



Migration Analysis for La Hipotecaria S.A Panama

Trust XVI
December 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 12/31/2022.

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

Delinquency Status (\$ of Current Balance)

Data Cutoff: 12/31/2022

Current Portfolio Balance										107,923,980.07	103,437,244.63
										Dec-21	Dec-22
Current										104,932,068.09	95,690,337.59
1-30 Days										2,305,750.82	3,729,233.02
31-60 Days										501,007.10	1,626,768.43
61-90 Days										185,154.06	925,516.69
91-120 Days										-	702,635.36
121-150 Days										-	295,101.75
151-180 Days										-	162,221.04
181+ Days										-	305,430.75

Delinquency Status (% of Current Balance)

Current Portfolio Balance										107,923,980.07	103,437,244.63
										Dec-21	Dec-22
Current										97.23%	92.51%
1-30 Days										2.14%	3.61%
31-60 Days										0.46%	1.57%
61-90 Days										0.17%	0.89%
91-120 Days										0.00%	0.68%
121-150 Days										0.00%	0.29%
151-180 Days										0.00%	0.16%
181+ Days										0.00%	0.30%
Current - 90 Days										100.00%	98.58%
91-180 Days										0.00%	1.12%

