 5%	1	25,480	25,480	496	496	0.00%	7.00%	360	60
5% - 10%	6	146,862	146,862	70,071	70,071	0.25%	6.78%	360	60
10% - 15%	116	3,344,506	3,344,506	1,677,872	1,677,872	6.17%	5.81%	358	60
15% - 20%	172	5,179,301	5,179,301	2,775,661	2,775,661	15.97%	5.91%	358	60
20% - 30%	492	14,375,131	14,375,131	7,973,219	7,973,219	44.13%	5.86%	358	60
25% - 30%	526	16,937,527	16,937,527	9,831,284	9,831,284	78.84%	6.02%	358	60
30% - 35%	256	9,667,511	9,667,511	5,992,633	5,992,633	100.00%	6.67%	358	60
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII

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	15	348,022	0.70%	232,909	0.82%	0.82%	6.93%	356	59
10,000 - 15,000	6	78,568	0.16%	43,109	0.15%	0.97%	6.70%	360	60
15,000 - 20,000	38	628,344	1.26%	298,648	1.05%	2.03%	6.90%	353	59
20,000 - 25.000	115	2,451,787	4.94%	1,183,163	4.18%	6.21%	5.92%	357	60
25,000 - 30,000	352	8,673,862	17.46%	4,657,511	16.45%	22.65%	5.17%	359	60
30,000 - 35,000	412	11,586,375	23.32%	6,385,300	22.55%	45.20%	5.52%	359	60
35,000 - 40,000	273	9,185,388	18.49%	5,382,065	19.00%	64.20%	6.38%	359	60
40,000 - 45,000	112	4,474,166	9.01%	2,663,314	9.40%	73.61%	6.71%	358	60
45,000 - 50,000	85	3,759,172	7.57%	2,265,848	8.00%	81.61%	6.65%	356	60
50,000 - 55,000	57	2,642,940	5.32%	1,603,447	5.66%	87.27%	6.58%	357	60
55,000 - 60,000	40	2,001,421	4.03%	1,264,528	4.46%	91.73%	6.85%	358	60
60,000 - 65,000	30	1,740,971	3.50%	1,013,827	3.58%	95.31%	6.77%	358	60
65,000 - 70,000	13	769,878	1.55%	476,263	1.68%	96.99%	6.77%	356	60
70,000 - 75,000	2	55,942	0.11%	33,767	0.12%	97.11%	6.93%	288	56
75,000 - 80,000	4	279,702	0.56%	178,295	0.63%	97.74%	6.57%	360	60
80,000 - 85,000	6	439,523	0.88%	292,702	1.03%	98.78%	6.53%	360	60
85,000 - 90,000	4	245,648	0.49%	139,993	0.49%	99.27%	6.92%	318	55
90,000 - 95,000	2	132,877	0.27%	95,628	0.34%	99.61%	7.00%	360	60
100,000 - 105,000	1	55,440	0.11%	34,079	0.12%	99.73%	6.00%	360	60
120,000 - 125,000	1	48,300	0.10%	28,324	0.10%	99.83%	3.50%	360	60
125,000 - 130,000	1	77,992	0.16%	48,517	0.17%	100.00%	7.00%	300	50
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII

Origination Year

Cutoff Date:
July-2026

Origination Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
1998	3	67,778	0.14%	4,696	0.02%	0.02%	7.00%	320	55
1999	22	533,570	1.07%	91,530	0.32%	0.34%	7.00%	351	59
2000	21	531,839	1.07%	135,244	0.48%	0.82%	6.97%	360	60
2001	17	396,895	0.80%	91,991	0.32%	1.14%	6.91%	353	59
2002	7	158,865	0.32%	39,163	0.14%	1.28%	6.78%	351	59
2003	1	24,085	0.05%	10,149	0.04%	1.32%	6.90%	360	60
2004	2	59,273	0.12%	25,290	0.09%	1.41%	6.95%	360	60
2005	9	260,942	0.53%	121,490	0.43%	1.83%	6.42%	340	59
2006	15	423,606	0.85%	208,379	0.74%	2.57%	6.92%	356	60
2007	99	2,567,560	5.17%	1,346,169	4.75%	7.32%	7.01%	358	60
2008	82	2,300,468	4.63%	1,306,756	4.61%	11.94%	6.68%	357	60
2009	14	357,252	0.72%	215,227	0.76%	12.70%	6.15%	356	60
2010	118	3,843,338	7.74%	2,136,026	7.54%	20.24%	4.90%	359	60
2011	327	9,911,738	19.95%	5,572,721	19.68%	39.92%	5.23%	358	60
2012	581	19,236,614	38.72%	11,388,111	40.21%	80.13%	6.36%	359	60
2013	251	9,002,496	18.12%	5,628,295	19.87%	100.00%	6.38%	358	60
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII

Current Deliquency 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	1,232	39,103,852	78.72%	21,954,604	77.52%	77.52%	6.13%	358	60
1 - 30 Days	165	5,372,185	10.81%	3,202,875	11.31%	88.83%	6.13%	358	60
31 - 60 Days	66	2,193,109	4.41%	1,320,317	4.66%	93.49%	5.93%	359	60
61 - 90 Days	33	923,343	1.86%	541,232	1.91%	95.40%	5.65%	356	60
91 - 120 Days	17	464,286	0.93%	270,429	0.95%	96.36%	6.08%	353	60
121 - 150 Days	3	94,858	0.19%	58,767	0.21%	96.56%	6.29%	360	60
151 - 180 Days	5	128,755	0.26%	70,566	0.25%	96.81%	6.51%	348	59
181 - 210 Days	5	128,967	0.26%	84,303	0.30%	97.11%	6.79%	360	60
211 - 240 Days	2	44,850	0.09%	30,434	0.11%	97.22%	3.78%	360	60
241 - 270 Days	2	67,738	0.14%	43,725	0.15%	97.37%	3.74%	360	60
271 - 300 Days	1	30,146	0.06%	19,569	0.07%	97.44%	7.50%	360	60
331 - 360 Days	1	63,281	0.13%	40,079	0.14%	97.58%	7.50%	360	60
+ 361 Days	37	1,060,949	2.14%	684,336	2.42%	100.00%	5.42%	358	60
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust XII

Payment Method

Fecha Alpha
July-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	16	486,299	0.98%	292,526	1.03%	1.03%	6.69%	360	60
Payroll Deduction	874	29,037,165	58.45%	16,224,790	57.29%	58.32%	6.22%	358	60
Voluntary Payments	679	20,152,854	40.57%	11,803,922	41.68%	100.00%	5.89%	358	60
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII

Property Type

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	22	589,955	1.19%	339,127	1.20%	1.20%	6.95%	355	59
Single Family Home	1,547	49,086,362	98.81%	27,982,109	98.80%	100.00%	6.08%	358	60
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII

Loan Purpose

Cutoff Date:
July-2026

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	1,203	39,042,994	78.59%	21,598,624	76.26%	76.26%	5.83%	359	60
Cash Out Refinance	276	8,211,756	16.53%	5,011,995	17.70%	93.96%	6.97%	353	59
Used Property	90	2,421,568	4.87%	1,710,618	6.04%	100.00%	6.85%	355	59
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII

Province

Cutoff Date:
July-2026

Province	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Panamá	904	28,469,440	57.31%	16,276,701	57.47%	57.47%	6.28%	357	60
Chiriquí	209	6,987,456	14.07%	4,032,396	14.24%	71.71%	6.13%	359	60
Veraguas	169	5,093,017	10.25%	2,833,669	10.01%	81.72%	5.45%	360	60
Herrera	129	4,131,533	8.32%	2,357,693	8.32%	90.04%	5.52%	360	60
Panamá Oeste	85	2,421,305	4.87%	1,403,105	4.95%	94.99%	6.04%	360	60
Colón	29	1,127,549	2.27%	621,602	2.19%	97.19%	6.97%	360	60
Coclé	22	712,254	1.43%	401,341	1.42%	98.61%	5.12%	358	60
Los Santos	14	467,213	0.94%	251,744	0.89%	99.50%	5.55%	360	60
Bocas del Toro	8	266,550	0.54%	142,985	0.50%	100.00%	6.35%	360	60
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII
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	7	167,945	0.34%	44,274	0.16%	0.16%	6.93%	360	60
LA SIESTA	5	106,600	0.21%	60,196	0.21%	0.37%	6.64%	348	58
VILLA DEL CARMEN	17	592,412	1.19%	341,639	1.21%	1.58%	5.18%	357	59
PRINCESA MIA I,II,III,IV,V	15	470,703	0.95%	267,793	0.95%	2.52%	6.28%	360	60
LAS PRADERAS DE SAN ISIDRO	4	126,668	0.25%	68,013	0.24%	2.76%	6.82%	360	60
ALTOS DEL TECAL	44	1,417,185	2.85%	838,593	2.96%	5.72%	5.78%	360	60
CONDADO REAL	63	1,818,211	3.66%	1,046,202	3.69%	9.42%	5.84%	360	60
LA CRESTA DE LOS CUATRO ALTOS	8	491,411	0.99%	293,898	1.04%	10.45%	7.04%	360	60
LA PRADERA - PANAMÁ	2	83,040	0.17%	51,630	0.18%	10.64%	6.50%	360	60
LOS GUAYACANES - LA CHORRERA	46	1,174,763	2.36%	662,300	2.34%	12.97%	6.08%	360	60
LOS JARDINES	13	389,718	0.78%	222,865	0.79%	13.76%	6.50%	360	60
LOS VALLES DE ALGARROBO	17	470,876	0.95%	263,765	0.93%	14.69%	6.25%	360	60
MARAZUL	4	134,450	0.27%	78,784	0.28%	14.97%	6.29%	360	60
PRADERAS DE SAN LORENZO	9	462,809	0.93%	283,427	1.00%	15.97%	6.24%	360	60
SANTA ISABEL - TOCUMEN	47	1,772,488	3.57%	1,050,033	3.71%	19.68%	6.29%	358	60
SANTA RITA - PACORA	37	1,164,265	2.34%	693,255	2.45%	22.13%	5.80%	360	60
VALLE DE LOS CEREZOS	44	1,464,374	2.95%	866,322	3.06%	25.19%	6.09%	359	60
OTROS	1,187	37,368,401	75.22%	21,188,246	74.81%	100.00%	6.10%	358	60
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII

Employer

Cutoff Date:
July-2026

Employer	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
MINISTERIO DE EDUCACION	184	6,694,188	13.48%	3,687,256	13.02%	13.02%	6.21%	359	60
INDEPENDIENTE	198	5,732,452	11.54%	3,408,743	12.04%	25.06%	5.96%	357	60
C.S.S. JUBILADOS & PENSIONADOS	66	2,221,415	4.47%	1,306,372	4.61%	29.67%	5.76%	355	59
CLIENTE SIN TRABAJO	109	3,200,280	6.44%	1,979,928	6.99%	36.66%	5.92%	359	60
MINISTERIO DE SEGURIDAD PUBLICA	145	4,783,283	9.63%	2,625,167	9.27%	45.93%	6.01%	360	60
CAJA DE SEGURO SOCIAL	39	1,304,320	2.63%	712,660	2.52%	48.44%	6.18%	355	59
MINISTERIO DE SALUD	18	653,699	1.32%	364,699	1.29%	49.73%	6.03%	360	60
JUBILADO POR CONTRALORIA	17	594,690	1.20%	340,030	1.20%	50.93%	6.33%	352	60
INDEPENDIENTE INFORMAL	51	1,510,638	3.04%	889,525	3.14%	54.07%	5.72%	356	60
ORGANO JUDICIAL	3	75,626	0.15%	36,957	0.13%	54.20%	6.44%	360	60
AUTORIDAD DEL CANAL DE PANAMA	7	303,689	0.61%	157,825	0.56%	54.76%	6.95%	360	60
INDEPENDIENTE (PEQUEÑO EMPRESARIO)	9	250,776	0.50%	132,866	0.47%	55.23%	6.54%	360	60
INSTITUTO PANAMEÑO DE HABILITACION ESP..	6	230,746	0.46%	138,908	0.49%	55.72%	6.13%	360	60
CONDUCTOR DE TAXI	14	397,353	0.80%	275,478	0.97%	56.69%	6.20%	357	59
UNIVERSIDAD DE PANAMA	9	351,179	0.71%	188,756	0.67%	57.36%	6.36%	356	60
CONTRALORIA GENERAL (2)	3	144,509	0.29%	84,286	0.30%	57.66%	6.60%	360	60
PROCURADURIA GENERAL DE LA NACION	1	22,876	0.05%	11,965	0.04%	57.70%	6.25%	360	60
MINISTERIO DE LA PRESIDENCIA	6	212,193	0.43%	106,422	0.38%	58.08%	6.70%	360	60
BANCO GENERAL, S.A.	1	40,095	0.08%	22,532	0.08%	58.16%	7.50%	360	60
MINISTERIO DE GOBIERNO	8	242,952	0.49%	134,673	0.48%	58.63%	6.31%	360	60
RIBA SMITH, S.A.	3	108,339	0.22%	57,425	0.20%	58.83%	6.62%	360	60
INDUSTRIAS LACTEAS S.A.	2	43,209	0.09%	24,953	0.09%	58.92%	6.98%	360	60
PANAMA PORTS COMPANY, S.A.	4	159,764	0.32%	87,568	0.31%	59.23%	6.84%	342	57
IMPORTADORA RICAMAR, S.A. (IRISA)	12	353,910	0.71%	169,659	0.60%	59.83%	5.24%	360	60
INMOBILIARIA DON ANTONIO, S.A.	12	320,850	0.65%	170,984	0.60%	60.43%	4.73%	360	60
TRIBUNAL ELECTORAL	6	209,898	0.42%	112,466	0.40%	60.83%	5.89%	360	60
AGENCIAS FEDURO, S.A	6	167,107	0.34%	87,791	0.31%	61.14%	6.93%	350	59
PRODUCTOS TOLEDANO, S.A.	5	125,866	0.25%	75,102	0.27%	61.41%	6.72%	360	60
COMPAÑIA GOLY S.A.	5	132,087	0.27%	74,098	0.26%	61.67%	6.75%	348	58
OTHERS	615	18,951,233	38.15%	10,782,484	38.07%	99.74%	5.83%	358	57
FARMACIA ARROCHA S.A.	5	137,093	0.28%	73,659	0.26%	100.00%	6.91%	360	60
Total	**1,569**	**49,676,317**	**100.00%**	**28,321,237**	**100.00%**	**-**	**6.09%**	**358**	**60**
Minimum		**8,776**	**-**	**6**			**5.25%**	**216**	**66**
Maximum		**80,000**		**57,364**			**14.00%**	**360**	**284**
Average		**31,661**		**18,051**					