



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

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

Cutoff Date: May, 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: May, 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

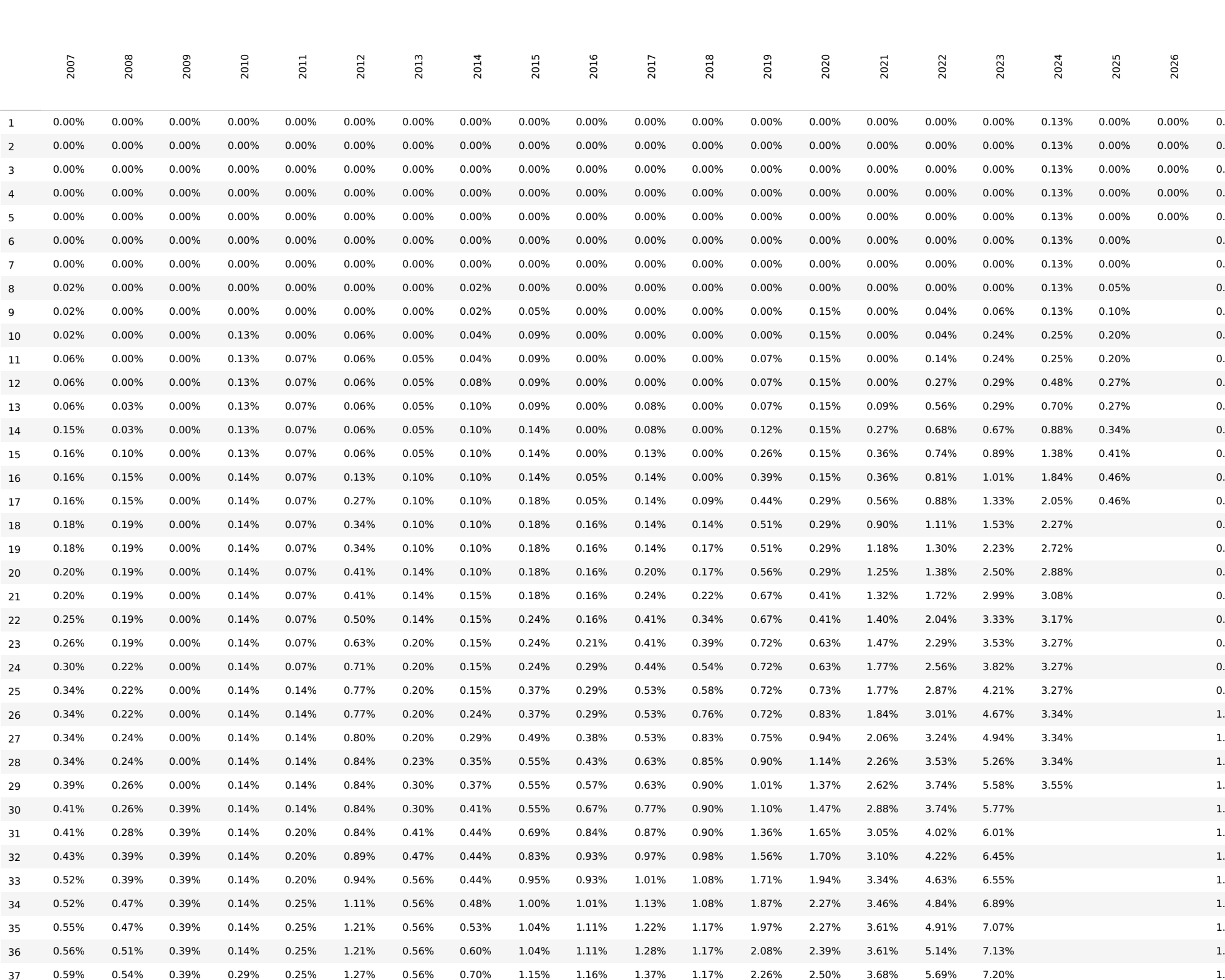
Analysis were drawn from the entire portfolio of La Hipotecaria in Panama. The cumulative percentage of deemed defaults of each vintage is reported for each period from loan's original disbursement date and only considers vintages of twenty years or less. Data points in the graph and table are displayed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

### Deemed Defaults Results Summary

	Panama Mortgage
First Vintage	2007
Last Vintage	2026
Total Periods	233
Total of Loans	36,994
Total Disbursements	1,229,677,479
Cumulative Deemed Defaults	5.77%

### Deemed Default Panama - Mortgage Loans Cutoff date: May, 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: May, 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%	0.13%	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%	0.13%	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%	0.00%	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%	0.13%	0.05%	0.00%	0.01%
9	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%	0.13%	0.10%	0.00%	0.03%
10	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.25%	0.20%	0.06%
11	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.24%	0.25%	0.08%
12	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.29%	0.27%	0.11%
13	0.06%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.27%	0.27%	0.15%
14	0.15%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
15	0.16%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
16	0.16%	0.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
17	0.16%	0.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
18	0.18%	0.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
19	0.18%	0.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
20	0.20%	0.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
21	0.20%	0.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
22	0.20%	0.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
23	0.26%	0.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
24	0.30%	0.22%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
25	0.34%	0.22%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
26	0.34%	0.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
27	0.34%	0.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
28	0.34%	0.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
29	0.39%	0.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
30	0.41%	0.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
31	0.41%	0.28%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
32	0.41%	0.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
33	0.52%	0.39%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
34	0.52%	0.47%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
35	0.55%	0.47%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
36	0.56%	0.51%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
37	0.59%	0.54%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
38	0.59%	0.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
39	0.61%	0.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
40	0.62%	0.62%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
41	0.65%	0.64%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
42	0.65%	0.68%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
43	0.65%	0.68%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
44	0.65%	0.68%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
45	0.72%	0.68%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
46	0.72%	0.72%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
47	0.77%	0.72%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
48	0.81%	0.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
49	0.81%	0.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
50	0.81%	0.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
51	0.81%	0.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
52	0.87%	0.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
53	0.87%	0.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
54	0.87%	0.82%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.29%	0.27%	0.21%
55	0.87%	0.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%										

## Prepayment Vintage Analysis - Panama Mortgage Loans

Cutoff Date: May, 2026

An analysis of loan characteristics and historical payment data was used to compile this prepayment vintage analysis. Prepaid loans are those that were cancelled in-full prior to their originally programmed maturity date.

### Overview

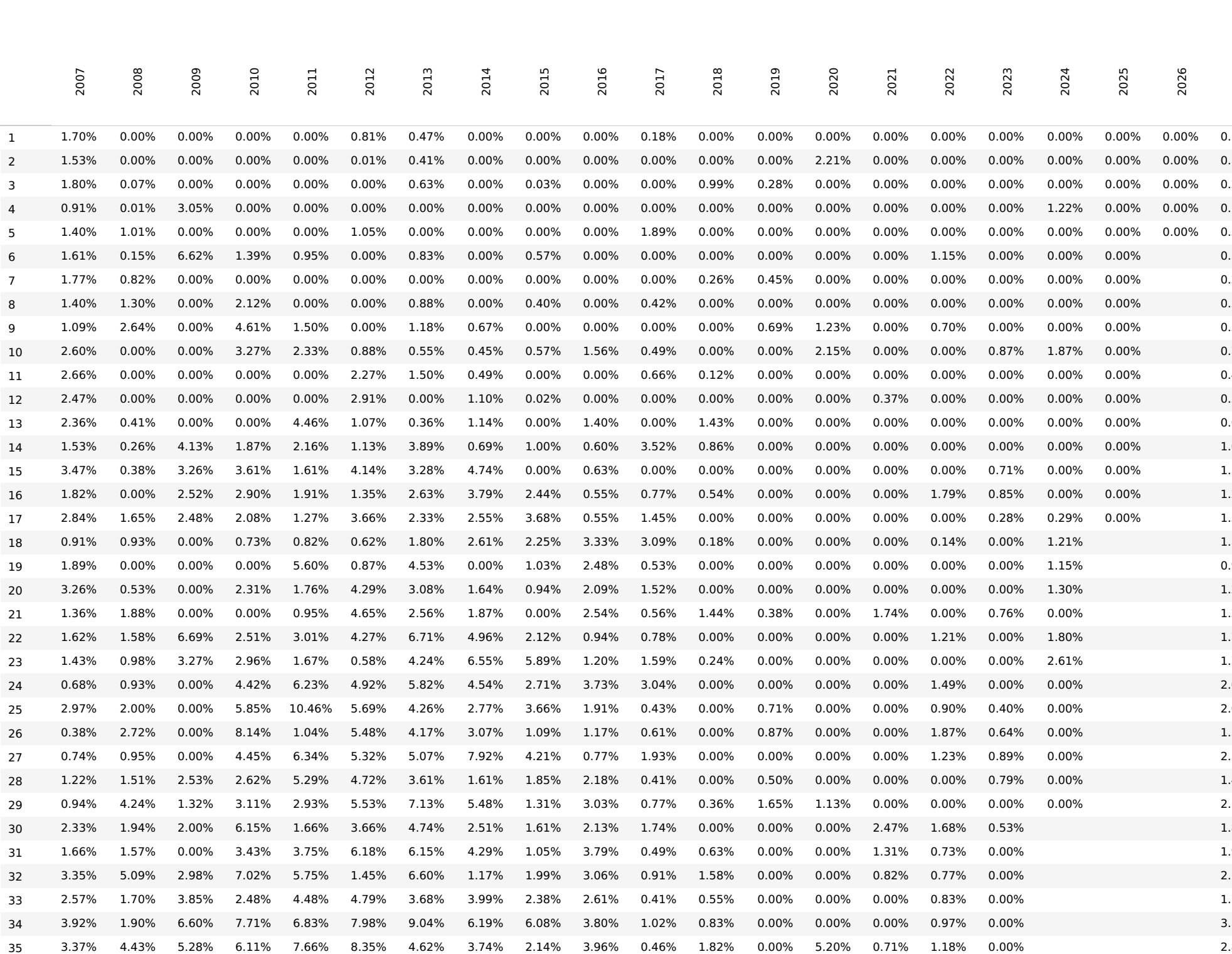
Analysis were drawn from the entire portfolio of La Hipotecaria in Panama. The report presents the percentage of prepayments in each period as counted from the number of completed months from the original disbursement date and only considers vintages of twenty years or less. Data points in the graph and table are displayed if there are more than 50 loans in the respective vintage.

### Prepayment Results Summary

First Vintage	Panama	
	Mortgage	
Last Vintage	2007	
Total Periods	233	
Number of Loans	36,994	
Total Disbursements	1,229,677,479	
Total Prepayments	190,009,549	
Total Loans Prepaid	10,422	

### Prepayment Panama - Mortgage Loans Cutoff date: May, 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.



### Prepayment Panama - Mortgage Loans Cutoff date: May, 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	1.79%	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%	0.03%	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%	0.24%
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%	0.00%	0.00%	0.00%	0.14%
5	1.40%	1.01%	0.00%	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%	0.32%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.39%
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%	0.31%
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%	0.69%	1.23%	0.00%	0.70%	0.00%	0.00%	0.00%	0.00%	0.59%
10	2.60%	0.00%	0.00%	3.27%	2.33%	0.88%	0.55%	1.45%	0.57%	1.56%	0.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.87%	1.87%	0.00%	0.00%	0.78%
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%	0.44%
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%	0.00%	0.37%	0.00%	0.00%	0.00%	0.00%	0.37%
13	2.36%	0.41%	0.00%	0.00%	4.46%	1.07%	0.36%	1.14%	1.00%	1.40%	0.00%	1.43%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.65%
14	1.53%	0.26%	4.13%	1.87%	2.16%	1.13%	3.89%	3.69%	1.00%	0.60%	3.52%	0.86%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.03%
15	3.47%	0.38%	3.26%	3.61%	1.61%	4.14%	3.28%	3.74%	2.44%	0.00%	0.63%	0.00%	0.00%	0.00%	0.00%	0.00%	0.71%	0.00%	0.00%	0.00%	1.18%
16	1.82%	1.84%	2.52%	2.90%	1.91%	1.35%	4.63%	3.74%	2.14%	3.96%	0.77%	1.54%	0.00%	0.00%	0.00%	1.79%	0.85%	0.00%	0.00%	0.00%	1.21%
17	2.84%	1.65%	2.48%	2.07%	1.27%	3.66%	2.33%	2.55%	3.68%	0.55%	1.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.28%	0.29%	0.00%	0.00%	1.30%
18	0.91%	0.93%	2.00%	0.73%	0.82%	0.62%	1.80%	2.25%	1.33%	3.33%	3.09%	0.18%	0.00%	0.00%	0.00%	0.14%	0.00%	1.21%	0.00%	0.00%	1.17%
19	1.89%	0.00%	0.00%	0.00%	0.60%	0.87%	4.53%	0.00%	1.03%	2.44%	0.53%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.15%	0.00%	0.00%	0.94%
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%	1.30%	0.00%	0.00%	1.21%
21	1.36%	1.88%	0.00%	0.00%	0.95%	4.65%	2.56%	1.87%	0.00%	1.74%	0.00%	0.54%	0.56%	1.44%	0.38%	0.00%	1.74%	0.00%	0.76%	0.00%	1.23%
22	1.62%	1.58%	6.69%	2.51%	3.01%	4.27%	6.71%	4.96%	2.12%	2.94%	1.85%	0.00%	0.00%	0.00%	0.00%	1.21%	0.00%	1.80%	0.00%	0.00%	1.76%
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%	2.61%	0.00%	0.00%	1.75%
24	0.68%	0.92%	0.00%	0.42%	6.23%	4.92%	5.82%	4.24%	2.71%	3.73%	3.04%	0.00%	0.00%	0.00%	0.00%	1.49%	0.00%	0.00%	0.00%	0.00%	2.08%
25	2.97%	2.27%	0.00%	0.85%	10.46%	5.69%	4.26%	2.77%	3.61%	1.61%	1.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.07%
26	0.38%	2.00%	0.00%	1.84%	1.04%	5.48%	4.17%	3.07%	1.09%	1.17%	0.61%	0.00%	0.71%	0.00%	0.00%	1.87%	0.64%	0.00%	0.00%	0.00%	1.56%
27	0.74%	0.95%	0.00%	2.45%	6.34%	5.32%	5.07%	7.92%	4.21%	1.85%	0.77%	1.94%	0.00%	0.50%	0.00%	0.00%	1.23%	0.99%	0.00%	0.00%	2.17%
28	1.22%	1.51%	2.53%	2.62%	5.29%	4.72%	3.67%	1.61%	1.85%	2.18%	0.41%	0.00%	0.50%	0.00%	0.00%	1.00%	0.79%	0.00%	0.00%	0.00%	1.40%
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%	2.13%
30	2.33%	1.94%	2.00%	6.15%	1.66%	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%	1.81%
31	1.66%	1.57%	2.90%	3.43%	3.75%	6.18%	6.15%	4.29%	1.05%	1.99%	3.06%	0.91%	1.58%	0.00%	0.00%	1.31%	0.73%	0.00%	0.00%	0.00%	1.91%
32	3.35%	5.09%	0.00%	7.02%	7.52%	1.45%	6.60%	1.17%	1.99%	3.06%	0.91%	1.58%	0.00%	0.00%	0.00%	0.82%	0.77%	0.00%	0.00%	0.00%	2.14%
33	2.57%	1.70%	3.65%	2.48%	4.48%	4.79%	3.68%	3.99%	2.38%	2.61%	0.41%	0.55%	0.00%	0.00%	0.00%	0.83%	0.00%	0.00%	0.00%	0.00%	1.75%
34	3.92%	1.90%	6.80%	7.11%	6.83%	7.98%	9.04%	6.19%	6.08%	1.02%	0.83%	0.00%	0.00%	0.00%	0.00%	0.97%	0.00%	0.00%	0.00%	0.00%	3.18%
35	3.37%	4.43%	6.26%	6.11%	7.66%	8.35%	4.62%	3.76%	2.38%	0.64%	0.00%	1.62%	0.00%	0.84%	1.18%	0.00%	0.00%	0.00%	0.00%	0.00%	2.86%
36	0.38%	2.58%	5.99%	5.67%	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%	2.02%
37	2.20%	3.02%	4.48%	2.49%	7.14%	4.99%	0.00%	1.93%	4.88%	0.00%	0.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.50%
38	2.18%	4.52%	0.00%	10.11%	10.82%	4.97%	0.59%	1.69%	2.98%	2.55%	0.00%	0.98%	0.00%	0.00%	0.00%	0.82%	0.00%	0.00%	0.00%	0.00%	1.97%
39	1.61%	4.09%	3.59%	9.16%	4.64%	4.45%	5.60%	3.72%	1.31%	2.11%	1.18%	1.03%	1.15%	1.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.13%
40	7.24%	6.24%	3.75%	8.10%	6.69%	6.06%	7.34%	5.92%	2.35%	3.02%	0.00%	0.59%	1.25%	1.00%	0.00%	0.47%	0.00%	0.00%	0.00%	0.00%	3.16%
41	5.28%	3.80%	1.81%	2.88%	5.86%	5.84%	3.12%	3.53%	5.96%	0.65%	0.00%	0.33%	0.00%	1.45%	0.00%	1.37%	0.00%	0.00%	0.00%	0.00%	2.25%
42	3.99%	3.58%	0.00%	2.72%	3.20%	2.40%	5.52%	5.08%	0.00%	0.71%	1.24%	0.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.21%
43	5.11%	3.42%	3.61%	1.76%	5.95%	3.47%	3.37%	1.42%	1.37%	0.00%	0.41%	2.39%	0.00%	0.00%	0.00%	0.60%	0.00%	0.00%	0.00%	0.00%	1.83%
44	5.31%	2.66%	14.53%	7.97%	5.76%	6.63%	5.13%	1.26%	1.69%	0.00%	0.00%	2.59%	0.51%	2.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.63%
45	6.01%	4.73%	10.28%	12.92%	5.67%	6.48%	4.43%	2.57%	1.45%	2.18%	1.56%	1.12%	2.97%	2.59%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.26%
46	3.61%	1.99%	5.08%	6.74%	5.11%	6.47%	5.60%	3.68%	3.58%	0.00%	3.59%	2.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.51%
47	4.99%	5.83%	0.00%	1.31%	3.64%	4.45%	2.50%	3.46%	1.96%	1.00%	0.74%	0.95%	0.40%	0.00%	0.00%	1.09%	0.00%	0.00%	0.00%	0.00%	2.08%
48	6.12%	5.62%	0.00%	0.82%	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%	2.77%
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%	2.32%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	2.98%
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%	2.66%
52	4.94%	6.64%	5.35%	3.31%	11.52%	2.01%	4.55%	2.76%	2.48%	0.99%	1.27%	0.00%	0.84%	2.25%	0.63%	0.00%	0.00%	0.00%	0.00%	0.00%	2.64%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	2.71%
54	4.24%	3.54%	9.77%	4.67%	10.04%	4.50%	2.47%	1.78%	3.20%	1.72%	0.95%	0.54%	0.00%	0.00%	2.95%	5.62%	0.00%	0.00%	0.00%	0.00%	2.79%
55	4.82%	6.63%	3.83%	5.38%	5.70%	5.63%	5.83%	1.59%	1.76%	0.00%	1.39%	0.00%	0.00%	4							

## Section 2

(Reportes en Español/ *Spanish Reports*)

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

Fecha Corte: May, 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

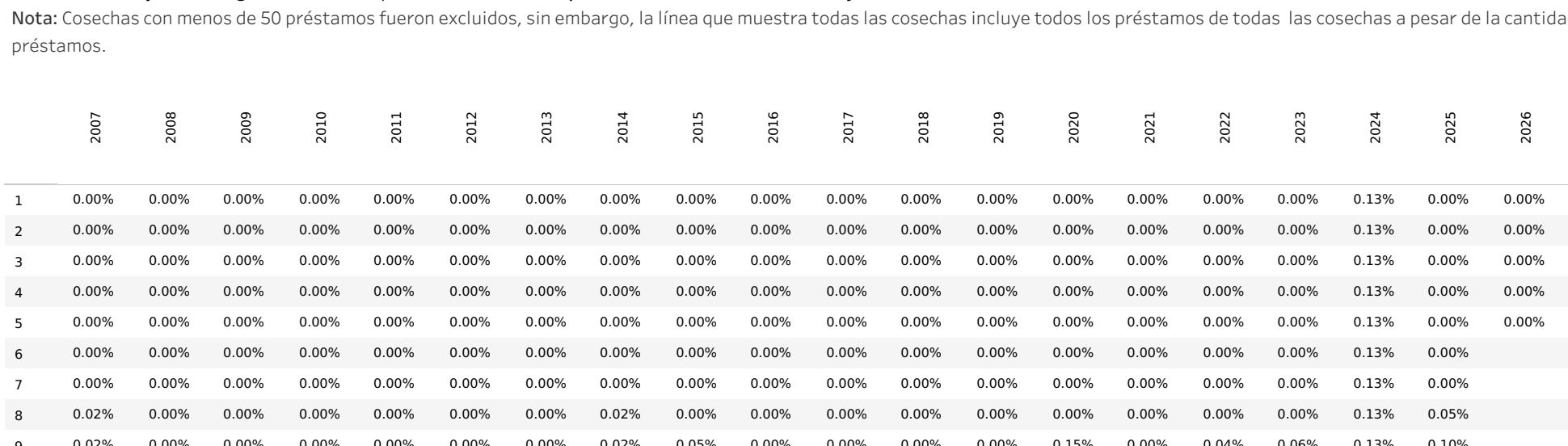
Para este informe se realizó un análisis de toda la cartera de La Hipotecaria en Panamá. El porcentaje acumulado de los préstamos bajo la categoría de incumplidos para cada cosecha, es presentado por cada periodo desde su fecha original de desembolso y solo considera cosechas de veinte (20) años o menos. 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	233
Préstamos Desembolsados	36,994
Total Desembolsado	1,229,677,479
Acumulado de Préstamos Categoría Incumplidos	5.77%

### Préstamos bajo la categoría de Incumplidos, Panamá - Hipotecarios Fecha Corte: May, 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: May, 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	
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%	0.13%	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%	0.13%	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%	0.00%	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%	0.29%	0.00%	0.00%	0.01%
9	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%	0.29%	0.00%	0.00%	0.01%
10	0.02%	0.00%	0.00%	0.13%	0.07%	0.06%	0.00%	0.04%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.29%	0.00%	0.00%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.29%	0.00%	0.00%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.29%	0.00%	0.00%	0.11%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.29%	0.00%	0.00%	0.15%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.29%	0.00%	0.00%	0.21%
15	0.16%	0.10%	0.00%	0.13%	0.07%	0.06%	0.05%	0.10%	0.14%	0.00%	0.00%	0.00%	0.26%	0.15%	0.36%	0.74%	0.89%	1.38%	1.01%	0.41%	0.28%
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%	0.36%	0.81%	1.01%	1.84%	0.48%	0.34%	0.33%
17	0.16%	0.15%	0.00%	0.14%	0.07%	0.13%	0.10%	0.10%	0.18%	0.05%	0.14%	0.00%	0.44%	0.29%	0.56%	0.88%	1.33%	2.05%	0.46%	0.40%	0.40%
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%	0.56%	1.11%	1.53%	2.27%	0.22%	0.47%	0.56%
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%	0.56%	1.11%	1.53%	2.27%	0.22%	0.47%	0.56%
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%	0.29%	1.25%	1.38%	2.30%	2.88%	0.10%	0.61%	0.70%
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%	3.07%	0.10%	0.70%	0.70%
22	0.25%	0.19%	0.00%	0.14%	0.07%	0.50%	0.14%	0.15%	0.24%	0.16%	0.41%	0.34%	0.67%	0.41%	1.40%	2.04%	3.33%	3.12%	0.10%	0.78%	0.84%
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%	3.27%	0.10%	0.84%	0.91%
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%	0.73%	1.77%	2.56%	3.62%	3.27%	0.10%	0.91%	0.98%
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%	0.73%	1.87%	2.61%	3.42%	3.27%	0.10%	1.05%	1.12%
26	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%	0.73%	1.87%	2.61%	3.42%	3.27%	0.10%	1.12%	1.21%
27	0.34%	0.24%	0.00%	0.14%	0.14%	0.80%	0.20%	0.29%	0.49%	0.38%	0.53%	0.83%	0.75%	0.94%	2.06%	3.24%	4.54%	3.34%	0.10%	1.21%	1.31%
28	0.34%	0.24%	0.00%	0.14%	0.14%	0.84%	0.23%	0.35%	0.49%	0.43%	0.63%	0.85%	0.90%	1.14%	2.26%	3.53%	5.20%	3.34%	0.10%	1.21%	1.31%
29	0.39%	0.26%	0.00%	0.14%	0.14%	0.84%	0.30%	0.37%	0.55%	0.63%	0.90%	1.01%	1.37%	2.62%	3.74%	5.58%	3.55%	0.10%	1.31%	1.36%	1.36%
30	0.41%	0.26%	0.00%	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%	0.10%	1.36%	1.41%	1.41%
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%	6.01%	0.10%	1.47%	1.47%	1.47%
32	0.43%	0.39%	0.39%	0.14%	0.20%	0.89%	0.47%	0.44%	0.83%	0.93%	0.97%	0.98%	1.57%	1.70%	3.12%	4.22%	6.45%	0.10%	1.57%	1.57%	1.57%
33	0.52%	0.39%	0.39%	0.14%	0.20%	0.94%	0.56%	0.44%	0.90%	0.93%	1.01%	1.08%	1.71%	1.94%	3.46%	4.63%	6.55%	0.10%	1.66%	1.66%	1.66%
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%	3.64%	4.84%	6.89%	0.10%	1.75%	1.75%	1.75%
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%	2.37%	3.61%	4.91%	7.07%	0.10%	1.81%	1.81%	1.81%
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%	7.33%	0.10%	1.85%	1.85%	1.85%
37	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%	3.88%	5.69%	7.20%	0.10%	1.94%	1.94%	1.94%
38	0.59%	0.60%	0.39%	0.29%	0.25%	1.27%	0.62%	0.71%	1.15%	1.16%	1.42%	1.35%	2.46%	2.62%	3.99%	5.90%	7.20%	0.10%	2.00%	2.00%	2.00%
39	0.61%	0.62%	0.39%	0.29%	0.25%	1.27%	0.62%	0.71%	1.19%	1.21%	1.42%	1.42%	2.60%	2.69%	4.01%	6.12%	7.20%	0.10%	2.05%	2.05%	2.05%
40	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%	7.24%	0.10%	2.08%	2.08%	2.08%
41	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%	7.24%	0.10%	2.17%	2.17%	2.17%
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%	0.10%	2.23%	2.23%	2.23%	2.23%
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%	6.90%	0.10%	2.28%	2.28%	2.28%	2.28%
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%	3.24%	4.57%	7.08%	0.10%	2.37%	2.37%	2.37%	2.37%
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%	3.59%	3.24%	4.57%	7.15%	0.10%	2.44%	2.44%	2.44%	2.44%
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%	3.24%	4.70%	7.45%	0.10%	2.51%	2.51%	2.51%	2.51%
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%	7.60%	0.10%	2.56%	2.56%	2.56%	2.56%
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%	7.60%	0.10%	2.61%	2.61%	2.61%	2.61%
49	0.81%	0.80%	0.39%	0.39%	0.33%	1.53%	1.01%	1.08%	1.68%	1.84%	2.16%	2.60%	4.51%	3.83%	5.25%	7.60%	0.10%	2.66%	2.66%	2.66%	2.66%
50	0.81%	0.80%	0.39%	0.39%	0.33%	1.53%	1.01%	1.12%	1.68%	1.90%	2.16%	2.80%	4.60%	3.81%	5.31%	7.66%	0.10%	2.70%	2.70%	2.70%	2.70%
51	0.81%	0.80%	0.39%	0.39%	0.33%	1.58%	1.11%	1.17%	1.73%	2.14%	2.25%	3.11%	4.72%	4.29%	5.31%	7.72%	0.10%	2.73%	2.73%	2.73%	2.73%
52	0.87%	0.80%	0.39%	0.39%	0.33%	1.58%	1.20%	1.19%	1.75%	2.16%	2.43%	3.10%	4.82%	4.29%	5.69%	7.72%	0.10%	2.88%	2.88%	2.88%	2.88%
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%	7.72%	0.10%	2.88%	2.88%	2.88%	2.88%
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%	4.29%	5.78%	7.72%	0.10%	2.93%	2.93%	2.93%	2.93%
55	0.87%	0.84%	0.39%	0.39%	0.39%	1.63%	1.20%	1.41%	1.93%	2.32%	2.91%</										

# Análisis de Cancelaciones Anticipadas - Panamá Préstamos Hipotecarios

Fecha de Corte: May, 2026

Para este 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 anticipadamente, son aquellos que fueron cancelados completamente antes de la fecha de vencimiento originalmente pactada.

## Introducción

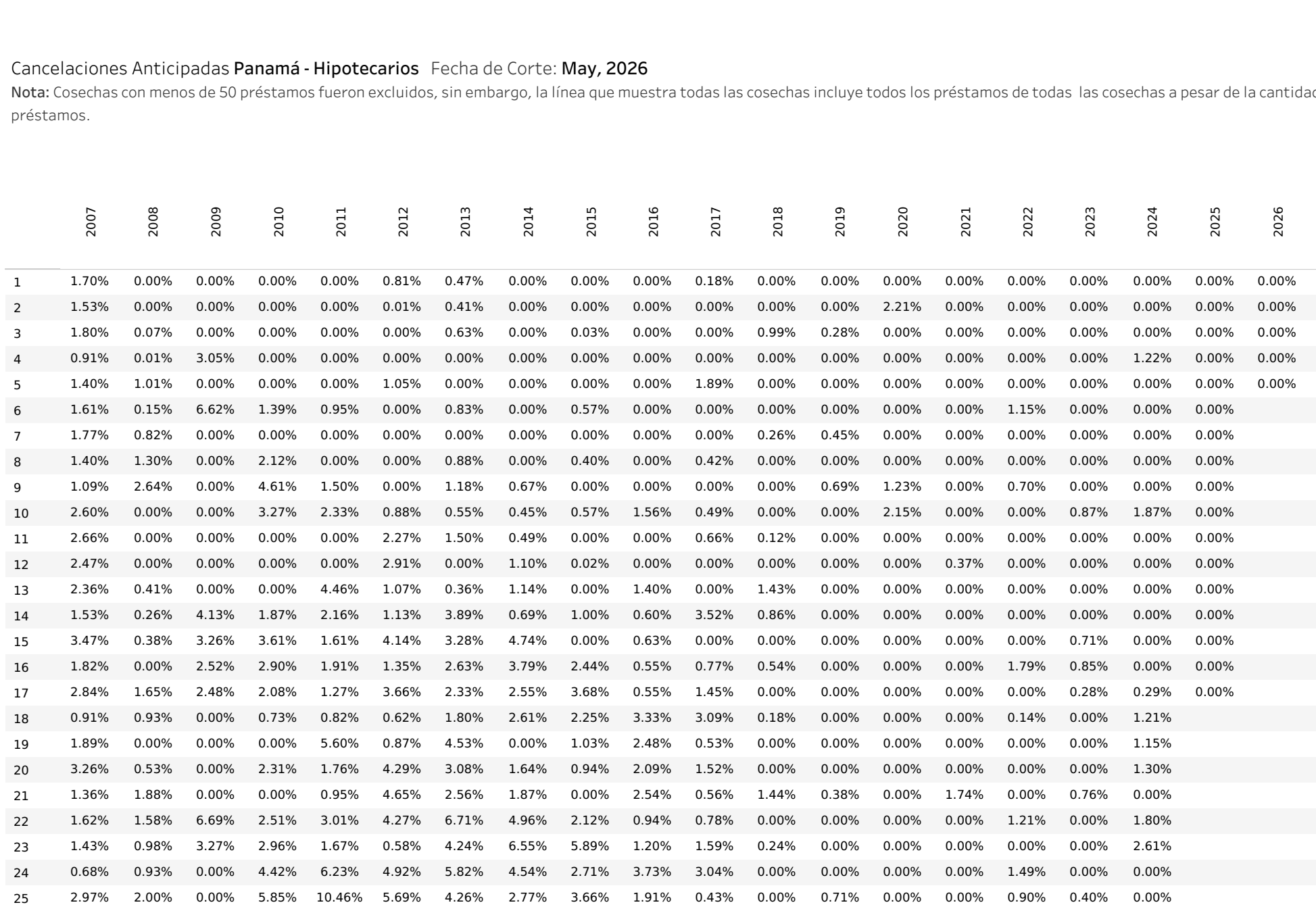
Para este informe se realizó un análisis de toda la cartera de La Hipotecaria en Panamá. En este informe se presenta, el porcentaje de cancelaciones anticipadas, contados desde el número de meses desde su desembolso original y solo considera cosechas de veinte (20) años o menos. En la gráfica y la tabla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

## Información General Cancelaciones Anticipadas

	Panamá Hipotecarios
Primera Cosecha	2007
Última Cosecha	2026
Periodos Totales	233
Préstamos Desembolsados	36,994
Total Desembolsado	1,229,677,479
Total Cancelaciones Anticipadas	190,009,549
Préstamos Cancelados Anticipadamente	10,422

### Cancelaciones Anticipadas Panamá - Préstamos Hipotecarios Fecha de Corte: May, 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: May, 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%	0.00%	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%	0.18%
3	1.80%	0.07%	0.00%	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%	0.24%
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%	0.00%	1.05%	0.00%	0.00%	0.00%	0.00%	0.00%	1.89%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.32%
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%	0.39%
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%	0.31%
9	1.09%	2.64%	0.00%	3.27%	1.50%	0.00%	1.18%	0.67%	0.00%	0.00%	0.00%	0.00%	0.69%	1.23%	0.00%	0.70%	0.00%	0.00%	0.00%	0.00%	0.59%
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%	0.78%
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%	0.44%
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%	0.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.37%
13	2.36%	0.41%	0.00%	0.00%	0.46%	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%	0.63%
14	1.53%	0.26%	4.13%	1.87%	2.16%	1.13%	3.99%	0.69%	0.00%	0.60%	3.52%	0.86%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.03%
15	3.47%	0.38%	3.26%	3.61%	1.61%	4.13%	3.20%	4.74%	0.00%	0.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.31%	0.00%	0.00%	0.00%	1.03%
16	1.82%	0.00%	2.52%	2.90%	1.91%	1.55%	2.63%	3.79%	2.44%	0.55%	0.77%	0.54%	0.00%	0.00%	0.00%	0.00%	1.79%	0.55%	0.00%	0.00%	1.21%
17	2.84%	1.65%	2.48%	2.08%	1.27%	3.66%	2.33%	2.53%	3.68%	0.55%	1.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.28%	0.29%	0.00%	0.00%	1.30%
18	0.91%	0.93%	0.00%	0.73%	0.82%	0.62%	1.80%	2.61%	2.25%	3.33%	3.09%	0.18%	0.00%	0.00%	0.00%	0.14%	0.00%	0.21%	0.00%	0.00%	1.17%
19	1.89%	0.00%	0.00%	0.00%	0.60%	0.87%	4.53%	0.00%	1.03%	2.48%	0.53%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.15%	0.00%	0.00%	0.94%
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%	0.00%	0.00%	0.00%	1.21%
21	1.36%	1.88%	0.00%	2.00%	0.95%	4.65%	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%	1.23%
22	1.62%	1.58%	6.66%	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%	0.00%	0.00%	0.00%	1.76%
23	1.43%	0.98%	3.27%	2.96%	1.67%	0.56%	4.24%	6.55%	5.89%	1.20%	1.59%	0.24%	0.00%	0.00%	0.00%	0.00%	0.00%	2.61%	0.00%	0.00%	1.75%
24	0.88%	0.93%	0.00%	4.42%	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%	2.08%
25	2.97%	2.00%	0.00%	8.58%	10.46%	5.69%	4.26%	2.77%	3.64%	1.91%	0.43%	0.00%	0.71%	0.00%	0.00%	0.90%	0.40%	0.00%	0.00%	0.00%	2.07%
26	0.38%	2.72%	0.00%	8.14%	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%	1.56%
27	0.74%	0.95%	0.00%	4.45%	6.34%	5.32%	5.07%	7.92%	4.21%	0.77%	1.93%	0.00%	0.00%	0.00%	0.00%	1.23%	0.99%	0.00%	0.00%	0.00%	2.17%
28	1.22%	1.51%	2.53%	2.62%	5.29%	4.72%	3.61%	1.63%	1.85%	2.18%	4.11%	0.00%	0.50%	0.00%	0.00%	0.00%	0.78%	0.00%	0.00%	0.00%	1.40%
29	0.94%	4.24%	1.32%	6.11%	2.93%	5.53%	7.13%	5.48%	1.31%	1.03%	0.77%	0.36%	1.65%	1.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.13%
30	2.33%	1.94%	2.00%	3.15%	1.66%	3.66%	4.74%	2.51%	1.61%	2.13%	1.74%	0.00%	0.00%	0.00%	2.47%	1.68%	0.53%	0.00%	0.00%	0.00%	1.81%
31	1.66%	1.57%	0.00%	3.43%	3.75%	6.18%	6.15%	4.29%	1.05%	3.79%	0.49%	0.63%	0.00%	0.00%	1.31%	0.73%	0.00%	0.00%	0.00%	0.00%	1.91%
32	3.55%	0.90%	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%	2.14%
33	2.57%	1.70%	3.65%	2.48%	4.48%	4.79%	3.68%	3.99%	2.38%	2.61%	0.41%	0.55%	0.00%	0.00%	0.00%	0.93%	0.00%	0.00%	0.00%	0.00%	1.75%
34	3.92%	1.90%	6.80%	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%	3.18%
35	3.37%	2.43%	5.29%	6.11%	7.66%	8.35%	4.62%	3.74%	2.14%	3.96%	0.46%	1.82%	0.00%	0.00%	1.58%	0.71%	1.18%	0.00%	0.00%	0.00%	2.86%
36	0.38%	4.58%	6.98%	6.67%	4.57%	4.50%	4.32%	7.36%	2.18%	0.64%	0.00%	1.60%	0.84%	1.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.02%
37	2.20%	1.02%	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%	1.50%
38	2.18%	4.52%	0.00%	1.41%	10.82%	4.97%	0.59%	1.69%	4.98%	2.55%	0.00%	0.98%	0.00%	0.00%	0.00%	0.82%	0.00%	0.00%	0.00%	0.00%	1.97%
39	1.61%	4.09%	3.59%	9.16%	4.64%	4.45%	5.60%	3.92%	2.13%	2.11%	1.18%	1.03%	0.15%	1.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.13%
40	7.24%	6.24%	3.75%	8.10%	6.69%	6.06%	7.34%	5.33%	5.96%	0.65%	0.00%	0.33%	0.00%	0.59%	1.25%	0.00%	0.47%	0.00%	0.00%	0.00%	3.16%
41	5.28%	1.80%	1.81%	2.88%	5.86%	5.84%	1.32%	5.53%	5.96%	0.65%	0.00%	0.33%	0.00%	1.45%	0.00%	1.37%	0.00%	0.00%	0.00%	0.00%	2.25%
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%	1.36%	0.00%	0.00%	0.00%	0.00%	2.21%
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%	0.60%	0.00%	0.00%	0.00%	0.00%	1.83%
44	5.33%	2.66%	14.33%	7.97%	5.76%	6.63%	5.13%	1.66%	2.69%	1.60%	0.00%	2.59%	0.51%	2.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.63%
45	6.81%	4.73%	10.28%	12.92%	5.67%	6.48%	4.43%	5.57%	1.45%	2.18%	1.56%	1.12%	2.97%	2.59%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.26%
46	3.06%	1.99%	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%	2.51%
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%	1.09%	0.00%	0.00%	0.00%	0.00%	2.08%
48	6.12%	5.62%	0.00%	8.82%	8.31%	2.39%	5.01%	5.52%	0.00%	8.00%	1.88%	1.34%	1.23%	1.56%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.77%
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%	2.32%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	2.98%
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%	2.06%
52	4.94%	6.64%	5.35%	3.31%	11.52%	2.01%	4.55%	2.76%	2.48%	5.99%	1.27%	0.00%	0.84%	2.25%	0.63%	0.00%	0.00%	0.00%	0.00%	0.00%	2.64%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	2.71%
54	4.24%	3.54%	9.77%	4.67%	10.04%	4.50%	2.47%	1.78%	3.20%	1.78%	0.95%	0.54%	0.00%	2.95%	5.62%	0.00%	0.00%	0.00%	0.00%	0.00%	2.79%
55	4.82%	6.23%	3.83%	5.38%	5.70%	5.63%	5.83%														