



Delinquency Graphs by Vintage Panamá

Mortgage Loans - January-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 January-2023

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

	2022	2023
	January	January
Balance	111,159,288	102,756,357

Delinquency Status (\$ of Current Balance)		
CURRENT	105,711,272	90,849,427
1-30 DAYS	4,380,658	7,142,594
31-60 DAYS	754,024	2,512,880
61-90 DAYS	224,839	650,826
91-120 DAYS	37,302	374,711
121-150 DAYS	51,192	290,909
151-180 DAYS	0	143,257
181+ DAYS	0	591,752

Delinquency Status (% of Current Balance)		
	2022	2023
	January	January
CURRENT	95.10%	88.41%
1-30 DAYS	3.94%	6.95%
31-60 DAYS	0.68%	2.45%
61-90 DAYS	0.20%	0.83%
91-120 DAYS	0.03%	0.36%
121-150 DAYS	0.05%	0.28%
151-180 DAYS	0.00%	0.14%
181+ DAYS	0.00%	0.58%

CURRENT - 90 DAYS	99.92%	98.64%
91-180 DAYS	0.08%	0.79%
181+ DAYS	0.00%	0.58%

