



Historical Performance Reports (*Reportes de Desempeño Histórico*)

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

Cutoff Date: April, 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 Personal Loans

Cutoff Date: April, 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

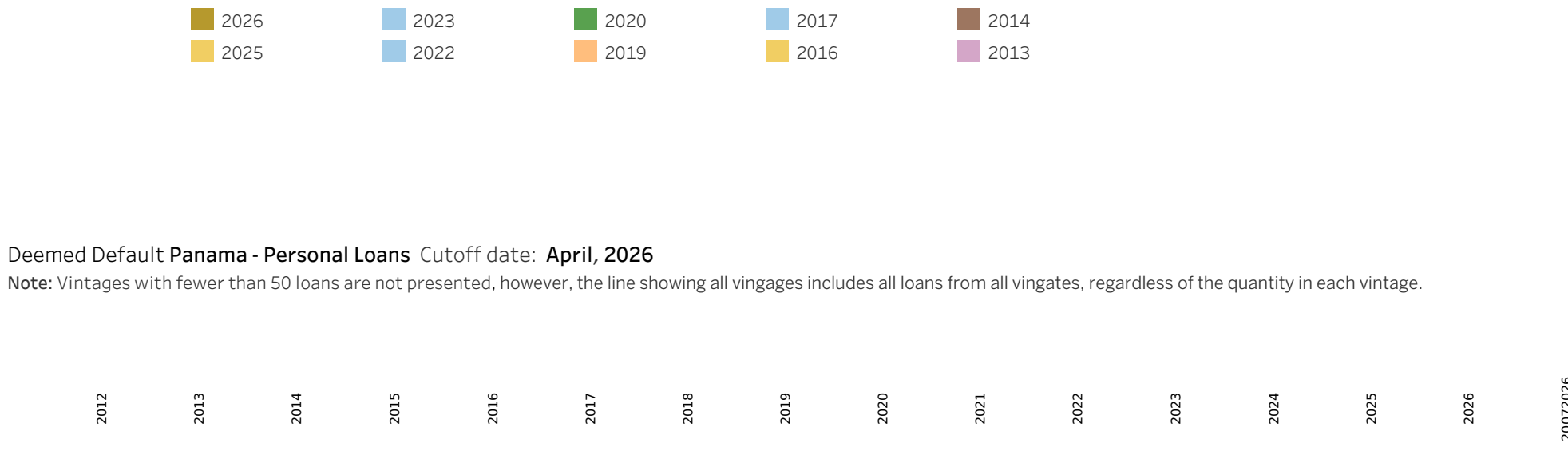
Analysis were drawn from the entire portfolio of La Hipotecaria in Panama. The cumulative percentage of deemed defaults of each vintage is reported for each period from loan's original disbursement date and only considers vintages of twenty years or less. Data points in the graph and table are displayed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

Deemed Defaults Results Summary

	Panama Personal
First Vintage	2007
Last Vintage	2026
Total Periods	232
Total Loans	17,495
Total Disbursements	120,171,523
Cumulative Deemed Defaults	9.47%

Deemed Default Panama - Personal Loans Cutoff date: April, 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 - Personal Loans Cutoff date: April, 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.

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2007/2008
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%
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%
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%
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%
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%
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%
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%
8	0.00%	0.00%	0.00%	0.05%	0.16%	0.41%	0.00%	0.04%	0.29%	0.37%	0.00%	0.00%	0.00%	0.00%	0.19%	0.04%
9	0.33%	0.00%	0.10%	0.05%	0.16%	0.41%	0.00%	0.04%	0.29%	0.37%	0.00%	0.00%	0.00%	0.00%	0.19%	0.17%
10	0.33%	0.00%	0.10%	0.11%	0.27%	0.56%	0.00%	0.04%	0.43%	0.37%	0.00%	0.00%	0.00%	0.00%	0.19%	0.29%
11	0.33%	0.00%	0.10%	0.11%	0.32%	0.81%	0.05%	0.10%	0.43%	0.37%	0.00%	0.50%	1.38%	2.11%	0.41%	0.41%
12	0.35%	0.00%	0.10%	0.21%	0.37%	0.96%	0.14%	0.26%	0.43%	0.37%	1.01%	1.14%	2.30%	2.51%	0.57%	0.57%
13	0.35%	0.00%	0.10%	0.21%	0.37%	1.07%	0.17%	0.34%	0.29%	0.37%	1.01%	1.14%	2.30%	2.21%	0.78%	0.78%
14	0.35%	0.00%	0.10%	0.21%	0.37%	1.07%	0.17%	0.47%	1.80%	1.16%	2.51%	1.04%	7.38%	3.21%	0.98%	0.98%
15	0.35%	0.00%	0.10%	0.26%	0.48%	1.22%	0.17%	0.73%	2.03%	3.41%	3.01%	3.02%	8.91%	3.43%	1.17%	1.17%
16	0.48%	0.00%	0.10%	0.48%	0.53%	1.22%	0.17%	1.07%	2.27%	2.27%	3.01%	3.02%	10.45%	3.58%	1.32%	1.32%
17	0.48%	0.02%	0.10%	0.48%	0.53%	1.27%	0.22%	1.68%	2.74%	2.68%	3.01%	4.20%	12.87%	3.88%	1.53%	1.53%
18	0.48%	0.00%	0.33%	0.55%	0.64%	1.27%	0.34%	2.09%	3.16%	3.86%	3.31%	6.13%	14.30%	4.00%	1.75%	1.75%
19	0.48%	0.00%	0.33%	0.55%	0.64%	1.32%	0.43%	2.38%	3.34%	3.86%	3.31%	7.24%	15.19%	4.16%	1.86%	1.86%
20	0.48%	0.02%	0.33%	0.55%	0.75%	1.32%	1.02%	3.34%	3.68%	4.17%	3.88%	7.91%	16.25%	4.20%	2.02%	2.02%
21	0.56%	0.02%	0.33%	0.55%	0.75%	1.32%	1.02%	3.34%	3.68%	4.66%	4.54%	10.17%	17.55%	4.20%	2.22%	2.22%
22	0.56%	0.10%	0.33%	0.84%	0.88%	1.44%	1.09%	3.33%	3.96%	4.59%	5.79%	11.12%	17.55%	4.20%	2.26%	2.26%
23	0.69%	0.15%	0.50%	0.84%	1.00%	1.44%	1.38%	3.72%	4.10%	7.02%	12.59%	17.60%	17.60%	4.20%	2.49%	2.49%
24	0.69%	0.15%	0.50%	1.00%	1.00%	1.51%	1.53%	4.13%	5.26%	5.13%	8.10%	13.55%	17.80%	4.20%	2.64%	2.64%
25	0.86%	0.15%	0.75%	1.00%	1.00%	1.64%	1.72%	4.25%	5.94%	5.87%	9.37%	14.87%	17.80%	4.20%	2.79%	2.79%
26	0.86%	0.15%	0.75%	1.45%	1.05%	1.64%	2.02%	4.57%	6.56%	6.18%	10.28%	16.74%	18.06%	4.20%	2.99%	2.99%
27	1.05%	0.15%	0.75%	1.48%	1.14%	1.69%	2.34%	4.96%	6.70%	6.18%	11.10%	17.81%	18.06%	4.20%	3.12%	3.12%
28	1.05%	0.24%	0.75%	1.61%	1.14%	2.01%	2.57%	5.41%	7.39%	6.38%	12.18%	19.53%	18.16%	4.20%	3.31%	3.31%
29	1.05%	0.33%	0.75%	1.66%	1.28%	2.14%	2.62%	5.63%	8.50%	6.40%	12.73%	20.23%	18.16%	4.20%	3.42%	3.42%
30	1.05%	0.33%	0.75%	1.66%	1.49%	2.23%	2.64%	6.42%	9.06%	6.40%	12.73%	21.44%	18.16%	4.20%	3.56%	3.56%
31	1.05%	0.33%	0.75%	1.66%	1.49%	2.34%	2.73%	6.42%	9.52%	6.40%	14.71%	21.90%	18.16%	4.20%	3.67%	3.67%
32	1.05%	0.35%	0.98%	1.79%	1.49%	2.34%	3.04%	6.96%	9.52%	6.40%	15.41%	22.35%	18.16%	4.20%	3.83%	3.83%
33	1.13%	0.35%	0.98%	2.01%	1.49%	2.53%	3.56%	7.98%	8.80%	6.99%	15.99%	22.67%	18.16%	4.20%	3.95%	3.95%
34	1.39%	0.35%	0.98%	2.19%	1.44%	2.48%	3.44%	8.34%	8.40%	7.49%	16.60%	22.85%	18.16%	4.20%	4.14%	4.14%
35	1.51%	0.35%	1.04%	2.24%	1.64%	2.86%	3.97%	8.42%	10.84%	7.49%	16.53%	22.85%	18.16%	4.20%	4.32%	4.32%
36	1.51%	0.35%	1.04%	2.28%	1.68%	3.12%	4.27%	8.98%	12.34%	7.55%	19.02%	23.17%	18.16%	4.20%	4.50%	4.50%
37	1.51%	0.35%	1.08%	2.28%	1.68%	3.25%	4.34%	9.55%	12.34%	8.34%	19.44%	23.17%	18.16%	4.20%	4.60%	4.60%
38	1.51%	0.35%	1.12%	2.28%	1.75%	3.40%	4.51%	9.98%	12.53%	8.34%	20.58%	23.17%	18.16%	4.20%	4.69%	4.69%
39	1.80%	0.45%	1.22%	2.28%	1.81%	3.50%	4.55%	10.52%	13.19%	8.21%	20.58%	23.17%	18.16%	4.20%	4.82%	4.82%
40	1.80%	0.45%	1.22%	2.28%	1.82%	3.73%	4.74%	11.02%	13.47%	9.24%	21.20%	23.17%	18.16%	4.20%	4.95%	4.95%
41	1.80%	0.52%	1.26%	2.28%	1.82%	3.82%	4.88%	11.38%	14.07%	9.24%	21.12%	23.17%	18.16%	4.20%	5.06%	5.06%
42	1.80%	0.59%	1.27%	2.41%	1.82%	3.91%	4.92%	11.65%	14.07%	9.24%	21.12%	23.17%	18.16%	4.20%	5.12%	5.12%
43	1.90%	0.62%	1.27%	2.41%	1.95%	4.08%	4.98%	11.92%	14.07%	9.24%	21.12%	23.17%	18.16%	4.20%	5.19%	5.19%
44	1.95%	0.62%	1.36%	2.77%	2.23%	4.30%	5.43%	12.14%	14.54%	9.24%	22.82%	23.17%	18.16%	4.20%	5.36%	5.36%
45	1.95%	0.62%	1.51%	2.84%	2.23%	4.34%	5.98%	12.46%	14.67%	9.24%	22.82%	23.17%	18.16%	4.20%	5.48%	5.48%
46	1.95%	0.62%	1.64%	3.02%	2.23%	4.45%	5.98%	12.46%	15.85%	9.62%	22.82%	23.17%	18.16%	4.20%	5.58%	5.58%
47	1.98%	0.62%	1.64%	3.07%	2.34%	4.45%	6.39%	13.11%	15.85%	9.62%	22.82%	23.17%	18.16%	4.20%	5.70%	5.70%
48	2.05%	0.68%	1.64%	3.07%	2.34%	4.66%	6.64%	13.42%	16.02%	9.73%	22.82%	23.17%	18.16%	4.20%	5.79%	5.79%
49	2.05%	0.74%	1.86%	3.24%	2.39%	4.70%	7.07%	13.67%	16.42%	10.36%	22.82%	23.17%	18.16%	4.20%	5.91%	5.91%
50	2.05%	0.74%	2.05%	3.33%	2.39%	4.79%	7.32%	13.83%	16.89%	10.36%	22.82%	23.17%	18.16%	4.20%	5.99%	5.99%
51	2.05%	0.74%	2.15%	3.43%	2.55%	5.29%	7.62%	14.17%	17.43%	10.36%	22.82%	23.17%	18.16%	4.20%	6.13%	6.13%
52	2.05%	0.74%	2.15%	3.43%	2.55%	5.34%	7.92%	14.46%	17.43%	11.41%	22.82%	23.17%	18.16%	4.20%	6.21%	6.21%
53	2.05%	0.74%	2.15%	3.63%	2.59%	5.50%	8.26%	14.63%	17.61%	11.41%	22.82%	23.17%	18.16%	4.20%	6.29%	6.29%
54	2.05%	0.74%	2.15%	3.63%	2.66%	5.55%	8.49%	14.75%	17.72%	11.41%	22.82%	23.17%	18.16%	4.20%	6.36%	6.36%
55	2.05%	0.74%	2.26%	3.71%	2.73%	5.94%	8.72%	14.96%	17.72%	11.41%	22.82%	23.17%	18.16%	4.20%	6.48%	6.48%
56	2.05%	0.74%	2.40%	3.77%	2.99%	6.24%	9.01%	15.32%	17.72%	11.41%	22.82%	23.17%	18.16%	4.20%	6.60%	6.60%
57	2.05%	0.74%	2.40%	3.84%	2.99%	6.50%	9.37%	15.38%	17.72%	11.41%	22.82%	23.17%	18.16%	4.20%	6.67%	6.67%
58	2.15%	0.74%	2.41%	3.84%	3.04%	6.71%	9.67%	15.47%	18.10%	11.41%	22.82%	23.17%	18.16%	4.20%	6.74%	6.74%
59	2.15%	0.74%	2.41%	3.84%	3.24%	6.81%	9.85%	16.21%	18.10%	11.41%	22.82%	23.17%	18.16%	4.20%	6.86%	6.86%
60	2.15%	0.74%	2.41%	3.88%	3.46%	6.98%	10.04%	16.52%	18.10%	11.41%	22.82%	23.17%	18.16%	4.20%	6.94%	6.94%
61	2.15%	0.82%	2.41%	3.88%	3.52%	7.17%	10.23%	16.66%	18.17%	11.41%	22.82%	23.17%	18.16%	4.20%	7.00%	7.00%
62	2.15%	0.82%	2.54%	3.93%	3.52%	7.38%	10.73%	16.89%	18.57%	11.41%	22.82%	23.17%	18.16%	4.20%	7.11%	7.11%
63	2.15%	0.82%	2.54%	3.93%	3.77%	7.56%	10.77%	17.03%	18.57%	11.41%	22.82%	23.17%	18.16%	4.20%	7.16%	7.16%
64	2.15%	0.82%	2.54%	3.93%	3.77%	7.66%	10.77%	17.16%	18.57%	11.41%	22.82%	23.17%	18.16%	4.20%	7.20%	7.20%
65	2.33%	0.82%	2.65%	3.93%	3.83%	7.72%	11.01%	17.24%	18.72%	11.41%	22.82%	23.17%	18.16%	4.20%	7.26%	7.26%
66	2.33%	0.82%	2.65%	4.05%	3.83%	7.89%	11.08%	17.52%	19.00%	11.41%	22.82%	23.17%	18.16%	4.20%	7.33%	7.33%
67	2.33%	0.82%	2.74%	4.07%	4.31%	8.02%	11.40%	17.58%	19.13%	11.41%	22.82%	23.17%	18.16%	4.20%	7.43%	7.43%
68	2.33%	0.86%	2.74%	4.07%	4.47%	8.15%	11.78%	17.58%	20.06%	11.41%	22.82%	23.17%	18.16%	4.20%	7.51%	7.51%
69	2.43%	0.86%	2.74%	4.14%	4.61%	8.27%	11.99%	17.69%	20.21%	11.41%	22.82%	23.17%	18.16%	4.20%	7.59%	7.59%
70	2.43%	0.86%	2.87%	4.14%	4.66%	8.36%	12.41%	17.78%	20.21%	11.41%	22.82%					

Prepayment Vintage Analysis - Panama Personal Loans

Cutoff Date: April, 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

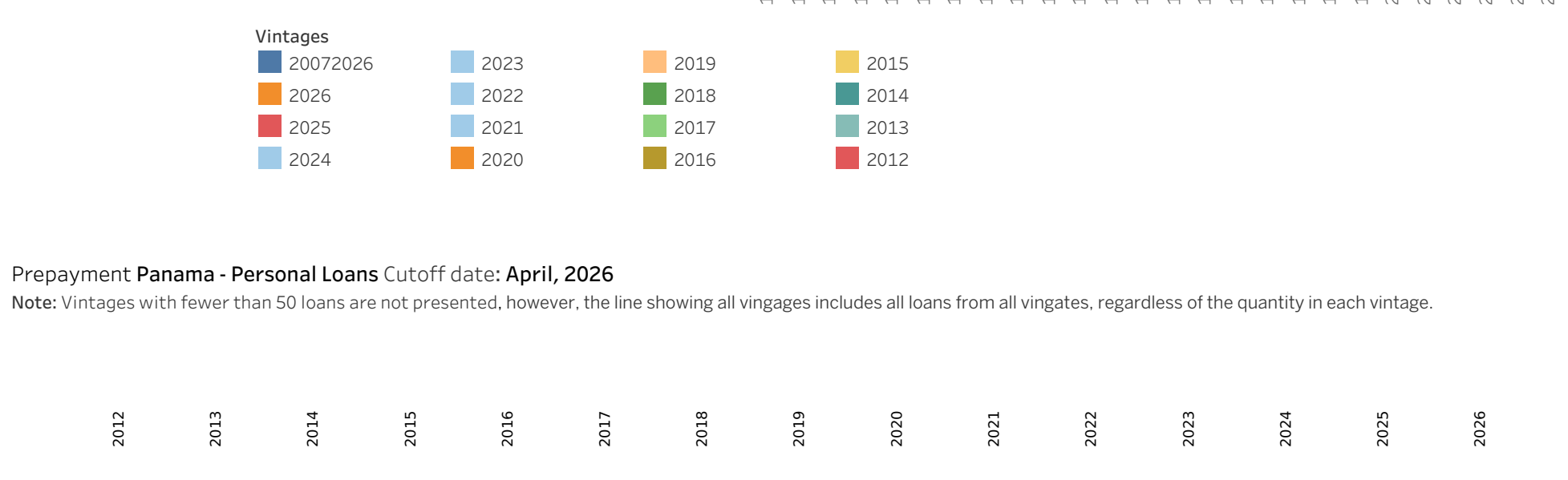
Analysis were drawn from the entire portfolio of La Hipotecaria in Panama. The report presents the percentage of prepayments in each period as counted from the number of completed months from the original disbursement date and only considers vintages of twenty years or less. Data points in the graph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

Prepayment Results Summary

	Panama	
	Personal	
First Vintage	2007	
Last Vintage	2026	
Total Periods	232	
Number of Loans	17,495	
Total Disbursements	120,171,523	
Total Prepayments	49,045,788	
Total Loans Prepaid	10,218	

Prepayment Panama - Personal Loans Cutoff date: April, 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 - Personal Loans Cutoff date: April, 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.

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2007/2026	
1	4.87%	2.23%	1.38%	5.55%	4.26%	3.88%	2.05%	1.76%	8.06%	0.00%	0.00%	0.00%	0.00%	0.00%	1.28%	0.00%	2.45%
2	7.23%	5.87%	5.58%	5.27%	3.40%	6.52%	7.33%	8.06%	1.04%	18.77%	4.13%	0.00%	0.00%	2.40%	0.00%	0.00%	4.47%
3	3.82%	6.83%	9.96%	12.42%	12.05%	9.78%	11.34%	5.55%	0.00%	7.12%	3.20%	2.40%	9.44%	3.42%	0.00%	0.00%	7.03%
4	10.82%	9.10%	12.11%	7.73%	9.09%	3.17%	9.23%	7.37%	1.74%	17.17%	26.67%	2.24%	5.91%	2.97%	0.00%	0.00%	6.80%
5	10.46%	4.15%	16.06%	11.65%	9.89%	14.69%	9.63%	5.67%	0.00%	5.76%	1.98%	0.00%	1.73%	3.11%			6.70%
6	5.39%	8.98%	15.27%	8.63%	9.87%	9.46%	10.34%	7.84%	1.46%	2.89%	0.00%	1.68%	5.81%	4.99%			7.35%
7	5.61%	6.24%	16.11%	11.19%	10.53%	21.30%	9.40%	2.63%	1.72%	13.08%	6.37%	1.15%	2.67%	3.00%			7.34%
8	13.53%	11.21%	13.69%	14.90%	5.23%	6.69%	15.83%	5.02%	2.21%	11.24%	0.99%	1.74%	3.40%	5.02%			8.26%
9	9.03%	15.16%	20.59%	13.66%	13.36%	10.23%	10.87%	5.72%	0.00%	0.00%	14.33%	4.43%	4.16%	1.26%			8.92%
10	17.81%	8.83%	13.50%	11.57%	16.45%	7.01%	10.92%	3.40%	4.17%	0.07%	3.61%	6.65%	1.43%	4.57%			7.77%
11	5.69%	15.30%	15.90%	20.14%	9.77%	11.61%	9.36%	2.99%	3.13%	11.40%	0.00%	5.11%	1.52%	7.31%			8.19%
12	11.17%	13.36%	27.24%	22.88%	14.42%	16.47%	9.89%	6.03%	4.48%	15.86%	24.43%	3.79%	5.16%	1.49%			11.08%
13	6.92%	21.01%	16.36%	15.24%	15.85%	10.05%	13.29%	2.85%	3.35%	9.60%	3.71%	8.29%	6.35%	1.74%			9.56%
14	8.57%	11.38%	16.63%	14.02%	8.86%	12.90%	5.14%	0.08%	2.95%	0.36%	0.00%	1.64%	4.47%	2.83%			7.43%
15	16.36%	16.36%	23.13%	11.09%	11.80%	10.51%	6.57%	1.06%	3.57%	3.82%	5.02%	2.59%	4.77%	10.54%			9.02%
16	8.93%	28.70%	10.22%	11.02%	13.93%	15.02%	5.74%	1.88%	30.40%	8.24%	0.20%	7.18%	8.08%	0.00%			8.29%
17	8.82%	17.74%	6.58%	13.11%	9.57%	5.63%	7.26%	4.41%	1.93%	7.90%	5.45%	3.07%	1.89%				6.49%
18	4.69%	9.29%	10.52%	19.33%	11.82%	12.45%	13.30%	2.00%	7.17%	0.18%	10.12%	7.64%	4.20%				8.48%
19	11.43%	18.07%	8.67%	14.41%	9.48%	11.71%	9.95%	1.81%	3.38%	3.28%	0.30%	9.96%	4.07%				7.11%
20	22.29%	16.38%	16.02%	9.15%	10.32%	13.44%	3.05%	1.32%	8.19%	7.79%	0.00%	5.04%	11.03%				8.66%
21	8.37%	19.39%	19.23%	15.00%	12.13%	16.44%	3.25%	4.54%	3.62%	10.54%	5.07%	10.05%	1.74%				9.33%
22	9.75%	30.28%	6.42%	13.17%	18.32%	15.89%	4.53%	6.30%	6.17%	2.98%	16.65%	5.69%	4.91%				9.88%
23	1.93%	19.57%	15.91%	12.72%	7.63%	5.15%	4.23%	6.31%	5.94%	1.97%	3.38%	7.36%	5.98%				6.76%
24	11.27%	23.18%	18.51%	5.82%	11.61%	12.00%	0.57%	8.26%	7.31%	10.93%	13.12%	7.57%	5.68%				8.47%
25	8.71%	26.70%	15.33%	12.61%	16.04%	10.13%	3.87%	5.05%	0.31%	8.65%	1.79%	0.00%	6.03%				8.38%
26	5.11%	26.61%	17.56%	8.17%	7.90%	12.69%	8.38%	5.95%	1.86%	4.35%	17.50%	21.85%	0.00%				9.82%
27	16.65%	11.96%	19.20%	7.59%	14.99%	7.28%	0.65%	5.06%	1.44%	0.00%	12.42%	2.49%	0.00%				7.29%
28	11.97%	14.49%	13.82%	14.05%	13.21%	6.20%	2.52%	6.21%	4.83%	0.00%	2.10%	2.40%	0.00%				7.35%
29	8.91%	15.96%	15.12%	9.51%	9.04%	10.21%	3.34%	0.57%	1.52%	35.96%	1.94%	6.51%					6.99%
30	26.38%	6.25%	12.40%	9.25%	12.59%	3.71%	4.03%	4.80%	8.54%	13.88%	5.96%	5.78%					7.77%
31	23.18%	23.19%	19.01%	12.62%	10.82%	7.53%	9.29%	5.01%	4.43%	27.42%	6.20%	1.36%					9.34%
32	12.35%	20.90%	8.10%	15.64%	10.09%	6.09%	3.84%	4.89%	1.70%	0.05%	4.96%	6.03%					8.32%
33	14.52%	11.40%	11.62%	21.71%	7.57%	8.86%	6.07%	5.71%	0.02%	9.63%	18.08%	4.01%					8.50%
34	11.58%	21.69%	21.01%	11.23%	13.51%	2.01%	6.02%	3.93%	8.51%	9.95%	14.33%	0.00%					8.48%
35	17.56%	19.86%	7.15%	5.96%	12.65%	8.60%	5.82%	11.54%	4.80%	12.91%	5.60%	0.09%					9.56%
36	14.92%	13.26%	17.53%	15.68%	11.90%	3.32%	5.12%	4.10%	11.11%	0.00%	3.77%	0.03%					7.58%
37	19.35%	24.49%	4.82%	16.20%	9.71%	3.74%	1.88%	3.03%	18.21%	0.00%	6.63%	0.00%					7.86%
38	4.67%	5.48%	5.47%	15.82%	20.30%	2.32%	8.67%	3.58%	10.19%	9.71%	2.59%	0.13%					8.00%
39	10.88%	15.91%	19.12%	15.57%	10.99%	0.70%	3.99%	3.38%	2.36%	19.71%	0.00%	0.00%					7.09%
40	18.25%	16.38%	13.37%	11.64%	10.97%	0.00%	6.79%	1.34%	15.97%	7.49%	0.00%	0.00%					7.44%
41	11.28%	11.59%	5.80%	15.93%	6.51%	2.67%	6.25%	7.96%	10.29%	6.95%	5.88%						8.46%
42	16.50%	9.10%	6.88%	7.18%	14.44%	2.04%	4.51%	7.44%	7.75%	0.00%	2.77%						5.97%
43	10.35%	14.62%	12.06%	5.44%	2.09%	1.85%	5.99%	3.22%	9.30%	0.00%	0.00%						5.97%
44	15.48%	10.90%	3.74%	15.51%	1.40%	4.65%	11.60%	8.26%	8.41%	0.83%	0.71%						8.95%
45	11.56%	12.48%	2.00%	9.96%	2.15%	3.23%	2.52%	4.65%	1.79%	0.00%	0.03%						5.91%
46	15.91%	14.84%	12.29%	13.79%	4.85%	8.35%	3.05%	6.15%	5.32%	0.00%	3.44%						6.66%
47	11.84%	12.32%	18.05%	7.25%	2.30%	3.77%	2.21%	2.99%	5.72%	14.21%	0.00%						5.93%
48	9.19%	14.48%	11.80%	1.37%	4.51%	5.98%	8.02%	9.20%	12.45%	6.71%	0.00%						7.35%
49	17.09%	3.89%	4.82%	14.60%	6.41%	3.54%	0.47%	8.03%	7.19%	8.49%	0.00%						6.20%
50	10.94%	9.62%	4.94%	2.69%	0.00%	3.94%	8.29%	13.39%	23.41%	0.00%							7.57%
51	17.44%	7.45%	4.63%	13.24%	1.93%	1.50%	4.74%	3.59%	2.85%	0.00%	0.00%						5.45%
52	8.88%	9.10%	5.74%	7.48%	2.56%	5.41%	10.38%	5.40%	9.35%	5.27%	0.00%						6.72%
53	21.01%	14.81%	8.90%	12.75%	0.70%	4.06%	3.64%	3.46%	11.11%	0.00%	3.00%	0.82%					7.38%
54	6.79%	4.83%	8.34%	5.39%	3.53%	9.42%	6.52%	4.75%	3.06%	0.00%							6.28%
55	4.91%	8.33%	7.73%	0.00%	5.72%	2.44%	9.40%	6.02%	8.16%	4.43%							5.92%
56	6.59%	18.89%	4.62%	6.49%	5.04%	2.44%	5.68%	4.88%	9.04%	0.00%							5.06%
57	13.99%	18.97%	10.09%	6.82%	8.31%	6.79%	4.29%	3.71%	3.51%	33.34%							7.67%
58	6.27%	9.29%	15.09%	1.11%	0.19%	1.78%	3.50%	5.77%	0.00%	15.52%							5.40%
59	10.86%	3.09%	5.03%	0.03%	4.34%	5.15%	2.19%	7.85%	17.95%	0.00%							6.20%
60	6.55%	11.53%	20.37%	1.71%	6.57%	7.64%	10.33%	4.13%	5.86%	7.74%							7.14%
61	3.66%	4.43%	1.10%	4.04%	2.48%	4.33%	1.56%	2.14%	0.00%	0.00%							3.70%
62	3.70%	8.97%	8.58%	0.00%	5.12%	5.60%	9.88%	2.85%	0.00%	0.00%							5.55%
63	2.34%	14.23%	5.18%	2.70%	4.56%	2.03%	4.31%	3.20%	2.97%	0.00%							4.34%
64	13.75%	3.95%	12.70%	1.60%	6.39%	6.25%	6.99%	2.11%	1.72%	0.00%							6.27%
65	9.89%	1.60%	9.20%	2.79%	5.79%	0.77%	4.79%	5.71%	19.60%								6.70%
66	10.51%	1.89%	11.26%	1.46%	2.46%	4.42%	4.39%	6.98%	3.28%								5.90%
67	12.22%	0.00%	2.11%	0.49%	4.56%	13.03%	8.06%	4.02%	11.34%								6.29%
68	2.48%	17.65%	2.65%	4.80%	0.00%	0.60%	3.54%	6.75%	2.17%								5.10%
69	6.80%	22.95%	3.94%	5.18%	2.01%	5.31%	5.76%	7.48%	8.99%								6.24%
70	3.33%	2.93%	1.12%	1.93%	3.74%	6.99%	6.25%	4.72%	2.53%								4.90%
71	4.31%	7.51%	5.73%	1.52%	5.32%	7.31%	5.89%	6.15%	0.00%								5.50%
72	4.67%	9.00%	4.21%	4.64%	6.19%	7.31%	7.56%	5.70%	0.00%								7.08%
73	14.92%	7.75%	7.74%	2.56%	2.36%	6.49%	2.18%	3.47%	3.22%								5.75%
74	0.14%	8.26%	4.65%	3.51%	3.86%	10.1											

Section 2

(Reportes en Español/ *Spanish Reports*)

Análisis de Cancelaciones Anticipadas - Panamá Préstamos Personales

Fecha de Corte: April, 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 anticipadamente, son aquellos que fueron cancelados completamente antes de la fecha de vencimiento originalmente pactada.

Introducción

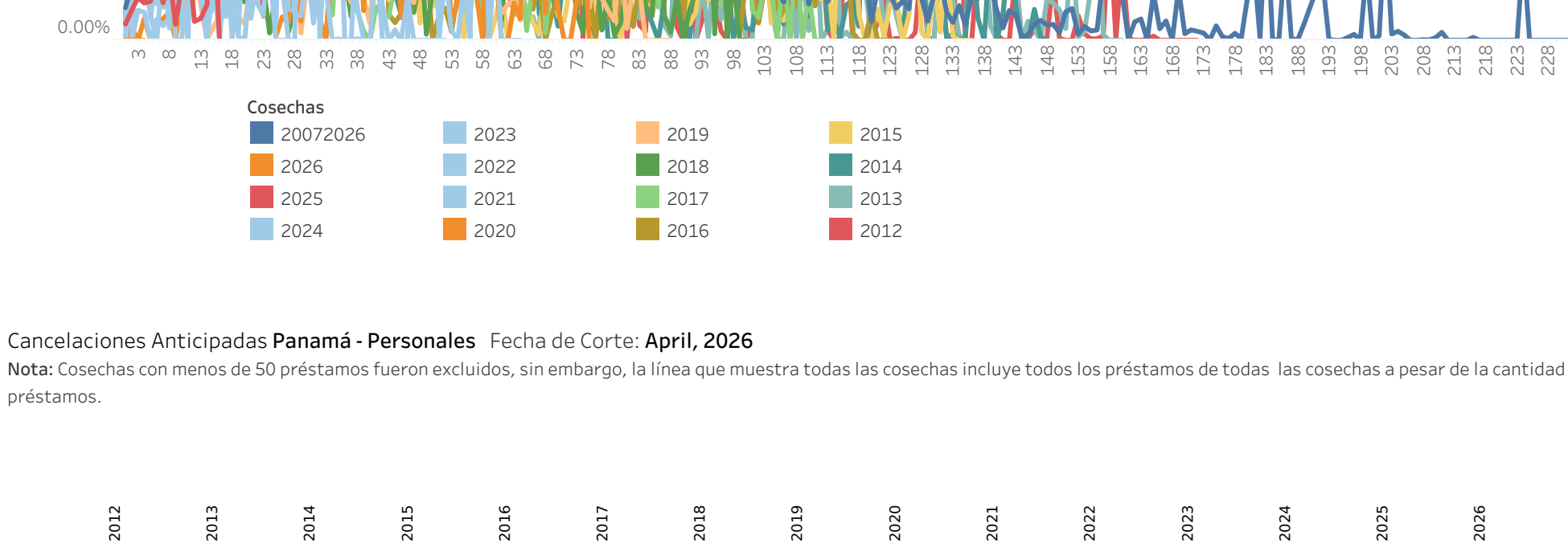
Para este informe se realizó un análisis de toda la cartera de La Hipotecaria en Panamá. En este informe se presenta, el porcentaje de cancelaciones anticipadas, contados desde el número de meses desde su desembolso original y solo considera cosechas de veinte (20) años o menos. En la gráfica y la tabla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

Información General Cancelaciones Anticipadas

	Panamá Personales
Primera Cosecha	2007
Última Cosecha	2026
Periodos Totales	232
Préstamos Desembolsados	17,495
Total Desembolsado	120,171,523
Total Cancelaciones Anticipadas	49,045,788
Préstamos Cancelados Anticipadamente	10,218

Cancelaciones Anticipadas Panamá - Préstamos Personales Fecha de Corte: April, 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 - Personales Fecha de Corte: April, 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.

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2007/2026
1	4.87%	2.23%	1.38%	5.55%	4.26%	3.88%	2.05%	1.76%	0.00%	0.00%	0.00%	0.00%	0.00%	1.28%	0.00%	2.59%
2	7.23%	5.87%	5.58%	5.27%	3.40%	6.52%	7.33%	8.06%	1.04%	18.77%	4.13%	0.00%	0.00%	2.40%	0.00%	4.47%
3	3.82%	6.83%	9.96%	12.72%	12.05%	9.78%	11.34%	5.55%	0.00%	17.12%	3.20%	2.40%	9.44%	3.42%	0.00%	7.03%
4	10.82%	9.10%	12.11%	7.73%	9.09%	3.17%	9.23%	7.37%	1.74%	17.17%	26.67%	2.24%	5.91%	2.97%	0.00%	6.80%
5	10.48%	4.15%	16.06%	11.65%	9.89%	14.69%	9.63%	5.67%	0.00%	5.76%	1.98%	0.00%	1.73%	3.11%		6.70%
6	5.39%	8.98%	15.27%	8.63%	9.87%	9.46%	10.34%	7.84%	1.46%	2.89%	0.00%	1.68%	5.81%	4.99%		7.35%
7	5.61%	6.24%	16.11%	11.19%	10.53%	21.30%	9.40%	2.63%	1.72%	13.08%	6.37%	1.15%	2.67%	3.00%		7.34%
8	13.53%	11.21%	13.69%	14.90%	5.23%	6.69%	15.83%	5.02%	2.21%	11.24%	0.99%	1.74%	3.40%	5.02%		8.26%
9	9.03%	15.16%	20.59%	13.66%	13.36%	10.23%	10.87%	5.72%	0.00%	0.00%	14.33%	4.43%	4.16%	1.26%		8.92%
10	17.81%	8.83%	13.50%	11.57%	16.45%	7.81%	10.92%	3.40%	4.17%	0.07%	3.61%	6.65%	1.43%	4.57%		7.77%
11	5.69%	15.30%	15.90%	20.14%	9.77%	11.61%	9.36%	2.59%	3.13%	11.40%	0.00%	5.11%	1.52%	7.31%		8.19%
12	11.17%	15.36%	27.24%	22.88%	14.42%	16.47%	9.89%	6.03%	4.48%	15.86%	24.43%	3.79%	5.16%	1.49%		11.08%
13	6.92%	21.01%	16.86%	15.24%	15.85%	10.05%	13.29%	2.85%	3.35%	9.60%	3.71%	8.29%	6.35%	1.74%		9.56%
14	6.57%	11.38%	16.33%	14.02%	8.86%	12.90%	6.57%	0.08%	2.55%	3.36%	0.00%	1.64%	4.47%	2.83%		7.43%
15	16.36%	16.38%	23.13%	11.09%	11.80%	10.51%	6.57%	1.06%	2.57%	3.85%	5.02%	2.59%	4.77%	10.54%		9.02%
16	8.93%	26.70%	10.22%	11.02%	13.93%	15.02%	5.74%	1.88%	3.04%	8.24%	0.20%	7.18%	8.08%	0.00%		6.29%
17	8.82%	17.74%	6.58%	13.11%	9.57%	5.63%	7.26%	4.41%	1.53%	7.90%	5.45%	3.07%	1.89%			6.49%
18	4.69%	9.29%	10.52%	10.33%	11.82%	12.45%	13.30%	2.00%	7.17%	0.18%	10.12%	7.64%	4.20%			8.48%
19	11.43%	18.07%	8.67%	14.41%	9.48%	11.71%	9.95%	1.81%	3.38%	3.28%	0.30%	9.96%	0.47%			7.11%
20	22.29%	16.38%	16.02%	9.15%	10.32%	13.44%	3.05%	1.32%	8.19%	7.79%	0.00%	5.04%	11.03%			8.66%
21	8.71%	19.39%	19.23%	15.00%	12.13%	16.44%	3.25%	4.54%	3.62%	10.54%	5.07%	10.05%	1.74%			9.23%
22	13.35%	30.29%	6.42%	13.17%	18.32%	15.89%	4.53%	6.30%	6.17%	2.98%	16.65%	5.69%	4.91%			9.88%
23	1.93%	19.57%	15.91%	12.72%	7.63%	5.15%	4.23%	6.21%	5.94%	1.97%	3.38%	7.36%	5.98%			6.76%
24	11.27%	23.18%	18.51%	5.82%	11.61%	12.00%	0.57%	8.26%	7.31%	10.93%	13.12%	7.57%	5.68%			8.47%
25	8.71%	25.70%	15.33%	12.61%	16.04%	10.13%	3.87%	5.05%	0.31%	8.65%	1.70%	1.35%	0.00%			8.38%
26	5.11%	26.61%	17.56%	8.17%	7.90%	12.69%	8.38%	5.95%	1.86%	4.35%	17.50%	21.85%	0.00%			9.82%
27	16.65%	11.96%	18.29%	7.59%	14.99%	7.28%	0.65%	5.06%	1.44%	0.00%	12.42%	2.49%	0.00%			7.29%
28	17.97%	14.19%	13.82%	14.05%	13.21%	6.20%	2.52%	6.21%	4.83%	0.00%	2.10%	2.40%	0.00%			7.95%
29	8.91%	15.96%	15.12%	9.51%	9.04%	10.21%	3.34%	0.57%	1.52%	35.96%	1.94%	6.51%				6.99%
30	26.38%	6.25%	12.40%	9.25%	12.59%	3.71%	4.03%	4.80%	8.54%	13.88%	5.96%	5.78%				7.77%
31	23.18%	23.19%	19.01%	12.62%	10.82%	7.53%	9.29%	5.01%	4.43%	27.42%	6.20%	1.36%				9.34%
32	12.35%	20.90%	8.10%	15.64%	10.09%	6.09%	3.84%	4.89%	1.70%	0.05%	4.96%	6.03%				8.32%
33	14.52%	11.40%	11.62%	21.71%	7.57%	8.86%	4.02%	5.71%	0.02%	9.63%	18.08%	4.01%				8.50%
34	11.58%	21.69%	21.01%	11.23%	13.51%	2.01%	6.07%	3.93%	8.51%	9.95%	14.33%	0.00%				8.48%
35	17.56%	19.98%	7.15%	5.96%	12.65%	8.60%	5.82%	11.54%	4.80%	12.91%	5.60%	0.09%				9.56%
36	14.51%	13.26%	17.53%	15.68%	11.90%	5.12%	4.10%	11.11%	0.00%	3.77%	3.77%	0.03%				7.58%
37	19.35%	24.49%	4.82%	16.20%	9.71%	3.74%	1.88%	3.03%	18.21%	0.00%	6.63%	0.00%				7.86%
38	4.67%	5.48%	5.47%	15.82%	20.30%	2.32%	8.67%	3.58%	10.19%	9.71%	2.59%	0.13%				8.00%
39	10.88%	15.91%	19.12%	15.57%	10.99%	0.70%	3.99%	3.38%	2.36%	19.71%	0.00%	0.00%				7.09%
40	18.25%	24.72%	13.37%	11.64%	10.97%	0.00%	6.79%	1.34%	10.29%	7.49%	0.00%	0.00%				7.44%
41	21.28%	11.59%	5.80%	15.93%	6.51%	2.67%	6.25%	7.96%	10.29%	6.95%	5.88%					8.46%
42	16.50%	9.10%	6.88%	7.18%	14.44%	2.04%	4.51%	7.44%	7.75%	0.00%	2.77%					7.57%
43	10.35%	14.62%	12.06%	5.44%	2.09%	1.85%	5.99%	3.22%	9.30%	0.00%	0.00%					5.97%
44	15.48%	10.90%	3.74%	15.51%	1.40%	4.65%	11.60%	8.26%	8.41%	0.83%	0.71%					8.95%
45	11.56%	12.48%	2.00%	9.96%	2.15%	3.23%	2.52%	4.65%	1.79%	0.00%	0.03%					6.91%
46	15.14%	14.84%	12.29%	13.79%	4.85%	8.35%	3.05%	6.15%	5.32%	0.00%	3.44%					5.66%
47	11.84%	12.32%	18.05%	7.25%	2.30%	3.77%	2.21%	2.99%	12.75%	14.21%	0.00%					5.93%
48	9.19%	14.48%	11.80%	1.37%	4.57%	5.98%	8.02%	9.20%	5.42%	6.71%	0.00%					7.75%
49	17.09%	3.89%	4.82%	14.60%	6.41%	3.54%	0.47%	8.03%	7.19%	8.49%	0.00%					6.20%
50	10.94%	9.62%	4.94%	2.69%	0.00%	8.00%	3.94%	8.29%	13.39%	23.41%	0.00%					7.57%
51	17.44%	7.45%	4.63%	13.24%	1.93%	1.50%	4.74%	3.53%	2.85%	0.00%	0.00%					5.45%
52	8.88%	9.10%	5.74%	7.48%	2.56%	5.41%	10.38%	5.40%	9.35%	5.27%	0.00%					6.72%
53	21.01%	14.81%	8.90%	12.75%	0.70%	4.06%	3.64%	3.45%	3.06%	0.00%	0.28%					7.38%
54	6.79%	4.83%	8.34%	5.39%	3.56%	9.42%	6.52%	4.76%	1.30%	0.00%	8.02%					6.28%
55	4.91%	8.33%	7.73%	0.00%	5.72%	2.44%	9.40%	6.02%	8.16%	4.43%						5.92%
56	6.59%	1.89%	4.62%	6.49%	5.04%	2.44%	5.68%	4.88%	9.04%	0.00%						5.06%
57	13.99%	18.97%	10.68%	6.92%	8.31%	6.79%	4.29%	3.71%	3.51%	33.34%						7.67%
58	8.27%	9.29%	15.69%	1.11%	0.19%	1.78%	3.50%	5.77%	0.00%	15.52%						5.40%
59	10.86%	3.09%	5.02%	0.03%	4.34%	5.15%	2.19%	7.85%	1.57%	0.00%						6.20%
60	6.55%	11.53%	20.37%	1.71%	6.57%	7.64%	10.33%	4.13%	5.86%	7.74%						7.14%
61	3.66%	4.43%	1.10%	4.04%	2.48%	4.33%	1.56%	2.14%	0.00%	0.00%						3.70%
62	3.70%	8.97%	8.58%	0.00%	5.12%	5.60%	9.88%	2.85%	0.00%	0.00%						5.55%
63	2.34%	14.23%	5.18%	2.70%	4.56%	2.03%	4.31%	3.20%	2.97%	0.00%						4.34%
64	13.75%	3.95%	12.70%	1.60%	6.39%	6.25%	6.99%	2.11%	1.72%	0.00%						6.27%
65	9.89%	1.60%	9.20%	2.79%	5.97%	0.77%	4.79%	5.71%	19.60%							6.70%
66	10.51%	1.89%	11.26%	1.46%	2.46%	4.42%	4.39%	6.98%	3.28%							5.90%
67	12.22%	0.00%	2.11%	0.49%	4.56%	13.03%	8.06%	4.02%	11.34%							6.29%
68	2.48%	17.65%	2.65%	4.80%	0.00%	0.60%	3.54%	6.75%	2.17%							5.10%
69	6.80%	22.95%	3.94%	5.18%	2.01%	5.31%	5.76%	7.48%	8.99%							6.24%
70	3.33%	2.93%	1.12%	1.93%	3.74%	6.39%	6.25%	4.72%	2.53%							4.90%
71	4.31%	7.51%	5.73%	1.52%	5.32%	7.34%	5.89%	6.15%	0.00%							5.50%
72	4.67%	9.00%	4.21%	4.64%	6.19%	7.31%	7.56%	5.70%	0.00%							7.08%
73	14.92%	7.75%	7.74%	2.56%	2.36%	6.49%	2.18%	3.47%	3.22%							5.75%
74	0.14%	8.26%	4.65%	3.51%	3.86%	10.10%	0.61%	5.83%	9.03%							4.70%
75	15.74%	6.54%	2.51%	1.18%	3.96%	4.84%	6.99%	2.60%	0.00%							5.03%
76	7.23%	18.48%	0.00%	3.35%	0.01%	5.85%	6.06%	6.14%	0.00%							6.40%
77	11.99%	10.15%	6.64%	4.13%	5.53%	5.64%	0.81%	3.35%								5.18%
78	7.51%	2.92%	0.00%	5.30%												