



## Delinquency Graphs by Vintage Panamá

Mortgage Loans - June-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 June-2023

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

	2022	2023
	June	June
Balance	107,498,077	99,200,679

Delinquency Status (\$ of Current Balance)		
CURRENT	99,426,071	88,859,672
1-30 DAYS	5,426,012	4,826,677
31-60 DAYS	1,620,082	2,370,041
61-90 DAYS	583,650	1,391,188
91-120 DAYS	171,547	687,988
121-150 DAYS	42,693	310,281
151-180 DAYS	37,302	109,097
181+ DAYS	190,720	843,735

Delinquency Status (% of Current Balance)		
	2022	2023
	June	June
CURRENT	92.49%	89.58%
1-30 DAYS	5.05%	4.87%
31-60 DAYS	1.51%	2.39%
61-90 DAYS	0.54%	1.40%
91-120 DAYS	0.16%	0.69%
121-150 DAYS	0.04%	0.31%
151-180 DAYS	0.03%	0.11%
181+ DAYS	0.18%	0.85%

CURRENT - 90 DAYS	99.59%	96.03%
91-180 DAYS	0.23%	1.12%
181+ DAYS	0.18%	0.85%

