



## Migration Analysis for La Hipotecaria S.A Panama

Trust XVI  
September 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 9/30/2022.

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

## Delinquency Status (\$ of Current Balance)

Data Cutoff: 9/30/2022

Current Portfolio Balance											
	-	-	-	-	-	-	-	-	-	-	105,349,258.48
											<b>Sep-22</b>
Current											96,330,811.25
1-30 Days											5,825,979.79
31-60 Days											1,209,560.84
61-90 Days											944,146.45
91-120 Days											569,990.71
121-150 Days											212,733.14
151-180 Days											77,208.74
181+ Days											178,827.56

## Delinquency Status (% of Current Balance)

Current Portfolio Balance											
	-	-	-	-	-	-	-	-	-	-	105,349,258.48
											<b>Sep-22</b>
Current											91.44%
1-30 Days											5.53%
31-60 Days											1.15%
61-90 Days											0.90%
91-120 Days											0.54%
121-150 Days											0.20%
151-180 Days											0.07%
181+ Days											0.17%
Current - 90 Days											99.01%
91-180 Days											0.82%

