



Delinquency Graphs by Vintage Panamá

Mortgage Loans - April-2023
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 April-2023

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	April	April	April	April	April	April	April	April	April	April
Balance	73,893,528	66,957,708	60,179,639	54,837,802	49,704,406	44,229,019	40,456,629	37,827,921	35,161,369	32,642,584

Delinquency Status (\$ of Current Balance)

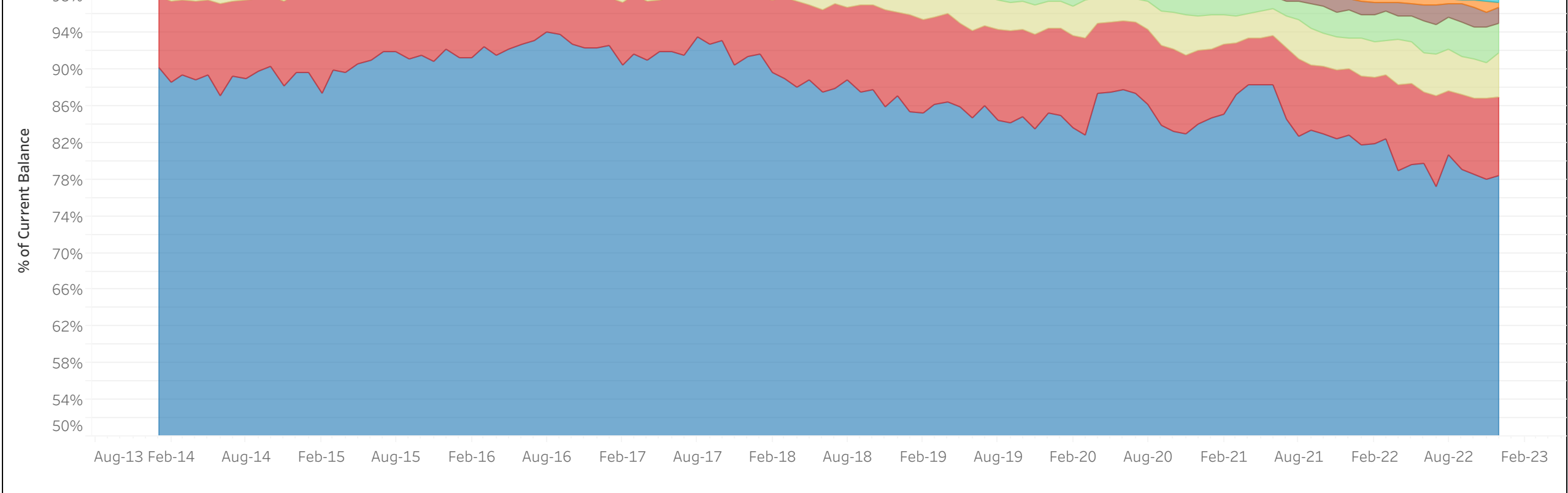
CURRENT	65,659,227	59,979,802	55,095,202	49,848,626	43,762,899	38,237,818	35,333,031	33,376,093	27,732,760	26,092,800
1-30 DAYS	6,289,859	5,460,698	3,674,016	3,522,071	4,636,744	4,240,364	3,117,054	1,939,193	3,214,320	2,791,160
31-60 DAYS	1,295,729	1,092,638	752,395	611,812	682,597	1,136,173	1,086,460	1,036,761	1,715,742	1,361,535
61-90 DAYS	412,299	191,603	283,750	276,888	160,588	255,860	320,597	607,337	896,949	1,031,486
91-120 DAYS	61,091	0	50,227	95,859	67,734	77,294	139,763	210,257	553,818	424,681
121-150 DAYS	23,870	15,262	14,596	33,717	21,441	29,080	79,151	124,846	171,181	157,012
151-180 DAYS	0	19,023	60,428	0	41,728	58,637	48,652	39,526	219,705	111,689
181+ DAYS	151,453	198,774	229,135	248,829	330,675	193,743	331,921	493,908	556,895	672,221

Delinquency Status (% of Current Balance)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	April	April	April	April	April	April	April	April	April	April
CURRENT	88.96%	89.58%	91.55%	90.90%	88.05%	86.45%	87.34%	88.23%	78.87%	79.93%
1-30 DAYS	8.51%	8.16%	6.11%	6.42%	9.33%	9.59%	7.70%	5.13%	9.43%	8.55%
31-60 DAYS	1.79%	1.63%	1.25%	1.48%	1.37%	2.57%	2.69%	2.74%	4.89%	4.17%
61-90 DAYS	0.56%	0.29%	0.47%	0.50%	0.32%	0.39%	0.79%	1.61%	2.55%	3.16%
91-120 DAYS	0.08%	0.00%	0.08%	0.17%	0.14%	0.17%	0.35%	0.56%	1.58%	1.30%
121-150 DAYS	0.03%	0.02%	0.02%	0.06%	0.04%	0.07%	0.20%	0.33%	0.49%	0.48%
151-180 DAYS	0.00%	0.03%	0.13%	0.00%	0.08%	0.13%	0.12%	0.10%	0.62%	0.34%
181+ DAYS	0.20%	0.30%	0.38%	0.45%	0.67%	0.44%	0.82%	1.31%	1.58%	2.06%

CURRENT - 90 DAYS	99.68%	99.65%	99.38%	99.31%	99.07%	99.19%	98.52%	97.70%	95.73%	95.82%
91-180 DAYS	0.11%	0.05%	0.24%	0.24%	0.26%	0.37%	0.66%	0.99%	2.69%	2.12%
181+ DAYS	0.20%	0.30%	0.38%	0.45%	0.67%	0.44%	0.82%	1.31%	1.58%	2.06%

Delinquency Graph - Panamá - Mortgage Loans (All Vintages)



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