



Delinquency Graphs by Vintage (*Gráficos de Morosidad por Cosechas*)

Panamá - Mortgage Loans
(*Panamá - Préstamos Hipotecarios*)

Cutoff Date: March-2024

Section 1 (English Reports/Reportes en Inglés)

Delinquency Graphs by Vintage

Section 2 (Reportes en Español/Spanish Reports)

Gráficos de Morosidad por Cosechas

Section 1

(English Reports / Reportes en Inglés)



Delinquency Graphs by Vintage Panamá

Mortgage Loans - March-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 March-2024

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

	2022	2023	2024
	March	March	March
Balance	109,725,915	101,315,461	94,886,359

Delinquency Status (\$ of Current Balance)

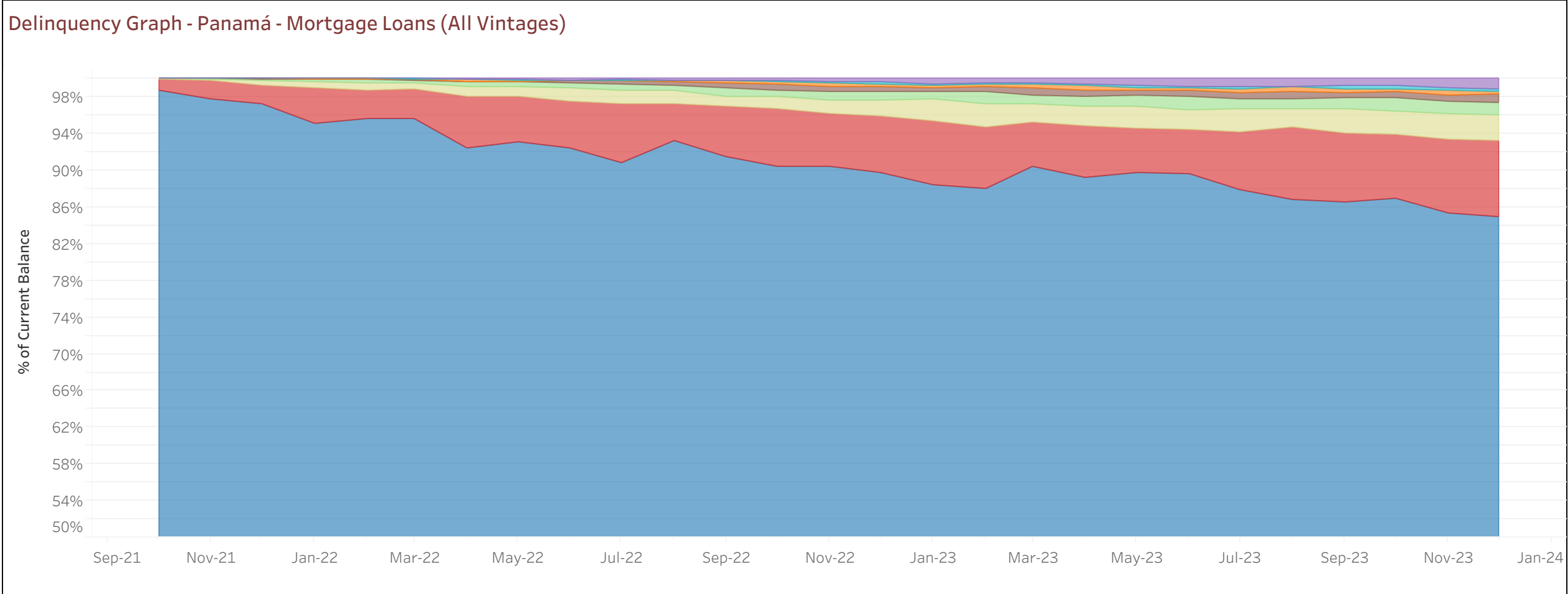
CURRENT	104,966,217	91,566,077	80,014,152
1-30 DAYS	3,472,278	4,866,172	7,581,652
31-60 DAYS	753,911	2,053,314	2,880,704
61-90 DAYS	297,193	990,610	1,949,232
91-120 DAYS	167,768	826,833	665,843
121-150 DAYS	31,185	334,654	401,091
151-180 DAYS	37,302	144,551	345,320
181+ DAYS	0	533,250	1,048,365

Delinquency Status (% of Current Balance)

	2022	2023	2024
	March	March	March
CURRENT	95.68%	90.38%	84.33%
1-30 DAYS	3.16%	4.80%	7.99%
31-60 DAYS	0.67%	2.03%	3.04%
61-90 DAYS	0.27%	0.98%	2.05%
91-120 DAYS	0.15%	0.82%	0.70%
121-150 DAYS	0.03%	0.33%	0.42%
151-180 DAYS	0.03%	0.14%	0.36%
181+ DAYS	0.00%	0.53%	1.10%

CURRENT - 90 DAYS	99.78%	98.18%	97.41%
91-180 DAYS	0.22%	1.29%	1.49%
181+ DAYS	0.00%	0.53%	1.10%

Delinquency Graph - Panamá - Mortgage Loans (All Vintages)



Delinquency Graph - Panamá - Mortgage Loans (All Vintages)

