



Historical Performance Reports (Reportes de Desempeño Histórico)

Colombia - Personal Loans
(Colombia - Préstamos Personales)

Cutoff Date: August, 2022

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)

Deemed Defaults Vintage Analysis - Colombia Personal Loans

Cutoff Date: August, 2022

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

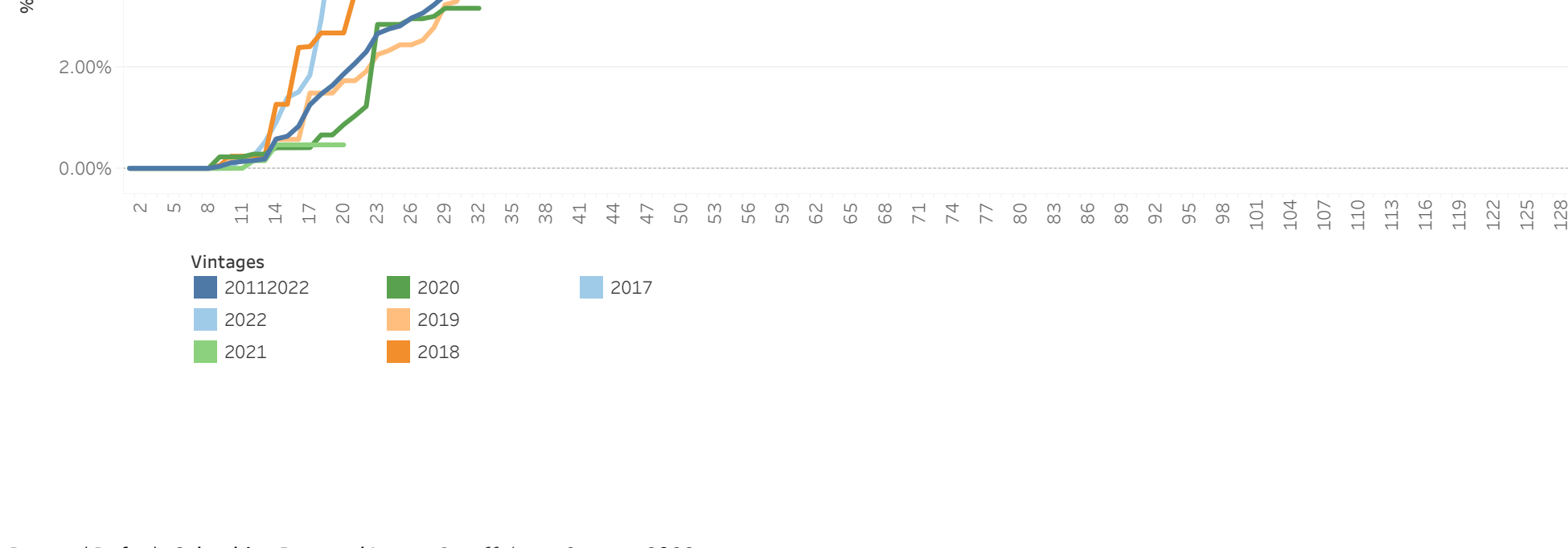
Analysis were drawn from the entire portfolio of La Hipotecaria in Colombia. The cumulative percentage of deemed defaults of each vintage is reported for each period from loan's original disbursement date and only considers vintages of twenty years or less. Data points in the graph and table are displayed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

Deemed Defaults Results Summary

	Colombia Personal	
First Vintage	2011	
Last Vintage	2022	
Total Periods	129	
Total of Loans	4,246	
Total Disbursements	89,648,313,756	
Cumulative Deemed Defaults	6.71%	

Deemed Default Colombia - Personal Loans Cutoff date: August, 2022

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 Colombia - Personal Loans Cutoff date: August, 2022

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.

	2011-2022	2017	2018	2019	2020	2021	2022
1	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%
3	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%
5	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%
7	0.04%	0.00%	0.00%	0.06%	0.00%	0.22%	0.00%
8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	0.11%	0.00%	0.24%	0.16%	0.22%	0.00%	0.00%
10	0.13%	0.24%	0.24%	0.16%	0.22%	0.00%	0.00%
11	0.15%	0.24%	0.24%	0.16%	0.28%	0.11%	0.00%
12	0.18%	0.51%	0.24%	0.16%	0.28%	0.11%	0.00%
13	0.58%	0.91%	1.20%	0.37%	0.41%	0.40%	0.00%
14	0.63%	1.39%	1.20%	0.37%	0.41%	0.40%	0.00%
15	0.83%	1.51%	2.38%	0.57%	0.41%	0.40%	0.00%
16	1.25%	1.84%	2.40%	1.46%	0.41%	0.40%	0.00%
17	1.46%	2.04%	2.67%	1.46%	0.60%	0.40%	0.00%
18	1.60%	4.43%	2.67%	1.46%	0.60%	0.40%	0.00%
19	1.80%	4.80%	2.67%	1.73%	0.80%	0.40%	0.00%
20	2.07%	5.20%	3.60%	1.73%	1.03%	0.00%	0.00%
21	2.30%	5.65%	3.99%	1.93%	1.22%	0.00%	0.00%
22	2.66%	5.89%	3.99%	2.24%	2.84%	0.00%	0.00%
23	2.75%	6.11%	4.21%	2.32%	2.84%	0.00%	0.00%
24	2.81%	6.17%	4.31%	2.44%	2.84%	0.00%	0.00%
25	2.96%	6.17%	4.93%	2.44%	2.90%	0.00%	0.00%
26	3.06%	6.17%	5.05%	2.52%	2.90%	0.00%	0.00%
27	3.22%	6.17%	5.05%	2.77%	2.90%	0.00%	0.00%
28	3.41%	6.17%	5.24%	3.23%	3.30%	0.00%	0.00%
29	3.59%	6.17%	5.24%	3.23%	3.30%	0.00%	0.00%
30	3.70%	6.47%	5.45%	3.69%	3.30%	0.00%	0.00%
31	4.10%	6.59%	5.45%	4.03%	3.30%	0.00%	0.00%
32	4.21%	6.59%	5.59%	4.43%	3.30%	0.00%	0.00%
33	4.46%	7.15%	5.79%	4.62%	3.30%	0.00%	0.00%
34	4.65%	7.30%	6.29%	4.62%	3.30%	0.00%	0.00%
35	4.71%	7.30%	6.55%	4.62%	3.30%	0.00%	0.00%
36	4.76%	7.77%	6.67%	4.62%	3.30%	0.00%	0.00%
37	5.06%	8.02%	6.67%	5.05%	3.30%	0.00%	0.00%
38	5.06%	8.02%	6.75%	5.05%	3.30%	0.00%	0.00%
39	5.15%	8.20%	6.75%	5.05%	3.30%	0.00%	0.00%
40	5.15%	8.20%	6.75%	5.05%	3.30%	0.00%	0.00%
41	5.21%	8.43%	6.85%	5.05%	3.30%	0.00%	0.00%
42	5.25%	8.60%	6.85%	5.05%	3.30%	0.00%	0.00%
43	5.28%	8.60%	6.99%	5.05%	3.30%	0.00%	0.00%
44	5.30%	8.61%	6.99%	5.05%	3.30%	0.00%	0.00%
45	5.37%	8.71%	6.99%	5.05%	3.30%	0.00%	0.00%
46	5.37%	8.71%	7.65%	5.05%	3.30%	0.00%	0.00%
47	5.60%	8.80%	7.65%	5.05%	3.30%	0.00%	0.00%
48	5.63%	8.80%	7.77%	5.05%	3.30%	0.00%	0.00%
49	5.69%	8.80%	7.77%	5.05%	3.30%	0.00%	0.00%
50	5.72%	8.95%	7.77%	5.05%	3.30%	0.00%	0.00%
51	5.77%	9.03%	8.03%	5.05%	3.30%	0.00%	0.00%
52	5.77%	9.03%	8.03%	5.05%	3.30%	0.00%	0.00%
53	5.81%	9.16%	8.03%	5.05%	3.30%	0.00%	0.00%
54	6.04%	9.27%	8.03%	5.05%	3.30%	0.00%	0.00%
55	6.13%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
56	6.13%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
57	6.13%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
58	6.17%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
59	6.20%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
60	6.27%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
61	6.29%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
62	6.29%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
63	6.32%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
64	6.49%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
65	6.49%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
66	6.49%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
67	6.58%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
68	6.67%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
69	6.67%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
70	6.67%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
71	6.67%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
72	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
73	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
74	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
75	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
76	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
77	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
78	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
79	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
80	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
81	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
82	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
83	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
84	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
85	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
86	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
87	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
88	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
89	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
90	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
91	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
92	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
93	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
94	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
95	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
96	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
97	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
98	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
99	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
100	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
101	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
102	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
103	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
104	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
105	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
106	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
107	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
108	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
109	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
110	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
111	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
112	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
113	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
114	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
115	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
116	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
117	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
118	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
119	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
120	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
121	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
122	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
123	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
124	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
125	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
126	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
127	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
128	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%
129	6.71%	9.46%	8.03%	5.05%	3.30%	0.00%	0.00%

Prepayment Vintage Analysis - Colombia Personal Loans

Cutoff Date: August, 2022

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

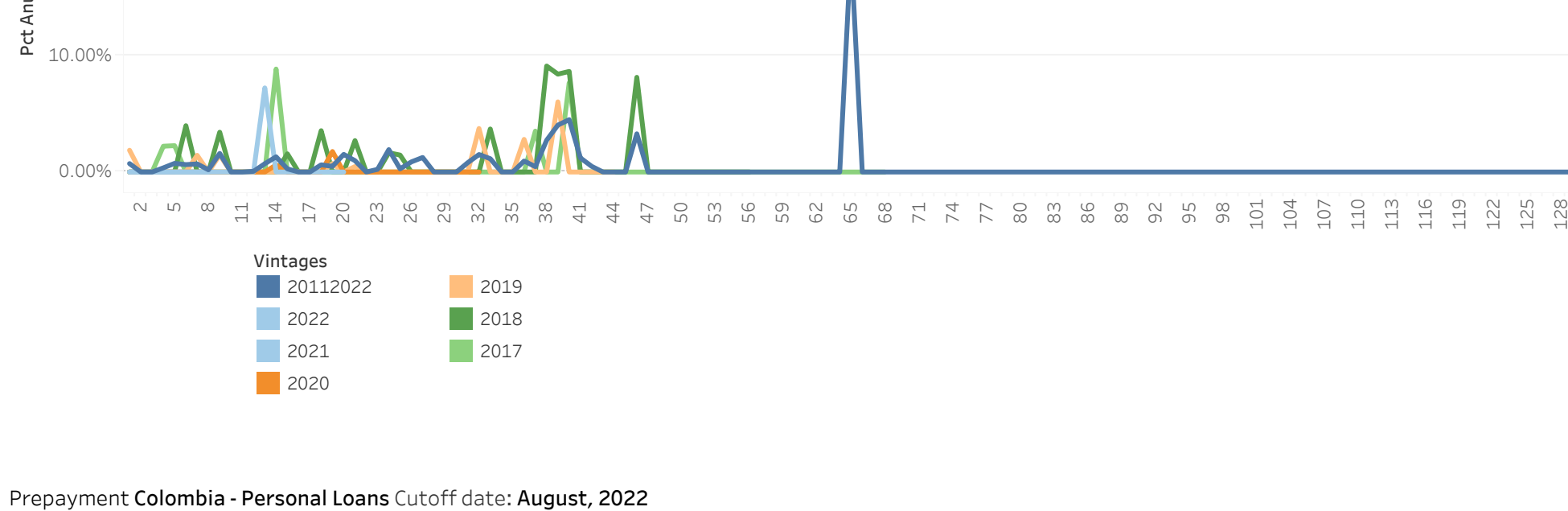
Analysis were drawn from the entire portfolio of La Hipotecaria in Colombia. The report presents the percentage of prepayments in each period as counted from the number of completed months from the original disbursement date and only considers vintages of twenty years or less. Data points in the graph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

Prepayment Results Summary

	Colombia Personal
First Vintage	2011
Last Vintage	2022
Total Periods	129
Number of Loans	4,246
Total Disbursements	89,648,313,756
Total Prepayments	1,026,790,624
Total Loans Prepaid	60

Prepayment Colombia - Personal Loans Cutoff date: August, 2022

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 Colombia - Personal Loans Cutoff date: August, 2022

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.

	2011/2022	2022	2019	2018	2021	2020
1	0.72%	0.00%	0.00%	1.86%	0.00%	0.00%
2	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%
4	0.36%	2.21%	0.00%	0.00%	0.00%	0.00%
5	0.74%	2.26%	0.00%	0.00%	0.00%	0.00%
6	0.63%	0.00%	3.96%	0.00%	0.00%	0.00%
7	0.69%	0.00%	0.00%	1.43%	0.00%	0.00%
8	0.19%	0.00%	0.00%	0.00%	0.00%	0.00%
9	1.59%	0.00%	3.41%	1.46%	0.00%	0.00%
10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%
13	0.71%	0.00%	0.00%	0.00%	0.00%	7.20%
14	1.30%	8.81%	0.00%	0.00%	0.60%	0.00%
15	0.27%	0.00%	1.56%	0.00%	0.00%	0.00%
16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	0.61%	0.00%	3.54%	0.00%	0.00%	0.00%
19	0.48%	0.00%	0.00%	0.73%	1.70%	0.00%
20	1.51%	0.00%	0.00%	0.00%	0.00%	0.00%
21	0.97%	0.00%	2.69%	0.47%	0.00%	0.00%
22	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	0.23%	0.00%	0.00%	0.00%	0.00%	0.00%
24	1.92%	0.00%	1.65%	0.00%	0.00%	0.00%
25	0.27%	0.00%	1.45%	0.00%	0.00%	0.00%
26	0.87%	0.00%	0.00%	0.00%	0.00%	0.00%
27	1.24%	0.00%	0.00%	0.00%	0.00%	0.00%
28	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	0.80%	0.00%	0.00%	0.00%	0.00%	0.00%
32	1.50%	0.00%	0.00%	3.72%	0.00%	0.00%
33	1.14%	0.00%	3.68%	0.00%	0.00%	0.00%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
36	0.94%	0.00%	0.00%	2.79%	0.00%	0.00%
37	0.46%	3.50%	0.00%	0.00%	0.00%	0.00%
38	2.72%	0.00%	9.07%	6.00%	0.00%	0.00%
39	4.02%	0.00%	8.38%	6.00%	0.00%	0.00%
40	4.48%	7.63%	8.61%	0.00%	0.00%	0.00%
41	1.20%	0.00%	0.00%	0.00%	0.00%	0.00%
42	0.48%	0.00%	0.00%	0.00%	0.00%	0.00%
43	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
44	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
45	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
46	3.27%	0.00%	8.11%	0.00%	0.00%	0.00%
47	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
48	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
49	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
50	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
51	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
52	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
53	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
54	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
55	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
56	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
57	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
58	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
59	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
60	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
61	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
62	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
63	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
64	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
65	19.03%	0.00%	0.00%	0.00%	0.00%	0.00%
66	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
67	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
68	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
69	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
70	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
71	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
72	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
73	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
74	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
75	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
76	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
77	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
78	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
79	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
80	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
81	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
82	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
83	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
87	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
88	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
89	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
90	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
91	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
92	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
93	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
94	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
95	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
97	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
98	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
99	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
100	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
101	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
102	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
103	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
104	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
105	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
106	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
107	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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109	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
110	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
111	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
112	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
113	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
114	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
115	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
116	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
117	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
118	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
119	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
120	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
121	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
122	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
123	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
124	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
125	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
126	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
127	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
128	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
129	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Section 2

(Reportes en Español/Spanish Reports)

Análisis bajo la Categoría de Incumplidos - Colombia Préstamos Personales

Fecha Corte: August, 2022

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 Colombia. 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

	Colombia Personales
Primera Cosecha	2011
Última Cosecha	2022
Periodos Totales	129
Préstamos Desembolsados	4,246
Total Desembolsado	89,648,313,756
Acumulado de Préstamos Categoría Incumplidos	6.71%

Préstamos bajo la categoría de Incumplidos, Colombia - Personales Fecha Corte: August, 2022

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, Colombia - Personales Fecha Corte: August, 2022

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.

	2011	2012	2017	2018	2019	2020	2021	2022
1	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%
3	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%
5	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%
7	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%
9	0.04%	0.00%	0.06%	0.00%	0.00%	0.22%	0.00%	0.00%
10	0.11%	0.00%	0.24%	0.24%	0.16%	0.22%	0.00%	0.00%
11	0.13%	0.24%	0.24%	0.24%	0.16%	0.22%	0.11%	0.00%
12	0.15%	0.24%	0.24%	0.24%	0.16%	0.28%	0.15%	0.00%
13	0.18%	0.51%	0.24%	0.24%	0.16%	0.28%	0.15%	0.00%
14	0.58%	0.91%	1.26%	0.57%	0.57%	0.41%	0.40%	0.00%
15	0.63%	1.39%	1.26%	0.57%	0.41%	0.41%	0.40%	0.00%
16	0.83%	1.51%	2.38%	0.57%	0.41%	0.41%	0.40%	0.00%
17	1.25%	1.84%	2.40%	1.48%	0.41%	0.41%	0.40%	0.00%
18	1.46%	2.94%	2.67%	1.48%	0.60%	0.40%	0.40%	0.00%
19	1.63%	4.43%	2.67%	1.48%	0.60%	0.40%	0.40%	0.00%
20	1.80%	4.80%	2.67%	1.78%	0.80%	0.40%	0.40%	0.00%
21	2.07%	5.20%	3.46%	1.73%	1.03%			0.00%
22	2.30%	5.65%	3.99%	1.93%	1.22%			0.00%
23	2.66%	5.89%	3.99%	2.24%	2.84%			0.00%
24	2.75%	6.11%	4.21%	2.12%	2.84%			0.00%
25	2.81%	6.17%	4.31%	2.44%	2.84%			0.00%
26	2.96%	6.17%	4.93%	2.44%	2.95%			0.00%
27	3.06%	6.17%	5.05%	2.52%	2.95%			0.00%
28	3.22%	6.17%	5.05%	2.72%	2.95%			0.00%
29	3.41%	6.17%	5.24%	3.23%	3.16%			0.00%
30	3.59%	6.17%	5.54%	3.29%	3.16%			0.00%
31	3.92%	6.47%	5.54%	3.69%	3.16%			0.00%
32	4.07%	6.59%	5.54%	4.10%	3.16%			0.00%
33	4.23%	6.59%	5.59%	4.45%				0.00%
34	4.46%	7.15%	5.75%	4.62%				0.00%
35	4.65%	7.30%	6.29%	4.80%				0.00%
36	4.71%	7.30%	6.55%	4.80%				0.00%
37	4.92%	7.57%	6.67%	4.80%				0.00%
38	5.06%	8.02%	6.67%	5.05%				0.00%
39	5.08%	8.02%	6.75%	5.05%				0.00%
40	5.15%	8.30%	6.75%	5.05%				0.00%
41	5.22%	8.44%	6.85%	5.05%				0.00%
42	5.25%	8.60%	6.85%	5.05%				0.00%
43	5.29%	8.60%	6.99%	5.05%				0.00%
44	5.30%	8.51%	6.99%	5.05%				0.00%
45	5.37%	8.71%	6.99%					0.00%
46	5.57%	8.71%	7.65%					0.00%
47	5.60%	8.86%	7.65%					0.00%
48	5.63%	8.86%	7.77%					0.00%
49	5.69%	8.86%	7.77%					0.00%
50	5.72%	8.95%	7.77%					0.00%
51	5.77%	9.03%	8.03%					0.00%
52	5.77%	9.03%	8.03%					0.00%
53	5.81%	9.16%	8.03%					0.00%
54	6.04%	9.27%	8.03%					0.00%
55	6.13%	9.46%	8.03%					0.00%
56	6.13%	9.46%	8.03%					0.00%
57	6.13%	9.46%						0.00%
58	6.17%	9.46%						0.00%
59	6.20%	9.46%						0.00%
60	6.27%	9.46%						0.00%
61	6.29%	9.46%						0.00%
62	6.29%	9.46%						0.00%
63	6.32%	9.46%						0.00%
64	6.40%	9.46%						0.00%
65	6.49%	9.46%						0.00%
66	6.49%	9.46%						0.00%
67	6.58%	9.46%						0.00%
68	6.67%	9.46%						0.00%
69	6.67%							0.00%
70	6.67%							0.00%
71	6.67%							0.00%
72	6.71%							0.00%
73	6.71%							0.00%
74	6.71%							0.00%
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