



## Delinquency Graphs by Vintage Panamá

Mortgage Loans - November-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 November-2023

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

	2021	2022	2023
	November	November	November
<b>Balance</b>	<b>111,838,644</b>	<b>104,139,265</b>	<b>96,403,829</b>

## Delinquency Status (\$ of Current Balance)

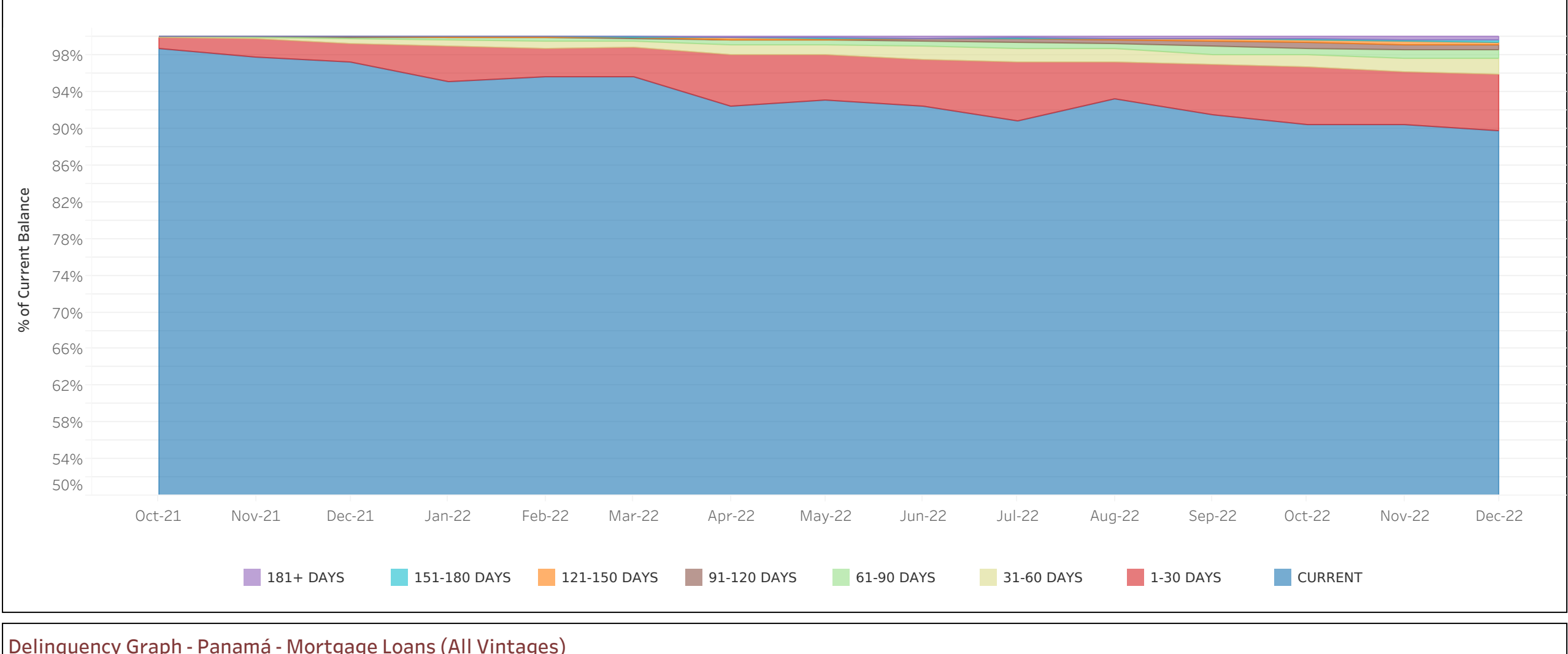
	2021	2022	2023
	November	November	November
CURRENT	109,408,062	94,192,421	82,329,650
1-30 DAYS	2,150,536	5,988,917	7,649,014
31-60 DAYS	228,814	1,561,366	2,764,792
61-90 DAYS	51,192	987,262	1,301,058
91-120 DAYS	0	562,099	591,808
121-150 DAYS	0	365,270	527,483
151-180 DAYS	0	171,502	324,011
181+ DAYS	0	310,108	916,023

## Delinquency Status (% of Current Balance)

	2021	2022	2023
	November	November	November
CURRENT	97.83%	90.45%	85.40%
1-30 DAYS	1.92%	5.75%	7.93%
31-60 DAYS	0.20%	1.50%	2.87%
61-90 DAYS	0.05%	0.95%	1.35%
91-120 DAYS	0.00%	0.54%	0.61%
121-150 DAYS	0.00%	0.35%	0.55%
151-180 DAYS	0.00%	0.16%	0.34%
181+ DAYS	0.00%	0.30%	0.95%

CURRENT - 90 DAYS	100.00%	98.65%	97.55%
91-180 DAYS	0.00%	1.06%	1.50%
181+ DAYS	0.00%	0.30%	0.95%

## Delinquency Graph - Panamá - Mortgage Loans (All Vintages)



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