



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

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

Cutoff Date: August-2022

### **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 Panama

### Mortgage Loans - August-2022

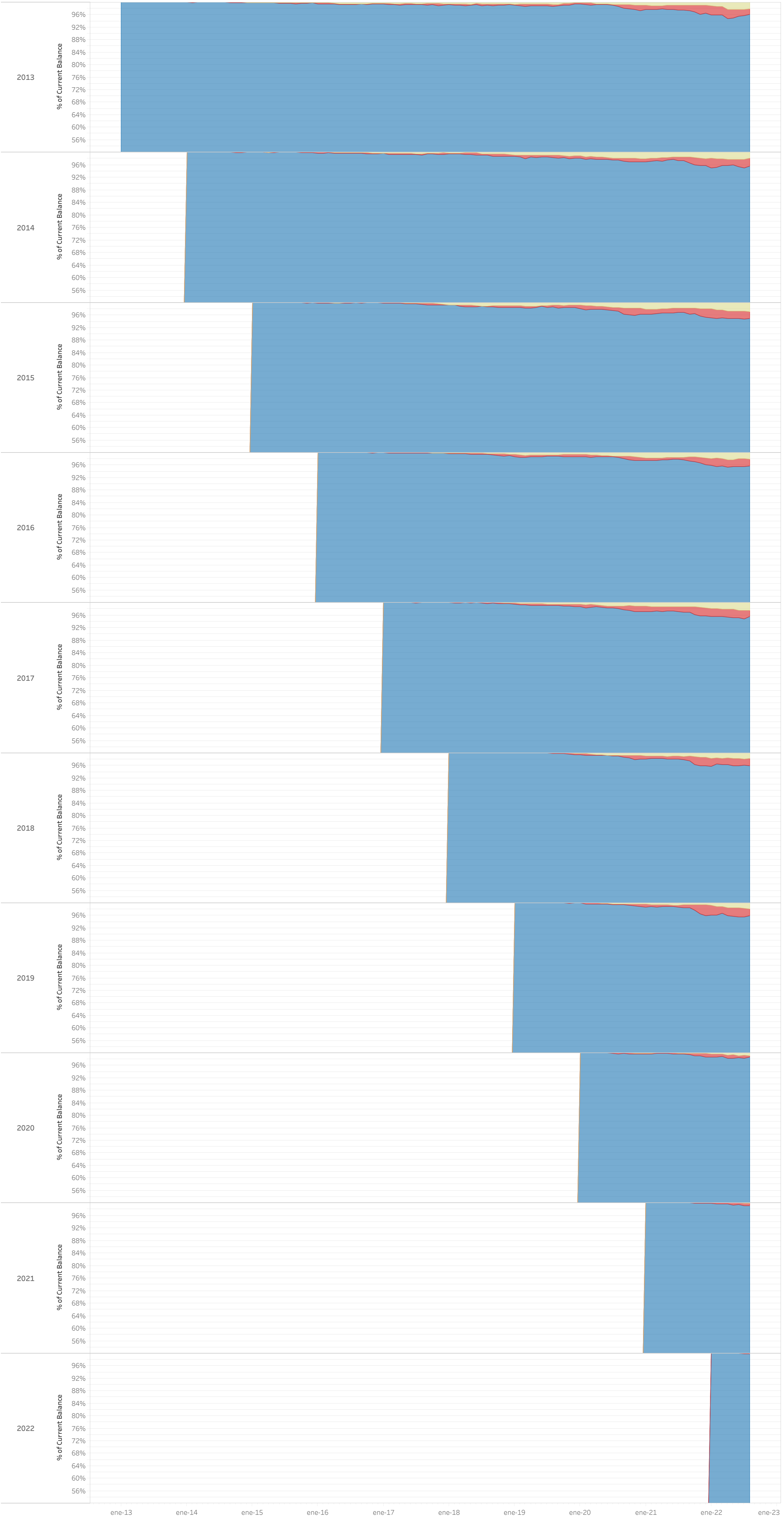
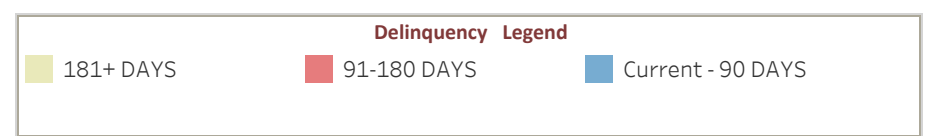
An analysis of historical loan payment data was used to compile a migration analysis of delinquency by annual vintage. Delinquencies for each vintage were grouped into the following buckets; Current, 1-30, 31- 60, 61-90, 91-120, 121-150, 151-180, and 180+. Results are provided in graphical and tabular 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 August-2022





Delinquency Graph - Panama - Mortgage Loans (2013,2014,2015 y 7 más) Vintages



## Section 2

*(Spanish Reports / Reportes en Español)*



## Gráficos de Morosidad por Cosechas Panamá

Préstamos Hipotecarios - agosto-2022

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: agosto-2022

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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto
Saldo Cartera	355,084,898	394,690,075	437,485,721	474,160,973	522,410,403	567,664,424	622,203,613	643,411,791	662,350,140	697,792,895

## Estado de Morosidad (\$ Saldo Actual)

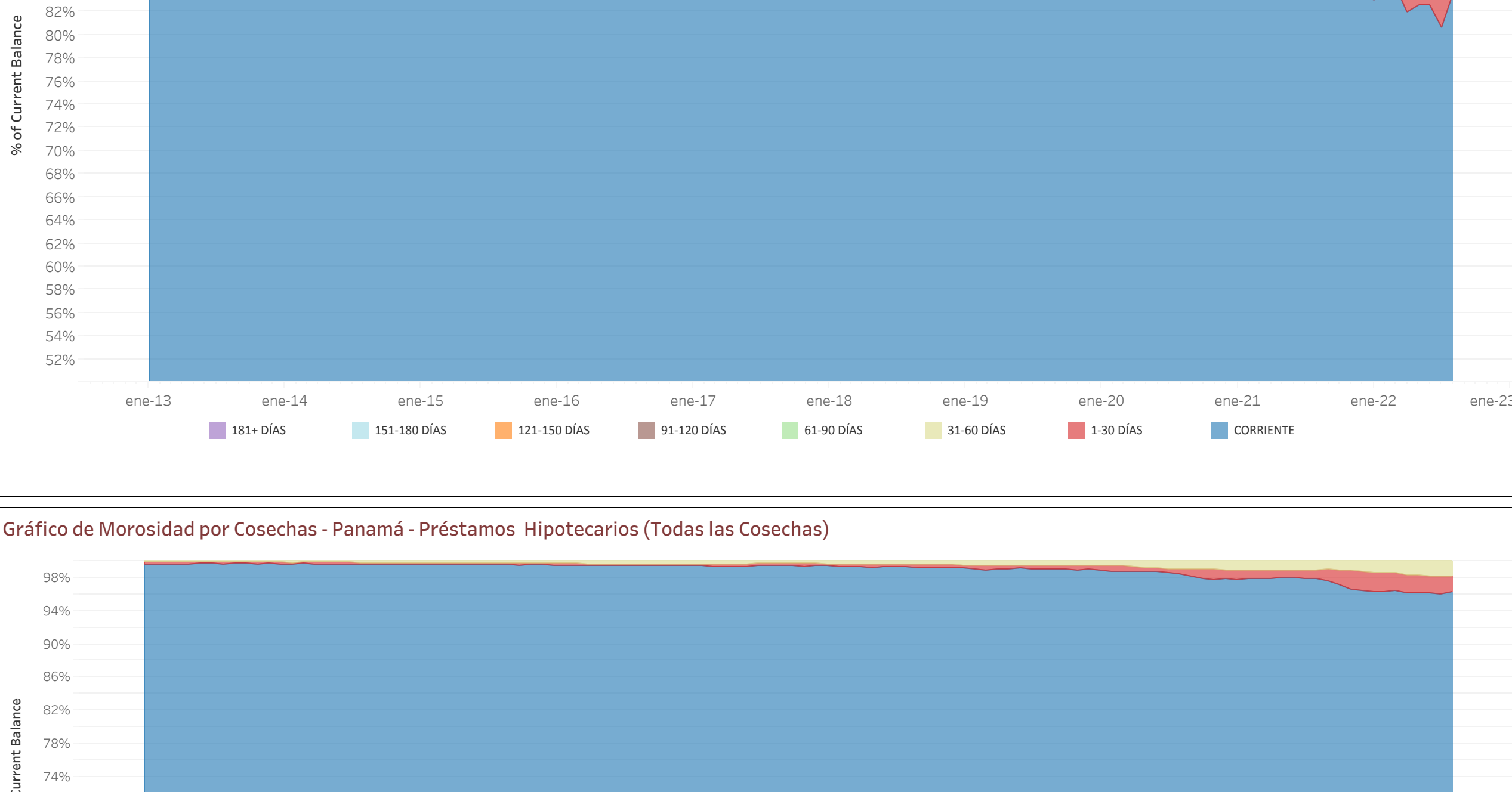
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto
CORRIENTE	314,484,342	365,600,009	403,188,224	438,767,587	482,030,014	516,393,514	558,004,883	575,977,009	582,488,355	581,780,243
1-30 DÍAS	28,109,608	28,536,903	28,810,964	24,257,581	28,972,546	35,791,611	40,318,231	38,073,643	50,105,448	50,649,248
31-60 DÍAS	8,974,500	7,120,419	4,655,566	6,660,544	6,173,868	8,588,459	11,345,859	13,854,378	25,271,709	24,378,073
61-90 DÍAS	2,151,964	1,951,289	951,144	1,739,945	2,040,299	2,572,166	5,522,997	5,913,044	6,657,311	6,390,591
91-120 DÍAS	464,149	351,774	335,725	479,857	686,415	938,715	1,564,923	1,571,834	4,063,310	4,930,525
121-150 DÍAS	110,699	207,422	102,415	171,146	330,525	671,124	1,111,423	1,111,423	2,165,425	3,927,525
151-180 DÍAS	89,475	137,366	51,127	89,799	276,132	128,131	399,468	752,033	1,255,483	2,167,185
181+ DÍAS	700,162	994,894	1,393,266	1,994,513	1,901,605	2,646,154	3,592,659	6,538,426	7,243,369	12,750,273

## Estado de Morosidad (% del Saldo Actual)

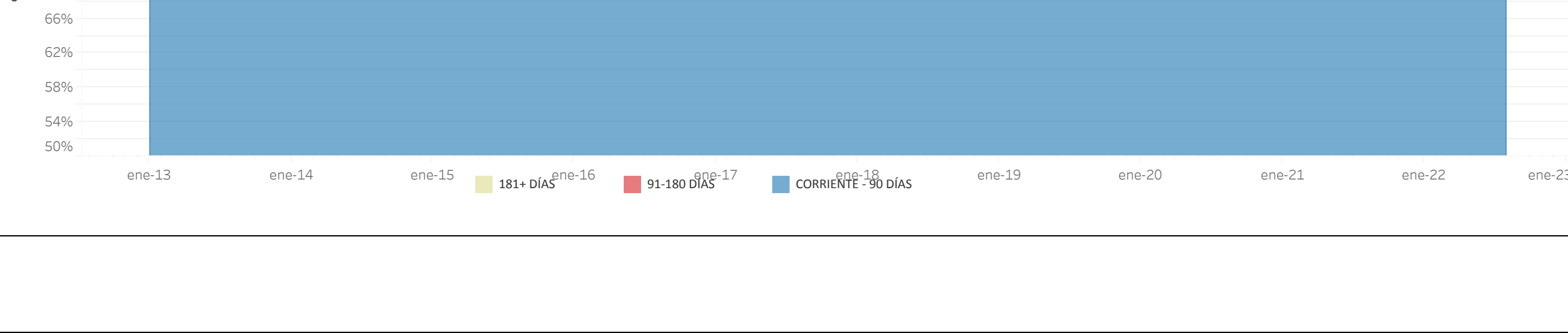
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto
CORRIENTE	88.37%	90.05%	92.16%	92.54%	92.27%	90.96%	89.83%	89.40%	84.54%	83.37%
1-30 DÍAS	7.92%	7.22%	6.59%	5.12%	5.55%	6.30%	6.40%	5.92%	7.56%	7.26%
31-60 DÍAS	2.53%	1.80%	1.06%	1.40%	1.18%	1.51%	1.82%	2.15%	3.85%	3.49%
61-90 DÍAS	0.61%	0.49%	0.22%	0.37%	0.39%	0.45%	0.89%	0.92%	1.46%	2.18%
91-120 DÍAS	0.13%	0.09%	0.08%	0.10%	0.13%	0.17%	0.25%	0.24%	0.61%	0.99%
121-150 DÍAS	0.03%	0.05%	0.02%	0.04%	0.06%	0.12%	0.09%	0.17%	0.33%	0.56%
151-180 DÍAS	0.03%	0.03%	0.01%	0.02%	0.05%	0.02%	0.06%	0.12%	0.19%	0.31%
181+ DÍAS	0.20%	0.25%	0.32%	0.42%	0.36%	0.47%	0.58%	1.02%	1.09%	1.83%

CORRIENTE - 90 DÍAS	99.62%	99.57%	99.57%	99.42%	99.30%	99.23%	99.02%	98.45%	97.78%	96.30%
91-180 DÍAS	0.19%	0.18%	0.13%	0.16%	0.25%	0.31%	0.40%	0.53%	1.13%	1.87%
181+ DÍAS	0.20%	0.25%	0.32%	0.42%	0.36%	0.47%	0.58%	1.02%	1.09%	1.83%

## 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	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto
2013	42,597,692	62,059,106	58,328,933	53,692,681	49,590,586	45,702,500	41,657,385	38,953,601	36,850,755	34,723,382
2014		48,212,144	69,435,759	65,651,478	60,990,010	56,939,961	52,941,066	49,957,476	47,447,660	44,908,117
2015			53,122,442	77,332,469	73,694,182	70,002,077	65,655,897	62,760,120	59,891,936	57,172,711
2016				48,157,162	73,188,438	70,025,502	66,281,230	63,784,689	61,500,839	58,470,027
2017					57,593,383	86,002,786	82,651,253	79,741,362	75,982,865	74,210,584
2018						51,419,032	84,051,467	81,852,063	79,504,033	76,895,022
2019							59,721,019	85,026,680	83,231,453	81,453,901
2020								24,493,625	37,191,636	36,360,208
2021									34,414,142	55,807,366
2022										43,293,936

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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto
2013	CORRIENTE 40,676,448	57,474,514	53,876,900	49,362,778	45,085,386	41,370,816	35,667,901	34,251,982	30,830,068	28,699,418
	1-30 DÍAS 1,627,786	3,462,274	3,422,039	2,964,838	3,925,813	2,849,775	4,051,130	2,994,591	2,975,801	2,396,480
	31-60 DÍAS 177,661	872,234	652,032	609,336	810,746	865,591	1,045,596	1,225,514	1,476,496	1,362,614
	61-90 DÍAS 90,502	217,513	96,290	321,082	346,706	190,276	347,511	350,369	606,998	878,427
	121-150 DÍAS 0	0	32,489	47,641	0	125,865	0	74,631	271,881	108,496
	151-180 DÍAS 0	0	0	0	59,588	32,055	22,332	5,894	106,199	98,162
	181+ DÍAS 0	32,475	103,964	299,913	288,239	243,049	299,749	301,512	344,024	749,714
2014	CORRIENTE 46,413,045	65,232,849	60,949,839	55,996,502	51,956,075	46,106,909	42,594,110	39,102,513	37,113,666	37,113,666
	1-30 DÍAS 0	1,678,841	1,467,786	3,272,744	3,209,310	3,361,612	3,755,458	4,100,912	3,878,806	3,917,848
	31-60 DÍAS 0	85,952	520,714	864,389	952,117	1,013,149	1,403,573	1,277,721	2,055,828	1,871,807
	61-90 DÍAS 0	0	137,710	286,149	194,607	490,217	732,363	737,588	1,085,222	958,089
	91-120 DÍAS 0	16,667	36,426	94,772	139,290	150,867	302,551	202,092	204,722	554,396
	121-150 DÍAS 0	0	0	0	101,992	106,806	103,863	110,758	236,388	422,505
	151-180 DÍAS 0	13,639	0	0	61,790	20,610	36,654	0	120,014	115,753
	181+ DÍAS 0	0	30,306	183,586	335,402	301,026	501,495	934,397	764,056	883,051
2015	CORRIENTE 0	0	50,931,434	73,356,802	69,219,827	63,310,302	58,097,678	55,431,397	49,716,953	46,613,053
	1-30 DÍAS 0	0	1,757,472	2,733,491	2,972,239	4,436,178	4,576,631	3,333,055	4,348,807	4,001,872
	31-60 DÍAS 0	0	376,565	929,449	721,183	999,542	1,269,112	1,480,581	2,795,817	2,538,382
	61-90 DÍAS 0	0	56,971	244,813	355,235	314,538	829,272	724,066	1,136,626	1,149,152
	91-120 DÍAS 0	0	0	0	101,992	106,806	103,863	110,758	236,388	422,505
	121-150 DÍAS 0	0	0	0	61,790	20,610	36,654	0	120,014	115,753
	151-180 DÍAS 0	0	0	0	40,344	0	48,705	281,876	71,093	115,970
	181+ DÍAS 0	0	0	35,264	154,540	764,801	543,091	1,011,925	1,081,566	1,174,688
2016	CORRIENTE 0	0	0	0	69,556,939	64,590,024	60,467,941	57,629,856	51,719,100	47,760,631
	1-30 DÍAS 0	0	0	1,165,421	2,938,649	3,625,022	3,886,870	3,627,652	5,342,417	4,472,378
	31-60 DÍAS 0	0	0	417,321	473,090	1,035,265	661,423	1,346,174	2,118,550	2,302,397
	61-90 DÍAS 0	0	0	0	0	949,441	476,816	510,574	851,181	1,245,032
	91-120 DÍAS 0	0	0	0	50,155	173,807	156,916	92,887	404,675	626,445
	121-150 DÍAS 0	0	0	0	0	33,252	37,204	100,850	111,642	420,948
	151-180 DÍAS 0	0	0	0	34,785	0	46,748	86,598	23,175	267,595
	181+ DÍAS 0	0	0	0	37,976	218,900	547,303	730,098	930,299	1,204,612
2017	CORRIENTE 0	0	0	0	0	0	0	0	0	0
	1-30 DÍAS 0	0	0	0	54,899,997	70,655,472	74,506,354	70,702,885	63,605,887	59,771,898
	31-60 DÍAS 0	0	0	0	61,790	20,610	36,654	0	120,014	115,753
	61-90 DÍAS 0	0	0	0	2,552,068	5,936,184	5,490,712	5,046,669	6,458,904	7,119,218
	91-120 DÍAS 0	0	0	0	141,318	980,260	1,187,664	1,481,882	3,103,256	2,972,684
	121-150 DÍAS 0	0	0	0	0	0	0	0	0	0
	151-180 DÍAS 0	0	0	0	0	0	0	0	0	0
	181+ DÍAS 0	0	0	0	0	185,131	253,965	167,285	652,058	706,090
2018	CORRIENTE 0	0	0	0	0	0	0	0	0	0
	1-30 DÍAS 0	0	0	0	0	0	0	0	0	0
	31-60 DÍAS 0	0	0	0	0	0	0	0	0	0
	61-90 DÍAS 0	0	0	0	0	0	0	0	0	0
	91-120 DÍAS 0	0	0	0	0	0	0	0	0	0
	121-150 DÍAS 0	0	0	0	0	0	0	0	0	0
	151-180 DÍAS 0	0	0	0	0	0	0	0	0	0
	181+ DÍAS 0	0	0	0	0	0	0	0	0	0
2019	CORRIENTE 0	0	0							



