



## Delinquency Graphs by Vintage Panamá

Mortgage Loans - February-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 February-2023

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

	2022	2023
	February	February
Balance	110,363,496	102,097,454

Delinquency Status (\$ of Current Balance)		
CURRENT	105,523,504	89,844,305
1-30 DAYS	3,455,748	6,910,791
31-60 DAYS	885,125	2,474,533
61-90 DAYS	407,937	1,453,855
91-120 DAYS	73,878	501,930
121-150 DAYS	37,302	232,307
151-180 DAYS	0	186,029
181+ DAYS	0	493,725

Delinquency Status (% of Current Balance)		
CURRENT	95.61%	88.00%
1-30 DAYS	3.11%	6.77%
31-60 DAYS	0.80%	2.42%
61-90 DAYS	0.37%	1.42%
91-120 DAYS	0.07%	0.49%
121-150 DAYS	0.03%	0.23%
151-180 DAYS	0.00%	0.18%
181+ DAYS	0.00%	0.48%

CURRENT - 90 DAYS	99.90%	96.62%
91-180 DAYS	0.10%	0.90%
181+ DAYS	0.00%	0.48%

