



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

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

Cutoff Date: November-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 - November-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 November-2022

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

Table with columns for years 2013-2022 and rows for 'Sin valor de medida' and 'November'.

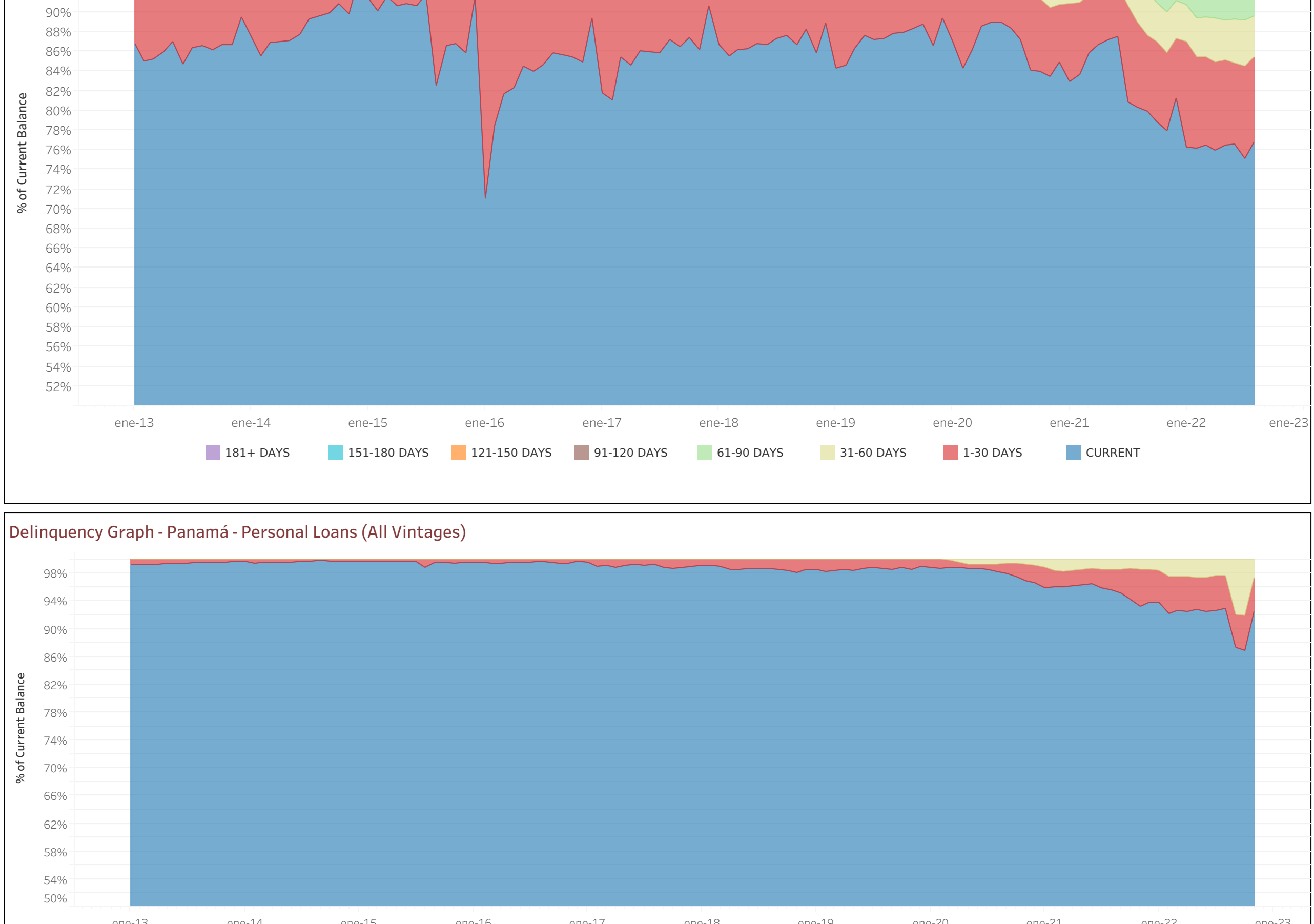
Delinquency Status (\$ of Current Balance)

Table showing delinquency amounts in dollars for categories like CURRENT, 1-30 DAYS, 31-60 DAYS, etc., from 2013 to 2022.

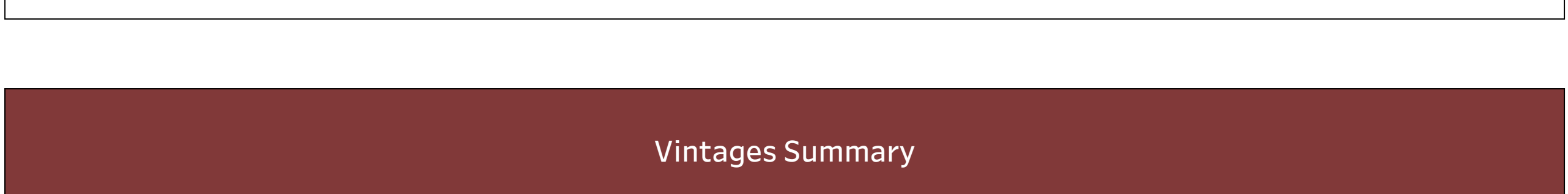
Delinquency Status (% of Current Balance)

Table showing delinquency percentages for categories like CURRENT, 1-30 DAYS, 31-60 DAYS, etc., from 2013 to 2022.

Delinquency Graph - Panamá - Personal Loans (All Vintages)



Delinquency Graph - Panamá - Personal Loans (All Vintages)



Vintages Summary

Monthly Balance - Panamá - Personal Loans

Table showing monthly balances for years 2013-2022, with sub-headers for 'November' for each year.

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

Large table showing delinquency amounts in dollars for various categories (CURRENT, 1-30 DAYS, 31-60 DAYS, etc.) across years 2013-2022.

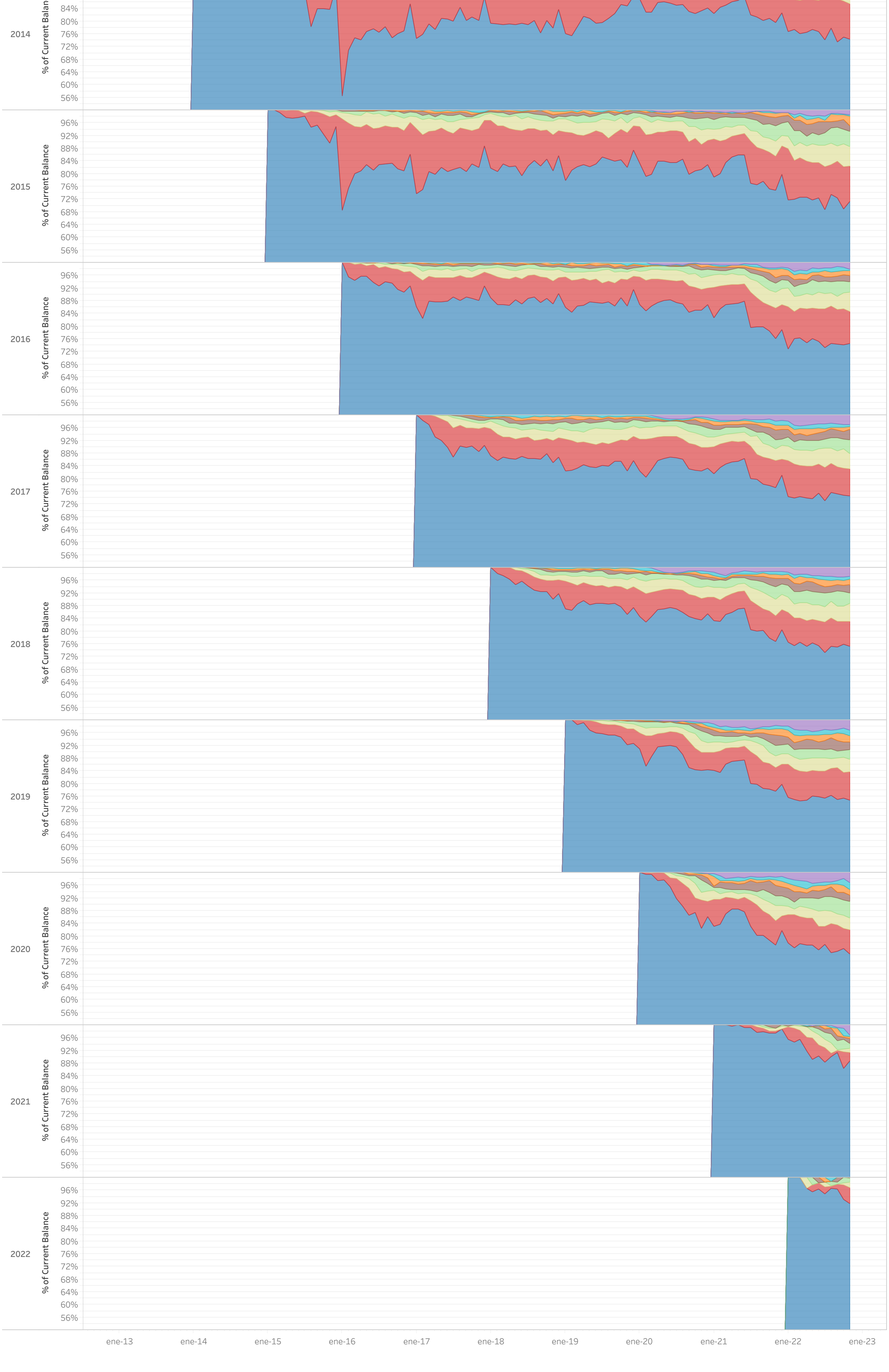
Delinquency Status (% of Current Balance) - Panamá - Personal Loans

Table showing delinquency percentages for various categories across years 2013-2022.

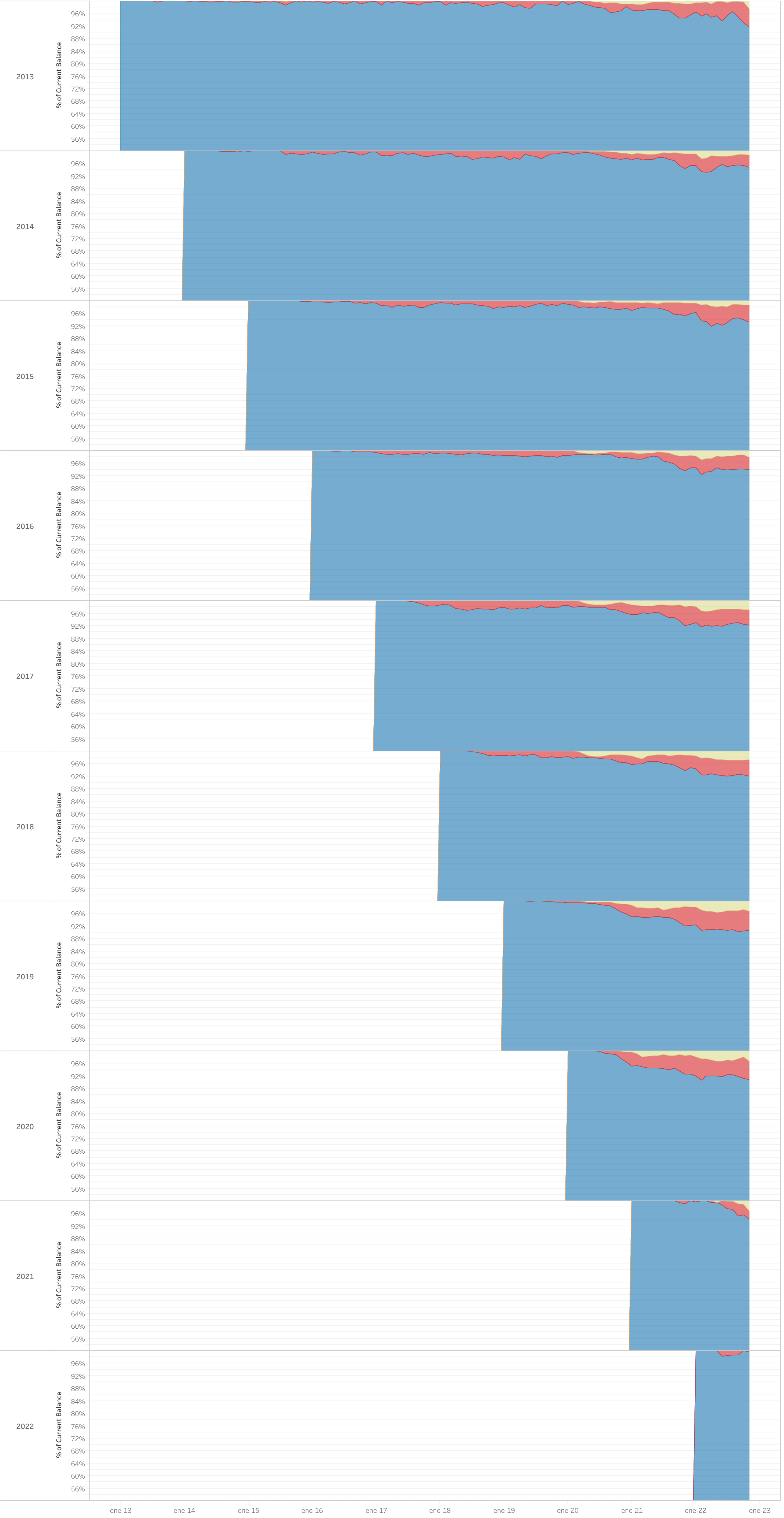
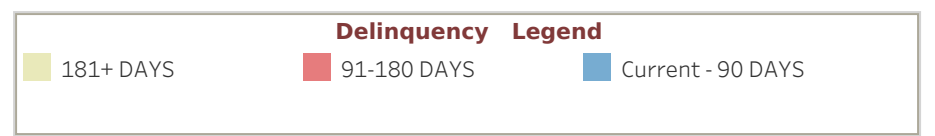
Delinquency Status (% of Current Balance) - Panamá - Personal Loans

Table showing delinquency percentages for categories like CURRENT-90 DAYS, 91-180 DAYS, 181+ DAYS across years 2013-2022.

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



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 - noviembre-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: noviembre-2022





Gráficos de Morosidad - Préstamos Personales - Panamá

