



## Delinquency Graphs by Vintage Panamá

Mortgage Loans - April-2026  
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 April-2026

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

	2022	2023	2024	2025	2026
	April	April	April	April	April
<b>Balance</b>	<b>109,058,367</b>	<b>100,575,521</b>	<b>94,479,639</b>	<b>90,354,574</b>	<b>86,332,500</b>

## Delinquency Status (\$ of Current Balance)

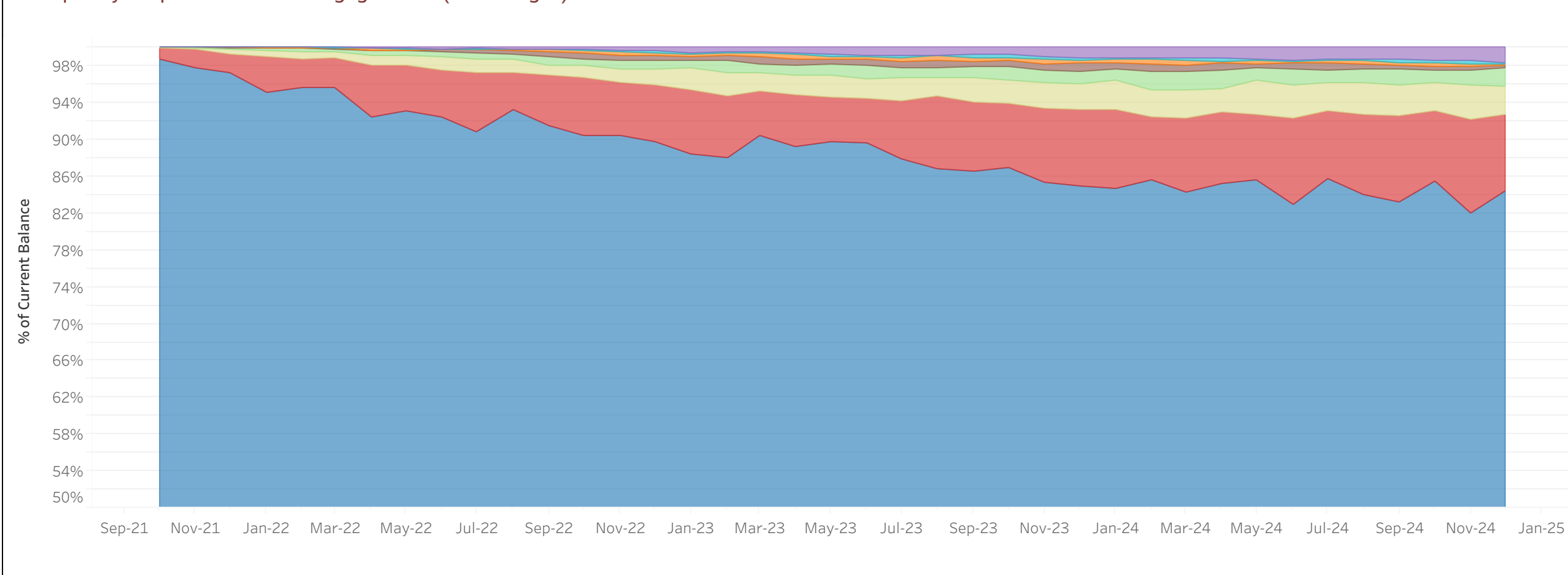
CURRENT	100,751,089	89,691,740	80,446,591	75,110,719	63,713,419
1-30 DAYS	6,129,628	5,752,261	7,442,069	7,817,361	8,579,535
31-60 DAYS	1,291,065	2,134,921	2,390,070	3,376,162	5,374,987
61-90 DAYS	469,844	983,487	1,823,082	1,527,201	2,562,328
91-120 DAYS	102,051	734,116	774,269	588,659	575,556
121-150 DAYS	167,201	468,583	136,521	146,499	178,297
151-180 DAYS	39,132	232,722	346,998	117,463	161,112
181+ DAYS	108,338	577,792	1,121,430	1,670,520	1,919,528

## Delinquency Status (% of Current Balance)

	2022	2023	2024	2025	2026
	April	April	April	April	April
CURRENT	92.38%	89.18%	85.15%	83.13%	76.70%
1-30 DAYS	5.62%	5.72%	7.88%	8.65%	10.33%
31-60 DAYS	1.18%	2.12%	2.53%	3.74%	6.47%
61-90 DAYS	0.43%	0.98%	1.93%	1.69%	3.09%
91-120 DAYS	0.09%	0.73%	0.82%	0.65%	0.69%
121-150 DAYS	0.15%	0.47%	0.14%	0.16%	0.21%
151-180 DAYS	0.04%	0.23%	0.37%	0.13%	0.19%
181+ DAYS	0.10%	0.57%	1.19%	1.86%	2.31%

CURRENT - 90 DAYS	99.62%	98.00%	97.48%
91-180 DAYS	0.28%	1.43%	1.33%
181+ DAYS	0.10%	0.57%	1.19%

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



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