



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

Panamá - Personal Loans
(*Panamá - Préstamos Personales*)

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

Personal 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

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

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	July	July	July	July	July	July	July	July	July	July
Balance	33,419,077	37,226,559	43,035,540	45,380,365	42,427,631	38,447,209	35,253,179	33,793,281	39,283,258	45,107,216

Delinquency Status (\$ of Current Balance)

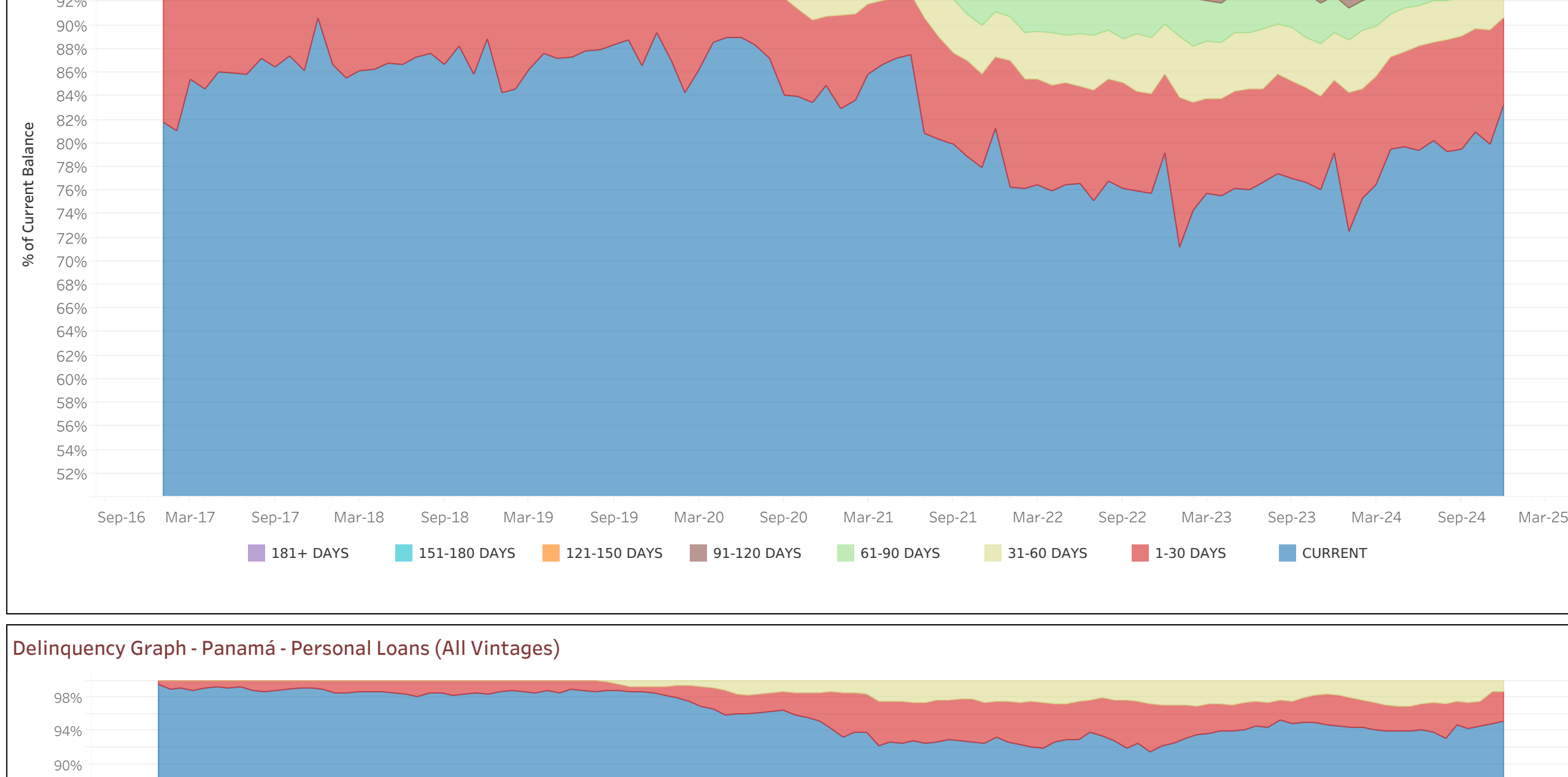
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	July	July	July	July	July	July	July	July	July	July
CURRENT	28,675,259	32,485,386	37,794,730	40,063,898	34,300,431	28,870,821	27,024,264	27,104,839	29,906,357	36,286,266
1-30 DAYS	3,028,250	2,922,768	2,595,236	2,832,660	4,140,958	3,608,994	2,790,790	2,800,688	4,442,160	4,288,859
31-60 DAYS	1,042,911	893,318	1,448,697	1,213,099	1,394,446	1,796,969	1,787,232	1,203,885	1,866,537	1,440,341
61-90 DAYS	369,502	412,365	671,004	552,521	812,898	1,309,785	1,127,568	608,595	898,083	920,949
91-120 DAYS	145,297	245,078	253,710	199,384	633,890	836,461	800,500	374,110	470,756	591,022
121-150 DAYS	100,228	134,180	132,904	89,242	246,740	645,451	425,367	422,167	476,092	448,716
151-180 DAYS	57,631	133,463	139,260	64,145	250,235	431,666	387,646	310,292	351,239	511,417
181+ DAYS	0	0	0	360,416	648,033	947,062	909,892	968,707	922,036	641,645

Delinquency Status (% of Current Balance)

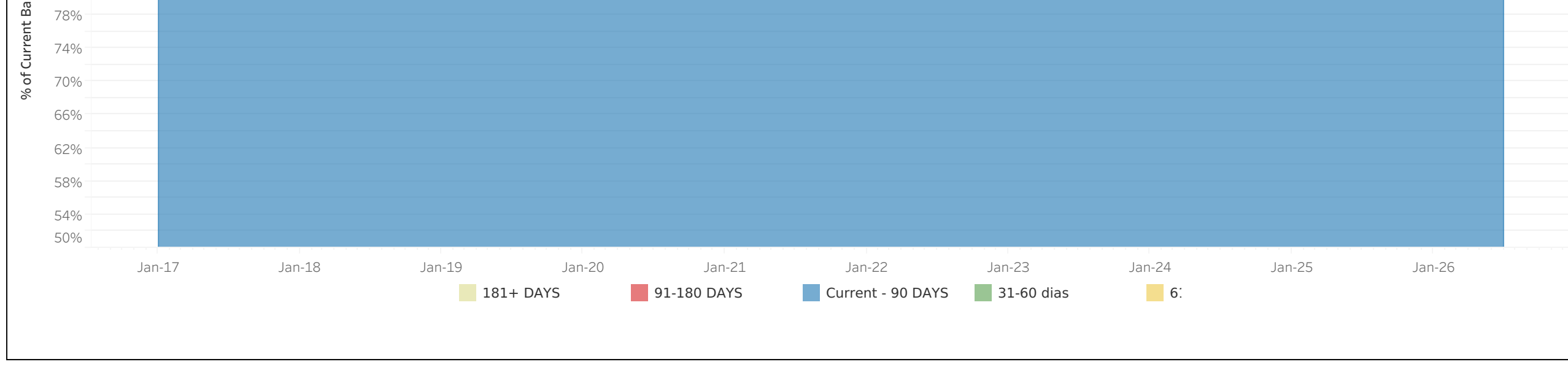
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	July	July	July	July	July	July	July	July	July	July
CURRENT	85.81%	87.20%	87.82%	88.28%	80.94%	75.09%	76.66%	80.21%	75.88%	80.40%
1-30 DAYS	9.06%	7.85%	6.02%	6.24%	9.76%	9.35%	7.92%	8.25%	11.44%	9.50%
31-60 DAYS	3.12%	2.40%	3.37%	2.68%	3.29%	4.67%	5.07%	3.56%	4.75%	3.19%
61-90 DAYS	1.11%	1.11%	1.56%	1.22%	1.92%	3.41%	3.20%	1.80%	2.29%	2.04%
91-120 DAYS	0.43%	0.66%	0.59%	0.44%	1.49%	2.18%	2.27%	1.11%	1.20%	1.31%
121-150 DAYS	0.30%	0.36%	0.31%	0.20%	0.58%	1.68%	1.21%	1.25%	1.21%	0.99%
151-180 DAYS	0.17%	0.36%	0.32%	0.14%	0.59%	1.12%	1.10%	0.92%	0.89%	1.13%
181+ DAYS	0.00%	0.00%	0.00%	0.79%	1.53%	2.46%	2.58%	2.87%	2.35%	1.42%

CURRENT - 90 DAYS	99.09%	98.62%	98.78%	98.43%	95.81%	92.56%	92.84%	93.66%	94.35%	95.14%
91-180 DAYS	0.91%	1.38%	1.22%	0.78%	2.67%	4.98%	4.58%	3.27%	3.30%	3.44%
181+ DAYS	0.00%	0.00%	0.00%	0.79%	1.53%	2.46%	2.58%	2.87%	2.35%	1.42%

Delinquency Graph - Panamá - Personal Loans (All Vintages)



Delinquency Graph - Panamá - Personal Loans (All Vintages)



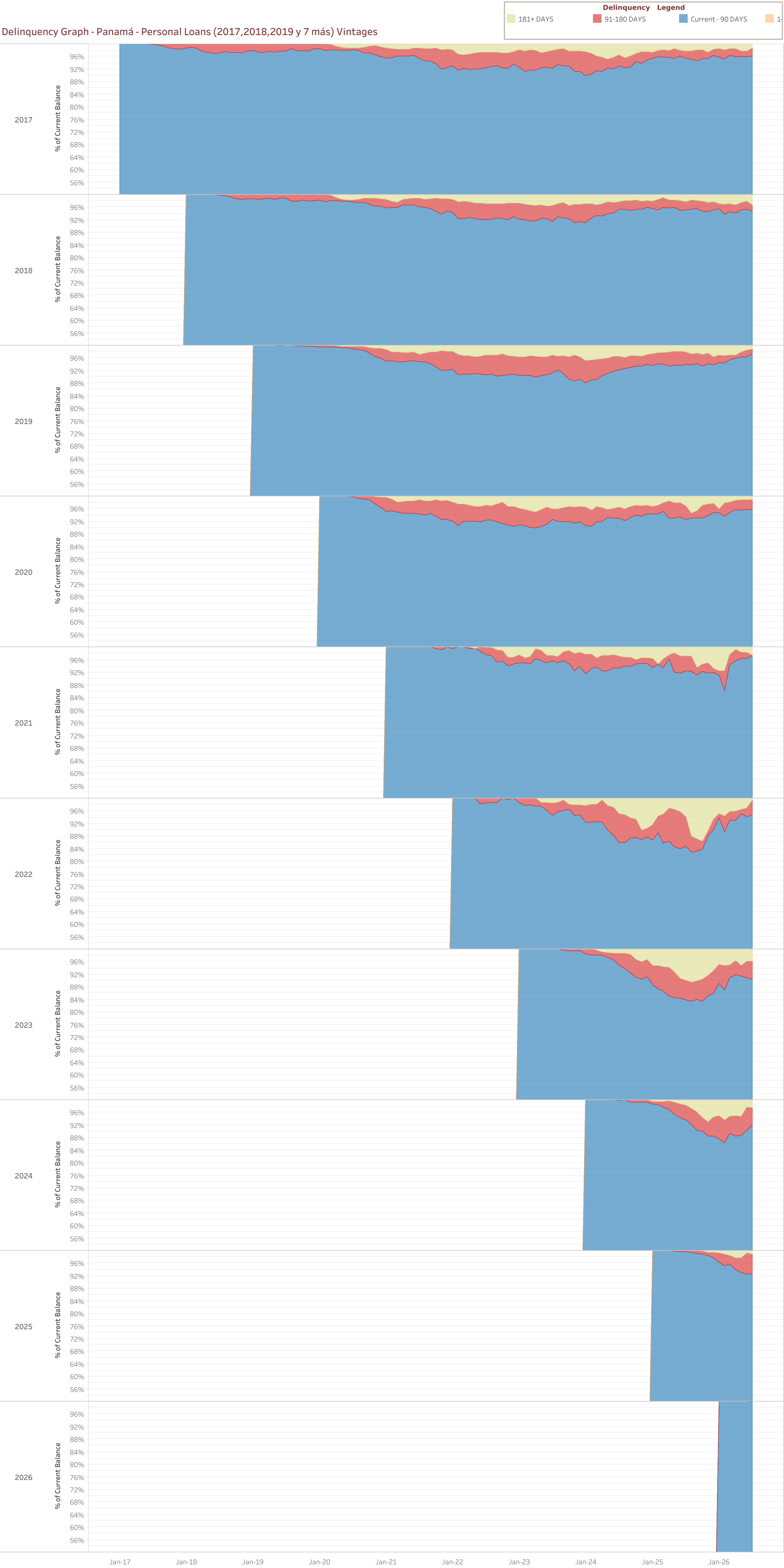
Vintages Summary

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	July	July	July	July	July	July	July	July	July	July
2017	6,185,986	9,441,311	7,802,094	6,904,309	6,240,846	5,476,706	4,732,927	3,981,989	3,182,376	2,611,464
2018		6,371,291	10,280,174	9,143,081	8,246,357	7,325,703	6,290,737	5,314,670	4,440,575	3,894,378
2019			8,278,617	12,534,890	11,609,407	10,200,743	8,874,030	7,672,375	6,588,344	5,699,389
2020				3,087,947	3,589,243	3,207,429	2,763,337	2,369,414	2,022,415	1,681,295
2021					901,984	1,315,824	1,116,155	873,814	712,592	544,927
2022						960,491	1,667,358	1,424,966	1,092,963	761,781
2023							1,683,814	3,065,005	2,525,703	1,830,786
2024								2,778,977	6,537,033	5,112,700
2025									7,130,147	11,524,920
2026										7,789,682

Delinquency Status (\$ of Current Balance) - Panamá - Personal Loans

	2021					901,594	1,315,824	1,116,155	873,814	712,592	544,927
	2022						960,491	1,667,358	1,424,966	1,092,963	761,781
	2023							1,683,814	3,065,005	2,525,703	1,830,786
	2024								2,778,977	6,537,033	5,112,700
	2025									7,130,147	11,524,920
	2026										7,789,682
Delinquency Status (\$ of Current Balance) - Panamá - Personal Loans											
		2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
		July	July	July	July	July	July	July	July	July	July
2017	CURRENT	5,362,672	8,145,474	6,567,827	5,966,134	4,991,408	3,998,290	3,441,350	3,145,411	2,302,799	1,922,306
	1-30 DAYS	569,051	641,630	551,612	468,997	642,825	569,595	419,952	351,532	500,800	421,773
	31-60 DAYS	203,774	225,827	335,277	227,766	187,878	334,058	281,861	114,943	178,613	100,707
	61-90 DAYS	35,490	155,437	170,573	97,483	130,179	313,256	215,642	86,824	52,086	13,565
	91-120 DAYS	15,000	127,320	70,640	17,529	106,300	134,133	154,575	27,419	49,473	127,360
	121-150 DAYS	0	66,388	29,896	15,602	54,160	47,285	63,680	33,965	17,346	33,770
	151-180 DAYS	0	79,246	76,269	19,132	37,399	88,399	55,256	82,008	9,196	18,346
	181+ DAYS	0	0	0	89,665	90,606	151,150	100,611	139,889	71,863	37,383
2018	CURRENT	0	5,996,005	9,111,562	7,955,349	6,632,273	5,358,740	4,742,200	4,257,200	3,313,988	3,126,025
	1-30 DAYS	0	251,853	595,063	556,572	757,993	700,986	496,157	468,242	840,014	371,422
	31-60 DAYS	0	83,794	277,515	299,971	325,404	350,524	326,831	195,284	180,814	127,360
	61-90 DAYS	0	24,787	173,035	120,545	201,594	329,695	188,967	143,899	74,977	65,406
	91-120 DAYS	0	14,852	66,048	26,082	139,347	139,121	157,759	45,529	32,656	46,483
	121-150 DAYS	0	0	32,075	13,908	32,544	158,088	85,978	49,553	50,574	24,483
	151-180 DAYS	0	0	24,876	14,120	72,819	74,817	67,629	33,492	37,287	3,366
	181+ DAYS	0	0	0	0	156,535	104,384	213,734	225,215	121,491	110,265
2019	CURRENT	0	0	7,923,638	11,478,226	9,283,152	7,689,540	6,681,026	5,979,725	4,763,639	4,622,771
	1-30 DAYS	0	0	242,488	557,249	1,157,468	861,710	634,210	636,999	847,958	578,425
	31-60 DAYS	0	0	95,865	213,683	397,737	423,519	498,570	343,010	354,024	177,606
	61-90 DAYS	0	0	16,626	137,901	146,095	269,377	276,357	111,656	226,273	165,811
	91-120 DAYS	0	0	0	72,562	129,755	278,191	225,573	74,882	86,480	33,773
	121-150 DAYS	0	0	0	0	80,798	206,610	135,425	160,311	110,324	16,699
	151-180 DAYS	0	0	0	0	23,020	80,018	150,096	142,539	101,879	85,481
	181+ DAYS	0	0	0	0	32,248	334,385	321,689	280,331	263,310	135,859
2020	CURRENT	0	0	0	0	2,834,183	2,976,001	2,481,293	2,176,738	1,934,110	1,447,888
	1-30 DAYS	0	0	0	0	189,919	292,347	382,593	344,553	179,002	255,204
	31-60 DAYS	0	0	0	0	30,388	75,198	159,275	130,434	30,906	120,357
	61-90 DAYS	0	0	0	0	0	28,457	38,554	140,085	99,707	15,477
	91-120 DAYS	0	0	0	0	5,000	113,913	66,287	28,583	24,482	21,808
	121-150 DAYS	0	0	0	0	0	23,983	42,558	25,041	31,622	8,924
	151-180 DAYS	0	0	0	0	0	24,892	40,621	37,894	26,990	42,953
	181+ DAYS	0	0	0	0	0	44,354	94,766	111,568	82,595	65,104
2021	CURRENT	0	0	0	0	0	895,060	1,161,294	963,461	756,439	570,601
	1-30 DAYS	0	0	0	0	0	9,524	39,829	72,383	33,233	48,288
	31-60 DAYS	0	0	0	0	0	0	33,221	6,226	10,514	26,597
	61-90 DAYS	0	0	0	0	0	0	28,749	26,751	13,295	12,832
	91-120 DAYS	0	0	0	0	0	0	14,184	6,746	12,651	0
	121-150 DAYS	0	0	0	0	0	0	15,112	0	14,294	33,190
	151-180 DAYS	0	0	0	0	0	0	0	12,832	8,012	0
	181+ DAYS	0	0	0	0	0	0	3,426	29,756	25,377	21,083
2022	CURRENT	0	0	0	0	0	0	909,204	1,438,066	1,067,525	724,247
	1-30 DAYS	0	0	0	0	0	0	22,478	91,256	101,486	90,106
	31-60 DAYS	0	0	0	0	0	0	14,238	29,202	29,717	64,472
	61-90 DAYS	0	0	0	0	0	0	0	18,154	25,579	47,189
	91-120 DAYS	0	0	0	0	0	0	0	38,614	47,039	16,714
	121-150 DAYS	0	0	0	0	0	0	14,571	26,138	68,288	36,579
	151-180 DAYS	0	0	0	0	0	0	0	0	15,031	69,047
	181+ DAYS	0	0	0	0	0	0	0	25,928	70,301	64,611
2023	CURRENT	0	0	0	0	0	0	1,648,973	2,513,133	1,771,466	1,363,711
	1-30 DAYS	0	0	0	0	0	0	20,335	203,814	152,279	177,204
	31-60 DAYS	0	0	0	0	0	0	14,506	126,119	91,860	50,764
	61-90 DAYS	0	0	0	0	0	0	0	65,013	99,400	63,439
	91-120 DAYS	0	0	0	0	0	0	0	0	81,452	70,666
	121-150 DAYS	0	0	0	0	0	0	0	18,733	45,478	16,535
	151-180 DAYS	0	0	0	0	0	0	0	14,954	42,355	49,279
	181+ DAYS	0	0	0	0	0	0	0	41,788	252,199	72,804
2024	CURRENT	0	0	0	0	0	0	0	2,693,113	5,135,788	3,821,089
	1-30 DAYS	0	0	0	0	0	0	0	28,079	441,166	550,276
	31-60 DAYS	0	0	0	0	0	0	0	54,785	370,264	241,931
	61-90 DAYS	0	0	0	0	0	0	0	0	166,351	108,439
	91-120 DAYS	0	0	0	0	0	0	0	3,000	108,653	114,425
	121-150 DAYS	0	0	0	0	0	0	0	0	117,397	87,571
	151-180 DAYS	0	0	0	0	0	0	0	0	76,937	76,619
	181+ DAYS	0	0	0	0	0	0	0	0	120,477	130,350
2025	CURRENT	0	0	0	0	0	0	0	0	6,620,328	9,140,251
	1-30 DAYS	0	0	0	0	0	0	0	0	363,943	913,410
	31-60 DAYS	0	0	0	0	0	0	0	0	79,625	358,025
	61-90 DAYS	0	0	0	0	0	0	0	0	41,429	248,194
	91-120 DAYS	0	0	0	0	0	0	0	0	15,588	213,910
	121-150 DAYS	0	0	0	0	0	0	0	0	9,333	219,800
	151-180 DAYS	0	0	0	0	0	0	0	0	0	301,248
	181+ DAYS	0	0	0	0	0	0	0	0	0	130,082
2026	CURRENT	0	0	0	0	0	0	0	0	0	7,247,282
	1-30 DAYS	0	0	0	0	0	0	0	0	0	428,165
	31-60 DAYS	0	0	0	0	0	0	0	0	0	61,884
	61-90 DAYS	0	0	0	0	0	0	0	0	0	30,784
91-120 DAYS	0	0	0	0	0	0	0	0	0	21,567	
Delinquency Status (% of Current Balance) - Panamá - Personal Loans											
		2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
		July	July	July	July	July	July	July	July	July	July
2017	CURRENT	86.69%	86.37%	84.18%	86.44%	79.58%	73.01%	72.71%	78.99%	72.50%	73.61%
	1-30 DAYS	9.20%	6.80%	7.07%	6.79%	10.30%	10.40%	8.87%	8.88%	15.74%	16.15%
	31-60 DAYS	3.29%	2.39%	4.30%	3.30%	3.01%	6.10%	5.96%	2.89%	5.61%	3.86%
	61-90 DAYS	0.57%	1.65%	2.19%	1.41%	2.09%	2.80%	4.56%	2.18%	1.64%	2.43%
	91-120 DAYS	0.24%	1.35%	0.91%	0.29%	1.70%	2.45%	3.27%	0.69%	1.50%	0.52%
	121-150 DAYS	0.00%	0.70%	0.38%	0.03%	0.67%	1.35%	0.85%	0.65%	0.50%	1.03%
	151-180 DAYS	0.00%	0.84%	0.98%	0.28%	0.60%	1.62%	1.17%	2.00%	0.26%	0.20%
	181+ DAYS	0.00%	0.00%	0.00%	1.30%	1.45%	2.76%	2.13%	3.51%	2.26%	1.43%
2018	CURRENT	0	94.11%	88.63%	87.01%	80.43%	73.15%	75.38%	80.10%	71.41%	80.27%
	1-30 DAYS	0	3.95%	5.79%	6.09%	9.19%	9.57%	7.89%	8.81%	18.10%	9.54%
	31-60 DAYS	0	1.32%	2.70%	3.28%	3.95%	4.78%	5.20%	3.67%	3.90%	3.27%
	61-90 DAYS	0	0.39%	1.68%	1.32%	2.44%	4.50%	3.02%	1.71%	6.00%	1.98%
	91-120 DAYS	0	0.23%	0.64%	0.25%	1.45%	1.90%	2.51%	0.88%	0.70%	1.19%
	121-150 DAYS	0	0.00%	0.31%	0.15%	0.39%	2.16%	1.37%	0.93%	1.09%	0.62%
	151-180 DAYS	0	0.00%	0.24%	0.15%	0.88%	1.02%	1.08%	0.63%	0.80%	0.09%
	181+ DAYS	0	0.00%	0.00%	1.71%	1.27%	2.92%	3.58%	2.29%	2.38%	3.35%
2019	CURRENT	0	95.71%	91.57%	79.96%	79.96%	75.38%	75.29%	77.94%	72.30%	81.11%
	1-30 DAYS	0	2.93%	4.45%	9.07%	6.45%	7.15%	8.30%	7.30%	12.87%	10.45%
	31-60 DAYS	0	1.16%	1.70%	3.43%	4.15%	4.15%	5.62%	4.47%	5.37%	3.12%
	61-90 DAYS	0	0.20%	1.10%	1.26%	2.64%	3.11%	3.11%	1.46%	3.49%	2.91%
	91-120 DAYS	0	0.00%	0.58%	1.12%	2.73%	2.54%	2.54%	0.98%	1.31%	0.59%
	121-150 DAYS	0	0.00%	0.00%	0.70%	2.03%	1.53%	2.09%	1.68%	0.29%	0.63%
	151-180 DAYS	0	0.00%	0.18%	0.69%	1.47%	1.61%	1.33%	1.96%	0.63%	0.63%
	181+ DAYS	0	0.00%	0.42%	2.88%	3.15%	3.16%	2.48%	2.48%	2.00%	1.20%
2020	CURRENT	0	0	91.78%	82.91%	77.56%	78.77%	81.69%	73.19%	84.33%	84.33%
	1-30 DAYS	0	0	6.15%	8.15%	5.69%	5.23%	7.55%	12.62%	6.08%	8.00%
	31-60 DAYS	0	0	0.98%	2.10%	4.97%	4.72%	1.30%	5.95%	1.91%	1.14%
	61-90 DAYS	0	0	0.92%	1.07%	4.37%	3.93%	2.52%	0.77%	1.40%	2.29%
	91-120 DAYS	0	0	0.16%	3.17%	2.07%	1.03%	1.03%	1.07%	2.29%	0.90%
	121-150 DAYS	0	0	0.00%	0.67%	1.33%	0.91%	1.33%	1.07%	0.53%	0.53%
	151-180 DAYS	0	0	0.00%	1.27%	1.37%	1.27%	1.14%	2.12%	0.39%	0.39%
	181+ DAYS	0	0	0.00%	1.24%	2.95%	4.04%	3.49%	3.22%	1.	

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



Section 2

[\(Spanish Reports / Reportes en Español\)](#)



Gráficos de Morosidad por Cosechas Panamá

Préstamos Personales - 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



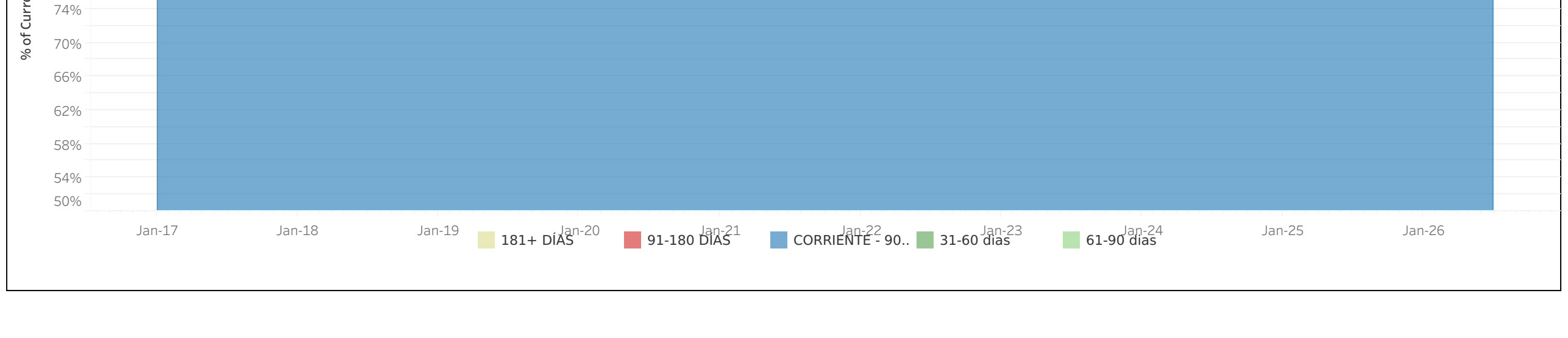
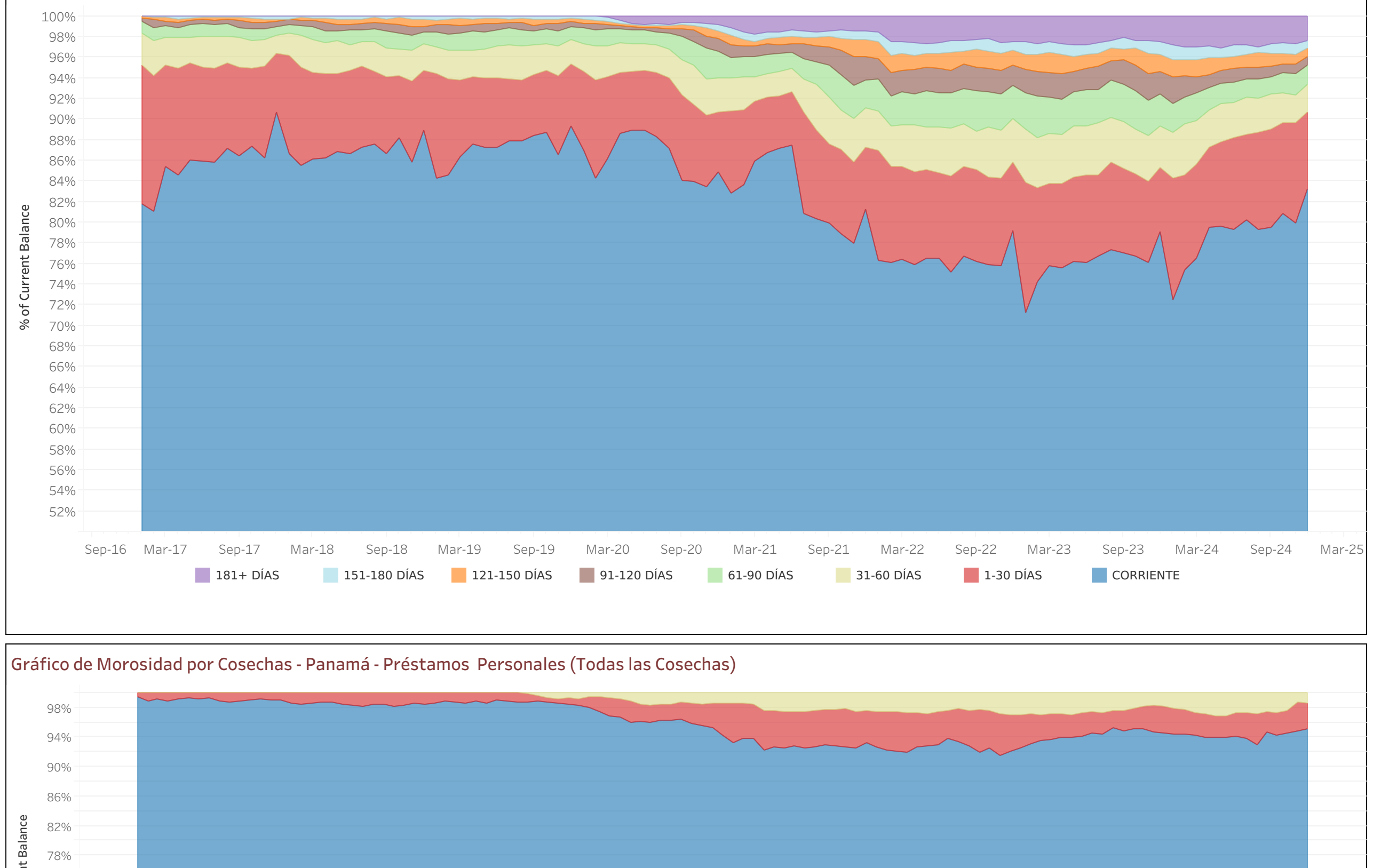
Préstamos Personales - La Hipotecaria Panamá - Análisis de Migración de Cosechas (Todas)

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio
Balance	33,419,077	37,226,559	43,035,540	45,380,365	42,427,631	38,447,209	35,253,179	33,793,281	39,283,258	45,107,216

Estado de Morosidad (\$ Saldo Actual)										
CORRIENTE	28,676,299	32,486,386	37,794,750	40,063,898	34,300,421	28,870,821	27,004,264	27,104,839	29,806,357	36,266,266
1-30 DÍAS	3,038,250	2,982,768	2,595,236	2,832,660	4,340,958	3,606,994	2,790,709	2,800,688	4,492,150	4,284,859
31-60 DÍAS	1,042,911	893,318	1,448,697	1,218,099	1,394,446	1,796,969	1,787,252	1,203,885	1,866,537	1,440,341
61-90 DÍAS	369,502	412,365	671,004	552,521	812,898	1,309,785	1,127,268	608,995	898,083	591,022
91-120 DÍAS	145,297	245,078	253,710	199,384	633,890	836,461	800,500	374,110	470,756	448,716
121-150 DÍAS	100,228	134,180	132,904	89,242	246,740	645,451	425,367	422,167	476,092	448,716
151-180 DÍAS	57,631	133,463	139,260	64,145	250,235	431,666	387,646	310,292	351,239	511,417
181+ DÍAS	0	0	0	360,426	648,033	947,062	909,892	966,127	922,036	641,646

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	85.81%	87.26%	87.82%	88.28%	80.84%	75.09%	76.66%	80.21%	75.88%	80.40%
1-30 DÍAS	9.06%	7.98%	6.03%	6.24%	9.76%	9.39%	7.92%	8.29%	11.44%	9.50%
31-60 DÍAS	3.12%	2.40%	3.37%	2.68%	3.29%	4.67%	5.07%	3.56%	4.75%	3.19%
61-90 DÍAS	1.11%	1.11%	1.56%	1.22%	1.92%	3.41%	3.20%	1.80%	2.29%	2.04%
91-120 DÍAS	0.43%	0.66%	0.59%	0.44%	1.49%	2.18%	2.27%	1.11%	1.20%	1.31%
121-150 DÍAS	0.30%	0.36%	0.31%	0.20%	0.58%	1.68%	1.21%	1.25%	1.21%	0.99%
151-180 DÍAS	0.17%	0.36%	0.32%	0.14%	0.59%	1.12%	1.10%	0.92%	0.89%	1.13%
181+ DÍAS	0.00%	0.00%	0.00%	0.79%	1.53%	2.46%	2.58%	2.87%	2.35%	1.42%

CORRIENTE - 90 DÍAS	99.09%	98.62%	98.78%	98.43%	95.81%	92.56%	92.84%	93.86%	94.35%	95.14%
91-180 DÍAS	0.93%	1.38%	1.22%	0.78%	2.67%	4.98%	4.58%	3.27%	3.30%	3.44%
181+ DÍAS	0.00%	0.00%	0.00%	0.79%	1.53%	2.46%	2.58%	2.87%	2.35%	1.42%



Resumen por Cosechas

Saldo Mensual - Préstamos Personales - Panamá										
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio
2017	6,185,886	9,441,311	7,802,094	6,904,309	6,240,846	5,476,706	4,732,927	3,981,989	3,182,376	2,611,464
2018		6,371,291	10,280,174	9,143,081	8,246,357	7,325,703	6,290,737	5,314,670	4,440,575	3,894,378
2019			8,278,617		11,695,407	10,200,743	8,874,030	7,672,375	6,588,344	5,699,389
2020				3,087,947			2,763,337	2,369,414	2,022,415	1,681,295
2021					801,984	1,315,824	1,116,155	873,814	712,592	544,927
2022						960,491	1,667,358	1,424,966	1,092,963	761,781
2023							1,683,814	3,065,005	2,525,703	1,830,786
2024								2,778,977	6,537,033	5,112,700
2025									7,130,147	11,524,920
2026										7,789,682

	Estado de Morosidad (% del Saldo Actual) - Préstamos Personales - Panamá										
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	
	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	
2017	CORRIENTE	86.69%	86.27%	84.18%	86.44%	79.98%	73.01%	72.71%	78.99%	72.36%	73.61%
	1-30 DÍAS	9.20%	6.80%	7.07%	6.79%	10.30%	10.40%	8.87%	8.83%	15.74%	16.15%
	31-60 DÍAS	3.29%	2.39%	4.30%	3.30%	3.01%	2.89%	2.69%	5.61%	5.26%	38.09%
	61-90 DÍAS	0.57%	1.65%	2.31%	1.41%	2.09%	2.80%	4.56%	2.18%	1.64%	2.45%
	91-120 DÍAS	0.24%	1.35%	0.91%	0.25%	1.07%	2.45%	3.27%	0.69%	1.56%	0.52%
	121-150 DÍAS	0.00%	0.70%	0.38%	0.23%	0.87%	0.86%	1.35%	0.85%	0.55%	1.29%
	151-180 DÍAS	0.00%	0.84%	0.98%	0.28%	0.60%	1.62%	1.17%	2.06%	0.29%	0.70%
	181+ DÍAS	0.00%	0.00%	0.00%	1.30%	1.49%	2.76%	3.51%	3.51%	2.26%	1.43%
2018	CORRIENTE	94.11%	88.63%	87.01%	80.89%	73.13%	75.38%	75.38%	84.64%	71.41%	80.21%
	1-30 DÍAS	3.95%	5.79%	6.09%	9.19%	9.19%	9.57%	8.89%	8.81%	18.10%	9.54%
	31-60 DÍAS	1.32%	2.70%	3.28%	3.95%	4.78%	5.20%	3.67%	3.90%	3.27%	
	61-90 DÍAS	0.39%	1.68%	1.32%	2.44%	4.50%	3.00%	2.71%	1.62%	1.68%	
	91-120 DÍAS	0.23%	0.64%	0.29%	1.45%	1.90%	2.51%	0.86%	0.70%	1.19%	
	121-150 DÍAS	0.00%	0.51%	0.15%	0.39%	1.33%	1.57%	0.93%	1.09%	0.62%	
	151-180 DÍAS	0.00%	0.24%	0.15%	0.68%	1.03%	1.08%	0.80%	0.60%	0.52%	
	181+ DÍAS	0.00%	0.00%	1.71%	1.27%	2.92%	3.58%	2.29%	2.38%	3.35%	
2019	CORRIENTE	95.71%	91.57%	91.57%	79.96%	75.38%	75.29%	77.94%	72.30%	81.11%	
	1-30 DÍAS	2.93%	1.46%	4.65%	9.97%	8.45%	7.15%	8.30%	12.87%	10.15%	
	31-60 DÍAS	1.16%	1.70%	3.43%	3.43%	4.15%	5.62%	4.47%	5.37%	3.12%	
	61-90 DÍAS	0.20%	1.10%	1.20%	2.64%	2.64%	3.11%	1.46%	3.43%	2.93%	
	91-120 DÍAS	0.00%	0.50%	1.12%	2.73%	2.73%	2.54%	1.31%	0.51%	0.21%	
	121-150 DÍAS	0.00%	0.00%	0.00%	0.00%	2.03%	1.53%	2.09%	1.68%	0.20%	
	151-180 DÍAS	0.00%	0.18%	0.69%	1.47%	1.47%	1.61%	1.33%	0.96%	0.63%	
	181+ DÍAS	0.00%	0.42%	2.88%	3.15%	3.16%	3.44%	3.44%	2.06%	1.20%	
2020	CORRIENTE	91.78%	82.91%	77.36%	78.73%	71.36%	71.36%	81.63%	73.18%	84.33%	
	1-30 DÍAS	61.50%	81.51%	56.99%	56.99%	52.77%	52.77%	7.55%	12.62%	8.00%	
	31-60 DÍAS	0.98%	2.10%	4.57%	4.12%	4.12%	4.12%	5.95%	1.91%	1.91%	
	61-90 DÍAS	0.93%	1.07%	4.37%	3.93%	3.93%	3.93%	2.52%	0.77%	1.40%	
	91-120 DÍAS	0.16%	3.17%	2.07%	1.03%	1.03%	1.03%	1.03%	1.07%	2.29%	
	121-150 DÍAS	0.00%	0.67%	1.33%	0.91%	0.91%	0.91%	1.33%	1.07%	0.53%	
	151-180 DÍAS	0.00%	0.69%	1.27%	1.37%	1.37%	1.37%	1.14%	2.12%	0.39%	
	181+ DÍAS	0.00%	2.24%	2.95%	4.04%	4.04%	4.04%	3.49%	2.22%	1.14%	
2021	CORRIENTE	99.23%	98.23%	95.14%	97.77%	95.55%	94.49%	93.80%	92.30%	87.58%	
	1-30 DÍAS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	31-60 DÍAS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	61-90 DÍAS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	91-120 DÍAS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	121-150 DÍAS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	151-180 DÍAS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	181+ DÍAS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
2022	CORRIENTE	94.66%	86.25%	74.92%	74.92%	86.25%	86.25%	74.92%	66.26%	78.21%	
	1-30 DÍAS	2.34%	5.47%	7.12%	8.24%	5.74%	7.12%	8.24%	5.74%	7.12%	
	31-60 DÍAS	1.48%	1.73%	2.09%	5.90%	6.24%	1.48%	1.73%	2.09%	5.90%	
	61-90 DÍAS	0.00%	1.09%	1.80%	4.32%	4.59%	0.00%	1.80%	4.32%	4.59%	
	91-120 DÍAS	0.00%	2.32%	2.52%	1.52%	1.52%	0.00%	2.52%	1.52%	1.52%	
	121-150 DÍAS	0.00%	1.52%	1.57%	4.79%	1.52%	1.52%	1.52%	1.52%	1.52%	
	151-180 DÍAS	0.00%	0.00%	1.05%	6.32%	1.76%	0.00%	1.05%	6.32%	1.76%	
	181+ DÍAS	0.00%	1.56%	4.93%	5.91%	0.55%	0.00%	1.56%	4.93%	5.91%	
2023	CORRIENTE	97.93%	81.99%	70.14%	74.49%	74.49%	81.99%	70.14%	74.49%	74.49%	
	1-30 DÍAS	1.21%	6.65%	6.03%	9.68%	9.68%	1.21%	6.65%	6.03%	9.68%	
	31-60 DÍAS	4.11%	0.86%	3.64%	2.77%	2.77%	4.11%	0.86%	3.64%	2.77%	
	61-90 DÍAS	0.00%	2.12%	3.94%	3.47%	3.47%	0.00%	2.12%	3.94%	3.47%	
	91-120 DÍAS	0.00%	2.66%	2.80%	2.02%	2.02%	0.00%	2.66%	2.80%	2.02%	
	121-150 DÍAS	0.00%	0.61%	1.80%	0.90%	0.90%	0.00%	0.61%	1.80%	0.90%	
	151-180 DÍAS	0.00%	0.49%	1.68%	2.69%	2.69%	0.00%	0.49%	1.68%	2.69%	
	181+ DÍAS	0.00%	1.26%	3.89%	3.89%	3.89%	0.00%	1.26%	3.89%	3.89%	
2024	CORRIENTE	96.91%	70.56%	74.74%	74.74%	70.56%	74.74%	70.56%	74.74%	74.74%	
	1-30 DÍAS	1.01%	6.75%	10.37%	10.37%	1.01%	6.75%	10.37%	10.37%	1.01%	
	31-60 DÍAS	1.97%	5.66%	4.73%	4.73%	1.97%	5.66%	4.73%	4.73%	1.97%	
	61-90 DÍAS	0.00%	2.54%	2.12%	2.12%	0.00%	2.54%	2.12%	2.12%	0.00%	
	91-120 DÍAS	0.11%	1.66%	2.24%	2.24%	0.11%	1.66%	2.24%	2.24%	0.11%	
	121-150 DÍAS	0.00%	1.80%	1.74%	1.74%	0.00%	1.80%	1.74%	1.74%	0.00%	
	151-180 DÍAS	0.00%	1.18%	1.54%	1.54%	0.00%	1.18%	1.54%	1.54%	0.00%	
	181+ DÍAS	0.00%	1.84%	2.55%	2.55%	0.00%	1.84%	2.55%	2.55%	0.00%	
2025	CORRIENTE	92.85%	79.31%	92.85%	79.31%	92.85%	79.31%	92.85%	79.31%	92.85%	
	1-30 DÍAS	5.10%	7.93%	5.10%	7.93%	5.10%	7.93%	5.10%	7.93%	5.10%	
	31-60 DÍAS	1.12%	3.11%	1.12%	3.11%	1.12%	3.11%	1.12%	3.11%	1.12%	
	61-90 DÍAS	0.00%	0.53%	0.00%	0.53%	0.00%	0.53%	0.00%	0.53%	0.00%	
	91-120 DÍAS	0.00%	1.86%	0.00%	1.86%	0.00%	1.86%	0.00%	1.86%	0.00%	
	121-150 DÍAS	0.00%	1.31%	0.00%	1.31%	0.00%	1.31%	0.00%	1.31%	0.00%	
	151-180 DÍAS	0.00%	2.61%	0.00%	2.61%	0.00%	2.61%	0.00%	2.61%	0.00%	
	181+ DÍAS	0.00%	1.13%	0.00%	1.13%	0.00%	1.13%	0.00%	1.13%	0.00%	
2026	CORRIENTE	93.04%	93.04%	93.04%	93.04%	93.04%	93.04%	93.04%	93.04%	93.04%	
	1-30 DÍAS	0.00%	5.50%	0.00%	5.50%	0.00%	5.50%	0.00%	5.50%	0.00%	
	31-60 DÍAS	0.00%	0.79%	0.00%	0.79%	0.00%	0.79%	0.00%	0.79%	0.00%	
	61-90 DÍAS	0.00%	0.40%	0.00%	0.40%	0.00%	0.40%	0.00%	0.40%	0.00%	
	91-120 DÍAS	0.00%	0.28%	0.00%	0.28%	0.00%	0.28%	0.00%	0.28%	0.00%	
	121-150 DÍAS	0.00%	0.28%	0.00%	0.28%	0.00%	0.28%	0.00%	0.28%	0.00%	
	151-180 DÍAS	0.00%	0.28%	0.00%	0.28%	0.00%	0.28%	0.00%	0.28%	0.00%	
	181+ DÍAS	0.00%	0.28%	0.00%	0.28%	0.00%	0.28%	0.00%	0.28%	0.00%	
Estado de Morosidad (% del Saldo Actual) - Préstamos Personales - Panamá											
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	
	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	Julio	
2017	CORRIENTE-90 DÍAS	99.70%	97.11%	97.73%	97.94%	95.38%	92.30%	92.10%	92.89%	95.30%	96.05%
	1-30 DÍAS	0.00%	2.89%	2.77%	0.76%	3.17%	4.94%	5.78%	3.65%	2.39%	2.50%
	31-60 DÍAS	0.00%	0.00%	0.00%	1.30%	1.45%	2.76%	2.13%	3.51%	2.60%	1.89%
	61-90 DÍAS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Gráficos de Morosidad - Préstamos Personales - Panamá

