
Stratification Report for La Hipotecaria S.A. Panamá

Mortgage Loans - May-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 May-2026

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

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII Original Term

Cutoff Date:
May-2026

Original Term	Loans	Original Loan Amount	Percent OB	Existing Loan Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
216	1	17,942	0.04%	5,231	0.02%	0.02%	6.50%	216	43
264	2	104,249	0.21%	38,968	0.14%	0.15%	7.00%	264	96
276	1	42,189	0.08%	19,548	0.07%	0.22%	6.50%	276	113
288	3	110,477	0.22%	61,096	0.21%	0.44%	6.57%	288	190
300	33	894,920	1.79%	371,961	1.30%	1.73%	7.18%	300	166
312	5	140,370	0.28%	88,775	0.31%	2.04%	6.73%	312	168
324	6	161,620	0.32%	101,204	0.35%	2.40%	7.60%	324	170
336	5	141,089	0.28%	62,732	0.22%	2.61%	6.85%	336	230
348	7	279,792	0.56%	182,969	0.64%	3.25%	6.29%	348	184
360	1,516	48,093,573	96.21%	27,739,303	96.75%	100.00%	6.15%	360	201
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII Remaining Term

Cutoff Date:
May-2026

Remaning Term.	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0 - 59	70	1,725,100	3.45%	353,500	1.23%	1.23%	6.92%	345	47
60 - 119	35	968,077	1.94%	437,752	1.53%	2.76%	6.78%	333	120
120 - 179	436	12,822,339	25.65%	7,170,521	25.01%	27.77%	5.71%	357	193
180 - 239	1,038	34,470,704	68.96%	20,710,013	72.23%	100.00%	6.31%	360	206
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII Original Balance

Cutoff Date:
May-2026

Original Balance *	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
5,000 - 10,000	1	8,776	0.02%	1,019	0.00%	0.00%	8.00%	300	67
10,000 - 15,000	12	160,009	0.32%	99,893	0.35%	0.35%	6.83%	360	156
15,000 - 20,000	87	1,554,880	3.11%	782,732	2.73%	3.08%	6.69%	351	177
20,000 - 25,000	273	6,283,674	12.57%	3,259,566	11.37%	14.45%	5.80%	358	202
25,000 - 30,000	482	12,885,026	25.78%	7,089,974	24.73%	39.18%	5.32%	359	196
30,000 - 35,000	288	9,159,833	18.32%	5,348,955	18.66%	57.83%	6.40%	358	209
35,000 - 40,000	148	5,552,348	11.11%	3,355,537	11.70%	69.54%	6.58%	359	199
40,000 - 45,000	99	4,160,783	8.32%	2,532,051	8.83%	78.37%	6.71%	357	201
45,000 - 50,000	76	3,596,670	7.20%	2,158,717	7.53%	85.90%	6.58%	358	209
50,000 - 55,000	45	2,346,069	4.69%	1,428,307	4.98%	90.88%	6.62%	359	193
55,000 - 60,000	24	1,365,611	2.73%	802,950	2.80%	93.68%	6.65%	356	193
60,000 - 65,000	33	2,077,025	4.16%	1,263,509	4.41%	98.09%	6.67%	360	189
65,000 - 70,000	2	134,433	0.27%	81,031	0.28%	98.37%	7.14%	360	147
70,000 - 75,000	1	70,650	0.14%	40,682	0.14%	98.51%	6.95%	360	292
75,000 - 80,000	7	550,433	1.10%	369,707	1.29%	99.80%	6.64%	351	203
80,000 - 85,000	1	80,000	0.16%	57,157	0.20%	100.00%	7.00%	360	192
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII Remaining Balance

Cutoff Date:
May-2026

Remaning Balance *	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0.00 - 5,000	55	1,246,532	2.49%	133,693	0.47%	0.47%	6.45%	348	68
5,000 - 10,000	86	1,862,676	3.73%	695,949	2.43%	2.89%	6.18%	352	143
10,000 - 15,000	474	11,692,427	23.39%	6,103,560	21.29%	24.18%	5.07%	359	190
15,000 - 20,000	451	13,151,482	26.31%	7,712,298	26.90%	51.08%	6.27%	358	206
20,000 - 25,000	235	8,371,200	16.75%	5,244,593	18.29%	69.37%	6.59%	358	204
25,000 - 30,000	148	6,414,855	12.83%	4,061,517	14.17%	83.54%	6.56%	359	203
30,000 - 35,000	70	3,577,981	7.16%	2,273,574	7.93%	91.47%	6.62%	359	212
35,000 - 40,000	40	2,303,144	4.61%	1,497,326	5.22%	96.69%	6.64%	360	201
40,000 - 45,000	9	543,391	1.09%	381,680	1.33%	98.02%	6.73%	360	222
45,000 - 50,000	4	270,092	0.54%	189,736	0.66%	98.68%	6.68%	345	185
50,000 - 55,000	4	316,841	0.63%	207,907	0.73%	99.41%	6.50%	360	190
55,000 - 60,000	3	235,601	0.47%	169,954	0.59%	100.00%	6.84%	360	198
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

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

Cutoff Date:
May-2026

Original Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
25% - 30%	2	32,942	0.07%	12,799	0.04%	0.04%	6.65%	288	119
35% - 40%	1	25,650	0.05%	15,896	0.06%	0.10%	6.90%	360	170
40% - 45%	3	94,400	0.19%	61,818	0.22%	0.32%	6.74%	360	186
45% - 50%	3	78,194	0.16%	53,201	0.19%	0.50%	6.57%	336	237
50% - 60%	12	324,783	0.65%	210,850	0.74%	1.24%	6.84%	339	229
60% - 65%	13	397,838	0.80%	275,922	0.96%	2.20%	6.76%	336	220
65% - 70%	18	482,124	0.96%	317,153	1.11%	3.31%	6.83%	355	260
70% - 75%	22	712,073	1.42%	489,471	1.71%	5.01%	7.28%	357	304
75% - 80%	35	1,112,271	2.23%	762,796	2.66%	7.67%	7.12%	353	308
80% - 85%	385	9,638,676	19.28%	5,255,689	18.33%	26.00%	5.27%	359	195
85% - 90%	211	6,308,845	12.62%	3,656,201	12.75%	38.76%	6.32%	358	210
90% - 95%	126	3,819,395	7.64%	2,118,733	7.39%	46.14%	6.98%	355	219
95% - 100%	748	26,959,030	53.93%	15,441,257	53.86%	100.00%	6.21%	359	186
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

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

Cutoff Date:
May-2026

Current Loan To Value	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 5%	20	482,510	0.97%	31,896	0.11%	0.11%	7.17%	347	112
5% - 10%	15	350,327	0.70%	69,302	0.24%	0.35%	6.93%	330	121
10% - 15%	13	291,829	0.58%	83,694	0.29%	0.64%	6.57%	355	122
15% - 20%	18	477,864	0.96%	124,471	0.43%	1.08%	6.59%	351	141
20% - 25%	26	666,623	1.33%	296,861	1.04%	2.11%	6.84%	355	141
25% - 30%	29	782,875	1.57%	412,862	1.44%	3.55%	6.79%	353	157
30% - 35%	36	1,004,537	2.01%	436,961	1.52%	5.08%	5.61%	351	170
35% - 40%	76	2,004,486	4.01%	1,006,707	3.51%	8.59%	5.36%	356	203
40% - 45%	234	6,163,076	12.33%	3,195,524	11.15%	19.73%	5.49%	357	195
45% - 50%	269	7,645,901	15.30%	4,186,713	14.60%	34.34%	5.62%	359	205
50% - 55%	267	8,223,824	16.45%	4,770,419	16.64%	50.97%	6.26%	359	199
55% - 60%	282	10,756,443	21.52%	6,492,697	22.64%	73.62%	6.51%	360	204
60% - 65%	163	6,386,628	12.78%	4,098,210	14.29%	87.91%	6.57%	359	199
65% - 70%	66	2,453,978	4.91%	1,722,538	6.01%	93.92%	6.49%	359	215
70% - 75%	44	1,678,051	3.36%	1,237,415	4.32%	98.24%	6.16%	360	210
75% - 80%	11	322,529	0.65%	265,267	0.93%	99.16%	6.71%	353	173
80% - 85%	5	115,575	0.23%	99,549	0.35%	99.51%	6.27%	360	194
85% - 90%	4	120,575	0.24%	105,738	0.37%	99.88%	6.56%	360	243
1.05	1	58,592	0.12%	34,964	0.12%	100.00%	6.50%	360	198
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII Current Borrower Rate

Cutoff Date:
May-2026

Current Borrower Rate (group)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% -1%	578	16,348,228	32.71%	9,290,636	32.40%	32.40%	6.08%	360	194
1% - 2%	302	13,051,412	26.11%	7,855,511	27.40%	27.40%	6.46%	359	194
2% - 3%	8	488,158	0.98%	287,077	1.00%	1.00%	6.37%	360	192
3% - 4%	483	14,020,168	28.05%	7,430,295	25.92%	25.92%	5.51%	356	161
4% - 5%	2	25,140	0.05%	10,583	0.04%	0.04%	8.00%	330	135
6% -7%	72	2,107,995	4.22%	1,441,597	5.03%	5.03%	6.87%	356	308
7% - 8%	134	3,945,119	7.89%	2,356,087	8.22%	8.22%	7.22%	354	298
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII Original Subsidy

Cutoff Date:
May-2026

Original Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	137	4,017,245	8.04%	2,641,374	9.21%	9.21%	6.82%	351	168
2% - 3%	11	662,030	1.32%	359,188	1.25%	10.47%	6.66%	349	167
3% - 4%	62	2,396,120	4.79%	1,439,576	5.02%	15.49%	6.81%	356	262
4% - 5%	544	21,182,727	42.38%	12,616,028	44.00%	59.49%	6.61%	358	203
5% - 6%	154	3,498,084	7.00%	1,632,888	5.70%	65.18%	6.94%	356	220
6% - 7%	671	18,230,014	36.47%	9,982,733	34.82%	100.00%	5.21%	360	193
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII Current Subsidy

Cutoff Date:
May-2026

Current Subsidy	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 1%	698	20,333,133	40.68%	11,350,513	39.59%	39.59%	6.01%	356	208
2% - 3%	5	395,942	0.79%	263,092	0.92%	40.51%	6.50%	360	192
3% - 4%	6	247,599	0.50%	139,460	0.49%	40.99%	6.50%	360	188
4% - 5%	333	14,223,044	28.45%	8,683,166	30.28%	71.28%	6.40%	359	195
5% - 6%	1	26,000	0.05%	15,143	0.05%	71.33%	6.25%	360	190
6% - 7%	536	14,760,503	29.53%	8,220,412	28.67%	100.00%	6.15%	360	194
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII Subsidy Expiration Year

Cutoff Date:
May-2026

Subsidy Expiration Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
NULL	136	3,991,945	7.99%	2,637,259	9.20%	9.20%	6.83%	351	168
2005	1	24,099	0.05%	19,556	0.07%	9.27%	6.50%	360	370
2006	1	40,850	0.08%	29,306	0.10%	9.37%	7.00%	360	254
2007	1	20,145	0.04%	10,001	0.03%	9.40%	7.38%	360	278
2008	5	113,549	0.23%	21,018	0.07%	9.48%	6.64%	324	203
2009	29	732,888	1.47%	173,787	0.61%	10.08%	7.03%	351	114
2010	33	885,974	1.77%	320,308	1.12%	11.20%	7.04%	358	171
2011	26	667,078	1.33%	229,773	0.80%	12.00%	6.91%	352	181
2012	29	691,511	1.38%	340,237	1.19%	13.19%	7.02%	356	241
2013	23	710,122	1.42%	428,948	1.50%	14.68%	6.97%	351	274
2014	55	1,534,332	3.07%	910,216	3.17%	17.86%	7.04%	355	271
2015	53	1,461,993	2.92%	905,762	3.16%	21.02%	6.88%	351	279
2016	35	1,028,411	2.06%	702,126	2.45%	23.47%	6.88%	360	316
2017	41	1,158,137	2.32%	670,940	2.34%	25.81%	6.87%	360	208
2018	24	658,443	1.32%	385,795	1.35%	27.15%	7.15%	359	202
2019	8	283,539	0.57%	160,745	0.56%	27.71%	5.57%	360	267
2020	25	851,958	1.70%	484,565	1.69%	29.40%	4.47%	360	177
2025	67	2,336,581	4.67%	1,266,746	4.42%	33.82%	4.52%	360	173
2026	279	8,520,921	17.05%	4,659,176	16.25%	50.07%	5.31%	360	182
2027	487	16,266,133	32.54%	9,460,624	33.00%	83.07%	6.27%	360	194
2028	221	8,007,612	16.02%	4,854,898	16.93%	100.00%	6.25%	360	201
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

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

Cutoff Date:
May-2026

Original Debt to Income	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 5%	1	25,480	25,480	666	666	0.00%	7.00%	360	108
5% - 10%	6	146,862	146,862	71,234	71,234	0.25%	6.78%	360	185
10% - 15%	118	3,412,549	3,412,549	1,704,604	1,704,604	6.20%	5.90%	358	199
15% - 20%	173	5,203,805	5,203,805	2,806,211	2,806,211	15.98%	6.02%	358	202
20% - 30%	497	14,529,866	14,529,866	8,104,872	8,104,872	44.25%	6.00%	358	194
25% - 30%	526	16,937,527	16,937,527	9,918,663	9,918,663	78.84%	6.10%	358	201
30% - 35%	258	9,730,131	9,730,131	6,065,537	6,065,537	100.00%	6.67%	358	205
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII Original Property Value

Cutoff Date:
May-2026

Original Prperty Value (*)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0.00 - 10,000	18	439,694	0.88%	317,076	1.11%	1.11%	6.88%	360	170
10,000 - 15,000	6	78,568	0.16%	43,370	0.15%	1.26%	6.70%	360	154
15,000 - 20,000	39	646,561	1.29%	303,424	1.06%	2.32%	6.90%	351	134
20,000 - 25,000	118	2,515,135	5.03%	1,203,254	4.20%	6.51%	6.00%	356	176
25,000 - 30,000	352	8,690,247	17.39%	4,680,706	16.33%	22.84%	5.33%	359	198
30,000 - 35,000	413	11,603,921	23.21%	6,449,356	22.49%	45.33%	5.74%	358	198
35,000 - 40,000	274	9,220,381	18.45%	5,441,033	18.98%	64.31%	6.40%	359	205
40,000 - 45,000	112	4,474,166	8.95%	2,687,139	9.37%	73.68%	6.69%	358	202
45,000 - 50,000	85	3,762,563	7.53%	2,252,431	7.86%	81.54%	6.65%	356	208
50,000 - 55,000	57	2,642,940	5.29%	1,618,191	5.64%	87.18%	6.56%	357	207
55,000 - 60,000	40	2,001,421	4.00%	1,274,665	4.45%	91.63%	6.82%	358	214
60,000 - 65,000	30	1,740,971	3.48%	1,024,583	3.57%	95.20%	6.74%	358	207
65,000 - 70,000	14	834,228	1.67%	518,361	1.81%	97.01%	6.75%	357	182
70,000 - 75,000	2	55,942	0.11%	34,139	0.12%	97.13%	6.92%	288	164
75,000 - 80,000	4	279,702	0.56%	179,860	0.63%	97.75%	6.57%	360	180
80,000 - 85,000	6	439,523	0.88%	294,649	1.03%	98.78%	6.53%	360	213
85,000 - 90,000	4	245,648	0.49%	141,451	0.49%	99.27%	6.92%	318	206
90,000 - 95,000	2	132,877	0.27%	96,059	0.34%	99.61%	7.00%	360	198
100,000 - 105,000	1	55,440	0.11%	34,447	0.12%	99.73%	6.75%	360	202
120,000 - 125,000	1	48,300	0.10%	28,590	0.10%	99.83%	6.50%	360	187
125,000 - 130,000	1	77,992	0.16%	49,003	0.17%	100.00%	7.00%	300	268
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII Origination Year

Cutoff Date:
May-2026

Origination Year	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
1998	4	85,995	0.17%	5,699	0.02%	0.02%	7.00%	315	23
1999	24	580,788	1.16%	103,225	0.36%	0.38%	6.95%	349	33
2000	22	552,834	1.11%	139,577	0.49%	0.87%	6.97%	360	51
2001	18	420,645	0.84%	96,038	0.33%	1.20%	6.91%	353	56
2002	7	158,865	0.32%	40,556	0.14%	1.34%	6.77%	351	68
2003	1	24,085	0.05%	10,281	0.04%	1.38%	6.90%	360	89
2004	2	59,273	0.12%	25,572	0.09%	1.47%	6.95%	360	101
2005	9	260,942	0.52%	123,031	0.43%	1.90%	6.43%	340	100
2006	15	423,606	0.85%	211,736	0.74%	2.64%	6.92%	356	173
2007	100	2,594,540	5.19%	1,364,268	4.76%	7.39%	7.02%	358	184
2008	82	2,300,468	4.60%	1,321,887	4.61%	12.00%	6.68%	357	190
2009	15	401,593	0.80%	217,227	0.76%	12.76%	6.16%	356	193
2010	118	3,846,450	7.70%	2,154,507	7.51%	20.28%	4.95%	359	198
2011	328	9,947,378	19.90%	5,640,332	19.67%	39.95%	5.61%	358	203
2012	583	19,326,264	38.66%	11,542,488	40.26%	80.21%	6.37%	359	204
2013	251	9,002,496	18.01%	5,675,362	19.79%	100.00%	6.38%	358	208
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII Current Delinquency Status

Cutoff Date:
May-2026

Current Delinquency Status	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	1,210	38,316,845	76.65%	21,587,491	75.29%	75.29%	6.18%	358	204
1 - 30 Days	187	6,106,017	12.22%	3,627,669	12.65%	87.94%	6.16%	358	190
31 - 60 Days	74	2,457,815	4.92%	1,521,203	5.31%	93.25%	6.34%	358	189
61 - 90 Days	42	1,229,202	2.46%	738,633	2.58%	95.83%	6.02%	359	177
91 - 120 Days	14	382,701	0.77%	228,321	0.80%	96.62%	6.01%	356	185
121 - 150 Days	6	147,695	0.30%	89,433	0.31%	96.93%	6.88%	350	171
151 - 180 Days	4	92,521	0.19%	60,375	0.21%	97.14%	4.94%	360	174
181 - 210 Days	3	93,038	0.19%	60,241	0.21%	97.35%	4.43%	360	189
211 - 240 Days	1	30,146	0.06%	19,569	0.07%	97.42%	7.50%	360	170
301 - 330 Days	2	86,493	0.17%	53,583	0.19%	97.61%	6.44%	360	184
331 - 360 Days	1	34,650	0.07%	21,635	0.08%	97.69%	6.00%	360	197
+ 361 Days	35	1,009,099	2.02%	663,633	2.31%	100.00%	5.87%	360	188
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

La Hipotecaria Panamá - Mortgages -Trust XII Payment Method

Fecha Alpha
May-2026

Payment Method	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payment by ACH	16	486,299	0.97%	295,072	1.03%	1.03%	6.69%	360	193
Payroll Deduction	876	29,069,869	58.16%	16,397,058	57.19%	58.22%	6.28%	358	206
Voluntary Payments	687	20,430,053	40.87%	11,979,657	41.78%	100.00%	6.01%	357	191
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII Property Type

Cutoff Date:
May-2026

Type of Residence	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Apartments	22	589,955	1.18%	342,267	1.19%	1.19%	6.87%	355	206
Single Family Home	1,557	49,396,265	98.82%	28,329,520	98.81%	100.00%	6.17%	358	200
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII Loan Purpose

Cutoff Date:
May-2026

Loan Purpose	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
New Property	1,211	39,278,464	78.58%	21,883,998	76.33%	76.33%	5.93%	359	187
Cash Out Refinance	276	8,214,868	16.43%	5,064,270	17.66%	93.99%	7.01%	353	259
Used Property	92	2,492,890	4.99%	1,723,518	6.01%	100.00%	6.85%	355	196
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII Province

Cutoff Date:
May-2026

Province	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Panamá	912	28,689,693	57.40%	16,460,844	57.41%	57.41%	6.32%	357	199
Chiriquí	209	6,987,456	13.98%	4,070,674	14.20%	71.61%	6.15%	359	204
Veraguas	171	5,182,667	10.37%	2,912,023	10.16%	81.77%	5.65%	360	207
Herrera	129	4,131,533	8.27%	2,379,650	8.30%	90.06%	5.78%	360	191
Panamá Oeste	85	2,421,305	4.84%	1,416,073	4.94%	95.00%	6.11%	360	195
Colón	29	1,127,549	2.26%	627,557	2.19%	97.19%	6.93%	360	193
Coclé	22	712,254	1.42%	405,479	1.41%	98.61%	5.58%	358	196
Los Santos	14	467,213	0.93%	254,322	0.89%	99.49%	5.92%	360	196
Bocas del Toro	8	266,550	0.53%	145,166	0.51%	100.00%	6.35%	360	193
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII Housing Developments

Cutoff Date:
May-2026

Housing Developments (group)	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
OTROS	1,579	49,986,221	100.00%	28,671,786	100.00%	100.00%	6.17%	358	200
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					

Stratification Report

La Hipotecaria Panamá - Mortgages - Trust XII Employer

Cutoff Date:
May-2026

Employer	Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
OTHERS	617	18,970,705	37.95%	10,842,687	37.82%	37.82%	5.89%	358	195
NULL	962	31,015,516	62.05%	17,829,099	62.18%	100.00%	6.14%	358	197
Total	1,579	49,986,221	100.00%	28,671,786	100.00%	-	6.17%	358	200
Minimum		8,776	-	6			5.25%	216	66
Maximum		80,000		57,612			14.00%	360	284
Average		31,657		18,158					