



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

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

Cutoff Date: June-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 - June-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.

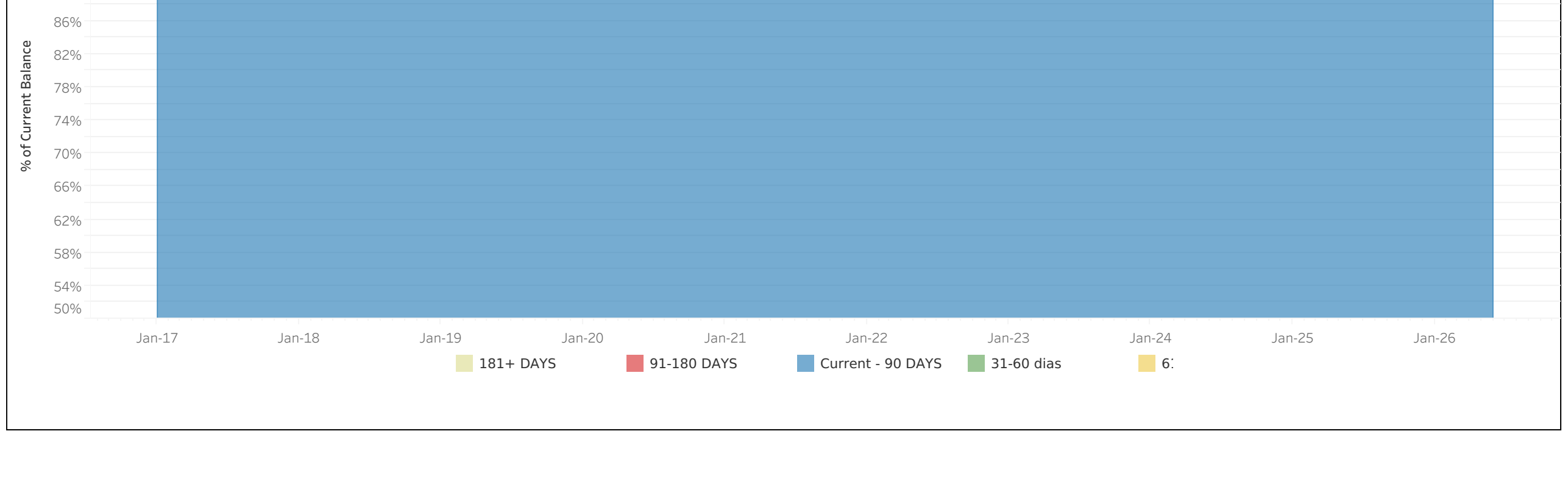
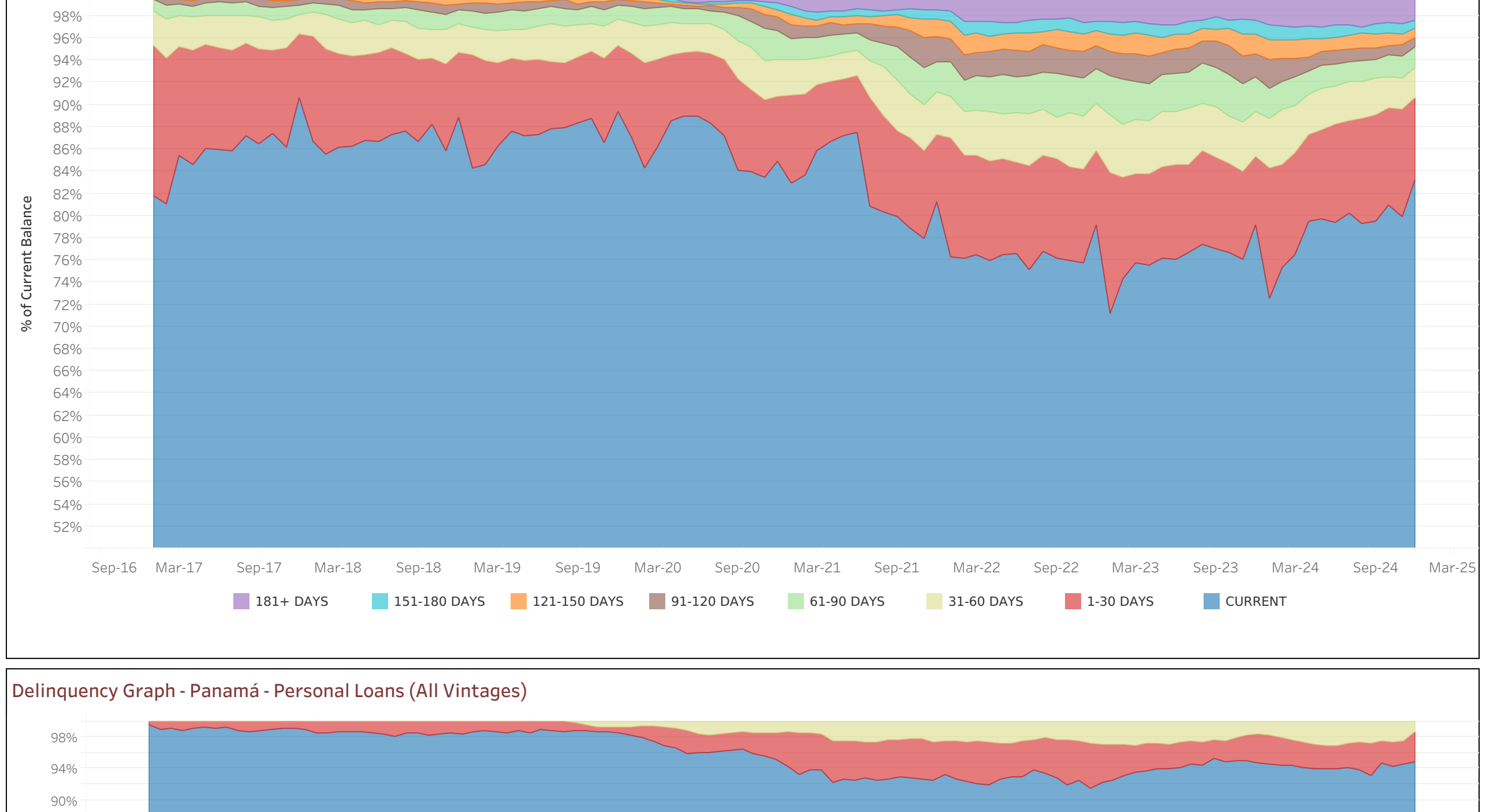
The cutoff date is June-2026

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

	2017 June	2018 June	2019 June	2020 June	2021 June	2022 June	2023 June	2024 June	2025 June	2026 June
Balance	33,015,069	36,928,556	42,414,960	45,732,765	42,716,024	38,864,827	35,457,902	33,858,754	38,166,401	44,888,060

Delinquency Status (\$ of Current Balance)										
CURRENT	28,353,469	31,984,110	36,997,516	40,662,165	37,346,806	29,733,633	26,972,724	26,858,132	29,673,231	35,687,200
1-30 DAYS	3,025,953	2,965,110	2,875,673	2,654,645	2,210,902	3,209,175	3,002,636	2,999,412	3,999,486	4,197,662
31-60 DAYS	977,257	934,519	1,279,673	1,152,730	962,270	1,745,189	1,699,481	1,156,510	1,458,962	1,662,527
61-90 DAYS	396,923	532,110	667,354	613,817	675,219	1,232,843	1,248,355	676,806	884,058	980,638
91-120 DAYS	141,664	212,385	278,076	120,530	350,045	932,495	743,456	441,449	532,161	644,193
121-150 DAYS	88,442	163,588	203,828	93,799	299,261	586,183	477,475	388,799	495,031	554,075
151-180 DAYS	31,361	136,734	112,841	50,635	287,287	387,576	306,726	378,418	315,139	554,613
181+ DAYS	0	0	0	384,446	584,234	1,017,735	1,015,047	988,829	811,333	621,154

Delinquency Status (% of Current Balance)										
CURRENT	85.88%	86.61%	87.23%	88.91%	87.43%	76.51%	76.07%	79.32%	77.73%	79.50%
1-30 DAYS	9.17%	8.03%	6.78%	5.80%	5.18%	8.26%	8.47%	8.86%	10.46%	9.26%
31-60 DAYS	2.96%	2.53%	3.02%	2.52%	2.25%	4.49%	4.77%	3.42%	3.81%	3.70%
61-90 DAYS	1.20%	1.44%	1.57%	1.34%	1.58%	3.22%	3.52%	2.00%	2.32%	2.18%
91-120 DAYS	0.43%	0.58%	0.66%	0.26%	0.82%	2.40%	2.10%	1.30%	1.39%	1.43%
121-150 DAYS	0.27%	0.44%	0.48%	0.21%	0.70%	1.51%	1.35%	1.15%	1.30%	1.21%
151-180 DAYS	0.09%	0.37%	0.27%	0.11%	0.67%	1.00%	0.87%	1.12%	0.83%	1.24%
181+ DAYS	0.00%	0.00%	0.00%	0.84%	1.37%	2.62%	2.86%	2.83%	2.13%	1.38%
CURRENT - 90 DAYS	99.21%	98.61%	98.60%	98.58%	96.44%	92.48%	92.83%	93.60%	94.36%	94.74%
91-180 DAYS	0.79%	1.39%	1.40%	0.58%	2.15%	4.90%	4.31%	3.57%	3.52%	3.87%
181+ DAYS	0.00%	0.00%	0.00%	0.84%	1.37%	2.62%	2.86%	2.83%	2.13%	1.38%

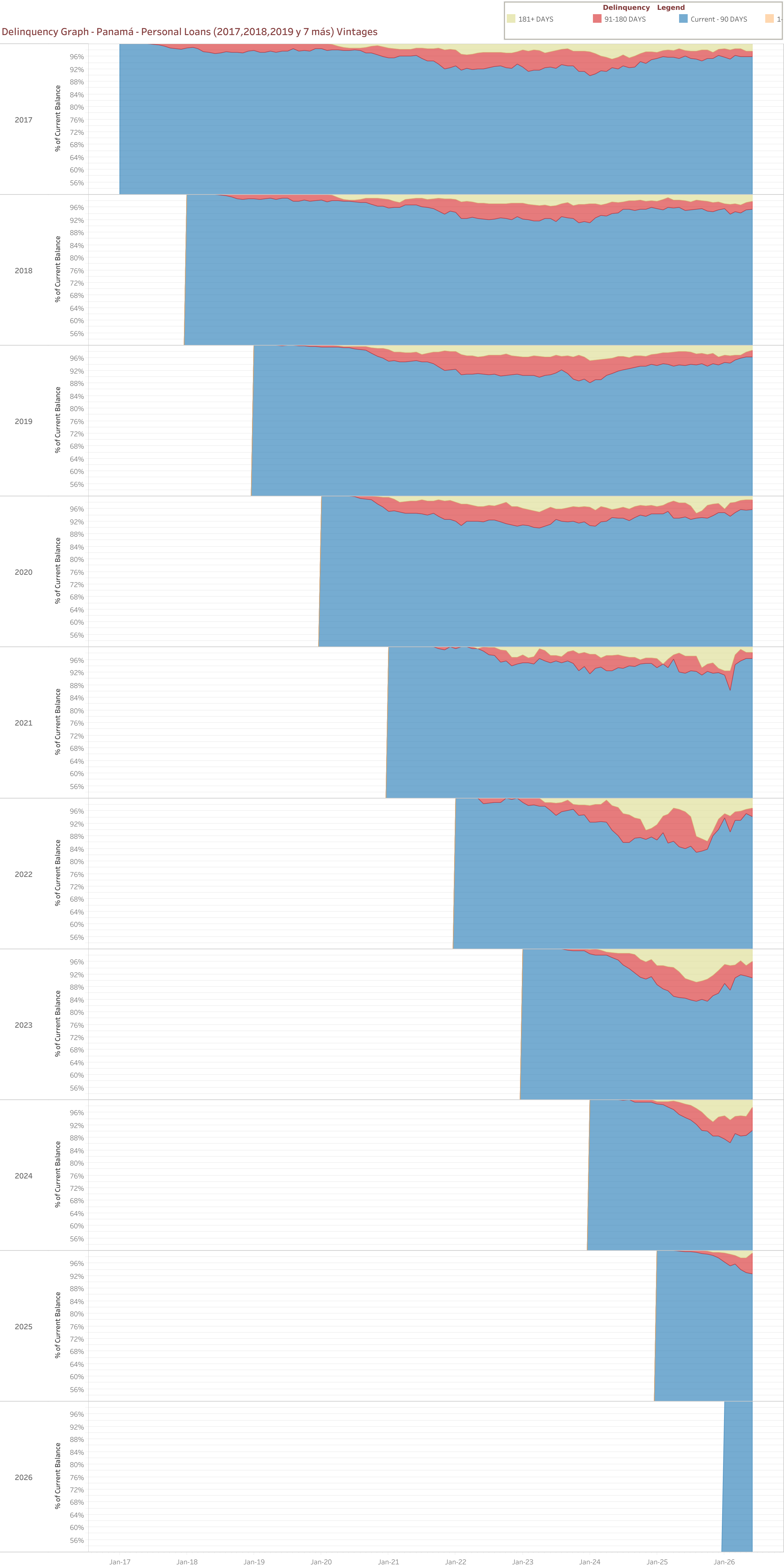


Vintages Summary

Monthly Balance - Panamá - Personal Loans										
	2017 June	2018 June	2019 June	2020 June	2021 June	2022 June	2023 June	2024 June	2025 June	2026 June
2017	5,233,636	9,619,423	7,894,628	6,976,325	6,333,321	5,500,411	4,800,184	4,056,025	3,218,183	2,677,236
2018		5,427,438	10,472,779	9,186,358	8,309,273	7,415,648	6,363,749	5,400,024	4,695,587	3,967,220
2019			6,996,525	12,602,405	11,718,310	10,381,787	8,892,083	7,790,416	6,715,167	5,771,034
2020				3,081,475	3,630,373	3,265,550	2,794,469	2,393,917	2,066,236	1,699,344
2021					693,245	1,330,716	1,127,901	910,308	728,201	550,338
2022						789,354	1,708,395	1,446,761	1,108,065	801,472
2023							1,339,391	3,093,327	2,585,759	1,873,819
2024								6,593,607	5,302,151	
2025									5,520,680	11,740,842
2026										6,748,115

Delinquency Status (% of Current Balance) - Panamá - Personal Loans										
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	June	June	June	June	June	June	June	June	June	June
CURRENT	89.84%	86.96%	83.49%	86.63%	86.20%	75.34%	73.65%	76.25%	76.03%	73.37%
1-30 DAYS	8.00%	5.87%	7.13%	6.66%	5.57%	9.15%	7.97%	11.12%	16.67%	15.38%
31-60 DAYS	1.87%	1.32%	5.09%	3.19%	2.86%	4.73%	6.34%	2.42%	3.87%	4.06%
61-90 DAYS	0.65%	1.79%	1.94%	1.44%	1.65%	4.61%	4.17%	1.99%	3.44%	3.44%
91-120 DAYS	0.00%	1.34%	0.74%	0.29%	0.88%	2.45%	2.70%	0.94%	0.80%	0.70%
121-150 DAYS	0.00%	0.67%	1.06%	0.14%	1.04%	1.58%	1.35%	1.04%	0.55%	0.00%
151-180 DAYS	0.00%	1.07%	0.49%	0.28%	0.40%	1.28%	0.90%	1.78%	0.36%	1.03%
181+ DAYS	0.00%	0.00%	0.00%	1.36%	1.39%	2.81%	2.48%	4.27%	2.24%	2.42%
CURRENT	95.54%	88.61%	87.32%	87.15%	75.45%	74.94%	74.94%	79.80%	76.50%	78.88%
1-30 DAYS	8.41%	5.68%	6.02%	5.49%	7.75%	7.55%	12.78%	8.82%	12.78%	10.58%
31-60 DAYS	0.65%	1.90%	3.04%	2.23%	4.59%	5.39%	3.18%	4.15%	3.44%	3.44%
61-90 DAYS	0.46%	1.72%	1.45%	1.84%	4.00%	4.47%	2.86%	1.54%	2.36%	2.36%
91-120 DAYS	0.00%	0.57%	0.11%	0.71%	2.37%	2.00%	1.29%	1.16%	0.20%	0.00%
121-150 DAYS	0.00%	0.24%	0.31%	0.47%	1.78%	1.04%	0.67%	0.89%	0.87%	0.87%
151-180 DAYS	0.00%	0.36%	0.11%	0.90%	0.95%	0.81%	1.37%	1.00%	1.54%	1.54%
181+ DAYS	0.00%	0.00%	1.68%	1.18%	2.70%	3.80%	2.50%	1.99%	1.09%	2.09%
CURRENT	95.96%	91.94%	87.25%	76.86%	76.86%	76.86%	76.86%	76.86%	76.86%	76.86%
1-30 DAYS	3.35%	4.29%	4.46%	8.03%	8.85%	8.85%	8.85%	8.85%	9.88%	11.61%
31-60 DAYS	0.52%	1.54%	2.05%	4.05%	3.93%	4.21%	4.21%	4.94%	3.43%	3.43%
61-90 DAYS	0.07%	1.48%	1.43%	2.82%	2.94%	1.69%	1.69%	3.14%	2.31%	2.31%
91-120 DAYS	0.10%	0.08%	0.59%	2.32%	2.67%	1.28%	1.28%	1.55%	0.85%	0.85%
121-150 DAYS	0.00%	0.16%	0.97%	2.07%	1.97%	2.06%	2.06%	1.89%	0.91%	0.91%
151-180 DAYS	0.00%	0.17%	1.08%	1.26%	0.99%	1.43%	0.93%	1.38%	0.98%	0.98%
181+ DAYS	0.00%	0.35%	2.17%	2.59%	2.90%	3.55%	2.09%	2.09%	1.55%	1.55%
CURRENT	95.41%	95.41%	87.67%	75.50%	77.35%	77.35%	81.52%	76.17%	82.02%	82.02%
1-30 DAYS	2.85%	4.39%	7.53%	7.12%	7.12%	7.33%	7.33%	10.03%	9.65%	9.65%
31-60 DAYS	1.57%	1.31%	4.72%	4.07%	4.07%	1.63%	1.63%	4.52%	1.75%	1.75%
61-90 DAYS	0.16%	1.21%	4.07%	2.52%	2.52%	2.54%	2.54%	2.56%	2.17%	2.17%
91-120 DAYS	0.00%	1.99%	2.26%	1.88%	1.88%	1.59%	1.59%	0.67%	0.67%	0.67%
121-150 DAYS	0.00%	0.85%	1.70%	1.70%	1.70%	0.62%	0.62%	2.74%	0.39%	0.39%
151-180 DAYS	0.00%	0.95%	0.91%	1.51%	1.51%	0.95%	0.95%	1.23%	0.23%	0.23%
181+ DAYS	0.00%	1.64%	3.31%	3.60%	3.60%	3.83%	3.83%	2.08%	1.13%	1.13%
CURRENT	99.10%	90.16%	87.79%	86.71%	86.71%	86.71%	86.71%	86.71%	86.71%	86.71%
1-30 DAYS	0.90%	3.59%	4.78%	1.73%	1.73%	1.73%	1.73%	8.39%	7.26%	7.26%
31-60 DAYS	0.00%	3.18%	2.37%	3.16%	3.16%	0.00%	0.00%	0.00%	7.46%	7.46%
61-90 DAYS	0.00%	1.68%	0.00%	1.61%	1.61%	0.00%	0.00%	1.78%	0.00%	0.00%
91-120 DAYS	0.00%	1.29%	1.39%	1.39%	1.39%	5.45%	1.03%	5.45%	1.03%	1.03%
121-150 DAYS	0.00%	0.00%	1.14%	0.79%	0.79%	0.00%	0.00%	0.00%	0.00%	0.00%
151-180 DAYS	0.00%	0.17%	0.00%	1.94%	1.94%	0.00%	0.00%	0.00%	0.94%	0.94%
181+ DAYS	0.00%	0.09%	2.64%	2.46%	2.46%	2.90%	2.90%	1.69%	1.69%	1.69%
CURRENT	96.36%	88.03%	75.68%	66.70%	66.70%	66.70%	66.70%	66.70%	66.70%	66.70%
1-30 DAYS	1.80%	4.47%	6.37%	10.09%	10.09%	13.24%	13.24%	14.41%	13.24%	13.24%
31-60 DAYS	0.00%	1.13%	2.62%	4.41%	4.41%	3.42%	3.42%	6.00%	3.67%	3.67%
61-90 DAYS	0.00%	2.27%	1.39%	4.51%	4.51%	2.44%	2.44%	1.64%	1.64%	1.64%
91-120 DAYS	1.85%	1.39%	4.51%	2.44%	2.44%	6.17%	6.17%	0.22%	0.22%	0.22%
121-150 DAYS	0.00%	0.85%	2.56%	3.06%	3.06%	0.89%	0.89%	3.19%	3.19%	3.19%
151-180 DAYS	0.00%	0.21%	2.00%	3.06%	3.06%	0.89%	0.89%	3.06%	0.89%	0.89%
181+ DAYS	0.00%	1.45%	2.86%	4.31%	4.31%	3.19%	3.19%	3.19%	3.19%	3.19%
CURRENT	98.92%	84.54%	70.86%	70.86%	70.86%	70.86%	70.86%	70.86%	70.86%	70.86%
1-30 DAYS	1.68%	4.56%	6.99%	11.45%	11.45%	11.45%	11.45%	11.45%	11.45%	11.45%
31-60 DAYS	0.00%	4.19%	3.27%	4.53%	4.53%	4.53%	4.53%	4.53%	4.53%	4.53%
61-90 DAYS	0.00%	2.84%	3.18%	3.88%	3.88%	3.88%	3.88%	3.88%	3.88%	3.88%
91-120 DAYS	0.00%	1.50%	2.38%	1.58%	1.58%	1.58%	1.58%	1.58%	1.58%	1.58%
121-150 DAYS	0.00%	0.64%	1.67%	1.10%	1.10%	1.10%	1.10%	1.10%	1.10%	1.10%
151-180 DAYS	0.00%	0.00%	2.24%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%
181+ DAYS	0.00%	0.00%	0.41%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%
CURRENT	94.96%	79.41%	73.74%	73.74%	73.74%	73.74%	73.74%	73.74%	73.74%	73.74%
1-30 DAYS	4.63%	9.23%	10.11%	10.11%	10.11%	10.11%	10.11%	10.11%	10.11%	10.11%
31-60 DAYS	0.27%	3.62%	3.79%	3.79%	3.79%	3.79%	3.79%	3.79%	3.79%	3.79%
61-90 DAYS	0.13%	1.99%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%
91-120 DAYS	0.00%	1.76%	2.71%	2.71%	2.71%	2.71%	2.71%	2.71%	2.71%	2.71%
121-150 DAYS	0.00%	0.00%	1.90%	1.87%	1.87%	1.87%	1.87%	1.87%	1.87%	1.87%
151-180 DAYS	0.00%	0.80%	2.74%	2.74%	2.74%	2.74%	2.74%	2.74%	2.74%	2.74%
181+ DAYS	0.00%	1.28%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%
CURRENT	94.74%	79.97%	79.97%	79.97%	79.97%	79.97%	79.97%	79.97%	79.97%	79.97%
1-30 DAYS	4.09%	6.23%	6.23%	6.23%	6.23%	6.23%	6.23%	6.23%	6.23%	6.23%
31-60 DAYS	0.69%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%
61-90 DAYS	0.13%	2.28%	2.28%	2.28%	2.28%	2.28%	2.28%	2.28%	2.28%	2.28%
91-120 DAYS	0.34%	2.43%	2.43%	2.43%	2.43%	2.43%	2.43%	2.43%	2.43%	2.43%
121-150 DAYS	0.00%	2.55%	2.55%	2.55%	2.55%	2.55%	2.55%	2.55%	2.55%	2.55%
151-180 DAYS	0.00%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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 - Junio-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: Junio-2026



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

	2017 Junio	2018 Junio	2019 Junio	2020 Junio	2021 Junio	2022 Junio	2023 Junio	2024 Junio	2025 Junio	2026 Junio
Balance	33,015,069	36,928,556	42,414,960	45,732,765	42,716,024	38,864,827	35,457,902	33,858,754	38,166,401	44,888,060

CORRIENTE	28,353,469
1-30 DÍAS	3,025,953

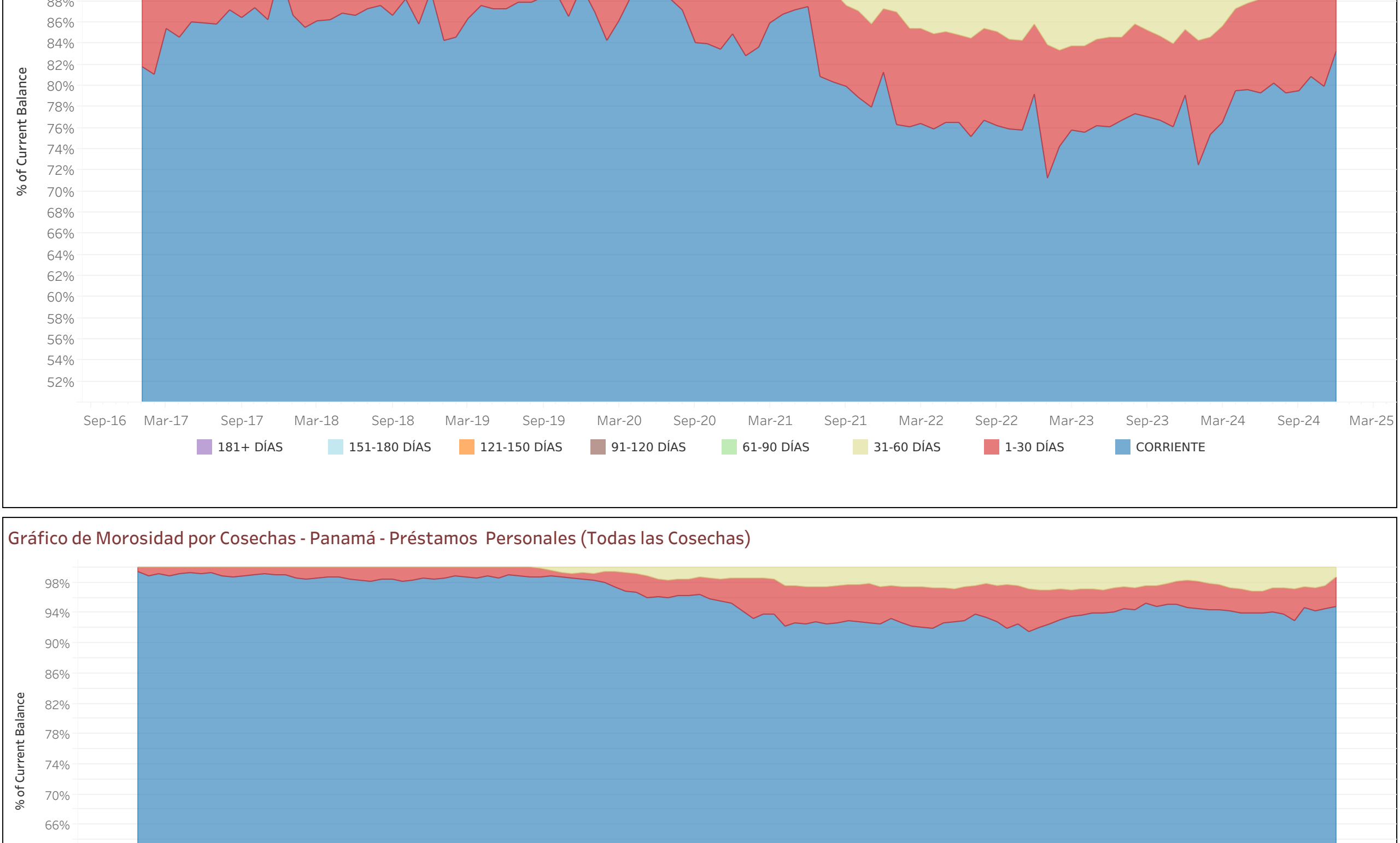
63-60 DÍAS	977,257	934,519	1,279,673	1,152,730	962,270	1,745,189	1,690,481	1,156,510	1,455,962	1,662,527
31-60 DÍAS	996,923	532,110	667,354	613,817	675,219	1,252,643	1,249,395	676,896	884,068	980,636
31-150 DÍAS	212,664	212,365	278,038	220,530	332,456	332,456	743,456	441,849	532,165	640,136
321-150 DÍAS	88,442	163,588	203,828	93,799	299,261	586,183	477,475	388,799	495,031	544,673
151-180 DÍAS	31,361	136,734	112,841	50,635	287,287	387,576	306,726	378,418	315,139	454,015
181+ DÍAS	0	0	0	384,446	584,234	1,017,735	1,015,047	958,829	811,333	621,154

Estado de Morosidad (% del Saldo Actual)										
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
63-60 DÍAS	977,257	934,519	1,279,673	1,152,730	962,270	1,745,189	1,690,481	1,156,510	1,455,962	1,662,527
31-60 DÍAS	996,923	532,110	667,354	613,817	675,219	1,252,643	1,249,395	676,896	884,068	980,636
31-150 DÍAS	212,664	212,365	278,038	220,530	332,456	332,456	743,456	441,849	532,165	640,136
321-150 DÍAS	88,442	163,588	203,828	93,799	299,261	586,183	477,475	388,799	495,031	544,673
151-180 DÍAS	31,361	136,734	112,841	50,635	287,287	387,576	306,726	378,418	315,139	454,015
181+ DÍAS	0	0	0	384,446	584,234	1,017,735	1,015,047	958,829	811,333	621,154

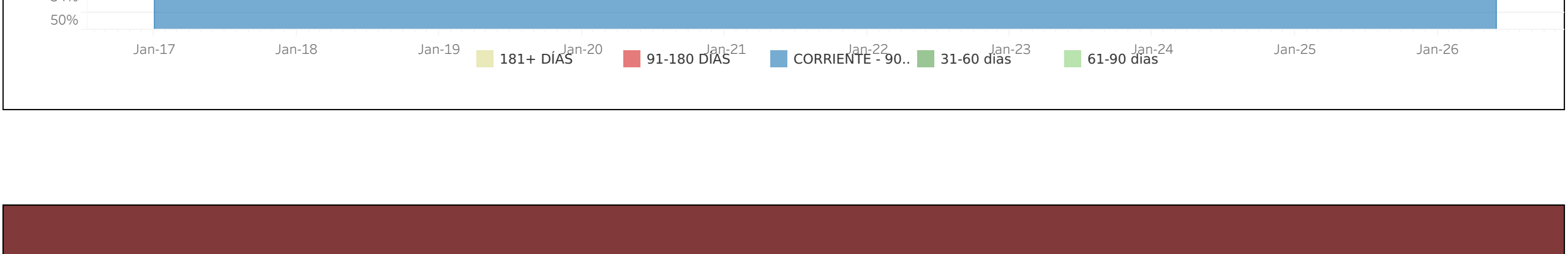
1-30 DÍAS	9.17%
31-60 DÍAS	2.96%

90 DÍAS	1.20%	1.44%	1.57%	1.94%	1.56%	3.22%	3.52%	2.00%	2.82%	2.13%
91-120 DÍAS	0.58%	0.58%	0.66%	0.26%	0.82%	2.40%	2.10%	1.30%	1.93%	1.43%
121-150 DÍAS	0.27%	0.44%	0.48%	0.21%	0.70%	1.51%	1.35%	1.15%	1.93%	1.21%
151-180 DÍAS	0.09%	0.37%	0.27%	0.11%	0.67%	1.00%	0.87%	1.12%	0.87%	1.24%
181+ DÍAS	0.00%	0.00%	0.00%	0.84%	1.37%	2.62%	2.86%	2.83%	2.13%	1.38%
CORRIENTE - 90 DÍAS	99.21%	98.61%	98.60%	98.58%	96.44%	92.48%	92.83%	93.60%	94.30%	94.74%
91-180 DÍAS	0.79%	1.39%	1.40%	0.95%	2.19%	4.90%	4.31%	3.57%	3.52%	3.67%
181+ DÍAS	0.00%	0.00%	0.00%	0.84%	1.37%	2.62%	2.86%	2.83%	2.13%	1.38%

Year	Percentage
2009	90%
2010	91%
2011	89%
2012	90%
2013	89%
2014	91%



Category	Percentage
58%	
54%	



2018		5,427,438	10,472,779	9,1
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2019			6,996,525	12,502,405	11,718,310	10,381,787	6,992,083	7,790,416	6,715,167	5,717,024
2020			3,081,475		3,630,373	3,765,550	2,794,469	2,393,917	2,066,236	1,699,344
2021					693,245	1,330,716	1,127,901	910,308	728,201	550,338
2022						789,354	1,708,395	1,448,761	1,108,065	801,472
2023							1,339,391	3,093,927	2,585,759	1,973,619
2024								2,315,530	6,593,607	5,302,151
2025									5,520,680	11,740,642
2026										6,748,115

Estado de Morosidad (\$ Saldo Actual) - Préstamos Personales - Panamá											
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	
	Junio	Junio	Junio	Junio	Junio	Junio	Junio	Junio	Junio	Junio	
CORRIENTE	4,701,895	9,364,951	6,591,416	6,043,391	5,459,356	4,189,475	3,535,198	3,090,699	2,446,657	1,964,150	
1-30 DÍAS	418,881	964,321	567,270	464,880	352,597	509,042	382,236	451,207	455,915	411,730	
31-60 DÍAS	97,860	222,776	401,675	222,758	181,343	262,782	304,539	98,290	124,400	108,738	
61-90 DÍAS	15,000	171,734	152,926	100,743	104,595	147,402	221,100	87,938	63,977	81,450	

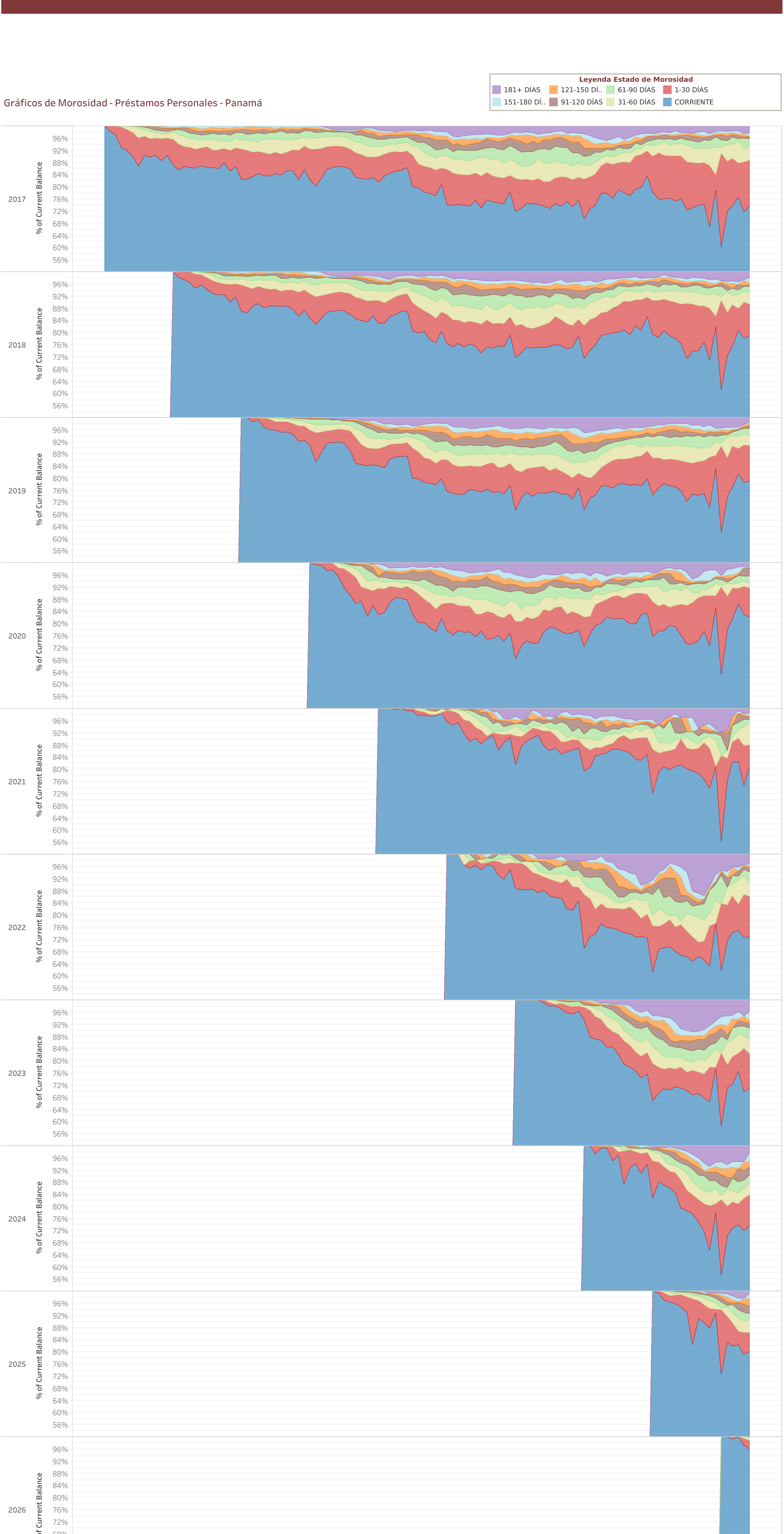
121-150 DÍAS	0	64,357	83,629
151-180 DÍAS	0	102,546	38,448
181-210 DÍAS	1	7	5

2018	CORRIENTE	0	58.215	9.280.299	8.022.377	2.244.025	5.595.144	4.760.154	4.309.220	3.993.066	3.129.729
	1-30 DÍAS	0	184.815	586.807	551.074	455.981	575.045	480.376	449.253	600.027	417.620
	31-60 DÍAS	0	32.718	302.530	278.290	184.284	370.071	343.248	171.829	195.600	136.481
	61-90 DÍAS	0	24.790	180.525	133.115	153.077	296.789	284.626	154.673	72.104	93.749
	91-120 DÍAS	0	0	59.904	9.908	58.993	175.570	126.998	69.851	54.451	11.578
	121-150 DÍAS	0	0	24.621	28.637	38.916	132.297	66.012	36.278	41.716	34.635
	151-180 DÍAS	0	0	37.992	9.786	74.967	70.289	51.631	73.613	46.946	61.036
	181+ DÍAS	0	0	153.941	98.129	200.443	241.703	135.098	93.318	82.930	82.930
	2019	CORRIENTE	0	6.713.834	11.586.198	10.224.065	7.874.796	6.730.773	5.983.401	5.079.750	4.559.847
1-30 DÍAS		0	234.153	504.216	523.400	834.022	795.869	698.674	663.419	669.900	669.900
31-60 DÍAS		0	36.605	194.611	240.057	420.443	353.525	328.096	331.511	197.854	197.854
61-90 DÍAS		0	4.933	186.490	167.927	292.617	264.244	131.614	211.032	127.540	127.540
91-120 DÍAS		0	7.000	9.983	66.843	241.022	239.855	99.421	104.186	49.256	49.256
121-150 DÍAS		0	0	19.686	113.556	215.379	177.061	160.706	126.581	52.742	52.742
151-180 DÍAS		0	0	21.179	126.832	131.294	89.369	111.692	62.118	21.944	21.944
181+ DÍAS		0	0	44.133	253.989	372.205	341.387	276.792	136.569	91.950	91.950
2020		CORRIENTE	0	0	2.940.141	3.182.793	2.465.376	2.160.264	1.951.582	1.573.894	1.393.836
	1-30 DÍAS	0	0	87.883	159.354	245.836	198.846	175.480	207.253	163.978	163.978
	31-60 DÍAS	0	0	48.451	47.491	154.167	113.669	38.946	93.329	29.798	29.798
	61-90 DÍAS	0	0	5.000	43.768	132.617	70.399	60.860	35.959	36.887	36.887
	91-120 DÍAS	0	0	0	72.126	73.865	52.571	38.014	13.856	44.221	44.221
	121-150 DÍAS	0	0	0	0	30.986	55.559	47.618	14.758	56.608	6.554
	151-180 DÍAS	0	0	0	0	34.431	29.613	50.534	22.639	25.402	4.896
	181+ DÍAS	0	0	0	59.424	108.217	100.568	91.637	42.935	19.187	19.187
	2021	CORRIENTE	0	0	0	0	686.972	1.199.738	789.163	789.160	593.412
1-30 DÍAS		0	0	0	0	6.274	47.765	157.794	22.388	61.070	39.881
31-60 DÍAS		0	0	0	0	0	42.354	26.751	28.767	0	41.080
61-90 DÍAS		0	0	0	0	0	22.921	0	16.477	12.927	5.220
91-120 DÍAS		0	0	0	0	15.112	14.483	12.666	39.708	5.608	5.608
121-150 DÍAS		0	0	0	0	0	0	12.832	7.216	0	0
151-180 DÍAS		0	0	0	0	0	2.211	0	17.701	0	5.149
181+ DÍAS		0	0	0	0	1.215	29.750	22.388	12.888	9.310	9.310
2022		CORRIENTE	0	0	0	0	760.545	1.503.900	1.096.551	729.024	583.654
	1-30 DÍAS	0	0	0	0	14.238	76.347	92.308	111.749	106.093	106.093
	31-60 DÍAS	0	0	0	0	0	22.700	37.900	13.781	35.314	35.314
	61-90 DÍAS	0	0	0	0	0	38.809	49.559	66.433	29.515	29.515
	91-120 DÍAS	0	0	0	0	14.571	23.688	65.268	27.074	13.143	13.143
	121-150 DÍAS	0	0	0	0	0	14.571	37.075	68.370	1.778	1.778
	151-180 DÍAS	0	0	0	0	0	3.574	28.527	33.924	7.146	7.146
	181+ DÍAS	0	0	0	0	0	24.804	41.374	47.709	25.529	25.529
	2023	CORRIENTE	0	0	0	0	0	1.324.885	2.615.468	1.832.331	1.328.413
1-30 DÍAS		0	0	0	0	0	14.506	153.380	180.732	214.491	214.491
31-60 DÍAS		0	0	0	0	0	0	123.607	84.507	84.855	84.855
61-90 DÍAS		0	0	0	0	0	0	87.721	82.145	72.615	72.615
91-120 DÍAS		0	0	0	0	0	0	46.465	61.580	29.681	29.681
121-150 DÍAS		0	0	0	0	0	0	19.709	43.207	20.655	20.655
151-180 DÍAS		0	0	0	0	0	0	0	57.863	49.696	49.696
181+ DÍAS		0	0	0	0	0	0	41.788	243.395	73.425	73.425
2024		CORRIENTE	0	0	0	0	0	0	2.198.997	5.236.184	3.909.959
	1-30 DÍAS	0	0	0	0	0	0	107.315	608.664	386.238	386.238
	31-60 DÍAS	0	0	0	0	0	0	6.318	238.780	200.999	200.999
	61-90 DÍAS	0	0	0	0	0	0	3.000	130.974	140.564	140.564
	91-120 DÍAS	0	0	0	0	0	0	0	116.340	143.520	143.520
	121-150 DÍAS	0	0	0	0	0	0	0	125.085	99.229	99.229
	151-180 DÍAS	0	0	0	0	0	0	0	53.043	145.463	145.463
	181+ DÍAS	0	0	0	0	0	0	0	84.537	126.178	126.178
	2025	CORRIENTE	0	0	0	0	0	0	0	5.230.546	9.389.607
1-30 DÍAS		0	0	0	0	0	0	0	225.882	731.265	731.265
31-60 DÍAS		0	0	0	0	0	0	0	30.141	476.089	476.089
61-90 DÍAS		0	0	0	0	0	0	0	7.412	268.159	268.159
91-120 DÍAS		0	0	0	0	0	0	0	18.600	285.510	285.510
121-150 DÍAS		0	0	0	0	0	0	0	0	299.189	299.189
151-180 DÍAS		0	0	0	0	0	0	0	0	202.875	202.875
181+ DÍAS		0	0	0	0	0	0	0	0	86.151	86.151
2026		CORRIENTE	0	0	0	0	0	0	0	0	6.472.008
	1-30 DÍAS	0	0	0	0	0	0	0	0	0	195.585
	31-60 DÍAS	0	0	0	0	0	0	0	0	0	58.955
	61-90 DÍAS	0	0	0	0	0	0	0	0	0	21.567
Estado de Morosidad (% del Saldo Actual) - Préstamos Personales - Panamá											
2017	CORRIENTE	89.84%	86.96%	83.49%	86.63%	86.20%	75.34%	73.65%	76.25%	76.03%	73.37%
	1-30 DÍAS	8.00%	5.87%	7.13%	6.66%	5.57%	9.15%	7.97%	11.12%	14.17%	15.38%
	31-60 DÍAS	1.87%	2.32%	5.09%	3.15%	2.86%	4.73%	6.34%	2.42%	3.87%	4.00%
	61-90 DÍAS	0.29%	1.79%	1.94%	1.44%	1.65%	4.63%	4.38%	2.17%	3.09%	3.09%
	91-120 DÍAS	0.00%	1.34%	0.75%	0.25%	0.88%	2.45%	2.70%	0.94%	0.80%	0.70%
	121-150 DÍAS	0.00%	0.67%	1.06%	0.14%	1.04%	1.58%	1.35%	1.04%	0.55%	0.00%
	151-180 DÍAS	0.00%	1.07%	0.49%	0.28%	0.40%	1.28%	0.90%	1.78%	0.36%	1.03%
	181+ DÍAS	0.00%	0.00%	0.00%	1.36%	1.39%	2.81%	2.48%	4.27%	2.24%	2.42%
	2018	CORRIENTE	95.54%	88.61%	87.32%	87.19%	75.45%	74.94%	74.94%	79.80%	76.50%
1-30 DÍAS		3.41%	5.60%	6.00%	5.49%	7.75%	8.32%	7.53%	8.32%	12.33%	10.33%
31-60 DÍAS		0.65%	2.89%	3.04%	2.22%	5.99%	3.19%	4.59%	4.15%	2.44%	2.44%
61-90 DÍAS		0.46%	1.72%	1.45%	1.84%	4.00%	4.47%	2.86%	1.54%	2.36%	2.36%
91-120 DÍAS		0.00%	0.57%	0.11%	0.71%	2.37%	2.00%	1.29%	1.16%	0.29%	0.29%
121-150 DÍAS		0.00%	0.24%	0.31%	0.47%	1.78%	1.04%	0.67%	0.89%	0.87%	0.87%
151-180 DÍAS		0.00%	0.36%	0.11%	0.90%	0.95%	0.81%	1.37%	1.00%	1.54%	1.54%
181+ DÍAS		0.00%	0.00%	1.68%	1.18%	2.70%	3.80%	2.50%	1.99%	2.09%	2.09%
2019		CORRIENTE	95.96%	91.94%	87.25%	75.63%	74.65%	74.65%	76.80%	75.65%	79.01%
	1-30 DÍAS	3.33%	4.29%	4.46%	8.03%	8.85%	8.85%	8.97%	9.88%	11.61%	11.61%
	31-60 DÍAS	0.52%	1.54%	2.05%	4.05%	3.93%	3.93%	4.21%	4.94%	3.43%	3.43%
	61-90 DÍAS	0.07%	1.48%	1.43%	2.82%	2.94%	1.69%	1.69%	3.14%	2.21%	2.21%
	91-120 DÍAS	0.10%	0.08%	0.59%	2.32%	2.67%	1.28%	1.55%	0.80%	0.80%	0.80%
	121-150 DÍAS	0.00%	0.16%	0.97%	2.07%	1.97%	2.06%	1.89%	1.89%	0.93%	0.93%
	151-180 DÍAS	0.01%	0.17%	1.08%	1.26%	1.09%	1.43%	0.93%	1.43%	0.38%	0.38%
	181+ DÍAS	0.00%	0.35%	2.17%	3.59%	3.80%	3.80%	3.55%	2.03%	1.55%	1.55%
	2020	CORRIENTE	95.41%	87.67%	75.50%	77.30%	61.52%	76.17%	82.02%	76.17%	82.02%
1-30 DÍAS		2.85%	4.39%	7.53%	7.12%	7.33%	7.33%	10.03%	9.60%	9.60%	9.60%
31-60 DÍAS		1.57%	1.31%	4.72%	4.07%	1.63%	1.63%	4.52%	1.75%	1.75%	1.75%
61-90 DÍAS		0.16%	1.21%	4.07%	2.52%	2.54%	2.54%	2.56%	2.17%	2.17%	2.17%
91-120 DÍAS		0.00%	1.99%	1.28%	1.88%	1.59%	1.59%	0.67%	2.60%	2.60%	2.60%
121-150 DÍAS		0.00%	0.85%	1.70%	1.70%	0.62%	0.62%	0.38%	0.38%	0.38%	0.38%
151-180 DÍAS		0.00%	0.95%	0.91%	1.81%	1.81%	0.95%	1.23%	0.29%	0.29%	0.29%
181+ DÍAS		0.00%	1.64%	3.31%	3.60%	3.93%	3.93%	2.08%	1.13%	1.13%	1.13%
2021		CORRIENTE	99.10%	90.16%	87.79%	75.50%	86.71%	81.49%	80.68%	81.49%	80.68%
	1-30 DÍAS	0.90%	3.59%	4.78%	1.73%	8.39%	8.39%	7.26%	7.26%	7.26%	7.26%
	31-60 DÍAS	0.00%	3.18%	2.37%	3.16%	0.00%	3.16%	0.00%	7.46%	7.46%	7.46%
	61-90 DÍAS	0.00%	1.68%	0.00%	1.81%	0.00%	1.81%	0.00%	3.78%	3.78%	3.78%
	91-120 DÍAS	0.00%	1.14%	1.28%	1.59%	5.45%	1.59%	5.45%	1.05%	1.05%	1.05%
	121-150 DÍAS	0.00%	0.00%	0.00%	1.14%	0.79%	0.00%	0.00%	0.00%	0.00%	0.00%
	151-180 DÍAS	0.00%	0.17%	0.00%	1.94%	0.00%	1.94%	0.00%	0.94%	0.94%	0.94%
	181+ DÍAS	0.00%	0.09%	2.64%	2.46%	2.90%	2.90%	1.69%	1.69%	1.69%	1.69%
	2022	CORRIENTE	96.35%	88.03%	75.68%	88.03%	75.68%	66.70%	72.75%	66.70%	72.75%
1-30 DÍAS		0.00%	1.80%	4.47%	4.47%	6.37%	10.09%	10.09%	13.24%	13.24%	13.24%
31-60 DÍAS		0.00%	2.53%	1.70%	1.70%	2.52%	1.24%	1.24%	4.41%	4.41%	4.41%
61-90 DÍAS											

	Junio	Junio	Junio
CORRIENTE - 90 DÍAS	100.00%	96.93%	97.70%

2017	91-180 DÍAS	0.00%	3.07%	2.30%	0.72%	2.32%	5.32%	4.96%	3.76%	1.71%	1.73%
	181+ DÍAS	0.00%	0.00%	0.00%	1.36%	1.39%	2.49%	2.49%	4.27%	2.24%	2.45%
	CORRIENTE - 90 DÍAS			96.83%	97.80%	96.74%	92.20%	92.36%	94.97%	94.97%	95.21%
2018	91-180 DÍAS	0.00%	1.17%	0.53%	2.08%	5.10%	3.84%	3.33%	3.05%	2.70%	
	181+ DÍAS		0.00%	1.68%	1.18%	2.70%	3.80%	2.50%	1.99%	2.09%	
	CORRIENTE - 90 DÍAS			99.90%	99.25%	95.19%	90.75%	90.57%	91.67%	93.60%	96.26%
2019	91-180 DÍAS		0.10%	0.40%	2.64%	5.66%	5.63%	4.77%	4.36%	2.15%	
	181+ DÍAS			0.00%	0.39%	2.37%	3.89%	3.55%	3.17%	1.39%	
	CORRIENTE - 90 DÍAS				100.00%	94.57%	91.82%	91.01%	93.02%	93.28%	95.55%
2020	91-180 DÍAS				0.00%	3.79%	4.87%	5.39%	3.15%	4.64%	3.20%
	181+ DÍAS				0.00%	1.64%	3.31%	3.60%	3.83%	2.08%	1.13%
	CORRIENTE - 90 DÍAS					100.00%	96.61%	94.94%	93.41%	91.65%	96.35%
2021	91-180 DÍAS				0.00%	1.30%	2.42%	4.13%	5.45%	1.93%	
	181+ DÍAS				0.00%	0.09%	2.64%	2.46%	2.50%	1.69%	1.69%
	CORRIENTE - 90 DÍAS					98.15%	96.13%	98.08%	84.02%	84.04%	84.04%
2022	91-180 DÍAS				1.85%	2.45%	9.06%		11.68%	2.75%	
	181+ DÍAS					0.00%	1.45%	2.86%		3.31%	3.19%
	CORRIENTE - 90 DÍAS						100.00%	96.51%	84.30%	90.74%	
2023	91-180 DÍAS						0.00%	2.14%	6.29%	5.34%	
	181+ DÍAS						0.00%	1.35%	9.41%	3.92%	
	CORRIENTE - 90 DÍAS						100.00%	94.25%	90.35%		
2024	91-180 DÍAS							0.00%	4.47%	7.32%	
	181+ DÍAS							0.00%	1.28%	2.38%	
	CORRIENTE - 90 DÍAS								99.66%	92.54%	
2025	91-180 DÍAS							0.34%	6.71%		
	181+ DÍAS							0.00%	0.72%		

Sección de Gráficas



Gráficos de Morosidad - Préstamos Personales - Panamá

181+ DÍAS

91-180 DÍAS

CORRIENTE - 90 DÍAS

1-90 DÍAS

Leyenda Estado de Morosidad

