



## Delinquency Graphs by Vintage Panamá

Mortgage Loans - April-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 April-2023

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

	2022	2023
	April	April
Balance	109,058,367	100,575,521

Delinquency Status (\$ of Current Balance)		
CURRENT	100,751,089	89,691,740
1-30 DAYS	6,129,628	5,752,261
31-60 DAYS	1,291,085	2,134,821
61-90 DAYS	469,844	983,487
91-120 DAYS	102,051	734,116
121-150 DAYS	167,201	468,583
151-180 DAYS	39,132	232,722
181+ DAYS	108,338	577,792

Delinquency Status (% of Current Balance)		
	2022	2023
	April	April
CURRENT	92.38%	89.18%
1-30 DAYS	5.62%	5.72%
31-60 DAYS	1.19%	2.12%
61-90 DAYS	0.43%	0.98%
91-120 DAYS	0.09%	0.73%
121-150 DAYS	0.15%	0.47%
151-180 DAYS	0.04%	0.23%
181+ DAYS	0.10%	0.57%

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

