



## Delinquency Graphs by Vintage Panamá

Mortgage Loans - March-2023  
Trust X

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 March-2023

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Balance	March	March	March	March	March	March	March	March	March	March
Balance	74,427,471	67,606,566	60,726,253	55,112,433	50,186,587	44,676,276	40,616,721	38,072,233	35,403,023	32,853,072

## Delinquency Status (\$ of Current Balance)

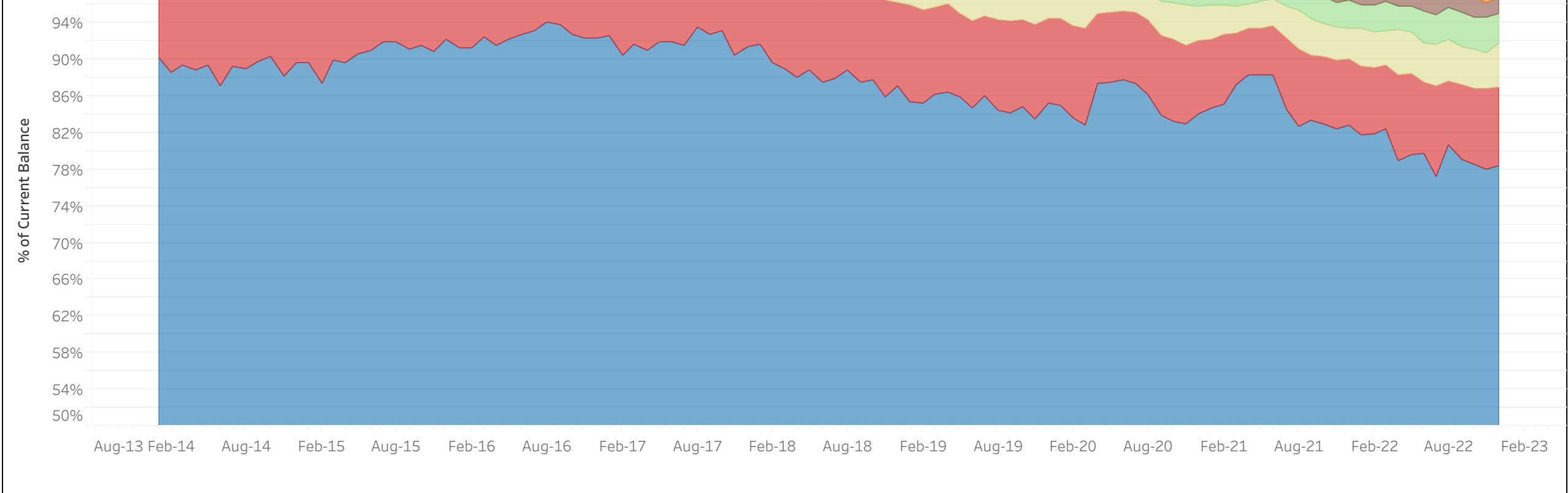
CURRENT	66,468,142	60,771,643	56,167,216	50,513,582	44,628,595	38,455,033	33,651,208	33,216,656	29,191,226	26,319,477
1-30 DAYS	6,103,397	5,489,671	3,496,225	3,496,902	4,431,088	4,269,673	4,251,550	2,130,696	2,459,863	2,705,372
31-60 DAYS	1,301,324	914,900	604,764	622,175	515,693	1,154,192	1,733,465	1,139,316	1,303,668	1,488,698
61-90 DAYS	375,098	155,781	96,134	166,581	149,849	381,368	315,517	701,662	1,141,885	1,038,677
91-120 DAYS	4,183	15,262	14,596	48,636	71,186	121,469	215,408	273,872	335,424	336,324
121-150 DAYS	0	60,534	80,428	0	53,626	100,799	80,687	94,855	257,074	146,731
151-180 DAYS	23,070	58,322	10,194	19,492	61,080	0	83,065	0	152,121	126,321
181+ DAYS	151,458	139,852	254,695	245,065	275,470	193,743	285,801	515,176	562,601	693,471

## Delinquency Status (% of Current Balance)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	March	March	March	March	March	March	March	March	March	March
CURRENT	89.31%	89.89%	92.49%	91.66%	88.93%	86.07%	82.85%	87.25%	82.45%	80.11%
1-30 DAYS	8.20%	8.12%	5.76%	6.35%	8.83%	9.56%	10.47%	5.60%	6.95%	8.23%
31-60 DAYS	1.75%	1.35%	1.00%	1.13%	1.03%	2.59%	4.27%	2.99%	3.69%	4.53%
61-90 DAYS	0.50%	0.23%	0.16%	0.30%	0.30%	0.89%	0.78%	1.84%	3.23%	3.16%
91-120 DAYS	0.01%	0.02%	0.02%	0.09%	0.14%	0.27%	0.53%	0.72%	0.95%	1.02%
121-150 DAYS	0.00%	0.09%	0.13%	0.00%	0.11%	0.23%	0.20%	0.25%	0.73%	0.45%
151-180 DAYS	0.03%	0.09%	0.02%	0.04%	0.12%	0.00%	0.20%	0.00%	0.43%	0.38%
181+ DAYS	0.20%	0.21%	0.42%	0.44%	0.55%	0.43%	0.70%	1.35%	1.59%	2.11%

CURRENT - 90 DAYS	99.76%	99.59%	99.41%	99.43%	99.08%	99.07%	98.36%	97.68%	96.31%	96.03%
91-180 DAYS	0.04%	0.20%	0.17%	0.12%	0.37%	0.50%	0.93%	0.97%	2.10%	1.85%
181+ DAYS	0.20%	0.21%	0.42%	0.44%	0.55%	0.43%	0.70%	1.35%	1.59%	2.11%

## Delinquency Graph - Panamá - Mortgage Loans (All Vintages)



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