



Delinquency Graphs by Vintage (*Gráficos de Morosidad por Cosechas*)

Panamá - Mortgage Loans
(*Panamá - Préstamos Hipotecarios*)

Cutoff Date: February-2024

Section 1 (English Reports/Reportes en Inglés)

Delinquency Graphs by Vintage

Section 2 (Reportes en Español/Spanish Reports)

Gráficos de Morosidad por Cosechas

Section 1

(English Reports / Reportes en Inglés)



Delinquency Graphs by Vintage Panamá

Mortgage Loans - February-2024

An analysis of historical loan payment data was used to compile a migration analysis of delinquency by annual vintage. Delinquencies for each vintage were grouped into the following buckets; Current, 1-30, 31- 60, 61-90, 91-120, 121-150, 151-180, and 180+. Results are provided in graphical and tabular form. Vintages with fewer than fifty (50) loans are not presented, however these excluded loans are included in the data and graphs showing all vintages.

The cutoff date is February-2024

Mortgage Loans - La Hipotecaria Panamá Migration Analysis (All Vintages)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Balance	February	February	February	February	February	February	February	February	February	February

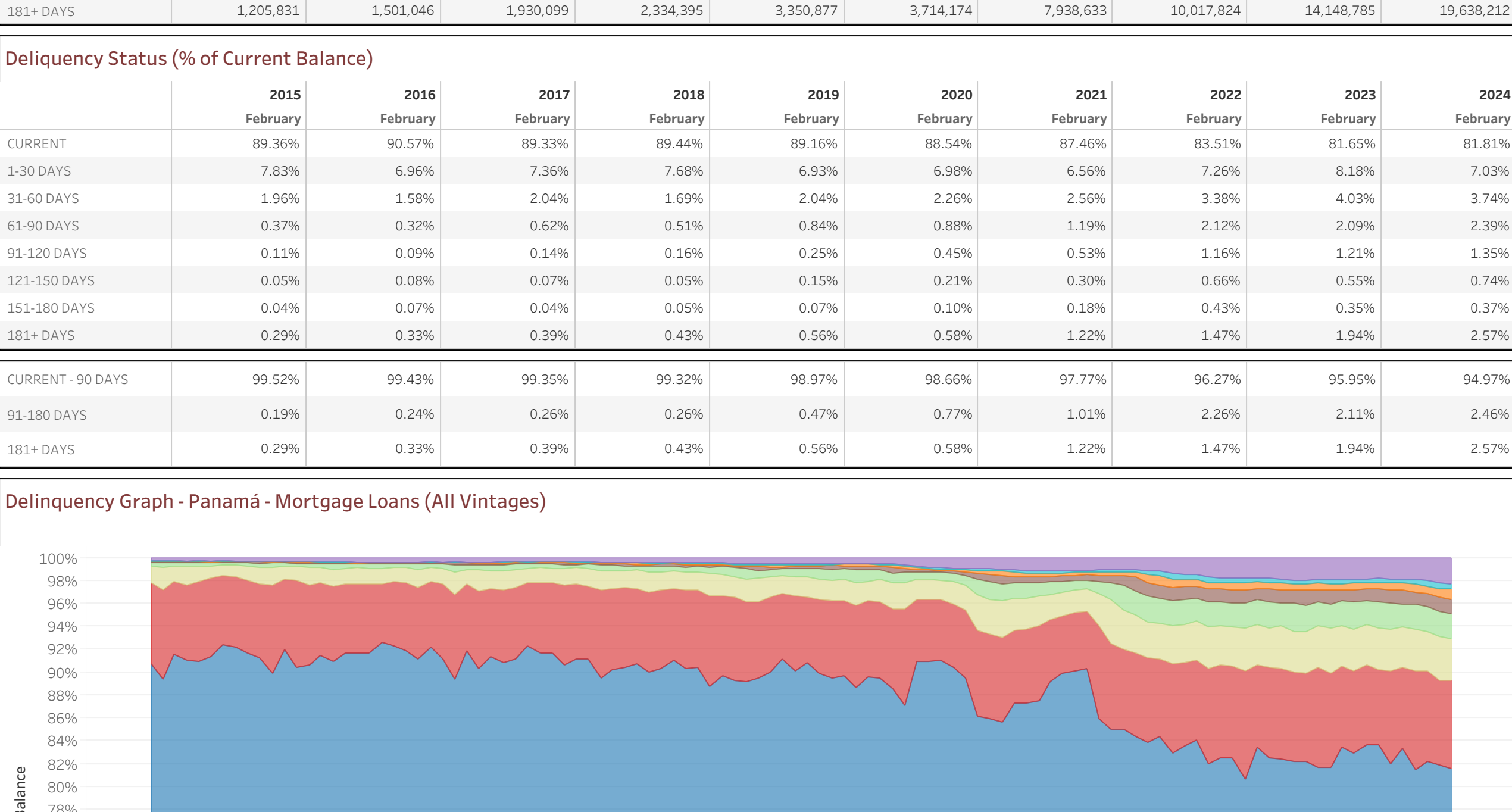
CURRENT	371,670,043	414,113,726	439,740,174	488,456,682	520,678,618	571,430,753	560,840,049	568,458,603	595,011,291	626,144,147
1-30 DAYS	32,562,475	31,813,447	36,226,980	41,917,882	41,263,951	45,045,935	42,770,420	49,442,285	59,621,814	53,895,226
31-60 DAYS	8,152,949	7,210,387	10,023,373	9,217,975	12,155,975	14,586,538	16,711,118	22,998,410	29,377,566	26,616,824
61-90 DAYS	1,547,556	1,473,389	3,059,890	2,802,585	4,981,971	5,683,336	7,348,568	14,459,288	15,266,605	19,375,604
91-120 DAYS	467,378	409,167	701,068	853,314	1,459,743	2,932,282	3,438,282	7,913,144	8,944,661	10,312,123
121-150 DAYS	188,510	377,582	352,411	265,523	866,096	1,351,270	1,933,119	4,490,342	3,944,841	5,166,123
151-180 DAYS	152,564	312,897	217,327	274,268	443,976	672,485	1,194,345	2,950,239	2,563,519	2,857,523
181+ DAYS	1,205,831	1,501,046	1,930,099	2,334,395	3,350,877	3,714,174	7,938,633	10,017,824	14,148,795	16,698,212

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Delinquency Status (% of Current Balance)	February	February	February	February	February	February	February	February	February	February

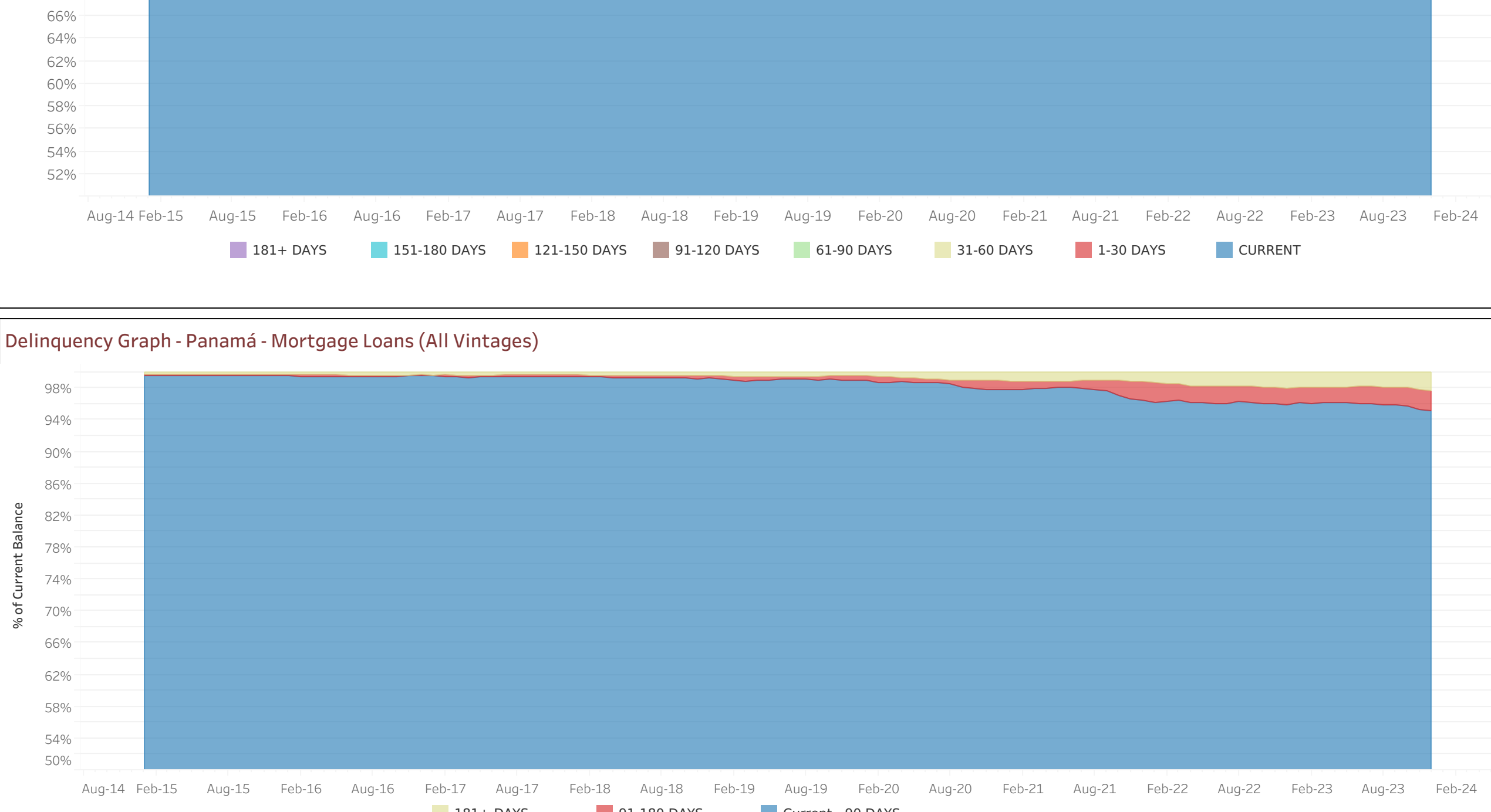
CURRENT	89.36%	90.57%	89.33%	89.44%	89.10%	88.54%	87.46%	83.21%	81.65%	81.81%
1-30 DAYS	7.82%	6.96%	7.26%	7.68%	6.92%	6.98%	6.56%	7.26%	8.15%	7.03%
31-60 DAYS	1.96%	1.59%	2.04%	1.69%	2.04%	2.26%	2.56%	3.39%	4.03%	3.74%
61-90 DAYS	0.37%	0.32%	0.62%	0.53%	0.84%	0.89%	1.19%	2.12%	2.09%	2.39%
91-120 DAYS	0.11%	0.09%	0.14%	0.16%	0.25%	0.45%	0.53%	1.16%	1.23%	1.35%
121-150 DAYS	0.05%	0.08%	0.07%	0.05%	0.15%	0.21%	0.30%	0.69%	0.55%	0.74%
151-180 DAYS	0.04%	0.07%	0.04%	0.05%	0.07%	0.10%	0.18%	0.43%	0.35%	0.43%
181+ DAYS	0.29%	0.33%	0.39%	0.43%	0.56%	0.58%	1.22%	1.47%	1.94%	2.57%

CURRENT - 90 DAYS	99.52%	99.43%	99.35%	99.32%	98.97%	98.66%	97.77%	96.27%	95.95%	94.97%
91-180 DAYS	0.19%	0.24%	0.26%	0.26%	0.47%	0.77%	1.01%	2.26%	2.11%	2.46%
181+ DAYS	0.29%	0.33%	0.39%	0.43%	0.56%	0.58%	1.22%	1.47%	1.94%	2.57%

Delinquency Graph - Panamá - Mortgage Loans (All Vintages)



Delinquency Graph - Panamá - Mortgage Loans (All Vintages)



Vintages Summary

Monthly Balance - Panamá - Mortgage Loans

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Balance	February	February	February	February	February	February	February	February	February	February

2015	13,695,949	78,768,033	75,778,149	72,242,608	67,914,138	63,720,820	63,595,903	58,745,541	55,675,401	52,371,676
2016		11,953,971	74,425,233	1,594,481	87,398,617	84,048,618	80,974,166	78,727,976	75,674,228	69,457,214
2017			9,343,411	10,494,362	85,263,608	12,798,078	85,999,587	84,287,089	82,368,793	80,453,257
2018										
2019										
2020										
2021										
2022										
2023										
2024										

Delinquency Status (% of Current Balance) - Panamá - Mortgage Loans

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Delinquency Status (% of Current Balance)	February	February	February	February	February	February	February	February	February	February

2015	89.36%	90.57%	89.33%	89.44%	89.10%	88.54%	87.46%	83.21%	81.65%	81.81%
2016										
2017										
2018										
2019										
2020										
2021										
2022										
2023										
2024										

Delinquency Status (% of Current Balance) - Panamá - Mortgage Loans

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Delinquency Status (% of Current Balance)	February	February	February	February	February	February	February	February	February	February

2015	89.36%	90.57%	89.33%	89.44%	89.10%	88.54%	87.46%	83.21%	81.65%	81.81%
2016										
2017										
2018										
2019										
2020										
2021										
2022										
2023										
2024										

Delinquency Status (% of Current Balance) - Panamá - Mortgage Loans

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Delinquency Status (% of Current Balance)	February	February	February	February	February	February	February	February	February	February

2015	100.00%	99.86%	99.79%	99.12%	98.36%	97.73%	96.27%	94.98%	94.39%	92.29%
2016										
2017										
2018										
2019										
2020										
2021										
2022										
2023										
2024										

Delinquency Status (% of Current Balance) - Panamá - Mortgage Loans

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Delinquency Status (% of Current Balance)	February	February	February	February	February	February	February	February	February	February

2015	100.00%	99.86%	99.79%	99.12%	98.36%	97.73%	96.27%	94.98%	94.39%	92.29%
2016										
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2023										
2024										

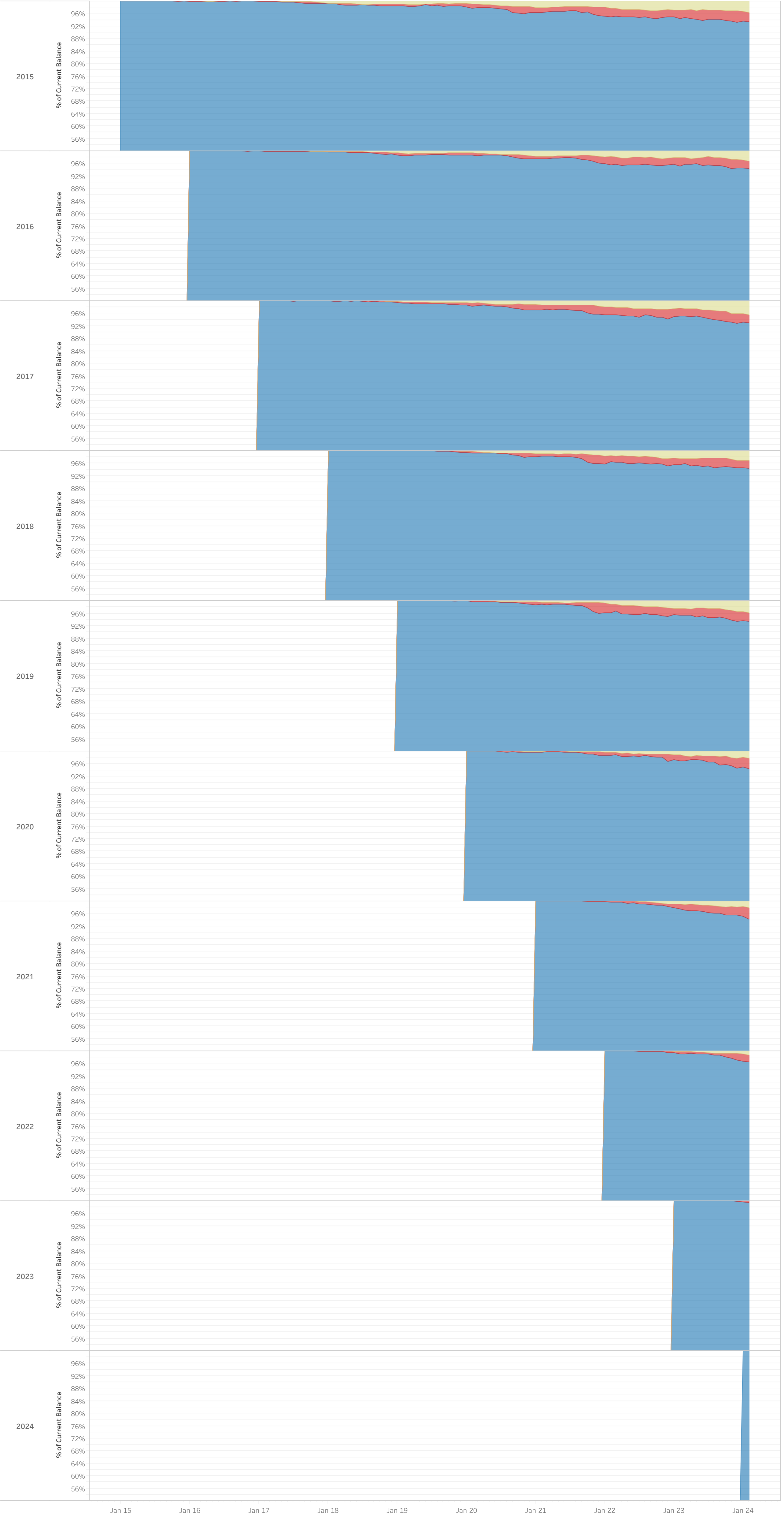
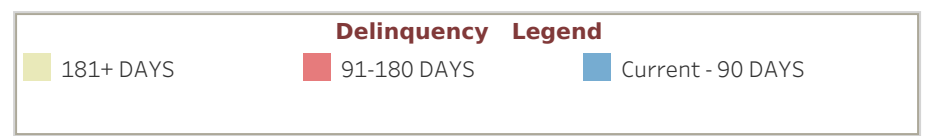
Delinquency Status (% of Current Balance) - Panamá - Mortgage Loans

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Delinquency Status (% of Current Balance)	February	February	February	February	February	February	February	February	February	February

2015	100.00%	99.86%	99.79%	99.12%	98.36%	97.73%	96.27%	94.98%	94.39%	92.29%
2016										
2017										
2018										
2019										
2020										
2021										
2022										
2023										
2024										

Delinquency Graph - Panamá - Mortgage Loans (2015,2016,2017 y 7 más) Vintages

Delinquency Graph - Panamá - Mortgage Loans (2015,2016,2017 y 7 más) Vintages



Section 2

(Spanish Reports / Reportes en Español)



Gráficos de Morosidad por Cosechas Panamá

Préstamos Hipotecarios - Febrero-2024

Se realizó un análisis de los datos históricos de pago de préstamos para compilar un análisis de migración de la morosidad por antigüedad anual. Las morosidades de cada cosecha se agruparon en los siguientes canastas; Corriente, 1-30, 31-60, 61-90, 91-120, 121-150, 151-180 y 180+. Los resultados se proporcionan en forma gráfica y tabular. Las cosechas con menos de cincuenta (50) préstamos no se muestran en el reporte, sin embargo, aquellos préstamos excluidos, si forman parte de la tabla de datos como en la gráfica de todas las cosechas.

La fecha de corte: Febrero-2024



Gráficos de Morosidad - Préstamos Hipotecarios - Panamá

