



## Delinquency Graphs by Vintage (*Gráficos de Morosidad por Cosechas*)

Panamá - Mortgage Loans  
(*Panamá - Préstamos Hipotecarios*)

Cutoff Date: April-2026

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### **Section 1** (English Reports/Reportes en Inglés)

Delinquency Graphs by Vintage

### **Section 2** (Reportes en Español/Spanish Reports)

Gráficos de Morosidad por Cosechas

# Section 1

(English Reports / Reportes en Inglés)



## Delinquency Graphs by Vintage Panamá

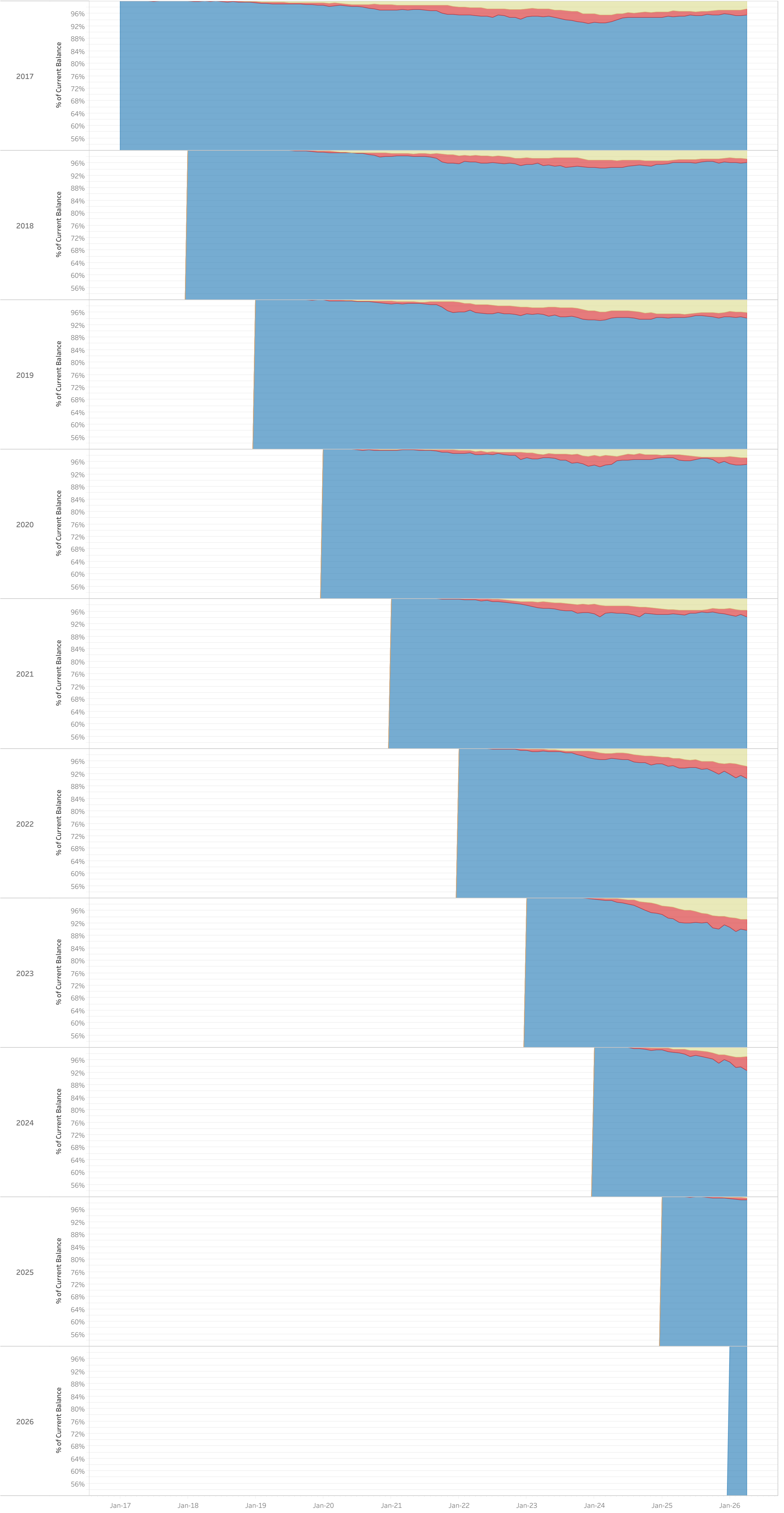
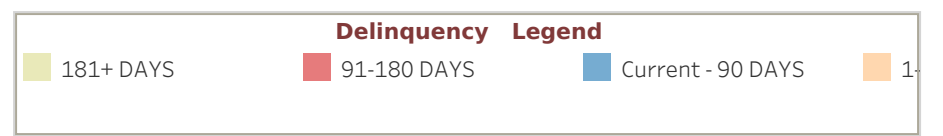
### Mortgage Loans - April-2026

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. Vintages with fewer than fifty (50) loans are not presented, however these excluded loans are included in the data and graphs showing all vintages.

The cutoff date is April-2026



Delinquency Graph - Panamá - Mortgage Loans (2017,2018,2019 y 7 más) Vintages



## Section 2

*(Spanish Reports / Reportes en Español)*



## Gráficos de Morosidad por Cosechas Panamá

### Préstamos Hipotecarios - Abril-2026

Se realizó un análisis de los datos históricos de pago de préstamos para compilar un análisis de migración de la morosidad por antigüedad anual. Las morosidades de cada cosecha se agruparon en los siguientes canastas; Corriente, 1-30, 31-60, 61-90, 91-120, 121-150, 151-180 y 180+. Los resultados se proporcionan en forma gráfica y tabular. Las cosechas con menos de cincuenta (50) préstamos no se muestran en el reporte, sin embargo, aquellos préstamos excluidos, si forman parte de la tabla de datos como en la gráfica de todas las cosechas.

La fecha de corte: Abril-2026

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# Préstamos Hipotecarios - La Hipotecaria Panamá - Análisis de Migración de Cosechas (Todas)

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril
Balance	497,465,079	552,123,432	602,291,934	646,272,546	654,477,347	686,670,826	739,299,757	765,348,549	783,982,309	825,075,725

## Estado de Morosidad (\$ Saldo Actual)

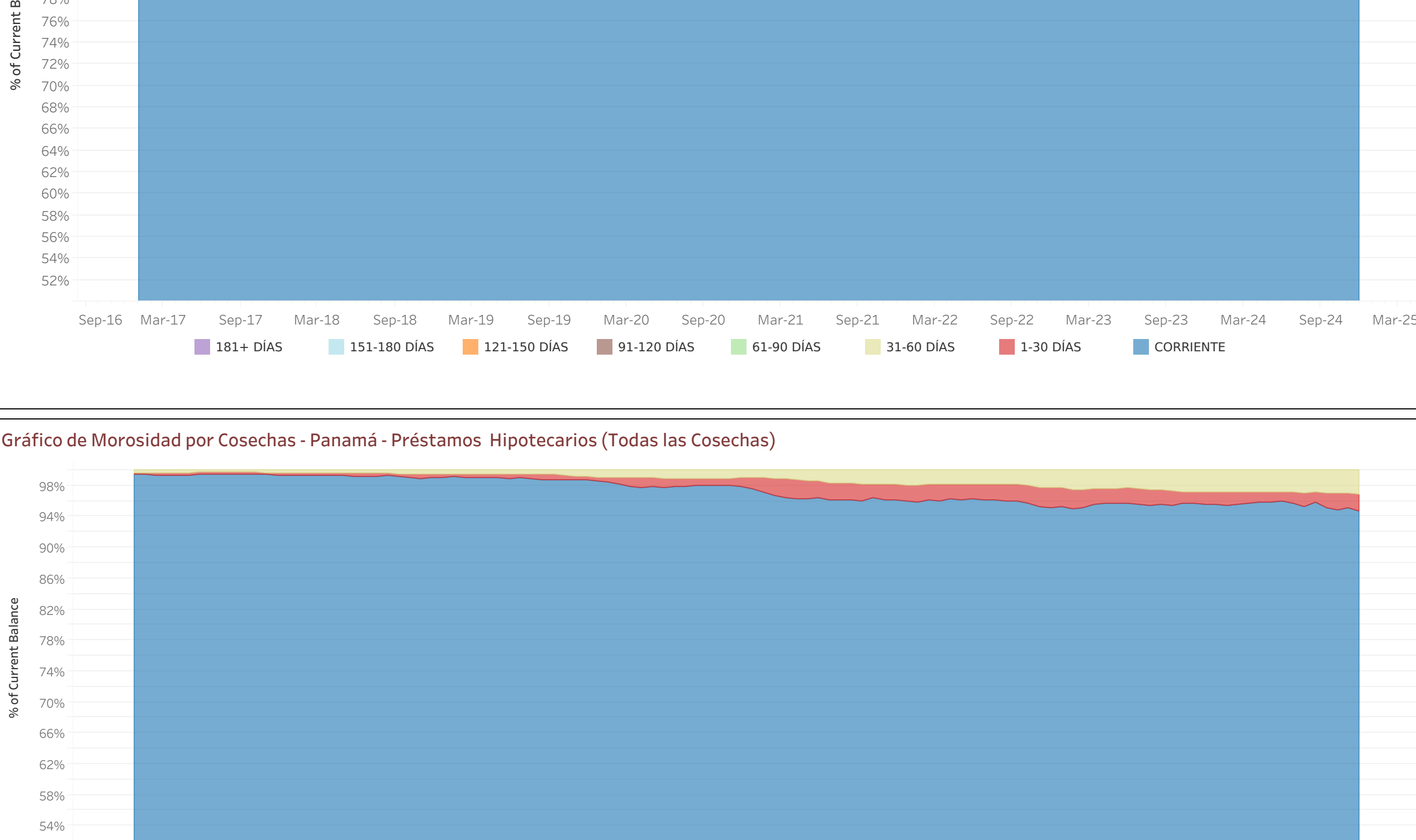
CORRIENTE	449,092,590	498,840,723	542,115,081	587,109,486	599,904,912	563,808,654	613,602,614	621,499,603	620,379,794	598,531,338
1-30 DÍAS	33,892,157	38,949,822	39,037,764	34,990,244	33,172,839	37,180,177	33,243,248	60,723,821	70,362,013	70,411,739
31-60 DÍAS	9,054,312	7,678,274	10,969,038	11,707,463	13,472,656	24,701,218	26,793,544	30,791,013	34,705,103	53,420,854
61-90 DÍAS	1,938,611	2,382,497	3,899,769	4,217,251	6,299,197	15,137,506	17,488,079	17,745,243	21,750,068	27,395,720
91-120 DÍAS	895,143	1,228,421	1,260,280	1,253,865	3,399,126	7,670,699	8,027,368	7,425,246	7,088,216	9,442,268
121-150 DÍAS	232,089	371,620	1,065,222	1,091,693	1,455,528	3,732,492	4,195,863	4,299,430	3,845,993	4,669,218
151-180 DÍAS	234,330	397,409	450,912	1,075,438	1,083,359	3,994,293	7,363,175	3,470,171	2,223,417	2,780,358
181+ DÍAS	2,125,876	2,277,666	3,493,867	4,767,007	7,799,731	12,015,448	14,405,758	19,393,339	22,080,010	25,735,547

## Estado de Morosidad (% del Saldo Actual)

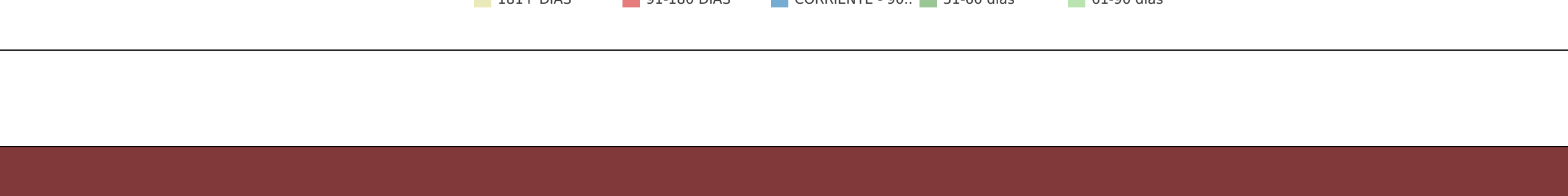
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril
CORRIENTE	90.28%	90.35%	90.01%	90.85%	90.81%	81.97%	82.87%	81.20%	79.21%	75.44%
1-30 DÍAS	6.81%	7.05%	6.48%	5.41%	5.07%	5.33%	4.52%	7.93%	8.97%	8.50%
31-60 DÍAS	1.82%	1.39%	1.82%	1.81%	2.04%	3.60%	3.62%	4.02%	4.44%	6.77%
61-90 DÍAS	0.39%	0.43%	0.65%	0.65%	0.90%	2.20%	2.37%	2.32%	2.77%	3.47%
91-120 DÍAS	0.18%	0.22%	0.21%	0.19%	0.52%	1.12%	1.09%	0.97%	0.90%	1.20%
121-150 DÍAS	0.05%	0.07%	0.18%	0.17%	0.22%	0.54%	0.57%	0.56%	0.49%	0.55%
151-180 DÍAS	0.05%	0.07%	0.07%	0.17%	0.17%	0.48%	0.32%	0.45%	0.28%	0.33%
181+ DÍAS	0.43%	0.41%	0.58%	0.74%	1.19%	1.79%	1.95%	2.53%	2.94%	3.26%

CORRIENTE - 90 DÍAS	99.30%	99.23%	98.96%	88.73%	97.90%	96.10%	96.08%	95.48%	95.38%	94.60%
91-180 DÍAS	0.27%	0.36%	0.18%	0.53%	0.93%	2.15%	1.97%	1.99%	1.67%	2.14%
181+ DÍAS	0.43%	0.41%	0.58%	0.74%	1.19%	1.79%	1.95%	2.53%	2.94%	3.26%

## Gráfico de Morosidad por Cosechas - Panamá - Préstamos Hipotecarios (Todas las Cosechas)



## Gráfico de Morosidad por Cosechas - Panamá - Préstamos Hipotecarios (Todas las Cosechas)



## Resumen por Cosechas

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril
2017	19,758,965	86,963,321	83,599,095	80,541,267	78,244,745	75,157,930	72,179,563	68,918,760	65,831,010	63,697,876
2018		22,699,165	84,893,914	82,468,670	80,564,768	77,812,761	75,058,326	72,166,790	69,111,018	65,902,389
2019			26,444,961	85,647,475	84,008,300	82,103,966	80,150,753	77,115,029	74,826,605	71,505,853
2020				19,538,972	37,503,749	36,643,524	35,762,292	34,439,192	33,031,459	31,909,355
2021					15,453,245	56,291,648	54,793,565	53,254,922	51,801,874	49,922,777
2022						21,290,693	71,623,492	69,544,047	67,578,000	65,290,319
2023							34,298,282	81,645,974	79,833,947	78,004,272
2024								16,176,397	47,131,884	46,053,939
2025									23,559,883	84,604,359
2026										17,840,783

## Estado de Morosidad (\$ Saldo Actual) - Préstamos Hipotecarios - Panamá

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril	Abril
CORRIENTE	18,658,330	78,669,629	74,223,418	71,761,147	68,755,184	59,000,630	56,122,622	52,002,847	51,233,299	46,253,382
1-30 DÍAS	1,060,135	6,776,088	6,297,190	5,301,891	5,005,659	8,246,918	6,812,698	6,573,399	6,136,365	3,707,230
31-60 DÍAS	40,500	1,150,431	1,755,564	1,471,914	1,533,892	2,425,039	3,420,626	3,800,595	3,196,024	3,665,356
61-90 DÍAS	0	324,288	464,462	810,438	1,171,672	1,960,594	2,155,817	1,807,072	1,594,245	2,215,242
91-120 DÍAS	0	0	391,522	152,592	714,930	602,966	844,945	724,940	479,411	887,006
121-150 DÍAS	0	0	114,543	112,634	221,613	539,210	672,343	469,421	371,512	182,501
151-180 DÍAS	0	39,965	0	292,391	250,710	734,314	250,147	290,967	276,694	182,512
181+ DÍAS	0	0	0	618,098	1,049,085	1,648,240	1,891,905	3,119,720	2,122,809	1,627,562
CORRIENTE	0	21,061,049	80,898,136	71,216,321	73,405,889	63,512,370	61,382,087	57,989,580	52,240,413	48,798,519
1-30 DÍAS	0	1,597,616	2,861,495	3,854,651	3,828,511	7,249,351	5,330,673	5,566,153	7,499,160	6,219,463
31-60 DÍAS	0	40,500	883,002	890,833	1,296,199	2,786,210	2,918,086	2,972,808	3,750,780	4,973,849
61-90 DÍAS	0	0	221,686	304,850	537,102	1,728,779	1,786,258	1,619,043	1,886,286	2,347,231
91-120 DÍAS	0	0	29,955	57,906	451,332	797,589	948,017	778,627	362,795	450,013
121-150 DÍAS	0	0	0	101,487	38,852	458,002	394,792	464,513	248,873	220,069
151-180 DÍAS	0	0	0	175,135	173,405,889	633,512,370	61,382,087	57,989,580	52,240,413	48,798,519
181+ DÍAS	0	0	0	506,442	853,256	1,281,842	1,984,441	2,332,931	2,051,712	1,822,200
CORRIENTE	0	0	25,822,470	82,064,616	77,865,865	65,942,407	64,113,996	60,561,927	56,347,717	52,624,280
1-30 DÍAS	0	0	0	382,548	2,415,037	3,222,581	7,545,419	6,735,261	6,342,970	8,851,605
31-60 DÍAS	0	0	0	59,964	664,027	1,415,710	3,162,179	3,107,782	3,322,191	3,461,876
61-90 DÍAS	0	0	0	149,532	526,967	1,998,406	2,400,332	2,300,395	1,891,620	2,528,879
91-120 DÍAS	0	0	0	0	0	1,219,630	888,830	780,786	451,663	603,429
121-150 DÍAS	0	0	0	121,140	182,457	534,984	620,567	386,257	78,960	314,556
151-180 DÍAS	0	0	0	153,674	468,880	450,456	163,055	678,361	323,306	77,266
181+ DÍAS	0	0	0	79,448	568,118	1,250,485	1,984,441	2,332,931	2,051,712	1,822,200
CORRIENTE	0	0	0	18,658,330	35,783,070	31,455,292	30,180,827	28,045,566	26,531,954	20,500,072
1-30 DÍAS	0	0	0	914,552	921,042	2,961,902	2,317,080	2,815,294	2,897,077	5,087,602
31-60 DÍAS	0	0	0	0	0	1,109,094	1,470,663	1,153,641	1,705,614	2,550,594
61-90 DÍAS	0	0	0	0	0	58,298	805,937	712,615	725,582	1,283,935
91-120 DÍAS	0	0	0	0	0	81,505	174,188	169,951	488,548	343,316
121-150 DÍAS	0	0	0	0	0	244,609	149,439	231,332	54,748	292,849
151-180 DÍAS	0	0	0	0	50,212	49,228	64,426	172,936	71,976	0
181+ DÍAS	0	0	0	0	0	286,510	600,313	737,858	554,660	903,273
CORRIENTE	0	0	0	0	0	15,453,245	52,519,856	47,894,448	44,100,083	40,417,438
1-30 DÍAS	0	0	0	0	0	631,728	97,148	94,938	95,898	95,165
31-60 DÍAS	0	0	0	0	0	1,109,094	1,470,663	1,153,641	1,705,614	2,550,594
61-90 DÍAS	0	0	0	0	0	58,298	805,937	712,615	725,582	1,283,935
91-120 DÍAS	0	0	0	0	0	81,505	174,188	169,951	488,548	343,316
121-150 DÍAS	0	0	0	0	0	244,609	149,439	231,332	54,748	292,849
151-180 DÍAS	0	0	0	0	50,212	49,228	64,426	172,936	71,976	0
181+ DÍAS	0	0	0	0	0	286,510	600,313	737,858	554,660	903,273
CORRIENTE	0	0	0	0	0	15,453,245	52,519,856	47,894,448	44,100,083	40,417,438
1-30 DÍAS	0	0	0	0	0	631,728	97,148	94,938	95,898	95,165
31-60 DÍAS	0	0	0	0	0	1,109,094	1,470,663	1,153,641	1,705,614	2,550,594
61-90 DÍAS	0	0	0	0	0	58,298	805,937	712,615	725,582	1,283,935
91-120 DÍAS	0	0	0	0	0	81,505	174,188	169,951	488,548	343,316
121-150 DÍAS	0	0	0	0	0	244,609	149,439	231,332	54,748	292,849
151-180 DÍAS	0	0	0							

Gráficos de Morosidad - Préstamos Hipotecarios - Panamá

