Delinquency Graphs by Vintage
Panamá

Mortgage Loans - June-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 June-2026

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

	2022 June	2023 June	2024 June	2025 June	2026 June
Balance	107,498,077	99,200,679	93,806,023	89,693,885	85,812,456

Deliquency Status ($ of Current Balance)

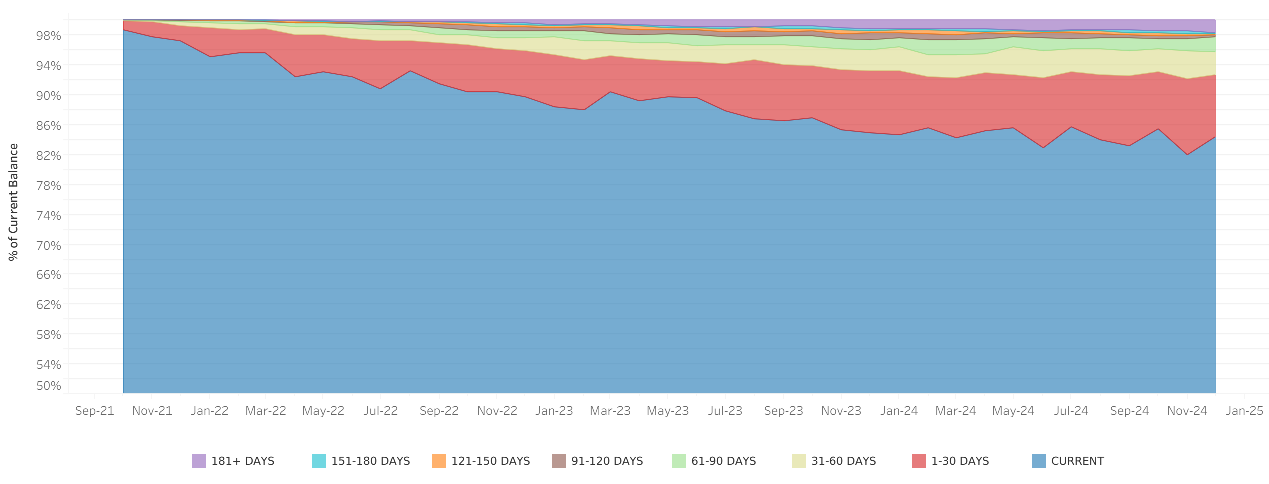
CURRENT	99,426,071	88,859,672	77,818,713	72,496,349	64,424,438
1-30 DAYS	5,426,012	4,828,677	8,797,019	9,340,712	11,540,151
31-60 DAYS	1,620,082	2,170,041	3,297,114	3,733,464	4,744,356
61-90 DAYS	583,650	1,391,188	1,726,355	1,720,473	1,811,634
91-120 DAYS	171,547	687,988	531,760	390,096	717,442
121-150 DAYS	42,693	310,281	212,869	90,102	311,073
151-180 DAYS	37,302	109,097	135,719	184,027	247,691
181+ DAYS	190,720	843,735	1,286,475	1,738,662	2,015,671

Deliquency Status (% of Current Balance)

	2022 June	2023 June	2024 June	2025 June	2026 June
CURRENT	92.49%	89.58%	82.96%	80.83%	75.08%
1-30 DAYS	5.05%	4.87%	9.38%	10.41%	13.45%
31-60 DAYS	1.51%	2.19%	3.51%	4.16%	5.53%
61-90 DAYS	0.54%	1.40%	1.84%	1.92%	2.11%
91-120 DAYS	0.16%	0.69%	0.57%	0.43%	0.84%
121-150 DAYS	0.04%	0.31%	0.23%	0.10%	0.36%
151-180 DAYS	0.03%	0.11%	0.14%	0.21%	0.29%
181+ DAYS	0.18%	0.85%	1.37%	1.94%	2.35%

CURRENT - 90 DAYS	99.59%	98.03%	97.69%
91-180 DAYS	0.23%	1.12%	0.94%
181+ DAYS	0.18%	0.85%	1.37%

Delinquency Graph - Panamá - Mortgage Loans (All Vintages)



Delinquency Graph - Panamá - Mortgage Loans (All Vintages)