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# Stratification Report for La Hipotecaria S.A. Panamá

## **Mortgage Loans - April-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 April-2026

In the ranges presented, the value on the right of the ranges are not included.. Example: In the range 80%-90%, the value of 90% is not included in the range, but rather the 90% is included in the following range of 90%-100%.

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# Stratification Report

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

Cutoff Date:  
April-2026

| Original Term  | Loans        | Original Loan Amount | Percent OB     | Existing Loan Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|----------------|--------------|----------------------|----------------|-----------------------|----------------|------------|-------------------|-------------------|--------------------|
| 216            | 1            | 17,942               | 0.04%          | 5,343                 | 0.02%          | 0.02%      | 6.50%             | 216               | 36                 |
| 264            | 2            | 104,249              | 0.21%          | 39,526                | 0.14%          | 0.16%      | 7.00%             | 264               | 33                 |
| 276            | 1            | 42,189               | 0.08%          | 19,695                | 0.07%          | 0.22%      | 6.50%             | 276               |                    |
| 288            | 3            | 110,477              | 0.22%          | 61,429                | 0.21%          | 0.44%      | 6.57%             | 288               | 32                 |
| 300            | 33           | 894,920              | 1.78%          | 375,515               | 1.30%          | 1.74%      | 7.18%             | 300               | 25                 |
| 312            | 5            | 140,370              | 0.28%          | 89,274                | 0.31%          | 2.05%      | 6.73%             | 312               | 41                 |
| 324            | 6            | 161,620              | 0.32%          | 101,739               | 0.35%          | 2.40%      | 7.60%             | 324               | 40                 |
| 336            | 5            | 141,089              | 0.28%          | 63,218                | 0.22%          | 2.62%      | 6.85%             | 336               | 11                 |
| 348            | 7            | 279,792              | 0.56%          | 183,558               | 0.64%          | 3.25%      | 6.29%             | 348               | 47                 |
| 360            | 1,522        | 48,255,590           | 96.23%         | 27,938,884            | 96.75%         | 100.00%    | 6.20%             | 360               | 39                 |
| <b>Total</b>   | <b>1,585</b> | <b>50,148,238</b>    | <b>100.00%</b> | <b>28,878,182</b>     | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b> |              | <b>8,776</b>         | <b>-</b>       | <b>6</b>              |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b> |              | <b>80,000</b>        |                | <b>57,740</b>         |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b> |              | <b>31,639</b>        |                | <b>18,220</b>         |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
April-2026

| Remaning Term. | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|----------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| 0 - 59         | 68           | 1,665,996         | 3.32%          | 343,201           | 1.19%          | 1.19%      | 6.93%             | 345               | 30                 |
| 60 - 119       | 37           | 1,031,932         | 2.06%          | 458,764           | 1.59%          | 2.78%      | 6.78%             | 336               | 33                 |
| 120 - 179      | 422          | 12,340,965        | 24.61%         | 6,917,669         | 23.95%         | 26.73%     | 5.78%             | 357               | 36                 |
| 180 - 239      | 1,058        | 35,109,346        | 70.01%         | 21,158,548        | 73.27%         | 100.00%    | 6.34%             | 360               | 40                 |
| <b>Total</b>   | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b> |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b> |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b> |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XII Original Balance

Cutoff Date:  
April-2026

| Original Balance * | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|--------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| 5,000 - 10,000     | 1            | 8,776             | 0.02%          | 1,083             | 0.00%          | 0.00%      | 8.00%             | 300               |                    |
| 10,000 - 15,000    | 13           | 171,584           | 0.34%          | 100,422           | 0.35%          | 0.35%      | 6.83%             | 360               | 44                 |
| 15,000 - 20,000    | 88           | 1,574,830         | 3.14%          | 794,048           | 2.75%          | 3.10%      | 6.69%             | 351               | 32                 |
| 20,000 - 25,000    | 274          | 6,305,409         | 12.57%         | 3,277,021         | 11.35%         | 14.45%     | 5.88%             | 358               | 34                 |
| 25,000 - 30,000    | 484          | 12,935,626        | 25.79%         | 7,151,176         | 24.76%         | 39.21%     | 5.49%             | 359               | 35                 |
| 30,000 - 35,000    | 288          | 9,159,833         | 18.27%         | 5,373,400         | 18.61%         | 57.82%     | 6.39%             | 358               | 37                 |
| 35,000 - 40,000    | 148          | 5,552,348         | 11.07%         | 3,370,540         | 11.67%         | 69.49%     | 6.58%             | 359               | 44                 |
| 40,000 - 45,000    | 99           | 4,160,783         | 8.30%          | 2,542,328         | 8.80%          | 78.29%     | 6.72%             | 357               | 45                 |
| 45,000 - 50,000    | 76           | 3,596,670         | 7.17%          | 2,167,809         | 7.51%          | 85.80%     | 6.58%             | 358               | 46                 |
| 50,000 - 55,000    | 45           | 2,346,069         | 4.68%          | 1,434,400         | 4.97%          | 90.77%     | 6.60%             | 359               | 42                 |
| 55,000 - 60,000    | 25           | 1,423,768         | 2.84%          | 847,065           | 2.93%          | 93.70%     | 6.61%             | 356               | 47                 |
| 60,000 - 65,000    | 33           | 2,077,025         | 4.14%          | 1,268,188         | 4.39%          | 98.09%     | 6.67%             | 360               | 42                 |
| 65,000 - 70,000    | 2            | 134,433           | 0.27%          | 81,382            | 0.28%          | 98.37%     | 7.14%             | 360               | 60                 |
| 70,000 - 75,000    | 1            | 70,650            | 0.14%          | 40,923            | 0.14%          | 98.52%     | 6.95%             | 360               |                    |
| 75,000 - 80,000    | 7            | 550,433           | 1.10%          | 371,083           | 1.28%          | 99.80%     | 6.64%             | 351               | 32                 |
| 80,000 - 85,000    | 1            | 80,000            | 0.16%          | 57,315            | 0.20%          | 100.00%    | 7.00%             | 360               | 60                 |
| <b>Total</b>       | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b>     |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b>     |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b>     |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XII Remaining Balance

Cutoff Date:  
April-2026

| Remaning Balance * | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|--------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| 0.00 - 5,000       | 56           | 1,256,140         | 2.50%          | 135,784           | 0.47%          | 0.47%      | 6.48%             | 348               | 34                 |
| 5,000 - 10,000     | 87           | 1,868,436         | 3.73%          | 704,980           | 2.44%          | 2.91%      | 6.35%             | 352               | 37                 |
| 10,000 - 15,000    | 469          | 11,530,566        | 22.99%         | 6,050,715         | 20.95%         | 23.86%     | 5.26%             | 359               | 34                 |
| 15,000 - 20,000    | 457          | 13,336,887        | 26.59%         | 7,826,788         | 27.10%         | 50.97%     | 6.28%             | 358               | 38                 |
| 20,000 - 25,000    | 233          | 8,278,746         | 16.51%         | 5,204,736         | 18.02%         | 68.99%     | 6.59%             | 358               | 41                 |
| 25,000 - 30,000    | 149          | 6,431,393         | 12.82%         | 4,087,650         | 14.15%         | 83.14%     | 6.56%             | 359               | 42                 |
| 30,000 - 35,000    | 71           | 3,618,254         | 7.22%          | 2,302,639         | 7.97%          | 91.12%     | 6.59%             | 359               | 42                 |
| 35,000 - 40,000    | 41           | 2,344,385         | 4.67%          | 1,532,222         | 5.31%          | 96.42%     | 6.65%             | 360               | 44                 |
| 40,000 - 45,000    | 11           | 660,898           | 1.32%          | 463,059           | 1.60%          | 98.03%     | 6.63%             | 360               | 38                 |
| 45,000 - 50,000    | 4            | 270,092           | 0.54%          | 190,457           | 0.66%          | 98.69%     | 6.68%             | 345               | 42                 |
| 50,000 - 55,000    | 4            | 316,841           | 0.63%          | 208,747           | 0.72%          | 99.41%     | 6.50%             | 360               | 29                 |
| 55,000 - 60,000    | 3            | 235,601           | 0.47%          | 170,403           | 0.59%          | 100.00%    | 6.84%             | 360               | 40                 |
| <b>Total</b>       | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b>     |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b>     |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b>     |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
April-2026

| Original Loan To Value | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|------------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| 25% - 30%              | 2            | 32,942            | 0.07%          | 12,981            | 0.04%          | 0.04%      | 6.65%             | 288               | 15                 |
| 35% - 40%              | 1            | 25,650            | 0.05%          | 16,054            | 0.06%          | 0.10%      | 6.90%             | 360               | 60                 |
| 40% - 45%              | 3            | 94,400            | 0.19%          | 62,069            | 0.21%          | 0.32%      | 6.74%             | 360               | 42                 |
| 45% - 50%              | 3            | 78,194            | 0.16%          | 53,399            | 0.18%          | 0.50%      | 6.57%             | 336               | 37                 |
| 50% - 60%              | 12           | 324,783           | 0.65%          | 211,868           | 0.73%          | 1.23%      | 6.84%             | 339               | 44                 |
| 60% - 65%              | 13           | 397,838           | 0.79%          | 277,057           | 0.96%          | 2.19%      | 6.76%             | 336               | 40                 |
| 65% - 70%              | 19           | 503,859           | 1.00%          | 318,657           | 1.10%          | 3.30%      | 6.83%             | 355               | 44                 |
| 70% - 75%              | 22           | 712,073           | 1.42%          | 491,145           | 1.70%          | 5.00%      | 7.28%             | 357               | 40                 |
| 75% - 80%              | 36           | 1,123,846         | 2.24%          | 765,403           | 2.65%          | 7.65%      | 7.12%             | 353               | 39                 |
| 80% - 85%              | 387          | 9,689,276         | 19.32%         | 5,308,443         | 18.38%         | 26.03%     | 5.49%             | 359               | 35                 |
| 85% - 90%              | 211          | 6,308,845         | 12.58%         | 3,673,213         | 12.72%         | 38.75%     | 6.32%             | 358               | 38                 |
| 90% - 95%              | 126          | 3,819,395         | 7.62%          | 2,130,963         | 7.38%          | 46.13%     | 6.98%             | 355               | 31                 |
| 95% - 100%             | 750          | 27,037,137        | 53.91%         | 15,556,931        | 53.87%         | 100.00%    | 6.23%             | 359               | 41                 |
| <b>Total</b>           | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b>         |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b>         |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b>         |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
April-2026

| Current Loan To Value | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|-----------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| 0% - 5%               | 21           | 492,070           | 0.98%          | 33,286            | 0.12%          | 0.12%      | 7.12%             | 347               | 11                 |
| 5% - 10%              | 14           | 325,735           | 0.65%          | 54,605            | 0.19%          | 0.30%      | 6.98%             | 333               | 32                 |
| 10% - 15%             | 14           | 317,029           | 0.63%          | 88,460            | 0.31%          | 0.61%      | 6.57%             | 351               | 16                 |
| 15% - 20%             | 17           | 441,059           | 0.88%          | 128,801           | 0.45%          | 1.06%      | 6.62%             | 349               | 29                 |
| 20% - 25%             | 23           | 582,561           | 1.16%          | 245,019           | 0.85%          | 1.91%      | 6.82%             | 355               | 39                 |
| 25% - 30%             | 30           | 759,506           | 1.51%          | 356,263           | 1.23%          | 3.14%      | 6.74%             | 354               | 35                 |
| 30% - 35%             | 35           | 941,322           | 1.88%          | 407,522           | 1.41%          | 4.55%      | 5.98%             | 351               | 36                 |
| 35% - 40%             | 73           | 1,948,722         | 3.89%          | 987,985           | 3.42%          | 7.97%      | 5.56%             | 355               | 41                 |
| 40% - 45%             | 229          | 6,012,356         | 11.99%         | 3,119,594         | 10.80%         | 18.77%     | 5.65%             | 358               | 38                 |
| 45% - 50%             | 273          | 7,737,132         | 15.43%         | 4,244,057         | 14.70%         | 33.47%     | 5.70%             | 359               | 40                 |
| 50% - 55%             | 264          | 8,063,619         | 16.08%         | 4,700,675         | 16.28%         | 49.75%     | 6.30%             | 359               | 39                 |
| 55% - 60%             | 279          | 10,490,710        | 20.92%         | 6,337,243         | 21.94%         | 71.69%     | 6.49%             | 360               | 41                 |
| 60% - 65%             | 173          | 6,811,202         | 13.58%         | 4,356,319         | 15.09%         | 86.78%     | 6.57%             | 359               | 43                 |
| 65% - 70%             | 72           | 2,777,219         | 5.54%          | 1,958,635         | 6.78%          | 93.56%     | 6.50%             | 359               | 29                 |
| 70% - 75%             | 48           | 1,860,725         | 3.71%          | 1,379,008         | 4.78%          | 98.34%     | 6.18%             | 360               | 35                 |
| 75% - 80%             | 11           | 322,529           | 0.64%          | 265,814           | 0.92%          | 99.26%     | 6.71%             | 353               | 26                 |
| 80% - 85%             | 5            | 115,575           | 0.23%          | 99,781            | 0.35%          | 99.60%     | 6.27%             | 360               | 36                 |
| 85% - 90%             | 3            | 90,575            | 0.18%          | 79,964            | 0.28%          | 99.88%     | 6.54%             | 360               | 18                 |
| 1.05                  | 1            | 58,592            | 0.12%          | 35,150            | 0.12%          | 100.00%    | 6.50%             | 360               | 60                 |
| <b>Total</b>          | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b>        |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b>        |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b>        |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
April-2026

| Current Borrower Rate (group) | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|-------------------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| 0% -1%                        | 601          | 16,956,612        | 33.81%         | 9,638,511         | 33.38%         | 33.38%     | 6.09%             | 360               | 36                 |
| 1% - 2%                       | 306          | 13,200,800        | 26.32%         | 7,980,905         | 27.64%         | 27.64%     | 6.46%             | 359               | 46                 |
| 2% - 3%                       | 8            | 488,158           | 0.97%          | 288,296           | 1.00%          | 1.00%      | 6.36%             | 360               | 38                 |
| 3% - 4%                       | 462          | 13,424,413        | 26.77%         | 7,146,988         | 24.75%         | 24.75%     | 5.67%             | 356               | 37                 |
| 4% - 5%                       | 2            | 25,140            | 0.05%          | 10,809            | 0.04%          | 0.04%      | 8.00%             | 330               | 54                 |
| 6% -7%                        | 72           | 2,107,995         | 4.20%          | 1,446,342         | 5.01%          | 5.01%      | 6.87%             | 356               | 31                 |
| 7% - 8%                       | 134          | 3,945,119         | 7.87%          | 2,366,330         | 8.19%          | 8.19%      | 7.22%             | 354               | 41                 |
| <b>Total</b>                  | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b>                |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b>                |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b>                |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
April-2026

| Original Subsidy | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| 0% - 1%          | 138          | 4,038,980         | 8.05%          | 2,653,645         | 9.19%          | 9.19%      | 6.82%             | 351               | 34                 |
| 2% - 3%          | 11           | 662,030           | 1.32%          | 361,526           | 1.25%          | 10.44%     | 6.67%             | 349               | 38                 |
| 3% - 4%          | 62           | 2,396,120         | 4.78%          | 1,445,971         | 5.01%          | 15.45%     | 6.81%             | 356               | 40                 |
| 4% - 5%          | 545          | 21,240,884        | 42.36%         | 12,709,597        | 44.01%         | 59.46%     | 6.60%             | 358               | 43                 |
| 5% - 6%          | 155          | 3,518,034         | 7.02%          | 1,650,636         | 5.72%          | 65.18%     | 6.94%             | 356               | 33                 |
| 6% - 7%          | 674          | 18,292,189        | 36.48%         | 10,056,807        | 34.82%         | 100.00%    | 5.36%             | 360               | 36                 |
| <b>Total</b>     | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b>   |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b>   |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b>   |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
April-2026

| Current Subsidy | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|-----------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| 0% - 1%         | 678          | 19,759,113        | 39.40%         | 11,083,229        | 38.38%         | 38.38%     | 6.12%             | 356               | 37                 |
| 2% - 3%         | 5            | 395,942           | 0.79%          | 264,095           | 0.91%          | 39.29%     | 6.50%             | 360               | 36                 |
| 3% - 4%         | 6            | 247,599           | 0.49%          | 140,187           | 0.49%          | 39.78%     | 6.50%             | 360               | 39                 |
| 4% - 5%         | 338          | 14,430,588        | 28.78%         | 8,851,696         | 30.65%         | 70.43%     | 6.40%             | 359               | 44                 |
| 5% - 6%         | 1            | 26,000            | 0.05%          | 15,216            | 0.05%          | 70.48%     | 6.25%             | 360               | 60                 |
| 6% - 7%         | 557          | 15,288,996        | 30.49%         | 8,523,758         | 29.52%         | 100.00%    | 6.15%             | 360               | 36                 |
| <b>Total</b>    | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b>  |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b>  |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b>  |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
April-2026

| Subsidy Expiration Year | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|-------------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| NULL                    | 658          | 19,706,672        | 39.30%         | 11,597,082        | 40.16%         | 40.16%     | 6.20%             | 357               | 8                  |
| 2007                    | 1            | 20,145            | 0.04%          | 10,085            | 0.03%          | 40.19%     | 7.38%             | 360               | 60                 |
| 2008                    | 4            | 84,569            | 0.17%          | 20,389            | 0.07%          | 40.26%     | 6.62%             | 330               | 59                 |
| 2009                    | 16           | 435,817           | 0.87%          | 119,222           | 0.41%          | 40.68%     | 6.99%             | 356               | 60                 |
| 2010                    | 16           | 390,078           | 0.78%          | 105,817           | 0.37%          | 41.04%     | 7.03%             | 356               | 59                 |
| 2011                    | 13           | 313,550           | 0.63%          | 91,020            | 0.32%          | 41.36%     | 6.94%             | 351               | 59                 |
| 2012                    | 14           | 333,589           | 0.67%          | 144,521           | 0.50%          | 41.86%     | 7.20%             | 351               | 59                 |
| 2013                    | 12           | 367,467           | 0.73%          | 205,682           | 0.71%          | 42.57%     | 6.98%             | 348               | 57                 |
| 2014                    | 37           | 1,040,906         | 2.08%          | 617,385           | 2.14%          | 44.71%     | 6.91%             | 354               | 59                 |
| 2015                    | 33           | 944,453           | 1.88%          | 608,945           | 2.11%          | 46.82%     | 6.94%             | 352               | 59                 |
| 2016                    | 26           | 749,010           | 1.49%          | 503,012           | 1.74%          | 48.56%     | 6.89%             | 360               | 60                 |
| 2017                    | 25           | 752,833           | 1.50%          | 440,755           | 1.53%          | 50.09%     | 6.91%             | 360               | 60                 |
| 2018                    | 17           | 437,746           | 0.87%          | 261,198           | 0.90%          | 50.99%     | 7.57%             | 358               | 60                 |
| 2019                    | 7            | 255,039           | 0.51%          | 142,398           | 0.49%          | 51.48%     | 5.35%             | 360               | 60                 |
| 2020                    | 17           | 608,705           | 1.21%          | 327,438           | 1.13%          | 52.62%     | 5.02%             | 360               | 60                 |
| 2025                    | 49           | 1,762,963         | 3.52%          | 963,703           | 3.34%          | 55.95%     | 4.80%             | 360               | 60                 |
| 2026                    | 172          | 5,520,274         | 11.01%         | 3,029,680         | 10.49%         | 66.45%     | 5.93%             | 360               | 60                 |
| 2027                    | 317          | 10,849,506        | 21.63%         | 6,299,016         | 21.81%         | 88.26%     | 6.29%             | 360               | 60                 |
| 2028                    | 151          | 5,574,917         | 11.12%         | 3,390,834         | 11.74%         | 100.00%    | 6.26%             | 360               | 60                 |
| <b>Total</b>            | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b>          |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b>          |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b>          |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
April-2026

| Original Debt to Income | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|-------------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| 0% - 5%                 | 1            | 25,480            | 25,480         | 875               | 875            | 0.00%      | 7.00%             | 360               |                    |
| 5% - 10%                | 6            | 146,862           | 146,862        | 71,719            | 71,719         | 0.25%      | 6.78%             | 360               | 41                 |
| 10% - 15%               | 120          | 3,449,425         | 3,449,425      | 1,728,180         | 1,728,180      | 6.24%      | 6.00%             | 358               | 42                 |
| 15% - 20%               | 173          | 5,203,805         | 5,203,805      | 2,820,213         | 2,820,213      | 16.00%     | 6.18%             | 358               | 45                 |
| 20% - 30%               | 498          | 14,555,166        | 14,555,166     | 8,159,094         | 8,159,094      | 44.26%     | 6.05%             | 358               | 36                 |
| 25% - 30%               | 529          | 17,037,368        | 17,037,368     | 10,008,566        | 10,008,566     | 78.91%     | 6.14%             | 358               | 37                 |
| 30% - 35%               | 258          | 9,730,131         | 9,730,131      | 6,089,534         | 6,089,534      | 100.00%    | 6.67%             | 358               | 42                 |
| <b>Total</b>            | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b>          |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b>          |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b>          |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
April-2026

| Original Prperty Value (*) | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|----------------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| 0.00 - 10,000              | 16           | 373,224           | 0.74%          | 264,061           | 0.91%          | 0.91%      | 6.88%             | 358               | 15                 |
| 10,000 - 15,000            | 6            | 78,568            | 0.16%          | 43,511            | 0.15%          | 1.07%      | 6.71%             | 360               | 47                 |
| 15,000 - 20,000            | 39           | 646,561           | 1.29%          | 305,515           | 1.06%          | 2.12%      | 6.90%             | 351               | 31                 |
| 20,000 - 25,000            | 118          | 2,512,097         | 5.01%          | 1,202,698         | 4.16%          | 6.29%      | 6.05%             | 356               | 32                 |
| 25,000 - 30,000            | 353          | 8,697,339         | 17.34%         | 4,699,809         | 16.27%         | 22.56%     | 5.53%             | 359               | 34                 |
| 30,000 - 35,000            | 416          | 11,672,509        | 23.28%         | 6,504,163         | 22.52%         | 45.09%     | 5.81%             | 358               | 36                 |
| 35,000 - 40,000            | 276          | 9,277,120         | 18.50%         | 5,508,038         | 19.07%         | 64.16%     | 6.40%             | 359               | 41                 |
| 40,000 - 45,000            | 112          | 4,474,166         | 8.92%          | 2,699,022         | 9.35%          | 73.50%     | 6.69%             | 358               | 44                 |
| 45,000 - 50,000            | 86           | 3,803,513         | 7.58%          | 2,295,009         | 7.95%          | 81.45%     | 6.65%             | 356               | 44                 |
| 50,000 - 55,000            | 57           | 2,642,940         | 5.27%          | 1,625,209         | 5.63%          | 87.08%     | 6.54%             | 357               | 41                 |
| 55,000 - 60,000            | 41           | 2,059,577         | 4.11%          | 1,319,778         | 4.57%          | 91.65%     | 6.79%             | 358               | 48                 |
| 60,000 - 65,000            | 30           | 1,740,971         | 3.47%          | 1,029,059         | 3.56%          | 95.21%     | 6.74%             | 358               | 46                 |
| 65,000 - 70,000            | 14           | 834,228           | 1.66%          | 520,203           | 1.80%          | 97.01%     | 6.75%             | 357               | 46                 |
| 70,000 - 75,000            | 2            | 55,942            | 0.11%          | 34,326            | 0.12%          | 97.13%     | 6.92%             | 288               | 56                 |
| 75,000 - 80,000            | 4            | 279,702           | 0.56%          | 180,687           | 0.63%          | 97.76%     | 6.57%             | 360               | 46                 |
| 80,000 - 85,000            | 6            | 439,523           | 0.88%          | 295,765           | 1.02%          | 98.78%     | 6.53%             | 360               | 21                 |
| 85,000 - 90,000            | 4            | 245,648           | 0.49%          | 142,298           | 0.49%          | 99.28%     | 6.92%             | 318               | 55                 |
| 90,000 - 95,000            | 2            | 132,877           | 0.26%          | 96,317            | 0.33%          | 99.61%     | 7.00%             | 360               | 24                 |
| 100,000 - 105,000          | 1            | 55,440            | 0.11%          | 34,740            | 0.12%          | 99.73%     | 6.75%             | 360               |                    |
| 120,000 - 125,000          | 1            | 48,300            | 0.10%          | 28,725            | 0.10%          | 99.83%     | 6.50%             | 360               | 60                 |
| 125,000 - 130,000          | 1            | 77,992            | 0.16%          | 49,248            | 0.17%          | 100.00%    | 7.00%             | 300               | 50                 |
| <b>Total</b>               | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b>             |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b>             |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b>             |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XII Origination Year

Cutoff Date:  
April-2026

| Origination Year | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| 1998             | 4            | 85,995            | 0.17%          | 5,979             | 0.02%          | 0.02%      | 7.00%             | 315               | 46                 |
| 1999             | 24           | 580,788           | 1.16%          | 106,698           | 0.37%          | 0.39%      | 6.95%             | 349               | 35                 |
| 2000             | 23           | 572,784           | 1.14%          | 148,861           | 0.52%          | 0.91%      | 6.97%             | 360               | 27                 |
| 2001             | 18           | 420,645           | 0.84%          | 97,919            | 0.34%          | 1.24%      | 6.91%             | 353               | 30                 |
| 2002             | 7            | 158,865           | 0.32%          | 41,263            | 0.14%          | 1.39%      | 6.77%             | 351               | 38                 |
| 2003             | 1            | 24,085            | 0.05%          | 10,369            | 0.04%          | 1.42%      | 6.90%             | 360               | 60                 |
| 2004             | 2            | 59,273            | 0.12%          | 25,852            | 0.09%          | 1.51%      | 6.95%             | 360               | 32                 |
| 2005             | 9            | 260,942           | 0.52%          | 124,021           | 0.43%          | 1.94%      | 6.43%             | 340               | 40                 |
| 2006             | 15           | 423,606           | 0.84%          | 212,835           | 0.74%          | 2.68%      | 6.92%             | 356               | 43                 |
| 2007             | 101          | 2,616,275         | 5.22%          | 1,371,803         | 4.75%          | 7.43%      | 7.02%             | 358               | 30                 |
| 2008             | 82           | 2,300,468         | 4.59%          | 1,328,907         | 4.60%          | 12.03%     | 6.68%             | 357               | 31                 |
| 2009             | 15           | 401,593           | 0.80%          | 218,044           | 0.76%          | 12.79%     | 6.16%             | 356               | 33                 |
| 2010             | 118          | 3,846,450         | 7.67%          | 2,162,570         | 7.49%          | 20.28%     | 4.95%             | 359               | 43                 |
| 2011             | 328          | 9,947,378         | 19.84%         | 5,663,514         | 19.61%         | 39.89%     | 5.86%             | 358               | 38                 |
| 2012             | 586          | 19,388,440        | 38.66%         | 11,621,113        | 40.24%         | 80.13%     | 6.37%             | 359               | 39                 |
| 2013             | 252          | 9,060,652         | 18.07%         | 5,738,435         | 19.87%         | 100.00%    | 6.38%             | 358               | 42                 |
| <b>Total</b>     | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b>   |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b>   |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b>   |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XII Current Delinquency Status

Cutoff Date:  
April-2026

| Current Delinquency Status | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|----------------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| Current                    | 1,238        | 39,337,357        | 78.44%         | 22,264,003        | 77.10%         | 77.10%     | 6.24%             | 358               | 36                 |
| 1 - 30 Days                | 162          | 5,193,284         | 10.36%         | 3,116,816         | 10.79%         | 87.89%     | 6.24%             | 357               | 34                 |
| 31 - 60 Days               | 72           | 2,427,093         | 4.84%          | 1,537,194         | 5.32%          | 93.21%     | 6.20%             | 359               | 60                 |
| 61 - 90 Days               | 51           | 1,425,292         | 2.84%          | 842,612           | 2.92%          | 96.13%     | 6.12%             | 358               | 60                 |
| 91 - 120 Days              | 13           | 338,126           | 0.67%          | 195,505           | 0.68%          | 96.81%     | 6.11%             | 355               | 60                 |
| 121 - 150 Days             | 4            | 116,629           | 0.23%          | 69,376            | 0.24%          | 97.05%     | 5.04%             | 360               | 60                 |
| 151 - 180 Days             | 5            | 138,494           | 0.28%          | 93,256            | 0.32%          | 97.37%     | 5.16%             | 360               | 60                 |
| 181 - 210 Days             | 1            | 30,146            | 0.06%          | 19,569            | 0.07%          | 97.44%     | 7.50%             | 360               | 60                 |
| 211 - 240 Days             | 1            | 11,575            | 0.02%          | 194               | 0.00%          | 97.44%     | 6.25%             | 360               | 60                 |
| 271 - 300 Days             | 1            | 63,281            | 0.13%          | 40,563            | 0.14%          | 97.58%     | 6.50%             | 360               | 60                 |
| 301 - 330 Days             | 2            | 57,862            | 0.12%          | 34,753            | 0.12%          | 97.70%     | 6.09%             | 360               | 60                 |
| 331 - 360 Days             | 1            | 23,964            | 0.05%          | 9,544             | 0.03%          | 97.73%     | 6.50%             | 360               | 60                 |
| + 361 Days                 | 34           | 985,135           | 1.96%          | 654,796           | 2.27%          | 100.00%    | 5.87%             | 360               | 60                 |
| <b>Total</b>               | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b>             |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b>             |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b>             |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Fecha Alpha  
April-2026

| Payment Method     | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|--------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| Payment by ACH     | 16           | 486,299           | 0.97%          | 296,096           | 1.03%          | 1.03%      | 6.69%             | 360               | 22                 |
| Payroll Deduction  | 879          | 29,201,279        | 58.23%         | 16,561,212        | 57.35%         | 58.37%     | 6.33%             | 358               | 55                 |
| Voluntary Payments | 690          | 20,460,659        | 40.80%         | 12,020,874        | 41.63%         | 100.00%    | 6.07%             | 357               | 18                 |
| <b>Total</b>       | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b>     |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b>     |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b>     |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
April-2026

| Type of Residence  | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|--------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| Apartments         | 22           | 589,955           | 1.18%          | 344,011           | 1.19%          | 1.19%      | 6.87%             | 355               | 43                 |
| Single Family Home | 1,563        | 49,558,282        | 98.82%         | 28,534,171        | 98.81%         | 100.00%    | 6.21%             | 358               | 39                 |
| <b>Total</b>       | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b>     |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b>     |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b>     |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
April-2026

| Loan Purpose       | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|--------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| New Property       | 1,215        | 39,407,170        | 78.58%         | 22,061,164        | 76.39%         | 76.39%     | 5.99%             | 359               | 40                 |
| Cash Out Refinance | 278          | 8,248,178         | 16.45%         | 5,087,955         | 17.62%         | 94.01%     | 7.01%             | 353               | 36                 |
| Used Property      | 92           | 2,492,890         | 4.97%          | 1,729,063         | 5.99%          | 100.00%    | 6.85%             | 355               | 35                 |
| <b>Total</b>       | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b>     |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b>     |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b>     |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XII Province

Cutoff Date:  
April-2026

| Province       | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|----------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| Panamá         | 915          | 28,789,535        | 57.41%         | 16,583,888        | 57.43%         | 57.43%     | 6.36%             | 357               | 36                 |
| Chiriquí       | 210          | 7,012,756         | 13.98%         | 4,103,337         | 14.21%         | 71.64%     | 6.17%             | 359               | 44                 |
| Veraguas       | 172          | 5,207,967         | 10.39%         | 2,938,155         | 10.17%         | 81.81%     | 5.79%             | 360               | 46                 |
| Herrera        | 129          | 4,131,533         | 8.24%          | 2,390,313         | 8.28%          | 90.09%     | 5.85%             | 360               | 40                 |
| Panamá Oeste   | 85           | 2,421,305         | 4.83%          | 1,422,534         | 4.93%          | 95.01%     | 6.18%             | 360               | 37                 |
| Colón          | 30           | 1,139,124         | 2.27%          | 630,912           | 2.18%          | 97.20%     | 6.93%             | 360               | 40                 |
| Coclé          | 22           | 712,254           | 1.42%          | 407,275           | 1.41%          | 98.61%     | 5.58%             | 358               | 44                 |
| Los Santos     | 14           | 467,213           | 0.93%          | 255,645           | 0.89%          | 99.49%     | 5.92%             | 360               | 47                 |
| Bocas del Toro | 8            | 266,550           | 0.53%          | 146,122           | 0.51%          | 100.00%    | 6.35%             | 360               | 50                 |
| <b>Total</b>   | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b> |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b> |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b> |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |

# Stratification Report

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

Cutoff Date:  
April-2026

| Housing Developments (group)  | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|-------------------------------|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| VILLAS DE DON BOSCO           | 5            | 111,535           | 0.22%          | 18,189            | 0.06%          | 0.06%      | 6.72%             | 360               | 60                 |
| LA SIESTA                     | 1            | 22,140            | 0.04%          | 12,650            | 0.04%          | 0.11%      | 7.00%             | 360               | 60                 |
| VILLA DEL CARMEN              | 15           | 534,002           | 1.06%          | 313,107           | 1.08%          | 1.19%      | 5.60%             | 357               | 59                 |
| PRINCESA MIA I,II,III,IV,V    | 13           | 414,416           | 0.83%          | 240,037           | 0.83%          | 2.02%      | 6.28%             | 360               | 60                 |
| LAS PRADERAS DE SAN ISIDRO    | 3            | 97,468            | 0.19%          | 54,435            | 0.19%          | 2.21%      | 6.77%             | 360               | 60                 |
| ALTOS DEL TECAL               | 24           | 814,720           | 1.62%          | 487,226           | 1.69%          | 3.90%      | 6.31%             | 360               | 60                 |
| CONDADO REAL                  | 41           | 1,174,382         | 2.34%          | 678,924           | 2.35%          | 6.25%      | 6.08%             | 360               | 60                 |
| LA CRESTA DE LOS CUATRO ALTOS | 6            | 350,779           | 0.70%          | 206,683           | 0.72%          | 6.96%      | 6.90%             | 360               | 60                 |
| LA PRADERA - PANAMÁ           | 2            | 83,040            | 0.17%          | 52,290            | 0.18%          | 7.15%      | 6.50%             | 360               | 60                 |
| LOS GUAYACANES - LA CHORRERA  | 25           | 633,599           | 1.26%          | 354,942           | 1.23%          | 8.37%      | 6.11%             | 360               | 60                 |
| LOS JARDINES                  | 5            | 143,439           | 0.29%          | 82,620            | 0.29%          | 8.66%      | 6.48%             | 360               | 60                 |
| LOS VALLES DE ALGARROBO       | 10           | 295,626           | 0.59%          | 168,738           | 0.58%          | 9.25%      | 6.38%             | 360               | 60                 |
| MARAZUL                       | 2            | 69,931            | 0.14%          | 41,284            | 0.14%          | 9.39%      | 6.27%             | 360               | 60                 |
| PRADERAS DE SAN LORENZO       | 6            | 311,834           | 0.62%          | 198,173           | 0.69%          | 10.07%     | 6.28%             | 360               | 60                 |
| SANTA ISABEL - TOCUMEN        | 30           | 1,196,974         | 2.39%          | 731,841           | 2.53%          | 12.61%     | 6.41%             | 360               | 60                 |
| SANTA RITA - PACORA           | 16           | 526,189           | 1.05%          | 307,989           | 1.07%          | 13.68%     | 6.07%             | 360               | 60                 |
| VALLE DE LOS CEREZOS          | 32           | 1,067,626         | 2.13%          | 633,833           | 2.19%          | 15.87%     | 6.61%             | 359               | 60                 |
| OTROS                         | 1,349        | 42,300,537        | 84.35%         | 24,295,219        | 84.13%         | 100.00%    | 6.21%             | 358               | 35                 |
| <b>Total</b>                  | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b>                |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b>                |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b>                |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |

# Stratification Report

## La Hipotecaria Panamá - Mortgages - Trust XII Employer

Cutoff Date:  
April-2026

| Employer                                 | Loans        | Original Balance  | Percent OB     | Remaining Balance | Percent RB     | Cumulative | Interest Rate(WA) | Original Term(WA) | Remaining Term(WA) |
|--|--------------|-------------------|----------------|-------------------|----------------|------------|-------------------|-------------------|--------------------|
| MINISTERIO DE EDUCACION                  | 171          | 6,341,040         | 12.64%         | 3,550,595         | 12.30%         | 12.30%     | 6.38%             | 359               | 60                 |
| INDEPENDIENTE                            | 59           | 1,730,337         | 3.45%          | 1,019,469         | 3.53%          | 15.83%     | 6.08%             | 358               | 60                 |
| C.S.S. JUBILADOS & PENSIONADOS           | 27           | 952,089           | 1.90%          | 552,498           | 1.91%          | 17.74%     | 6.37%             | 352               | 59                 |
| CLIENTE SIN TRABAJO                      | 61           | 1,795,977         | 3.58%          | 1,157,755         | 4.01%          | 21.75%     | 6.02%             | 359               | 60                 |
| MINISTERIO DE SEGURIDAD PUBLICA          | 144          | 4,819,566         | 9.61%          | 2,689,463         | 9.31%          | 31.06%     | 6.22%             | 360               | 60                 |
| CAJA DE SEGURO SOCIAL                    | 34           | 1,164,764         | 2.32%          | 648,583           | 2.25%          | 33.31%     | 6.53%             | 356               | 59                 |
| MINISTERIO DE SALUD                      | 10           | 366,102           | 0.73%          | 200,959           | 0.70%          | 34.00%     | 6.15%             | 360               | 60                 |
| JUBILADO POR CONTRALORIA                 | 14           | 471,497           | 0.94%          | 275,103           | 0.95%          | 34.96%     | 6.18%             | 350               | 60                 |
| INDEPENDIENTE INFORMAL                   | 14           | 387,198           | 0.77%          | 230,872           | 0.80%          | 35.75%     | 5.74%             | 351               | 60                 |
| ORGANO JUDICIAL                          | 4            | 106,026           | 0.21%          | 60,331            | 0.21%          | 35.96%     | 6.61%             | 360               | 60                 |
| AUTORIDAD DEL CANAL DE PANAMA            | 5            | 240,710           | 0.48%          | 120,899           | 0.42%          | 36.38%     | 7.05%             | 360               | 60                 |
| INDEPENDIENTE (PEQUEÑO EMPRESARIO)       | 5            | 149,580           | 0.30%          | 89,248            | 0.31%          | 36.69%     | 6.32%             | 360               | 60                 |
| INSTITUTO PANAMEÑO DE HABILITACION ESP.. | 5            | 182,676           | 0.36%          | 111,282           | 0.39%          | 37.08%     | 6.71%             | 360               | 60                 |
| CONDUCTOR DE TAXI                        | 5            | 144,581           | 0.29%          | 101,464           | 0.35%          | 37.43%     | 6.29%             | 360               | 60                 |
| UNIVERSIDAD DE PANAMA                    | 8            | 325,884           | 0.65%          | 179,534           | 0.62%          | 38.05%     | 6.20%             | 356               | 60                 |
| CONTRALORIA GENERAL (2)                  | 2            | 80,750            | 0.16%          | 47,375            | 0.16%          | 38.21%     | 6.69%             | 360               | 60                 |
| MINISTERIO DE LA PRESIDENCIA             | 7            | 237,493           | 0.47%          | 121,163           | 0.42%          | 38.63%     | 6.65%             | 360               | 60                 |
| BANCO GENERAL, S.A.                      | 1            | 40,095            | 0.08%          | 22,757            | 0.08%          | 38.71%     | 7.50%             | 360               | 60                 |
| MINISTERIO DE GOBIERNO                   | 8            | 242,952           | 0.48%          | 136,603           | 0.47%          | 39.19%     | 6.31%             | 360               | 60                 |
| RIBA SMITH, S.A.                         | 3            | 108,339           | 0.22%          | 58,211            | 0.20%          | 39.39%     | 6.62%             | 360               | 60                 |
| INDUSTRIAS LACTEAS S.A.                  | 2            | 43,209            | 0.09%          | 25,291            | 0.09%          | 39.47%     | 6.98%             | 360               | 60                 |
| PANAMA PORTS COMPANY, S.A.               | 4            | 159,764           | 0.32%          | 88,846            | 0.31%          | 39.78%     | 6.84%             | 342               | 57                 |
| IMPORTADORA RICAMAR, S.A. (IRISA)        | 12           | 353,910           | 0.71%          | 171,963           | 0.60%          | 40.38%     | 5.25%             | 360               | 60                 |
| INMOBILIARIA DON ANTONIO, S.A.           | 9            | 241,666           | 0.48%          | 131,729           | 0.46%          | 40.83%     | 5.62%             | 360               | 60                 |
| TRIBUNAL ELECTORAL                       | 2            | 55,650            | 0.11%          | 29,988            | 0.10%          | 40.94%     | 3.61%             | 360               | 60                 |
| FARMACIA ARROCHA S.A.                    | 5            | 137,093           | 0.27%          | 74,749            | 0.26%          | 41.20%     | 6.91%             | 360               | 60                 |
| AGENCIAS FEDURO, S.A                     | 6            | 167,107           | 0.33%          | 89,269            | 0.31%          | 41.51%     | 6.72%             | 350               | 59                 |
| PRODUCTOS TOLEDANO, S.A.                 | 4            | 92,365            | 0.18%          | 55,116            | 0.19%          | 41.70%     | 6.80%             | 360               | 60                 |
| COMPAÑIA GOLY S.A.                       | 4            | 118,937           | 0.24%          | 67,613            | 0.23%          | 41.93%     | 6.74%             | 345               | 57                 |
| OTHERS                                   | 615          | 18,956,056        | 37.80%         | 10,876,028        | 37.66%         | 79.59%     | 5.98%             | 358               | 36                 |
| NULL                                     | 335          | 9,934,827         | 19.81%         | 5,893,424         | 20.41%         | 100.00%    | 6.01%             | 357               |                    |
| <b>Total</b>                             | <b>1,585</b> | <b>50,148,238</b> | <b>100.00%</b> | <b>28,878,182</b> | <b>100.00%</b> | <b>-</b>   | <b>6.22%</b>      | <b>358</b>        | <b>39</b>          |
| <b>Minimum</b>                           |              | <b>8,776</b>      | <b>-</b>       | <b>6</b>          |                |            | <b>5.25%</b>      | <b>216</b>        | <b>66</b>          |
| <b>Maximum</b>                           |              | <b>80,000</b>     |                | <b>57,740</b>     |                |            | <b>14.00%</b>     | <b>360</b>        | <b>284</b>         |
| <b>Average</b>                           |              | <b>31,639</b>     |                | <b>18,220</b>     |                |            |                   |                   |                    |