



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

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

Cutoff Date: May, 2026

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

Deemed Defaults

Prepayments

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

Préstamos bajo la Categoría de Incumplidos

Cancelaciones Anticipadas

# Section 1

(English Reports/ *Reportes en Inglés*)

## Deemed Defaults Vintage Analysis - Panama Personal Loans

Cutoff Date: May, 2026

An analysis of loan characteristics and historical payment data was used to compile this deemed defaults vintage analysis. Delinquency of one hundred and eighty (180) days was used as the criteria to establish a deemed default. In each case, the performance of annual vintages was analyzed, as well as overall performance across all vintages.

### Overview

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

### Deemed Defaults Results Summary

	<b>Panama Personal</b>
<b>First Vintage</b>	2007
<b>Last Vintage</b>	2026
<b>Total Periods</b>	233
<b>Total Loans</b>	17,643
<b>Total Disbursements</b>	135,923,376
<b>Cumulative Deemed Defaults</b>	8.56%

**Deemed Default Panama - Personal Loans Cutoff date: May, 2026**  
 Note: Vintages with fewer than 50 loans are not presented, however, the line showing all vintages includes all loans from all vintages, regardless of the quantity in each vintage.



**Deemed Default Panama - Personal Loans Cutoff date: May, 2026**  
 Note: Vintages with fewer than 50 loans are not presented, however, the line showing all vintages includes all loans from all vintages, regardless of the quantity in each vintage.

	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%	0.00%	0.18%	0.00%	0.00%	0.00%	0.35%	0.00%	0.00%	0.00%	0.16%	0.04%	0.00%
9	0.33%	0.00%	0.10%	0.05%	0.14%	0.36%	0.00%	0.04%	0.25%	0.35%	0.00%	0.00%	0.03%	1.79%	0.15%	0.00%
10	0.33%	0.00%	0.10%	0.10%	0.24%	0.49%	0.00%	0.04%	0.37%	0.35%	0.00%	0.41%	0.99%	1.79%	0.37%	0.00%
11	0.35%	0.00%	0.10%	0.19%	0.34%	0.85%	0.12%	0.23%	0.37%	0.96%	0.75%	0.95%	1.64%	2.11%	0.51%	0.00%
12	0.35%	0.00%	0.10%	0.19%	0.34%	0.95%	0.15%	0.40%	1.12%	1.06%	2.25%	1.70%	5.28%	3.06%	1.43%	0.00%
13	0.35%	0.00%	0.10%	0.19%	0.34%	0.95%	0.15%	0.40%	1.12%	1.06%	2.25%	1.70%	5.28%	3.06%	1.43%	0.00%
14	0.35%	0.00%	0.10%	0.19%	0.34%	0.95%	0.15%	0.40%	1.12%	1.06%	2.25%	1.70%	5.28%	3.06%	1.43%	0.00%
15	0.35%	0.00%	0.10%	0.24%	0.44%	1.08%	0.15%	0.62%	1.78%	2.16%	2.70%	2.52%	6.38%	3.23%	1.08%	0.00%
16	0.47%	0.00%	0.10%	0.45%	0.49%	1.08%	0.15%	0.92%	2.02%	2.16%	2.70%	2.58%	7.48%	3.50%	1.22%	0.00%
17	0.47%	0.02%	0.10%	0.45%	0.49%	1.13%	0.19%	1.44%	2.40%	2.55%	2.70%	3.50%	9.22%	3.65%	1.43%	0.00%
18	0.47%	0.02%	0.31%	0.52%	0.58%	1.13%	0.29%	1.79%	2.77%	3.67%	2.97%	5.11%	10.61%	1.74%	1.90%	0.00%
19	0.47%	0.02%	0.31%	0.52%	0.68%	1.17%	0.38%	2.04%	3.22%	4.33%	4.07%	6.40%	12.43%	2.08%	2.08%	0.00%
20	0.47%	0.02%	0.31%	0.52%	0.68%	1.17%	0.38%	2.21%	3.11%	3.96%	3.48%	6.60%	12.43%	1.90%	1.90%	0.00%
21	0.55%	0.02%	0.31%	0.79%	0.80%	1.28%	0.95%	3.02%	3.47%	4.45%	5.19%	9.28%	13.81%	2.22%	2.22%	0.00%
22	0.68%	0.15%	0.48%	0.79%	0.91%	1.28%	1.20%	3.18%	3.59%	4.88%	6.30%	10.50%	13.85%	2.34%	2.34%	0.00%
23	0.68%	0.15%	0.48%	0.94%	0.91%	1.34%	1.33%	3.53%	4.60%	4.88%	7.26%	11.30%	13.99%	2.48%	2.48%	0.00%
24	0.68%	0.15%	0.72%	0.94%	0.91%	1.46%	1.50%	3.64%	5.20%	5.88%	8.40%	12.40%	13.99%	2.61%	2.61%	0.00%
25	0.85%	0.15%	0.72%	1.37%	0.96%	1.46%	1.76%	3.92%	5.74%	5.88%	9.22%	13.96%	14.17%	2.79%	2.79%	0.00%
26	0.85%	0.15%	0.72%	1.40%	1.04%	1.50%	2.24%	4.25%	5.86%	5.88%	9.96%	14.85%	14.34%	2.91%	2.91%	0.00%
27	1.04%	0.24%	0.72%	1.52%	1.04%	1.78%	2.24%	4.64%	6.47%	6.07%	10.92%	16.29%	14.41%	3.08%	3.08%	0.00%
28	1.04%	0.24%	0.72%	1.56%	1.17%	1.89%	2.28%	4.82%	7.45%	6.09%	10.92%	16.88%	14.48%	3.18%	3.18%	0.00%
29	1.04%	0.32%	0.72%	1.56%	1.36%	1.98%	2.30%	5.17%	7.93%	6.09%	11.42%	17.89%	13.70%	3.18%	3.18%	0.00%
30	1.04%	0.32%	0.72%	1.56%	1.36%	2.07%	2.38%	5.36%	8.34%	6.09%	11.82%	18.68%	13.41%	3.18%	3.18%	0.00%
31	1.04%	0.34%	0.84%	1.69%	1.36%	2.07%	2.65%	5.96%	8.34%	6.09%	12.80%	19.05%	13.41%	3.18%	3.18%	0.00%
32	1.12%	0.34%	0.84%	1.89%	1.36%	2.24%	3.10%	6.37%	8.58%	6.44%	14.24%	19.45%	13.69%	3.18%	3.18%	0.00%
33	1.38%	0.34%	0.84%	2.07%	1.50%	2.28%	3.17%	6.77%	8.58%	7.12%	15.07%	19.69%	13.99%	3.18%	3.18%	0.00%
34	1.50%	0.34%	0.99%	2.12%	1.50%	2.33%	3.46%	7.21%	9.44%	7.12%	16.62%	19.69%	13.99%	3.18%	3.18%	0.00%
35	1.50%	0.34%	0.99%	2.15%	1.53%	2.37%	3.72%	7.66%	10.81%	7.37%	17.06%	20.84%	14.55%	3.18%	3.18%	0.00%
36	1.50%	0.34%	1.03%	2.15%	1.53%	2.89%	3.79%	8.26%	10.81%	7.07%	17.45%	20.84%	14.41%	3.18%	3.18%	0.00%
37	1.50%	0.34%	1.09%	2.15%	1.60%	3.02%	3.92%	8.54%	10.87%	7.07%	18.45%	20.84%	14.32%	3.18%	3.18%	0.00%
38	1.79%	0.44%	1.17%	2.15%	1.65%	3.11%	3.97%	9.00%	11.57%	8.39%	18.45%	20.84%	14.41%	3.18%	3.18%	0.00%
39	1.79%	0.44%	1.17%	2.15%	1.67%	3.30%	4.12%	9.44%	11.79%	8.78%	19.01%	20.84%	14.55%	3.18%	3.18%	0.00%
40	1.79%	0.51%	1.20%	2.15%	1.67%	3.39%	4.25%	9.74%	12.23%	8.78%	19.84%	20.84%	14.64%	3.18%	3.18%	0.00%
41	1.79%	0.51%	1.20%	2.28%	1.67%	3.47%	4.29%	9.88%	12.32%	8.78%	19.84%	20.84%	14.70%	3.18%	3.18%	0.00%
42	1.88%	0.61%	1.21%	2.28%	1.78%	3.60%	4.33%	10.21%	12.32%	8.78%	20.47%	20.84%	14.76%	3.18%	3.18%	0.00%
43	1.84%	0.61%	1.29%	2.61%	2.03%	3.81%	4.73%	10.40%	12.73%	8.78%	20.59%	20.84%	14.91%	3.18%	3.18%	0.00%
44	1.94%	0.61%	1.44%	2.68%	2.03%	3.85%	5.21%	10.67%	12.85%	9.14%	20.59%	20.84%	15.01%	3.18%	3.18%	0.00%
45	1.97%	0.61%	1.56%	2.85%	2.03%	3.94%	5.21%	10.80%	13.87%	9.14%	20.59%	20.84%	15.11%	3.18%	3.18%	0.00%
46	1.97%	0.61%	1.56%	2.90%	2.13%	3.94%	5.57%	11.24%	13.87%	9.14%	20.59%	20.84%	15.21%	3.18%	3.18%	0.00%
47	2.04%	0.66%	1.56%	2.90%	2.13%	4.13%	5.79%	11.49%	14.02%	9.25%	21.00%	20.84%	15.29%	3.18%	3.18%	0.00%
48	2.04%	0.72%	1.77%	3.05%	2.17%	4.13%	6.16%	11.71%	14.38%	9.85%	21.00%	20.84%	15.40%	3.18%	3.18%	0.00%
49	2.04%	0.72%	1.95%	3.14%	2.17%	4.24%	6.37%	11.84%	14.79%	9.85%	21.00%	20.84%	15.47%	3.18%	3.18%	0.00%
50	2.04%	0.72%	2.05%	3.23%	2.32%	4.43%	6.90%	12.34%	15.26%	10.85%	21.00%	20.84%	15.66%	3.18%	3.18%	0.00%
51	2.04%	0.72%	2.05%	3.23%	2.32%	4.73%	7.20%	12.52%	15.42%	10.85%	21.00%	20.84%	15.74%	3.18%	3.18%	0.00%
52	2.04%	0.72%	2.05%	3.42%	2.45%	4.92%	7.39%	12.63%	15.51%	12.99%	20.84%	20.84%	15.80%	3.18%	3.18%	0.00%
53	2.04%	0.72%	2.15%	3.50%	2.49%	5.27%	7.59%	12.81%	15.51%	12.99%	20.84%	20.84%	15.90%	3.18%	3.18%	0.00%
54	2.04%	0.72%	2.29%	3.55%	2.73%	5.53%	7.84%	13.12%	15.51%	12.99%	20.84%	20.84%	16.01%	3.18%	3.18%	0.00%
55	2.04%	0.72%	2.29%	3.62%	2.73%	5.76%	8.16%	13.17%	15.51%	12.99%	20.84%	20.84%	16.07%	3.18%	3.18%	0.00%
56	2.13%	0.72%	2.29%	3.62%	2.77%	5.95%	8.42%	13.25%	15.84%	12.99%	20.84%	20.84%	16.14%	3.18%	3.18%	0.00%
57	2.13%	0.72%	2.29%	3.62%	2.95%	6.04%	8.58%	13.88%	15.84%	12.99%	20.84%	20.84%	16.24%	3.18%	3.18%	0.00%
58	2.13%	0.72%	2.29%	3.66%	3.21%	6.36%	8.74%	14.15%	15.84%	12.99%	20.84%	20.84%	16.32%	3.18%	3.18%	0.00%
59	2.13%	0.80%	2.29%	3.66%	3.21%	6.36%	8.91%	14.26%	15.84%	12.99%	20.84%	20.84%	16.37%	3.18%	3.18%	0.00%
60	2.13%	0.80%	2.42%	3.71%	3.43%	6.54%	9.34%	14.46%	16.26%	12.99%	20.84%	20.84%	16.46%	3.18%	3.18%	0.00%
61	2.13%	0.80%	2.42%	3.71%	3.43%	6.71%	9.38%	14.58%	16.26%	12.99%	20.84%	20.84%	16.51%	3.18%	3.18%	0.00%
62	2.13%	0.80%	2.42%	3.71%	3.43%	6.80%	9.38%	14.69%	16.26%	12.99%	20.84%	20.84%	16.54%	3.18%	3.18%	0.00%
63	2.13%	0.80%	2.53%	3.71%	3.49%	6.85%	9.59%	14.76%	16.26%	12.99%	20.84%	20.84%	16.59%	3.18%	3.18%	0.00%
64	2.31%	0.80%	2.53%	3.82%	3.49%	7.00%	9.65%	15.00%	16.44%	16.44%	20.84%	20.84%	16.66%	3.18%	3.18%	0.00%
65	2.31%	0.80%	2.62%	3.84%	3.92%	7.11%	9.93%	15.05%	16.75%	16.75%	20.84%	20.84%	16.74%	3.18%	3.18%	0.00%
66	2.31%	0.84%	2.62%	3.84%	4.08%	7.23%	10.26%	15.05%	17.56%	17.56%	20.84%	20.84%	16.82%	3.18%	3.18%	0.00%
67	2.41%	0.84%	2.62%	3.90%	4.20%	7.34%	10.44%	15.15%	17.69%	17.69%	20.84%	20.84%	16.89%	3.18%	3.18%	0.00%
68	2.41%	0.84%	2.74%	3.90%	4.25%	7.42%	10.81%	15.22%	17.69%	17.69%	20.84%	20.84%	16.95%	3.18%	3.18%	0.00%
69	2.41%	0.84%	2.74%	3.95%	4.38%	7.53%	10.93%	15.42%	17.69%	17.69%	20.84%	20.84%	17.01%	3.18%	3.18%	0.00%
70	2.41%	0.84%	2.74%	3.95%	4.47%	7.63%	11.17%	15.56%	17.81%	17.81						



## Section 2

(Reportes en Español/ *Spanish Reports*)

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

Fecha Corte: May, 2026

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

### Introducción

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

### Información General de Préstamos bajo la Categoría de Incumplidos

	Panamá Personales
Primera Cosecha	2007
Última Cosecha	2026
Periodos Totales	233
Préstamos Desembolsados	17,643
Total Desembolsado	135,923,376
Acumulado de Préstamos Categoría Incumplidos	8.56%

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

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



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

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

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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%	0.00%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	0.33%	0.00%	0.10%	0.10%	0.24%	0.49%	0.00%	0.04%	0.25%	0.35%	0.00%	0.00%	0.03%	0.77%	0.15%
11	0.33%	0.00%	0.10%	0.10%	0.29%	0.72%	0.04%	0.08%	0.37%	0.35%	0.00%	0.41%	0.99%	1.79%	0.37%
12	0.35%	0.00%	0.10%	0.19%	0.34%	0.85%	0.12%	0.23%	0.37%	0.96%	1.27%	0.95%	1.64%	2.11%	0.51%
13	0.35%	0.00%	0.10%	0.19%	0.34%	0.95%	0.15%	0.36%	1.12%	1.06%	1.27%	0.95%	3.70%	2.60%	0.72%
14	0.35%	0.00%	0.10%	0.19%	0.34%	0.95%	0.15%	0.40%	1.57%	1.10%	2.25%	1.70%	5.28%	3.06%	0.91%
15	0.35%	0.00%	0.10%	0.24%	0.44%	1.08%	0.15%	0.62%	1.78%	2.16%	2.70%	2.52%	6.38%	3.23%	1.08%
16	0.47%	0.00%	0.10%	0.45%	0.49%	1.08%	0.15%	0.92%	2.02%	2.16%	2.70%	2.58%	7.48%	3.50%	1.22%
17	0.47%	0.02%	0.10%	0.45%	0.49%	1.13%	0.19%	1.44%	2.40%	2.55%	2.70%	3.50%	9.22%	3.65%	1.43%
18	0.47%	0.02%	0.31%	0.52%	0.58%	1.13%	0.29%	1.79%	2.77%	3.67%	2.97%	5.11%	10.61%		1.64%
19	0.47%	0.02%	0.31%	0.52%	0.58%	1.17%	0.38%	2.04%	2.99%	3.67%	2.97%	6.04%	11.25%		1.74%
20	0.47%	0.02%	0.31%	0.52%	0.68%	1.17%	0.85%	2.21%	3.11%	3.90%	3.48%	6.60%	12.43%		1.90%
21	0.55%	0.02%	0.31%	0.52%	0.68%	1.17%	0.89%	2.86%	3.22%	4.33%	4.07%	8.49%	13.21%		2.08%
22	0.55%	0.09%	0.31%	0.79%	0.80%	1.28%	0.95%	3.02%	3.47%	4.55%	5.19%	9.28%	13.81%		2.22%
23	0.68%	0.15%	0.48%	0.79%	0.91%	1.28%	1.20%	3.18%	3.59%	4.88%	6.30%	10.50%	13.85%		2.34%
24	0.68%	0.15%	0.48%	0.94%	0.91%	1.34%	1.33%	3.33%	4.60%	4.88%	7.26%	11.30%	13.99%		2.48%
25	0.85%	0.15%	0.72%	1.37%	0.96%	1.46%	1.50%	3.64%	5.20%	5.88%	9.22%	12.40%	13.99%		2.61%
26	0.85%	0.15%	0.72%	1.37%	0.96%	1.46%	1.76%	3.82%	5.74%	5.88%	9.22%	13.96%	14.17%		2.79%
27	1.04%	0.15%	0.72%	1.40%	1.04%	1.50%	2.04%	4.25%	5.86%	5.88%	9.96%	14.85%	14.34%		2.91%
28	1.04%	0.24%	0.72%	1.52%	1.04%	1.78%	2.24%	4.64%	6.47%	6.07%	10.92%	16.29%	14.41%		3.08%
29	1.04%	0.32%	0.72%	1.56%	1.17%	1.89%	2.28%	4.82%	7.45%	6.09%	10.92%	16.88%	14.48%		3.18%
30	1.04%	0.32%	0.72%	1.56%	1.36%	1.98%	2.30%	5.17%	7.93%	6.09%	11.42%	17.89%			3.30%
31	1.04%	0.32%	0.72%	1.56%	1.36%	2.07%	2.38%	5.50%	8.34%	6.09%	12.80%	18.68%			3.41%
32	1.04%	0.34%	0.94%	1.69%	1.36%	2.07%	2.65%	5.96%	8.34%	6.09%	13.82%	19.05%			3.54%
33	1.12%	0.34%	0.94%	1.89%	1.36%	2.24%	3.10%	6.07%	9.05%	6.64%	14.34%	19.45%			3.66%
34	1.38%	0.34%	0.94%	2.07%	1.50%	2.38%	3.17%	6.77%	9.58%	7.12%	15.07%	19.66%			3.83%
35	1.50%	0.34%	0.99%	2.12%	1.50%	2.53%	3.46%	7.21%	9.49%	7.12%	16.62%	19.66%			3.99%
36	1.50%	0.34%	0.99%	2.15%	1.53%	2.77%	3.72%	7.69%	10.81%	7.37%	17.06%	20.04%			4.15%
37	1.50%	0.34%	1.03%	2.15%	1.53%	2.89%	3.78%	8.26%	10.81%	7.92%	17.45%	20.04%			4.24%
38	1.50%	0.34%	1.09%	2.15%	1.60%	3.02%	3.92%	8.54%	10.97%	7.92%	18.45%	20.04%			4.32%
39	1.79%	0.44%	1.17%	2.15%	1.65%	3.11%	3.97%	9.00%	11.55%	8.38%	18.45%	20.04%			4.44%
40	1.79%	0.51%	1.17%	2.15%	1.67%	3.30%	4.13%	9.44%	11.79%	8.78%	19.01%	20.04%			4.55%
41	1.79%	0.51%	1.20%	2.15%	1.67%	3.39%	4.25%	9.74%	12.32%	8.78%	19.84%	20.04%			4.64%
42	1.79%	0.57%	1.21%	2.28%	1.67%	3.47%	4.29%	9.98%	12.32%	8.78%	19.84%				4.70%
43	1.88%	0.61%	1.21%	2.28%	1.78%	3.60%	4.33%	10.21%	12.32%	8.78%	20.47%				4.76%
44	1.94%	0.61%	1.29%	2.61%	2.03%	3.81%	4.73%	10.40%	12.73%	8.78%	20.59%				4.91%
45	1.94%	0.61%	1.44%	2.68%	2.03%	3.85%	5.21%	10.67%	12.85%	9.14%	20.59%				5.01%
46	1.97%	0.61%	1.56%	2.85%	2.03%	3.94%	5.21%	10.80%	13.87%	9.14%	20.59%				5.11%
47	1.97%	0.61%	1.56%	2.90%	2.13%	3.94%	5.57%	11.24%	13.87%	9.14%	20.59%				5.21%
48	2.04%	0.66%	1.56%	2.90%	2.13%	4.13%	5.79%	11.49%	14.02%	9.25%	21.00%				5.29%
49	2.04%	0.72%	1.77%	3.05%	2.17%	4.17%	6.16%	11.71%	14.38%	9.85%	21.00%				5.40%
50	2.04%	0.72%	1.95%	3.14%	2.17%	4.24%	6.37%	11.84%	14.79%	9.85%	21.00%				5.47%
51	2.04%	0.72%	2.05%	3.23%	2.32%	4.69%	6.90%	12.14%	15.26%	9.85%	21.00%				5.60%
52	2.04%	0.72%	2.05%	3.23%	2.32%	4.73%	6.63%	12.38%	15.26%	10.85%	21.00%				5.66%
53	2.04%	0.72%	2.05%	3.42%	2.36%	4.88%	7.20%	12.52%	15.42%	10.85%	21.00%				5.74%
54	2.04%	0.72%	2.05%	3.42%	2.45%	4.92%	7.39%	12.63%	15.51%	12.99%					5.80%
55	2.04%	0.72%	2.15%	3.50%	2.49%	5.27%	7.59%	12.81%	15.51%	12.99%					5.90%
56	2.04%	0.72%	2.29%	3.55%	2.73%	5.53%	7.84%	13.12%	15.51%	12.99%					6.01%
57	2.04%	0.72%	2.29%	3.62%	2.73%	5.76%	8.16%	13.17%	15.51%	12.99%					6.07%
58	2.13%	0.72%	2.29%	3.62%	2.77%	5.95%	8.42%	13.25%	15.84%	12.99%					6.14%
59	2.13%	0.72%	2.29%	3.66%	2.95%	6.04%	8.58%	13.88%	15.84%	12.99%					6.24%
60	2.13%	0.72%	2.29%	3.62%	3.15%	6.19%	8.74%	14.15%	15.84%	12.99%					6.32%
61	2.13%	0.80%	2.29%	3.66%	3.21%	6.36%	9.11%	14.26%	15.91%	12.99%					6.37%
62	2.13%	0.80%	2.42%	3.71%	3.21%	6.54%	9.34%	14.46%	16.26%	12.99%					6.46%
63	2.13%	0.80%	2.42%	3.71%	3.43%	6.71%	9.38%	14.58%	16.26%	12.99%					6.51%
64	2.13%	0.80%	2.42%	3.71%	3.43%	6.80%	9.38%	14.69%	16.26%	12.99%					6.54%
65	2.31%	0.80%	2.53%	3.71%	3.49%	6.85%	9.59%	14.76%	16.39%	12.99%					6.59%
66	2.31%	0.80%	2.53%	3.82%	3.49%	7.00%	9.65%	15.00%	16.64%						6.66%
67	2.31%	0.80%	2.62%	3.84%	3.92%	7.11%	9.93%	15.05%	16.75%						6.74%
68	2.31%	0.84%	2.62%	3.84%	4.08%	7.23%	10.26%	15.05%	17.56%						6.82%
69	2.41%	0.84%	2.62%	3.90%	4.08%	7.38%	10.44%	15.15%	17.60%						6.89%
70	2.41%	0.84%	2.74%	3.90%	4.23%	7.42%	10.81%	15.22%	17.60%						6.95%
71	2.41%	0.84%	2.74%	3.95%	4.38%	7.53%	10.93%	15.42%	17.60%						7.01%
72	2.41%	0.84%	2.74%	3.95%	4.43%	7.63%	11.17%	15.56%	17.61%						7.06%
73	2.41%	0.84%	2.74%	3.96%	4.62%	7.89%	11.34%	15.56%	17.61%						7.12%
74	2.41%	0.84%	2.74%	3.96%	4.62%	8.14%	11.34%	15.73%	17.61%						7.15%
75	2.41%	0.87%	2.74%	3.96%	4.66%	8.26%	11.34%	15.97%	17.61%						7.21%
76	2.41%	0.89%	2.74%	4.02%	4.80%	8.34%	11.45%	16.37%	17.61%						7.27%
77	2.41%	0.89%	2.74%	4.02%	4.86%	8.49%	11.49%	16.74%	17.61%						7.31%
78	2.41%	0.89%	2.74%	4.26%	4.98%	8.60%	11.49%	16.79%							7.37%
79	2.41%	0.89%	2.83%	4.22%	5.01%	8.69%	11.52%	16.89%							7.41%
80	2.44%	0.89%	2.93%	4.51%	5.10%	8.73%	11.53%	17.11%							7.48%
81	2.44%	0.94%	2.93%	4.62%	5.17%	9.16%	11.70%	17.18%							7.55%
82	2.4														

# Análisis de Cancelaciones Anticipadas - Panamá Préstamos Personales

Fecha de Corte: May, 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

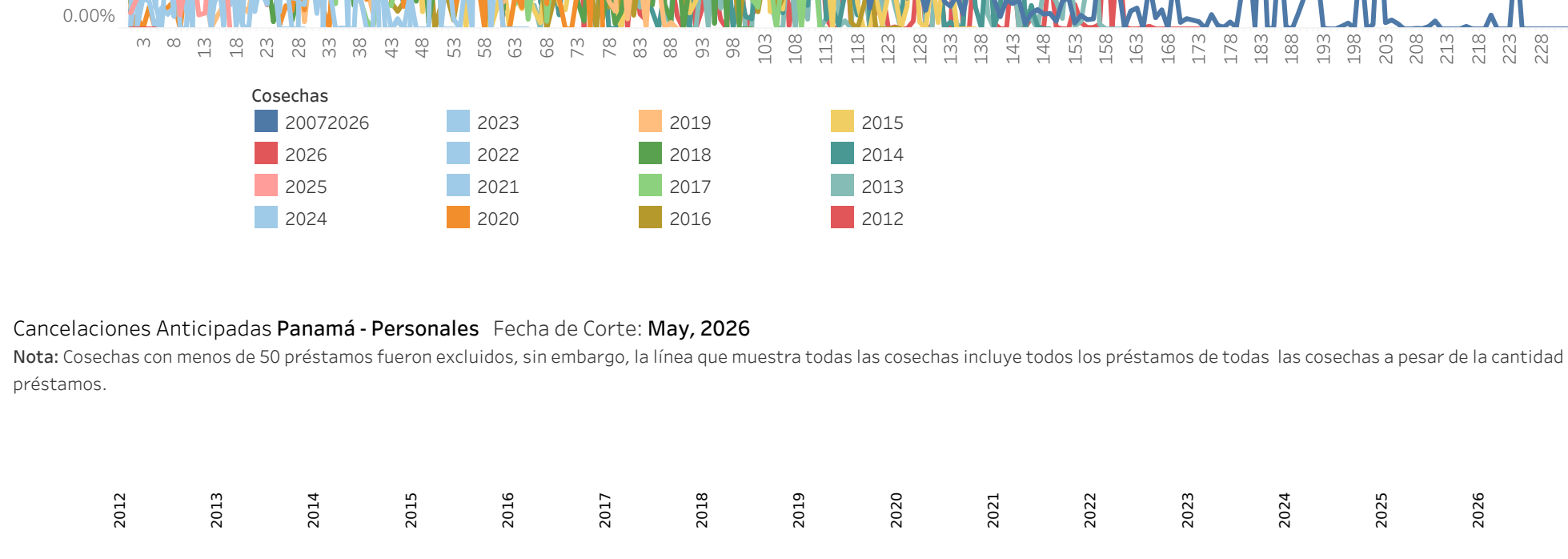
Para este informe se realizó un análisis de toda la cartera de La Hipotecaria en Panamá. En este informe se presenta, el porcentaje de cancelaciones anticipadas, contados desde el número de meses desde su desembolso original y solo considera cosechas de veinte (20) años o menos. En la gráfica y la tabla 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	233
Préstamos Desembolsados	17,643
Total Desembolsado	135,923,376
Total Cancelaciones Anticipadas	49,350,796
Préstamos Cancelados Anticipadamente	10,277

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

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



### Cancelaciones Anticipadas Panamá - Personales Fecha de Corte: May, 2026

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

	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%	2.57%
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%	4.43%
3	3.82%	6.83%	9.96%	12.72%	12.05%	9.78%	11.34%	5.55%	0.00%	7.12%	3.20%	2.40%	9.44%	3.42%	0.00%	6.96%
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%	6.75%
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%	0.00%	6.68%
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%	4.73%	0.00%	7.30%
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%	2.72%	0.00%	7.28%
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%	5.23%	0.00%	8.25%
9	9.03%	15.16%	20.59%	13.66%	13.36%	10.87%	10.87%	5.72%	0.00%	0.00%	14.33%	4.43%	4.16%	1.11%	0.00%	8.85%
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%	3.84%	0.00%	7.69%
11	5.69%	15.30%	15.90%	20.14%	9.77%	11.61%	9.36%	2.39%	3.13%	11.40%	0.00%	5.11%	1.52%	5.48%	0.00%	8.09%
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%	1.11%	0.00%	10.97%
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%	1.26%	0.00%	9.47%
14	6.57%	11.38%	23.33%	14.02%	8.85%	12.90%	6.57%	0.08%	2.55%	0.36%	0.00%	1.64%	4.37%	7.18%	0.00%	7.50%
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%	7.00%	0.00%	8.97%
16	8.93%	26.78%	10.22%	11.02%	13.93%	15.02%	5.74%	1.88%	3.04%	8.24%	0.20%	7.18%	8.08%	6.89%	0.00%	6.39%
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%	0.00%	0.00%	6.46%
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%	3.70%	0.00%	0.00%	8.42%
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%	0.40%	0.00%	0.00%	7.06%
20	22.29%	16.38%	16.02%	9.15%	10.32%	13.44%	3.05%	1.32%	6.19%	7.79%	0.00%	5.04%	8.93%	0.00%	0.00%	8.58%
21	8.71%	19.39%	19.23%	15.00%	12.13%	16.44%	3.25%	4.54%	3.62%	10.54%	5.07%	10.65%	1.38%	0.00%	0.00%	9.26%
22	9.35%	30.29%	6.42%	13.17%	18.32%	15.89%	4.53%	6.30%	6.17%	2.98%	16.65%	5.69%	3.81%	0.00%	0.00%	9.82%
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%	4.74%	0.00%	0.00%	6.73%
24	11.27%	23.18%	18.51%	5.82%	11.61%	12.00%	0.57%	8.26%	7.31%	19.93%	13.12%	7.57%	4.40%	0.00%	0.00%	8.44%
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%	0.00%	0.00%	8.36%
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%	0.00%	0.00%	9.79%
27	16.65%	11.96%	18.29%	7.59%	14.99%	7.28%	0.65%	5.06%	1.44%	0.00%	12.42%	2.40%	0.00%	0.00%	0.00%	7.26%
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%	0.00%	0.00%	7.33%
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%	0.00%	0.00%	0.00%	6.97%
30	26.38%	6.25%	12.40%	9.25%	12.59%	3.71%	4.03%	4.80%	8.54%	13.88%	5.96%	5.42%	0.00%	0.00%	0.00%	7.75%
31	23.18%	23.19%	19.01%	12.62%	10.82%	7.53%	9.29%	5.01%	4.43%	27.42%	6.20%	1.24%	0.00%	0.00%	0.00%	9.31%
32	12.35%	20.90%	8.10%	15.64%	10.09%	6.09%	3.84%	4.89%	1.70%	0.05%	4.96%	5.67%	0.00%	0.00%	0.00%	8.31%
33	14.52%	11.40%	11.62%	21.71%	7.57%	8.86%	4.02%	5.71%	0.02%	9.63%	18.08%	3.44%	0.00%	0.00%	0.00%	8.47%
34	11.58%	21.69%	21.01%	11.23%	13.51%	2.01%	6.07%	3.93%	8.51%	9.95%	14.39%	0.00%	0.00%	0.00%	0.00%	8.43%
35	17.56%	19.98%	7.15%	5.96%	12.65%	8.60%	5.82%	11.54%	4.80%	12.91%	5.60%	0.03%	0.00%	0.00%	0.00%	9.53%
36	14.51%	13.26%	17.53%	15.68%	11.90%	5.12%	4.10%	11.11%	0.00%	3.77%	0.00%	0.00%	0.00%	0.00%	0.00%	7.56%
37	19.35%	24.49%	4.82%	16.20%	9.71%	3.74%	1.88%	3.03%	18.21%	0.00%	6.73%	26.24%	0.00%	0.00%	0.00%	9.37%
38	4.67%	5.48%	5.47%	15.82%	20.30%	2.32%	8.67%	3.58%	10.19%	9.71%	2.59%	2.18%	0.00%	0.00%	0.00%	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%	21.49%	0.00%	0.00%	0.00%	7.23%
40	18.25%	24.71%	13.37%	11.64%	10.97%	0.00%	6.79%	1.34%	10.29%	7.49%	0.00%	19.51%	0.00%	0.00%	0.00%	7.49%
41	21.28%	11.59%	5.80%	15.93%	6.51%	2.67%	6.25%	7.96%	10.29%	6.95%	13.00%	0.00%	0.00%	0.00%	0.00%	8.57%
42	16.50%	9.10%	6.88%	7.18%	14.44%	2.04%	4.51%	7.44%	7.75%	0.00%	2.44%	0.00%	0.00%	0.00%	0.00%	7.56%
43	10.35%	14.62%	12.66%	5.44%	2.09%	1.85%	5.99%	3.22%	9.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.96%
44	15.48%	10.90%	3.74%	15.51%	1.40%	4.65%	11.60%	8.26%	8.41%	0.83%	0.63%	0.00%	0.00%	0.00%	0.00%	8.93%
45	11.56%	12.48%	2.00%	9.96%	2.15%	3.23%	2.52%	4.65%	1.79%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	5.90%
46	15.91%	14.84%	12.29%	13.79%	4.85%	8.35%	3.05%	6.15%	5.32%	0.00%	2.85%	0.00%	0.00%	0.00%	0.00%	6.65%
47	11.84%	12.32%	18.05%	7.25%	2.30%	3.77%	2.21%	2.99%	12.75%	14.21%	0.00%	0.00%	0.00%	0.00%	0.00%	7.92%
48	9.19%	14.48%	11.80%	1.37%	4.57%	5.98%	8.02%	9.20%	5.42%	6.71%	0.00%	0.00%	0.00%	0.00%	0.00%	7.74%
49	17.09%	3.89%	4.82%	14.60%	6.41%	3.54%	0.47%	8.03%	7.19%	8.49%	0.00%	0.00%	0.00%	0.00%	0.00%	6.19%
50	10.94%	9.62%	4.94%	2.69%	0.00%	8.00%	3.94%	8.29%	13.39%	23.41%	24.94%	0.00%	0.00%	0.00%	0.00%	7.69%
51	17.44%	7.45%	4.63%	13.24%	1.93%	1.50%	4.74%	3.53%	2.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.44%
52	8.88%	9.10%	5.74%	7.48%	2.56%	5.41%	10.38%	5.40%	9.35%	5.27%	0.00%	0.00%	0.00%	0.00%	0.00%	6.71%
53	21.01%	14.81%	8.90%	12.75%	0.70%	4.06%	3.64%	3.46%	1.30%	0.82%	0.00%	0.00%	0.00%	0.00%	0.00%	7.38%
54	6.79%	4.83%	8.34%	5.39%	3.56%	9.42%	6.52%	4.75%	3.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.27%
55	4.91%	8.33%	7.73%	0.00%	5.72%	2.44%	9.40%	6.02%	8.16%	4.05%	0.00%	0.00%	0.00%	0.00%	0.00%	5.91%
56	6.59%	1.89%	4.62%	6.49%	5.04%	2.44%	5.68%	4.88%	9.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.05%
57	13.99%	18.97%	10.68%	6.92%	8.31%	6.79%	4.29%	3.71%	3.51%	29.76%	0.00%	0.00%	0.00%	0.00%	0.00%	7.66%
58	8.27%	9.29%	15.69%	1.11%	0.19%	1.78%	3.50%	5.77%	0.00%	14.31%	0.00%	0.00%	0.00%	0.00%	0.00%	5.39%
59	10.86%	3.09%	5.02%	0.03%	4.34%	5.15%	2.19%	7.85%	1.97%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.19%
60	6.55%	11.53%	20.37%	1.71%	6.57%	7.64%	10.33%	4.13%	5.86%	5.33%	0.00%	0.00%	0.00%	0.00%	0.00%	7.13%
61	3.66%	4.43%	1.10%	4.04%	2.48%	4.33%	1.56%	2.14%	0.00%	0.00%	0.00%	0.00%	0.00%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	5.54%
63	2.34%	14.23%	5.18%	2.70%	4.56%	2.03%	4.31%	3.20%	2.97%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.33%
64	13.75%	3.95%	12.70%	1.60%	6.39%	6.25%	6.99%	2.11%	1.72%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.27%
65	9.89%	1.60%	9.20%	2.79%	5.79%	0.77%	4.79%	5.71%	23.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.88%
66	10.51%	1.89%	11.26%	1.46%	2.46%	4.42%	4.39%	6.98%	3.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.89%
67	12.22%	0.00%	2.11%	0.49%	4.56%	13.03%	8.06%	4.02%	11.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.29%
68	2.48%	17.65%	2.65%	4.80%	0.00%	0.60%	3.54%	6.75%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.09%
69	6.80%	22.95%	3.94%	5.18%	2.01%	5.31%	5.76%	7.48%	8.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.23%