



Delinquency Graphs by Vintage Panamá

Mortgage Loans - September-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 September-2023

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

	2022	2023
	September	September
Balance	105,349,258	97,417,519

Delinquency Status (\$ of Current Balance)			
CURRENT	96,330,811		84,356,728
1-30 DAYS	5,825,980		7,256,045
31-60 DAYS	1,095,561		2,543,057
61-90 DAYS	944,145		1,227,668
91-120 DAYS	569,991		566,494
121-150 DAYS	212,733		382,566
151-180 DAYS	77,209		343,302
181+ DAYS	178,828		741,158

Delinquency Status (% of Current Balance)			
	2022		2023
	September		September
CURRENT	91.44%		86.59%
1-30 DAYS	5.53%		7.45%
31-60 DAYS	1.15%		2.61%
61-90 DAYS	0.90%		1.26%
91-120 DAYS	0.54%		0.58%
121-150 DAYS	0.20%		0.39%
151-180 DAYS	0.07%		0.35%
181+ DAYS	0.17%		0.76%

CURRENT - 90 DAYS	99.01%	97.91%
91-180 DAYS	0.82%	1.33%
181+ DAYS	0.17%	0.76%

