



# Historical Performance Reports (Reportes de Desempeño Histórico)

Colombia - Personal Loans  
(Colombia - Préstamos Personales)

Cutoff Date: July, 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: July, 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

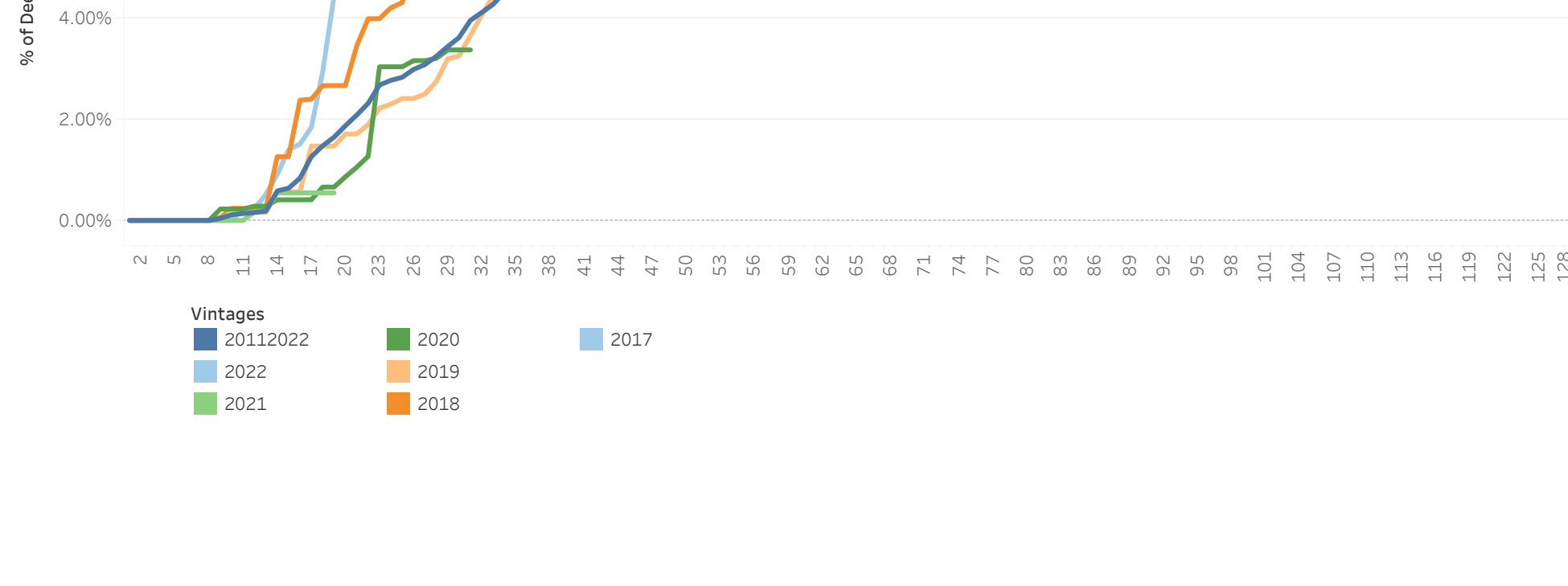
Analysis were drawn from the entire portfolio of La Hipotecaria in Colombia. The cumulative percentage of deemed defaults of each vintage is reported for each period from loan's original disbursement date and only considers vintages of twenty years or less. Data points in the graph and table are displayed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

### Deemed Defaults Results Summary

	Colombia Personal
<b>First Vintage</b>	2011
<b>Last Vintage</b>	2022
<b>Total Periods</b>	128
<b>Total of Loans</b>	4,185
<b>Total Disbursements</b>	88,999,800,155
<b>Cumulative Deemed Defaults</b>	6.82%

### Deemed Default Colombia - Personal Loans Cutoff date: July, 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: July, 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%	0.00%	0.00%	0.00%	0.00%
8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	0.11%	0.00%	0.24%	0.16%	0.22%	0.00%	0.00%
11	0.14%	0.24%	0.24%	0.16%	0.22%	0.00%	0.00%
12	0.16%	0.24%	0.24%	0.16%	0.28%	0.17%	0.00%
13	0.19%	0.51%	0.24%	0.16%	0.28%	0.17%	0.00%
14	0.58%	0.91%	1.20%	0.56%	0.41%	0.54%	0.00%
15	0.64%	1.39%	1.20%	0.56%	0.41%	0.54%	0.00%
16	0.83%	1.51%	2.37%	0.56%	0.41%	0.54%	0.00%
17	1.26%	1.84%	2.39%	1.47%	0.41%	0.54%	0.00%
18	1.47%	2.04%	2.66%	1.47%	0.60%	0.54%	0.00%
19	1.64%	4.43%	2.66%	1.73%	0.60%	0.54%	0.00%
20	1.87%	4.80%	2.66%	1.73%	0.80%	0.00%	0.00%
21	2.08%	5.20%	3.44%	1.73%	1.00%	0.00%	0.00%
22	2.31%	5.60%	3.88%	1.89%	1.20%	0.00%	0.00%
23	2.67%	5.89%	3.88%	2.22%	3.03%	0.00%	0.00%
24	2.76%	6.11%	4.20%	2.29%	3.03%	0.00%	0.00%
25	2.82%	6.17%	4.30%	2.41%	3.03%	0.00%	0.00%
26	2.98%	6.17%	4.92%	2.41%	3.10%	0.00%	0.00%
27	3.08%	6.17%	5.03%	2.49%	3.10%	0.00%	0.00%
28	3.24%	6.17%	5.03%	2.74%	3.20%	0.00%	0.00%
29	3.43%	6.17%	5.22%	3.19%	3.30%	0.00%	0.00%
30	3.61%	6.17%	5.22%	3.25%	3.30%	0.00%	0.00%
31	3.90%	6.47%	5.20%	3.60%	3.30%	0.00%	0.00%
32	4.10%	6.99%	5.20%	4.00%	3.30%	0.00%	0.00%
33	4.26%	6.99%	5.20%	4.40%	3.30%	0.00%	0.00%
34	4.51%	7.15%	5.20%	4.80%	3.30%	0.00%	0.00%
35	4.71%	7.20%	6.27%	4.80%	3.30%	0.00%	0.00%
36	4.77%	7.20%	6.27%	4.80%	3.30%	0.00%	0.00%
37	4.86%	7.27%	6.65%	4.80%	3.30%	0.00%	0.00%
38	5.12%	8.02%	6.65%	5.12%	3.30%	0.00%	0.00%
39	5.15%	8.02%	6.79%	5.12%	3.30%	0.00%	0.00%
40	5.22%	8.20%	6.79%	5.12%	3.30%	0.00%	0.00%
41	5.29%	8.45%	6.82%	5.12%	3.30%	0.00%	0.00%
42	5.32%	8.60%	6.82%	5.12%	3.30%	0.00%	0.00%
43	5.37%	8.60%	6.97%	5.12%	3.30%	0.00%	0.00%
44	5.37%	8.61%	6.97%	5.12%	3.30%	0.00%	0.00%
45	5.45%	8.71%	6.97%	5.12%	3.30%	0.00%	0.00%
46	5.65%	8.71%	7.73%	5.12%	3.30%	0.00%	0.00%
47	5.69%	8.80%	7.73%	5.12%	3.30%	0.00%	0.00%
48	5.72%	8.80%	7.87%	5.12%	3.30%	0.00%	0.00%
49	5.78%	8.80%	7.87%	5.12%	3.30%	0.00%	0.00%
50	5.81%	8.95%	7.87%	5.12%	3.30%	0.00%	0.00%
51	5.87%	9.03%	8.22%	5.12%	3.30%	0.00%	0.00%
52	5.87%	9.03%	8.22%	5.12%	3.30%	0.00%	0.00%
53	5.90%	9.16%	8.22%	5.12%	3.30%	0.00%	0.00%
54	6.14%	9.27%	8.22%	5.12%	3.30%	0.00%	0.00%
55	6.23%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
56	6.23%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
57	6.23%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
58	6.28%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
59	6.30%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
60	6.38%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
61	6.39%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
62	6.39%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
63	6.42%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
64	6.60%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
65	6.60%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
66	6.60%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
67	6.69%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
68	6.78%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
69	6.78%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
70	6.78%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
71	6.78%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
72	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
73	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
74	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
75	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
76	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
77	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
78	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
79	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
80	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
81	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
82	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
83	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
84	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
85	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
86	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
87	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
88	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
89	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
90	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
91	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
92	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
93	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
94	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
95	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
96	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
97	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
98	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
99	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
100	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
101	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
102	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
103	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
104	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
105	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
106	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
107	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
108	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
109	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
110	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
111	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
112	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
113	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
114	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
115	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
116	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
117	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
118	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
119	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
120	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
121	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
122	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
123	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
124	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
125	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
126	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
127	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%
128	6.82%	9.46%	8.22%	5.12%	3.30%	0.00%	0.00%



## Section 2

(Reportes en Español/Spanish Reports)



