



Migration Analysis for La Hipotecaria S.A Panama

Trust XVI
April 2022

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 4/30/2022.

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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 4/30/2022

Current Portfolio Balance										109,129,574.11
										Apr-22
Current										100,751,088.94
1-30 Days										6,200,834.46
31-60 Days										1,291,084.61
61-90 Days										469,843.88
91-120 Days										102,051.15
121-150 Days										167,201.28
151-180 Days										39,131.73
181+ Days										108,338.06

Delinquency Status (% of Current Balance)

Current Portfolio Balance										109,129,574.11
										Apr-22
Current										92.32%
1-30 Days										5.68%
31-60 Days										1.18%
61-90 Days										0.43%
91-120 Days										0.09%
121-150 Days										0.15%
151-180 Days										0.04%
181+ Days										0.10%
Current - 90 Days										99.62%
91-180 Days										0.28%

