



Historical Performance Reports (*Reportes de Desempeño Histórico*)

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

Cutoff Date: August, 2026

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

Deemed Defaults

Prepayments

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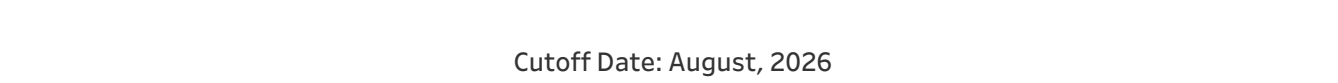
Section 2 (Reportes en Español/*Spanish Reports*)

Préstamos bajo la Categoría de Incumplidos

Cancelaciones Anticipadas

Section 1

(English Reports/ *Reportes en Inglés*)



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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

Deemed

	Panama
	Personal
First Vintage	2007

Total Periods	

Total Disbursements	138,997,475
Cumulative Deemed Defaults	8.90%

Deemed Default Panama - Personal Loans Cutoff date: **August, 2026**

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

The chart displays the percentage of deemed default for various loan vintages over time. The y-axis represents the percentage of deemed default, ranging from 0.00% to 22.00% in increments of 2.00%. The x-axis represents time, with labels for 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, and 2026. Multiple lines represent different vintages, with colors ranging from light blue to purple. The lines generally show an upward trend, indicating increasing default rates over time. A horizontal blue line at approximately 8.90% represents the cumulative deemed default rate.

Vintages

20072026 2024 2021

■ 2026
 ■ 2023
 ■ 2020
 ■ 2017
 ■ 2014

■ 2025
 ■ 2022
 ■ 2019
 ■ 2016
 ■ 2013

2013	2013	2013	2013	2013	2013
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Prepayment Vintage Analysis - Panama Personal Loans

Cutoff Date: August, 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	236	
Number of Loans	17,955	
Total Disbursements	138,997,475	
Total Prepayments	50,018,889	
Total Loans Prepaid	10,430	

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

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



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

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

1	11.21%	16.11%	11.19%	10.53%	21.30%	9.40%	2.63%	1.72%	13.08%	6.37%	1.15%	2.67%	2.48%	0.00%	7.11%
2	15.16%	13.69%	14.90%	5.23%	6.69%	15.83%	5.02%	2.21%	11.24%	0.99%	1.74%	3.40%	4.87%	0.00%	8.13%
3	10.83%	20.59%	13.66%	13.36%	10.23%	10.87%	5.72%	0.00%	0.00%	14.33%	4.43%	4.16%	1.03%		8.65%
4	11.35%	13.50%	11.57%	16.45%	7.01%	10.92%	3.40%	4.17%	0.07%	3.61%	6.65%	1.43%	5.19%		7.71%
5	15.30%	15.90%	20.14%	9.77%	11.61%	9.36%	2.39%	3.13%	11.40%	0.00%	5.11%	1.52%	4.50%		7.94%
6	15.36%	27.24%	22.88%	14.42%	16.47%	9.89%	6.03%	4.48%	15.86%	24.43%	3.79%	5.16%	1.08%		10.66%
7	21.01%	16.36%	15.24%	15.85%	10.05%	13.49%	2.85%	3.35%	9.60%	3.71%	8.29%	6.35%	3.28%		9.33%
8	11.38%	16.63%	14.02%	8.86%	12.90%	5.14%	0.08%	2.95%	0.36%	0.00%	1.64%	4.47%	3.93%		7.31%
9	16.36%	23.13%	11.09%	11.80%	10.51%	6.57%	1.06%	25.37%	3.82%	5.02%	2.59%	4.77%	4.89%		8.83%
10	28.70%	10.22%	11.02%	13.93%	15.02%	5.74%	1.88%	3.04%	8.24%	0.20%	7.18%	8.08%	2.49%		8.12%
11	17.74%	6.58%	13.11%	9.57%	5.63%	7.26%	4.41%	1.93%	7.90%	5.45%	3.07%	1.89%	4.14%		6.43%
12	9.29%	10.52%	19.33%	11.82%	12.45%	13.30%	2.00%	7.17%	0.18%	10.12%	7.64%	3.70%	13.28%		8.51%
13	18.07%	8.67%	14.41%	9.48%	11.71%	3.95%	1.81%	3.38%	3.28%	0.30%	9.96%	1.74%	4.69%		7.06%
14	20.38%	16.02%	9.15%	10.32%	13.44%	3.05%	1.32%	8.19%	7.79%	0.00%	5.04%	10.82%	0.00%		8.67%
15	19.39%	19.23%	15.00%	12.13%	16.44%	3.25%	4.54%	3.62%	10.54%	5.07%	10.05%	1.44%			9.08%
16	30.28%	6.42%	13.17%	18.32%	15.89%	4.53%	6.30%	6.17%	2.98%	16.65%	5.69%	2.68%			9.62%
17	19.57%	15.91%	12.72%	7.63%	5.15%	4.23%	6.31%	5.94%	1.97%	3.38%	7.36%	4.37%			6.67%
18	24.18%	18.51%	5.82%	11.61%	12.00%	0.57%	8.26%	7.31%	10.93%	13.12%	7.57%	5.53%			8.33%
19	25.70%	15.33%	12.61%	16.04%	10.13%	3.87%	5.05%	0.31%	8.65%	1.70%	1.35%	3.64%			8.33%
20	26.61%	17.56%	8.17%	7.90%	12.69%	8.38%	5.95%	1.86%	4.35%	17.50%	21.85%	0.00%			9.67%
21	11.96%	19.20%	7.59%	14.99%	7.28%	0.65%	5.06%	1.44%	0.00%	12.42%	2.49%	1.08%			7.20%
22	14.19%	13.82%	14.05%	13.21%	6.20%	2.52%	6.21%	4.83%	0.00%	2.10%	2.40%	0.00%			7.25%
23	15.96%	15.12%	9.51%	9.04%	10.21%	3.34%	0.57%	15.24%	35.96%	1.94%	6.51%	0.00%			6.89%
24	6.25%	12.40%	9.25%	12.59%	3.71%	4.03%	4.80%	8.54%	13.88%	5.96%	5.42%	20.38%			7.90%
25	23.19%	19.01%	12.62%	10.82%	7.53%	9.29%	5.01%	4.43%	27.42%	6.20%	7.32%	0.00%			9.42%
26	20.90%	8.10%	15.64%	10.09%	6.09%	3.84%	4.89%	1.70%	0.05%	4.96%	4.88%	0.00%			8.25%
27	11.40%	11.62%	21.71%	7.57%	8.86%	4.02%	5.71%	0.02%	9.63%	18.08%	2.77%				8.42%
28	21.69%	21.01%	11.23%	13.51%	2.01%	6.07%	3.93%	8.51%	9.95%	14.33%	4.62%				8.46%
29	19.98%	7.15%	5.96%	12.65%	8.60%	5.82%	11.54%	4.80%	12.91%	5.60%	0.16%				9.43%
30	13.26%	17.53%	15.68%	11.90%	3.32%	5.12%	4.10%	11.11%	0.00%	3.77%	0.04%				7.46%
31	24.49%	4.82%	16.20%	9.71%	3.74%	1.88%	3.03%	18.21%	0.00%	6.63%	12.71%				8.03%
32	5.48%	5.47%	15.82%	20.30%	2.32%	8.67%	3.58%	10.19%	9.71%	2.59%	1.07%				7.46%
33	15.91%	19.12%	15.57%	10.99%	0.70%	3.99%	3.38%	2.36%	19.71%	0.00%	28.69%				7.46%
34	24.72%	13.37%	11.64%	10.97%	0.00%	6.79%	1.34%	15.97%	7.49%	0.00%	5.50%				7.43%
35	11.59%	5.80%	15.93%	6.51%	2.67%	6.25%	7.96%	10.29%	6.95%	13.00%	0.00%				8.52%
36	9.10%	6.88%	7.18%	14.44%	2.04%	4.51%	7.44%	7.75%	0.00%	8.61%	0.00%				7.62%
37	14.62%	12.06%	5.44%	2.09%	1.85%	5.59%	3.22%	9.30%	0.00%	0.00%	0.00%				5.93%
38	10.90%	3.74%	15.51%	1.40%	4.65%	11.60%	8.26%	8.41%	0.83%	0.50%	0.00%				8.88%
39	12.48%	2.00%	9.96%	2.15%	3.23%	2.52%	4.65%	1.79%	0.00%	12.44%					6.10%
40	14.84%	12.29%	13.79%	4.85%	8.35%	3.05%	6.15%	5.32%	0.00%	3.10%					6.64%
41	12.32%	18.05%	7.25%	2.30%	3.77%	2.21%	2.99%	5.72%	14.21%	0.00%					5.89%
42	14.48%	11.80%	1.37%	4.57%	5.98%	8.02%	9.20%	12.45%	6.71%	0.00%					7.70%
43	3.89%	4.82%	14.60%	6.41%	3.54%	4.07%	8.03%	7.19%	8.49%	0.00%					6.16%
44	9.62%	4.94%	2.69%	0.00%	8.00%	3.94%	8.29%	13.39%	23.41%	24.64%					7.77%
45	7.45%	4.63%	13.24%	1.93%	1.50%	4.74%	3.53%	2.85%	0.00%	0.00%					5.41%
46	9.10%	5.74%	7.48%	2.56%	5.41%	10.38%	5.40%	9.35%	5.27%	9.39%					6.74%
47	14.81%	8.90%	12.75%	0.70%	4.06%	3.64%	3.46%	1.30%	0.82%	47.77%					7.66%
48	4.83%	8.34%	5.39%	3.56%	9.42%	6.52%	4.75%	3.06%	0.00%	0.00%					6.25%
49	8.33%	7.73%	0.00%	5.72%	2.44%	9.40%	6.02%	8.16%	3.53%	0.00%					5.89%
50	1.89%	4.62%	6.49%	5.04%	2.44%	5.68%	4.88%	9.04%	0.00%	0.00%					5.03%
51	18.97%	10.68%	6.92%	8.31%	6.79%	4.29%	3.71%	3.51%	22.53%						7.03%
52	9.29%	15.69%	1.11%	0.19%	1.78%	3.50%	5.77%	0.00%	10.61%						5.37%
53	3.09%	5.02%	0.03%	4.34%	5.15%	2.19%	7.85%	17.95%	0.00%						6.17%
54	11.53%	20.37%	1.71%	6.57%	7.64%	10.33%	4.13%	5.86%	3.21%						7.10%
55	4.43%	1.10%	4.04%	2.48%	4.33%	1.56%	2.14%	0.00%	0.00%						3.68%
56	8.97%	8.58%	0.00%	5.12%	5.60%	9.88%	2.85%	0.00%	0.00%						5.51%
57	14.23%	5.18%	2.70%	4.56%	2.03%	4.31%	3.20%	2.97%	0.00%						4.31%
58	3.95%	12.70%	1.60%	6.39%	6.25%	6.99%	2.11%	1.72%	0.00%						6.25%
59	1.60%	9.20%	2.79%	5.79%	0.77%	4.79%	5.71%	23.12%	0.00%						6.85%
60	1.89%	11.26%	1.46%	2.46%	4.42%	4.39%	6.98%	3.16%	0.00%						5.88%
61	0.00%	2.11%	0.49%	4.56%	13.03%	8.06%	4.02%	10.70%	0.00%						6.27%
62	17.65%	2.65%	4.80%	0.00%	0.60%	3.54%	6.75%	1.89%	0.00%						5.07%
63	22.95%	3.94%	5.18%	2.01%	5.31%	5.76%	7.48%	7.41%							6.20%
64	2.93%	1.12%	1.93%	3.74%	6.39%	6.25%	4.72%	2.07%							4.87%
65	7.51%	5.73%	1.52%	5.32%	7.34%	5.89%	6.15%	0.00%							5.46%
66	9.00%	4.21%	4.64%	6.19%	7.31%	7.56%	5.70%	0.00%							7.05%
67	7.75%	7.74%	2.56%	2.36%	6.49%	2.18%	3.47%	2.98%							5.74%
68	8.26%	4.65%	3.51%	3.86%	10.10%	0.61%	5.83%	8.45%							4.69%
69	6.54%	2.51%	1.18%	3.96%	4.84%	6.99%	2.60%	2.60%							5.07%
70	18.48%	0.00%	3.35%	0.01%	5.85%	6.06%	6.14%	17.99%							6.87%
71	10.15%	6.64%	4.13%	5.53%	5.64%	0.81%	3.86%	0.00%							5.09%
72	2.92%	0.00%	5.30%	1.75%	6.72%	3.46%	2.23%	0.02%							4.48%
73	2.78%	0.05%	2.09%	5.79%	10.49%	0.42%	1.35%	2.84%							4.80%
74	3.27%	0.32%	0.00%	1.51%	5.47%	1.34%	6.09%	0.00%							4.06%
75	3.82%	3.42%	3.49%	4.14%	10.02%	4.37%	1.52%								4.62%
76	2.45%	3.50%	8.76%	1.09%	10.56%	8.76%	4.24%								6.48%
77	1.74%	7.51%	3.12%	4.51%	4.68%	4.76%	4.73%								5.27%
78	7.02%	2.64%	4.74%	2.91%	3.52%	2.75%	1.90%								5.32%
79	1.98%	1.39%	2.12%	3.83%	8.50%	1.91%	4.89%								6.02%
80	4.14%	0.00%	5.41%	2.69%	2.65%	12.59%	1.90%								5.60%
81	1.14%	3.23%	14.90%	5.69%	7.63%	1.97%	0.98%								

Section 2

(Reportes en Español/ *Spanish Reports*)

Análisis bajo la Categoría de Incumplidos - Panamá Préstamos Personales

Fecha Corte: August, 2026

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

Introducción

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

Información General de Préstamos bajo la Categoría de Incumplidos

	Panamá Personales
Primera Cosecha	2007
Última Cosecha	2026
Periodos Totales	236
Préstamos Desembolsados	17,955
Total Desembolsado	138,997,475
Acumulado de Préstamos Categoría Incumplidos	8.90%

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

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



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

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

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%
8	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%
9	0.00%	0.00%	0.05%	0.14%	0.18%	0.00%	0.00%	0.00%	0.35%	0.00%	0.00%	0.00%	0.17%	0.00%	0.04%
10	0.00%	0.10%	0.10%	0.24%	0.49%	0.00%	0.04%	0.25%	0.35%	0.00%	0.00%	0.03%	0.90%		0.16%
11	0.00%	0.10%	0.10%	0.29%	0.72%	0.04%	0.08%	0.37%	0.35%	0.00%	0.41%	0.99%	2.00%		0.38%
12	0.00%	0.10%	0.19%	0.34%	0.85%	0.12%	0.23%	0.37%	0.96%	0.75%	0.95%	1.64%	2.47%		0.54%
13	0.00%	0.10%	0.19%	0.34%	0.95%	0.15%	0.30%	1.12%	0.96%	1.27%	0.95%	3.70%	3.59%		0.80%
14	0.00%	0.10%	0.19%	0.34%	0.95%	0.15%	0.40%	1.57%	1.10%	2.25%	1.70%	5.28%	4.73%		1.05%
15	0.00%	0.10%	0.24%	0.44%	1.08%	0.15%	0.62%	1.78%	2.16%	2.70%	2.52%	6.38%	5.14%		1.23%
16	0.00%	0.10%	0.45%	0.49%	1.08%	0.15%	0.92%	2.02%	2.16%	2.70%	2.58%	7.48%	5.98%		1.43%
17	0.02%	0.10%	0.45%	0.49%	1.13%	0.19%	1.44%	2.40%	2.55%	2.70%	3.50%	9.22%	6.52%		1.67%
18	0.02%	0.31%	0.52%	0.58%	1.13%	0.29%	1.79%	2.77%	3.67%	2.97%	5.11%	10.61%	6.67%		1.89%
19	0.02%	0.31%	0.52%	0.58%	1.17%	0.38%	2.04%	2.99%	3.67%	2.97%	6.04%	11.25%	7.13%		2.03%
20	0.02%	0.31%	0.52%	0.68%	1.17%	0.85%	2.21%	3.11%	3.96%	3.48%	6.60%	12.92%	7.13%		2.21%
21	0.09%	0.31%	0.52%	0.68%	1.17%	0.89%	2.86%	3.22%	4.33%	4.07%	8.49%	14.03%			2.40%
22	0.09%	0.31%	0.79%	0.80%	1.28%	0.95%	3.02%	3.47%	4.45%	5.19%	9.28%	14.94%			2.56%
23	0.15%	0.48%	0.79%	0.91%	1.28%	1.20%	3.18%	3.59%	4.88%	6.30%	10.50%	15.04%			2.68%
24	0.15%	0.48%	0.94%	0.91%	1.34%	1.33%	3.53%	4.60%	4.88%	7.26%	11.30%	15.28%			2.81%
25	0.15%	0.72%	0.94%	0.91%	1.46%	1.50%	3.64%	5.20%	5.88%	8.40%	12.40%	15.94%			2.98%
26	0.15%	0.72%	1.37%	0.96%	1.46%	1.76%	3.92%	5.74%	5.88%	9.22%	13.96%	16.12%			3.15%
27	0.15%	0.72%	1.40%	1.04%	1.50%	2.04%	4.25%	5.86%	5.88%	9.96%	14.85%	16.34%			3.27%
28	0.24%	0.72%	1.52%	1.04%	1.79%	2.24%	4.64%	6.47%	6.07%	10.92%	16.29%	16.41%			3.44%
29	0.32%	0.72%	1.56%	1.17%	1.90%	2.28%	4.82%	7.45%	6.09%	10.92%	16.88%	16.48%			3.54%
30	0.32%	0.72%	1.56%	1.36%	1.98%	2.30%	5.17%	7.93%	6.09%	11.42%	17.89%	16.56%			3.66%
31	0.32%	0.72%	1.56%	1.36%	2.08%	2.38%	5.50%	8.34%	6.09%	12.80%	18.68%	16.72%			3.78%
32	0.34%	0.94%	1.69%	1.36%	2.08%	2.65%	5.96%	8.34%	6.09%	13.82%	19.05%	16.72%			3.91%
33	0.34%	0.94%	1.89%	1.36%	2.24%	3.10%	6.07%	8.58%	6.64%	14.34%	19.45%				4.02%
34	0.34%	0.94%	2.07%	1.50%	2.38%	3.17%	6.77%	9.05%	7.12%	15.07%	19.66%				4.18%
35	0.34%	0.99%	2.12%	1.50%	2.53%	3.46%	7.21%	9.49%	7.12%	16.62%	19.66%				4.34%
36	0.34%	0.99%	2.15%	1.53%	2.77%	3.72%	7.69%	10.81%	7.37%	17.06%	20.12%				4.50%
37	0.34%	1.03%	2.15%	1.53%	2.89%	3.78%	8.26%	10.81%	7.92%	17.45%	20.23%				4.59%
38	0.34%	1.09%	2.15%	1.60%	3.02%	3.92%	8.54%	10.97%	7.92%	18.45%	20.51%				4.67%
39	0.44%	1.17%	2.15%	1.65%	3.11%	3.97%	9.00%	11.55%	8.38%	18.45%	20.73%				4.79%
40	0.51%	1.17%	2.15%	1.67%	3.31%	4.13%	9.44%	11.79%	8.78%	19.01%	20.73%				4.90%
41	0.51%	1.20%	2.15%	1.67%	3.39%	4.25%	9.74%	12.32%	8.78%	19.84%	20.73%				4.99%
42	0.57%	1.21%	2.28%	1.67%	3.47%	4.29%	9.98%	12.32%	8.78%	19.84%	20.74%				5.05%
43	0.61%	1.21%	2.28%	1.78%	3.60%	4.33%	10.21%	12.32%	8.78%	20.47%	20.74%				5.11%
44	0.61%	1.29%	2.61%	2.03%	3.81%	4.73%	10.40%	12.73%	8.78%	20.81%	20.74%				5.26%
45	0.61%	1.44%	2.68%	2.03%	3.85%	5.21%	10.67%	12.85%	9.14%	20.81%					5.36%
46	0.61%	1.56%	2.85%	2.03%	3.95%	5.21%	10.80%	13.87%	9.14%	20.81%					5.45%
47	0.61%	1.56%	2.90%	2.13%	3.95%	5.57%	11.24%	13.87%	9.14%	20.81%					5.56%
48	0.66%	1.56%	2.90%	2.13%	4.13%	5.79%	11.49%	14.02%	9.25%	21.21%					5.64%
49	0.72%	1.77%	3.05%	2.17%	4.17%	6.16%	11.71%	14.38%	9.85%	21.21%					5.74%
50	0.72%	1.95%	3.14%	2.17%	4.25%	6.37%	11.84%	14.70%	9.85%	21.21%					5.81%
51	0.72%	2.05%	3.23%	2.32%	4.69%	6.63%	12.14%	15.26%	9.85%	21.21%					5.93%
52	0.72%	2.05%	3.23%	2.32%	4.74%	6.90%	12.38%	15.26%	10.85%	21.21%					6.00%
53	0.72%	2.05%	3.42%	2.36%	4.88%	7.20%	12.52%	15.42%	10.85%	21.21%					6.07%
54	0.72%	2.05%	3.42%	2.45%	4.92%	7.39%	12.63%	15.51%	12.99%	21.21%					6.14%
55	0.72%	2.15%	3.50%	2.49%	5.27%	7.59%	12.81%	15.51%	12.99%	21.21%					6.23%
56	0.72%	2.29%	3.55%	2.73%	5.54%	7.84%	13.12%	15.51%	12.99%	21.21%					6.34%
57	0.72%	2.29%	3.62%	2.73%	5.77%	8.16%	13.17%	15.51%	12.99%						6.40%
58	0.72%	2.29%	3.62%	2.77%	5.96%	8.42%	13.25%	15.84%	12.99%						6.46%
59	0.72%	2.29%	3.62%	2.95%	6.04%	8.58%	13.88%	15.84%	13.32%						6.56%
60	0.72%	2.29%	3.66%	3.15%	6.19%	8.74%	14.15%	15.84%	13.32%						6.64%
61	0.80%	2.29%	3.66%	3.21%	6.36%	8.91%	14.26%	15.91%	13.32%						6.69%
62	0.80%	2.42%	3.71%	3.21%	6.54%	9.34%	14.46%	16.26%	13.32%						6.78%
63	0.80%	2.42%	3.71%	3.43%	6.71%	9.38%	14.58%	16.26%	13.32%						6.83%
64	0.80%	2.42%	3.71%	3.43%	6.80%	9.38%	14.69%	16.26%	13.32%						6.86%
65	0.80%	2.53%	3.71%	3.49%	6.85%	9.59%	14.76%	16.39%	13.32%						6.91%
66	0.80%	2.53%	3.82%	3.49%	7.00%	9.65%	15.00%	16.64%	13.32%						6.98%
67	0.80%	2.62%	3.84%	3.92%	7.12%	9.93%	15.05%	16.75%	13.32%						7.06%
68	0.84%	2.62%	3.84%	4.08%	7.23%	10.26%	15.05%	17.56%	13.32%						7.13%
69	0.84%	2.62%	3.90%	4.20%	7.34%	10.44%	15.15%	17.69%							7.20%
70	0.84%	2.74%	3.90%	4.25%	7.42%	10.81%	15.22%	17.69%							7.26%
71	0.84%	2.74%	3.95%	4.38%	7.54%	10.93%	15.42%	17.69%							7.32%
72	0.84%	2.74%	3.95%	4.47%	7.64%	11.17%	15.56%	17.81%							7.37%
73	0.84%	2.74%	3.96%	4.62%	7.99%	11.34%	15.56%	17.81%							7.43%
74	0.84%	2.74%	3.96%	4.62%	8.16%	11.34%	15.73%	17.81%							7.46%
75	0.87%	2.74%	3.96%	4.66%	8.29%	11.34%	15.97%	17.81%							7.51%
76	0.87%	2.74%	4.02%	4.80%	8.34%	11.45%	16.37%	17.81%							7.58%
77	0.89%	2.74%	4.02%	4.86%	8.48%	11.49%	16.37%	17.87%							7.62%
78	0.89%	2.74%	4.26%	4.98%	8.61%	11.49%	16.74%	17.87%							7.68%
79	0.89%	2.83%	4.32%	5.01%	8.69%	11.53%	16.89%	17.99%							7.72%
80	0.89%	2.93%	4.51%	5.10%	8.74%	11.53%	17.11%	17.99%							7.78%
81	0.94%	2.93%	4.62%	5.17%	9.16%	11.70%	17.18%								7.85%
82	0.99%	2.93%	4.67%	5.17%	9.16%	11.91%	17.22%								7.89%
83	0.99%	3.01%	4.67%												

Análisis de Cancelaciones Anticipadas - Panamá Préstamos Personales

Fecha de Corte: August, 2026

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

Introducción

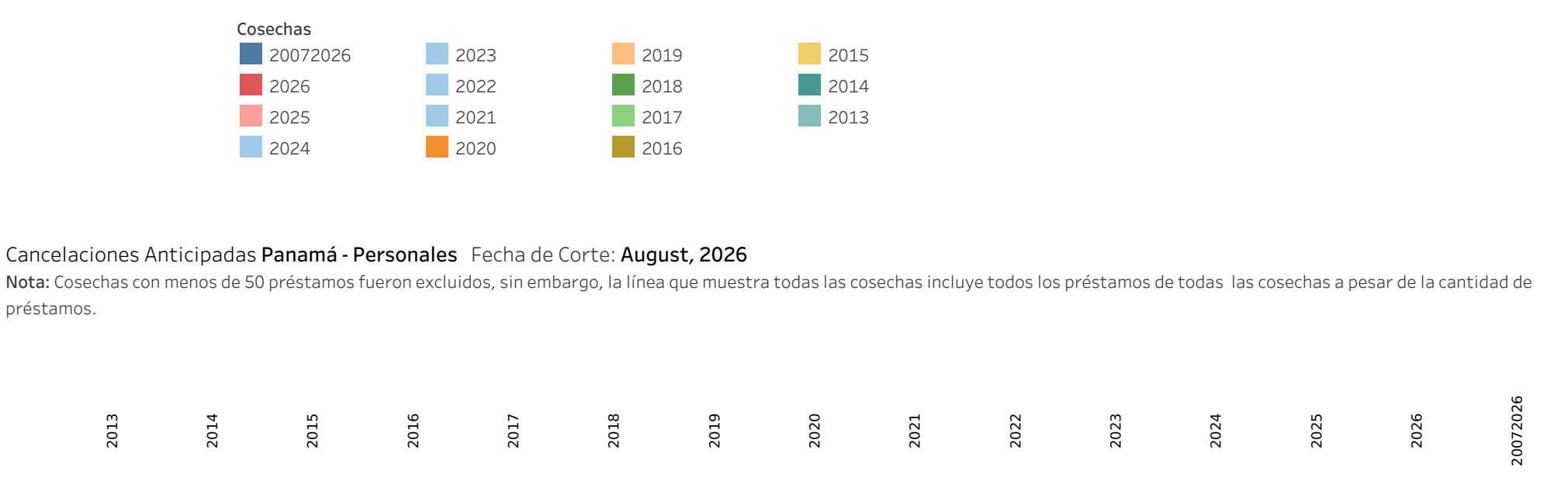
Para este informe se realizó un análisis de toda la cartera de La Hipotecaria en Panamá. En este informe se presenta, el porcentaje de cancelaciones anticipadas, contados desde el número de meses desde su desembolso original y solo considera cosechas de veinte (20) años o menos. En la gráfica y la tabla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

Información General Cancelaciones Anticipadas

Primera Cosecha	Panamá
	Personales
	2007
	2026
Última Cosecha	
	2026
Periodos Totales	236
Préstamos Desembolsados	17,955
Total Desembolsado	138,997,475
Total Cancelaciones Anticipadas	50,018,889
Préstamos Cancelados Anticipadamente	10,430

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

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



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

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

1	11.21%	13.69%	14.90%	5.23%	6.69%	15.83%	5.02%	2.21%	11.24%	0.99%	1.74%	3.40%	4.87%	0.00%	8.13%
2	15.16%	20.59%	13.66%	13.36%	10.23%	10.87%	5.72%	0.00%	0.00%	14.33%	4.43%	4.16%	1.03%		8.65%
3	8.83%	13.50%	11.57%	16.45%	7.01%	10.92%	3.40%	4.17%	0.07%	3.61%	6.65%	1.43%	5.19%		7.71%
4	15.30%	15.90%	20.14%	9.77%	11.61%	9.36%	2.39%	3.13%	11.40%	0.00%	5.11%	1.52%	4.50%		7.94%
5	15.36%	27.24%	22.88%	14.42%	16.47%	9.89%	6.03%	4.48%	15.86%	24.43%	3.79%	5.16%	1.08%		10.66%
6	11.01%	16.36%	15.24%	15.85%	10.05%	13.29%	2.85%	3.35%	9.60%	3.71%	8.29%	6.35%	3.28%		9.33%
7	11.38%	16.63%	14.02%	8.86%	12.90%	5.14%	0.08%	2.95%	0.36%	0.00%	1.64%	4.47%	3.93%		7.31%
8	16.38%	23.13%	11.09%	11.80%	10.51%	6.57%	1.06%	25.37%	3.82%	5.02%	2.59%	4.77%	4.89%		8.83%
9	26.70%	10.22%	11.02%	13.93%	15.02%	5.74%	1.88%	3.04%	8.24%	0.20%	7.18%	8.08%	2.49%		8.12%
10	17.74%	6.58%	13.11%	9.57%	5.63%	7.26%	4.41%	1.93%	7.90%	5.45%	3.07%	1.89%	4.14%		6.43%
11	9.29%	10.52%	19.33%	11.82%	12.45%	13.30%	2.00%	7.17%	0.18%	10.12%	7.64%	3.70%	13.28%		8.51%
12	18.07%	8.67%	14.41%	9.48%	11.71%	9.95%	1.81%	3.38%	3.28%	0.30%	9.96%	1.74%	4.69%		7.06%
13	20.38%	16.02%	9.15%	10.32%	13.44%	3.05%	1.32%	8.19%	7.79%	0.00%	5.04%	10.82%	0.00%		8.67%
14	19.39%	19.23%	15.00%	12.13%	16.44%	3.25%	4.54%	3.62%	10.54%	5.07%	10.05%	1.44%			9.08%
15	30.28%	6.42%	13.17%	18.32%	15.89%	4.53%	6.30%	6.17%	2.98%	16.65%	5.69%	2.68%			9.62%
16	19.57%	15.91%	12.72%	7.63%	5.15%	4.23%	6.31%	5.94%	1.97%	3.38%	7.36%	4.37%			6.67%
17	23.18%	18.51%	5.82%	11.61%	12.00%	0.57%	8.26%	7.31%	10.93%	13.12%	7.57%	3.53%			8.33%
18	25.70%	15.33%	12.61%	16.04%	10.13%	3.87%	5.05%	0.31%	8.65%	1.70%	1.35%	3.64%			8.33%
19	26.61%	17.56%	8.17%	7.90%	12.69%	8.38%	5.95%	1.86%	4.35%	17.50%	21.85%	0.00%			9.67%
20	11.96%	19.20%	7.59%	14.99%	7.28%	0.65%	5.06%	1.44%	0.00%	12.42%	2.49%	1.08%			7.20%
21	14.19%	13.82%	14.05%	13.21%	6.20%	2.52%	6.21%	4.83%	0.00%	2.10%	2.40%	0.00%			7.25%
22	15.96%	15.12%	9.51%	9.04%	10.21%	3.34%	0.57%	1.52%	35.96%	1.94%	6.51%	0.00%			6.89%
23	6.25%	12.40%	9.25%	12.59%	3.71%	4.03%	4.80%	8.54%	13.88%	5.96%	5.42%	20.38%			7.90%
24	23.19%	19.01%	12.62%	10.82%	7.53%	9.29%	5.01%	4.43%	27.42%	6.20%	7.32%	0.00%			9.42%
25	20.90%	8.10%	15.64%	10.09%	6.09%	3.84%	4.89%	1.70%	0.05%	4.96%	4.88%	0.00%			8.25%
26	11.40%	11.62%	21.71%	7.57%	8.86%	4.02%	5.71%	0.02%	9.63%	18.08%	2.77%				8.42%
27	21.69%	21.01%	11.23%	13.51%	2.01%	6.07%	3.93%	8.51%	9.95%	14.33%	4.62%				8.49%
28	19.98%	7.15%	5.96%	12.65%	8.60%	5.82%	11.54%	4.80%	12.91%	5.60%	0.16%				9.43%
29	13.26%	17.53%	15.68%	11.90%	3.32%	5.12%	4.10%	11.11%	0.00%	3.77%	0.04%				7.46%
30	24.49%	4.82%	16.20%	9.71%	3.74%	1.88%	3.03%	18.21%	0.00%	6.63%	12.71%				8.03%
31	5.48%	5.47%	15.82%	20.30%	2.32%	8.67%	3.58%	10.19%	9.71%	2.59%	1.07%				7.93%
32	15.91%	19.12%	15.57%	10.99%	0.70%	3.99%	3.38%	2.36%	19.71%	0.00%	28.69%				7.46%
33	24.72%	13.37%	11.64%	10.97%	0.00%	6.79%	1.34%	15.97%	7.49%	0.00%	5.50%				7.43%
34	11.59%	5.80%	15.93%	6.51%	2.67%	6.25%	7.96%	10.29%	6.95%	13.00%	0.00%				8.52%
35	9.10%	6.88%	7.18%	14.44%	2.04%	4.51%	7.44%	7.75%	0.00%	8.61%	0.00%				7.62%
36	14.62%	12.06%	5.44%	2.09%	1.85%	5.99%	3.22%	9.30%	0.00%	0.00%	0.00%				5.93%
37	10.90%	3.74%	15.51%	1.40%	4.65%	11.60%	8.26%	8.41%	0.83%	0.50%	0.00%				8.88%
38	12.48%	2.00%	9.96%	2.15%	3.23%	2.52%	4.65%	1.79%	0.00%	12.44%					6.10%
39	14.84%	12.29%	13.79%	4.85%	8.35%	3.05%	6.15%	5.32%	0.00%	3.10%					6.64%
40	12.32%	18.05%	7.25%	2.30%	3.77%	2.21%	2.99%	5.72%	14.21%	0.00%					5.89%
41	14.48%	11.80%	1.37%	4.57%	5.98%	8.02%	9.20%	12.45%	6.71%	0.00%					7.70%
42	3.89%	4.82%	14.60%	6.41%	3.54%	0.47%	8.03%	7.19%	8.49%	0.00%					6.16%
43	9.62%	4.94%	2.69%	0.00%	8.00%	3.94%	8.29%	13.39%	23.41%	24.64%					7.77%
44	7.45%	4.63%	13.24%	1.93%	1.50%	4.74%	3.53%	2.85%	0.00%	0.00%					5.41%
45	9.10%	5.74%	7.48%	2.56%	5.41%	10.38%	5.40%	9.35%	5.72%	9.39%					6.74%
46	14.81%	8.90%	12.75%	0.70%	4.06%	3.64%	3.46%	1.30%	0.82%	47.77%					7.66%
47	4.83%	8.34%	5.39%	3.56%	9.42%	6.52%	4.75%	3.06%	0.00%	0.00%					6.25%
48	8.33%	7.73%	0.00%	5.72%	2.44%	9.40%	6.02%	8.16%	3.53%	0.00%					5.89%
49	1.89%	4.62%	6.49%	5.04%	2.44%	5.68%	4.88%	9.04%	0.00%	0.00%					5.03%
50	18.97%	10.68%	6.92%	8.31%	6.79%	4.29%	3.71%	3.51%	22.53%						7.63%
51	9.29%	15.69%	1.11%	0.19%	1.78%	3.50%	5.77%	0.00%	10.61%						5.37%
52	3.09%	5.02%	0.03%	4.34%	5.15%	2.19%	7.85%	17.95%	0.00%						6.17%
53	11.53%	20.37%	1.71%	6.57%	7.64%	10.33%	4.13%	5.86%	3.21%						7.10%
54	4.43%	1.10%	4.04%	2.48%	4.33%	1.56%	2.14%	0.00%	0.00%						3.68%
55	8.97%	8.58%	0.00%	5.12%	5.60%	9.88%	2.85%	0.00%	0.00%						5.51%
56	14.23%	5.18%	2.70%	4.56%	2.03%	4.31%	3.20%	2.97%	0.00%						4.31%
57	3.95%	12.70%	1.60%	6.39%	6.25%	6.99%	2.11%	1.72%	0.00%						6.25%
58	1.60%	9.20%	2.79%	5.79%	0.77%	4.79%	5.71%	23.12%	0.00%						6.85%
59	1.89%	11.26%	1.46%	2.46%	0.42%	4.39%	6.98%	3.16%	0.00%						5.88%
60	0.00%	2.11%	0.49%	4.56%	13.03%	8.06%	4.02%	10.70%	0.00%						6.27%
61	17.65%	2.65%	4.80%	0.00%	0.60%	3.54%	6.75%	1.89%	0.00%						5.07%
62	22.95%	3.94%	5.18%	2.01%	5.31%	5.76%	7.48%	7.41%							6.20%
63	2.93%	1.12%	1.93%	3.74%	6.39%	6.25%	4.72%	2.07%							4.87%
64	7.51%	5.73%	1.52%	5.32%	7.34%	5.89%	6.15%	0.00%							5.46%
65	9.00%	4.21%	4.64%	6.19%	7.31%	7.56%	5.70%	0.00%							7.05%
66	7.75%	7.74%	2.56%	2.36%	6.49%	2.18%	3.47%	2.98%							5.74%
67	8.26%	4.65%	3.51%	3.86%	10.10%	0.61%	5.83%	8.45%							4.69%
68	6.54%	2.51%	1.18%	3.96%	4.84%	6.99%	2.60%	2.60%							5.07%
69	18.48%	0.00%	3.35%	0.01%	5.85%	6.06%	6.14%	17.99%							6.87%
70	10.15%	6.64%	4.13%	5.53%	5.64%	0.81%	3.86%	0.00%							5.09%
71	2.92%	0.00%	5.30%	1.75%	6.72%	3.46%	2.23%	0.02%							4.48%
72	2.78%	0.05%	2.09%	5.79%	10.49%	0.42%	1.35%	2.84%							4.80%
73	3.27%	0.32%	0.00%	1.51%	5.47%	1.34%	6.09%	0.00%							4.06%
74	3.82%	3.42%	3.49%	4.14%	10.02%	4.37%	1.52%								4.62%
75	2.45%	3.50%	8.76%	1.09%	10.56%	8.76%	4.24%								6.48%
76	1.74%	7.51%	3.12%	4.51%	4.68%	4.76%	4.73%								5.27%
77	7.02%	2.64%	4.74%	2.92%	3.52%	2.75%	1.90%								3.84%
78	1.98%	1.39%	2.12%	3.83%	8.50%	1.91%	4.89%								6.08%
79	4.14%	0.00%	5.41%	2.69%	2.65%	12.59%	1.90%								5.05%
80	1.14%	3.23%	14.90%	5.69%	7.63%	1.97%	0.98%								6.89%
81	0.35%	8.1													