



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

Colombia - Mortgage Loans  
(*Colombia - Préstamos Hipotecarios*)

Cutoff Date: November, 2022

### 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 - Colombia Mortgage Loans

Cutoff Date: November, 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

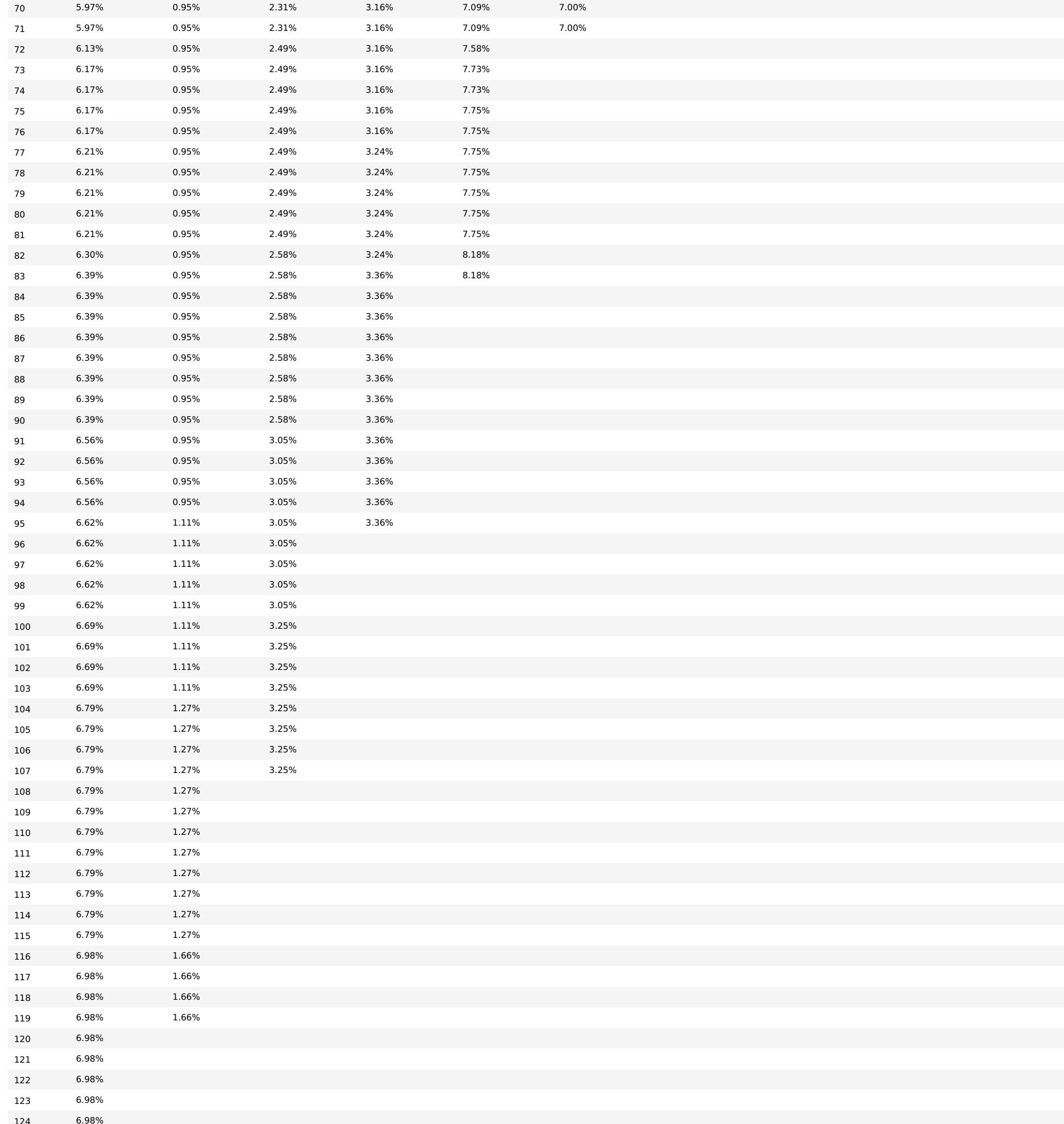
Analysis were drawn from the entire portfolio of La Hipotecaria in Colombia. The cumulative percentage of deemed defaults of each vintage is reported for each period from loan's original disbursement date and only considers vintages of twenty years or less. Data points in the graph and table are displayed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

### Deemed Defaults Results Summary

	Colombia Mortgage
First Vintage	2011
Last Vintage	2022
Total Periods	135
Total of Loans	6,797
Total Disbursements	492,003,714,890
Cumulative Deemed Defaults	6.98%

### Deemed Default Colombia - Mortgage Loans Cutoff date: November, 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 - Mortgage Loans Cutoff date: November, 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	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
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%
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%
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%
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%
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%
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%
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%
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%
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%
10	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	0.32%	0.00%	0.00%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	0.48%	0.00%	0.00%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	0.55%	0.00%	0.00%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	0.68%	0.00%	0.00%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	0.85%	0.00%	0.00%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	0.93%	0.00%	0.00%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20	1.05%	0.00%	0.00%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	1.13%	0.00%	0.00%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	1.26%	0.00%	0.00%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	1.31%	0.00%	0.00%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	1.36%	0.00%	0.00%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	1.46%	0.00%	0.00%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	1.66%	0.00%	0.00%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	1.81%	0.00%	0.00%	0.44%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	1.90%	0.00%	0.00%	0.44%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	1.99%	0.00%	0.00%	0.44%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	2.11%	0.00%	0.00%	0.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	2.24%	0.00%	0.00%	0.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	2.51%	0.00%	0.00%	0.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
33	2.61%	0.00%	0.00%	0.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
34	2.73%	0.00%	0.00%	0.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35	2.89%	0.00%	0.00%	0.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
36	2.91%	0.00%	0.00%	0.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
37	3.03%	0.00%	0.00%	0.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
38	3.13%	0.00%	0.									

## Prepayment Vintage Analysis - Colombia Mortgage Loans

Cutoff Date: November, 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

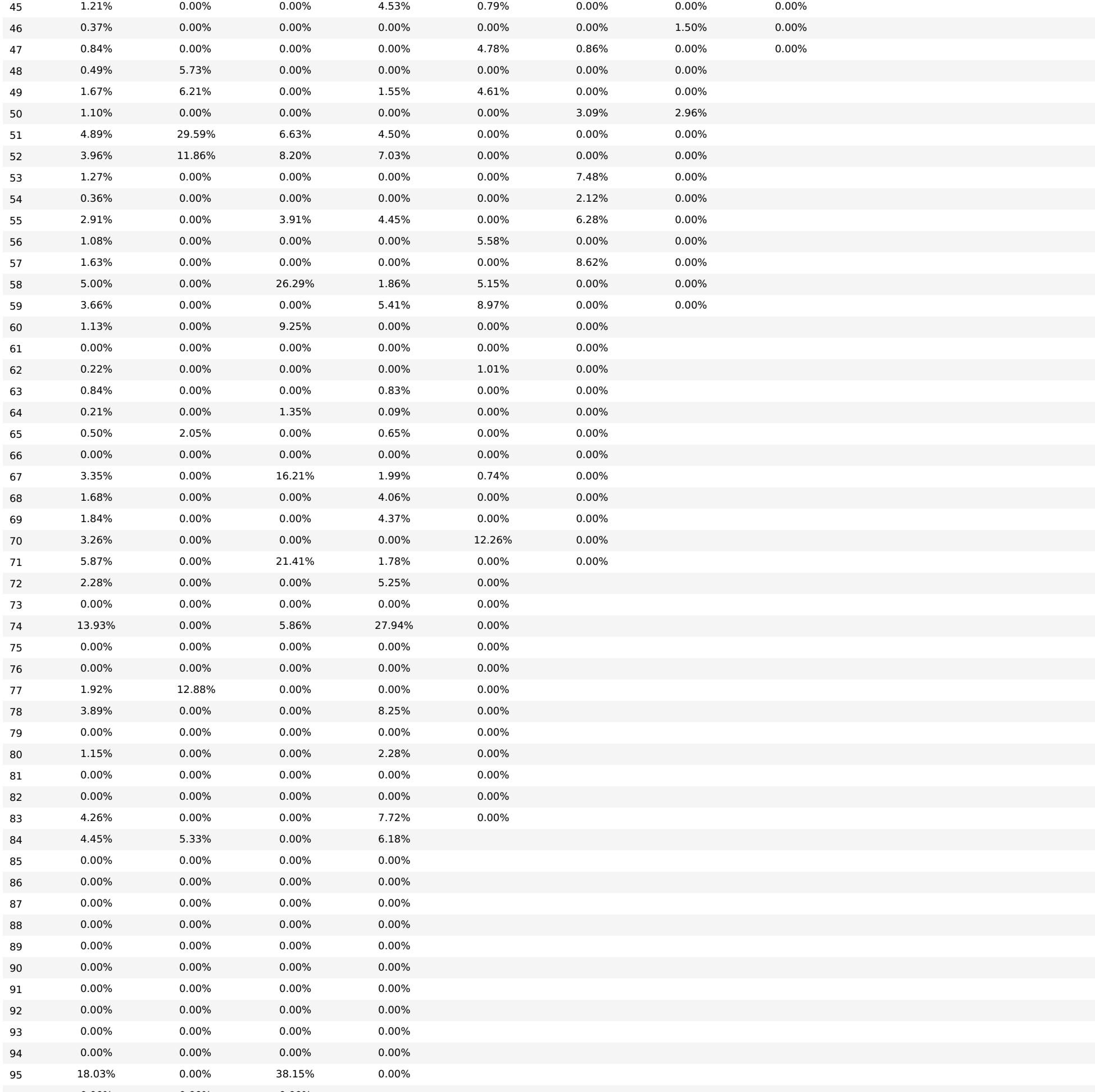
Analysis were drawn from the entire portfolio of La Hipotecaria in Colombia. The report presents the percentage of prepayments in each period as counted from the number of completed months from the original disbursement date and only considers vintages of twenty years or less. Data points in the graph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

### Prepayment Results Summary

	Colombia Mortgage
First Vintage	2011
Last Vintage	2022
Total Periods	135
Number of Loans	6,797
Total Disbursements	492,003,714,890
Total Prepayments	24,994,000,775
Total Loans Prepaid	276

### Prepayment Colombia - Mortgage Loans Cutoff date: November, 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.



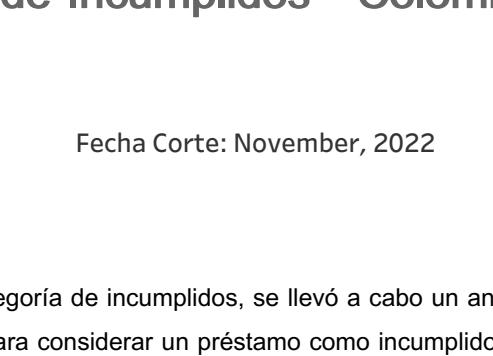
### Prepayment Colombia - Mortgage Loans Cutoff date: November, 2022

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.



## **Section 2**

(Reportes en Español/*Spanish Reports*)



cción

iforme se realizó un análisis de toda la cartera de La Hipotecaria en Colombia. El porcentaje acumulado de los préstamos bajo la categoría de inca, es presentado por cada periodo desde su fecha original de desembolso y solo considera cosechas de veinte (20) años o menos. En la gráfica

## • la Categoría de Ind

Última Cosecha	2022
Periodos Totales	135
Préstamos Desembolsados	6,797

Prestamos bajo  
**Nota:** Cosechas con  
de préstamos.

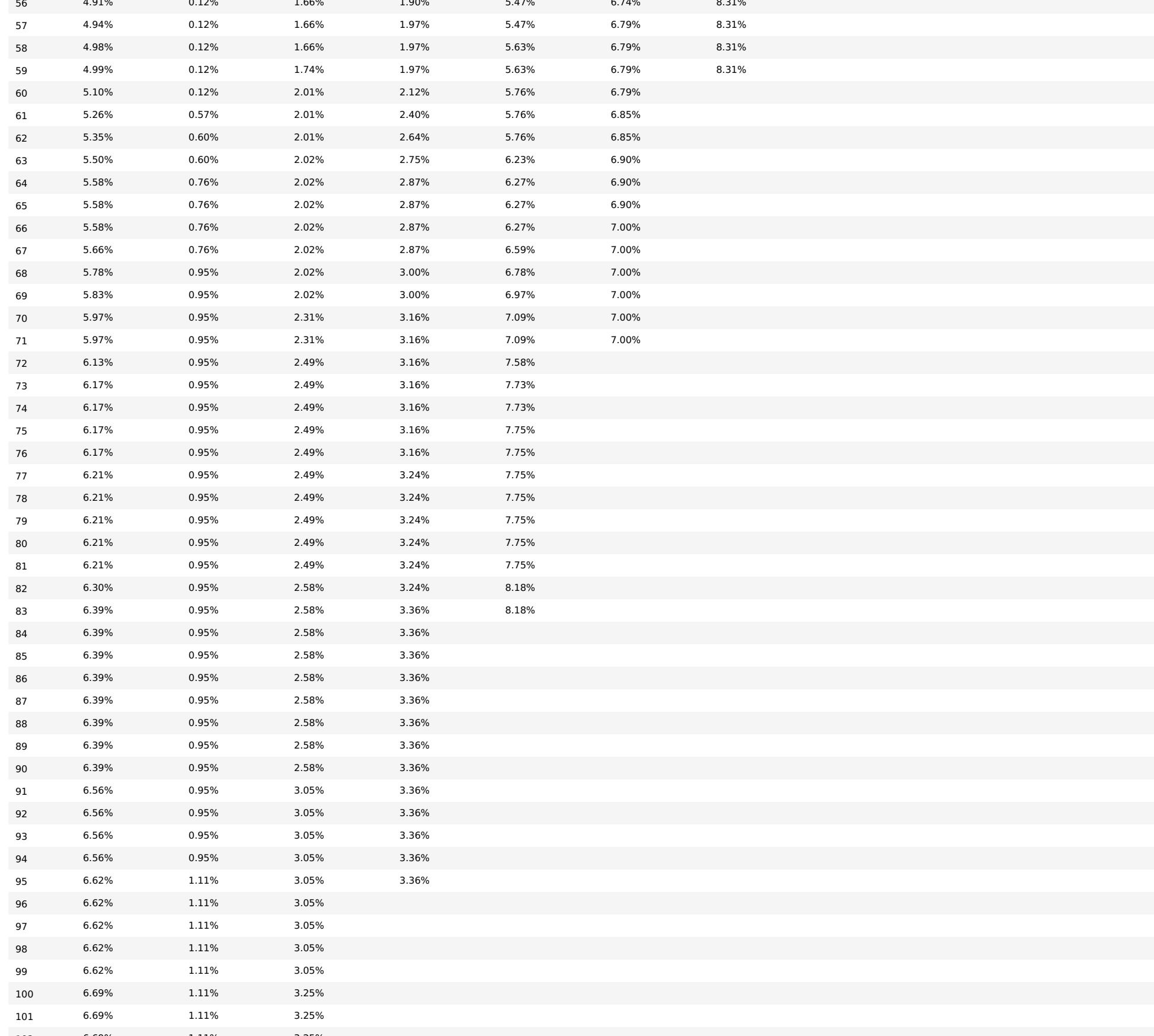
The chart displays the cumulative percentage of deemed default from January 2014 to December 2015. The Y-axis represents the percentage of deemed default, ranging from 0.00% to 0.30% in increments of 0.01%. The X-axis represents the months from Jan 2014 to Dec 2015. Five categories are tracked: Blue, Orange, Green, Yellow, and Red. The Blue category shows the highest cumulative percentage, reaching approximately 0.28% by December 2015. The Orange category follows, reaching about 0.25%. The Green category reaches about 0.22%. The Yellow category reaches about 0.20%. The Red category shows the lowest cumulative percentage, reaching about 0.18%.

A horizontal legend bar divided into six segments, each representing a year from 2015 to 2022. The segments are color-coded: 2022 (light blue), 2019 (orange), 2016 (yellow), 2013 (purple), 2021 (green), 2018 (dark orange), and 2015 (brown).

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
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%
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%
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%
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%
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%
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%
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%
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%
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%
10	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.09%	0.00%	0.00%	0.00%
11	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.16%	0.00%	0.00%	0.00%
12	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.35%	0.16%	0.05%	0.04%	0.00%
13	0.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.40%	0.21%	0.39%	0.28%	0.00%
14	0.32%	0.00%	0.41%	0.00%	0.00%	0.00%	0.00%	0.80%	0.46%	0.39%	0.49%	0.00%
15	0.48%	0.00%	0.41%	0.00%	0.00%	0.00%	0.23%	1.29%	0.46%	0.39%	1.23%	0.00%
16	0.55%	0.00%	0.41%	0.00%	0.00%	0.00%	0.23%	1.77%	0.46%	0.41%	1.27%	0.00%
17	0.68%	0.00%	0.41%	0.00%	0.00%	0.00%	0.45%	1.88%	0.79%	0.43%	1.56%	0.00%
18	0.85%	0.00%	0.41%	0.00%	0.00%	0.00%	1.25%	2.03%	1.17%	0.43%	1.74%	0.00%
19	0.93%	0.00%	0.41%	0.00%	0.25%	1.42%	2.09%	1.31%	0.43%	1.74%	0.00%	0.00%
20	1.05%	0.00%	0.41%	0.00%	0.64%	1.66%	2.49%	1.37%	0.43%	1.74%	0.00%	0.00%
21	1.13%	0.00%	0.41%	0.00%	0.64%	1.98%	2.63%	1.40%	0.56%	1.74%	0.00%	0.00%
22	1.26%	0.00%	0.41%	0.00%	0.88%	2.34%	2.87%	1.62%	0.56%	1.74%	0.00%	0.00%
23	1.31%	0.00%	0.41%	0.00%	0.88%	2.62%	2.98%	1.62%	0.59%	2.10%	0.00%	0.00%
24	1.36%	0.00%	0.41%	0.00%	0.88%	2.62%	3.12%	1.68%	0.68%	0.00%	0.00%	0.00%
25	1.46%	0.00%	0.41%	0.00%	1.23%	2.73%	3.12%	1.86%	0.80%	0.00%	0.00%	0.00%
26	1.66%	0.00%	0.41%	0.16%	1.69%	3.43%	3.52%	1.86%	0.80%	0.00%	0.00%	0.00%
27	1.81%	0.00%	0.44%	0.39%	1.69%	3.49%	3.74%	1.90%	1.34%	0.00%	0.00%	0.00%
28	1.90%	0.00%	0.44%	0.39%	1.85%	3.69%	3.87%	1.92%	1.60%	0.00%	0.00%	0.00%
29	1.99%	0.00%	0.44%	0.59%	1.85%	3.95%	3.98%	1.96%	1.65%	0.00%	0.00%	0.00%
30	2.11%	0.00%	0.50%	0.73%	1.89%	4.35%	4.20%	1.98%	1.75%	0.00%	0.00%	0.00%
31	2.24%	0.00%	0.50%	0.73%	2.29%	4.83%	4.23%	2.09%	2.01%	0.00%	0.00%	0.00%
32	2.51%	0.00%	0.50%	0.73%	2.40%	4.98%	4.32%	2.44%	4.48%	0.00%	0.00%	0.00%
33	2.61%	0.00%	0.50%	0.73%	2.66%	4.98%	4.36%	2.70%	4.50%	0.00%	0.00%	0.00%
34	2.73%	0.00%	0.50%	0.73%	2.81%	4.98%	4.40%	3.06%	4.77%	0.00%	0.00%	0.00%
35	2.89%	0.00%	0.50%	0.88%	2.81%	5.06%	4.65%	3.39%	4.77%	0.00%	0.00%	0.00%
36	2.91%	0.00%	0.50%	0.88%	2.81%	5.06%	4.67%	3.49%	0.00%	0.00%	0.00%	0.00%
37	3.03%	0.00%	0.50%	1.12%	2.82%	5.22%	4.78%	3.62%	0.00%	0.00%	0.00%	0.00%
38	3.15%	0.00%	0.61%	1.28%	2.82%	5.50%	4.92%	3.70%	0.00%	0.00%	0.00%	0.00%
39	3.24%	0.00%	0.61%	1.28%	2.86%	5.54%	5.11%	3.94%	0.00%	0.00%	0.00%	0.00%
40	3.36%	0.00%	0.61%	1.28%	3.38%	5.54%	5.19%	4.17%	0.00%	0.00%	0.00%	0.00%

46	3.63%	0.01%	1.12%	1.55%	3.60%	5.92%
47	3.96%	0.01%	1.11%	1.65%	3.60%	5.92%
48	4.00%	0.01%	1.11%	1.65%	3.83%	5.92%
49	4.22%	0.01%	1.56%	1.65%	3.83%	5.92%
50	4.41%	0.01%	1.66%	1.74%	4.48%	5.92%

50	4.41%	0.01%	1.66%	1.74%	4.48%	5.92%	7.43%
51	4.53%	0.01%	1.66%	1.83%	4.48%	5.95%	7.96%
52	4.56%	0.01%	1.66%	1.89%	4.48%	5.95%	8.06%
53	4.66%	0.01%	1.66%	1.90%	4.65%	6.34%	8.10%
54	4.69%	0.01%	1.66%	1.90%	4.65%	6.52%	8.15%



## Análisis de Cancelaciones Anticipadas - Colombia Préstamos Hipotecarios

Fecha de Corte: November, 2022

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

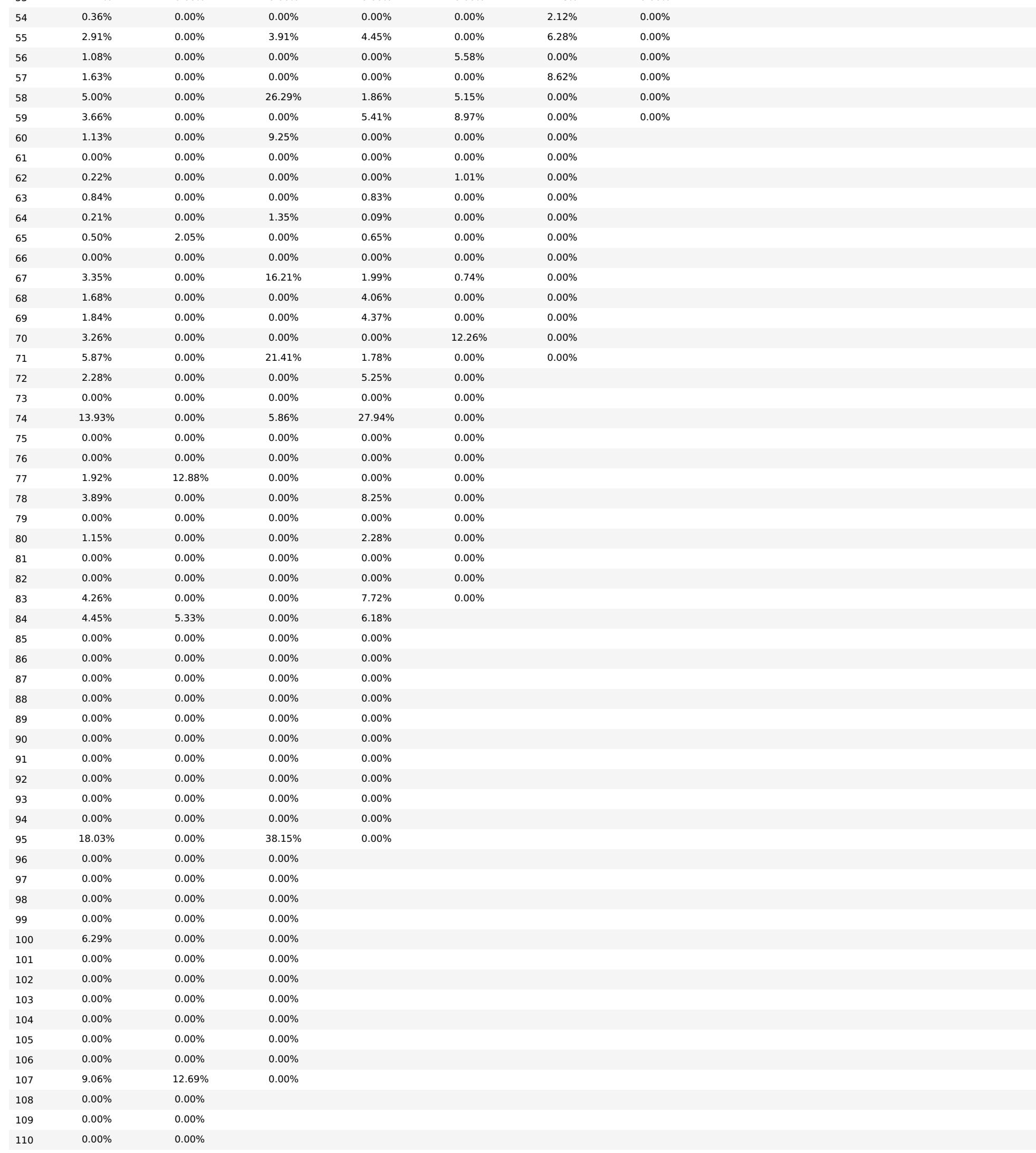
Para este informe se realizó un análisis de toda la cartera de La Hipotecaria en Colombia. En este informe se presenta, el porcentaje de cancelaciones anticipadas, contados desde el número de meses desde su desembolso original y solo considera cosechas de veinte (20) años o menos. En la gráfica y la tabla solo se muestran cosechas que, al momento de la generación del informe, tenían al menos 50 préstamos.

### Información General Cancelaciones Anticipadas

	Colombia
	Hipotecarios
Primeras Cosechas	2011
Última Cosecha	2022
Periodos Totales	135
Prestamos Desembolsados	6,797
Total Desembolsado	492,003,714,890
Total Cancelaciones Anticipadas	24,994,000,775
Préstamos Cancelados Anticipadamente	276

### Cancelaciones Anticipadas Colombia - Préstamos Hipotecarios Fecha de Corte: November, 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.



### Cancelaciones Anticipadas Colombia - Hipotecarios Fecha de Corte: November, 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.

Month	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
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%
2	0.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	3.99%	0.00%	18.17%	12.30%	8.47%	0.00%	0.42%	2.47%	0.00%	0.00%	0.00%	1.75%
4	3.83%	0.00%	7.90%	3.06%	17.47%	0.00%	0.00%	2.52%	0.00%	5.04%	4.61%	
5	0.29%	0.00%	0.00%	2.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	1.43%	0.00%	0.00%	4.59%	0.00%	0.00%	0.04%	0.00%	3.44%	2.97%	0.00%	
7	1.80%	5.26%	0.00%	0.94%	7.78%	0.00%	0.02%	0.00%	6.95%	0.00%	0.00%	
8	2.99%	0.00%	0.00%	5.73%	3.57%	0.00%	6.40%	2.24%	4.35%	1.62%	0.00%	
9	1.36%	0.00%	19.00%	0.00%	3.12%	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%
10	0.49%	0.00%	0.00%	3.38%	0.02%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%
11	1.12%	0.00%	10.28%	0.00%	0.06%	7.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	0.97%	0.00%	8.88%	0.00%	2.73%	0.00%	0.00%	0.00%	2.04%	0.00%	0.00%	
13	2.81%	10.10%	5.07%	4.45%	0.00%	0.00%	0.73%	6.70%	0.02%	0.00%		
14	0.67%	0.00%	0.00%	0.00%	3.09%	0.00%	0.00%	0.97%	1.77%	0.00%		
15	2.07%	3.54%	0.00%	0.00%	0.03%	0.00%	0.03%	2.68%	1.15%	5.83%	4.84%	
16	2.04%	0.00%	0.00%	2.45%	9.12%	6.65%	2.26%	0.00%	0.00%	0.00%	0.00%	
17	0.69%	0.00%	0.00%	3.68%	1.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
18	1.74%	0.00%	0.00%	3.37%	0.00%	0.00%	0.00%	0.00%	8.72%	0.00%		
19	0.96%	0.00%	0.00%	1.89%	3.88%	3.69%	0.00%	0.00%	0.00%	0.00%	0.00%	
20	2.35%	0.00%	0.00%	3.31%	0.00%	10.90%	0.00%	0.00%	3.49%	1.08%	0.00%	
21	2.23%	3.94%	12.35%	0.00%	0.00%	0.00%	0.00%	0.00%	3.25%	3.96%	0.00%	
22	0.64%	0.00%	0.00%	1.70%	0.00%	0.00%	0.00%	2.36%	0.00%	0.00%	0.00%	
23	1.43%	0.00%	0.00%	1.89%	0.00%	2.48%	0.00%	0.00%	4.07%	0.00%	0.00%	
24	1.69%	0.00%	0.00%	3.02%	0.03%	0.79%	10.27%	2.45%	0.52%	0.00%		
25	2.69%	9.61%	0.00%	6.07%	0.00%	0.00%	4.72%	0.00%	2.56%			
26	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.00%	0.00%	0.00%		
27	3.27%	0.00%	0.00%	13.49%	0.85%	3.78%	0.00%	6.65%	3.32%	0.00%		
28	1.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.33%	0.00%		
29	1.28%	0.00%	0.00%	0.00%	2.92%	7.37%	0.00%	0.00%	0.12%	0.00%		
30	2.16%	13.34%	0.00%	0.00%	3.79%	0.00%	0.00%	0.00%	3.94%	0.00%		
31	1.73%	0.00%	0.00%									