

Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - August-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 August-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%.

La Hipotecaria Panamá - Mortgages - Trust XII									
Stratification Report		Original Term						Cutoff Date: August-2026	
Orginal 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%	4,891	0.02%	0.02%	6.50%	216	40
264	2	104,249	0.21%	37,285	0.13%	0.15%	7.00%	264	92
276	1	42,189	0.08%	19,256	0.07%	0.22%	6.50%	276	110
288	3	110,477	0.22%	59,449	0.21%	0.43%	6.57%	288	186
300	31	853,187	1.72%	358,686	1.27%	1.70%	7.19%	300	152
312	5	140,370	0.28%	87,157	0.31%	2.01%	6.73%	312	165
324	6	161,620	0.33%	99,736	0.35%	2.37%	7.59%	324	166
336	5	141,089	0.28%	61,318	0.22%	2.58%	6.85%	336	227
348	7	279,792	0.56%	181,257	0.64%	3.23%	6.29%	348	181
360	1,507	47,796,317	96.27%	27,261,331	96.77%	100.00%	6.00%	360	197
Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,245			14.00%	360	284
Average		31,663		17,966					

Stratification Report		La Hipotecaria Panamá - Mortgages - Trust XII						Cutoff Date: August-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	1,676,584	3.38%	337,542	1.20%	1.20%	6.94%	346	45
60 - 119	36	1,064,605	2.14%	486,116	1.73%	2.92%	6.78%	334	128
120 - 179	503	14,868,680	29.95%	8,236,889	29.24%	32.16%	5.40%	358	190
180 - 239	961	32,037,362	64.53%	19,109,819	67.84%	100.00%	6.27%	360	204
Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,245			14.00%	360	284
Average		31,663		17,966					

Stratification Report		La Hipotecaria Panamá- Mortgages - Trust XII						Cutoff Date: August-2026		
		Original Balance								
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%	869	0.00%	0.00%	8.00%	300	64	
10,000 - 15,000	12	160,009	0.32%	98,562	0.35%	0.35%	6.83%	360	153	
15,000 - 20,000	89	1,593,014	3.21%	789,749	2.80%	3.16%	6.69%	352	171	
20,000 - 25,000	265	6,103,162	12.29%	3,161,136	11.22%	14.38%	5.47%	358	197	
25,000 - 30,000	480	12,832,746	25.85%	6,973,368	24.75%	39.13%	4.89%	359	192	
30,000 - 35,000	288	9,159,833	18.45%	5,273,504	18.72%	57.85%	6.41%	358	205	
35,000 - 40,000	147	5,516,708	11.11%	3,290,094	11.68%	69.53%	6.57%	359	196	
40,000 - 45, 000	98	4,116,441	8.29%	2,500,374	8.88%	78.41%	6.73%	357	199	
45,000 - 50,000	76	3,596,670	7.24%	2,129,597	7.56%	85.97%	6.54%	358	206	
50,000 - 55,000	45	2,346,069	4.73%	1,410,679	5.01%	90.97%	6.67%	359	190	
55,000 - 60,000	24	1,365,611	2.75%	791,016	2.81%	93.78%	6.66%	356	189	
60,000 - 65,000	32	2,012,675	4.05%	1,208,650	4.29%	98.07%	6.70%	360	186	
65,000 - 70,000	2	134,433	0.27%	79,882	0.28%	98.36%	7.14%	360	197	
70,000 - 75,000	1	70,650	0.14%	39,957	0.14%	98.50%	6.95%	360	286	
75,000 - 80,000	7	550,433	1.11%	366,079	1.30%	99.80%	6.78%	351	200	
80,000 - 85,000	1	80,000	0.16%	56,848	0.20%	100.00%	7.00%	360	189	
Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196	
Minimum		8,776	-	6			5.25%	216	66	
Maximum		80,000		57,245			14.00%	360	284	
Average		31,663		17,966						

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII

Cutoff Date:
August-2026

Remaining Balance

Remaning Balance *	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0.00 - 5,000	51	1,129,910	2.28%	125,027	0.44%	0.44%	6.45%	346	72
5,000 - 10,000	90	1,952,752	3.93%	724,045	2.57%	3.01%	6.02%	354	143
10,000 - 15,000	487	12,096,133	24.36%	6,240,499	22.15%	25.17%	4.60%	359	186
15,000 - 20,000	439	12,869,378	25.92%	7,473,595	26.53%	51.70%	6.18%	358	201
20,000 - 25,000	235	8,454,044	17.03%	5,238,070	18.59%	70.29%	6.60%	358	202
25,000 - 30,000	142	6,220,381	12.53%	3,888,851	13.80%	84.10%	6.54%	358	199
30,000 - 35,000	69	3,524,681	7.10%	2,237,120	7.94%	92.04%	6.64%	359	207
35,000 - 40,000	37	2,167,959	4.37%	1,382,228	4.91%	96.94%	6.65%	360	209
40,000 - 45,000	7	409,460	0.82%	298,401	1.06%	98.00%	6.74%	360	215
45,000 - 50,000	4	270,092	0.54%	187,865	0.67%	98.67%	6.68%	345	181
50,000 - 55,000	5	395,942	0.80%	260,571	0.92%	99.59%	6.69%	360	189
55,000 - 60,000	2	156,500	0.32%	114,093	0.41%	100.00%	7.00%	360	194
Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,245			14.00%	360	284
Average		31,663		17,966					

Stratification Report

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

Cutoff Date:
August-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%	12,265	0.04%	0.04%	6.65%	288	117
35% - 40%	1	25,650	0.05%	15,581	0.06%	0.10%	6.90%	360	167
40% - 45%	3	94,400	0.19%	61,086	0.22%	0.32%	5.36%	360	183
45% - 50%	3	78,194	0.16%	52,560	0.19%	0.50%	6.57%	336	232
50% - 60%	12	324,783	0.65%	207,815	0.74%	1.24%	6.72%	339	225
60% - 65%	13	397,838	0.80%	272,743	0.97%	2.21%	6.76%	336	210
65% - 70%	18	482,124	0.97%	313,414	1.11%	3.32%	6.83%	355	267
70% - 75%	22	712,073	1.43%	484,131	1.72%	5.04%	7.28%	357	290
75% - 80%	35	1,112,271	2.24%	753,124	2.67%	7.71%	7.02%	353	300
80% - 85%	383	9,588,499	19.31%	5,164,144	18.33%	26.04%	4.71%	359	191
85% - 90%	211	6,305,749	12.70%	3,590,151	12.74%	38.79%	6.33%	358	205
90% - 95%	126	3,815,170	7.68%	2,080,844	7.39%	46.18%	6.99%	355	217
95% - 100%	739	26,677,539	53.73%	15,162,506	53.82%	100.00%	6.16%	359	183
Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,245			14.00%	360	284
Average		31,663		17,966					

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%	16	398,759	0.80%	41,839	0.15%	0.15%	6.81%	344	144
5% - 10%	16	360,099	0.73%	79,053	0.28%	0.43%	6.86%	340	123
10% - 15%	13	333,257	0.67%	108,454	0.38%	0.81%	6.71%	351	138
15% - 20%	21	524,946	1.06%	128,686	0.46%	1.27%	6.64%	344	104
20% - 25%	23	633,676	1.28%	270,099	0.96%	2.23%	7.38%	354	144
25% - 30%	26	712,949	1.44%	338,884	1.20%	3.43%	6.59%	360	148
30% - 35%	40	1,085,684	2.19%	491,924	1.75%	5.18%	5.64%	349	174
35% - 40%	89	2,285,143	4.60%	1,125,842	4.00%	9.18%	4.66%	357	193
40% - 45%	262	6,937,758	13.97%	3,574,935	12.69%	21.87%	5.29%	358	194
45% - 50%	261	7,576,974	15.26%	4,129,161	14.66%	36.52%	5.31%	359	203
50% - 55%	273	8,518,683	17.16%	4,909,925	17.43%	53.95%	6.21%	359	192
55% - 60%	265	10,377,648	20.90%	6,216,060	22.07%	76.02%	6.46%	360	200
60% - 65%	143	5,617,760	11.32%	3,618,293	12.84%	88.86%	6.56%	359	197
65% - 70%	64	2,345,714	4.72%	1,659,589	5.89%	94.75%	6.50%	359	215
70% - 75%	38	1,437,663	2.90%	1,069,935	3.80%	98.55%	6.18%	360	211
75% - 80%	8	205,779	0.41%	169,076	0.60%	99.15%	6.59%	351	158
80% - 85%	5	115,575	0.23%	99,037	0.35%	99.50%	6.27%	360	191
85% - 90%	4	120,575	0.24%	105,084	0.37%	99.88%	6.56%	360	240
1.05	1	58,592	0.12%	34,490	0.12%	100.00%	6.50%	360	195
Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,245			14.00%	360	284
Average		31,663		17,966					

La Hipotecaria Panamá - Mortgages - Trust XII									
Current Borrower Rate								Cutoff Date: August-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%	531	15,150,994	30.52%	8,547,428	30.34%	30.34%	6.05%	360	192
1% - 2%	284	12,245,839	24.67%	7,289,247	25.88%	25.88%	6.44%	359	192
2% - 3%	5	339,317	0.68%	229,612	0.82%	0.82%	6.45%	360	192
3% - 4%	543	15,899,612	32.03%	8,386,736	29.77%	29.77%	5.19%	357	161
4% - 5%	2	25,140	0.05%	10,321	0.04%	0.04%	8.00%	330	133
6% - 7%	72	2,122,336	4.27%	1,433,579	5.09%	5.09%	6.86%	356	309
7% - 8%	131	3,863,994	7.78%	2,273,442	8.07%	8.07%	7.22%	354	286
Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,245			14.00%	360	284
Average		31,663		17,966					

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	7.95%	2,603,074	9.24%	9.24%	6.81%	351	165
2% - 3%	11	662,030	1.33%	354,101	1.26%	10.50%	6.81%	349	164
3% - 4%	62	2,396,120	4.83%	1,420,245	5.04%	15.54%	6.75%	356	261
4% - 5%	540	21,037,909	42.37%	12,371,913	43.92%	59.46%	6.62%	359	200
5% - 6%	151	3,422,300	6.89%	1,589,960	5.64%	65.10%	6.94%	355	210
6% - 7%	669	18,182,949	36.62%	9,831,072	34.90%	100.00%	4.81%	360	189
Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,245			14.00%	360	284
Average		31,663		17,966					

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	756	22,177,093	44.67%	12,274,240	43.57%	43.57%	5.72%	356	202
2% - 3%	4	316,742	0.64%	210,079	0.75%	44.32%	6.50%	360	191
3% - 4%	5	199,299	0.40%	108,847	0.39%	44.70%	6.50%	360	185
4% - 5%	315	13,417,471	27.03%	8,109,119	28.79%	73.49%	6.39%	359	192
6% -7%	488	13,536,627	27.27%	7,468,082	26.51%	100.00%	6.14%	360	192
Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,245			14.00%	360	284
Average		31,663		17,966					

La Hipotecaria Panamá - Mortgages - Trust XII									
Subsidy Expiration Year								Cutoff Date: August-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	7.90%	2,599,696	9.23%	9.23%	6.82%	351	165
2005	1	24,099	0.05%	19,448	0.07%	9.30%	6.50%	360	182
2006	1	40,850	0.08%	29,068	0.10%	9.40%	7.00%	360	124
2007	1	20,145	0.04%	9,733	0.03%	9.44%	7.38%	360	272
2008	4	95,332	0.19%	19,173	0.07%	9.50%	6.61%	330	212
2009	27	685,670	1.38%	157,106	0.56%	10.06%	7.06%	352	103
2010	32	864,979	1.74%	310,506	1.10%	11.16%	7.04%	358	169
2011	25	643,328	1.30%	221,568	0.79%	11.95%	6.91%	351	170
2012	29	691,511	1.39%	332,487	1.18%	13.13%	6.98%	356	247
2013	23	705,897	1.42%	421,323	1.50%	14.63%	6.97%	351	261
2014	55	1,534,332	3.09%	895,587	3.18%	17.80%	7.04%	355	271
2015	53	1,461,993	2.94%	894,989	3.18%	20.98%	6.88%	351	281
2016	35	1,022,204	2.06%	679,786	2.41%	23.40%	6.87%	360	312
2017	41	1,158,137	2.33%	662,620	2.35%	25.75%	6.87%	360	204
2018	24	658,443	1.33%	381,339	1.35%	27.10%	7.15%	359	175
2019	8	283,539	0.57%	158,033	0.56%	27.66%	5.56%	360	262
2020	25	851,958	1.72%	479,642	1.70%	29.36%	4.47%	360	174
2021	1	48,300	0.10%	28,211	0.10%	29.46%	3.50%	360	184
2022	3	105,769	0.21%	62,806	0.22%	29.69%	5.81%	360	179
2024	1	25,813	0.05%	13,517	0.05%	29.74%	0.00%	360	188
2025	67	2,336,581	4.71%	1,253,850	4.45%	34.19%	4.43%	360	170
2026	275	8,357,212	16.83%	4,504,808	15.99%	50.18%	4.49%	360	179
2027	482	16,102,905	32.43%	9,243,680	32.81%	82.99%	6.28%	360	191
2028	221	8,007,612	16.13%	4,791,390	17.01%	100.00%	6.25%	360	198
Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,245			14.00%	360	284
Average		31,663		17,966					

Stratification Report

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

Cutoff Date:
August-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	105
5% - 10%	6	146,862	146,862	69,668	69,668	0.25%	6.78%	360	151
10% - 15%	117	3,361,940	3,361,940	1,674,798	1,674,798	6.19%	5.69%	358	196
15% - 20%	171	5,157,536	5,157,536	2,758,890	2,758,890	15.99%	5.85%	358	196
20% - 30%	491	14,353,472	14,353,472	7,925,175	7,925,175	44.12%	5.78%	358	190
25% - 30%	527	16,957,431	16,957,431	9,789,820	9,789,820	78.87%	5.96%	358	198
30% - 35%	255	9,644,511	9,644,511	5,951,518	5,951,518	100.00%	6.67%	358	202
Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,245			14.00%	360	284
Average		31,663		17,966					

La Hipotecaria Panamá - Mortgages - Trust XII									
Stratification Report		Original Property Value						Cutoff Date: August-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	17	453,170	0.91%	317,652	1.13%	1.13%	6.92%	353	162
10,000 - 15,000	6	78,568	0.16%	42,772	0.15%	1.28%	6.70%	360	151
15,000 - 20,000	38	628,344	1.27%	296,474	1.05%	2.33%	6.90%	353	131
20,000 - 25,000	116	2,461,990	4.96%	1,184,109	4.20%	6.54%	5.84%	357	172
25,000 - 30,000	352	8,672,002	17.47%	4,636,727	16.46%	22.99%	5.04%	359	193
30,000 - 35,000	412	11,589,575	23.34%	6,355,377	22.56%	45.56%	5.37%	359	194
35,000 - 40,000	272	9,153,241	18.44%	5,332,352	18.93%	64.48%	6.38%	359	201
40,000 - 45,000	111	4,433,316	8.93%	2,622,644	9.31%	73.79%	6.71%	358	197
45,000 - 50,000	85	3,759,172	7.57%	2,255,034	8.00%	81.80%	6.65%	356	207
50,000 - 55,000	55	2,570,160	5.18%	1,536,811	5.46%	87.25%	6.59%	357	204
55,000 - 60,000	40	2,001,421	4.03%	1,259,840	4.47%	91.73%	6.85%	358	211
60,000 - 65,000	30	1,740,971	3.51%	1,008,471	3.58%	95.31%	6.77%	358	204
65,000 - 70,000	13	769,878	1.55%	474,464	1.68%	96.99%	6.77%	356	178
70,000 - 75,000	2	55,942	0.11%	33,584	0.12%	97.11%	6.93%	288	162
75,000 - 80,000	4	279,702	0.56%	177,577	0.63%	97.74%	6.57%	360	200
80,000 - 85,000	6	439,523	0.89%	291,777	1.04%	98.78%	6.71%	360	209
85,000 - 90,000	4	245,648	0.49%	138,939	0.49%	99.27%	6.92%	318	203
90,000 - 95,000	2	132,877	0.27%	95,400	0.34%	99.61%	7.00%	360	195
100,000 - 105,000	1	55,440	0.11%	33,889	0.12%	99.73%	6.00%	360	199
120,000 - 125,000	1	48,300	0.10%	28,211	0.10%	99.83%	3.50%	360	184
125,000 - 130,000	1	77,992	0.16%	48,264	0.17%	100.00%	7.00%	300	262
Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,245			14.00%	360	284
Average		31,663		17,966					

Stratification Report									La Hipotecaria Panamá - Mortgages - Trust XII		Cutoff Date: August-2026	
Origination Year		Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)	Origination Year	
1998		3	67,778	0.14%	4,123	0.01%	0.01%	7.00%	320	22	1998	
1999		22	533,570	1.07%	88,891	0.32%	0.33%	7.00%	351	31	1999	
2000		21	531,839	1.07%	133,190	0.47%	0.80%	6.97%	360	48	2000	
2001		17	396,895	0.80%	89,878	0.32%	1.12%	6.90%	353	53	2001	
2002		7	158,865	0.32%	38,513	0.14%	1.26%	6.78%	351	66	2002	
2003		1	24,085	0.05%	10,065	0.04%	1.29%	6.90%	360	86	2003	
2004		2	59,273	0.12%	25,100	0.09%	1.38%	6.95%	360	98	2004	
2005		9	260,942	0.53%	120,785	0.43%	1.81%	6.42%	340	98	2005	
2006		15	423,606	0.85%	206,728	0.73%	2.55%	6.92%	356	166	2006	
2007		99	2,567,560	5.17%	1,338,455	4.75%	7.30%	7.01%	358	180	2007	
2008		82	2,296,243	4.63%	1,298,958	4.61%	11.91%	6.68%	357	185	2008	
2009		14	354,156	0.71%	200,555	0.71%	12.62%	6.08%	356	177	2009	
2010		118	3,843,338	7.74%	2,125,587	7.55%	20.17%	4.89%	359	194	2010	
2011		327	9,911,738	19.96%	5,550,661	19.70%	39.87%	4.95%	358	200	2011	
2012		580	19,214,849	38.70%	11,331,209	40.22%	80.09%	6.36%	359	201	2012	
2013		251	9,002,496	18.13%	5,607,668	19.91%	100.00%	6.38%	358	205	2013	
Total		1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196	Total	
Minimum			8,776	-	6			5.25%	216	66	Minimum	
Maximum			80,000		57,245			14.00%	360	284	Maximum	
Average			31,663		17,966						Average	

Stratification Report		La Hipotecaria Panamá - Mortgages - Trust XII						Cutoff Date: August-2026	
		Current Delinquency Status							
Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	1,222	38,948,271	78.45%	21,774,179	77.29%	77.29%	6.11%	358	200
1 - 30 Days	177	5,591,381	11.26%	3,242,137	11.51%	88.80%	5.90%	357	184
31 - 60 Days	68	2,080,085	4.19%	1,271,747	4.51%	93.32%	5.76%	357	184
61 - 90 Days	34	1,072,370	2.16%	620,644	2.20%	95.52%	5.84%	356	179
91 - 120 Days	9	229,736	0.46%	130,212	0.46%	95.98%	4.89%	353	180
121 - 150 Days	8	240,193	0.48%	155,495	0.55%	96.54%	6.31%	360	180
151 - 180 Days	3	80,036	0.16%	50,839	0.18%	96.72%	6.10%	360	195
181 - 210 Days	2	71,406	0.14%	37,124	0.13%	96.85%	6.72%	360	202
211 - 240 Days	5	126,820	0.26%	88,097	0.31%	97.16%	5.96%	360	165
241 - 270 Days	1	23,785	0.05%	13,980	0.05%	97.21%	0.00%	360	168
271 - 300 Days	3	131,019	0.26%	83,069	0.29%	97.51%	5.52%	360	183
301 - 330 Days	2	54,110	0.11%	29,113	0.10%	97.61%	7.17%	360	131
+ 361 Days	34	998,020	2.01%	673,729	2.39%	100.00%	5.23%	360	197
Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,245			14.00%	360	284
Average		31,663		17,966					

La Hipotecaria Panamá - Mortgages -Trust XII									
Stratification Report		Payment Method							Fecha Alpha August-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%	291,401	1.03%	1.03%	6.41%	360	190
Payroll Deduction	853	28,404,400	57.21%	15,795,574	56.07%	57.11%	6.18%	358	201
Voluntary Payments	699	20,756,533	41.81%	12,083,391	42.89%	100.00%	5.83%	358	190
Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,245			14.00%	360	284
Average		31,663		17,966					

<i>Stratification Report</i>	La Hipotecaria Panamá - Mortgages - Trust XII Property Type	Cutoff Date: August-2026
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<i>Stratification Report</i>	La Hipotecaria Panamá - Mortgages - Trust XII Property Type	Cutoff Date: August-2026
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Cutoff Date:
August-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%	337,480	1.20%	1.20%	6.95%	355	203
Single Family Home	1,546	49,057,277	98.81%	27,832,885	98.80%	100.00%	6.02%	358	196
Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,245			14.00%	360	284
Average		31,663		17,966					

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	1,202	39,021,229	78.60%	21,494,284	76.30%	76.30%	5.75%	359	184
Cash Out Refinance	276	8,204,435	16.53%	4,971,612	17.65%	93.95%	6.97%	353	252
Used Property	90	2,421,568	4.88%	1,704,470	6.05%	100.00%	6.85%	355	193
Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,245			14.00%	360	284
Average		31,663		17,966					

La Hipotecaria Panamá - Mortgages - Trust XII									Cutoff Date: August-2026	
Province										
Province	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)	
Panamá	903	28,440,355	57.28%	16,182,977	57.45%	57.45%	6.25%	357	196	
Chiriquí	209	6,987,456	14.07%	4,011,867	14.24%	71.69%	6.05%	359	200	
Veraguas	169	5,093,017	10.26%	2,820,290	10.01%	81.70%	5.38%	360	205	
Herrera	129	4,131,533	8.32%	2,347,738	8.33%	90.03%	5.33%	360	188	
Panamá Oeste	85	2,421,305	4.88%	1,397,360	4.96%	94.99%	6.04%	360	192	
Colón	29	1,127,549	2.27%	618,032	2.19%	97.19%	6.97%	360	189	
Coclé	22	712,254	1.43%	399,802	1.42%	98.61%	4.88%	358	193	
Los Santos	14	467,213	0.94%	250,384	0.89%	99.50%	5.55%	360	193	
Bocas del Toro	8	266,550	0.54%	141,916	0.50%	100.00%	5.83%	360	190	
Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196	
Minimum		8,776	-	6			5.25%	216	66	
Maximum		80,000		57,245			14.00%	360	284	
Average		31,663		17,966						

OTROS	1,568	49,647,232	100.00%	28,170,365	100.00%	100.00%	6.03%	358	196
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Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,245			14.00%	360	284
Average		31,663		17,966					

Employer	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
OTHERS	613	18,950,863	38.17%	10,735,958	38.11%	38.11%	5.75%	358	190
NULL	955	30,696,369	61.83%	17,434,408	61.89%	100.00%	5.99%	358	194
Total	1,568	49,647,232	100.00%	28,170,365	100.00%	-	6.03%	358	196
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,245			14.00%	360	284
Average		31,663		17,966					