



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

Panamá - Personal Loans
(*Panamá - Préstamos Personales*)

Cutoff Date: December-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)



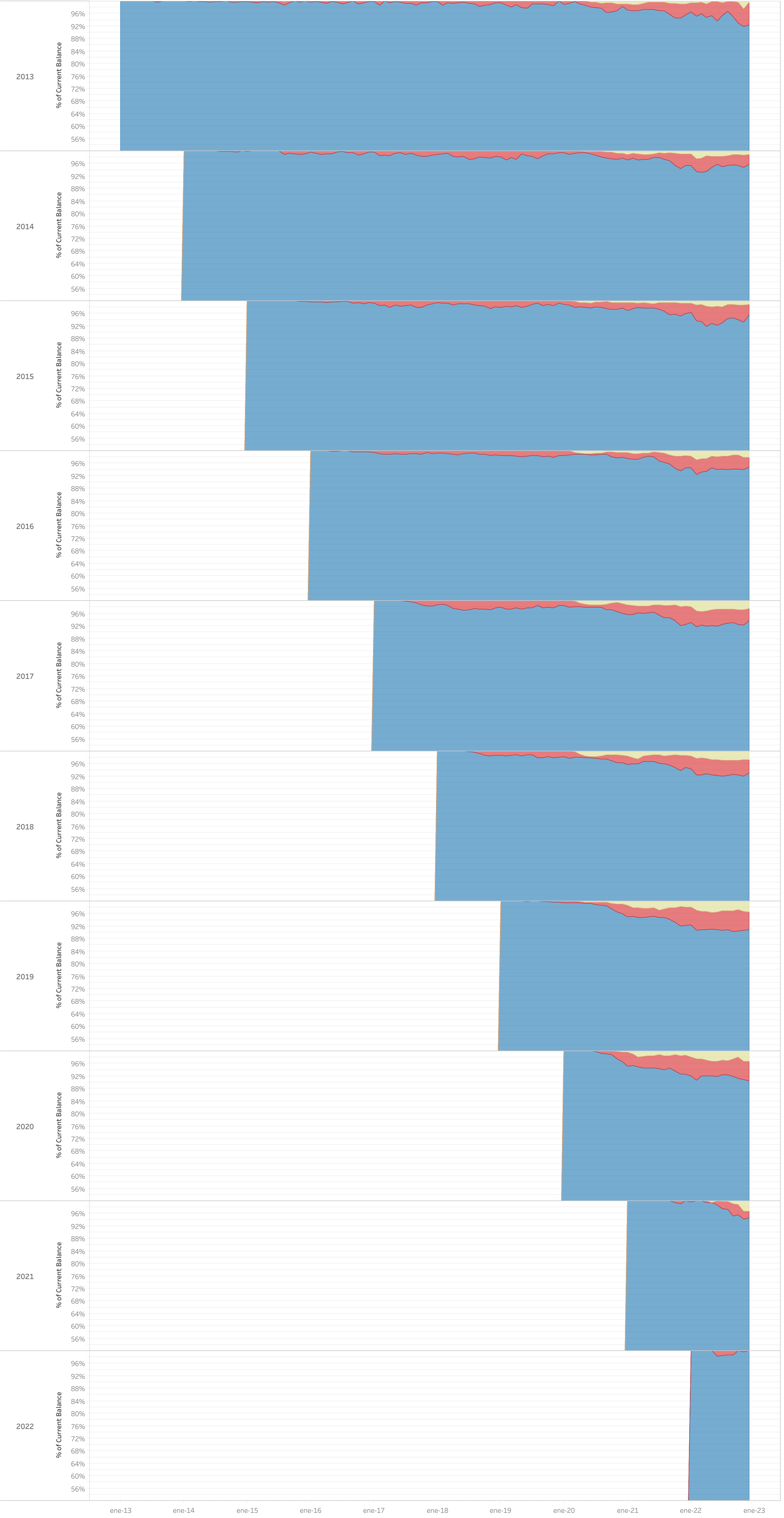
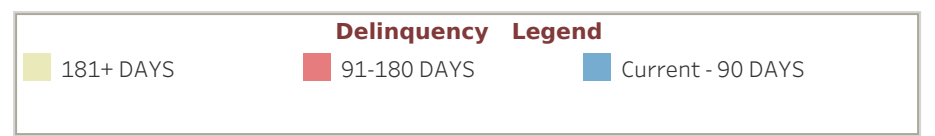
Delinquency Graphs by Vintage Panamá

Personal Loans - December-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 December-2022

Delinquency Graph - Panamá - Personal Loans (2013,2014,2015 y 7 más) Vintages



Section 2

(Spanish Reports / Reportes en Español)



Gráficos de Morosidad por Cosechas Panamá

Préstamos Personales - diciembre-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: diciembre-2022

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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre

Sin valor de medida	23.831.175	26.035.594	28.315.519	30.645.765	34.905.085	39.056.203	45.108.562	44.464.141	40.759.931	36.998.975
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Estado de Morosidad (\$ Saldo Actual)

CORRIENTE	21.313.373	24.270.295	25.032.333	27.388.868	31.637.280	34.760.020	40.288.776	37.734.539	31.034.717	29.274.244
1-30 DIAS	1.525.277	1.089.394	1.641.008	2.226.906	1.986.505	2.264.808	2.693.571	2.581.317	2.472.276	2.482.344
31-60 DIAS	799.330	443.432	465.188	613.255	698.077	1.027.338	1.083.025	1.484.130	1.559.769	1.566.126
61-90 DIAS	125.867	165.914	144.844	311.816	294.842	456.932	553.674	1.151.792	1.107.506	1.166.982
91-120 DIAS	81.493	37.084	69.310	40.785	176.301	206.179	223.835	548.542	928.889	741.006
121-150 DIAS	8.134	17.938	45.836	36.192	80.890	281.920	146.926	313.443	658.492	515.789
151-180 DIAS	27.702	12.400	27.021	21.964	122.189	116.026	120.655	253.118	321.793	814.280
181+ DIAS	0	0	0	0	0	0	0	397.330	665.539	935.699

Estado de Morosidad (% del Saldo Actual)

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre
CORRIENTE	89.43%	93.22%	91.55%	89.37%	90.64%	88.85%	89.32%	84.87%	81.19%	79.12%
1-30 DIAS	6.40%	4.18%	5.80%	7.27%	5.69%	5.89%	5.97%	5.81%	7.67%	8.71%
31-60 DIAS	3.35%	1.70%	1.64%	2.02%	1.74%	2.63%	2.40%	3.34%	3.85%	4.24%
61-90 DIAS	0.53%	0.64%	0.51%	1.02%	0.84%	1.17%	1.23%	2.59%	2.72%	3.15%
91-120 DIAS	0.3%	0.14%	0.24%	0.13%	0.51%	0.58%	0.50%	1.23%	2.28%	2.00%
121-150 DIAS	0.03%	0.07%	0.16%	0.12%	0.23%	0.72%	0.33%	0.70%	1.62%	1.89%
151-180 DIAS	0.12%	0.05%	0.10%	0.07%	0.35%	0.30%	0.27%	0.57%	0.82%	1.03%
181+ DIAS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.89%	1.49%	2.53%

CORRIENTE -90 DIAS	99.72%	99.74%	99.50%	99.68%	98.51%	98.45%	98.91%	96.60%	93.80%	93.22%
91-180 DIAS	0.28%	0.26%	0.50%	0.32%	1.09%	1.55%	1.09%	2.51%	4.71%	4.45%
181+ DIAS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.89%	1.49%	2.53%

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

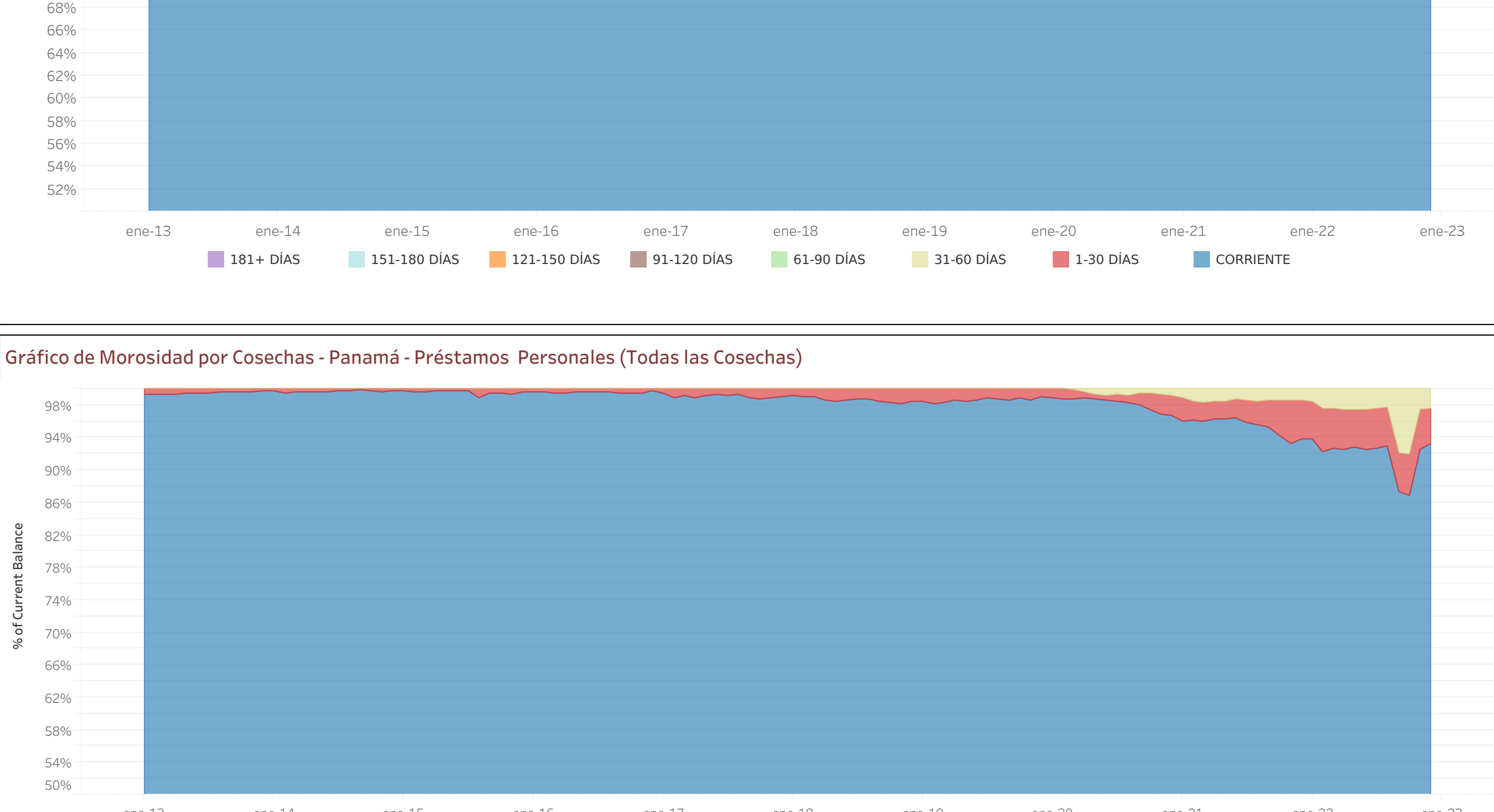
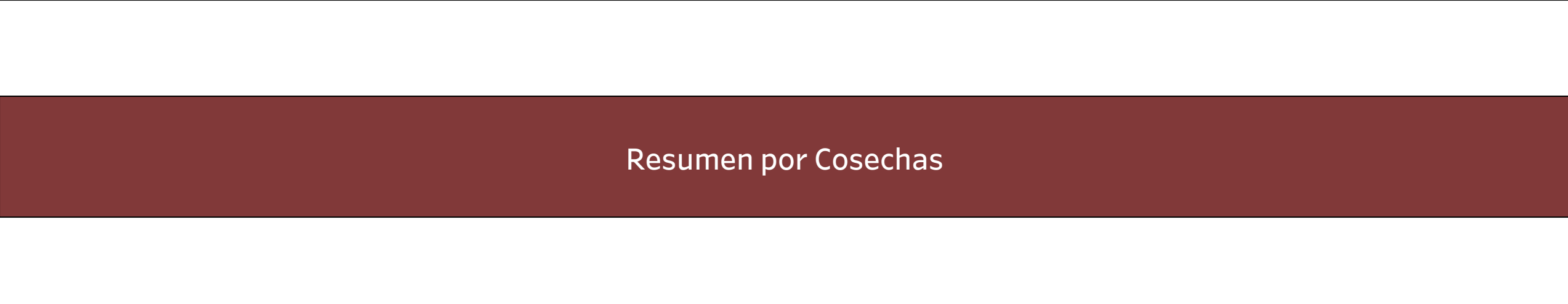


Gráfico de Morosidad por Cosechas - Panamá - Préstamos Personales (Todas las Cosechas)



Resumen por Cosechas

Saldo Mensual - Préstamos Personales - Panamá

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre
2013	6,219,533	4,967,550	2,540,847	1,989,102	1,989,102	1,594,187	1,190,602	962,611	759,389	554,250
2014		7,647,535	6,002,957	4,618,076	3,708,894	3,066,537	2,442,065	2,115,115	1,829,069	1,531,926
2015			9,405,789	7,544,116	6,119,469	4,860,984	3,937,222	3,548,200	3,148,297	2,676,975
2016				9,440,896	7,893,362	6,490,846	5,397,222	4,791,179	4,306,831	3,758,867
2017					10,463,877	8,658,796	7,340,992	6,652,843	5,932,262	5,152,862
2018						11,962,343	9,588,869	8,002,906	6,890,672	6,890,672
2019							13,152,145	12,227,821	10,967,435	9,655,294
2020								3,841,966	3,465,239	3,071,066
2021									1,419,470	1,214,941
2022										1,818,961

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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	
2013	CORRIENTE	21,313,373	24,270,295	25,032,333	27,388,868	31,637,280	34,760,020	40,288,776	37,734,539	31,034,717	29,274,244
	1-30 DIAS	1,525,277	1,089,394	1,641,008	2,226,906	1,986,505	2,264,808	2,693,571	2,581,317	2,472,276	2,482,344
	31-60 DIAS	799,330	443,432	465,188	613,255	698,077	1,027,338	1,083,025	1,484,130	1,559,769	1,566,126
	61-90 DIAS	125,867	165,914	144,844	311,816	294,842	456,932	553,674	1,151,792	1,107,506	1,166,982
	91-120 DIAS	81,493	37,084	69,310	40,785	176,301	206,179	223,835	548,542	928,889	741,006
	121-150 DIAS	8,134	17,938	45,836	36,192	80,890	281,920	146,926	313,443	658,492	515,789
	151-180 DIAS	27,702	12,400	27,021	21,964	122,189	116,026	120,655	253,118	321,793	814,280
	181+ DIAS	0	0	0	0	0	0	0	397,330	665,539	935,699
2014	CORRIENTE	24,270,295	25,032,333	27,388,868	31,637,280	34,760,020	40,288,776	37,734,539	31,034,717	29,274,244	
	1-30 DIAS	1,089,394	1,641,008	2,226,906	1,986,505	2,264,808	2,693,571	2,581,317	2,472,276	2,482,344	
	31-60 DIAS	443,432	465,188	613,255	698,077	1,027,338	1,083,025	1,484,130	1,559,769	1,566,126	
	61-90 DIAS	165,914	144,844	311,816	294,842	456,932	553,674	1,151,792	1,107,506	1,166,982	
	91-120 DIAS	37,084	69,310	40,785	176,301	206,179	223,835	548,542	928,889	741,006	
	121-150 DIAS	17,938	45,836	36,192	80,890	281,920	146,926	313,443	658,492	515,789	
	151-180 DIAS	12,400	27,021	21,964	122,189	116,026	120,655	253,118	321,793	814,280	
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2015	CORRIENTE	25,032,333	27,388,868	31,637,280	34,760,020	40,288,776	37,734,539	31,034,717	29,274,244	27,388,868	
	1-30 DIAS	1,641,008	2,226,906	1,986,505	2,264,808	2,693,571	2,581,317	2,472,276	2,482,344	2,482,344	
	31-60 DIAS	465,188	613,255	698,077	1,027,338	1,083,025	1,484,130	1,559,769	1,566,126	1,566,126	
	61-90 DIAS	144,844	311,816	294,842	456,932	553,674	1,151,792	1,107,506	1,166,982	1,166,982	
	91-120 DIAS	69,310	40,785	176,301	206,179	223,835	548,542	928,889	741,006	741,006	
	121-150 DIAS	45,836	36,192	80,890	281,920	146,926	313,443	658,492	515,789	515,789	
	151-180 DIAS	27,021	21,964	122,189	116,026	120,655	253,118	321,793	814,280	814,280	
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2016	CORRIENTE	27,388,868	31,637,280	34,760,020	40,288,776	37,734,539	31,034,717	29,274,244	27,388,868	27,388,868	
	1-30 DIAS	2,226,906	1,986,505	2,264,808	2,693,571	2,581,317	2,472,276	2,482,344	2,482,344	2,482,344	
	31-60 DIAS	613,255	698,077	1,027,338	1,083,025	1,484,130	1,559,769	1,566,126	1,566,126	1,566,126	
	61-90 DIAS	311,816	294,842	456,932	553,674	1,151,792	1,107,506	1,166,982	1,166,982	1,166,982	
	91-120 DIAS	40,785	176,301	206,179	223,835	548,542	928,889	741,006	741,006	741,006	
	121-150 DIAS	36,192	80,890	281,920	146,926	313,443	658,492	515,789	515,789	515,789	
	151-180 DIAS	21,964	122,189	116,026	120,655	253,118	321,793	814,280	814,280	814,280	
	181+ DIAS	0	0	0	0	0	0	0	397,330	665,539	935,699
2017	CORRIENTE	31,637,280	34,760,020	40,288,776	37,734,539	31,034,717	29,274,244	27,388,868	27,388,868	27,388,868	
	1-30 DIAS	1,986,505	2,264,808	2,693,571	2,581,317	2,472,276	2,482,344	2,482,344	2,482,344	2,482,344	
	31-60 DIAS	698,077	1,027,338	1,083,025	1,484,130	1,559,769	1,566,126	1,566,126	1,566,126	1,566,126	
	61-90 DIAS	294,842	456,932	553,674	1,151,792	1,107,506	1,166,982	1,166,982	1,166,982	1,166,982	
	91-120 DIAS	176,301	206,179	223,835	548,542	928,889	741,006	741,006	741,006	741,006	
	121-150 DIAS	80,890	281,920	146,926	313,443	658,492	515,789	515,789	515,789	515,789	
	151-180 DIAS	122,189	116,026	120,655	253,118	321,793	814,280	814,280	814,280	814,280	
	181+ DIAS	0	0	0	0	0	0	0	397,330	665,539	935,699
2018	CORRIENTE	34,760,020	40,288,776	37,734,539	31,034,717	29,274,244	27,388,868	27,388,868	27,388,868	27,388,868	
	1-30 DIAS	2,264,808	2,693,571	2,581,317	2,472,276	2,482,344	2,482,344	2,482,344	2,482,344	2,482,344	
	31-60 DIAS	1,027,338	1,083,025	1,484,130	1,559,769	1,566,126	1,566,126	1,566,126	1,566,126	1,566,126	
	61-90 DIAS	456,932	553,674	1,151,792	1,107,506	1,166,982	1,166,982	1,166,982	1,166,982	1,166,982	
	91-120 DIAS	206,179	223,835	548,542	928,889	741,006	741,006	741,006	741,006	741,006	
	12										

