



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

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

Cutoff Date: July-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 - July-2022

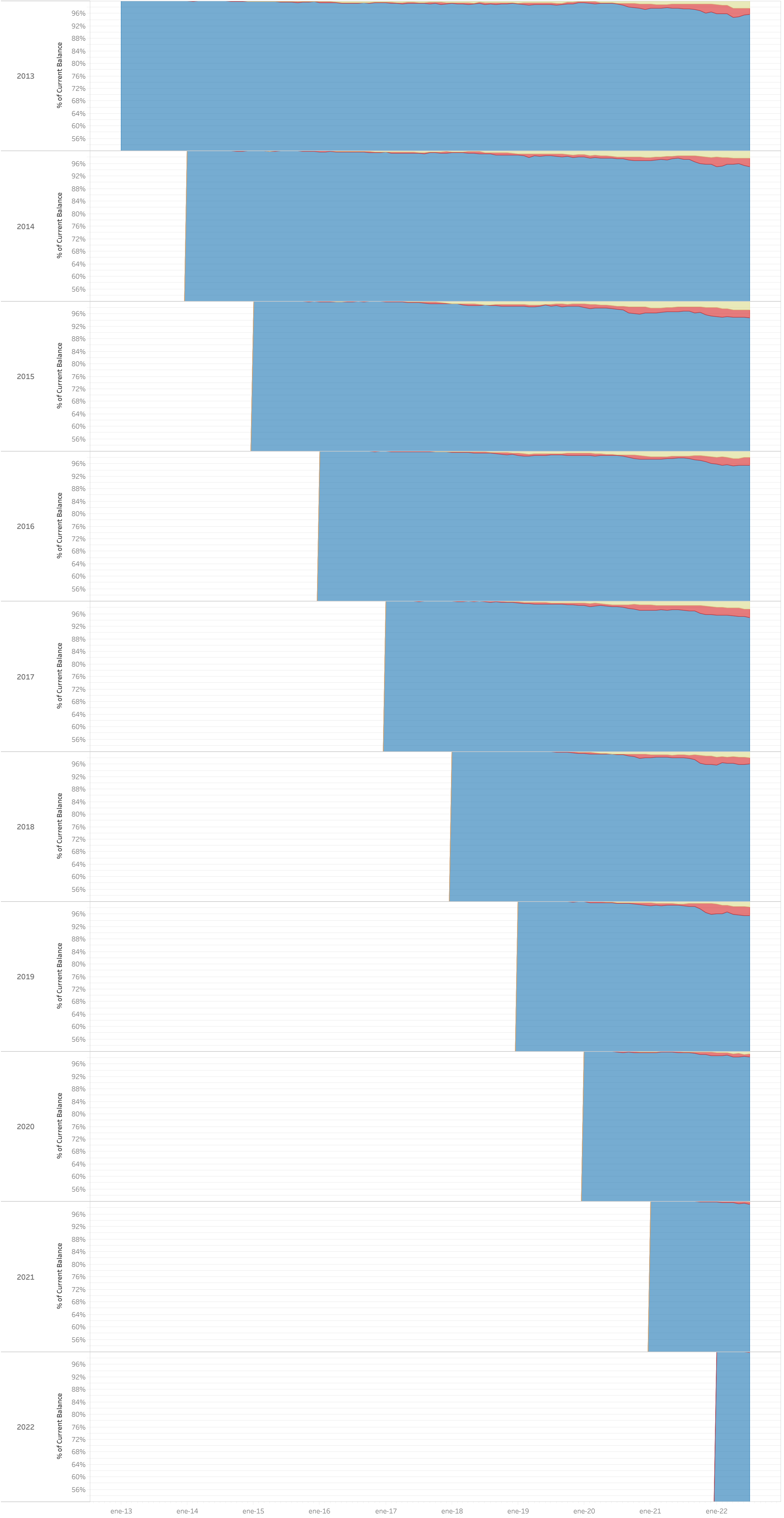
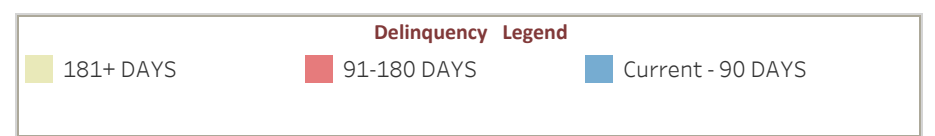
An analysis of historical loan payment data was used to compile a migration analysis of delinquency by annual vintage. Delinquencies for each vintage were grouped into the following buckets; Current, 1-30, 31- 60, 61-90, 91-120, 121-150, 151-180, and 180+. Results are provided in graphical and tabular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

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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera
2013	351,481,660	391,257,102	433,781,923	471,452,902	512,822,631	562,466,554	616,287,082	643,362,703	659,862,796	693,702,045

## Estado de Morosidad (\$ Saldo Actual)

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera
CORRIENTE	311,279,114	363,662,433	409,067,367	431,973,291	467,297,690	507,448,897	539,623,893	581,303,223	597,169,039	639,031,339
1-30 DÍAS	27,058,980	26,893,063	26,347,823	28,429,309	32,111,751	30,075,567	35,044,893	35,985,143	32,996,291	35,460,404
31-60 DÍAS	9,359,860	7,261,167	4,041,833	6,482,611	7,694,432	8,309,790	11,125,872	12,136,097	18,619,673	26,369,469
61-90 DÍAS	2,503,154	1,921,576	1,019,130	1,967,104	2,808,305	3,002,865	4,462,765	4,784,517	7,193,590	14,847,687
91-120 DÍAS	404,192	353,976	284,197	348,249	590,422	1,125,043	1,556,809	1,348,672	3,602,746	8,396,044
121-150 DÍAS	82,964	169,994	76,127	133,991	442,250	298,157	527,033	776,357	1,885,598	3,981,211
151-180 DÍAS	98,355	172,416	152,464	206,944	100,951	371,761	844,665	819,250	1,025,279	2,928,555
181+ DÍAS	695,001	822,478	1,293,001	1,951,401	1,836,529	2,588,459	3,603,518	6,209,436	7,380,630	12,687,216

## Estado de Morosidad (% del Saldo Actual)

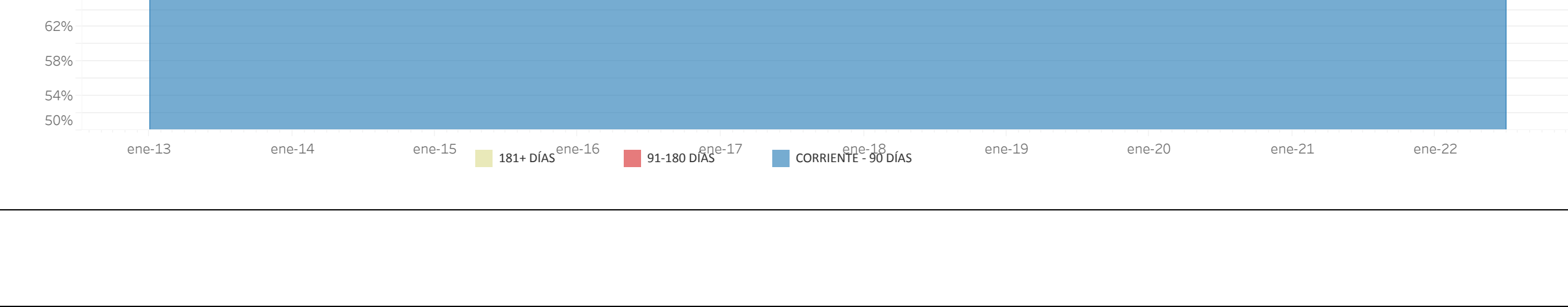
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera
CORRIENTE	88.56%	90.39%	92.34%	91.62%	91.11%	90.25%	90.81%	90.39%	89.55%	89.59%
1-30 DÍAS	7.70%	6.87%	6.07%	6.00%	6.25%	5.35%	5.69%	5.59%	5.03%	5.10%
31-60 DÍAS	2.66%	1.84%	0.93%	1.38%	1.50%	1.49%	1.81%	1.89%	2.82%	3.80%
61-90 DÍAS	0.71%	0.49%	0.23%	0.42%	0.55%	0.53%	0.72%	0.74%	1.09%	2.14%
91-120 DÍAS	0.11%	0.09%	0.07%	0.07%	0.12%	0.20%	0.25%	0.21%	0.55%	1.21%
121-150 DÍAS	0.02%	0.04%	0.02%	0.03%	0.09%	0.05%	0.09%	0.12%	0.29%	0.57%
151-180 DÍAS	0.03%	0.04%	0.04%	0.04%	0.02%	0.07%	0.06%	0.13%	0.16%	0.42%
181+ DÍAS	0.20%	0.21%	0.30%	0.42%	0.36%	0.46%	0.58%	0.97%	1.12%	1.83%

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera
CORRIENTE - 90 DÍAS	99.64%	99.61%	99.58%	99.44%	99.42%	99.22%	99.02%	98.58%	97.99%	95.96%
91-180 DÍAS	0.17%	0.18%	0.15%	0.15%	0.22%	0.32%	0.39%	0.46%	0.99%	2.21%
181+ DÍAS	0.20%	0.21%	0.30%	0.42%	0.36%	0.46%	0.58%	0.97%	1.12%	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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera
2013	36,659,891	62,323,577	58,678,532	54,030,201	49,947,159	46,073,472	42,047,237	39,085,119	36,972,575	34,940,843
2014		41,486,573	69,707,665	66,007,503	61,412,269	57,277,415	53,171,793	50,143,027	47,740,472	45,285,447
2015			46,372,183	77,643,793	73,903,131	70,325,424	66,015,930	62,878,317	60,320,932	57,478,319
2016				42,339,757	73,490,753	70,354,986	66,582,732	63,899,276	61,697,063	58,757,380
2017					44,721,706	86,202,640	82,819,312	79,934,462	77,392,737	74,453,701
2018						42,613,222	84,213,046	81,976,762	79,751,503	77,029,487
2019							50,767,790	85,149,154	83,384,124	81,656,746
2020								22,488,422	37,257,832	36,434,247
2021									29,140,055	55,927,046
2022										36,242,055

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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera	Saldo Cartera
CORRIENTE	34,508,439	58,336,545	54,765,381	48,981,101	44,726,542	40,918,414	36,365,743	34,550,380	31,874,626	27,963,636
1-30 DÍAS	1,754,040	3,025,617	3,144,203	3,408,828	3,306,736	3,368,602	3,667,340	2,630,604	2,816,665	3,039,792
31-60 DÍAS	255,536	835,830	419,703	1,003,808	1,100,717	775,811	1,145,111	1,083,853	894,643	1,377,562
61-90 DÍAS	141,936	95,110	84,418	232,682	375,879	274,004	396,885	419,719	419,205	1,020,677
91-120 DÍAS	19,900	0	100,803	69,005	38,088	35,988	213,225	96,570	93,157	328,940
121-150 DÍAS	0	0	0	0	92,998	32,055	51,262	5,884	146,717	186,056
151-180 DÍAS	0	32,475	46,715	0	26,793	36,988	84,088	20,000	111,778	131,180
181+ DÍAS	0	0	0	334,087	261,446	234,322	240,139	281,512	248,608	601,293
CORRIENTE	0	40,013,909	64,234,759	60,975,263	55,804,142	51,693,160	47,075,843	43,222,352	39,389,438	33,341,074
1-30 DÍAS	0	1,319,659	2,902,602	3,744,110	3,542,640	3,180,204	3,385,974	4,081,173	4,311,539	4,606,193
31-60 DÍAS	0	122,859	355,339	833,182	1,141,625	1,282,278	1,063,757	1,066,389	1,911,094	2,150,485
61-90 DÍAS	0	16,667	144,659	218,929	218,929	580,432	810,315	476,489	841,009	869,295
91-120 DÍAS	0	0	0	32,434	113,770	105,113	180,078	268,481	338,401	853,114
121-150 DÍAS	0	13,639	0	0	61,790	56,751	122,299	63,639	158,588	259,337
151-180 DÍAS	0	0	0	40,603	0	86,531	70,556	21,506	182,577	182,577
181+ DÍAS	0	0	30,306	142,894	335,402	292,749	494,432	943,098	790,513	1,022,674
CORRIENTE	0	0	44,243,738	72,916,015	68,276,501	63,053,274	58,669,405	56,384,405	50,531,560	44,703,877
1-30 DÍAS	0	0	1,680,991	3,437,637	3,918,091	4,742,311	4,241,967	2,871,590	5,040,276	5,961,897
31-60 DÍAS	0	0	447,454	863,224	821,351	1,099,849	1,535,940	1,305,161	1,932,628	2,384,078
61-90 DÍAS	0	0	0	279,548	344,182	641,678	518,094	771,527	895,075	1,339,580
91-120 DÍAS	0	0	0	38,652	110,560	96,073	397,413	146,797	213,616	906,626
121-150 DÍAS	0	0	0	38,769	77,906	0	17,755	229,711	174,680	302,440
151-180 DÍAS	0	0	0	0	36,985	31,019	170,746	188,502	279,354	466,716
181+ DÍAS	0	0	0	69,863	117,555	764,801	608,348	998,380	1,044,397	1,600,966
CORRIENTE	0	0	0	40,774,669	69,942,058	64,867,927	61,653,345	57,997,839	52,218,441	47,063,062
1-30 DÍAS	0	0	0	1,525,808	2,615,404	3,601,663	2,973,264	3,450,728	5,695,837	4,786,083
31-60 DÍAS	0	0	0	39,306	369,820	1,132,361	840,204	1,107,965	1,752,473	2,000,059
61-90 DÍAS	0	0	0	0	252,680	357,678	359,747	424,978	655,011	1,022,217
91-120 DÍAS	0	0	0	0	38,030	121,002	180,322	49,266	207,418	657,973
121-150 DÍAS	0	0	0	0	34,785	0	0	88,415	153,135	449,954
151-180 DÍAS	0	0	0	0	0	92,459	21,122	76,343	37,858	312,357
181+ DÍAS	0	0	0	0	37,976	181,297	572,259	702,722	963,890	1,205,677
CORRIENTE	0	0	0	0	0	43,371,911	70,014,317	76,502,824	71,073,551	64,045,639
1-30 DÍAS	0	0	0	0	0	1,072,147	1,316,103	1,212,352	1,812,616	2,242,237
31-60 DÍAS	0	0	0	0	232,108	579,700	1,095,131	1,592,302	2,506,275	3,056,646
61-90 DÍAS	0	0	0	0	432,589	443,694	670,059	610,059	615,887	1,859,173
91-120 DÍAS	0	0	0	0	45,540	155,965	154,751	224,975	563,292	1,064,258
121-150 DÍAS	0	0	0	0	0	0	0	0	0	70,670
151-180 DÍAS	0	0	0	0	0	0	151,252	70,570	519,970	956,890
181+ DÍAS	0	0	0	0	0	0	49,852	228,170	213,605	929,040
CORRIENTE	0	0	0	0	0	39,963	397,413	146,797	213,616	906,626
1-30 DÍAS	0	0	0	0	0	39,963	460,577	900,659	889,694	1,900,631
31-60 DÍAS	0	0	0	0	0	1,771,983	2,978,545			



Gráficos de Morosidad - Préstamos Hipotecarios - Panamá

