Historical Performance Reports
(Reportes de Desempeño Histórico)

Panama - Personal Loans
(Panamá - Préstamos Personales)

Cutoff Date: July, 2026

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

Deemed Defaults

Prepayments

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

Préstamos bajo la Categoría de Incumplidos

Cancelaciones Anticipadas

Section 1

(English Reports/*Reportes en Inglés*)

Banco La Hipotecaria

Deemed Defaults Vintage Analysis - Panama Personal 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.

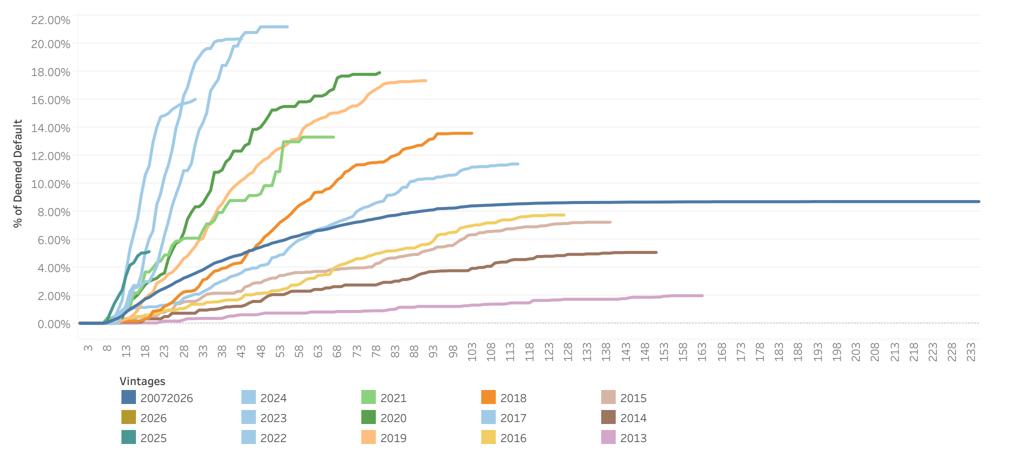
Overview

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

	Panama
	Personal
First Vintage	2007
Last Vintage	2026
Total Periods	235
Total of Loans	17,974
Total Disbursements	136,027,114
Cumulative Deemed Defaults	8.71%

Deemed Default **Panama - Personal 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 - Personal 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.

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	[illegible]
1	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
2	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
3	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
4	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
5	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
6	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
7	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
8	0.00%	0.00%	0.05%	0.00%	0.18%	0.00%	0.00%	0.00%	0.35%	0.00%	0.00%	0.00%	0.17%		0.04%
9	0.00%	0.00%	0.05%	0.14%	0.36%	0.00%	0.04%	0.25%	0.35%	0.00%	0.00%	0.03%	0.82%		0.15%
10	0.00%	0.10%	0.10%	0.24%	0.49%	0.00%	0.04%	0.37%	0.35%	0.00%	0.27%	0.35%	1.43%		0.26%
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%	1.92%		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%	2.39%		0.53%
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%	3.41%		0.78%
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%	4.15%		1.00%
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%	4.33%		1.16%
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%	4.81%		1.33%
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%	5.03%		1.54%
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%	5.03%		1.74%
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%	5.12%		1.85%
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%			2.03%
21	0.02%	0.31%	0.52%	0.68%	1.17%	0.89%	2.86%	3.22%	4.33%	4.07%	8.49%	14.03%			2.23%
22	0.09%	0.31%	0.79%	0.80%	1.28%	0.95%	3.02%	3.47%	4.45%	5.19%	9.28%	14.77%			2.37%
23	0.15%	0.48%	0.79%	0.91%	1.28%	1.20%	3.18%	3.59%	4.88%	6.30%	10.50%	14.87%			2.49%
24	0.15%	0.48%	0.94%	0.91%	1.34%	1.33%	3.53%	4.60%	4.88%	7.26%	11.30%	15.01%			2.63%
25	0.15%	0.72%	0.94%	0.91%	1.46%	1.50%	3.64%	5.20%	5.58%	8.40%	12.40%	15.29%			2.77%
26	0.15%	0.72%	1.37%	0.96%	1.46%	1.76%	3.92%	5.74%	5.88%	9.22%	13.96%	15.48%			2.94%
27	0.15%	0.72%	1.40%	1.04%	1.50%	2.04%	4.25%	5.86%	5.88%	9.96%	14.85%	15.65%			3.07%
28	0.24%	0.72%	1.52%	1.04%	1.79%	2.24%	4.64%	6.47%	6.07%	10.92%	16.29%	15.72%			3.23%
29	0.32%	0.72%	1.56%	1.17%	1.90%	2.28%	4.82%	7.45%	6.09%	10.92%	16.88%	15.78%			3.33%
30	0.32%	0.72%	1.56%	1.36%	1.98%	2.30%	5.17%	7.93%	6.09%	11.42%	17.89%	15.86%			3.45%
31	0.32%	0.72%	1.56%	1.36%	2.08%	2.38%	5.50%	8.34%	6.09%	12.80%	18.68%	16.03%			3.57%
32	0.34%	0.94%	1.69%	1.36%	2.08%	2.65%	5.96%	8.34%	6.09%	13.82%	19.05%				3.70%
33	0.34%	0.94%	1.89%	1.36%	2.24%	3.10%	6.07%	8.58%	6.64%	14.34%	19.45%				3.82%
34	0.34%	0.94%	2.07%	1.50%	2.38%	3.17%	6.77%	9.05%	7.12%	15.07%	19.66%				3.98%
35	0.34%	0.99%	2.12%	1.50%	2.53%	3.46%	7.21%	9.49%	7.12%	16.62%	19.66%				4.14%
36	0.34%	0.99%	2.15%	1.53%	2.77%	3.72%	7.69%	10.81%	7.37%	17.06%	20.12%				4.30%
37	0.34%	1.03%	2.15%	1.53%	2.89%	3.78%	8.26%	10.81%	7.92%	17.45%	20.23%				4.39%
38	0.34%	1.09%	2.15%	1.60%	3.02%	3.92%	8.54%	10.97%	7.92%	18.45%	20.23%				4.47%
39	0.44%	1.17%	2.15%	1.65%	3.11%	3.97%	9.00%	11.55%	8.38%	18.45%	20.33%				4.59%
40	0.51%	1.17%	2.15%	1.67%	3.31%	4.13%	9.44%	11.79%	8.78%	19.01%	20.33%				4.70%
41	0.51%	1.20%	2.15%	1.67%	3.39%	4.25%	9.74%	12.32%	8.78%	19.84%	20.33%				4.79%
42	0.57%	1.21%	2.28%	1.67%	3.47%	4.29%	9.98%	12.32%	8.78%	19.84%	20.34%				4.85%
43	0.61%	1.21%	2.28%	1.78%	3.60%	4.33%	10.21%	12.32%	8.78%	20.47%	20.34%				4.91%
44	0.61%	1.29%	2.61%	2.03%	3.81%	4.73%	10.40%	12.73%	8.78%	20.81%					5.06%
45	0.61%	1.44%	2.68%	2.03%	3.85%	5.21%	10.67%	12.85%	9.14%	20.81%					5.16%
46	0.61%	1.56%	2.85%	2.03%	3.95%	5.21%	10.80%	13.87%	9.14%	20.81%					5.25%
47	0.61%	1.56%	2.90%	2.13%	3.95%	5.57%	11.24%	13.87%	9.14%	20.81%					5.36%
48	0.66%	1.56%	2.90%	2.13%	4.13%	5.79%	11.49%	14.02%	9.25%	21.21%					5.44%
49	0.72%	1.77%	3.05%	2.17%	4.17%	6.16%	11.71%	14.38%	9.85%	21.21%					5.54%
50	0.72%	1.95%	3.14%	2.17%	4.25%	6.37%	11.84%	14.79%	9.85%	21.21%					5.61%
51	0.72%	2.05%	3.23%	2.32%	4.69%	6.63%	12.14%	15.26%	9.85%	21.21%					5.73%
52	0.72%	2.05%	3.23%	2.32%	4.74%	6.90%	12.38%	15.26%	10.85%	21.21%					5.80%
53	0.72%	2.05%	3.42%	2.36%	4.88%	7.20%	12.52%	15.42%	10.85%	21.21%					5.87%
54	0.72%	2.05%	3.42%	2.45%	4.92%	7.39%	12.63%	15.51%	12.99%	21.21%					5.94%
55	0.72%	2.15%	3.50%	2.49%	5.27%	7.59%	12.81%	15.51%	12.99%	21.21%					6.03%
56	0.72%	2.29%	3.55%	2.73%	5.54%	7.84%	13.12%	15.51%	12.99%						6.14%
57	0.72%	2.29%	3.62%	2.73%	5.77%	8.16%	13.17%	15.51%	12.99%						6.20%
58	0.72%	2.29%	3.62%	2.77%	5.96%	8.42%	13.25%	15.84%	12.99%						6.26%
59	0.72%	2.29%	3.62%	2.95%	6.04%	8.58%	13.88%	15.84%	13.32%						6.37%
60	0.72%	2.29%	3.66%	3.15%	6.19%	8.74%	14.15%	15.84%	13.32%						6.44%
61	0.80%	2.29%	3.66%	3.21%	6.36%	8.91%	14.26%	15.91%	13.32%						6.49%
62	0.80%	2.42%	3.71%	3.21%	6.54%	9.34%	14.46%	16.26%	13.32%						6.59%
63	0.80%	2.42%	3.71%	3.43%	6.71%	9.38%	14.58%	16.26%	13.32%						6.64%
64	0.80%	2.42%	3.71%	3.43%	6.80%	9.38%	14.69%	16.26%	13.32%						6.66%
65	0.80%	2.53%	3.71%	3.49%	6.85%	9.59%	14.76%	16.39%	13.32%						6.72%
66	0.80%	2.53%	3.82%	3.49%	7.00%	9.65%	15.00%	16.64%	13.32%						6.78%
67	0.80%	2.62%	3.84%	3.92%	7.12%	9.93%	15.05%	16.75%	13.32%						6.86%
68	0.84%	2.62%	3.84%	4.08%	7.23%	10.26%	15.05%	17.56%							6.94%
69	0.84%	2.62%	3.90%	4.20%	7.34%	10.44%	15.15%	17.69%							7.01%
70	0.84%	2.74%	3.90%	4.25%	7.42%	10.81%	15.22%	17.69%							7.06%
71	0.84%	2.74%	3.95%	4.38%	7.54%	10.93%	15.42%	17.69%							7.12%
72	0.84%	2.74%	3.95%	4.47%	7.64%	11.17%	15.56%	17.81%							7.18%
73	0.84%	2.74%	3.96%	4.62%	7.99%	11.34%	15.56%	17.81%							7.23%
74	0.84%	2.74%	3.96%	4.62%	8.16%	11.34%	15.73%	17.81%							7.26%
75	0.87%	2.74%	3.96%	4.66%	8.29%	11.34%	15.97%	17.81%							7.32%
76	0.87%	2.74%	4.02%	4.80%	8.34%	11.45%	16.37%	17.81%							7.39%
77	0.89%	2.74%	4.02%	4.86%	8.48%	11.49%	16.57%	17.81%							7.43%
78	0.89%	2.74%	4.26%	4.98%	8.61%	11.49%	16.74%	17.81%							7.48%
79	0.89%	2.83%	4.32%	5.01%	8.69%	11.53%	16.89%	17.93%							7.53%
80	0.89%	2.93%	4.51%	5.10%	8.74%	11.53%	17.11%								7.59%
81	0.94%	2.93%	4.62%	5.17%	9.16%	11.70%	17.18%								7.66%
82	0.99%	2.93%	4.67%	5.17%	9.16%	11.91%	17.22%								7.70%
83	0.99%	3.01%	4.67%	5.18%	9.24%	12.01%	17.22%								7.72%
84	1.13%	3.01%	4.75%	5.25%	9.43%	12.11%	17.29%								7.77%
85	1.14%	3.13%	4.78%	5.30%	9.73%	12.42%	17.29%								7.84%
86	1.14%	3.13%	4.84%	5.38%	9.73%	12.52%	17.29%								7.86%
87	1.14%	3.19%	4.88%	5.38%	10.14%	12.56%	17.29%								7.92%
88	1.14%	3.31%	4.92%	5.38%	10.17%	12.63%	17.33%								7.94%
89	1.20%	3.45%	4.92%	5.50%	10.30%	12.73%	17.33%								7.98%
90	1.20%	3.55%	5.10%	5.62%	10.30%	12.74%	17.36%								8.02%
91	1.20%	3.60%	5.17%	5.62%	10.34%	12.96%	17.36%								8.06%
92	1.20%	3.69%	5.23%	5.69%	10.34%	13.16%									8.09%
93	1.20%	3.69%	5.30%	5.90%	10.34%	13.20%									8.11%
94	1.20%	3.72%	5.45%	6.28%	10.47%	13.56%									8.19%
95	1.20%	3.74%	5.45%	6.37%	10.47%	13.56%									8.20%
96	1.20%	3.74%	5.49%	6.37%	10.53%	13.56%									8.21%
97	1.20%	3.76%	5.56%	6.48%	10.59%	13.56%									8.23%
98	1.20%	3.76%	5.56%	6.50%	10.59%	13.59%									8.24%
99	1.20%	3.76%	5.75%	6.54%	10.64%	13.59%									8.26%
100	1.20%	3.76%	5.95%	6.81%	10.91%	13.59%									8.31%
101	1.25%	3.76%	6.07%	6.87%	11.02%	13.59%									8.34%
102	1.25%	3.76%	6.29%	6.93%	11.06%	13.59%									8.37%
103	1.29%	3.93%	6.33%	6.98%	11.18%	13.59%									8.40%
104	1.29%	3.93%	6.33%	7.03%	11.18%										8.40%
105	1.29%	3.99%	6.48%	7.03%	11.21%										8.42%
106	1.35%	3.99%	6.48%	7.12%	11.21%										8.43%
107	1.35%	4.07%	6.56%	7.18%	11.21%										8.44%
108	1.37%	4.07%	6.56%	7.18%	11.27%										8.45%
109	1.37%	4.31%	6.60%	7.18%	11.27%										8.47%
110	1.37%	4.35%	6.60%	7.30%	11.32%										8.48%
111	1.37%	4.38%	6.64%	7.40%	11.32%										8.49%
112	1.39%	4.38%	6.75%	7.40%	11.32%										8.50%
113	1.45%	4.50%	6.75%	7.40%	11.38%										8.52%
114	1.46%	4.55%	6.77%	7.45%	11.40%										8.53%
115	1.46%	4.55%	6.83%	7.55%	11.40%										8.54%
116	1.46%	4.55%	6.86%	7.62%											8.55%
117	1.46%	4.55%	6.90%	7.62%											8.56%
118	1.46%	4.60%	6.90%	7.66%											8.57%
119	1.63%	4.62%	6.90%	7.70%											8.58%
120	1.63%	4.77%	6.90%	7.70%											8.59%
121	1.63%	4.77%	6.97%	7.70%											8.59%
122	1.63%	4.79%	6.97%	7.70%											8.60%
123	1.63%	4.79%	7.02%	7.74%											8.60%
124	1.66%	4.79%	7.08%	7.74%											8.61%
125	1.66%	4.84%	7.11%	7.74%											8.62%
126	1.67%	4.84%	7.11%	7.74%											8.62%
127	1.71%	4.84%	7.14%	7.74%											8.62%
128	1.71%	4.93%	7.14%												8.63%
129	1.71%	4.93%	7.19%												8.64%
130	1.71%	4.93%	7.20%												8.64%
131	1.71%	4.93%	7.20%												8.64%
132	1.71%	4.93%	7.20%												8.64%
133	1.71%	4.96%	7.23%												8.64%
134	1.71%	4.96%	7.23%												8.65%
135	1.71%	4.96%	7.23%												8.65%
136	1.71%	4.96%	7.23%												8.65%
137	1.71%	5.01%	7.23%												8.65%
138	1.71%	5.01%	7.23%												8.65%
139	1.71%	5.01%	7.23%												8.65%
140	1.71%	5.05%													8.65%
141	1.71%	5.05%													8.66%
142	1.76%	5.05%													8.66%
143	1.76%	5.06%													8.66%
144	1.82%	5.07%													8.67%
145	1.85%	5.07%													8.67%
146	1.85%	5.07%													8.67%
147	1.85%	5.07%													8.67%
148	1.85%	5.07%													8.67%
149	1.85%	5.07%													8.67%
150	1.85%	5.07%													8.67%
151	1.87%	5.07%													8.67%
152	1.87%														8.67%
153	1.93%														8.67%
154	1.94%														8.68%
155	1.97%														8.68%
156	1.97%														8.68%
157	1.97%														8.68%
158	1.97%														8.68%
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Banco La Hipotecaria

Prepayment Vintage Analysis - Panama Personal Loans

Cutoff Date: July, 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

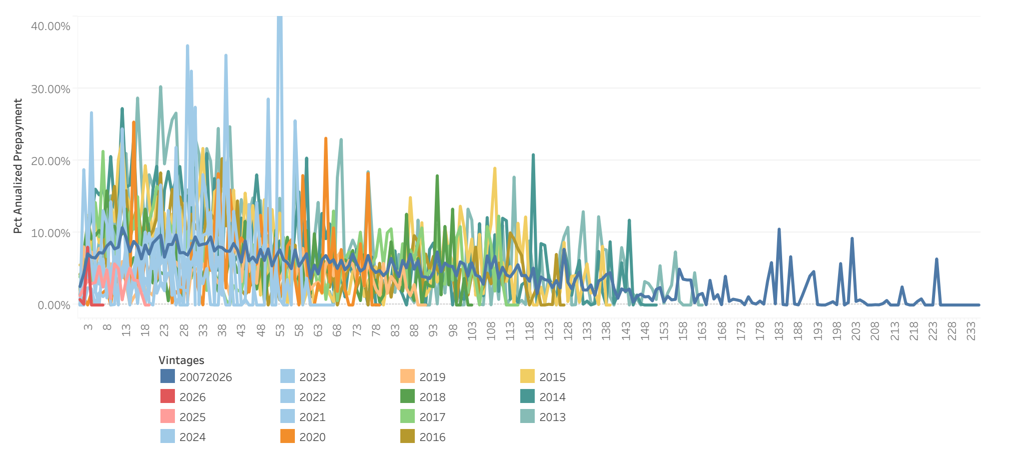
Analysis were drawn from the entire portfolio of La Hipotecaria to Panama. The report presents the percentage of prepayments in each period as counted from the number of completed months from the original disbursement date and only considers vintages of twenty years or less. Data points in the graph 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	235
Number of Loans	17,874
Total Disbursements	138,027,114
Total Prepayments	49,607,663
Total Loans Prepaid	10,379

Prepayment **Panama - Personal 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.



Prepayment **Panama - Personal 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.

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2007/2026
1	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
2	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
3	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
4	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
5	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
6	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
7	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
8	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
9	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
10	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
11	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
12	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
13	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
14	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
15	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
16	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
17	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
18	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
19	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
20	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
21	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
22	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
23	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
24	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
25	25.70%	15.33%	12.61%	16.04%	10.13%	3.87%	5.05%	0.31%	8.65%	1.70%	1.35%	4.68%			8.39%
26	26.61%	17.56%	8.17%	7.90%	12.69%	8.38%	5.95%	1.86%	4.35%	17.50%	21.85%	0.00%			9.71%
27	11.96%	19.20%	7.59%	14.99%	7.28%	0.65%	5.06%	1.44%	0.00%	12.42%	2.49%	1.36%			7.23%
28	14.19%	13.82%	14.05%	13.21%	6.20%	2.52%	6.21%	4.83%	0.00%	2.10%	2.40%	0.00%			7.27%
29	15.96%	15.12%	9.51%	9.04%	10.21%	3.34%	0.57%	1.52%	35.96%	1.94%	6.51%	0.00%			6.92%
30	6.25%	12.40%	9.25%	12.59%	3.71%	4.03%	4.80%	8.54%	13.88%	5.96%	5.42%	32.43%			7.94%
31	23.19%	19.01%	12.62%	10.82%	7.53%	9.29%	5.01%	4.43%	27.42%	6.20%	7.32%	0.00%			9.45%
32	20.90%	8.10%	15.64%	10.09%	6.09%	3.84%	4.89%	1.70%	0.05%	4.96%	4.88%				8.27%
33	11.40%	11.62%	21.71%	7.57%	8.86%	4.02%	5.71%	0.02%	9.63%	18.08%	2.94%				8.43%
34	21.69%	21.01%	11.23%	13.51%	2.01%	6.07%	3.93%	8.51%	9.95%	14.33%	5.06%				8.52%
35	19.98%	7.15%	5.96%	12.65%	8.60%	5.82%	11.54%	4.80%	12.91%	5.60%	0.05%				9.44%
36	13.26%	17.53%	15.68%	11.90%	3.32%	5.12%	4.10%	11.11%	0.00%	3.77%	0.01%				7.48%
37	24.49%	4.82%	16.20%	9.71%	3.74%	1.88%	3.03%	18.21%	0.00%	6.63%	17.35%				8.08%
38	5.48%	5.47%	15.82%	20.30%	2.32%	8.67%	3.58%	10.19%	9.71%	2.59%	1.34%				7.96%
39	15.91%	19.12%	15.57%	10.99%	0.70%	3.99%	3.38%	2.36%	19.71%	0.00%	34.63%				7.48%
40	24.72%	13.37%	11.64%	10.97%	0.00%	6.79%	1.34%	15.97%	7.49%	0.00%	7.27%				7.45%
41	11.59%	5.80%	15.93%	6.51%	2.67%	6.25%	7.96%	10.29%	6.95%	13.00%	0.00%				8.53%
42	9.10%	6.88%	7.18%	14.44%	2.04%	4.51%	7.44%	7.75%	0.00%	8.61%	0.00%				7.64%
43	14.62%	12.06%	5.44%	2.09%	1.85%	5.59%	3.22%	9.30%	0.00%	0.00%	0.00%				5.94%
44	10.90%	3.74%	15.51%	1.40%	4.65%	11.60%	8.26%	8.41%	0.83%	0.50%					8.90%
45	12.48%	2.00%	9.96%	2.15%	3.23%	2.52%	4.65%	1.79%	0.00%	13.95%					6.11%
46	14.84%	12.29%	13.79%	4.85%	8.35%	3.05%	6.15%	5.32%	0.00%	3.46%					6.65%
47	12.32%	18.05%	7.25%	2.30%	3.77%	2.21%	2.99%	5.72%	14.21%	0.00%					5.90%
48	14.48%	11.80%	1.37%	4.57%	5.98%	8.02%	9.20%	12.45%	6.71%	0.00%					7.71%
49	3.89%	4.82%	14.60%	6.41%	3.54%	0.47%	8.03%	7.19%	8.49%	0.00%					6.17%
50	9.62%	4.94%	2.69%	0.00%	8.00%	3.94%	8.29%	13.39%	23.41%	28.56%					7.78%
51	7.45%	4.63%	13.24%	1.93%	1.50%	4.74%	3.53%	2.85%	0.00%	0.00%					5.42%
52	9.10%	5.74%	7.48%	2.56%	5.41%	10.38%	5.40%	9.35%	5.27%	0.00%					6.69%
53	14.81%	8.90%	12.75%	0.70%	4.06%	3.64%	3.46%	1.30%	0.82%	60.25%					7.67%
54	4.83%	8.34%	5.39%	3.56%	9.42%	6.52%	4.75%	3.06%	0.00%	0.00%					6.26%
55	8.33%	7.73%	0.00%	5.72%	2.44%	9.40%	6.02%	8.16%	3.53%	0.00%					5.90%
56	1.89%	4.62%	6.49%	5.04%	2.44%	5.68%	4.88%	9.04%	0.00%						5.04%
57	18.97%	10.68%	6.92%	8.31%	6.79%	4.29%	3.71%	3.51%	25.54%						7.64%
58	9.29%	15.69%	1.11%	0.19%	1.78%	3.50%	5.77%	0.00%	11.61%						5.38%
59	3.09%	5.02%	0.03%	4.34%	5.15%	2.19%	7.85%	17.95%	0.00%						6.18%
60	11.53%	20.37%	1.71%	6.57%	7.64%	10.33%	4.13%	5.86%	3.71%						7.11%
61	4.43%	1.10%	4.04%	2.48%	4.33%	1.56%	2.14%	0.00%	0.00%						3.68%
62	8.97%	8.58%	0.00%	5.12%	5.60%	9.88%	2.85%	0.00%	0.00%						5.52%
63	14.23%	5.18%	2.70%	4.56%	2.03%	4.31%	3.20%	2.97%	0.00%						4.32%
64	3.95%	12.70%	1.60%	6.39%	6.25%	6.99%	2.11%	1.72%	0.00%						6.25%
65	1.60%	9.20%	2.79%	5.79%	0.77%	4.79%	5.71%	23.12%	0.00%						6.86%
66	1.89%	11.26%	1.46%	2.46%	4.42%	4.39%	6.98%	3.16%	0.00%						5.88%
67	0.00%	2.11%	0.49%	4.56%	13.03%	8.06%	4.02%	10.70%	0.00%						6.27%
68	17.65%	2.65%	4.80%	0.00%	0.60%	3.54%	6.75%	1.89%							5.07%
69	22.95%	3.94%	5.18%	2.01%	5.31%	5.76%	7.48%	7.70%							6.21%
70	2.93%	1.12%	1.93%	3.74%	6.39%	6.25%	4.72%	2.12%							4.87%
71	7.51%	5.73%	1.52%	5.32%	7.34%	5.89%	6.15%	0.00%							5.48%
72	9.00%	4.21%	4.64%	6.19%	7.31%	7.56%	5.70%	0.00%							7.07%
73	7.75%	7.74%	2.56%	2.36%	6.49%	2.18%	3.47%	3.10%							5.75%
74	8.26%	4.65%	3.51%	3.86%	10.10%	0.61%	5.83%	8.50%							4.69%
75	6.54%	2.51%	1.18%	3.96%	4.84%	6.99%	2.60%	2.65%							5.07%
76	18.48%	0.00%	3.35%	0.01%	5.85%	6.06%	6.14%	18.24%							6.87%
77	10.15%	6.64%	4.13%	5.53%	5.64%	0.81%	3.86%	0.00%							5.10%
78	2.92%	0.00%	5.30%	1.75%	6.72%	3.46%	2.23%	0.02%							4.50%
79	2.78%	0.05%	2.09%	5.79%	10.49%	0.42%	1.35%	0.00%							4.79%
80	3.27%	0.32%	0.00%	1.51%	5.47%	1.34%	5.77%								4.07%
81	3.82%	3.42%	3.49%	4.14%	10.02%	4.37%	1.61%								4.66%
82	2.45%	3.50%	8.76%	1.09%	10.56%	8.76%	3.96%								6.47%
83	1.74%	7.51%	3.12%	4.51%	4.68%	4.76%	3.23%								5.08%
84	7.02%	2.64%	4.74%	2.92%	3.52%	2.75%	2.23%								3.92%
85	1.98%	1.39%	2.12%	3.83%	8.50%	1.91%	5.66%								6.18%
86	4.14%	0.00%	5.41%	2.69%	2.65%	12.59%	2.30%								5.15%
87	1.14%	3.23%	14.90%	5.69%	7.63%	1.97%	1.30%								7.04%
88	0.35%	8.17%	7.40%	9.62%	6.28%	0.63%	2.84%								4.97%
89	11.78%	4.79%	5.48%	8.75%	8.69%	6.47%	0.00%								6.16%
90	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
91	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
92	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
93	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
94	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
95	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
96	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
97	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
98	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
99	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
100	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
101	0.02%	0.79%	10.67%	4.90%	2.42%	3.68%									5.67%
102	13.30%	4.57%	5.96%	1.37%	1.73%	0.00%									4.01%
103	11.76%	7.37%	9.15%	4.27%	5.35%	0.00%									5.83%
104	2.61%	1.85%	1.36%	8.03%	3.42%										4.15%
105	0.12%	11.28%	9.81%	1.41%	0.01%										3.93%
106	0.03%	1.28%	1.58%	2.46%	3.70%										2.87%
107	6.91%	12.12%	8.04%	4.43%	10.88%										6.81%
108	0.03%	3.03%	11.18%	2.94%	8.42%										5.10%
109	5.08%	9.75%	18.97%	4.76%	1.93%										6.74%
110	0.77%	1.88%	4.10%	5.82%	12.32%										3.72%
111	11.06%	12.04%	5.90%	2.73%	3.06%										5.23%
112	0.00%	11.70%	3.26%	4.84%	0.01%										4.18%
113	0.86%	0.79%	5.34%	10.01%	0.00%										3.90%
114	17.73%	1.62%	0.02%	9.12%	0.00%										4.63%
115	0.19%	0.26%	11.34%	7.78%	0.00%										5.59%
116	0.65%	2.82%	5.92%	6.85%											4.06%
117	0.05%	3.21%	12.21%	2.65%											4.09%
118	8.89%	1.11%	2.12%	0.00%											3.30%
119	4.32%	20.84%	0.00%	1.27%											5.12%
120	0.00%	0.14%	0.00%	2.52%											1.57%
121	7.67%	8.51%	2.48%	0.00%											3.89%
122	0.12%	8.28%	0.34%	0.00%											3.51%
123	4.18%	3.71%	2.86%	0.10%											3.40%
124	1.93%	2.81%	3.01%	0.05%											2.40%
125	0.00%	0.69%	0.01%	7.01%											3.39%
126	7.33%	4.41%	1.83%	0.00%											2.36%
127	9.48%	8.00%	8.69%	0.00%											7.73%
128	10.78%	5.34%	0.47%												3.16%
129	0.00%	1.35%	3.99%												2.24%
130	0.05%	4.05%	4.07%												3.62%
131	7.66%	6.19%	0.38%												4.59%
132	12.93%	0.12%	3.43%												2.08%
133	3.40%	0.55%	5.72%												2.07%
134	0.32%	0.01%	1.65%												2.79%
135	0.20%	0.19%	2.02%												1.33%
136	12.24%	7.43%	0.06%												3.34%
137	7.79%	1.75%	8.14%												3.63%
138	7.63%	0.00%	0.00%												4.22%
139	1.15%	8.77%	0.00%												4.49%
140	0.00%	0.23%													2.29%
141	2.29%	1.32%													0.93%
142	7.97%	5.86%													2.24%
143	5.32%	1.81%													1.95%
144	0.00%	11.76%													2.21%
145	1.53%	0.00%													0.41%
146	0.84%	1.39%													1.21%
147	0.00%	0.13%													1.51%
148	3.25%	0.00%													1.13%
149	2.98%	0.00%													1.17%
150	2.20%	0.00%													0.58%
151	0.76%	0.00%													2.15%
152	5.45%														2.43%
153	0.25%														0.46%
154	1.67%														1.22%
155	2.75%														0.71%
156	7.36%														0.78%
157	0.54%														4.97%
158	0.00%														3.58%
159	0.00%														3.47%
160	0.00%														3.47%
161	4.48%														0.30%
162	0.00%														1.40%
163	0.00%														1.61%
164															0.04%
165															3.42%
166															0.83%
167															1.44%
168															0.05%
169															3.98%
170															0.50%
171															0.81%
172															0.70%
173															0.57%
174															0.03%
175															1.14%
176															0.28%
177															0.13%
178															0.55%
179															0.12%
180															3.34%
181															5.88%
182															0.16%
183															10.52%
184															0.06%
185															0.00%
186															6.69%
187															0.14%
188															0.02%
189															1.27%
190															2.64%
191															4.02%
192															4.64%
193															0.05%
194															0.00%
195															0.00%
196															0.22%
197															0.46%
198															0.04%
199															5.74%
200															0.00%
201															0.35%
202															9.24%
203															0.50%
204															0.71%
205															0.42%
206															0.00%
207															0.00%
208															[illegible]
209															[illegible]
210															[illegible]
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225															[illegible]
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230															[illegible]
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235															[illegible]

Section 2

(Reportes en Español/*Spanish Reports*)

Análisis bajo la Categoría de Incumplidos - Panamá Préstamos Personales

Fecha Corte: July, 2026

Para el presente informe de cosechas de préstamos bajo la categoría de incumplidos, se llevó a cabo un analsis de las caracteristicas 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) dias.

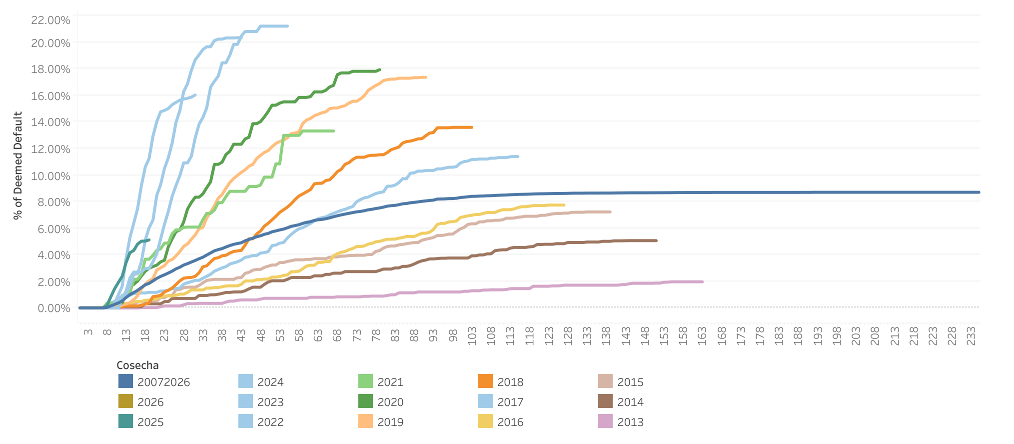
Introducción

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	235
Préstamos Desembolsados	17,874
Total Desembolsado	138,227,114
Acumulado de Préstamos Categoría Incumplidos	8.71%

Préstamos bajo la categoría de Incumplidos, **Panamá - Personales** 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 - Personales** 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.

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	20072026
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%
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%
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%
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%
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%
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%
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%	0.05%	0.00%	0.18%	0.00%	0.00%	0.00%	0.35%	0.00%	0.00%	0.00%	0.17%		0.04%
9	0.00%	0.00%	0.05%	0.14%	0.36%	0.00%	0.04%	0.25%	0.35%	0.00%	0.00%	0.03%	0.82%		0.15%
10	0.00%	0.10%	0.10%	0.24%	0.49%	0.00%	0.04%	0.37%	0.35%	0.00%	0.27%	0.35%	1.43%		0.26%
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%	1.92%		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%	2.39%		0.53%
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%	3.41%		0.78%
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%	4.15%		1.00%
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%	4.33%		1.16%
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%	4.81%		1.33%
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%	5.03%		1.54%
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%	5.03%		1.74%
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%	5.12%		1.85%
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%			2.03%
21	0.02%	0.31%	0.52%	0.68%	1.17%	0.89%	2.86%	3.22%	4.33%	4.07%	8.49%	14.03%			2.23%
22	0.09%	0.31%	0.79%	0.80%	1.28%	0.95%	3.02%	3.47%	4.45%	5.19%	9.28%	14.77%			2.37%
23	0.15%	0.48%	0.79%	0.91%	1.28%	1.20%	3.18%	3.59%	4.88%	6.30%	10.50%	14.87%			2.49%
24	0.15%	0.48%	0.94%	0.91%	1.34%	1.33%	3.53%	4.60%	4.88%	7.26%	11.30%	15.01%			2.63%
25	0.15%	0.72%	0.94%	0.91%	1.46%	1.50%	3.64%	5.20%	5.58%	8.40%	12.40%	15.29%			2.77%
26	0.15%	0.72%	1.37%	0.96%	1.46%	1.76%	3.92%	5.74%	5.88%	9.22%	13.96%	15.48%			2.94%
27	0.15%	0.72%	1.40%	1.04%	1.50%	2.04%	4.25%	5.86%	5.88%	9.96%	14.85%	15.65%			3.07%
28	0.24%	0.72%	1.52%	1.04%	1.79%	2.24%	4.64%	6.47%	6.07%	10.92%	16.29%	15.72%			3.23%
29	0.32%	0.72%	1.56%	1.17%	1.90%	2.28%	4.82%	7.45%	6.09%	10.92%	16.88%	15.78%			3.33%
30	0.32%	0.72%	1.56%	1.36%	1.98%	2.30%	5.17%	7.93%	6.09%	11.42%	17.89%	15.86%			3.45%
31	0.32%	0.72%	1.56%	1.36%	2.08%	2.38%	5.50%	8.34%	6.09%	12.80%	18.68%	16.03%			3.57%
32	0.34%	0.94%	1.69%	1.36%	2.08%	2.65%	5.96%	8.34%	6.09%	13.82%	19.05%				3.70%
33	0.34%	0.94%	1.89%	1.36%	2.24%	3.10%	6.07%	8.58%	6.64%	14.34%	19.45%				3.82%
34	0.34%	0.94%	2.07%	1.50%	2.38%	3.17%	6.77%	9.05%	7.12%	15.07%	19.66%				3.98%
35	0.34%	0.99%	2.12%	1.50%	2.53%	3.46%	7.21%	9.49%	7.12%	16.62%	19.66%				4.14%
36	0.34%	0.99%	2.15%	1.53%	2.77%	3.72%	7.69%	10.81%	7.37%	17.06%	20.12%				4.30%
37	0.34%	1.03%	2.15%	1.53%	2.89%	3.78%	8.26%	10.81%	7.92%	17.45%	20.23%				4.39%
38	0.34%	1.09%	2.15%	1.60%	3.02%	3.92%	8.54%	10.97%	7.92%	18.45%	20.23%				4.47%
39	0.44%	1.17%	2.15%	1.65%	3.11%	3.97%	9.00%	11.55%	8.38%	18.45%	20.33%				4.59%
40	0.51%	1.17%	2.15%	1.67%	3.31%	4.13%	9.44%	11.79%	8.78%	19.01%	20.33%				4.70%
41	0.51%	1.20%	2.15%	1.67%	3.39%	4.25%	9.74%	12.32%	8.78%	19.84%	20.33%				4.79%
42	0.57%	1.21%	2.28%	1.67%	3.47%	4.29%	9.98%	12.32%	8.78%	19.84%	20.34%				4.85%
43	0.61%	1.21%	2.28%	1.78%	3.60%	4.33%	10.01%	12.32%	8.78%	20.47%	20.34%				4.91%
44	0.61%	1.29%	2.61%	2.03%	3.81%	4.73%	10.40%	12.73%	8.78%	20.81%					5.06%
45	0.61%	1.44%	2.68%	2.03%	3.85%	5.21%	10.67%	12.85%	9.14%	20.81%					5.16%
46	0.61%	1.56%	2.85%	2.03%	3.95%	5.21%	10.80%	13.87%	9.14%	20.81%					5.25%
47	0.61%	1.56%	2.90%	2.13%	3.95%	5.57%	11.24%	13.87%	9.14%	20.81%					5.36%
48	0.66%	1.56%	2.90%	2.13%	4.13%	5.79%	11.49%	14.02%	9.25%	21.21%					5.44%
49	0.72%	1.77%	3.05%	2.17%	4.17%	6.16%	11.71%	14.38%	9.85%	21.21%					5.54%
50	0.72%	1.95%	3.14%	2.17%	4.25%	6.37%	11.84%	14.79%	9.85%	21.21%					5.61%
51	0.72%	2.05%	3.23%	2.32%	4.69%	6.63%	12.14%	15.26%	9.85%	21.21%					5.73%
52	0.72%	2.05%	3.23%	2.32%	4.74%	6.90%	12.38%	15.26%	10.85%	21.21%					5.80%
53	0.72%	2.05%	3.42%	2.36%	4.88%	7.20%	12.52%	15.42%	10.85%	21.21%					5.87%
54	0.72%	2.05%	3.42%	2.45%	4.92%	7.39%	12.63%	15.51%	12.99%	21.21%					5.94%
55	0.72%	2.15%	3.50%	2.49%	5.27%	7.59%	12.81%	15.51%	12.99%	21.21%					6.03%
56	0.72%	2.29%	3.55%	2.73%	5.54%	7.84%	13.12%	15.51%	12.99%						6.14%
57	0.72%	2.29%	3.62%	2.73%	5.77%	8.16%	13.17%	15.51%	12.99%						6.20%
58	0.72%	2.29%	3.62%	2.77%	5.96%	8.42%	13.25%	15.84%	12.99%						6.26%
59	0.72%	2.29%	3.62%	2.95%	6.04%	8.58%	13.88%	15.84%	13.32%						6.37%
60	0.72%	2.29%	3.66%	3.15%	6.19%	8.74%	14.15%	15.84%	13.32%						6.44%
61	0.80%	2.29%	3.66%	3.21%	6.36%	8.91%	14.26%	15.91%	13.32%						6.49%
62	0.80%	2.42%	3.71%	3.21%	6.54%	9.34%	14.46%	16.26%	13.32%						6.59%
63	0.80%	2.42%	3.71%	3.43%	6.71%	9.38%	14.58%	16.26%	13.32%						6.64%
64	0.80%	2.42%	3.71%	3.43%	6.80%	9.38%	14.69%	16.26%	13.32%						6.66%
65	0.80%	2.53%	3.71%	3.49%	6.85%	9.59%	14.76%	16.39%	13.32%						6.72%
66	0.80%	2.53%	3.82%	3.49%	7.00%	9.65%	15.00%	16.64%	13.32%						6.78%
67	0.80%	2.62%	3.84%	3.92%	7.12%	9.93%	15.05%	16.75%	13.32%						6.86%
68	0.84%	2.62%	3.84%	4.08%	7.23%	10.26%	15.05%	17.56%							6.94%
69	0.84%	2.62%	3.90%	4.20%	7.34%	10.44%	15.15%	17.69%							7.01%
70	0.84%	2.74%	3.90%	4.25%	7.42%	10.81%	15.22%	17.69%							7.06%
71	0.84%	2.74%	3.95%	4.38%	7.54%	10.93%	15.42%	17.69%							7.12%
72	0.84%	2.74%	3.95%	4.47%	7.64%	11.17%	15.56%	17.81%							7.18%
73	0.84%	2.74%	3.96%	4.62%	7.99%	11.34%	15.56%	17.81%							7.23%
74	0.84%	2.74%	3.96%	4.62%	8.16%	11.34%	15.73%	17.81%							7.26%
75	0.87%	2.74%	3.96%	4.66%	8.29%	11.34%	15.97%	17.81%							7.32%
76	0.87%	2.74%	4.02%	4.80%	8.34%	11.45%	16.37%	17.81%							7.39%
77	0.89%	2.74%	4.02%	4.86%	8.48%	11.49%	16.57%	17.81%							7.43%
78	0.89%	2.74%	4.26%	4.98%	8.61%	11.49%	16.74%	17.81%							7.48%
79	0.89%	2.83%	4.32%	5.01%	8.69%	11.53%	16.89%	17.93%							7.53%
80	0.89%	2.93%	4.51%	5.10%	8.74%	11.53%	17.11%								7.59%
81	0.94%	2.93%	4.62%	5.17%	9.16%	11.70%	17.18%								7.66%
82	0.99%	2.93%	4.67%	5.17%	9.16%	11.91%	17.22%								7.70%
83	0.99%	3.01%	4.67%	5.18%	9.24%	12.01%	17.22%								7.72%
84	1.13%	3.01%	4.75%	5.25%	9.43%	12.11%	17.29%								7.77%
85	1.14%	3.13%	4.78%	5.30%	9.73%	12.42%	17.29%								7.84%
86	1.14%	3.13%	4.84%	5.38%	9.73%	12.52%	17.29%								7.86%
87	1.14%	3.19%	4.88%	5.38%	10.14%	12.56%	17.29%								7.92%
88	1.14%	3.31%	4.92%	5.38%	10.17%	12.63%	17.33%								7.94%
89	1.20%	3.45%	4.92%	5.50%	10.30%	12.73%	17.33%								7.98%
90	1.20%	3.55%	5.10%	5.62%	10.30%	12.74%	17.36%								8.02%
91	1.20%	3.60%	5.17%	5.62%	10.34%	12.96%	17.36%								8.06%
92	1.20%	3.69%	5.23%	5.69%	10.34%	13.16%									8.09%
93	1.20%	3.69%	5.30%	5.90%	10.34%	13.20%									8.11%
94	1.20%	3.72%	5.45%	6.28%	10.47%	13.56%									8.19%
95	1.20%	3.74%	5.45%	6.37%	10.47%	13.56%									8.20%
96	1.20%	3.74%	5.49%	6.37%	10.53%	13.56%									8.21%
97	1.20%	3.76%	5.56%	6.48%	10.59%	13.56%									8.23%
98	1.20%	3.76%	5.56%	6.50%	10.59%	13.59%									8.24%
99	1.20%	3.76%	5.75%	6.54%	10.64%	13.59%									8.26%
100	1.20%	3.76%	5.95%	6.81%	10.91%	13.59%									8.31%
101	1.25%	3.76%	6.07%	6.87%	11.02%	13.59%									8.34%
102	1.25%	3.76%	6.29%	6.93%	11.06%	13.59%									8.37%
103	1.29%	3.93%	6.33%	6.98%	11.18%	13.59%									8.40%
104	1.29%	3.93%	6.33%	7.03%	11.18%										8.40%
105	1.29%	3.99%	6.48%	7.03%	11.21%										8.42%
106	1.35%	3.99%	6.48%	7.12%	11.21%										8.43%
107	1.35%	4.07%	6.56%	7.18%	11.21%										8.44%
108	1.37%	4.07%	6.56%	7.18%	11.27%										8.45%
109	1.37%	4.31%	6.60%	7.18%	11.27%										8.47%
110	1.37%	4.35%	6.60%	7.30%	11.32%										8.48%
111	1.37%	4.38%	6.64%	7.40%	11.32%										8.49%
112	1.39%	4.38%	6.75%	7.40%	11.32%										8.50%
113	1.45%	4.50%	6.75%	7.40%	11.38%										8.52%
114	1.46%	4.55%	6.77%	7.45%	11.40%										8.53%
115	1.46%	4.55%	6.83%	7.55%	11.40%										8.54%
116	1.46%	4.55%	6.86%	7.62%											8.55%
117	1.46%	4.55%	6.90%	7.62%											8.56%
118	1.46%	4.60%	6.90%	7.66%											8.57%
119	1.63%	4.62%	6.90%	7.70%											8.58%
120	1.63%	4.77%	6.90%	7.70%											8.59%
121	1.63%	4.77%	6.97%	7.70%											8.59%
122	1.63%	4.79%	6.97%	7.70%											8.60%
123	1.63%	4.79%	7.02%	7.74%											8.60%
124	1.66%	4.79%	7.08%	7.74%											8.61%
125	1.66%	4.84%	7.11%	7.74%											8.62%
126	1.67%	4.84%	7.11%	7.74%											8.62%
127	1.71%	4.84%	7.14%	7.74%											8.62%
128	1.71%	4.93%	7.14%												8.63%
129	1.71%	4.93%	7.19%												8.64%
130	1.71%	4.93%	7.20%												8.64%
131	1.71%	4.93%	7.20%												8.64%
132	1.71%	4.93%	7.20%												8.64%
133	1.71%	4.96%	7.23%												8.64%
134	1.71%	4.96%	7.23%												8.65%
135	1.71%	4.96%	7.23%												8.65%
136	1.71%	4.96%	7.23%												8.65%
137	1.71%	5.01%	7.23%												8.65%
138	1.71%	5.01%	7.23%												8.65%
139	1.71%	5.01%	7.23%												8.65%
140	1.71%	5.05%													8.65%
141	1.71%	5.05%													8.66%
142	1.76%	5.05%													8.66%
143	1.76%	5.06%													8.66%
144	1.82%	5.07%													8.67%
145	1.85%	5.07%													8.67%
146	1.85%	5.07%													8.67%
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Análisis de Cancelaciones Anticipadas - Panamá Préstamos Personales

Fecha de Corte: July, 2026

Para el presente informe de cancelaciones anticipadas por cosechas, se llevó a cabo un analsis de las caracteristicas 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.

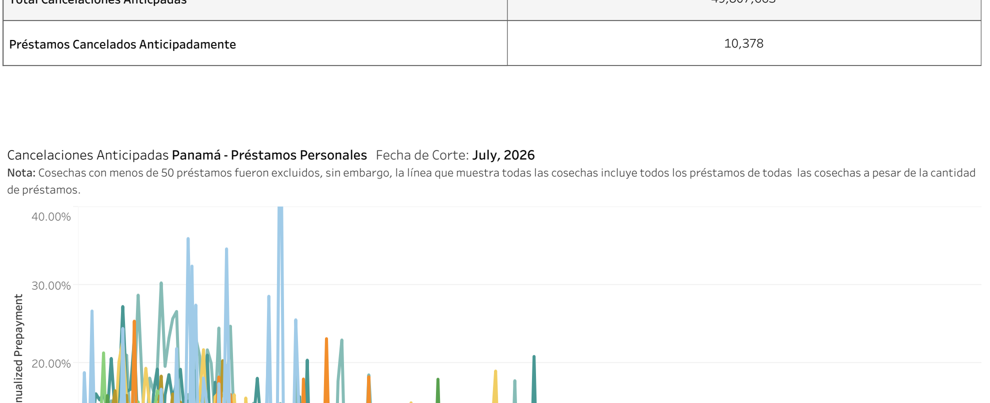
Introducción

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

	Panamá Personales
Primera Cosecha	2007
Última Cosecha	2026
Periodos Totales	235
Prestamos Desembolsados	17,874
Total Desembolsado	138,227,114
Total Cancelaciones Anticpadas	49,807,663
Préstamos Cancelados Anticipadamente	10,378

Cancelaciones Anticipadas **Panamá - Préstamos Personales** 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 - Personales** 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.

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	20072026
1	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%	0.76%	2.57%
2	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%	0.11%	4.36%
3	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%	8.01%	7.10%
4	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%	6.62%
5	4.15%	16.06%	11.65%	9.89%	14.21%	9.63%	5.67%	0.00%	5.76%	1.98%	0.00%	1.73%	3.11%	0.00%	6.52%
6	8.98%	15.27%	8.63%	9.87%	9.46%	10.34%	7.84%	1.46%	2.89%	0.00%	1.68%	5.81%	5.36%	0.00%	7.28%
7	6.24%	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%	7.19%
8	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%		8.17%
9	15.16%	20.59%	13.66%	13.36%	10.23%	10.87%	5.72%	0.00%	0.00%	14.33%	4.43%	4.16%	0.90%		8.71%
10	8.83%	13.50%	11.57%	16.45%	7.01%	10.92%	3.40%	4.17%	0.07%	3.61%	6.65%	1.43%	5.70%		7.77%
11	15.30%	15.90%	20.14%	9.77%	11.61%	9.36%	2.39%	3.13%	11.40%	0.00%	5.11%	1.52%	5.04%		8.01%
12	15.36%	27.24%	22.88%	14.42%	16.47%	9.89%	6.03%	4.48%	15.86%	24.43%	3.79%	5.16%	0.72%		10.72%
13	21.01%	16.36%	15.24%	15.85%	10.05%	13.29%	2.85%	3.35%	9.60%	3.71%	8.29%	6.35%	3.39%		9.40%
14	11.38%	16.63%	14.02%	8.86%	12.90%	5.14%	0.08%	2.95%	0.36%	0.00%	1.64%	4.47%	5.11%		7.40%
15	16.36%	23.13%	11.09%	11.80%	10.51%	6.57%	1.06%	25.37%	3.82%	5.02%	2.59%	4.77%	3.47%		8.82%
16	28.70%	10.22%	11.02%	13.93%	15.02%	5.74%	1.88%	3.04%	8.24%	0.20%	7.18%	8.08%	3.38%		8.19%
17	17.74%	6.58%	13.11%	9.57%	5.63%	7.26%	4.41%	1.93%	7.90%	5.45%	3.07%	1.89%	1.64%		6.40%
18	9.29%	10.52%	19.33%	11.82%	12.45%	13.30%	2.00%	7.17%	0.18%	10.12%	7.64%	3.70%	0.00%		8.31%
19	18.07%	8.67%	14.41%	9.48%	11.71%	9.95%	1.81%	3.38%	3.28%	0.30%	9.96%	1.74%	0.00%		7.06%
20	16.38%	16.02%	9.15%	10.32%	13.44%	3.05%	1.32%	8.19%	7.79%	0.00%	5.04%	9.18%			8.60%
21	19.39%	19.23%	15.00%	12.13%	16.44%	3.25%	4.54%	3.62%	10.54%	5.07%	10.05%	1.63%			9.14%
22	30.28%	6.42%	13.17%	18.32%	15.89%	4.53%	6.30%	6.17%	2.98%	16.65%	5.69%	3.13%			9.69%
23	19.57%	15.91%	12.72%	7.63%	5.15%	4.23%	6.31%	5.94%	1.97%	3.38%	7.36%	2.89%			6.63%
24	23.18%	18.51%	5.82%	11.61%	12.00%	0.57%	8.26%	7.31%	10.93%	13.12%	7.57%	4.42%			8.39%
25	25.70%	15.33%	12.61%	16.04%	10.13%	3.87%	5.05%	0.31%	8.65%	1.70%	1.35%	4.68%			8.39%
26	26.61%	17.56%	8.17%	7.90%	12.69%	8.38%	5.95%	1.86%	4.35%	17.50%	21.85%	0.00%			9.71%
27	11.96%	19.20%	7.59%	14.99%	7.28%	0.65%	5.06%	1.44%	0.00%	12.42%	2.49%	1.36%			7.23%
28	14.19%	13.82%	14.05%	13.21%	6.20%	2.52%	6.21%	4.83%	0.00%	2.10%	2.40%	0.00%			7.27%
29	15.96%	15.12%	9.51%	9.04%	10.21%	3.34%	0.57%	1.52%	35.96%	1.94%	6.51%	0.00%			6.92%
30	6.25%	12.40%	9.25%	12.59%	3.71%	4.03%	4.80%	8.54%	13.88%	5.96%	5.42%	32.43%			7.94%
31	23.19%	19.01%	12.62%	10.82%	7.53%	9.29%	5.01%	4.43%	27.42%	6.20%	7.32%	0.00%			9.45%
32	20.90%	8.10%	15.64%	10.09%	6.09%	3.84%	4.89%	1.70%	0.05%	4.96%	4.88%				8.27%
33	11.40%	11.62%	21.71%	7.57%	8.86%	4.02%	5.71%	0.02%	9.63%	18.08%	2.94%				8.43%
34	21.69%	21.01%	11.23%	13.51%	2.01%	6.07%	3.93%	8.51%	9.95%	14.33%	5.06%				8.52%
35	19.98%	7.15%	5.96%	12.65%	8.60%	5.82%	11.54%	4.80%	12.91%	5.60%	0.05%				9.44%
36	13.26%	17.53%	15.68%	11.90%	3.32%	5.12%	4.10%	11.11%	0.00%	3.77%	0.01%				7.48%
37	24.49%	4.82%	16.20%	9.71%	3.74%	1.88%	3.03%	18.21%	0.00%	6.63%	17.35%				8.08%
38	5.48%	5.47%	15.82%	20.30%	2.32%	8.67%	3.58%	10.19%	9.71%	2.59%	1.34%				7.96%
39	15.91%	19.12%	15.57%	10.99%	0.70%	3.99%	3.38%	2.36%	19.71%	0.00%	34.63%				7.48%
40	24.72%	13.37%	11.64%	10.97%	0.00%	6.79%	1.34%	15.97%	7.49%	0.00%	7.27%				7.45%
41	11.59%	5.80%	15.93%	6.51%	2.67%	6.25%	7.96%	10.29%	0.00%	13.00%	0.00%				8.53%
42	9.10%	6.88%	7.18%	14.44%	2.04%	4.51%	7.44%	7.75%	0.00%	8.61%	0.00%				7.64%
43	14.62%	12.06%	5.44%	2.09%	1.85%	5.59%	3.22%	9.30%	0.00%	0.00%	0.00%				5.94%
44	10.90%	3.74%	15.51%	1.40%	4.65%	11.60%	8.26%	8.41%	0.83%	0.50%					8.90%
45	12.48%	2.00%	9.96%	2.15%	3.23%	2.52%	4.65%	1.79%	0.00%	13.95%					6.11%
46	14.84%	12.29%	13.79%	4.85%	8.35%	3.05%	6.15%	5.32%	0.00%	3.46%					6.65%
47	12.32%	18.05%	7.25%	2.30%	3.77%	2.21%	2.99%	5.72%	14.21%	0.00%					5.90%
48	14.48%	11.80%	1.37%	4.57%	5.98%	8.02%	9.20%	12.45%	6.71%	0.00%					7.71%
49	3.89%	4.82%	14.60%	6.41%	3.58%	0.47%	8.03%	7.19%	8.49%	0.00%					6.17%
50	9.62%	4.94%	2.69%	0.00%	8.00%	3.94%	8.29%	13.39%	23.41%	28.56%					7.78%
51	7.45%	4.63%	13.24%	1.93%	1.50%	4.74%	3.53%	2.85%	0.00%	0.00%					5.42%
52	9.10%	5.74%	7.48%	2.56%	5.41%	10.38%	5.40%	9.35%	5.27%	0.00%					6.69%
53	14.81%	8.90%	12.75%	0.70%	4.06%	3.64%	3.46%	1.30%	0.82%	60.25%					7.67%
54	4.83%	8.34%	5.39%	3.56%	9.42%	6.52%	4.75%	3.06%	0.00%	0.00%					6.26%
55	8.33%	7.73%	0.00%	5.72%	2.44%	9.40%	6.02%	8.16%	3.53%	0.00%					5.90%
56	1.89%	4.62%	6.49%	5.04%	2.44%	5.68%	4.88%	9.04%	0.00%						5.04%
57	18.97%	10.68%	6.92%	8.31%	6.79%	4.29%	3.71%	3.51%	25.54%						7.64%
58	9.29%	15.69%	1.11%	0.19%	1.78%	3.50%	5.77%	0.00%	11.61%						5.38%
59	3.09%	5.02%	0.03%	4.34%	5.15%	2.19%	7.85%	17.95%	0.00%						6.18%
60	11.53%	20.37%	1.71%	6.57%	7.64%	10.33%	4.13%	5.86%	3.71%						7.11%
61	4.43%	1.10%	4.04%	2.48%	4.33%	1.56%	2.14%	0.00%	0.00%						3.68%
62	8.97%	8.58%	0.00%	5.12%	5.60%	9.88%	2.85%	0.00%	0.00%						5.52%
63	14.23%	5.18%	2.70%	4.56%	2.03%	4.31%	3.20%	2.97%	0.00%						4.32%
64	3.95%	12.70%	1.60%	6.39%	6.25%	6.99%	2.11%	1.72%	0.00%						6.25%
65	1.60%	9.20%	2.79%	5.79%	0.77%	4.79%	5.71%	23.12%	0.00%						6.86%
66	1.89%	11.26%	1.46%	2.46%	4.42%	4.39%	6.98%	3.16%	0.00%						5.88%
67	0.00%	2.11%	0.49%	4.56%	13.03%	8.06%	4.02%	10.70%	0.00%						6.27%
68	17.65%	2.65%	4.80%	0.00%	0.60%	3.54%	6.75%	1.89%							5.07%
69	22.95%	3.94%	5.18%	2.01%	5.31%	5.76%	7.48%	7.70%							6.21%
70	2.93%	1.12%	1.93%	3.74%	6.39%	6.25%	4.72%	2.12%							4.87%
71	7.51%	5.73%	1.52%	5.32%	7.34%	5.89%	6.15%	0.00%							5.48%
72	9.00%	4.21%	4.64%	6.19%	7.31%	7.56%	5.70%	0.00%							7.07%
73	7.75%	7.74%	2.56%	2.36%	6.49%	2.18%	3.47%	3.10%							5.75%
74	8.26%	4.65%	3.51%	3.86%	10.10%	0.61%	5.83%	8.50%							4.69%
75	6.54%	2.51%	1.18%	3.96%	4.84%	6.99%	2.60%	2.65%							5.07%
76	18.48%	0.00%	3.35%	0.01%	5.85%	6.06%	6.14%	18.24%							6.87%
77	10.15%	6.64%	4.13%	5.53%	5.64%	0.81%	3.86%	0.00%							5.10%
78	2.92%	0.00%	5.30%	1.75%	6.72%	3.46%	2.23%	0.02%							4.50%
79	2.78%	0.05%	2.09%	5.79%	10.49%	0.42%	1.35%	0.00%							4.79%
80	3.27%	0.32%	0.00%	1.51%	5.47%	1.34%	5.77%								4.07%
81	3.82%	3.42%	3.49%	4.14%	10.02%	4.37%	1.61%								4.66%
82	2.45%	3.50%	8.76%	1.09%	10.56%	8.76%	3.96%								6.47%
83	1.74%	7.51%	3.12%	4.51%	4.68%	4.76%	3.23%								5.08%
84	7.02%	2.64%	4.74%	2.92%	3.52%	2.75%	2.23%								3.92%
85	1.98%	1.39%	2.12%	3.83%	8.50%	1.91%	5.66%								6.18%
86	4.14%	0.00%	5.41%	2.69%	2.65%	12.59%	2.30%								5.15%
87	1.14%	3.23%	14.90%	5.69%	7.63%	1.97%	1.30%								7.04%
88	0.35%	8.17%	7.40%	9.62%	6.28%	0.63%	2.84%								4.97%
89	11.78%	4.79%	5.48%	8.75%	8.69%	6.47%	0.00%								6.16%
90	3.00%	1.96%	11.42%	1.76%	10.69%	0.00%	0.00%								3.95%
91	0.00%	0.00%	1.27%	7.07%	3.77%	3.18%	0.00%								3.88%
92	0.00%	7.70%	2.26%	4.86%	4.75%	2.65%									3.66%
93	4.78%	8.61%	5.75%	6.75%	3.54%	2.54%									4.51%
94	0.15%	5.11%	3.18%	4.88%	11.10%	17.92%									7.36%
95	7.28%	2.39%	4.66%	4.23%	3.01%	1.41%									4.63%
96	1.65%	3.98%	10.81%	5.27%	2.88%	10.90%									5.82%
97	7.52%	5.66%	7.41%	5.66%	8.16%	2.79%									5.40%
98	3.98%	0.00%	5.93%	4.25%	3.44%	13.29%									5.35%
99	5.55%	3.35%	4.87%	0.37%	9.28%	0.00%									4.04%
100	0.00%	0.98%	13.69%	4.92%	10.86%	0.00%									5.99%
101	0.02%	0.79%	10.67%	4.90%	2.42%	3.68%									5.67%
102	13.30%	4.57%	5.96%	1.37%	1.73%	0.00%									4.01%
103	11.76%	7.37%	9.15%	4.27%	5.35%	0.00%									5.83%
104	2.61%	1.85%	1.36%	8.03%	3.42%										4.15%
105	0.12%	11.28%	9.81%	1.41%	0.01%										3.93%
106	0.03%	1.28%	1.58%	2.46%	3.70%										2.87%
107	6.91%	12.12%	8.04%	4.43%	10.88%										6.81%
108	0.03%	3.03%	11.18%	2.94%	8.42%										5.10%
109	5.08%	9.75%	18.97%	4.76%	1.93%										6.74%
110	0.77%	1.88%	4.10%	5.82%	12.32%										3.72%
111	11.06%	12.04%	5.90%	2.73%	3.06%										5.23%
112	0.00%	11.70%	3.26%	4.84%	0.01%										4.18%
113	0.86%	0.79%	5.34%	10.01%	0.00%										3.90%
114	17.73%	1.62%	0.02%	9.12%	0.00%										4.63%
115	0.19%	0.26%	11.34%	7.78%	0.00%										5.59%
116	0.65%	2.82%	5.92%	6.85%											4.06%
117	0.05%	3.21%	12.21%	2.65%											4.09%
118	8.89%	1.11%	2.12%	0.00%											3.30%
119	4.32%	20.84%	0.00%	1.27%											5.12%
120	0.00%	0.14%	0.00%	2.52%											1.57%
121	7.67%	8.51%	2.48%	0.00%											3.89%
122	0.12%	8.28%	0.34%	0.00%											3.51%
123	4.18%	3.71%	2.86%	0.10%											3.40%
124	1.93%	2.81%	3.01%	0.05%											2.40%
125	0.00%	0.69%	0.01%	7.01%											3.39%
126	7.33%	4.41%	1.83%	0.00%											2.36%
127	9.48%	8.00%	8.69%	0.00%											7.73%
128	10.78%	5.34%	0.47%												3.16%
129	0.00%	1.35%	3.99%												2.24%
130	0.05%	4.05%	4.07%												3.62%
131	7.66%	6.19%	0.38%												4.59%
132	12.93%	0.12%	3.43%												2.08%
133	3.40%	0.55%	5.72%												2.07%
134	0.32%	0.01%	1.65%												2.79%
135	0.20%	0.19%	2.02%												1.33%
136	12.24%	7.43%	0.06%												3.34%
137	7.79%	1.75%	8.14%												3.63%
138	7.63%	0.00%	0.00%												4.22%
139	1.15%	8.77%	0.00%												4.49%
140	0.00%	0.23%													2.29%
141	2.29%	1.32%													0.93%
142	7.97%	5.86%													2.24%
143	5.32%	1.81%													1.95%
144	0.00%	11.76%													2.21%
145	1.53%	0.00%													0.41%
146	0.84%	1.39%													1.21%
147	0.00%	0.13%													1.51%
148	3.25%	0.00%													1.13%
149	2.98%	0.00%													1.17%
150	2.20%	0.00%													0.58%
151	0.76%	0.00%													2.15%
152	5.45%														2.43%
153	0.25%														0.46%
154	1.67%														1.22%
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156	7.36%														0.78%
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158	0.00%														3.58%
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