



Historical Performance Reports (*Reportes de Desempeño Histórico*)

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

Cutoff Date: August, 2026

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

Deemed Defaults

Prepayments

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

Préstamos bajo la Categoría de Incumplidos

Cancelaciones Anticipadas

Section 1

(English Reports/ *Reportes en Inglés*)

Deemed Defaults Vintage Analysis - Panama Mortgage Loans

Cutoff Date: August, 2026

An analysis of loan characteristics and historical payment data was used to compile this deemed defaults vintage analysis. Delinquency of one hundred and eighty (180) days was used as the criteria to establish a deemed default. In each case, the performance of annual vintages was analyzed, as well as overall performance across all vintages.

Overview

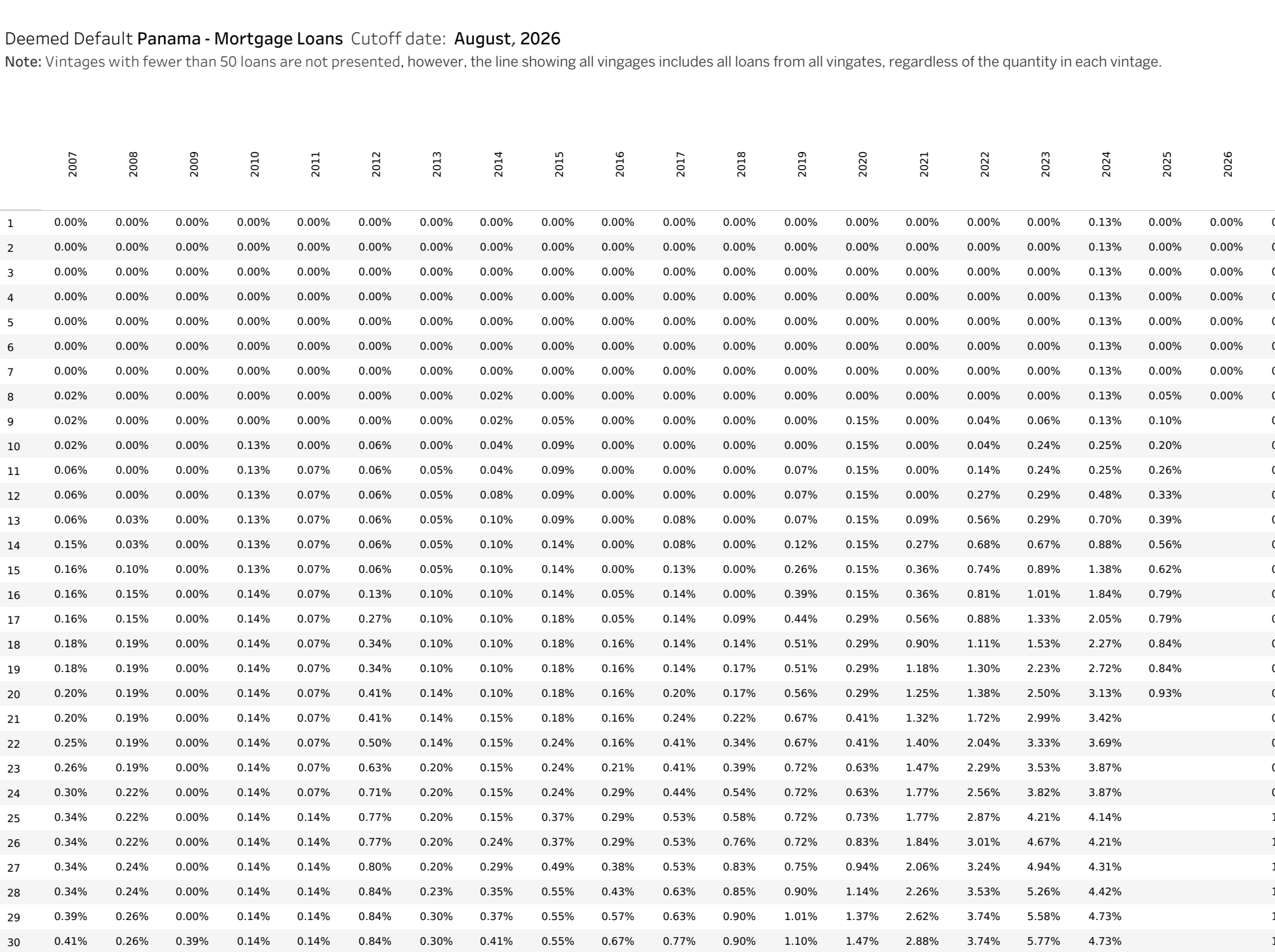
Analysis were drawn from the entire portfolio of La Hipotecaria in Panama. The cumulative percentage of deemed defaults of each vintage is reported for each period from loan's original disbursement date and only considers vintages of twenty years or less. Data points in the graph and table are displayed if there are more than 50 loans in the respective vintage.

Deemed Defaults Results Summary

First Vintage	Panama	
	Mortgage	
	2007	
Last Vintage	2026	
Total Periods	236	
Total of Loans	37,361	
Total Disbursements	1,247,928,525	
Cumulative Deemed Defaults	6.02%	

Deemed Default Panama - Mortgage Loans Cutoff date: August, 2026

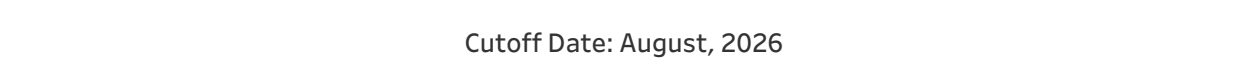
Note: Vintages with fewer than 50 loans are not presented, however, the line showing all vintages includes all loans from all vintages, regardless of the quantity in each vintage.



Deemed Default Panama - Mortgage Loans Cutoff date: August, 2026

Note: Vintages with fewer than 50 loans are not presented, however, the line showing all vintages includes all loans from all vintages, regardless of the quantity in each vintage.

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2007/2026
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.00%	0.00%	0.01%
2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.00%	0.01%
3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.00%	0.00%	0.01%
4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.00%	0.00%	0.01%
5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.00%	0.00%	0.01%
6	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.00%	0.00%	0.01%
7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.00%	0.00%	0.01%
8	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.05%	0.01%
9	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.05%	0.00%	0.00%	0.00%	0.00%	0.15%	0.00%	0.04%	0.02%	0.13%	0.10%	0.00%	0.03%
10	0.02%	0.00%	0.00%	0.13%	0.00%	0.06%	0.00%	0.04%	0.09%	0.00%	0.00%	0.00%	0.00%	0.15%	0.00%	0.04%	0.24%	0.25%	0.20%	0.06%	0.06%
11	0.06%	0.00%	0.00%	0.13%	0.07%	0.06%	0.05%	0.04%	0.09%	0.00%	0.00%	0.07%	0.15%	0.00%	0.14%	0.24%	0.25%	0.26%	0.26%	0.08%	0.08%
12	0.06%	0.00%	0.00%	0.13%	0.07%	0.06%	0.05%	0.08%	0.09%	0.00%	0.00%	0.07%	0.15%	0.00%	0.07%	0.15%	0.00%	0.27%	0.29%	0.48%	0.11%
13	0.06%	0.03%	0.00%	0.13%	0.07%	0.06%	0.05%	0.10%	0.09%	0.00%	0.08%	0.00%	0.07%	0.15%	0.00%	0.27%	0.29%	0.70%	0.70%	0.15%	0.22%
14	0.15%	0.03%	0.00%	0.13%	0.07%	0.06%	0.05%	0.10%	0.14%	0.00%	0.08%	0.00%	0.12%	0.15%	0.00%	0.68%	0.67%	0.88%	0.56%	0.02%	0.25%
15	0.16%	0.10%	0.00%	0.13%	0.07%	0.06%	0.05%	0.10%	0.14%	0.00%	0.13%	0.00%	0.26%	0.15%	0.36%	0.74%	0.89%	1.38%	0.62%	0.39%	0.29%
16	0.16%	0.15%	0.00%	0.14%	0.07%	0.13%	0.10%	0.10%	0.18%	0.05%	0.14%	0.00%	0.39%	0.15%	0.36%	0.81%	1.01%	1.84%	0.79%	0.00%	0.15%
17	0.16%	0.15%	0.00%	0.14%	0.07%	0.27%	0.10%	0.10%	0.18%	0.05%	0.14%	0.09%	0.44%	0.29%	0.56%	0.88%	1.33%	2.05%	0.79%	0.41%	0.41%
18	0.18%	0.19%	0.00%	0.14%	0.07%	0.34%	0.10%	0.10%	0.18%	0.16%	0.14%	0.14%	0.51%	0.29%	0.90%	1.11%	1.53%	2.27%	0.84%	0.49%	0.49%
19	0.18%	0.19%	0.00%	0.14%	0.07%	0.34%	0.10%	0.10%	0.18%	0.16%	0.14%	0.14%	0.51%	0.29%	1.18%	1.38%	2.23%	2.72%	0.84%	0.58%	0.58%
20	0.20%	0.19%	0.00%	0.14%	0.07%	0.41%	0.14%	0.15%	0.18%	0.16%	0.20%	0.17%	0.56%	0.17%	1.25%	1.38%	2.50%	3.13%	0.93%	0.64%	0.64%
21	0.20%	0.19%	0.00%	0.14%	0.07%	0.41%	0.14%	0.15%	0.18%	0.16%	0.24%	0.22%	0.67%	0.41%	1.32%	1.72%	2.99%	3.42%	0.73%	0.73%	0.73%
22	0.25%	0.19%	0.00%	0.14%	0.07%	0.50%	0.14%	0.15%	0.24%	0.21%	0.41%	0.39%	0.72%	0.63%	1.47%	2.29%	3.53%	3.87%	0.88%	0.88%	0.88%
23	0.26%	0.19%	0.00%	0.14%	0.07%	0.63%	0.20%	0.15%	0.24%	0.21%	0.44%	0.39%	0.72%	0.63%	1.77%	2.56%	3.82%	3.87%	0.95%	0.95%	0.95%
24	0.30%	0.22%	0.00%	0.14%	0.14%	0.77%	0.20%	0.15%	0.24%	0.29%	0.44%	0.54%	0.72%	0.63%	1.77%	2.56%	3.82%	3.87%	1.03%	1.03%	1.03%
25	0.34%	0.22%	0.00%	0.14%	0.14%	0.77%	0.20%	0.15%	0.37%	0.29%	0.53%	0.58%	0.72%	0.63%	1.77%	2.56%	3.82%	4.21%	1.10%	1.10%	1.10%
26	0.34%	0.24%	0.00%	0.14%	0.14%	0.80%	0.20%	0.29%	0.37%	0.38%	0.53%	0.83%	0.75%	0.94%	2.26%	3.24%	4.94%	4.31%	1.18%	1.18%	1.18%
27	0.34%	0.24%	0.00%	0.14%	0.14%	0.84%	0.23%	0.35%	0.45%	0.43%	0.63%	0.85%	0.90%	1.14%	2.62%	3.53%	5.26%	4.42%	1.27%	1.27%	1.27%
28	0.39%	0.26%	0.00%	0.14%	0.14%	0.84%	0.30%	0.37%	0.55%	0.57%	0.63%	0.90%	1.01%	1.37%	2.62%	3.74%	5.58%	4.73%	1.36%	1.36%	1.36%
29	0.41%	0.26%	0.39%	0.14%	0.14%	0.84%	0.30%	0.41%	0.55%	0.67%	0.77%	0.90%	1.10%	1.47%	2.88%	3.74%	5.77%	4.73%	1.42%	1.42%	1.42%
30	0.41%	0.28%	0.39%	0.14%	0.20%	0.84%	0.41%	0.44%	0.69%	0.84%	0.87%	0.90%	1.16%	1.75%	3.05%	4.02%	6.04%	4.81%	1.53%	1.53%	1.53%
31	0.41%	0.28%	0.39%	0.14%	0.20%	0.89%	0.47%	0.44%	0.83%	0.93%	0.98%	1.08%	1.56%	1.70%	3.10%	4.22%	6.49%	4.81%	1.63%	1.63%	1.63%
32	0.52%	0.39%	0.39%	0.14%	0.20%	0.89%	0.56%	0.44%	0.93%	0.93%	1.01%	1.08%	1.71%	1.94%	3.34%	4.83%	6.66%	5.17%	1.72%	1.72%	1.72%
33	0.52%	0.47%	0.39%	0.14%	0.25%	1.11%	0.56%	0.48%	1.05%	1.01%	1.13%	1.08%	1.87%	2.27%	3.46%	4.84%	7.16%	5.89%	1.89%	1.89%	1.89%
34	0.57%	0.47%	0.39%	0.14%	0.25%	1.21%	0.56%	0.53%	1.04%	1.11%	1.22%	1.17%	1.87%	2.27%	3.61%	4.91%	7.34%	6.18%	1.88%	1.88%	1.88%
35	0.56%	0.51%	0.39%	0.14%	0.25%	1.21%	0.56%	0.60%	1.04%	1.11%	1.26%	1.17%	2.08%	2.30%	3.61%	5.14%	7.40%	6.19%	1.93%	1.93%	1.93%
36	0.59%	0.54%	0.39%	0.29%	0.25%	1.27%	0.56%	0.70%	1.15%	1.16%	1.37%	1.17%	2.26%	2.50%	3.68%	5.69%	7.80%	6.23%	2.03%	2.03%	2.03%
37	0.59%	0.60%	0.39%	0.29%	0.25%	1.27%	0.82%	0.71%	1.15%	1.19%	1.42%	1.42%	2.46%	2.62%	3.90%	5.90%	7.85%	6.23%	2.10%	2.10%	2.10%
38	0.61%	0.60%	0.39%	0.29%	0.25%	1.27%	0.82%	0.71%	1.19%	1.21%	1.42%	1.42%	2.60%	2.60%	4.01%	6.12%	7.85%	6.23%	2.14%	2.14%	2.14%
39	0.62%	0.62%	0.39%	0.29%	0.33%	1.27%	0.82%	0.71%	1.19%	1.21%	1.46%	1.46%	2.78%	2.69%	4.01%	6.25%	7.93%	6.23%	2.18%	2.18%	2.18%
40	0.65%	0.64%	0.39%	0.29%	0.33%	1.27%	0.86%	0.71%	1.26%	1.21%	1.60%	1.59%	3.16%	2.69%	4.01%	6.58%	7.93%	6.23%	2.26%	2.26%	2.26%
41	0.65%	0.68%	0.39%	0.33%	0.33%	1.31%	0.71%	0.82%	1.32%	1.31%	1.67%	1.64%	3.27%	2.98%	4.01%	6.90%	8.04%	6.23%	2.32%	2.32%	2.32%
42	0.65%	0.68%	0.39%	0.33%	0.33%	1.31%	0.76%	0.86%	1.37%	1.31%	1.86%	1.83%	3.36%	2.98%	4.34%	6.96%	8.10%	6.23%	2.39%	2.39%	2.39%
43	0.65%	0.68%	0.39%	0.33%	0.33%	1.39%	0.80%	0.87%	1.48%	1.31%	1.94%	2.15%	3.57%	3.19%	4.67%	7.20%	8.10%	6.23%	2.49%	2.49%	2.49%
44	0.77%	0.68%	0.39%	0.33%	0.33%	1.41%	0.85%	0.89%	1.53%	1.41%	2.04%	2.20%	3.95%	3.24%	4.75%	7.36%	8.10%	6.23%	2.55%	2.55%	2.55%
45	0.77%	0.72%	0.39%	0.33%	0.33%	1.45%	0.89%	0.92%	1.57%	1.50%	2.04%	2.46%	3.99%	3.36%	5.07%	7.73%	8.10%	6.23%	2.63%	2.63%	2.63%
46	0.77%	0.72%	0.39%	0.33%	0.33%	1.46%	0.92%	0.95%	1.64%	1.54%	2.09%	2.46%	4.21%	3.54%	5.07%	8.00%	8.10%	6.23%	2.69%	2.69%	2.69%
47	0.81%	0.75%	0.39%	0.33%	0.33%	1.49%	0.92%	1.04%	1.64%	1.67%	2.10%	2.58%	4.41%	3.63%	5.12%	8.04%	8.10%	6.23%	2.73%	2.73%	2.73%
48	0.81%	0.80%	0.39%	0.33%	0.33%	1.53%	1.01%	1.08%	1.68%	1.84%	2.16%	2.74%	4.51%	3.65%	5.25%	8.09%	8.10%	6.23%	2.79%	2.79%	2.79%
49	0.81%	0.80%	0.39%	0.33%	0.33%	1.53%	1.01%	1.12%	1.68%	1.99%	2.16%	2.80%	4.60%	4.08%	5.31%	8.29%	8.10%	6.23%	2.84%	2.84%	2.84%
50	0.81%	0.80%	0.39%	0.33%	0.33%	1.58%	1.15%	1.17%	1.73%	2.14%	2.25%	3.11%	4.72%	4.29%	5.31%	8.48%	8.10%	6.23%	2.92%	2.92%	2.92%
51	0.87%	0.80%	0.39%	0.33%	0.33%	1.58%	1.20%	1.19%	1.75%	2.16%	2.43%	3.30%	4.87%	4.29%	5.49%	8.60%	8.10%	6.23%	2.98%	2.98%	2.98%
52	0.87%	0.80%	0.39%	0.33%	0.33%	1.62%	1.20%	1.27%	1.86%	2.25%	2.52%	3.43%	5.06%	4.29%	5.69%	8.72%	8.10%	6.23%	3.04%	3.04%	3.04%
53	0.87%	0.82%	0.39%	0.33%	0.33%	1.63%	1.20%	1.35%	1.90%	2.25%	2.69%	3.46%	5.18%	4.39%	5.78%	8.72%	8.10%	6.23%	3.08%	3.08%	3.08%
54	0.87%	0.84%	0.39%	0.33%	0.39%	1.63%	1.20%	1.41%	1.93%	2.32%	2.91%	3.61%	5.24%	4.39%	5.78%	8.72%	8.10%	6.23%	3.12%	3.12%	3.12%
55	0.88%	0.84%	0.39%	0.42%	0.39%	1.63%	1.20%	1.51%	1.95%	2.32%	3.14%	3.80%	5.61%	4.57%	5.78%	8.72%	8.10%				



completed months from the original disbursement date and only considers vintages of twenty years or less. Data points in the graph and table are displayed if there are more than 50 loans in the respective vintage.

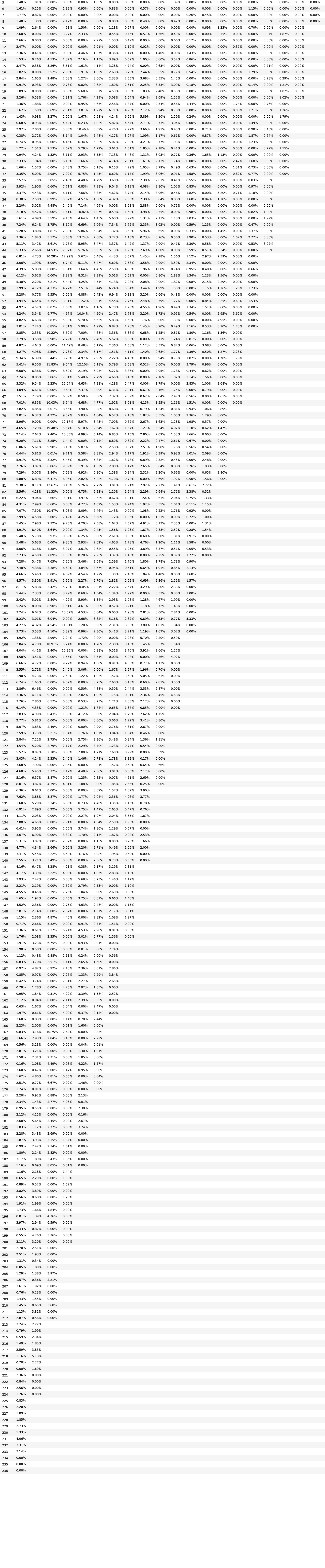
	Mortgage
First Vintage	2007
Last Vintage	2026

Total Prepayments	193,068,939
Total Loans Prepaid	10,595

Prepayment Panama - Mortgage Loans Cutoff date: **August, 2026**

Note: Vintages with fewer than 50 loans are not presented, however, the line showing all vintages includes all loans from all vintages, regardless of the quantity in each vintage.

The chart illustrates the Per Annualized Prepayment (PAP) rates for various mortgage loan vintages. The y-axis represents the PAP percentage, ranging from 0.00% to 40.00% in 10.00% increments. The x-axis represents time, with labels for 2000, 2005, 2010, 2015, and 2020. The chart shows a dense collection of lines for different vintages, with a significant peak around 2005 reaching nearly 20.00%. The lines generally fluctuate between 0.00% and 10.00% for most of the period, with a notable increase in volatility and higher peaks starting around 2010, peaking again around 2015 at approximately 15.00%, and then showing a general downward trend towards the end of the period shown.



Section 2

(Reportes en Español/ *Spanish Reports*)

Análisis bajo la Categoría de Incumplidos - Panamá Préstamos Hipotecarios

Fecha Corte: August, 2026

Para el presente informe de cosechas de préstamos bajo la categoría de incumplidos, se llevó a cabo un análisis de las características de cada préstamo y su comportamiento histórico de pago. Es importante aclarar que, para considerar un préstamo como incumplido, se definió una morosidad de ciento ochenta (180) días.

Introducción

Para este informe se realizó un análisis de toda la cartera de La Hipotecaria en Panamá. El porcentaje acumulado de los préstamos bajo la categoría de incumplidos para cada cosecha, es presentado por cada periodo desde su fecha original de desembolso y solo considera cosechas de veinte (20) años o menos. En la gráfica y tabla solo se muestran cosechas que, al momento de la generación del informe, tenían al menos 50 préstamos.

Información General de Préstamos bajo la Categoría de Incumplidos

	Panamá Hipotecarios
Primera Cosecha	2007
Última Cosecha	2026
Periodos Totales	236
Préstamos Desembolsados	37,361
Total Desembolsado	1,247,928,525
Acumulado de Préstamos Categoría Incumplidos	6.02%

Préstamos bajo la categoría de Incumplidos, Panamá - Hipotecarios Fecha Corte: August, 2026

Nota: Cosechas con menos de 50 préstamos fueron excluidos, sin embargo, la línea que muestra todas las cosechas incluye todos los préstamos de todas las cosechas a pesar de la cantidad de préstamos.



Préstamos bajo la categoría de Incumplidos, Panamá - Hipotecarios Fecha Corte: August, 2026

Nota: Cosechas con menos de 50 préstamos fueron excluidos, sin embargo, la línea que muestra todas las cosechas incluye todos los préstamos de todas las cosechas a pesar de la cantidad de préstamos.

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027/2026
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
6	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
8	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
9	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.06%	0.13%	0.10%
10	0.06%	0.00%	0.00%	0.13%	0.07%	0.06%	0.05%	0.04%	0.09%	0.00%	0.00%	0.00%	0.07%	0.15%	0.00%	0.14%	0.24%	0.25%	0.26%	0.08%	0.08%
11	0.06%	0.00%	0.00%	0.13%	0.07%	0.06%	0.05%	0.08%	0.09%	0.00%	0.00%	0.00%	0.07%	0.15%	0.00%	0.14%	0.24%	0.25%	0.26%	0.08%	0.08%
12	0.06%	0.00%	0.00%	0.13%	0.07%	0.06%	0.05%	0.10%	0.09%	0.00%	0.00%	0.00%	0.07%	0.15%	0.00%	0.14%	0.24%	0.25%	0.26%	0.08%	0.08%
13	0.06%	0.03%	0.00%	0.13%	0.07%	0.06%	0.05%	0.10%	0.09%	0.00%	0.00%	0.00%	0.07%	0.15%	0.00%	0.14%	0.24%	0.25%	0.26%	0.08%	0.08%
14	0.15%	0.03%	0.00%	0.13%	0.07%	0.06%	0.05%	0.10%	0.14%	0.00%	0.00%	0.00%	0.07%	0.15%	0.00%	0.14%	0.24%	0.25%	0.26%	0.08%	0.08%
15	0.16%	0.10%	0.00%	0.13%	0.07%	0.06%	0.05%	0.10%	0.14%	0.00%	0.13%	0.00%	0.26%	0.15%	0.00%	0.36%	0.81%	1.01%	1.84%	0.62%	0.29%
16	0.16%	0.15%	0.00%	0.14%	0.07%	0.13%	0.10%	0.10%	0.14%	0.05%	0.14%	0.00%	0.39%	0.15%	0.00%	0.36%	0.81%	1.01%	1.84%	0.79%	0.35%
17	0.16%	0.15%	0.00%	0.14%	0.07%	0.27%	0.10%	0.10%	0.18%	0.05%	0.14%	0.09%	0.44%	0.29%	0.56%	0.88%	1.33%	2.05%	0.79%	0.41%	0.15%
18	0.18%	0.19%	0.00%	0.14%	0.07%	0.34%	0.10%	0.10%	0.18%	0.16%	0.14%	0.14%	0.51%	0.29%	0.90%	1.11%	1.53%	2.27%	0.84%	0.49%	0.15%
19	0.18%	0.19%	0.00%	0.14%	0.07%	0.34%	0.10%	0.10%	0.18%	0.16%	0.14%	0.17%	0.51%	0.29%	1.18%	1.30%	2.23%	0.93%	0.84%	0.58%	0.15%
20	0.20%	0.19%	0.00%	0.14%	0.07%	0.41%	0.14%	0.10%	0.18%	0.16%	0.20%	0.17%	0.56%	0.29%	1.32%	1.38%	2.50%	3.13%	0.93%	0.64%	0.15%
21	0.20%	0.19%	0.00%	0.14%	0.07%	0.41%	0.14%	0.15%	0.18%	0.16%	0.22%	0.67%	0.41%	1.32%	1.72%	2.99%	3.42%	0.93%	0.73%	0.15%	0.15%
22	0.25%	0.19%	0.00%	0.14%	0.07%	0.50%	0.14%	0.15%	0.24%	0.16%	0.24%	0.34%	0.67%	0.41%	1.40%	2.04%	3.33%	3.69%	0.82%	0.15%	0.15%
23	0.26%	0.19%	0.00%	0.14%	0.07%	0.63%	0.20%	0.15%	0.24%	0.21%	0.41%	0.39%	0.72%	0.63%	1.47%	2.29%	3.53%	3.87%	0.88%	0.15%	0.15%
24	0.30%	0.22%	0.00%	0.14%	0.07%	0.71%	0.20%	0.15%	0.24%	0.29%	0.44%	0.54%	0.72%	0.63%	1.77%	2.56%	3.82%	3.87%	0.95%	0.15%	0.15%
25	0.34%	0.22%	0.00%	0.14%	0.14%	0.77%	0.20%	0.15%	0.37%	0.29%	0.53%	0.58%	0.72%	0.63%	1.77%	2.87%	4.21%	4.14%	1.03%	0.15%	0.15%
26	0.34%	0.22%	0.00%	0.14%	0.14%	0.77%	0.20%	0.24%	0.37%	0.29%	0.53%	0.76%	0.72%	0.83%	1.84%	3.01%	4.67%	4.21%	1.09%	0.15%	0.15%
27	0.34%	0.24%	0.00%	0.14%	0.14%	0.84%	0.20%	0.29%	0.49%	0.38%	0.53%	0.83%	0.75%	0.90%	2.06%	3.24%	5.46%	4.32%	1.18%	0.15%	0.15%
28	0.34%	0.24%	0.00%	0.14%	0.14%	0.84%	0.23%	0.35%	0.55%	0.43%	0.63%	0.85%	0.90%	1.14%	2.26%	3.53%	5.26%	4.32%	1.27%	0.15%	0.15%
29	0.39%	0.26%	0.00%	0.14%	0.14%	0.84%	0.30%	0.37%	0.55%	0.57%	0.63%	0.90%	1.01%	1.37%	2.62%	3.74%	5.58%	4.73%	1.36%	0.15%	0.15%
30	0.41%	0.26%	0.39%	0.14%	0.14%	0.84%	0.30%	0.41%	0.55%	0.67%	0.77%	0.90%	1.10%	1.47%	2.88%	3.74%	5.77%	4.73%	1.42%	0.15%	0.15%
31	0.41%	0.28%	0.39%	0.14%	0.20%	0.84%	0.41%	0.44%	0.69%	0.84%	0.87%	0.90%	1.36%	1.65%	3.05%	4.02%	6.04%	4.81%	1.53%	0.15%	0.15%
32	0.43%	0.39%	0.39%	0.14%	0.20%	0.89%	0.47%	0.44%	0.83%	0.93%	0.98%	1.56%	1.70%	3.10%	4.22%	6.49%	4.81%	1.63%	0.15%	0.15%	0.15%
33	0.52%	0.39%	0.39%	0.14%	0.20%	0.94%	0.56%	0.44%	0.95%	0.93%	1.01%	1.08%	1.71%	1.94%	3.46%	4.63%	6.66%	5.17%	1.72%	0.15%	0.15%
34	0.52%	0.47%	0.39%	0.14%	0.25%	1.11%	0.56%	0.48%	1.00%	1.01%	1.13%	1.08%	1.87%	2.27%	3.49%	4.84%	7.16%	5.17%	1.83%	0.15%	0.15%
35	0.55%	0.47%	0.39%	0.14%	0.25%	1.21%	0.56%	0.53%	1.04%	1.11%	1.22%	1.17%	1.97%	2.27%	3.61%	4.91%	7.34%	5.17%	1.88%	0.15%	0.15%
36	0.56%	0.51%	0.39%	0.14%	0.25%	1.21%	0.56%	0.60%	1.04%	1.11%	1.28%	1.17%	2.08%	2.39%	3.61%	5.14%	7.40%	5.17%	1.93%	0.15%	0.15%
37	0.59%	0.54%	0.39%	0.20%	0.25%	1.27%	0.56%	0.70%	1.15%	1.16%	1.37%	1.17%	2.26%	2.50%	3.68%	5.69%	7.80%	5.17%	2.03%	0.15%	0.15%
38	0.59%	0.60%	0.39%	0.20%	0.25%	1.27%	0.62%	0.71%	1.15%	1.16%	1.42%	1.35%	2.46%	2.69%	3.89%	5.90%	7.85%	5.17%	2.10%	0.15%	0.15%
39	0.61%	0.60%	0.39%	0.20%	0.25%	1.27%	0.62%	0.71%	1.19%	1.21%	1.42%	1.42%	2.60%	2.69%	4.01%	6.12%	7.85%	5.17%	2.14%	0.15%	0.15%
40	0.63%	0.62%	0.39%	0.20%	0.33%	1.27%	0.62%	0.71%	1.19%	1.21%	1.46%	1.48%	2.78%	2.69%	4.01%	6.25%	7.93%	5.17%	2.18%	0.15%	0.15%
41	0.69%	0.64%	0.39%	0.20%	0.33%	1.27%	0.66%	0.71%	1.26%	1.31%	1.60%	1.59%	3.16%	2.98%	4.01%	6.58%	7.93%	5.17%	2.26%	0.15%	0.15%
42	0.69%	0.68%	0.39%	0.39%	0.33%	1.31%	0.71%	0.82%	1.32%	1.31%	1.67%	1.64%	3.27%	2.98%	4.01%	6.90%	8.04%	5.17%	2.33%	0.15%	0.15%
43	0.69%	0.68%	0.39%	0.39%	0.33%	1.31%	0.76%	0.86%	1.37%	1.31%	1.86%	1.83%	3.36%	2.98%	4.34%	6.96%	8.10%	5.17%	2.39%	0.15%	0.15%
44	0.69%	0.68%	0.39%	0.39%	0.33%	1.39%	0.80%	0.87%	1.48%	1.31%	1.94%	2.15%	3.57%	3.19%	4.67%	7.20%	8.10%	5.17%	2.49%	0.15%	0.15%
45	0.72%	0.68%	0.39%	0.39%	0.33%	1.41%	0.85%	0.89%	1.53%	1.41%	2.04%	2.20%	3.55%	3.24%	4.91%	7.36%	8.10%	5.17%	2.55%	0.15%	0.15%
46	0.77%	0.72%	0.39%	0.39%	0.33%	1.45%	0.89%	0.92%	1.57%	1.50%	2.04%	2.46%	3.99%	3.34%	5.07%	7.73%	8.10%	5.17%	2.63%	0.15%	0.15%
47	0.77%	0.72%	0.39%	0.39%	0.33%	1.46%	0.92%	0.95%	1.64%	1.59%	2.09%	2.46%	4.21%	3.54%	5.07%	8.00%	8.10%	5.17%	2.69%	0.15%	0.15%
48	0.81%	0.75%	0.39%	0.39%	0.33%	1.49%	0.92%	1.04%	1.64%	1.67%	2.10%	2.58%	4.41%	3.65%	5.12%	8.04%	8.10%	5.17%	2.73%	0.15%	0.15%
49	0.81%	0.80%	0.39%	0.39%	0.33%	1.53%	1.01%	1.08%	1.68%	1.84%	2.16%	2.74%	4.51%	3.83%	5.25%	8.09%	8.10%	5.17%	2.79%	0.15%	0.15%
50	0.81%	0.80%	0.39%	0.39%	0.33%	1.53%	1.01%	1.12%	1.68%	1.99%	2.16%	2.80%	4.60%	4.08%	5.31%	8.29%	8.10%	5.17%	2.84%	0.15%	0.15%
51	0.81%	0.80%	0.39%	0.39%	0.33%	1.58%	1.15%	1.17%	1.73%	2.14%	2.25%	3.11%	4.72%	4.29%	5.31%	8.48%	8.10%	5.17%	2.92%	0.15%	0.15%
52	0.87%	0.80%	0.39%	0.39%	0.33%	1.58%	1.20%	1.19%	1.75%	2.16%	2.43%	3.30%	4.87%	4.29%	5.49%	8.60%	8.10%	5.17%	2.98%	0.15%	0.15%
53	0.87%	0.80%	0.39%	0.39%	0.33%	1.62%	1.20%	1.27%	1.86%	2.25%	2.52%	3.43%	5.06%	4.29%	5.69%	8.72%	8.10%	5.17%	3.04%	0.15%	0.15%
54	0.87%	0.82%	0.39%	0.39%	0.33%	1.63%	1.20%	1.35%	1.90%	2.25%	2.69%	3.46%	5.18%	4.39%	5.78%	8.72%	8.10%	5.17%	3.08%	0.15%	0.15%
55	0.87%	0.84%	0.39%	0.39%	0.39%	1.63%	1.20%	1.41%	1.93%	2.32%	2.91%	3.61%	5.24%	4.39%	5.78%	8.72%	8.10%	5.17%	3.12%	0.15%	0.15%
56	0.88%	0.84%	0.39%	0.42%	0.39%																

Análisis de Cancelaciones Anticipadas - Panamá Préstamos Hipotecarios

Fecha de Corte: August, 2026

Para el presente informe de cancelaciones anticipadas por cosechas, se llevó a cabo un análisis de las características de cada préstamo y su comportamiento histórico de pago. Los préstamos cancelados antipadamente, son aquellos que fueron cancelados completamente antes de la fecha de vencimiento originalmente pactada.

Introducción

Para este informe se realizó un análisis de toda la cartera de La Hipotecaria en Panamá. En este informe se presenta, el porcentaje de cancelaciones anticipadas, contados desde el número de meses desde su desembolso original y solo considera cosechas de veinte (20) años o menos. En la gráfica y la tabla solo se muestran cosechas que, al momento de la generación del informe, tenían al menos 50 préstamos.

Información General Cancelaciones Anticipadas

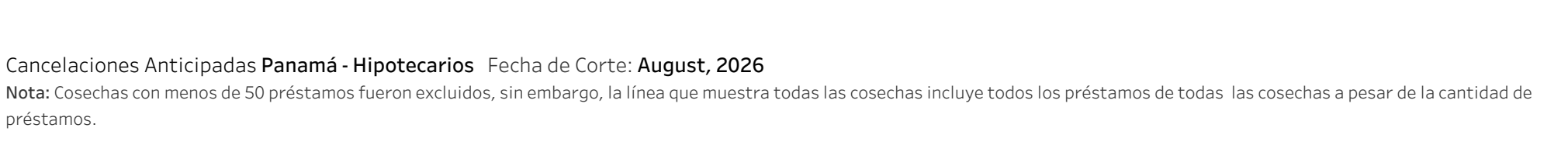
Total Cancelaciones Anticipadas	193,068,939
Préstamos Cancelados Anticipadamente	10,595

Cancelaciones Anticipadas **Panamá - Préstamos Hipotecarios** Fecha de Corte: **August, 2026**

Nota: Cosechas con menos de 50 préstamos fueron excluidos, sin embargo, la línea que muestra todas las cosechas incluye todos los préstamos de todas las cosechas a pesar de la cantidad de préstamos.

Cancelaciones Anticipadas Panamá - Préstamos Hipotecarios Fecha de Corte: August, 2026

Nota: Cosechas con menos de 50 préstamos fueron excluidos, sin embargo, la línea que muestra todas las cosechas incluye todos los préstamos de todas las cosechas a pesar de la cantidad de préstamos.



Cancelaciones Anticipadas Panamá - Hipotecarios Fecha de Corte: August, 2026

Nota: Cosechas con menos de 50 préstamos fueron excluidos, sin embargo, la línea que muestra todas las cosechas incluye todos los préstamos de todas las cosechas a pesar de la cantidad de préstamos.

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2007/2026
1	1.70%	0.00%	0.00%	0.00%	0.00%	0.81%	0.47%	0.00%	0.00%	0.00%	0.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%
2	1.53%	0.00%	0.00%	0.00%	0.00%	0.01%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%
3	1.80%	0.07%	0.00%	0.00%	0.00%	0.00%	0.63%	0.00%	0.03%	0.00%	0.00%	0.99%	0.28%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.23%
4	0.91%	0.01%	3.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.22%	0.00%	0.00%	0.14%
5	1.40%	1.01%	0.00%	0.00%	0.00%	1.05%	0.00%	0.00%	0.00%	0.00%	1.89%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.32%
6	1.61%	0.15%	6.62%	1.39%	0.95%	0.00%	0.83%	0.00%	0.57%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.15%	0.00%	0.00%	0.00%	0.00%	0.38%
7	1.77%	0.82%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.26%	0.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%
8	1.40%	1.30%	0.00%	2.12%	0.00%	0.00%	0.88%	0.00%	0.40%	0.00%	0.42%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.30%
9	1.09%	2.64%	0.00%	4.61%	1.50%	0.00%	1.18%	0.67%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.69%	1.23%	0.00%	0.70%	0.00%	0.00%	0.58%
10	2.60%	0.00%	0.00%	3.27%	2.33%	0.88%	0.55%	0.45%	0.57%	1.56%	0.49%	0.00%	0.00%	2.15%	0.00%	0.00%	0.87%	1.87%	0.00%	0.00%	0.77%
11	2.66%	0.00%	0.00%	0.00%	0.00%	2.27%	1.50%	0.49%	0.00%	0.00%	0.66%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.43%
12	2.47%	0.00%	0.00%	0.00%	0.00%	2.91%	0.00%	1.10%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.57%	0.00%	0.00%	0.00%	0.00%	0.00%	0.36%
13	2.36%	0.41%	0.00%	0.00%	0.00%	1.07%	0.36%	1.14%	0.00%	1.40%	0.00%	1.43%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.64%
14	1.53%	0.26%	4.13%	1.87%	2.16%	1.13%	3.89%	0.69%	1.00%	0.60%	3.52%	0.86%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.01%
15	3.47%	0.38%	3.26%	3.61%	1.61%	4.14%	3.28%	4.74%	0.00%	0.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.71%	0.00%	0.00%	0.00%	1.16%
16	1.82%	0.00%	2.52%	2.90%	1.91%	1.35%	2.63%	3.79%	2.44%	0.55%	0.77%	0.54%	0.00%	0.00%	0.00%	1.79%	0.85%	0.00%	0.00%	0.00%	1.19%
17	2.84%	1.65%	2.48%	2.80%	1.27%	3.65%	2.33%	2.55%	3.68%	0.55%	1.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.28%	0.00%	0.00%	0.00%	1.19%
18	0.91%	0.93%	0.00%	0.73%	0.82%	0.92%	1.80%	2.61%	2.25%	3.33%	3.09%	0.18%	0.00%	0.00%	0.00%	0.14%	0.80%	1.21%	0.00%	0.00%	1.15%
19	1.89%	0.00%	0.00%	0.00%	0.80%	5.60%	0.87%	4.53%	0.00%	1.03%	2.48%	0.53%	0.00%	0.00%	0.00%	0.00%	0.00%	1.02%	0.00%	0.00%	0.92%
20	3.26%	0.53%	0.00%	2.31%	1.76%	4.29%	3.08%	1.64%	0.94%	2.09%	1.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.02%	0.00%	0.00%	1.19%
21	1.36%	1.88%	0.00%	0.00%	0.95%	4.55%	2.56%	1.87%	0.00%	2.54%	0.56%	1.44%	0.38%	0.00%	1.74%	0.00%	0.76%	0.00%	0.00%	0.00%	1.22%
22	1.62%	3.58%	6.69%	2.51%	3.01%	4.27%	6.71%	4.96%	2.12%	0.94%	0.78%	0.00%	0.00%	0.00%	0.00%	1.21%	0.00%	1.26%	0.00%	0.00%	1.74%
23	1.43%	0.98%	3.27%	2.96%	1.67%	0.58%	4.24%	6.55%	5.89%	1.20%	1.59%	0.24%	0.00%	0.00%	0.00%	0.00%	0.00%	1.79%	0.00%	0.00%	1.73%
24	0.86%	2.00%	0.00%	0.00%	6.23%	4.92%	5.82%	4.54%	2.71%	3.73%	3.04%	0.00%	0.00%	0.00%	0.00%	1.49%	0.00%	0.00%	0.00%	0.00%	2.06%
25	2.97%	2.00%	0.00%	0.58%	10.46%	5.69%	4.26%	2.77%	3.66%	1.91%	0.43%	0.00%	0.71%	0.00%	0.00%	0.90%	0.40%	0.00%	0.00%	0.00%	2.05%
26	0.98%	2.72%	0.00%	0.81%	1.04%	5.48%	4.17%	3.07%	1.09%	1.17%	0.61%	0.00%	0.87%	0.00%	0.00%	1.87%	0.64%	0.00%	0.00%	0.00%	1.55%
27	0.74%	0.95%	0.00%	0.45%	6.34%	5.32%	5.07%	1.92%	4.21%	0.77%	1.93%	0.00%	0.00%	0.00%	0.00%	1.23%	0.89%	0.00%	0.00%	0.00%	2.14%
28	1.22%	1.51%	2.53%	2.62%	5.29%	4.72%	3.61%	1.61%	1.85%	2.18%	0.41%	0.00%	0.50%	0.00%	0.00%	0.00%	0.79%	1.55%	0.00%	0.00%	1.41%
29	0.94%	4.24%	1.32%	3.11%	2.93%	5.53%	7.13%	5.48%	1.31%	3.03%	0.77%	0.36%	1.65%	1.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.11%
30	2.33%	1.94%	0.00%	6.03%	3.66%	3.66%	4.74%	2.51%	1.61%	2.13%	1.74%	0.00%	0.00%	0.00%	0.00%	2.47%	1.68%	0.53%	0.00%	0.00%	1.79%
31	1.66%	1.57%	0.00%	3.43%	3.75%	6.18%	6.15%	4.29%	1.05%	3.79%	0.49%	0.00%	0.00%	0.00%	1.31%	0.73%	0.00%	0.00%	0.00%	0.00%	1.89%
32	3.35%	5.09%	2.98%	7.02%	5.75%	1.45%	6.60%	1.17%	1.99%	3.06%	0.91%	1.58%	0.00%	0.00%	0.82%	0.77%	0.00%	0.00%	0.00%	0.00%	2.11%
33	2.57%	1.70%	3.85%	2.48%	4.48%	4.79%	3.68%	3.99%	2.38%	3.61%	0.41%	0.55%	0.00%	0.00%	0.00%	0.83%	0.00%	0.00%	0.00%	0.00%	1.72%
34	3.92%	1.90%	6.60%	7.71%	6.83%	7.98%	9.04%	6.19%	6.08%	3.80%	1.02%	0.83%	0.00%	0.00%	0.00%	0.97%	0.00%	0.00%	0.00%	0.00%	3.13%
35	3.37%	4.43%	5.29%	6.11%	7.66%	8.35%	4.62%	7.34%	2.14%	3.96%	0.46%	1.82%	0.00%	5.20%	0.71%	1.18%	0.00%	0.00%	0.00%	0.00%	2.81%
36	0.38%	2.58%	6.98%	6.57%	4.57%	4.50%	4.32%	7.36%	2.38%	0.64%	0.00%	1.60%	0.84%	1.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.98%
37	2.20%	3.02%	4.48%	2.49%	7.14%	4.99%	0.00%	3.93%	2.88%	0.00%	0.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.46%
38	2.18%	4.52%	4.00%	1.41%	10.82%	4.97%	0.59%	1.69%	4.98%	0.00%	0.00%	0.98%	0.00%	0.00%	0.00%	0.82%	1.39%	0.00%	0.00%	0.00%	2.00%
39	1.61%	4.09%	3.59%	8.16%	4.64%	4.45%	5.60%	3.92%	1.31%	2.11%	1.18%	1.03%	0.15%	1.20%	0.00%	0.00%	1.92%	0.00%	0.00%	0.00%	2.18%
40	7.24%	6.24%	3.75%	9.10%	6.69%	6.06%	7.34%	5.23%	3.02%	0.00%	0.59%	1.25%	0.00%	0.00%	0.00%	0.47%	0.00%	0.00%	0.00%	0.00%	3.08%
41	5.28%	1.80%	1.81%	2.88%	5.86%	5.84%	1.32%	5.35%	0.65%	0.00%	0.33%	0.00%	0.33%	0.00%	1.45%	0.00%	1.37%	0.00%	0.00%	0.00%	2.20%
42	3.36%	1.84%	5.17%	3.63%	13.74%	7.08%	3.72%	1.13%	0.73%	0.76%	0.50%	1.90%	0.53%	0.00%	1.02%	0.77%	0.00%	0.00%	0.00%	0.00%	2.25%
43	5.11%	3.42%	3.61%	1.76%	5.95%	3.47%	3.37%	1.42%	1.37%	0.00%	0.41%	2.30%	0.58%	0.00%	0.00%	0.53%	3.92%	0.00%	0.00%	0.00%	1.86%
44	5.33%	2.66%	11.83%	7.97%	5.76%	6.63%	5.13%	3.26%	2.69%	1.60%	0.00%	2.59%	0.51%	2.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.57%
45	6.81%	4.79%	10.02%	12.92%	5.67%	6.48%	4.43%	5.37%	1.45%	1.18%	1.56%	1.12%	2.97%	2.59%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.19%
46	3.06%	1.93%	5.09%	6.74%	5.11%	6.47%	5.60%	2.68%	3.58%	0.00%	3.59%	2.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.45%
47	4.39%	5.83%	0.00%	1.31%	3.64%	4.45%	2.50%	4.36%	1.96%	1.00%	0.74%	0.95%	0.40%	0.00%	0.00%	0.00%	0.66%	0.00%	0.00%	0.00%	2.03%
48	6.12%	5.62%	0.00%	8.82%	8.31%	2.39%	5.01%	5.52%	0.00%	0.80%	1.88%	1.34%	1.23%	1.56%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.71%
49	5.30%	2.20%	7.21%	5.44%	4.25%	4.54%	4.13%	2.98%	2.08%	0.00%	1.82%	0.08%	2.15%	2.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.27%
50	3.99%	4.12%	4.33%	4.27%	7.51%	5.44%	6.24%	5.84%	3.44%	1.99%	1.50%	0.00%	1.15%	1.16%	1.20%	1.23%	0.00%	0.00%	0.00%	0.00%	2.97%
51	5.28%	0.77%	9.55%	5.09%	4.88%	5.42%	6.94%	0.88%	3.20%	0.66%	0.48%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.02%
52	4.94%	6.64%	5.35%	3.31%	11.52%	2.01%	4.55%	2.76%	2.48%	0.59%	1.27%	0.00%	0.84%	2.25%	0.63%	1.53%	0.00%	0.00%	0.00%	0.00%	2.63%
53	4.92%	4.57%	8.07%	1.66%	3.87%	4.16%	6.78%	1.76%	4.55%	1.96%	0.49%	1.34%	1.51%	0.60%	0.00%	0.					