



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

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

Cutoff Date: July-2026

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*)



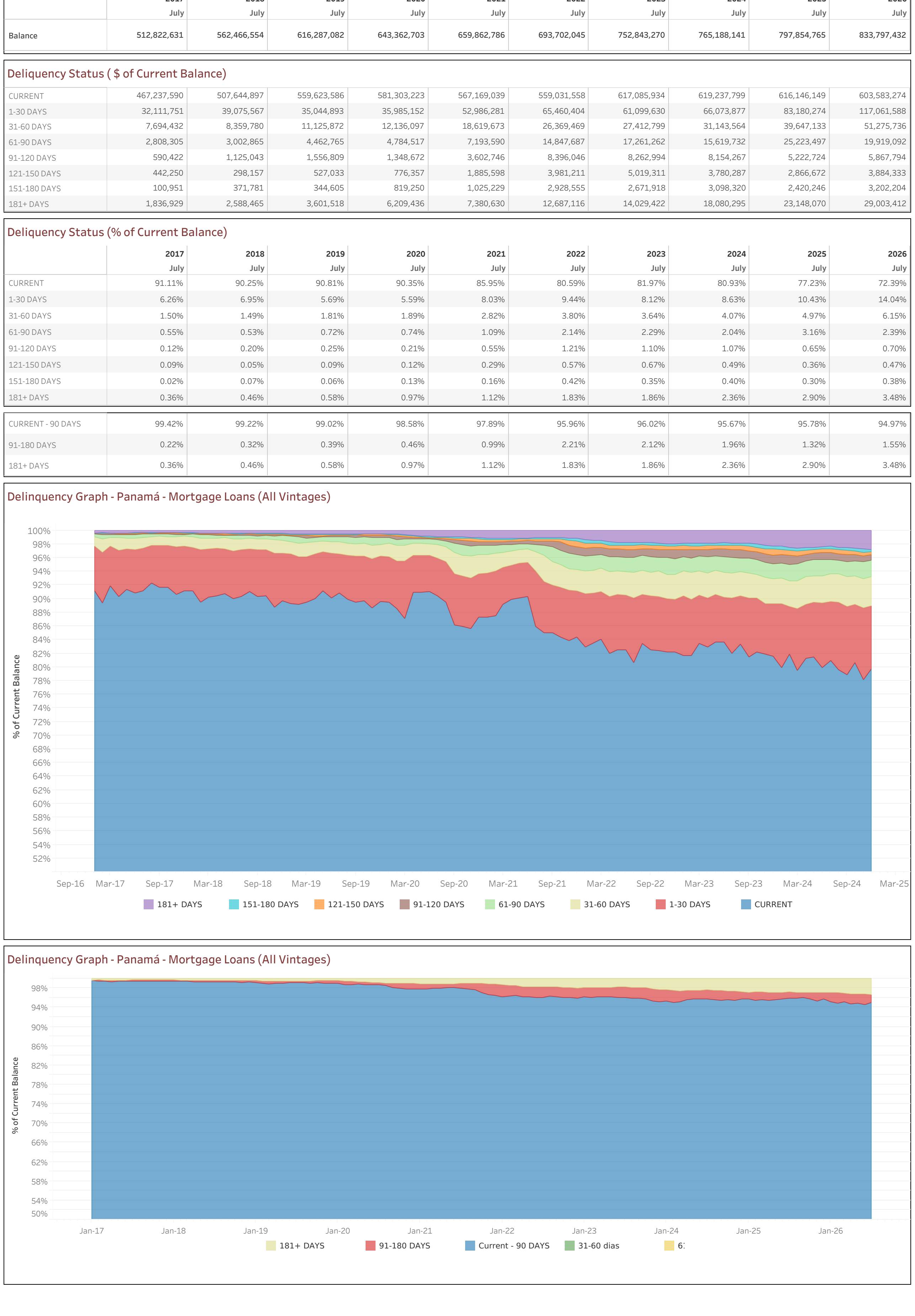
Delinquency Graphs by Vintage Panamá

Mortgage Loans - July-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 July-2026

Mortgage Loans - La Hipotecaria Panamá Migration Analysis (All Vintages)



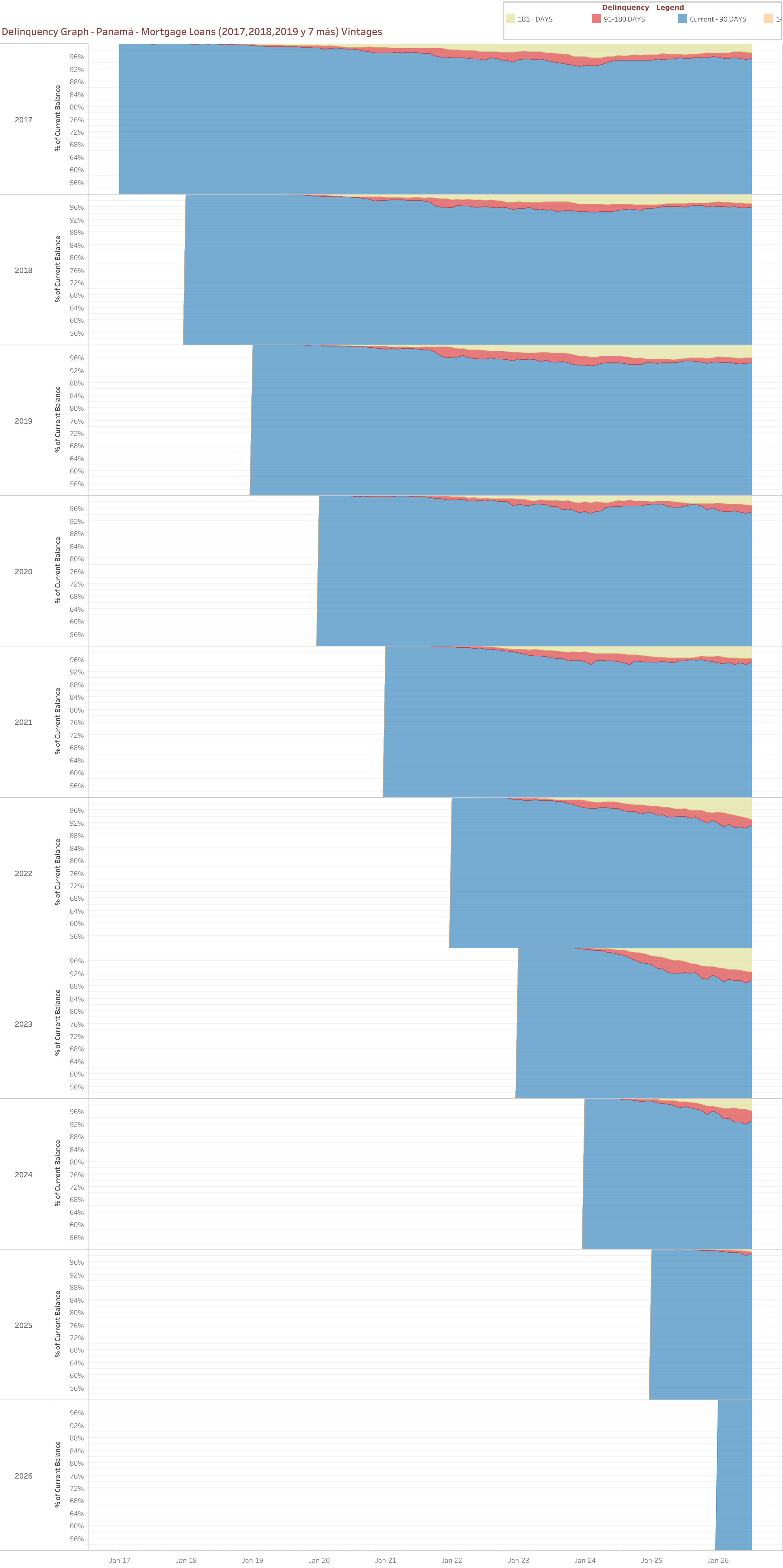
Vintages Summary

Monthly Balance - Panamá - Mortgage Loans										
	2017 July	2018 July	2019 July	2020 July	2021 July	2022 July	2023 July	2024 July	2025 July	2026 July
2017	44,721,706	86,202,640	82,819,312	79,934,462	77,392,737	74,453,701	71,485,462	67,733,653	64,569,949	60,722,427
2018		42,613,222	84,219,046	81,976,762	79,751,503	77,029,487	74,213,338	71,156,213	68,410,605	65,305,612
2019			50,767,790	85,149,154	83,384,124	79,330,599	76,345,655	74,134,921	70,865,690	67,085,690
2020				22,488,422	37,257,832	36,434,247	35,536,574	34,002,169	32,806,323	31,688,689
2021					29,140,055	55,927,046	54,437,435	52,912,319	51,475,817	49,241,522
2022						36,242,055	71,073,250	69,000,005	67,019,082	64,781,416
2023							57,372,647	81,074,433	79,392,555	77,456,490
2024								26,373,826	46,822,862	45,702,987
2025									46,525,713	84,100,994
2026										36,512,962

2018	31-60 DAYS	0	75,627	725,445	775,281	2,096,792	2,907,893	3,014,399	2,460,260	4,101,556	4,444,548
	61-90 DAYS	0	0	259,814	417,111	700,935	1,597,908	1,728,848	1,272,427	1,796,358	1,662,201
	91-120 DAYS	0	0	38,842	73,559	476,101	701,704	843,581	662,821	451,933	286,753
	121-150 DAYS	0	0	0	0	77,352	466,716	591,807	432,923	228,661	233,598
	151-180 DAYS	0	0	0	0	17,575	205,111	432,463	330,524	150,226	219,152
	181+ DAYS	0	0	29,595	644,109	839,294	1,490,278	1,812,091	2,193,932	2,007,874	1,888,291
	CURRENT	0	0	49,392,638	80,984,470	72,109,045	64,389,159	63,177,809	60,401,464	54,123,153	43,098,626
	1-30 DAYS	0	0	1,226,996	2,947,632	7,547,512	8,841,565	6,533,975	6,608,947	9,477,975	15,766,662
2019	31-60 DAYS	0	0	106,591	658,570	1,926,681	3,105,749	3,280,757	3,154,199	4,427,142	6,062,207
	61-90 DAYS	0	0	41,565	82,683	689,226	1,600,757	2,018,293	1,835,808	2,329,825	1,868,243
	91-120 DAYS	0	0	0	85,607	245,525	1,345,502	1,288,524	746,722	326,033	459,252
	121-150 DAYS	0	0	0	35,531	215,466	611,501	632,706	452,630	152,873	340,108
	151-180 DAYS	0	0	0	0	46,890	353,701	345,498	437,240	171,920	306,100
	181+ DAYS	0	0	0	354,262	603,780	1,408,811	2,053,037	2,708,645	3,126,000	2,964,492
	CURRENT	0	0	0	20,285,648	33,892,383	30,791,633	29,618,758	28,164,132	24,898,803	19,532,221
	1-30 DAYS	0	0	0	1,121,438	2,264,974	3,243,373	2,787,132	2,362,551	3,686,755	6,946,865
2020	31-60 DAYS	0	0	0	853,261	786,467	1,344,315	1,276,122	1,660,466	2,119,955	2,608,231
	61-90 DAYS	0	0	0	188,674	155,437	425,982	578,486	594,368	1,038,261	1,034,461
	91-120 DAYS	0	0	0	59,400	108,360	205,978	498,322	447,537	123,556	296,932
	121-150 DAYS	0	0	0	0	0	41,425	181,224	116,648	53,009	154,530
	151-180 DAYS	0	0	0	0	0	98,359	49,780	130,175	135,315	205,210
	181+ DAYS	0	0	0	0	50,212	283,181	546,750	526,291	750,649	1,005,248
	CURRENT	0	0	0	0	28,770,329	50,845,894	46,601,516	42,144,689	39,420,633	33,034,849
	1-30 DAYS	0	0	0	0	323,267	3,159,342	2,791,646	4,820,161	4,789,814	8,930,880
2021	31-60 DAYS	0	0	0	0	46,459	865,179	1,758,387	1,842,242	2,695,764	3,791,507
	61-90 DAYS	0	0	0	0	0	465,520	1,292,758	1,568,759	2,113,757	1,116,421
	91-120 DAYS	0	0	0	0	0	318,572	797,365	710,754	298,025	208,559
	121-150 DAYS	0	0	0	0	0	320,258	285,176	76,731	288,703	0
	151-180 DAYS	0	0	0	0	0	172,417	127,971	342,605	177,375	113,515
	181+ DAYS	0	0	0	0	0	100,122	746,933	1,197,083	1,902,738	1,887,814
	CURRENT	0	0	0	0	0	33,776,138	61,119,445	55,296,154	46,965,403	40,851,313
	1-30 DAYS	0	0	0	0	0	2,092,826	6,959,680	6,055,020	7,330,821	10,562,104
2022	31-60 DAYS	0	0	0	0	0	276,254	1,283,657	3,314,989	4,689,985	5,290,283
	61-90 DAYS	0	0	0	0	0	39,650	991,752	1,842,489	3,995,246	2,377,513
	91-120 DAYS	0	0	0	0	0	57,207	83,870	772,266	588,867	455,777
	121-150 DAYS	0	0	0	0	0	0	101,845	289,195	459,254	322,383
	151-180 DAYS	0	0	0	0	0	0	114,458	351,370	618,710	380,020
	181+ DAYS	0	0	0	0	0	0	418,543	1,078,524	2,370,797	4,541,875
	CURRENT	0	0	0	0	0	0	51,223,213	66,331,989	55,910,959	48,820,205
	1-30 DAYS	0	0	0	0	0	0	5,790,470	8,554,833	8,410,358	12,041,272
2023	31-60 DAYS	0	0	0	0	0	0	248,407	3,070,466	5,056,236	6,302,123
	61-90 DAYS	0	0	0	0	0	0	110,556	1,513,344	3,743,257	2,301,341
	91-120 DAYS	0	0	0	0	0	0	0	68,031	1,371,427	956,107
	121-150 DAYS	0	0	0	0	0	0	0	392,380	378,317	750,987
	151-180 DAYS	0	0	0	0	0	0	0	100,056	499,547	318,056
	181+ DAYS	0	0	0	0	0	0	0	448,535	3,422,454	5,976,394
	CURRENT	0	0	0	0	0	0	24,086,815	37,401,905	30,176,110	24,898,803
	1-30 DAYS	0	0	0	0	0	0	0	1,952,355	4,680,054	7,342,580
2024	31-60 DAYS	0	0	0	0	0	0	0	242,283	1,740,361	3,452,745
	61-90 DAYS	0	0	0	0	0	0	0	92,353	1,784,284	1,526,036
	91-120 DAYS	0	0	0	0	0	0	0	0	508,703	478,500
	121-150 DAYS	0	0	0	0	0	0	0	0	153,922	459,643
	151-180 DAYS	0	0	0	0	0	0	0	0	53,000	510,978
	181+ DAYS	0	0	0	0	0	0	0	0	500,633	1,756,404
	CURRENT	0	0	0	0	0	0	0	0	44,381,665	69,993,825
	1-30 DAYS	0	0	0	0	0	0	0	0	1,801,528	8,714,699
2025	31-60 DAYS	0	0	0	0	0	0	0	0	199,237	1,756,404
	61-90 DAYS	0	0	0	0	0	0	0	0	105,640	1,349,124
	91-120 DAYS	0	0	0	0	0	0	0	0	0	151,030
	121-150 DAYS	0	0	0	0	0	0	0	0	0	37,644
	151-180 DAYS	0	0	0	0	0	0	0	0	0	194,866
	181+ DAYS	0	0	0	0	0	0	0	0	0	273,127
	CURRENT	0	0	0	0	0	0	0	0	0	602,466
	1-30 DAYS	0	0	0	0	0	0	0	0	0	33,172,063
2026	31-60 DAYS	0	0	0	0	0	0	0	0	0	2,262,942
	61-90 DAYS	0	0	0	0	0	0	0	0	0	475,768
	91-120 DAYS	0	0	0	0	0	0	0	0	0	62,189
	121-150 DAYS	0	0	0	0	0	0	0	0	0	0
	151-180 DAYS	0	0	0	0	0	0	0	0	0	0
	181+ DAYS	0	0	0	0	0	0	0	0	0	0
	CURRENT	0	0	0	0	0	0	0	0	0	0
	1-30 DAYS	0	0	0	0	0	0	0	0	0	0

Delinquency Status (% of Current Balance) - Panamá - Mortgage Loans											
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	
	July	July	July	July	July	July	July	July	July	July	
2017	CURRENT	96.98%	91.66%	92.12%	88.91%	83.53%	76.96%	75.60%	76.78%	77.16%	76.23%
	1-30 DAYS	2.40%	6.94%	5.04%	6.47%	8.94%	11.10%	10.65%	10.53%	10.87%	11.44%
	31-60 DAYS	0.52%	0.67%	1.32%	1.99%	3.78%	4.11%	4.89%	5.69%	5.13%	5.43%
	61-90 DAYS	0.00%	0.50%	0.54%	0.84%	0.80%	2.50%	1.39%	1.64%	2.15%	2.15%
	91-120 DAYS	0.00%	0.16%	0.19%	0.28%	1.43%	1.73%	1.56%	1.07%	1.60%	1.60%
	121-150 DAYS	0.00%	0.00%	0.18%	0.09%	0.67%	0.95%	0.81%	0.27%	0.19%	0.47%
	151-180 DAYS	0.00%	0.00%	0.06%	0.29%	0.28%	0.40%	0.29%	0.36%	0.30%	0.37%
	181+ DAYS	0.00%	0.05%	0.56%	1.13%	1.28%	2.55%	3.01%	3.72%	3.44%	2.96%
2018	CURRENT	95.66%	95.21%	92.70%	86.17%	79.37%	81.66%	79.69%	75.84%	72.57%	
	1-30 DAYS	4.16%	3.54%	4.95%	8.31%	10.77%	7.12%	9.94%	11.39%	14.00%	
	31-60 DAYS	0.18%	0.86%	0.95%	2.63%	3.78%	4.06%	3.46%	6.00%	6.81%	
	61-90 DAYS	0.00%	0.31%	0.51%	0.89%	2.07%	2.35%	1.79%	2.53%	2.69%	
	91-120 DAYS	0.00%	0.05%	0.09%	0.60%	0.91%	1.14%	0.93%	0.66%	0.44%	
	121-150 DAYS	0.00%	0.00%	0.00%	0.10%	0.61%	0.80%	0.61%	0.33%	0.40%	
	151-180 DAYS	0.00%	0.00%	0.02%	0.26%	0.56%	0.45%	0.51%	0.22%	0.34%	
	181+ DAYS	0.00%	0.04%	0.79%	1.05%	1.93%	2.44%	3.08%	2.94%	2.89%	
2019	CURRENT	97.29%	95.11%	86.48%	78.85%	79.64%	79.79%	79.12%	73.01%	60.82%	
	1-30 DAYS	2.42%	3.46%	9.05%	10.03%	8.24%	8.66%	12.79%	13.96%	22.39%	
	31-60 DAYS	0.21%	0.77%	2.21%	3.80%	4.14%	4.14%	4.13%	5.97%	8.55%	
	61-90 DAYS	0.08%	0.10%	0.83%	1.96%	2.54%	2.40%	3.14%	2.64%	2.64%	
	91-120 DAYS	0.00%	0.10%	0.29%	1.65%	1.62%	0.98%	0.44%	0.34%	0.65%	
	121-150 DAYS	0.00%	0.04%	0.26%	0.75%	0.80%	0.59%	0.21%	0.48%	0.48%	
	151-180 DAYS	0.00%	0.00%	0.06%	0.43%	0.44%	0.57%	0.23%	0.43%	0.43%	
	181+ DAYS	0.00%	0.42%	1.78%	2.72%	2.59%	3.65%	4.22%	4.28%	4.28%	
2020	CURRENT	90.20%	90.97%	84.51%	83.35%	82.83%	82.83%	75.90%	61.65%	61.65%	
	1-30 DAYS	4.99%	6.08%	8.90%	7.84%	6.95%	11.24%	11.24%	21.61%	21.61%	
	31-60 DAYS	3.79%	2.11%	3.69%	3.59%	4.88%	6.46%	8.23%	8.23%	8.23%	
	61-90 DAYS	0.75%	0.42%	1.17%	1.63%	1.75%	3.16%	3.26%	3.26%	3.26%	
	91-120 DAYS	0.26%	0.29%	0.57%	1.40%	1.32%	0.38%	0.38%	0.94%	0.94%	
	121-150 DAYS	0.00%	0.00%	0.11%	0.31%	0.34%	0.18%	0.48%	0.48%	0.48%	
	151-180 DAYS	0.00%	0.00%	0.27%	0.14%	0.38%	0.41%	0.65%	0.65%	0.65%	
	181+ DAYS	0.00%	0.13%	0.78%	1.54%	1.55%	2.29%	3.17%	3.17%	3.17%	
2021	CURRENT	98.73%	90.91%	85.61%	79.65%	75.65%	67.03%				
	1-30 DAYS	1.11%	5.65%	5.13%	9.11%	9.30%	17.93%				
	31-60 DAYS	0.16%	1.55%	3.23%	3.48%	5.24%	7.70%				
	61-90 DAYS	0.00%	0.83%	2.37%	2.96%	4.11%	2.27%				
	91-120 DAYS	0.00%	0.57%	1.40%	1.34%	0.55%	0.42%				
	121-150 DAYS	0.00%	0.00%	0.56%	0.54%	0.15%	0.55%				
	151-180 DAYS	0.00%	0.31%	0.24%	0.65%	0.34%	0.23%				
	181+ DAYS	0.00%	0.18%	1.37%	2.26%	3.70%	3.83%				
2022	CURRENT	93.20%	86.00%	80.14%	70.08%	63.06%					
	1-30 DAYS	5.77%	9.79%	8.78%	10.94%	16.30%					
	31-60 DAYS	0.10%	1.81%	4.80%	7.00%	6.17%					
	61-90 DAYS	0.13%	1.40%	2.67%	3.96%	3.67%					
	91-120 DAYS	0.16%	0.12%	1.12%	0.88%	0.70%					
	121-150 DAYS	0.00%	0.14%	0.42%	0.69%	0.50%					
	151-180 DAYS	0.00%	0.16%	0.51%	0.						

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 - Julio-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: Julio-2026



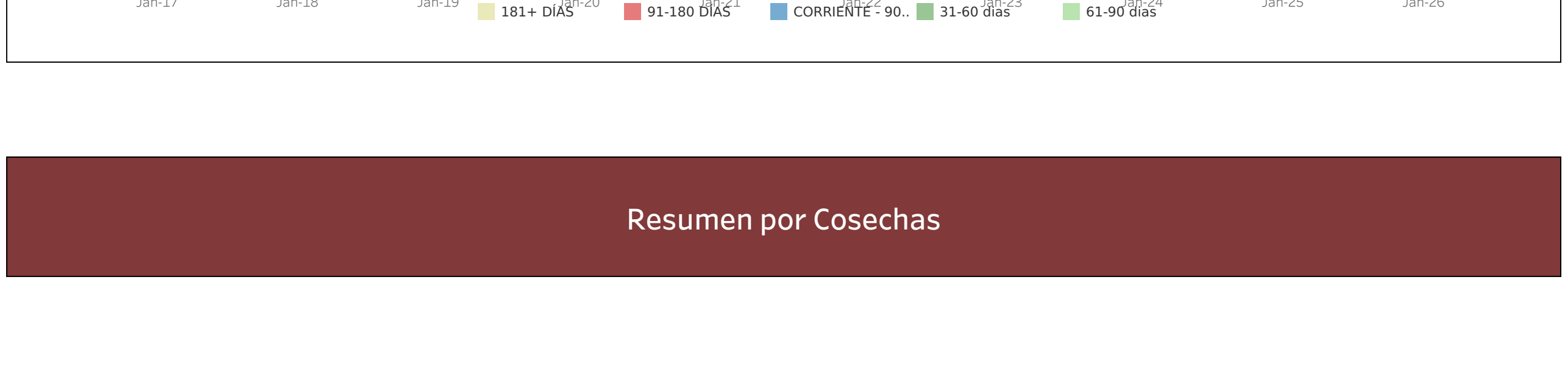
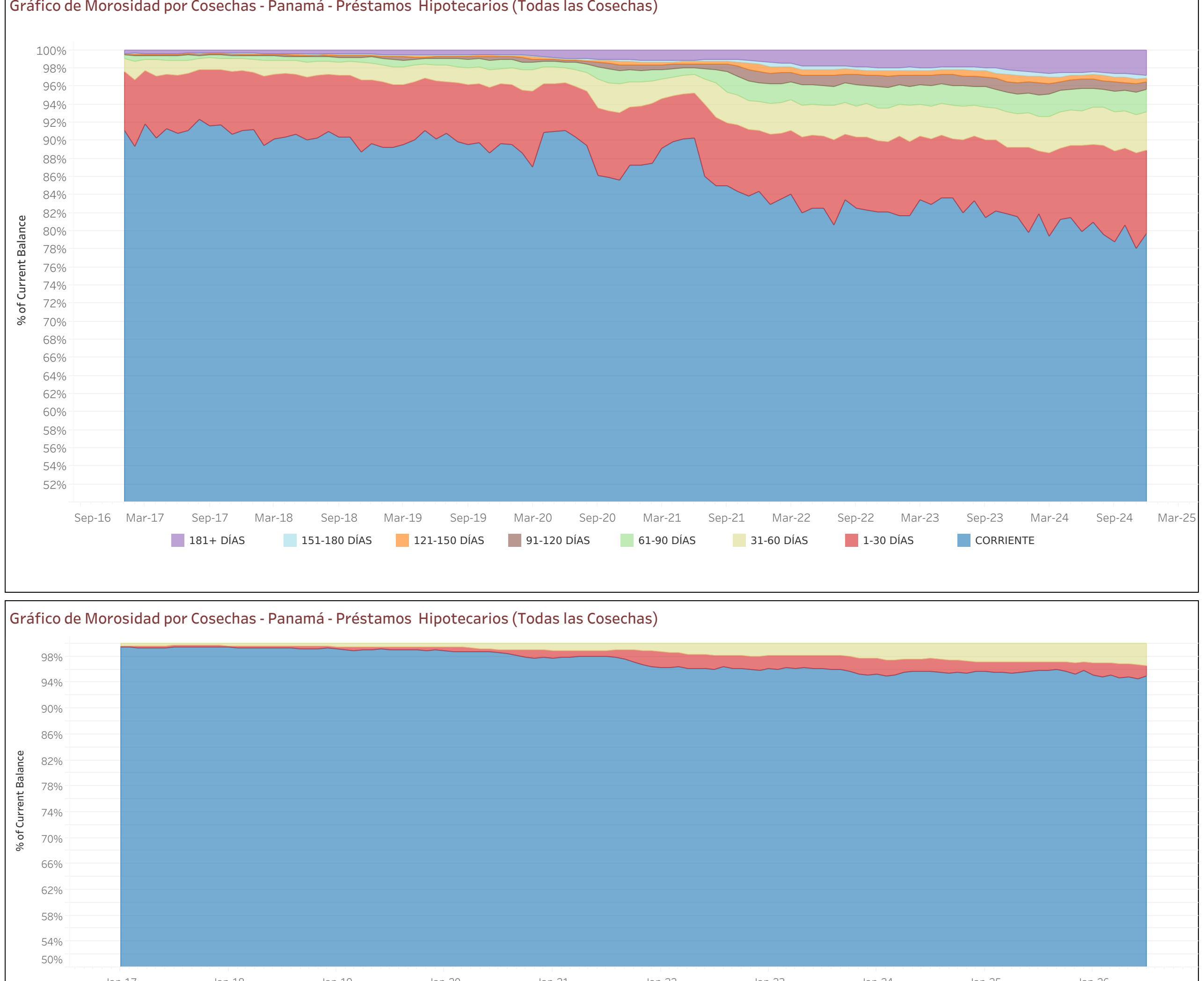
Préstamos Hipotecarios - La Hipotecaria Panamá - Análisis de Migración de Cosechas (Todas)

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio
Balance	512,822,631	562,466,554	616,287,082	643,362,703	659,862,786	693,702,045	752,845,270	765,188,141	797,854,765	833,797,432

Estado de Morosidad (\$ Saldo Actual)										
CORRIENTE	467,237,590	507,644,887	559,623,386	581,302,223	567,169,039	559,031,058	617,085,894	619,237,799	635,146,149	603,388,274
3-30 DÍAS	32,111,751	39,075,567	35,044,893	35,985,152	52,866,281	65,460,404	61,099,630	66,073,977	63,180,274	117,061,586
31-60 DÍAS	7,694,432	8,359,780	11,125,872	12,136,097	18,619,673	26,369,469	27,412,799	31,143,564	39,647,133	51,275,736
61-90 DÍAS	2,808,305	3,002,865	4,462,765	4,784,517	7,193,590	14,847,687	17,261,262	15,619,732	25,222,497	18,919,092
91-120 DÍAS	590,422	1,125,043	1,556,809	1,348,672	3,602,746	8,396,046	8,262,994	8,154,267	5,222,724	5,866,794
121-150 DÍAS	442,250	298,157	527,033	776,357	1,885,598	3,961,211	5,019,311	3,780,287	2,866,672	3,884,333
151-180 DÍAS	100,951	371,781	344,605	819,250	1,025,229	2,928,555	2,671,918	3,098,320	2,420,246	3,302,204
181+ DÍAS	1,836,929	2,588,465	3,601,518	6,209,436	7,380,630	12,687,116	14,029,422	18,080,295	23,148,070	29,003,412

Estado de Morosidad (% del Saldo Actual)										
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio
CORRIENTE	91.11%	90.25%	90.81%	90.35%	85.95%	80.59%	81.97%	80.93%	77.23%	72.39%
3-30 DÍAS	6.30%	6.95%	5.69%	5.59%	8.03%	9.44%	8.12%	8.63%	10.48%	14.04%
31-60 DÍAS	1.50%	1.49%	1.81%	1.89%	2.82%	3.90%	3.64%	4.07%	4.97%	6.15%
61-90 DÍAS	0.55%	0.53%	0.72%	0.74%	1.09%	2.14%	2.29%	2.04%	3.16%	2.39%
91-120 DÍAS	0.12%	0.20%	0.25%	0.21%	0.55%	1.21%	1.10%	1.07%	0.65%	0.70%
121-150 DÍAS	0.09%	0.05%	0.09%	0.12%	0.29%	0.57%	0.67%	0.49%	0.36%	0.47%
151-180 DÍAS	0.02%	0.07%	0.06%	0.13%	0.16%	0.42%	0.35%	0.40%	0.30%	0.38%
181+ DÍAS	0.38%	0.46%	0.58%	0.97%	1.12%	1.83%	1.86%	2.36%	2.90%	3.48%

CORRIENTE - 90 DÍAS	99.42%	99.22%	99.02%	98.58%	97.89%	95.96%	96.02%	95.67%	95.78%	94.97%
91-180 DÍAS	0.22%	0.32%	0.39%	0.46%	0.99%	2.21%	2.12%	1.96%	1.32%	1.55%
181+ DÍAS	0.36%	0.46%	0.58%	0.97%	1.12%	1.83%	1.86%	2.36%	2.90%	3.48%



Resumen por Cosechas

Saldo Mensual - Préstamos Hipotecarios - Panamá										
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio
2017	44,721,706	86,202,640	82,819,312	79,934,432	77,392,737	74,453,701	71,485,462	67,733,653	64,569,549	60,722,427
2018		42,613,222	84,219,046	81,976,762	79,751,503	77,029,487	74,213,338	71,156,213	68,410,605	65,305,612
2019			50,767,790	85,149,154	83,384,124	81,656,746	79,330,599	76,345,655	74,134,921	70,685,690
2020				22,488,422	85,149,154	81,656,746	79,330,599	76,345,655	74,134,921	70,685,690
2021					29,140,055	55,927,046	54,437,435	52,912,319	51,475,817	49,242,552
2022						36,242,055	71,073,250	69,000,005	67,019,082	64,781,416
2023							57,372,647	81,074,433	79,392,555	77,466,490
2024								26,373,826	46,822,862	45,702,987
2025									46,525,713	84,100,994
2026										36,512,962

2017	61-90 días	0	132,589	443,694	670,059	615,887	1,859,173	2,280,407	1,111,635	1,391,071	1,303,019
	91-120 días	45,540	155,965	154,751	224,975	563,292	1,064,258	1,117,701	685,428	492,946	582,809
	121-150 días	0	0	151,252	70,570	519,970	706,970	580,036	179,815	122,152	284,302
	151-180 días	0	0	49,922	229,170	213,065	298,040	205,917	242,533	192,779	219,745
	181+ días	0	39,965	460,577	900,659	989,694	1,900,631	2,153,265	2,520,476	2,221,658	1,779,745
	CORRIENTE	0	40,765,613	80,186,807	75,988,450	68,725,037	61,124,720	60,604,303	56,701,685	51,882,846	47,399,787
	1-30 días	0	1,771,983	2,978,545	4,060,678	6,630,881	8,297,786	5,287,674	7,070,059	7,791,151	9,155,470
	31-60 días	0	75,627	725,445	775,281	2,096,792	2,907,893	3,014,399	2,460,260	4,101,556	4,444,548
	61-90 días	0	0	259,814	417,131	700,935	1,597,908	1,728,848	1,272,427	1,796,358	1,662,201
	91-120 días	0	38,842	73,559	476,101	701,704	843,581	662,821	451,933	451,933	6,502,207
	121-150 días	0	0	0	0	77,352	466,716	591,807	432,923	228,601	259,598
	151-180 días	0	0	0	17,575	205,111	432,483	330,634	382,105	150,226	218,975
2018	181+ días	0	29,595	644,109	839,294	1,490,278	1,812,091	2,193,932	2,007,874	1,888,291	
	CORRIENTE	0	0	49,392,638	80,984,470	72,109,045	64,389,159	63,177,809	60,401,464	54,123,153	43,008,626
	1-30 días	0	0	1,226,996	2,947,632	7,547,512	8,841,565	6,533,975	6,608,947	9,477,975	15,766,682
	31-60 días	0	0	106,591	668,570	1,926,681	3,105,749	3,286,757	3,154,199	4,427,142	5,692,207
	61-90 días	0	0	41,565	82,683	689,225	1,600,757	2,018,293	1,835,808	2,329,825	1,868,243
	91-120 días	0	0	85,607	245,325	1,345,052	1,288,524	1,288,524	746,722	326,033	459,252
	121-150 días	0	0	35,931	215,466	611,501	632,706	632,706	452,630	152,873	340,108
	151-180 días	0	0	0	0	46,890	353,701	345,498	437,240	171,920	306,100
	181+ días	0	0	0	354,262	603,780	1,408,811	2,053,037	2,708,645	3,126,000	4,440,255
	CORRIENTE	0	0	20,285,648	33,892,383	30,791,633	29,618,759	29,618,759	28,164,132	24,808,903	15,532,321
	1-30 días	0	0	1,121,428	2,264,974	3,243,373	3,243,373	2,787,132	2,362,551	3,686,755	6,846,863
	31-60 días	0	0	853,261	786,467	1,344,315	1,344,315	1,276,122	1,660,466	2,119,955	2,608,231
2019	61-90 días	0	0	168,674	155,437	425,982	578,486	594,368	1,038,281	1,034,451	
	91-120 días	0	0	59,400	108,360	205,978	498,322	447,537	123,556	296,294	
	121-150 días	0	0	0	0	0	41,425	181,224	116,648	53,009	154,530
	151-180 días	0	0	0	0	0	98,359	49,780	135,175	205,215	
	181+ días	0	0	0	50,212	283,181	546,750	526,291	750,849	1,005,248	
	CORRIENTE	0	0	0	0	28,779,325	50,845,894	46,601,516	42,144,689	39,420,633	33,034,459
	1-30 días	0	0	0	0	323,267	3,159,342	2,791,646	4,620,161	4,789,814	8,830,880
	31-60 días	0	0	0	0	46,459	865,179	1,758,987	1,642,242	2,695,764	3,791,507
	61-90 días	0	0	0	0	0	465,520	1,292,758	1,568,759	2,113,757	1,116,421
	91-120 días	0	0	0	0	0	318,572	797,365	710,754	298,025	208,559
	121-150 días	0	0	0	0	0	0	320,258	285,176	76,731	288,703
	151-180 días	0	0	0	0	0	172,417	127,971	242,605	177,375	113,511
2020	181+ días	0	0	0	0	0	100,122	746,333	1,197,933	1,903,718	1,887,481
	CORRIENTE	0	0	0	0	0	33,776,118	61,119,445	55,296,154	46,965,403	40,851,396
	1-30 días	0	0	0	0	0	2,092,826	6,959,680	6,055,020	7,330,821	10,562,158
	31-60 días	0	0	0	0	0	276,254	1,123,657	3,314,989	4,689,985	5,250,283
	61-90 días	0	0	0	0	0	39,650	991,752	1,842,489	3,995,246	2,377,513
	91-120 días	0	0	0	0	0	57,207	83,870	772,266	588,867	455,777
	121-150 días	0	0	0	0	0	0	101,845	289,139	459,254	322,393
	151-180 días	0	0	0	0	0	0	114,458	351,370	618,710	380,020
	181+ días	0	0	0	0	0	0	418,543	1,078,524	2,370,797	4,541,875
	CORRIENTE	0	0	0	0	0	51,223,213	66,331,989	55,910,959	45,910,959	48,820,205
	1-30 días	0	0	0	0	0	5,790,470	8,554,833	8,554,833	8,410,358	12,041,272
	31-60 días	0	0	0	0	0	248,407	3,070,466	3,070,466	3,056,296	6,302,129
2021	61-90 días	0	0	0	0	0	110,556	1,513,344	3,743,257	2,303,241	
	91-120 días	0	0	0	0	0	0	663,031	1,371,427	956,107	
	121-150 días	0	0	0	0	0	0	392,180	978,317	750,987	
	151-180 días	0	0	0	0	0	0	100,094	499,347	810,556	
	181+ días	0	0	0	0	0	0	448,535	1,422,454	5,976,394	
	CORRIENTE	0	0	0	0	0	0	24,066,615	37,401,905	30,176,100	
	1-30 días	0	0	0	0	0	0	1,952,365	4,680,054	7,342,580	
	31-60 días	0	0	0	0	0	0	242,293	1,740,361	3,452,745	
	61-90 días	0	0	0	0	0	0	92,353	1,784,284	1,526,036	
	91-120 días	0	0	0	0	0	0	0	508,703	478,500	
	121-150 días	0	0	0	0	0	0	0	153,822	459,643	
	151-180 días	0	0	0	0	0	0	0	53,000	510,978	
2022	181+ días	0	0	0	0	0	0	0	500,633	1,756,404	
	CORRIENTE	0	0	0	0	0	0	0	44,381,665	69,993,825	
	1-30 días	0	0	0	0	0	0	0	1,801,528	8,714,699	
	31-60 días	0	0	0	0	0	0	0	199,237	2,821,859	
	61-90 días	0	0	0	0	0	0	0	105,640	1,349,128	
	91-120 días	0	0	0	0	0	0	0	0	151,130	
	121-150 días	0	0	0	0	0	0	0	37,644	194,866	
	151-180 días	0	0	0	0	0	0	0	0	723,127	
	181+ días	0	0	0	0	0	0	0	0	602,465	
	CORRIENTE	0	0	0	0	0	0	0	0	53,712,083	
	1-30 días	0	0	0	0	0	0	0	0	2,262,943	
	31-60 días	0	0	0	0	0	0	0	0	475,768	
2023	61-90 días	0	0	0	0	0	0	0	0	62,189	

Estado de Morosidad (% del Saldo Actual) - Préstamos Hipotecarios - Panamá												
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026		
	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio		
2017	CORRIENTE	96.98%	91.66%	92.12%	88.91%	83.53%	76.96%	75.60%	76.78%	77.16%	76.23%	
	1-30 días	2.40%	6.94%	5.04%	6.47%	8.94%	11.10%	10.65%	10.53%	10.87%	11.44%	
	31-60 días	0.52%	0.67%	1.32%	1.99%	3.78%	4.11%	4.89%	5.69%	5.13%	5.43%	
	61-90 días	0.00%	0.54%	0.84%	2.58%	5.80%	3.19%	1.64%	2.15%	2.18%	2.18%	
	91-120 días	0.10%	0.18%	0.19%	0.28%	0.73%	1.43%	1.56%	1.01%	0.76%	0.96%	
	121-150 días	0.00%	0.00%	0.18%	0.09%	0.67%	0.95%	0.81%	0.27%	0.19%	0.47%	
	151-180 días	0.00%	0.00%	0.06%	0.29%	0.28%	0.40%	0.29%	0.36%	0.30%	0.37%	
	181+ días	0.00%	0.05%	0.56%	1.13%	1.28%	2.55%	3.01%	3.72%	3.44%	2.90%	
2018	CORRIENTE		95.66%	95.21%	92.70%	86.17%	79.37%	81.66%	79.69%	75.84%	72.57%	
	1-30 días		4.56%	3.54%	4.95%	8.31%	10.77%	7.12%	5.98%	11.30%	14.02%	
	31-60 días		0.18%	0.86%	0.95%	2.63%	3.78%	4.06%	3.46%	6.00%	6.81%	
	61-90 días		0.31%	0.31%	0.51%	0.88%	2.07%	2.33%	1.79%	2.63%	2.55%	
	91-120 días		0.00%	0.05%	0.09%	0.60%	0.91%	1.14%	0.93%	0.66%	0.44%	
	121-150 días		0.00%	0.00%	0.00%	0.10%	0.61%	0.80%	0.61%	0.33%	0.40%	
	151-180 días		0.00%	0.00%	0.02%	0.26%	0.56%	0.45%	0.51%	0.22%	0.34%	
	181+ días		0.00%	0.04%	0.79%	1.05%	1.93%	2.44%	3.08%	2.84%	2.89%	
2019	CORRIENTE			97.29%	95.11%	86.48%	78.65%	79.64%	79.12%	73.01%	60.85%	
	1-30 días			2.42%	3.46%	9.05%	10.83%	8.24%	8.66%	12.78%	22.25%	
	31-60 días			0.21%	0.77%	2.31%	3.80%	4.14%	4.13%	5.97%	8.55%	
	61-90 días			0.08%	0.10%	0.83%	1.96%	2.54%	2.40%	3.31%	2.64%	
	91-120 días			0.00%	0.10%	0.29%	1.65%	1.62%	1.98%	0.44%	0.65%	
	121-150 días			0.00%	0.00%	0.75%	0.75%	0.50%	0.80%	0.40%	0.22%	
	151-180 días			0.00%	0.00%	0.06%	0.43%	0.44%	0.57%	0.23%	0.43%	
	181+ días			0.00%	0.42%	0.72%	1.73%	2.59%	3.55%	4.22%	4.18%	
2020	CORRIENTE				90.20%	90.97%	84.51%	83.35%	82.83%	75.90%	61.65%	
	1-30 días				4.99%	6.08%	8.90%	7.84%	6.95%	11.24%	21.61%	
	31-60 días				3.79%	1.11%	3.69%	3.59%	4.88%	6.46%	8.23%	
	61-90 días				0.79%	2.21%	1.63%	1.78%	3.68%	3.16%	3.88%	
	91-120 días				0.26%	0.29%	0.57%	1.40%	1.33%	0.38%	0.94%	
	121-150 días				0.00%	0.00%	0.11%	0.51%	0.34%	0.16%	0.49%	
	151-180 días				0.00%	0.00%	0.27%	0.14%	0.38%	0.41%	0.65%	
	181+ días				0.00%	0.13%	0.78%	1.54%	1.55%	2.29%	3.17%	
2021	CORRIENTE				98.73%	90.91%	85.61%	85.61%	79.65%	76.58%	67.03%	
	1-30 días				1.11%	5.65%	5.19%	5.19%	9.11%	9.30%	17.58%	
	31-60 días				0.16%	1.55%	3.23%	3.23%	3.48%	4.24%	7.77%	
	61-90 días				0.00%	0.83%	2.37%	2.96%	4.13%	1.12%	2.27%	
	91-120 días				0.00%	0.57%	1.46%	1.34%	0.58%	0.58%	0.42%	
	121-150 días				0.00%	0.00%	0.59%	0.54%	0.15%	0.59%		
	151-180 días				0.00%	0.31%	0.24%	0.65%	0.34%	0.23%		
	181+ días				0.00%	0.18%	2.26%	2.87%	3.70%	3.88%		
2022	CORRIENTE				93.20%	86.07%	80.14%	80.14%	70.08%	63.06%		

Gráficos de Morosidad - Préstamos Hipotecarios - Panamá

181+ DÍAS

91-180 DÍAS

CORRIENTE - 90 DÍAS

1-90 DÍAS

Leyenda Estado de Morosidad

