



Migration Analysis for La Hipotecaria S.A Panama

Trust XVI
November 2021

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. The cutoff date is 11/30/2021.

Trust XVI - La Hipotecaria Panama Migration Analysis (All Vintages)

Delinquency Status (\$ of Current Balance)

Data Cutoff: 11/30/2021

Current Portfolio Balance										111,838,643.73
										Nov-21
Current										109,408,062.42
1-30 Days										2,150,515.50
31-60 Days										228,873.62
61-90 Days										51,192.19
91-120 Days										-
121-150 Days										-
151-180 Days										-
181+ Days										-

Delinquency Status (% of Current Balance)

Current Portfolio Balance										111,838,643.73
										Nov-21
Current										97.83%
1-30 Days										1.92%
31-60 Days										0.20%
61-90 Days										0.05%
91-120 Days										0.00%
121-150 Days										0.00%
151-180 Days										0.00%
181+ Days										0.00%
Current - 90 Days										100.00%
91-180 Days										0.00%

