



## Delinquency Graphs by Vintage (*Gráficos de Morosidad por Cosechas*)

Colombia - Personal Loans  
(*Colombia - Préstamos Personales*)

Cutoff Date: January-2023

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

Delinquency Graphs by Vintage

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

Gráficos de Morosidad por Cosechas

# Section 1

(English Reports / Reportes en Inglés)



## Delinquency Graphs by Vintage Colombia

### Personal Loans - January-2023

An analysis of historical loan payment data was used to compile a migration analysis of delinquency by annual vintage. Delinquencies for each vintage were grouped into the following buckets; Current, 1-30, 31-60, 61-90, 91-120, 121-150, 151-180, and 180+. Results are provided in graphical and tabular form. Vintages with fewer than fifty (50) loans are not presented, however these excluded loans are included in the data and graphs showing all vintages.

The cutoff date is January-2023

## Personal Loans - La Hipotecaria Colombia Migration Analysis (All Vintages)

	2014		2015		2016		2017		2018		2019		2020		2021		2022		2023	
	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January
Balance	4,373,312,922	6,147,136,480	9,267,829,763	11,012,159,432	15,546,394,056	22,053,951,469	33,935,739,850	34,517,549,233	25,923,311,827	22,264,812,285	2,771,536,652	83,084	0	0	0	0	0	0	0	0

### Delinquency Status (\$ of Current Balance)

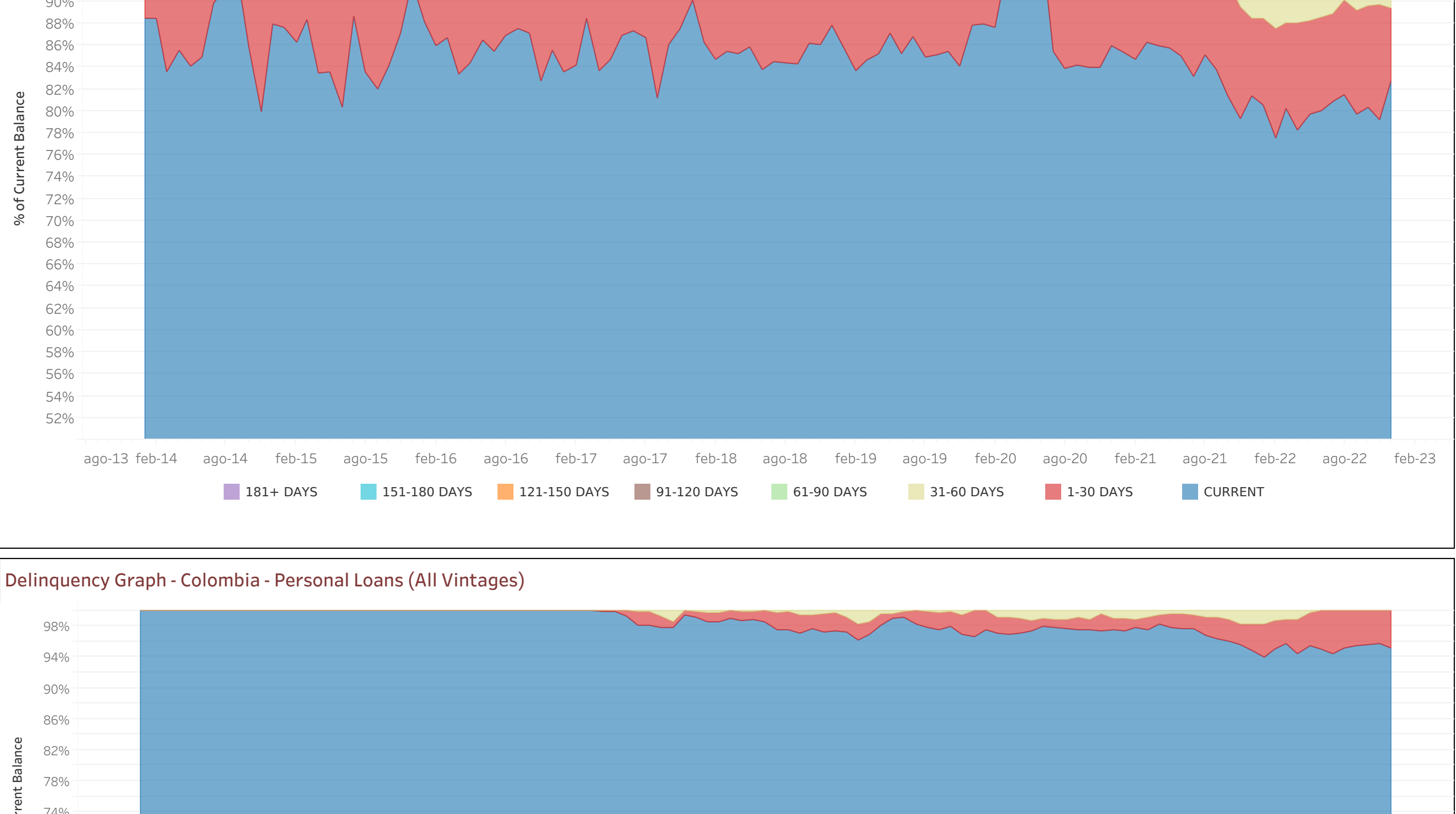
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CURRENT	3,866,080,506	5,380,476,432	8,165,605,670	9,191,407,674	13,396,588,001	18,914,622,967	23,815,992,460	29,444,421,285	25,902,311,827	22,264,812,285
1-30 DAYS	507,232,416	796,660,048	1,102,134,093	1,820,751,757	2,146,272,254	2,765,284,013	3,165,975,757	2,356,257,157	2,528,043,832	2,771,536,652
31-60 DAYS	0	0	0	0	318,758,254	503,494,369	648,241,057	852,104,461	701,371,671	836,296,265
61-90 DAYS	0	0	0	0	224,261,994	292,963,556	365,030,025	490,309,087	3,379,135,826	578,707,971
91-120 DAYS	0	0	0	0	83,602,246	74,159,376	419,159,419	192,093,451	725,053,967	679,485,141
121-150 DAYS	0	0	0	0	36,489,807	254,044,950	494,176,352	249,710,388	233,692,994	156,122,153
151-180 DAYS	0	0	0	0	16,109,885	175,735,145	224,745,703	50,029,125	171,902,417	514,957,665
181+ DAYS	0	0	0	0	29,312,015	73,647,133	2,387,100	374,623,525	564,579,341	0

### Delinquency Status (% of Current Balance)

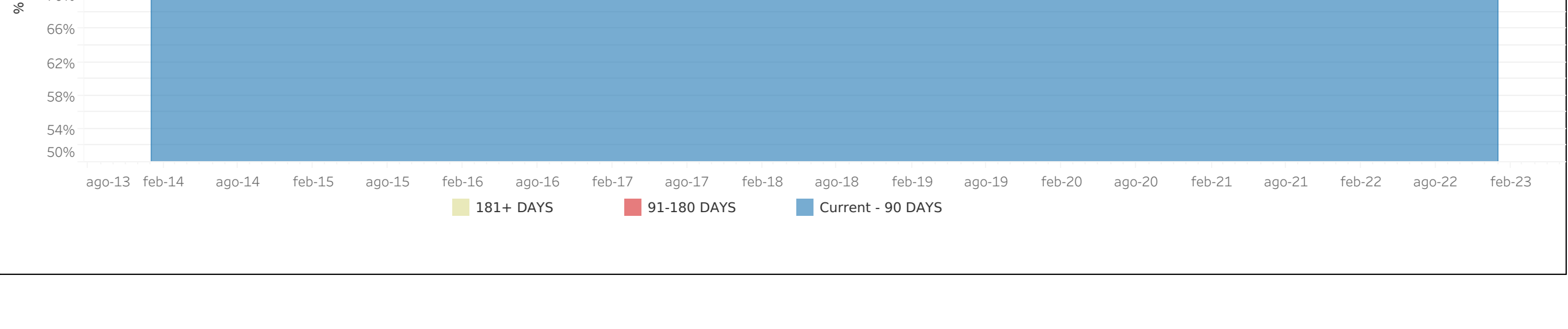
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CURRENT	88.40%	87.53%	89.11%	83.47%	86.17%	85.77%	87.80%	85.30%	80.50%	83.08%
1-30 DAYS	11.60%	12.47%	11.89%	16.53%	9.40%	8.00%	6.38%	6.83%	7.86%	9.91%
31-60 DAYS	0.00%	0.00%	0.00%	0.00%	2.05%	2.28%	1.91%	2.47%	2.18%	3.01%
61-90 DAYS	0.00%	0.00%	0.00%	0.00%	1.44%	1.33%	0.49%	2.87%	4.29%	2.08%
91-120 DAYS	0.00%	0.00%	0.00%	0.00%	0.54%	0.34%	1.24%	0.56%	2.25%	2.44%
121-150 DAYS	0.00%	0.00%	0.00%	0.00%	0.13%	1.15%	1.46%	0.72%	0.63%	0.60%
151-180 DAYS	0.00%	0.00%	0.00%	0.00%	0.10%	0.80%	0.66%	0.37%	0.53%	1.85%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.19%	0.33%	0.01%	1.09%	1.75%	0.00%

CURRENT - 90 DAYS	100.00%	100.00%	100.00%	100.00%	99.06%	97.38%	96.64%	97.47%	94.82%	95.14%
91-180 DAYS	0.00%	0.00%	0.00%	0.00%	0.75%	2.25%	3.55%	1.45%	3.42%	4.86%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.19%	0.23%	0.01%	1.09%	1.75%	0.00%

### Delinquency Graph - Colombia - Personal Loans (All Vintages)



### Delinquency Graph - Colombia - Personal Loans (All Vintages)



## Vintage Summary

Monthly Balance - Colombia - Personal Loans																					
	2014		2015		2016		2017		2018		2019		2020		2021		2022		2023		
	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	
2014	184,584,240	2,687,692,362	4,688,763,245	5,821,059,933	7,632,628,284	9,991,401,448	14,394,617,367	20,967,507,359	27,863,255,010	34,517,549,233	42,789,501,000	51,268,940,000	60,226,539,000	70,226,539,000	80,226,539,000	90,226,539,000	100,226,539,000	110,226,539,000	120,226,539,000	130,226,539,000	140,226,539,000

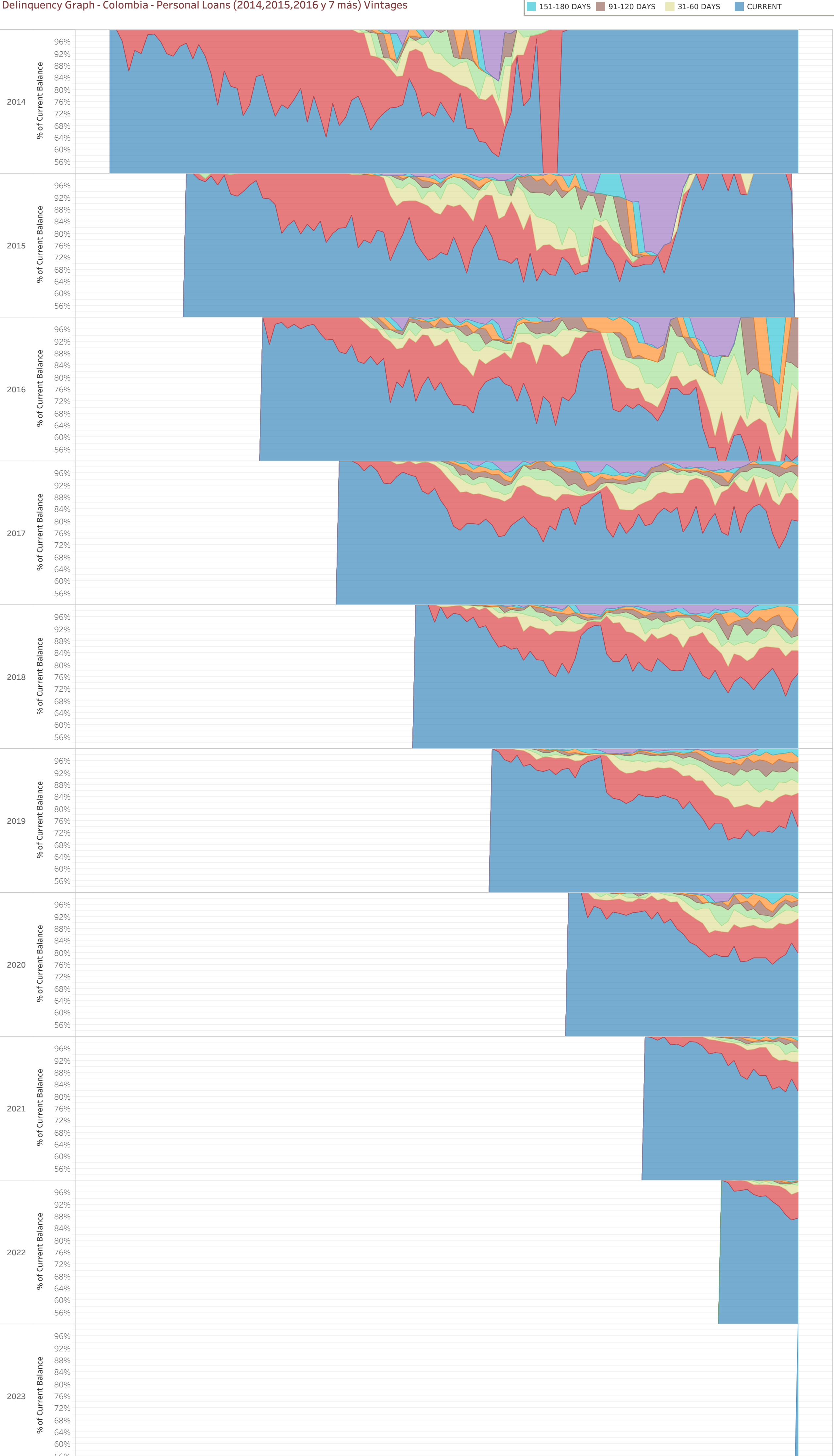
Delinquency Status (\$ of Current Balance) - Colombia - Personal Loans																					
	2014		2015		2016		2017		2018		2019		2020		2021		2022		2023		
	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	

Delinquency Status (% of Current Balance) - Colombia - Personal Loans																					
	2014		2015		2016		2017		2018		2019		2020		2021		2022		2023		
	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	

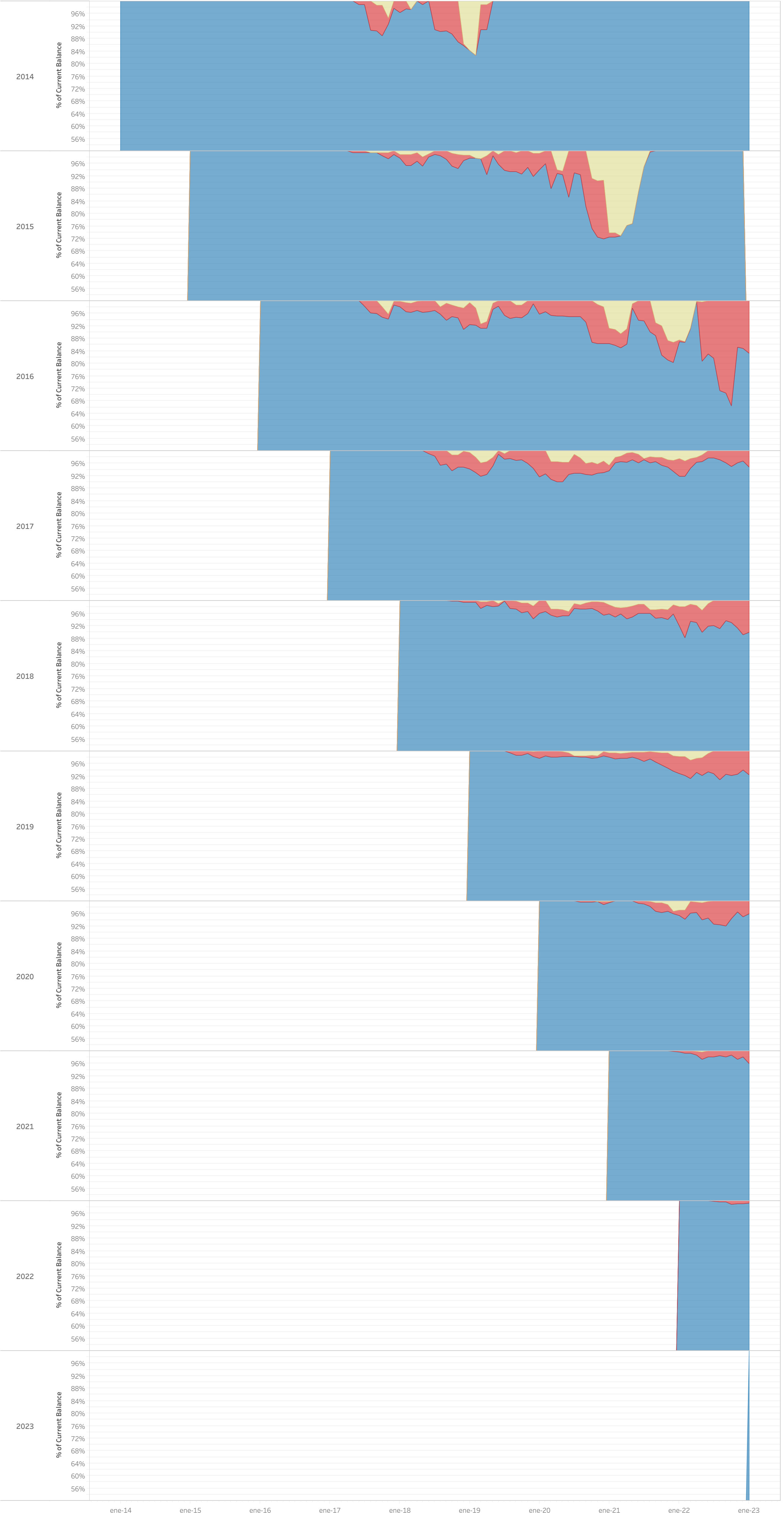
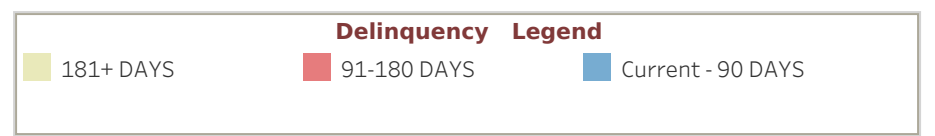
## Delinquency Status (% of Current Balance) - Colombia - Personal Loans

	2014		2015		2016		2017		2018		2019		2020		2021		2022		2023	
	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January	January
2014	CURRENT - 90 DAYS	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	96.36%	84.22%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

## Graphs Section



Delinquency Graph - Colombia - Personal Loans (2014,2015,2016 y 7 más) Vintages



## Section 2

*(Spanish Reports / Reportes en Español)*



## Gráficos de Morosidad por Cosechas Colombia

### Préstamos Personales - enero-2023

Se realizó un análisis de los datos históricos de pago de préstamos para compilar un análisis de migración de la morosidad por antigüedad anual. Las morosidades de cada cosecha se agruparon en los siguientes canastas; Corriente, 1-30, 31-60, 61-90, 91-120, 121-150, 151-180 y 180+. Los resultados se proporcionan en forma gráfica y tabular. Las cosechas con menos de cincuenta (50) préstamos no se muestran en el reporte, sin embargo, aquellos préstamos excluidos, si forman parte de la tabla de datos como en la gráfica de todas las cosechas.

La fecha de corte: enero-2023





