



Migration Analysis for La Hipotecaria S.A Panama

Trust XVI
October 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 10/31/2022.

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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 10/31/2022

Current Portfolio Balance										109,371,462.82	104,691,039.58
										Oct-21	Oct-22
Current										107,925,327.89	94,732,909.89
1-30 Days										1,446,134.93	6,524,516.21
31-60 Days										-	1,418,104.70
61-90 Days										-	637,086.28
91-120 Days										-	798,630.83
121-150 Days										-	226,991.01
151-180 Days										-	127,949.54
181+ Days										-	224,851.12

Delinquency Status (% of Current Balance)

Current Portfolio Balance										109,371,462.82	104,691,039.58
										Oct-21	Oct-22
Current										98.68%	90.49%
1-30 Days										1.32%	6.23%
31-60 Days										0.00%	1.35%
61-90 Days										0.00%	0.61%
91-120 Days										0.00%	0.76%
121-150 Days										0.00%	0.22%
151-180 Days										0.00%	0.12%
181+ Days										0.00%	0.21%
Current - 90 Days										100.00%	98.68%
91-180 Days										0.00%	1.10%

