



Delinquency Graphs by Vintage Panamá

Mortgage Loans - January-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 January-2024

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

	2022	2023	2024
	January	January	January
Balance	111,159,288	102,756,357	95,558,789

Delinquency Status (\$ of Current Balance)			
CURRENT	105,711,272	90,849,427	80,939,894
1-30 DAYS	4,380,658	7,142,594	8,138,079
31-60 DAYS	754,024	2,512,860	3,042,771
61-90 DAYS	224,839	850,826	1,204,179
91-120 DAYS	37,302	374,711	588,786
121-150 DAYS	51,192	290,909	472,275
151-180 DAYS	0	143,257	99,234
181+ DAYS	0	591,752	1,073,572

Delinquency Status (% of Current Balance)			
	2022	2023	2024
	January	January	January
CURRENT	95.10%	88.41%	84.70%
1-30 DAYS	3.94%	6.95%	8.52%
31-60 DAYS	0.68%	2.45%	3.18%
61-90 DAYS	0.20%	0.83%	1.26%
91-120 DAYS	0.03%	0.36%	0.62%
121-150 DAYS	0.05%	0.28%	0.49%
151-180 DAYS	0.00%	0.14%	0.10%
181+ DAYS	0.00%	0.58%	1.12%

CURRENT - 90 DAYS	99.92%	98.64%	97.66%
91-180 DAYS	0.08%	0.79%	1.21%
181+ DAYS	0.00%	0.58%	1.12%

