



Delinquency Graphs by Vintage Panamá

Mortgage Loans - January-2024
Trust X

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 January-2024

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

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	January	January	January	January	January	January	January	January	January	January
Balance	68,533,844	61,921,033	56,042,683	50,954,303	45,409,550	41,126,683	38,497,424	35,796,967	33,360,901	30,721,072

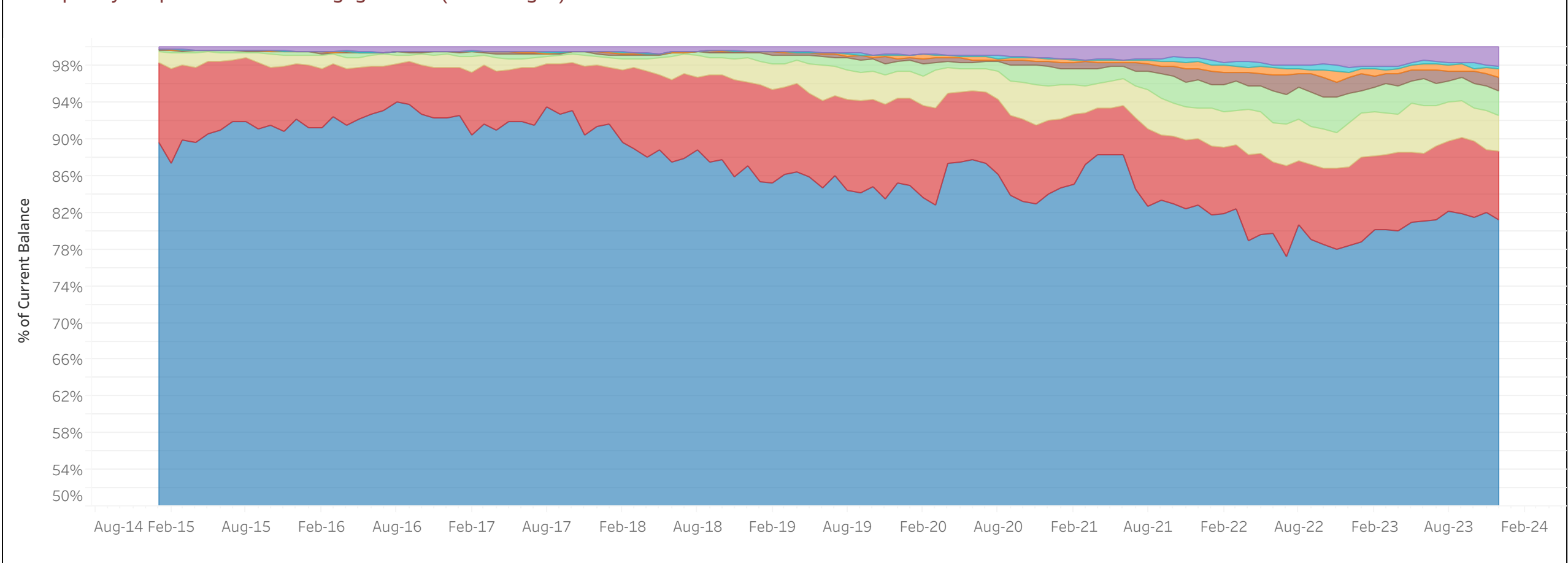
Delinquency Status (\$ of Current Balance)

CURRENT	61,386,892	56,482,878	51,844,542	46,693,821	38,753,838	34,905,088	32,602,344	29,237,175	26,280,797	24,899,017
1-30 DAYS	5,954,308	4,193,324	2,978,553	3,132,640	4,796,312	3,908,133	2,873,951	2,711,612	3,083,399	2,455,420
31-60 DAYS	823,095	692,625	650,247	539,101	1,160,205	1,238,741	1,471,488	1,474,855	1,591,149	1,334,450
61-90 DAYS	170,775	230,190	242,420	146,790	409,727	472,617	655,269	912,709	840,208	581,703
91-120 DAYS	21,377	10,194	48,607	134,839	78,358	151,582	255,345	543,279	611,495	484,722
121-150 DAYS	37,545	0	0	71,536	0	84,362	125,408	197,354	169,531	186,355
151-180 DAYS	0	0	0	0	0	29,298	41,605	208,700	108,443	95,576
181+ DAYS	139,852	311,823	268,314	235,574	209,111	338,839	472,035	511,285	675,279	671,789

Delinquency Status (% of Current Balance)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	January	January	January	January	January	January	January	January	January	January
CURRENT	89.57%	91.22%	92.51%	91.64%	85.34%	84.87%	84.69%	81.68%	78.78%	81.05%
1-30 DAYS	8.69%	6.77%	5.31%	6.15%	10.57%	9.50%	7.47%	7.57%	9.24%	7.99%
31-60 DAYS	1.20%	1.12%	1.19%	1.06%	2.55%	3.01%	3.82%	4.12%	4.77%	4.34%
61-90 DAYS	0.25%	0.37%	0.43%	0.29%	0.90%	1.15%	1.70%	2.55%	2.50%	1.89%
91-120 DAYS	0.03%	0.02%	0.09%	0.26%	0.17%	0.37%	0.66%	1.52%	1.83%	1.58%
121-150 DAYS	0.05%	0.00%	0.00%	0.14%	0.00%	0.21%	0.33%	0.55%	0.51%	0.65%
151-180 DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.11%	0.58%	0.31%	0.31%
181+ DAYS	0.20%	0.50%	0.48%	0.46%	0.46%	0.82%	1.23%	1.43%	2.02%	2.19%
CURRENT - 90 DAYS	99.71%	99.48%	99.43%	99.13%	99.37%	98.54%	97.68%	95.92%	95.31%	95.28%
91-180 DAYS	0.09%	0.02%	0.09%	0.41%	0.17%	0.64%	1.10%	2.65%	2.67%	2.53%
181+ DAYS	0.20%	0.50%	0.48%	0.46%	0.46%	0.82%	1.23%	1.43%	2.02%	2.19%

Delinquency Graph - Panamá - Mortgage Loans (All Vintages)



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