



## Delinquency Graphs by Vintage Panamá

Mortgage Loans - October-2023  
Trust XVI

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 October-2023

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

	2021	2022	2023
	October	October	October
<b>Balance</b>	<b>112,186,668</b>	<b>104,691,040</b>	<b>96,669,926</b>

Delinquency Status (\$ of Current Balance)			
CURRENT	110,689,341	94,732,910	84,093,805
1-30 DAYS	1,446,135	6,524,519	6,748,967
31-60 DAYS	51,132	1,418,105	2,418,225
61-90 DAYS	0	637,086	1,414,501
91-120 DAYS	0	798,631	595,922
121-150 DAYS	0	226,891	263,005
151-180 DAYS	0	127,950	437,149
181+ DAYS	0	224,851	708,652

Delinquency Status (% of Current Balance)			
	2021	2022	2023
	October	October	October
CURRENT	98.67%	90.49%	86.99%
1-30 DAYS	1.29%	6.23%	6.98%
31-60 DAYS	0.05%	1.35%	2.49%
61-90 DAYS	0.00%	0.63%	1.46%
91-120 DAYS	0.00%	0.76%	0.62%
121-150 DAYS	0.00%	0.22%	0.27%
151-180 DAYS	0.00%	0.12%	0.45%
181+ DAYS	0.00%	0.23%	0.73%

CURRENT - 90 DAYS	100.00%	98.68%	97.93%
91-180 DAYS	0.00%	1.10%	1.34%
181+ DAYS	0.00%	0.21%	0.73%

