



## Migration Analysis for La Hipotecaria S.A Panama

Trust XVI  
November 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 11/30/2022.

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

**Delinquency Status (\$ of Current Balance)**

Data Cutoff: 11/30/2022

Current Portfolio Balance										108,747,920.86	104,139,265.23
										Nov-21	Nov-22
Current										106,368,531.74	94,192,421.39
1-30 Days										2,150,515.50	5,988,917.17
31-60 Days										228,873.62	1,561,386.49
61-90 Days										-	987,261.66
91-120 Days										-	562,099.07
121-150 Days										-	365,270.09
151-180 Days										-	171,801.79
181+ Days										-	310,107.57

**Delinquency Status (% of Current Balance)**

Current Portfolio Balance										108,747,920.86	104,139,265.23
										Nov-21	Nov-22
Current										97.81%	90.45%
1-30 Days										1.98%	5.75%
31-60 Days										0.21%	1.50%
61-90 Days										0.00%	0.95%
91-120 Days										0.00%	0.54%
121-150 Days										0.00%	0.35%
151-180 Days										0.00%	0.16%
181+ Days										0.00%	0.30%
Current - 90 Days										100.00%	98.65%
91-180 Days										0.00%	1.06%

