



Delinquency Graphs by Vintage Panamá

Mortgage Loans - February-2024
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-2024

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

	2022	2023	2024
	February	February	February
Balance	110,363,496	102,097,454	95,259,084

Delinquency Status (\$ of Current Balance)

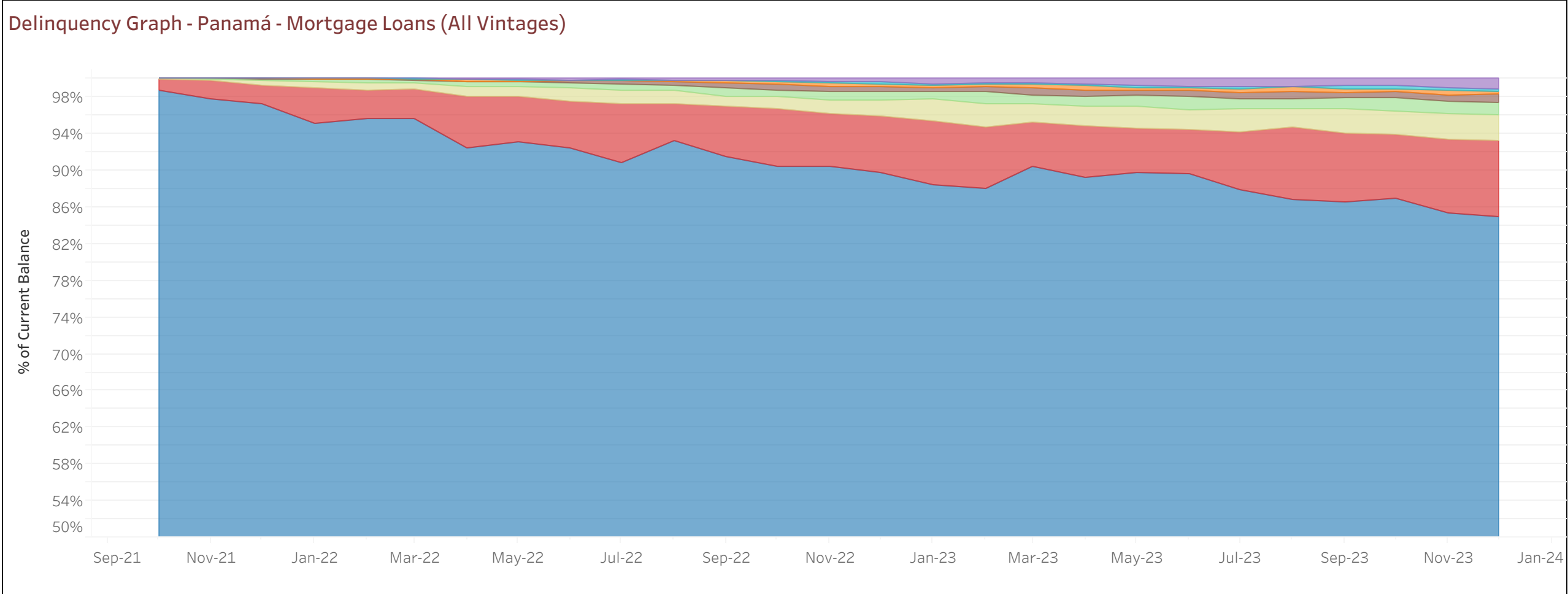
CURRENT	105,523,504	89,844,305	81,600,210
1-30 DAYS	3,435,748	6,910,791	6,486,748
31-60 DAYS	885,115	2,474,533	2,782,431
61-90 DAYS	407,937	1,453,835	1,930,260
91-120 DAYS	73,878	501,930	776,561
121-150 DAYS	37,302	232,307	446,138
151-180 DAYS	0	186,029	172,886
181+ DAYS	0	493,725	1,063,850

Delinquency Status (% of Current Balance)

	2022	2023	2024
	February	February	February
CURRENT	95.61%	88.00%	85.66%
1-30 DAYS	3.11%	6.77%	6.81%
31-60 DAYS	0.80%	2.42%	2.92%
61-90 DAYS	0.37%	1.42%	2.03%
91-120 DAYS	0.07%	0.49%	0.82%
121-150 DAYS	0.03%	0.23%	0.47%
151-180 DAYS	0.00%	0.18%	0.18%
181+ DAYS	0.00%	0.48%	1.12%

CURRENT - 90 DAYS	99.90%	98.62%	97.42%
91-180 DAYS	0.10%	0.90%	1.47%
181+ DAYS	0.00%	0.48%	1.12%

Delinquency Graph - Panamá - Mortgage Loans (All Vintages)



Delinquency Graph - Panamá - Mortgage Loans (All Vintages)

