



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

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

Cutoff Date: May-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

### Personal Loans - May-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 May-2023

# Personal Loans - La Hipotecaria Panamá Migration Analysis (All Vintages)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Balance	25,221,447	26,174,870	29,369,664	32,410,721	36,516,231	41,666,831	46,073,720	43,077,768	39,139,900	35,820,749

## Delinquency Status (\$ of Current Balance)

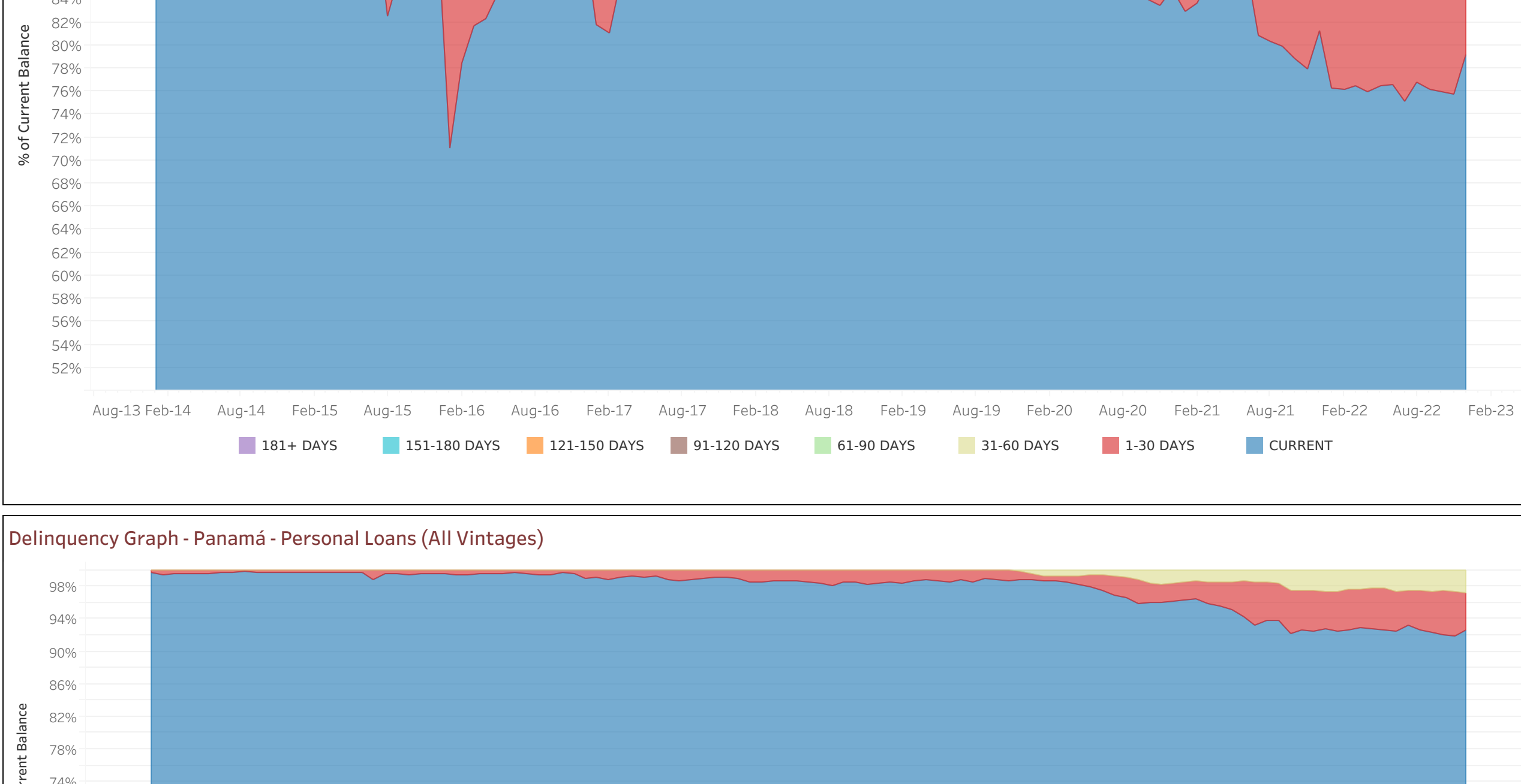
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CURRENT	21,954,321	23,773,713	24,801,760	27,886,464	31,692,502	36,333,625	40,957,814	37,538,369	29,948,939	27,261,923
1-30 DAYS	2,113,447	1,797,385	3,185,955	3,034,241	2,781,077	2,807,849	2,640,833	2,184,271	3,363,475	2,943,993
31-60 DAYS	831,290	479,301	997,427	823,306	1,157,434	1,164,955	1,217,304	1,036,098	1,595,019	1,189,860
61-90 DAYS	215,445	131,442	244,103	383,809	327,056	686,302	624,286	726,209	1,390,872	1,187,046
91-120 DAYS	59,905	49,166	70,775	145,047	254,377	359,187	134,716	380,923	880,973	701,627
121-150 DAYS	34,994	13,785	35,180	62,784	177,304	198,785	84,968	309,957	535,972	505,823
151-180 DAYS	12,045	20,077	34,463	75,069	126,481	118,178	73,033	226,055	383,908	413,638
181+ DAYS	0	0	0	0	0	0	340,766	675,885	1,050,742	1,013,000

## Delinquency Status (% of Current Balance)

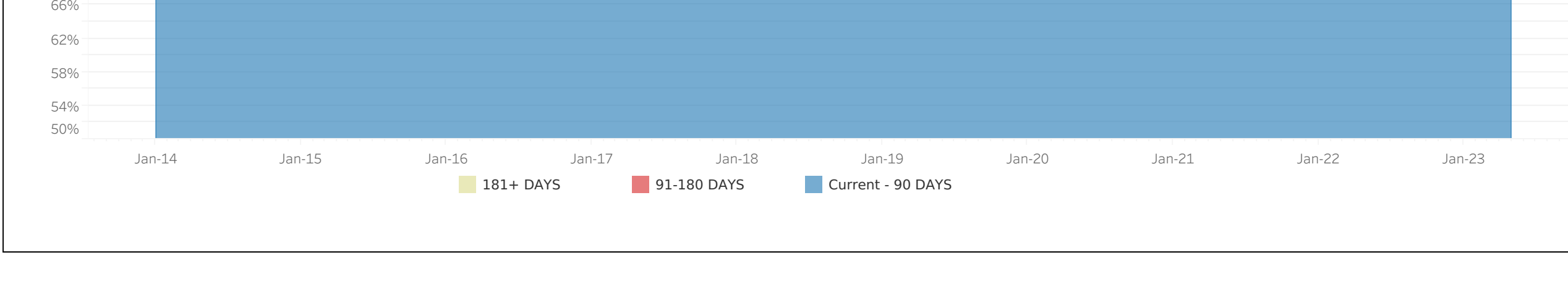
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CURRENT	87.05%	90.83%	84.45%	86.04%	86.79%	87.20%	88.50%	87.16%	76.46%	76.32%
1-30 DAYS	9.58%	6.52%	10.85%	9.36%	7.62%	6.74%	5.73%	5.07%	8.64%	6.21%
31-60 DAYS	3.30%	1.83%	3.40%	2.54%	3.17%	2.80%	2.64%	2.41%	4.07%	5.00%
61-90 DAYS	0.85%	0.50%	0.83%	1.18%	0.90%	1.65%	1.35%	1.69%	3.55%	3.31%
91-120 DAYS	0.24%	0.19%	0.24%	0.45%	0.70%	0.86%	0.29%	0.88%	2.25%	1.96%
121-150 DAYS	0.14%	0.05%	0.12%	0.19%	0.49%	0.48%	0.18%	0.72%	1.37%	1.41%
151-180 DAYS	0.05%	0.08%	0.12%	0.23%	0.35%	0.28%	0.16%	0.52%	0.98%	1.15%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.74%	1.57%	2.68%	2.83%

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CURRENT - 90 DAYS	99.58%	99.68%	99.52%	99.13%	98.47%	98.38%	98.63%	96.30%	92.72%	92.65%
91-180 DAYS	0.42%	0.32%	0.48%	0.87%	1.53%	1.62%	0.64%	2.33%	4.60%	4.53%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.74%	1.57%	2.68%	2.83%

## Delinquency Graph - Panamá - Personal Loans (All Vintages)



## Delinquency Graph - Panamá - Personal Loans (All Vintages)



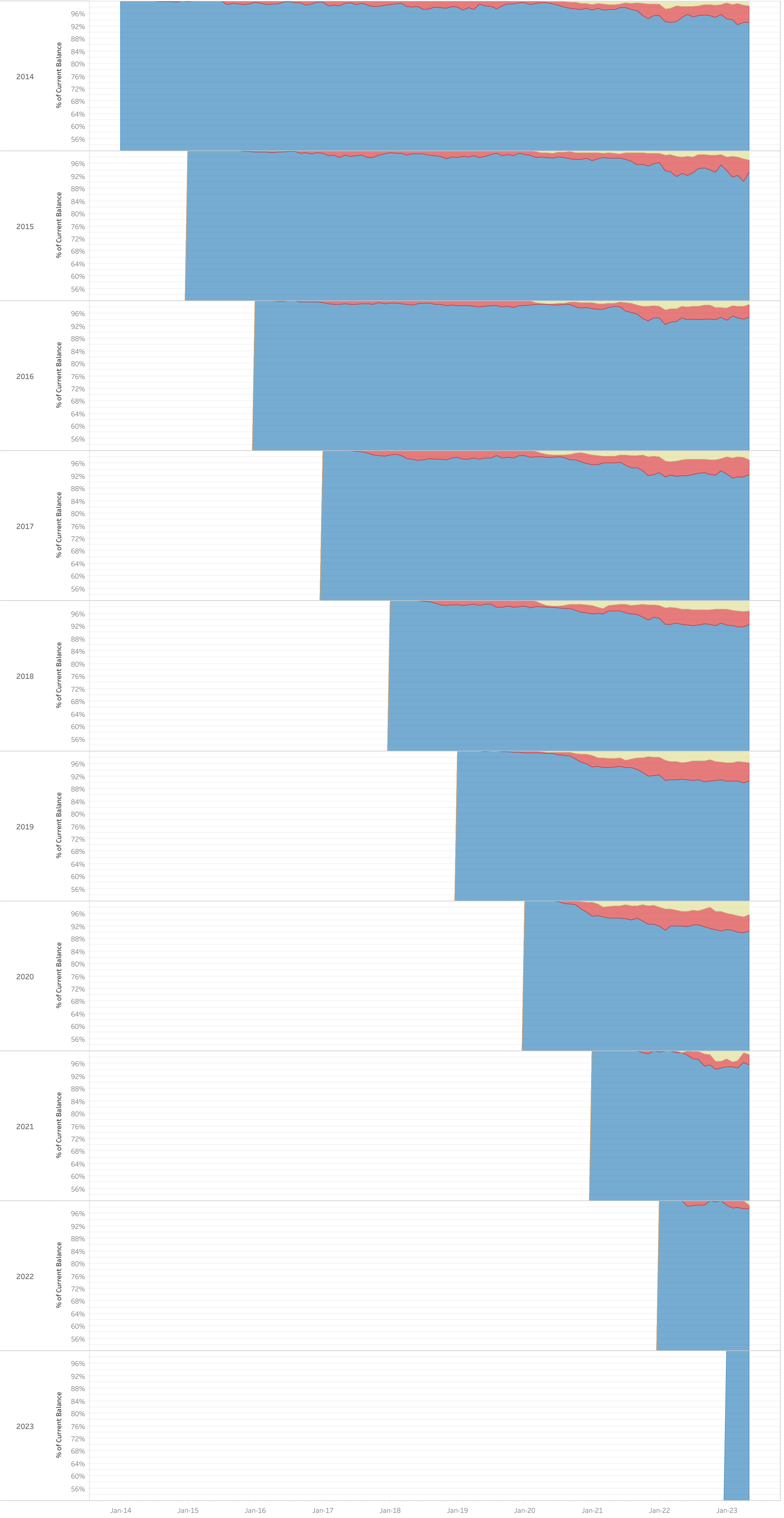
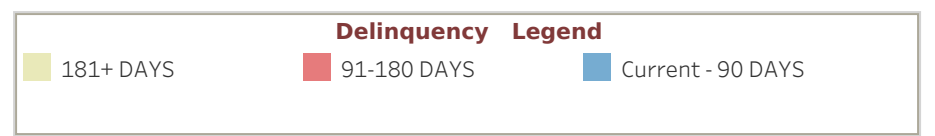
## Vintages Summary

Monthly Balance - Panamá - Personal Loans											
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
	May	May	May	May	May	May	May	May	May	May	
2014	3,424,213	6,793,082	5,517,702	4,318,786	3,476,635	2,811,353	2,276,484	2,014,702	1,727,761	1,430,543	
2015		3,412,356	8,806,013	6,992,396	5,660,368	4,526,998	3,772,143	3,384,606	3,006,353	2,475,846	
2016			3,851,191	8,896,155	7,368,042	6,047,938	5,114,035	4,585,139	4,056,266	3,541,211	
2017				4,112,828	9,784,068	8,046,222	7,022,934	6,425,375	5,642,779	4,872,915	
2018					4,301,056	10,627,668	9,261,626	8,422,837	7,493,855	6,501,257	
2019						5,469,720	12,681,063	11,855,165	10,454,074	9,140,824	
2020							3,046,604	3,662,701	3,295,166	2,875,840	
2021								530,894	1,338,929	1,139,412	
2022									635,913	1,723,367	
2023										1,070,847	

## Delinquency Status (\$ of Current Balance) - Panamá - Personal Loans

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	May	May	May	May	May	May	May	May	May	May
CURRENT	3,190,074	6,253,757	4,231,461	3,493,744	2,739,342	2,272,816	1,956,308	1,740,839	1,336,540	1,008,503
1-30 DAYS	226,920	364,775	919,382	541,898	426,154	239,333	172,524	143,383	161,895	186,796
31-60 DAYS	5,729	161,221	225,000	181,547	236,155	108,126	95,259	60,296	64,696	77,338
61-90 DAYS	1,490	13,329	91,630	67,960	7,654	353,310	36,908	16,725	71,856	68,578
91-120 DAYS	0	0	23,374	23,029	44,440	19,502	9,796	15,808	23,441	23,345
121-150 DAYS	0	0	19,342	10,103	7,888	0	0	7,458	15,985	11,945
151-180 DAYS	0	0	7,714	486	16,082	5,865	0	5,114	23,211	41,772
181+ DAYS	0	0	0	0	0	0	3,889	25,058	29,765	22,275
CURRENT	0	3,321,817	7,292,041	5,718,851	4,656,623	3,719,806	3,163,385	2,910,136	2,152,434	1,711,109
1-30 DAYS	0	86,325	1,102,227	873,435	640,340	470,396	345,062	215,033	355,603	260,588
31-60 DAYS	0	2,214	344,486	197,120	258,711	156,011	129,948	104,096	179,412	156,950
61-90 DAYS	0	0	35,551	108,465	47,677	86,524	52,395	84,125	101,996	177,667
91-120 DAYS	0	0	16,964	37,749	16,777	32,960	29,349	44,189	83,004	76,694
121-150 DAYS	0	0	9,244	25,774	22,761	52,233	22,621	5,643	48,946	49,819
151-180 DAYS	0	0	5,000	31,002	17,319	9,068	6,504	3,456	25,437	20,654
181+ DAYS	0	0	0	0	0	0	0	22,478	30,788	59,482
CURRENT	0	0	3,685,802	7,789,280	6,493,747	5,301,971	4,502,155	3,995,247	3,082,947	2,610,990
1-30 DAYS	0	0	123,686	529,720	529,720	401,216	336,535	274,511	392,707	400,970
31-60 DAYS	0	0	31,732	124,865	156,593	53,042	153,306	135,067	168,924	197,929
61-90 DAYS	0	0	4,972	210,711	85,902	63,029	63,029	98,994	191,932	116,040
91-120 DAYS	0	0	5,000	38,131	57,205	82,951	4,950	12,545	25,437	85,530
121-150 DAYS	0	0	0	0	18,095	30,302	26,340	33,365	45,973	44,532
151-180 DAYS	0	0	0	0	39,128	13,941	14,548	4,965	0	42,066
181+ DAYS	0	0	0	0	0	0	0	49,996	35,410	44,931
CURRENT	0	0	0	3,777,433	8,427,019	6,731,231	6,054,316	5,482,115	4,156,888	3,618,070
1-30 DAYS	0	0	0	283,431	606,671	603,230	496,809	389,656	571,246	413,991
31-60 DAYS	0	0	0	46,964	335,694	347,536	226,407	185,884	270,726	319,511
61-90 DAYS	0	0	0	5,000	146,349	147,805	96,505	180,289	194,218	149,388
91-120 DAYS	0	0	0	0	101,876	120,702	29,377	47,814	105,787	89,425
121-150 DAYS	0	0	0	0	107,399	59,302	14,697	68,511	90,554	110,284
151-180 DAYS	0	0	0	0	57,000	36,915	25,776	22,641	82,446	34,518
181+ DAYS	0	0	0	0	0	0	0	78,631	108,524	189,912
CURRENT	0	0	0	0	4,062,672	9,373,350	8,055,136	7,314,044	5,703,913	4,893,885
1-30 DAYS	0	0	0	0	203,768	679,805	358,195	409,994	560,027	422,464
31-60 DAYS	0	0	0	0	34,616	272,693	323,177	210,201	343,382	453,175
61-90 DAYS	0	0	0	0	0	142,368	128,287	159,356	312,362	238,579
91-120 DAYS	0	0	0	0	0	77,119	28,697	60,619	226,079	133,303
121-150 DAYS	0	0	0	0	0	58,048	9,786	27,701	98,726	60,135
151-180 DAYS	0	0	0	0	0	24,785	26,462	70,126	50,619	83,337
181+ DAYS	0	0	0	0	0	0	0	137,346	121,136	196,747
CURRENT	0	0	0	0	0	5,293,517	11,624,925	10,328,601	7,955,474	6,888,225
1-30 DAYS	0	0	0	0	0	164,270	529,377	486,781	829,545	761,145
31-60 DAYS	0	0	0	0	0	4,933	229,570	255,987	405,385	390,978
61-90 DAYS	0	0	0	0	0	7,000	197,317	169,664	313,421	227,408
91-120 DAYS	0	0	0	0	0	0	19,665	118,211	288,484	260,995
121-150 DAYS	0	0	0	0	0	0	31,076	194,844	165,925	134,440
151-180 DAYS	0	0	0	0	0	0	0	0	63,273	76,336
181+ DAYS	0	0	0	0	0	0	0	0	44,133	385,988
CURRENT	0	0	0	0	0	0	2,970,949	3,237,512	2,543,747	2,115,732
1-30 DAYS	0	0	0	0	0	0	70,656	116,994	279,222	250,456
31-60 DAYS	0	0	0	0	0	0	5,000	63,878	91,323	109,184
61-90 DAYS	0	0	0	0	0	0	0	46,492	118,149	121,772
91-120 DAYS	0	0	0	0	0	0	0	63,273	76,336	30,684
121-150 DAYS	0	0	0	0	0	0	0	29,539	39,132	61,716
151-180 DAYS	0	0	0	0						

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



## Section 2

*(Spanish Reports / Reportes en Español)*



## Gráficos de Morosidad por Cosechas Panamá

### Préstamos Personales - Mayo-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: Mayo-2023





Gráficos de Morosidad - Préstamos Personales - Panamá

