



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

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

Cutoff Date: September-2023

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)



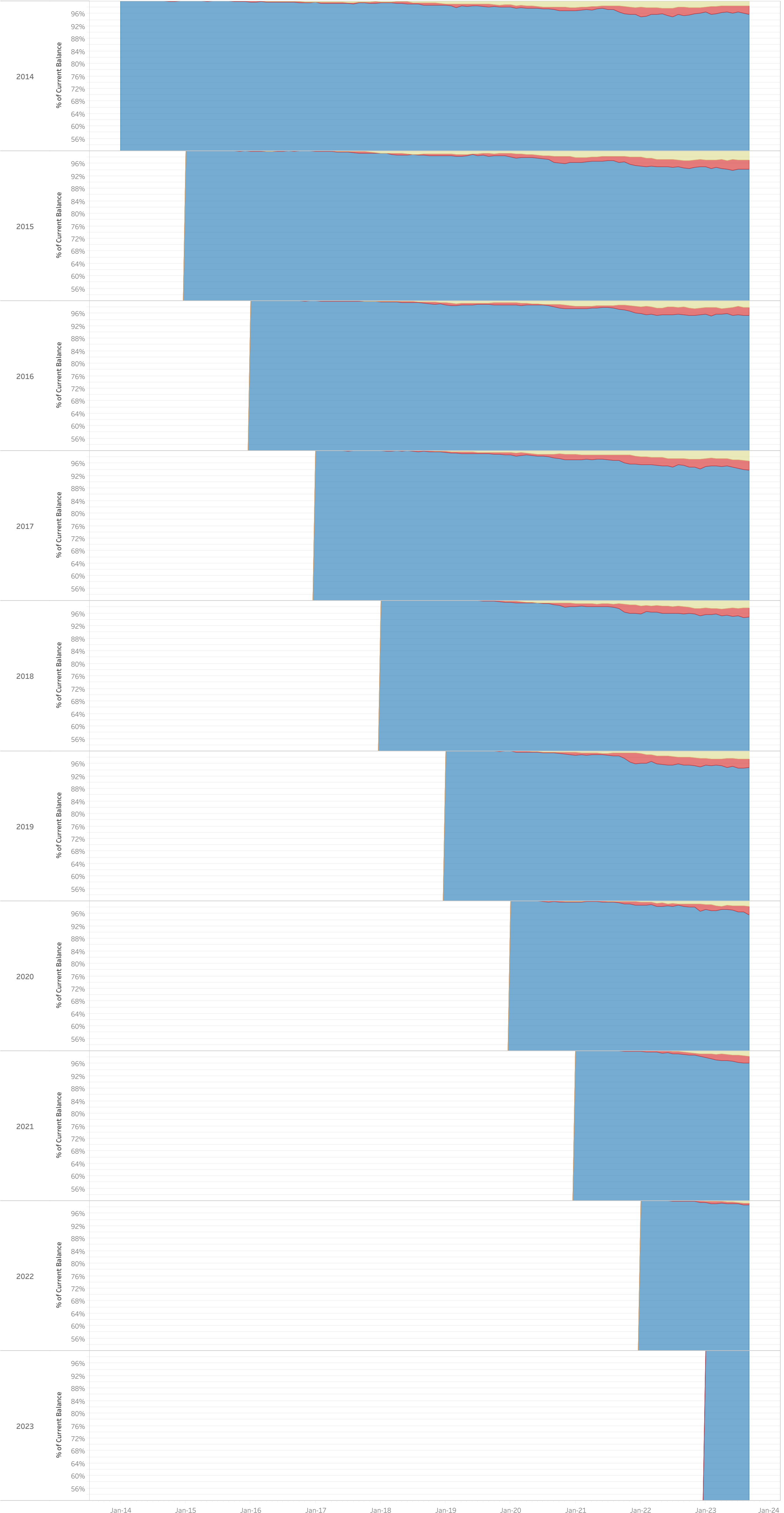
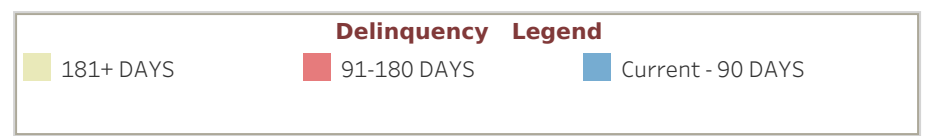
Delinquency Graphs by Vintage Panamá

Mortgage Loans - September-2023

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 September-2023

Delinquency Graph - Panamá - Mortgage Loans (2014,2015,2016 y 7 más) Vintages



Section 2

(Spanish Reports / Reportes en Español)



Gráficos de Morosidad por Cosechas Panamá

Préstamos Hipotecarios - Septiembre-2023

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: Septiembre-2023



Préstamos Hipotecarios - La Hipotecaria Panamá - Análisis de Migración de Cosechas (Todas)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre	Septiembre
Balance	398,758,350	441,151,255	477,047,780	527,266,006	573,114,557	627,165,796	643,790,929	665,549,463	702,419,640	758,434,151

Estado de Morosidad (\$ Saldo Actual)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CORRIENTE	361,378,755	404,130,395	440,089,850	482,938,202	517,001,762	561,271,858	554,318,046	565,248,768	579,412,399	617,302,965
31-60 DÍAS	27,332,386	26,138,390	26,666,287	26,655,328	29,236,665	41,893,864	48,154,946	46,512,264	55,402,751	65,564,610
61-90 DÍAS	4,788,341	5,635,877	6,023,067	6,861,262	8,829,694	11,584,267	20,416,904	22,915,072	24,056,002	27,765,953
91-120 DÍAS	1,678,122	1,212,132	1,624,420	1,747,625	2,843,996	5,212,339	8,622,665	14,548,768	16,075,373	18,486,498
121-150 DÍAS	343,561	328,177	316,017	920,740	1,195,820	2,141,189	3,220,884	5,523,448	8,347,051	8,091,638
151-180 DÍAS	117,577	190,234	209,090	228,970	546,180	529,857	1,741,149	2,296,211	3,770,283	5,599,310
181+ DÍAS	122,657	103,526	99,816	223,092	517,762	411,596	707,694	1,508,186	2,386,989	2,762,323
361+ DÍAS	1,015,948	1,411,983	2,019,232	1,693,788	2,542,769	3,520,899	6,609,739	6,996,307	12,978,852	18,805,679

Estado de Morosidad (% del Saldo Actual)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CORRIENTE	90.63%	91.61%	92.25%	91.99%	90.30%	89.49%	86.10%	84.93%	82.49%	81.40%
31-60 DÍAS	6.89%	5.93%	5.59%	6.19%	5.10%	6.69%	7.49%	7.00%	7.89%	8.64%
61-90 DÍAS	1.20%	1.26%	1.26%	1.30%	1.54%	1.85%	3.17%	3.44%	3.42%	3.66%
91-120 DÍAS	0.42%	0.27%	0.34%	0.33%	0.50%	0.93%	1.34%	2.19%	2.29%	2.17%
121-150 DÍAS	0.09%	0.07%	0.07%	0.17%	0.21%	0.34%	0.50%	0.83%	1.19%	1.03%
151-180 DÍAS	0.03%	0.04%	0.04%	0.04%	0.10%	0.08%	0.27%	0.35%	0.54%	0.74%
181+ DÍAS	0.29%	0.34%	0.42%	0.32%	0.44%	0.58%	1.03%	1.05%	1.89%	1.99%

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CORRIENTE-90 DÍAS	99.60%	99.54%	99.45%	99.42%	99.15%	98.95%	98.09%	97.55%	96.09%	95.88%
91-120 DÍAS	0.15%	0.14%	0.13%	0.26%	0.39%	0.49%	0.88%	1.40%	2.06%	2.17%
181+ DÍAS	0.25%	0.32%	0.42%	0.32%	0.44%	0.56%	1.03%	1.05%	1.89%	1.99%

Gráfico de Morosidad por Cosechas - Panamá - Préstamos Hipotecarios (Todas las Cosechas)

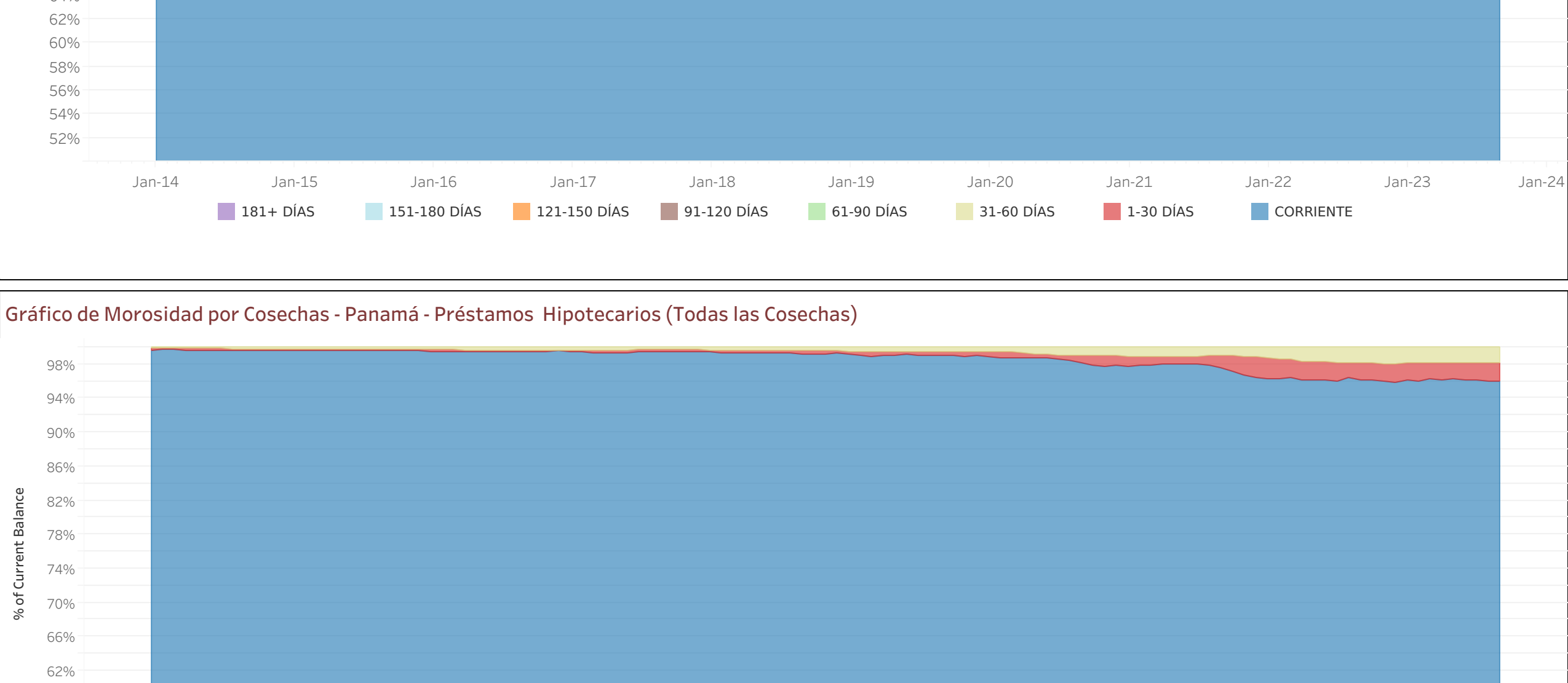


Gráfico de Morosidad por Cosechas - Panamá - Préstamos Hipotecarios (Todas las Cosechas)



Resumen por Cosechas

Saldo Mensual - Préstamos Hipotecarios - Panamá

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
2014	398,758,350	441,151,255	477,047,780	527,266,006	573,114,557	627,165,796	643,790,929	665,549,463	702,419,640	758,434,151
2015	59,952,285	76,974,740	73,536,048	69,363,705	65,289,128	62,588,205	59,666,009	56,816,325	53,652,809	
2016	54,650,140	73,032,674	69,749,490	66,027,874	63,677,181	61,291,188	58,106,163	55,119,113	52,186,265	
2017	65,385,570	85,824,176	82,340,220	83,889,726	81,685,513	79,300,879	76,562,419	73,841,227		
2018	67,934,717	84,913,972	83,105,117	82,654,186	81,113,117	79,322,622	76,292,882	73,291,040		
2019	66,027,874	63,677,181	61,291,188	58,106,163	55,119,113	52,186,265	49,144,711	46,103,163		
2020	62,588,205	59,666,009	56,816,325	53,652,809	50,491,922	47,327,622	44,163,322	41,000,000		
2021	56,816,325	53,652,809	50,491,922	47,327,622	44,163,322	41,000,000	37,836,622	34,646,622		
2022	53,652,809	50,491,922	47,327,622	44,163,322	41,000,000	37,836,622	34,646,622	31,456,622		
2023	50,491,922	47,327,622	44,163,322	41,000,000	37,836,622	34,646,622	31,456,622	28,266,622		

Estado de Morosidad (\$ Saldo Actual) - Préstamos Hipotecarios - Panamá

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	2014	361,378,755	404,130,395	440,089,850	482,938,202	517,001,762	561,271,858	554,318,046	565,248,768	579,412,399
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Estado de Morosidad (% del Saldo Actual) - Préstamos Hipotecarios - Panamá

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	2014	90.63%	91.61%	92.25%	91.99%	90.30%	89.49%	86.10%	84.93%	82.49%
2015	90.63%	91.61%	92.25%	91.99%	90.30%	89.49%	86.10%	84.93%	82.49%	81.40%
2016	90.63%	91.61%	92.25%	91.99%	90.30%	89.49%	86.10%	84.93%	82.49%	81.40%
2017	90.63%	91.61%	92.25%	91.99%	90.30%	89.49%	86.10%	84.93%	82.49%	81.40%
2018	90.63%	91.61%	92.25%	91.99%	90.30%	89.49%	86.10%	84.93%	82.49%	81.40%
2019	90.63%	91.61%	92.25%	91.99%	90.30%	89.49%	86.10%	84.93%	82.49%	81.40%
2020	90.63%	91.61%	92.25%	91.99%	90.30%	89.49%	86.10%	84.93%	82.49%	81.40%
2021	90.63%	91.61%	92.25%	91.99%	90.30%	89.49%	86.10%	84.93%	82.49%	81.40%
2022	90.63%	91.61%	92.25%	91.99%	90.30%	89.49%	86.10%	84.93%	82.49%	81.40%
2023	90.63%	91.61%	92.25%	91.99%	90.30%	89.49%	86.10%	84.93%	82.49%	81.40%

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	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	2014	99.60%	99.54%	99.45%	99.42%	99.15%	98.95%	98.09%	97.55%	96.09%
2015	99.60%	99.54%	99.45%	99.42%	99.15%	98.95%	98.09%	97.55%	96.09%	95.88%
2016	99.60%	99.54%	99.45%	99.42%	99.15%	98.95%	98.09%	97.55%	96.09%	95.88%
2017	99.60%	99.54%	99.45%	99.42%	99.15%	98.95%	98.09%	97.55%	96.09%	95.88%
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2020	99.60%	99.54%	99.45%	99.42%	99.15%	98.95%	98.09%	97.55%	96.09%	95.88%
2021	99.60%	99.54%	99.45%	99.42%	99.15%	98.95%	98.09%	97.55%	96.09%	95.88%
2022	99.60%	99.54%	99.45%	99.42%	99.15%	98.95%	98.09%	97.55%	96.09%	95.88%
2023	99.60%	99.54%	99.45%	99.42%	99.15%	98.95%	98.09%	97.55%	96.09%	95.88%

Sección de Gráficas

