



## Historical Performance Reports (*Reportes de Desempeño Histórico*)

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

Cutoff Date: July, 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: July, 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

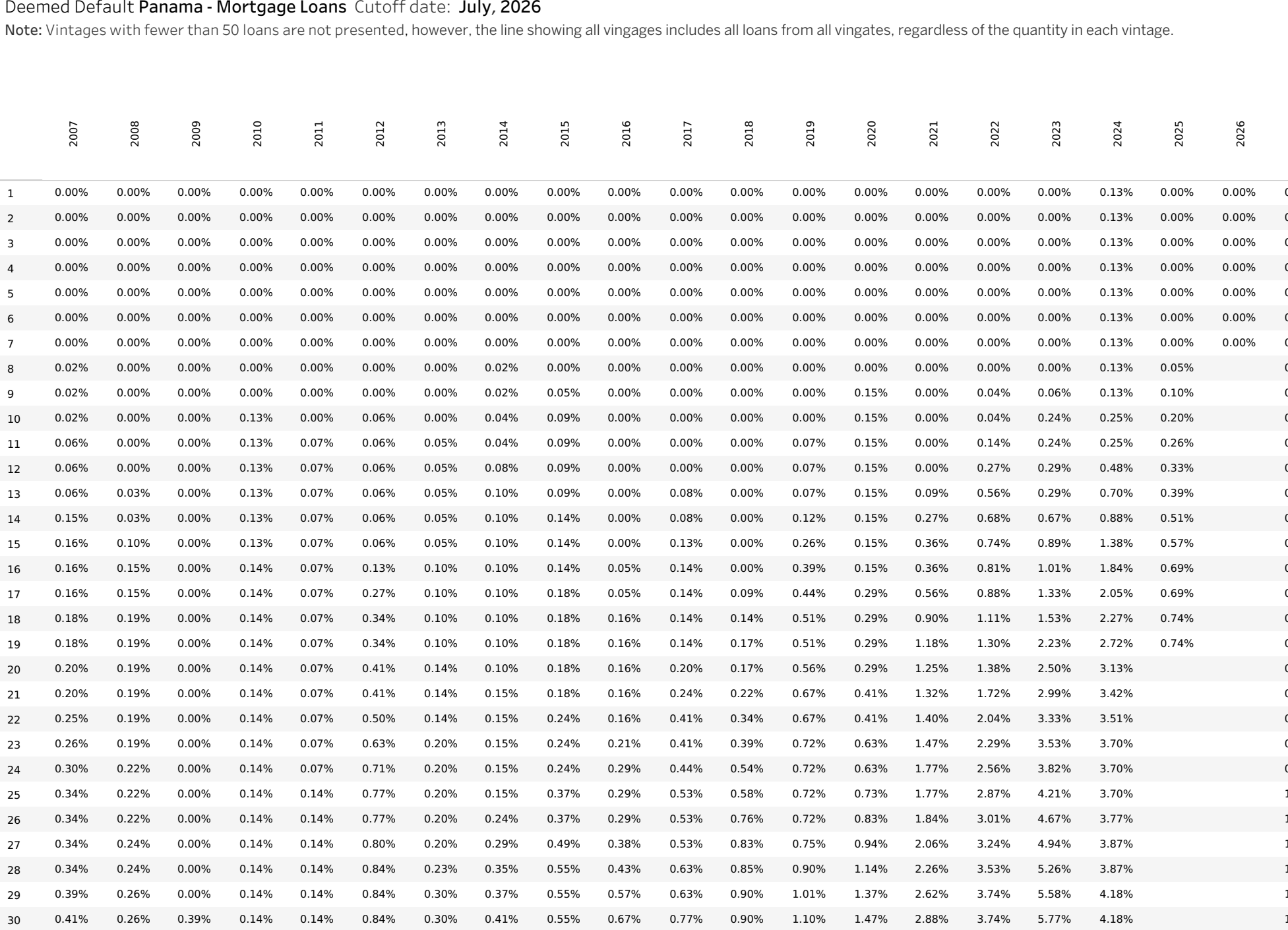
Analysis were drawn from the entire portfolio of La Hipotecaria in Panama. The cumulative percentage of deemed defaults of each vintage is reported for each period from loan's original disbursement date and only considers vintages of twenty years or less. Data points in the graph and table are displayed 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              | 235           |  |
| Total of Loans             | 37,244        |  |
| Total Disbursements        | 1,241,793,969 |  |
| Cumulative Deemed Defaults | 5.95%         |  |

Deemed Default Panama - Mortgage Loans Cutoff date: July, 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.

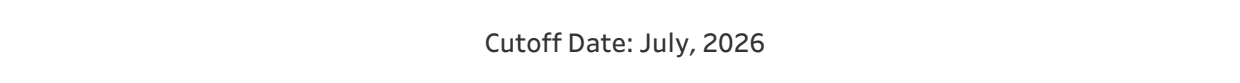


Deemed Default Panama - Mortgage Loans Cutoff date: July, 2026

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.

|    |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
|----|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--|--|--|--|
| 1  | 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% |  |  |  |  |
| 2  | 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% | 7.66% |  |  |  |  |
| 3  | 0.59% | 0.60% | 0.39% | 0.29% | 0.25% | 1.27% | 0.62% | 0.71% | 1.15% | 1.16% | 1.42% | 1.35% | 2.40% | 2.62% | 3.89% | 5.90% | 7.71% |  |  |  |  |
| 4  | 0.61% | 0.60% | 0.39% | 0.29% | 0.25% | 1.27% | 0.62% | 0.71% | 1.15% | 1.21% | 1.42% | 1.42% | 2.60% | 2.69% | 4.01% | 6.12% | 7.71% |  |  |  |  |
| 5  | 0.63% | 0.62% | 0.39% | 0.29% | 0.33% | 1.27% | 0.62% | 0.71% | 1.19% | 1.21% | 1.46% | 1.48% | 2.78% | 2.69% | 4.01% | 6.25% | 7.78% |  |  |  |  |
| 6  | 0.69% | 0.64% | 0.39% | 0.29% | 0.33% | 1.27% | 0.66% | 0.71% | 1.26% | 1.21% | 1.60% | 1.59% | 3.16% | 2.98% | 4.01% | 6.58% | 7.88% |  |  |  |  |
| 7  | 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% | 7.90% |  |  |  |  |
| 8  | 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% | 7.96% |  |  |  |  |
| 9  | 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% |       |  |  |  |  |
| 10 | 0.72% | 0.68% | 0.39% | 0.39% | 0.33% | 1.41% | 0.85% | 0.89% | 1.53% | 1.41% | 2.04% | 2.20% | 3.95% | 3.24% | 4.75% | 7.36% |       |  |  |  |  |
| 11 | 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% | 3.36% | 5.07% | 7.73% |       |  |  |  |  |
| 12 | 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% |       |  |  |  |  |
| 13 | 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% | 8.00% |       |  |  |  |  |
| 14 | 0.81% | 0.80% | 0.39% | 0.39% | 0.33% | 1.53% | 1.01% | 1.08% | 1.64% | 1.84% | 2.16% | 2.74% | 4.51% | 3.83% | 5.25% | 8.05% |       |  |  |  |  |
| 15 | 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% | 8.25% |       |  |  |  |  |
| 16 | 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% | 8.37% |       |  |  |  |  |
| 17 | 0.87% | 0.80% | 0.39% | 0.39% | 0.33% | 1.58% | 1.20% | 1.19% | 1.75% | 2.15% | 2.43% | 3.30% | 4.87% | 4.29% | 5.49% | 8.43% |       |  |  |  |  |
| 18 | 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% | 8.49% |       |  |  |  |  |
| 19 | 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% | 8.49% |       |  |  |  |  |
| 20 | 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% | 8.49% |       |  |  |  |  |
| 21 | 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% |       |       |  |  |  |  |
| 22 | 0.88% | 0.90% | 0.39% | 0.42% | 0.39% | 1.63% | 1.20% | 1.59% | 2.04% | 2.39% | 3.32% | 3.91% | 5.68% | 4.57% | 5.89% |       |       |  |  |  |  |
| 23 | 0.98% | 0.99% | 0.39% | 0.43% | 0.39% | 1.76% | 1.20% | 1.59% | 2.08% | 2.39% | 3.51% | 3.94% | 5.93% | 4.57% | 5.97% |       |       |  |  |  |  |
| 24 | 0.98% | 0.99% | 0.39% | 0.43% | 0.48% | 1.76% | 1.24% | 1.75% | 2.21% | 2.39% | 3.64% | 4.00% | 6.01% | 4.68% | 5.97% |       |       |  |  |  |  |
| 25 | 1.02% | 0.99% | 0.39% | 0.49% | 0.53% | 1.78% | 1.28% | 1.88% | 2.22% | 2.50% | 3.74% | 4.07% | 6.33% | 4.86% | 6.12% |       |       |  |  |  |  |
| 26 | 1.05% | 0.99% | 0.39% | 0.49% | 0.53% | 1.78% | 1.29% | 1.96% | 2.25% | 2.50% | 3.99% | 4.25% | 6.43% | 4.86% | 6.36% |       |       |  |  |  |  |
| 27 | 1.05% | 0.99% | 0.39% | 0.49% | 0.53% | 1.78% | 1.29% | 2.10% | 2.38% | 2.55% | 4.02% | 4.39% | 6.55% | 4.86% | 6.36% |       |       |  |  |  |  |
| 28 | 1.05% | 0.99% | 0.39% | 0.55% | 0.53% | 1.78% | 1.40% | 2.00% | 2.52% | 2.62% | 4.21% | 4.39% | 6.56% | 4.97% | 6.37% |       |       |  |  |  |  |
| 29 | 1.05% | 0.99% | 0.39% | 0.64% | 0.53% | 1.85% | 1.42% | 2.00% | 2.75% | 2.66% | 4.25% | 4.58% | 6.84% | 5.07% | 6.40% |       |       |  |  |  |  |
| 30 | 1.08% | 0.99% | 0.39% | 0.64% | 0.53% | 1.88% | 1.52% | 2.00% | 2.70% | 2.74% | 4.41% | 4.82% | 6.92% | 5.07% | 6.49% |       |       |  |  |  |  |
| 31 | 1.08% | 0.99% | 0.39% | 0.82% | 0.53% | 1.92% | 1.52% | 2.23% | 2.80% | 2.93% | 4.45% | 4.97% | 7.10% | 5.30% | 6.49% |       |       |  |  |  |  |
| 32 | 1.10% | 0.99% | 0.39% | 1.04% | 0.55% | 1.92% | 1.59% | 2.32% | 2.80% | 3.07% | 4.75% | 5.09% | 7.30% | 5.30% | 6.49% |       |       |  |  |  |  |
| 33 | 1.12% | 0.99% | 0.39% | 1.04% | 0.61% | 2.04% | 1.64% | 2.40% | 2.95% | 3.11% | 4.87% | 5.18% | 7.43% | 5.47% |       |       |       |  |  |  |  |
| 34 | 1.15% | 0.99% | 0.39% | 1.04% | 0.61% | 2.04% | 1.64% | 2.44% | 2.96% | 3.18% | 4.95% | 5.40% | 7.48% | 5.58% |       |       |       |  |  |  |  |
| 35 | 1.15% | 0.99% | 0.39% | 1.04% | 0.66% | 2.04% | 1.68% | 2.55% | 3.06% | 3.39% | 5.02% | 5.59% | 7.60% | 5.60% |       |       |       |  |  |  |  |
| 36 | 1.15% | 0.99% | 0.39% | 1.04% | 0.70% | 2.14% | 1.68% | 2.62% | 3.17% | 3.46% | 5.15% | 5.70% | 7.60% | 5.60% |       |       |       |  |  |  |  |
| 37 | 1.18% | 1.01% | 0.39% | 1.04% | 0.70% | 2.14% | 1.68% | 2.62% | 3.34% | 3.54% | 5.40% | 5.86% | 7.64% | 5.83% |       |       |       |  |  |  |  |
| 38 | 1.18% | 1.01% | 0.39% | 1.18% | 0.87% | 2.18% | 1.68% | 2.67% | 3.34% | 3.58% | 5.59% | 5.87% | 7.72% | 5.83% |       |       |       |  |  |  |  |
| 39 | 1.18% | 1.01% | 0.39% | 1.18% | 0.87% | 2.18% | 1.68% | 2.73% | 3.34% | 3.63% | 5.69% | 6.05% | 7.76% | 5.83% |       |       |       |  |  |  |  |
| 40 | 1.20% | 1.01% | 0.39% | 1.18% | 0.87% | 2.24% | 1.77% | 2.73% | 3.34% | 3.63% | 5.77% | 6.10% | 7.76% | 5.94% |       |       |       |  |  |  |  |
| 41 | 1.20% | 1.04% | 0.39% | 1.18% | 0.87% | 2.29% | 1.81% | 2.75% | 3.39% | 3.81% | 5.80% | 6.13% | 7.79% | 5.94% |       |       |       |  |  |  |  |
| 42 | 1.22% | 1.04% | 0.39% | 1.18% | 0.87% | 2.29% | 1.81% | 2.75% | 3.44% | 3.92% | 6.11% | 6.13% | 7.85% | 5.94% |       |       |       |  |  |  |  |
| 43 | 1.22% | 1.12% | 0.39% | 1.18% | 0.87% | 2.33% | 1.85% | 2.76% | 3.59% | 4.00% | 6.20% | 6.13% | 7.88% | 5.94% |       |       |       |  |  |  |  |
| 44 | 1.24% | 1.13% | 0.39% | 1.40% | 0.87% | 2.38% | 1.88% | 2.84% | 3.65% | 4.00% | 6.28% | 6.13% | 7.93% | 5.94% |       |       |       |  |  |  |  |
| 45 | 1.24% | 1.15% | 0.39% | 1.40% | 0.95% | 2.38% | 1.88% | 2.85% | 3.82% | 4.16% | 6.38% | 6.22% | 7.97% |       |       |       |       |  |  |  |  |
| 46 | 1.34% | 1.18% | 0.39% | 1.40% | 0.95% | 2.38% | 1.96% | 2.85% | 4.00% | 4.30% | 6.72% | 6.25% | 7.99% |       |       |       |       |  |  |  |  |
| 47 | 1.34% | 1.23% | 0.39% | 1.50% | 0.95% | 2.42% | 2.01% | 2.95% | 4.19% | 4.30% | 6.78% | 6.28% | 7.99% |       |       |       |       |  |  |  |  |
| 48 | 1.37% | 1.29% | 0.39% | 1.60% | 0.95% | 2.45% | 2.01% | 2.96% | 4.30% | 4.30% | 6.94% | 6.38% | 8.20% |       |       |       |       |  |  |  |  |
| 49 | 1.39% | 1.29% | 0.39% | 1.78% | 0.95% | 2.45% | 2.02% | 3.04% | 4.42% | 4.38% | 7.14% | 6.43% | 8.31% |       |       |       |       |  |  |  |  |
| 50 | 1.42% | 1.31% | 0.39% | 1.78% | 0.95% | 2.50% | 2.02% | 3.09% | 4.50% | 4.47% | 7.14% | 6.47% | 8.40% |       |       |       |       |  |  |  |  |
| 51 | 1.43% | 1.35% | 0.39% | 1.78% | 1.05% | 2.50% | 2.04% | 3.09% | 4.50% | 4.61% | 7.18% | 6.51% | 8.44% |       |       |       |       |  |  |  |  |
| 52 | 1.48% | 1.35% | 0.39% | 1.97% | 1.05% | 2.50% | 2.04% | 3.16% | 4.64% | 4.69% | 7.29% | 6.51% | 8.50% |       |       |       |       |  |  |  |  |
| 53 | 1.51% | 1.41% | 0.39% | 2.05% | 1.05% | 2.50% | 2.06% | 3.20% | 4.76% | 4.94% | 7.29% | 6.55% | 8.50% |       |       |       |       |  |  |  |  |
| 54 | 1.57% | 1.42% | 0.39% | 2.05% | 1.10% | 2.55% | 2.14% | 3.27% | 4.81% | 5.08% | 7.29% | 6.55% | 8.50% |       |       |       |       |  |  |  |  |
| 55 | 1.62% | 1.42% | 0.39% | 2.13% | 1.10% | 2.58% | 2.18% | 3.39% | 4.94% | 5.22% | 7.29% | 6.57% | 8.50% |       |       |       |       |  |  |  |  |
| 56 | 1.65% | 1.42% | 0.39% | 2.24% | 1.25% | 2.61% | 2.18% | 3.49% | 5.01% | 5.26% | 7.36% | 6.64% | 8.50% |       |       |       |       |  |  |  |  |
| 57 | 1.65% | 1.42% | 0.39% | 2.32% | 1.31% | 2.62% | 2.21% | 3.65% | 5.10% | 5.41% | 7.40% | 6.74% |       |       |       |       |       |  |  |  |  |
| 58 | 1.65% | 1.42% | 0.39% | 2.32% | 1.31% | 2.70% | 2.36% | 3.70% | 5.16% | 5.53% | 7.55% | 6.86% |       |       |       |       |       |  |  |  |  |
| 59 | 1.65% | 1.48% | 0.52% | 2.32% | 1.31% | 2.81% | 2.44% | 3.74% | 5.21% | 5.53% | 7.55% | 6.88% |       |       |       |       |       |  |  |  |  |
| 60 | 1.65% | 1.48% | 0.52% | 2.32% | 1.41% | 2.81% | 2.48% | 3.85% | 5.28% | 5.63% | 7.64% | 7.05% |       |       |       |       |       |  |  |  |  |
| 61 | 1.65% | 1.50% | 0.52% | 2.32% | 1.41% | 2.87% | 2.48% | 3.85% | 5.31% | 5.68% | 7.64% | 7.05% |       |       |       |       |       |  |  |  |  |
| 62 | 1.65% | 1.53% | 0.52% | 2.32% | 1.47% | 2.87% | 2.48% | 3.94% | 5.39% | 5.79% | 7.64% | 7.05% |       |       |       |       |       |  |  |  |  |
| 63 | 1.65% | 1.55% | 0.52% | 2.32% | 1.53% | 2.96% | 2.48% | 3.99% | 5.60% | 5.84% | 7.72% | 7.10% |       |       |       |       |       |  |  |  |  |
| 64 | 1.65% | 1.55% | 0.52% | 2.32% | 1.53% | 2.96% | 2.50% | 4.14% | 6.01% | 5.87% | 7.    |       |       |       |       |       |       |  |  |  |  |





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.

|               |          |
|---------------|----------|
|               | Panama   |
|               | Mortgage |
| First Vintage | 2007     |
|               |          |

|                     |             |
|---------------------|-------------|
| Total Prepayments   | 191,983,647 |
| Total Loans Prepaid | 10,527      |

Prepayment **Panama - Mortgage Loans** Cutoff date: **July, 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 displays the percentage of annualized prepayment for mortgage loans in Panama from 2000 to 2026. The Y-axis represents the 'Pct Annualized Prepayment' ranging from 0.00% to 40.00% in 10.00% increments. The X-axis represents time in years. Multiple colored lines represent different vintages of loans. The chart shows significant volatility, with a major peak around 2005 reaching approximately 19.00%. Other notable peaks occur around 2001, 2003, 2007, and 2010. The prepayment rates generally fluctuate between 0.00% and 10.00% for most of the period, with a notable decline after 2010.

[illegible]

## Section 2

(Reportes en Español/ *Spanish Reports*)



## Análisis bajo la Categoría de Incumplidos - Panamá Préstamos Hipotecarios

Fecha Corte: July, 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

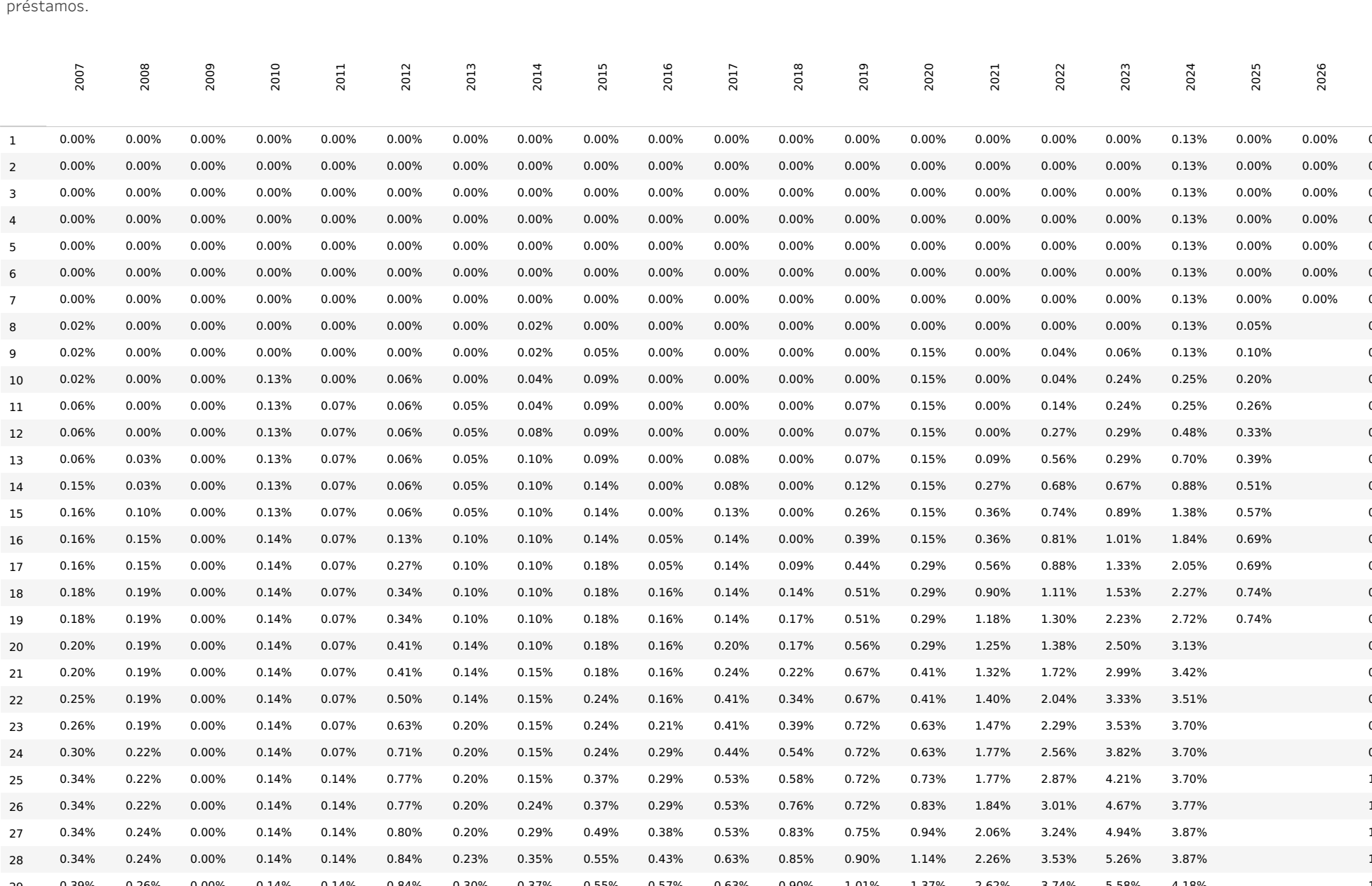
Para este informe se realizó un análisis de toda la cartera de La Hipotecaria en Panamá. El porcentaje acumulado de los préstamos bajo la categoría de incumplidos para cada cosecha, es presentado por cada periodo desde su fecha original de desembolso y solo considera cosechas de veinte (20) años o menos. 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<br>Hipotecarios |
|----------------------------------------------|------------------------|
| Primera Cosecha                              | 2007                   |
| Última Cosecha                               | 2026                   |
| Periodos Totales                             | 235                    |
| Préstamos Desembolsados                      | 37,244                 |
| Total Desembolsado                           | 1,241,793,969          |
| Acumulado de Préstamos Categoría Incumplidos | 5.95%                  |

Préstamos bajo la categoría de Incumplidos, Panamá - Hipotecarios Fecha Corte: July, 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: July, 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.

|    |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
|----|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--|--|--|--|
| 1  | 0.03% | 0.62% | 0.39% | 0.29% | 0.33% | 1.27% | 0.62% | 0.71% | 1.19% | 1.21% | 1.46% | 1.48% | 2.78% | 2.69% | 4.01% | 6.25% | 7.78% |  |  |  |  |
| 2  | 0.03% | 0.62% | 0.39% | 0.29% | 0.33% | 1.27% | 0.66% | 0.71% | 1.26% | 1.21% | 1.60% | 1.59% | 3.16% | 2.98% | 4.01% | 6.58% | 7.78% |  |  |  |  |
| 3  | 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% | 7.90% |  |  |  |  |
| 4  | 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% | 7.90% |  |  |  |  |
| 5  | 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% |       |  |  |  |  |
| 6  | 0.72% | 0.68% | 0.39% | 0.39% | 0.33% | 1.41% | 0.85% | 0.89% | 1.53% | 1.41% | 2.04% | 2.20% | 3.59% | 3.24% | 4.75% | 7.36% |       |  |  |  |  |
| 7  | 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% | 3.36% | 5.07% | 7.73% |       |  |  |  |  |
| 8  | 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% |       |  |  |  |  |
| 9  | 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% | 8.00% |       |  |  |  |  |
| 10 | 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% | 8.05% |       |  |  |  |  |
| 11 | 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% | 8.25% |       |  |  |  |  |
| 12 | 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% | 8.37% |       |  |  |  |  |
| 13 | 0.87% | 0.80% | 0.39% | 0.39% | 0.33% | 1.58% | 1.20% | 1.19% | 1.73% | 2.16% | 2.43% | 3.30% | 4.87% | 4.29% | 5.49% | 8.43% |       |  |  |  |  |
| 14 | 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% | 8.49% |       |  |  |  |  |
| 15 | 0.87% | 0.84% | 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% | 8.49% |       |  |  |  |  |
| 16 | 0.88% | 0.84% | 0.39% | 0.42% | 0.39% | 1.63% | 1.20% | 1.41% | 1.93% | 2.32% | 2.91% | 3.61% | 5.24% | 4.39% | 5.78% | 8.49% |       |  |  |  |  |
| 17 | 0.88% | 0.90% | 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% |       |       |  |  |  |  |
| 18 | 0.98% | 0.99% | 0.39% | 0.43% | 0.39% | 1.76% | 1.20% | 1.59% | 2.04% | 2.39% | 3.32% | 3.91% | 5.68% | 4.57% | 5.89% |       |       |  |  |  |  |
| 19 | 0.98% | 0.99% | 0.39% | 0.43% | 0.48% | 1.76% | 1.24% | 1.75% | 2.21% | 2.39% | 3.64% | 4.00% | 6.01% | 4.68% | 5.97% |       |       |  |  |  |  |
| 20 | 1.02% | 0.99% | 0.39% | 0.49% | 0.53% | 1.78% | 1.28% | 1.88% | 2.22% | 2.50% | 3.74% | 4.07% | 6.33% | 4.88% | 6.12% |       |       |  |  |  |  |
| 21 | 1.05% | 0.99% | 0.39% | 0.49% | 0.53% | 1.78% | 1.29% | 1.96% | 2.25% | 2.50% | 3.99% | 4.25% | 6.43% | 4.88% | 6.36% |       |       |  |  |  |  |
| 22 | 1.05% | 0.99% | 0.39% | 0.49% | 0.53% | 1.78% | 1.29% | 2.01% | 2.38% | 2.55% | 4.02% | 4.39% | 6.65% | 4.88% | 6.36% |       |       |  |  |  |  |
| 23 | 1.05% | 0.99% | 0.39% | 0.55% | 0.53% | 1.78% | 1.40% | 2.06% | 2.52% | 2.62% | 4.21% | 4.39% | 6.76% | 4.97% | 6.37% |       |       |  |  |  |  |
| 24 | 1.05% | 0.99% | 0.39% | 0.64% | 0.53% | 1.85% | 1.42% | 2.06% | 2.53% | 2.68% | 4.25% | 4.58% | 6.84% | 4.97% | 6.40% |       |       |  |  |  |  |
| 25 | 1.00% | 0.99% | 0.39% | 0.64% | 0.53% | 1.88% | 1.52% | 2.06% | 2.70% | 2.74% | 4.41% | 4.82% | 6.92% | 5.07% | 6.49% |       |       |  |  |  |  |
| 26 | 1.00% | 0.99% | 0.39% | 0.82% | 0.53% | 1.92% | 1.52% | 2.23% | 2.80% | 2.93% | 4.45% | 4.97% | 7.10% | 5.30% | 6.49% |       |       |  |  |  |  |
| 27 | 1.00% | 0.99% | 0.39% | 1.04% | 0.55% | 1.92% | 1.59% | 2.32% | 2.95% | 3.07% | 4.75% | 5.09% | 7.30% | 5.30% | 6.49% |       |       |  |  |  |  |
| 28 | 1.11% | 0.99% | 0.39% | 1.04% | 0.61% | 2.04% | 1.64% | 2.44% | 2.95% | 3.11% | 4.87% | 5.18% | 7.43% | 5.47% |       |       |       |  |  |  |  |
| 29 | 1.11% | 0.99% | 0.39% | 1.04% | 0.61% | 2.04% | 1.64% | 2.44% | 2.95% | 3.18% | 4.95% | 5.40% | 7.48% | 5.58% |       |       |       |  |  |  |  |
| 30 | 1.11% | 0.99% | 0.39% | 1.04% | 0.66% | 2.04% | 1.68% | 2.55% | 3.09% | 3.39% | 5.02% | 5.59% | 7.60% | 5.60% |       |       |       |  |  |  |  |
| 31 | 1.11% | 0.99% | 0.39% | 1.04% | 0.70% | 2.14% | 1.68% | 2.62% | 3.17% | 3.46% | 5.15% | 5.70% | 7.65% | 5.60% |       |       |       |  |  |  |  |
| 32 | 1.18% | 1.01% | 0.39% | 1.04% | 0.70% | 2.14% | 1.68% | 2.62% | 3.34% | 3.54% | 5.40% | 5.86% | 7.64% | 5.83% |       |       |       |  |  |  |  |
| 33 | 1.18% | 1.01% | 0.39% | 1.18% | 0.87% | 2.18% | 1.68% | 2.67% | 3.34% | 3.59% | 5.59% | 5.87% | 7.72% | 5.83% |       |       |       |  |  |  |  |
| 34 | 1.18% | 1.01% | 0.39% | 1.18% | 0.87% | 2.18% | 1.68% | 2.73% | 3.24% | 3.63% | 5.69% | 6.05% | 7.76% | 5.83% |       |       |       |  |  |  |  |
| 35 | 1.20% | 1.01% | 0.39% | 1.18% | 0.87% | 2.24% | 1.77% | 2.73% | 3.34% | 3.63% | 5.77% | 6.10% | 7.76% | 5.94% |       |       |       |  |  |  |  |
| 36 | 1.20% | 1.04% | 0.39% | 1.18% | 0.87% | 2.29% | 1.81% | 2.75% | 3.39% | 3.81% | 5.90% | 6.13% | 7.79% | 5.94% |       |       |       |  |  |  |  |
| 37 | 1.22% | 1.04% | 0.39% | 1.18% | 0.87% | 2.29% | 1.81% | 2.75% | 3.44% | 3.92% | 6.11% | 6.13% | 7.85% | 5.94% |       |       |       |  |  |  |  |
| 38 | 1.22% | 1.12% | 0.39% | 1.18% | 0.87% | 2.33% | 1.85% | 2.76% | 3.55% | 4.00% | 6.20% | 6.13% | 7.88% | 5.94% |       |       |       |  |  |  |  |
| 39 | 1.24% | 1.13% | 0.39% | 1.40% | 0.87% | 2.38% | 1.88% | 2.84% | 3.65% | 4.08% | 6.28% | 6.13% | 7.93% | 5.94% |       |       |       |  |  |  |  |
| 40 | 1.24% | 1.15% | 0.39% | 1.40% | 0.95% | 2.38% | 1.88% | 2.85% | 3.82% | 4.16% | 6.38% | 6.22% | 7.97% |       |       |       |       |  |  |  |  |
| 41 | 1.34% | 1.18% | 0.39% | 1.40% | 0.95% | 2.38% | 1.96% | 2.85% | 4.09% | 4.30% | 6.72% | 6.25% | 7.99% |       |       |       |       |  |  |  |  |
| 42 | 1.34% | 1.23% | 0.39% | 1.50% | 0.95% | 2.42% | 2.01% | 2.95% | 4.13% | 4.30% | 6.78% | 6.28% | 7.99% |       |       |       |       |  |  |  |  |
| 43 | 1.37% | 1.29% | 0.39% | 1.60% | 0.95% | 2.45% | 2.01% | 2.96% | 4.30% | 4.30% | 6.94% | 6.38% | 8.20% |       |       |       |       |  |  |  |  |
| 44 | 1.39% | 1.29% | 0.39% | 1.78% | 0.95% | 2.45% | 2.02% | 3.04% | 4.42% | 4.38% | 7.14% | 6.43% | 8.31% |       |       |       |       |  |  |  |  |
| 45 | 1.42% | 1.31% | 0.39% | 1.78% | 0.95% | 2.50% | 2.02% | 3.09% | 4.50% | 4.47% | 7.14% | 6.47% | 8.40% |       |       |       |       |  |  |  |  |
| 46 | 1.43% | 1.35% | 0.39% | 1.78% | 1.05% | 2.50% | 2.04% | 3.09% | 4.55% | 4.61% | 7.18% | 6.51% | 8.44% |       |       |       |       |  |  |  |  |
| 47 | 1.48% | 1.35% | 0.39% | 1.97% | 1.05% | 2.50% | 2.04% | 3.16% | 4.64% | 4.69% | 7.29% | 6.51% | 8.50% |       |       |       |       |  |  |  |  |
| 48 | 1.51% | 1.41% | 0.39% | 2.05% | 1.05% | 2.50% | 2.06% | 3.20% | 4.76% | 4.94% | 7.29% | 6.55% | 8.50% |       |       |       |       |  |  |  |  |
| 49 | 1.57% | 1.42% | 0.39% | 2.05% | 1.10% | 2.55% | 2.14% | 3.27% | 4.81% | 5.08% | 7.29% | 6.55% | 8.50% |       |       |       |       |  |  |  |  |
| 50 | 1.62% | 1.42% | 0.39% | 2.13% | 1.10% | 2.58% | 2.18% | 3.39% | 4.94% | 5.22% | 7.29% | 6.57% | 8.50% |       |       |       |       |  |  |  |  |
| 51 | 1.65% | 1.42% | 0.39% | 2.24% | 1.25% | 2.61% | 2.18% | 3.49% | 5.01% | 5.26% | 7.36% | 6.64% | 8.50% |       |       |       |       |  |  |  |  |
| 52 | 1.65% | 1.42% | 0.39% | 2.32% | 1.31% | 2.62% | 2.21% | 3.65% | 5.10% | 5.41% | 7.40% | 6.74% |       |       |       |       |       |  |  |  |  |
| 53 | 1.65% | 1.42% | 0.39% | 2.32% | 1.31% | 2.70% | 2.36% | 3.70% | 5.16% | 5.53% | 7.55% | 6.86% |       |       |       |       |       |  |  |  |  |
| 54 | 1.65% | 1.48% | 0.52% | 2.32% | 1.31% | 2.81% | 2.44% | 3.74% | 5.21% | 5.53% | 7.55% | 6.88% |       |       |       |       |       |  |  |  |  |
| 55 | 1.65% | 1.48% | 0.52% | 2.32% | 1.41% | 2.81% | 2.48% | 3.85% | 5.28% | 5.63% | 7.64% | 7.05% |       |       |       |       |       |  |  |  |  |
| 56 | 1.65% | 1.50% | 0.52% | 2.32% | 1.41% | 2.87% | 2.48% | 3.85% | 5.51% | 5.68% | 7.64% | 7.05% |       |       |       |       |       |  |  |  |  |
| 57 | 1.65% | 1.53% | 0.52% | 2.32% | 1.47% | 2.87% | 2.48% | 3.94% | 5.59% | 5.79% | 7.64% | 7.05% |       |       |       |       |       |  |  |  |  |
| 58 | 1.65% | 1.55% | 0.52% | 2.32% | 1.53% | 2.96% | 2.48% | 3.99% | 6.00% | 5.84% | 7.72% | 7.10% |       |       |       |       |       |  |  |  |  |
| 59 | 1.65% | 1.55% | 0.52% | 2.32% | 1.53% | 2.96% | 2.48% | 3.99% | 6.07% | 5.87% | 7.72% | 7.10% |       |       |       |       |       |  |  |  |  |
| 60 | 1.65% | 1.55% | 0.52% | 2.32% | 1.53% | 2.96% | 2.50% | 4.11% | 6.11% | 5.92% | 7.76% | 7.10% |       |       |       |       |       |  |  |  |  |
| 61 | 1.69% | 1.57% | 0.52% | 2.32% | 1.53% | 2.96% | 2.54% | 4.30% | 6.18% | 5.97% | 7.76% | 7.10% |       |       |       |       |       |  |  |  |  |
| 62 | 1.69% | 1.58% | 0.52% | 2.32% | 1.53% | 3.03% | 2.54% | 4.30% | 6.32% | 6.05% | 7.76% | 7.10% |       |       |       |       |       |  |  |  |  |
| 63 | 1.70% | 1.62% | 0.52% | 2.32% | 1.59% | 3.03% | 2.68% | 4.34% | 6.53% | 6.07% | 7.97% | 7.10% |       |       |       |       |       |  |  |  |  |
| 64 | 1.70% | 1.65% | 0.52% | 2.32% | 1.59% | 3.07% | 2.81% | 4.34% | 6.56% | 6.16% | 8.05% |       |       |       |       |       |       |  |  |  |  |
| 65 | 1.70% | 1.65% | 0.52% | 2.32% | 1.59% | 3.07% | 3.00% | 4.39% | 6.65% | 6.16% | 8.08% |       |       |       |       |       |       |  |  |  |  |



## Análisis de Cancelaciones Anticipadas - Panamá Préstamos Hipotecarios

Fecha de Corte: July, 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

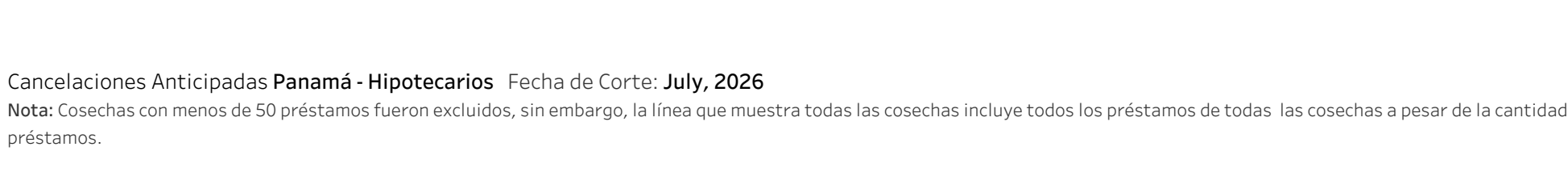
Para este informe se realizó un análisis de toda la cartera de La Hipotecaria en Panamá. En este informe se presenta, el porcentaje de cancelaciones anticipadas, contados desde el número de meses desde su desembolso original y solo considera cosechas de veinte (20) años o menos. En la gráfica y la tabla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

### Información General Cancelaciones Anticipadas

| Primer Cosecha                       | Panamá        |  |
|--------------------------------------|---------------|--|
|                                      | Hipotecarios  |  |
|                                      | 2007          |  |
| Última Cosecha                       | 2026          |  |
| Periodos Totales                     | 235           |  |
| Prestamos Desembolsados              | 37,244        |  |
| Total Desembolsado                   | 1,241,793,969 |  |
| Total Cancelaciones Anticipadas      | 191,983,647   |  |
| Préstamos Cancelados Anticipadamente | 10,527        |  |

Cancelaciones Anticipadas Panamá - Préstamos Hipotecarios Fecha de Corte: July, 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: July, 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.

|   |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |     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|       |         |
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