



Historical Performance Reports (*Reportes de Desempeño Histórico*)

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

Cutoff Date: October, 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 Personal Loans

Cutoff Date: October, 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

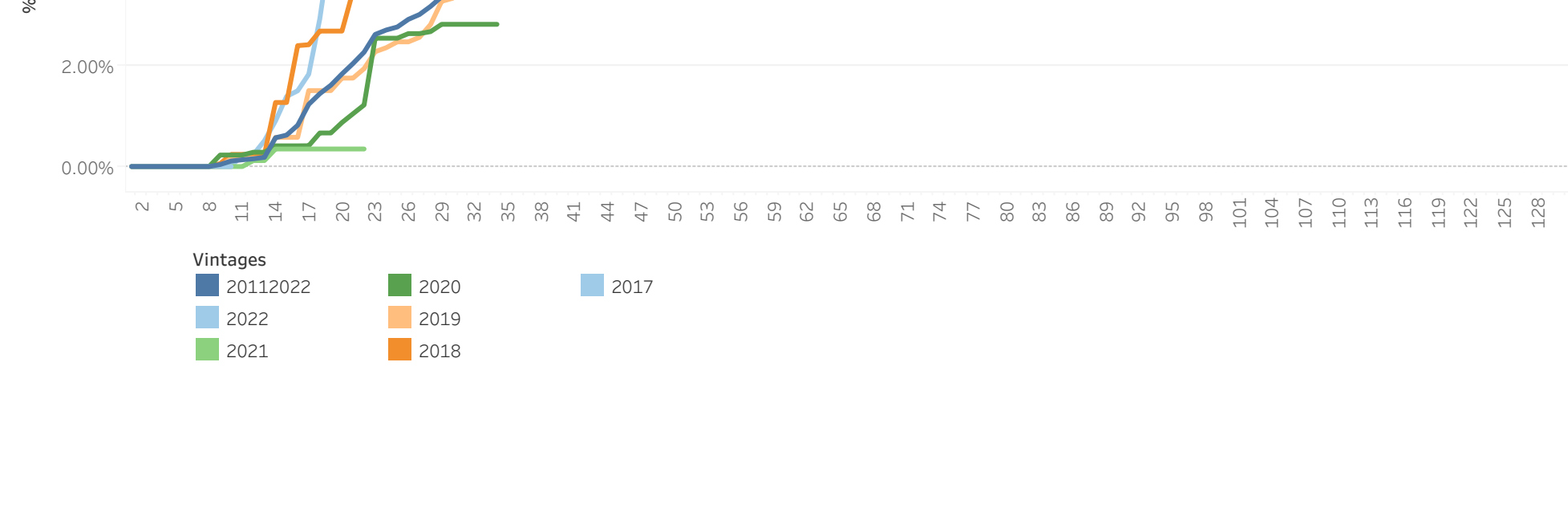
Analysis were drawn from the entire portfolio of La Hipotecaria in Colombia. The cumulative percentage of deemed defaults of each vintage is reported for each period from loan's original disbursement date and only considers vintages of twenty years or less. Data points in the graph and table are displayed 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		131
Total of Loans		4,273
Total Disbursements		89,604,327,228
Cumulative Deemed Defaults		6.53%

Deemed Default Colombia - Personal Loans Cutoff date: October, 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: October, 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	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	0.04%	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%
9	0.11%	0.00%	0.24%	0.16%	0.23%	0.00%	0.00%
10	0.13%	0.24%	0.24%	0.16%	0.23%	0.00%	0.00%
11	0.15%	0.24%	0.24%	0.16%	0.28%	0.12%	0.00%
12	0.18%	0.24%	0.24%	0.16%	0.28%	0.12%	0.00%
13	0.18%	0.24%	0.24%	0.16%	0.28%	0.12%	0.00%
14	0.57%	0.91%	1.27%	0.58%	0.41%	0.35%	0.00%
15	0.62%	1.39%	1.27%	0.58%	0.41%	0.35%	0.00%
16	0.82%	1.51%	2.40%	0.58%	0.41%	0.35%	0.00%
17	1.24%	1.84%	2.42%	1.51%	0.41%	0.35%	0.00%
18	1.45%	2.94%	2.69%	1.51%	0.67%	0.35%	0.00%
19	1.62%	4.43%	2.69%	1.51%	0.87%	0.35%	0.00%
20	1.84%	4.80%	2.69%	1.76%	0.67%	0.35%	0.00%
21	2.05%	5.20%	3.49%	1.76%	1.05%	0.35%	0.00%
22	2.27%	5.65%	4.03%	1.95%	1.22%	0.35%	0.00%
23	2.63%	5.89%	4.03%	2.28%	2.55%	0.35%	0.00%
24	2.71%	6.11%	4.25%	2.36%	2.55%	0.35%	0.00%
25	2.77%	6.17%	4.35%	2.48%	2.55%	0.35%	0.00%
26	2.93%	6.17%	4.98%	2.48%	2.64%	0.35%	0.00%
27	3.02%	6.17%	5.10%	2.57%	2.64%	0.35%	0.00%
28	3.18%	6.17%	5.10%	2.82%	2.64%	0.35%	0.00%
29	3.37%	6.17%	5.28%	3.28%	2.83%	0.35%	0.00%
30	3.55%	6.17%	5.59%	3.59%	2.83%	0.35%	0.00%
31	3.87%	6.47%	5.59%	3.76%	2.83%	0.35%	0.00%
32	4.02%	6.59%	5.59%	4.18%	2.83%	0.35%	0.00%
33	4.17%	6.59%	5.64%	4.53%	2.83%	0.35%	0.00%
34	4.39%	7.13%	5.80%	4.83%	2.83%	0.35%	0.00%
35	4.57%	7.30%	6.35%	4.83%	2.83%	0.35%	0.00%
36	4.63%	7.30%	6.61%	4.83%	2.83%	0.35%	0.00%
37	4.82%	7.57%	6.73%	4.83%	2.83%	0.35%	0.00%
38	4.95%	8.02%	6.73%	5.02%	2.83%	0.35%	0.00%
39	4.97%	8.02%	6.81%	5.02%	2.83%	0.35%	0.00%
40	5.03%	8.20%	6.81%	5.02%	2.83%	0.35%	0.00%
41	5.10%	8.44%	6.91%	5.02%	2.83%	0.35%	0.00%
42	5.13%	8.60%	6.91%	5.02%	2.83%	0.35%	0.00%
43	5.17%	8.60%	7.05%	5.02%	2.83%	0.35%	0.00%
44	5.17%	8.61%	7.05%	5.02%	2.83%	0.35%	0.00%
45	5.24%	8.71%	7.05%	5.02%	2.83%	0.35%	0.00%
46	5.43%	8.71%	7.67%	5.02%	2.83%	0.35%	0.00%
47	5.46%	8.86%	7.67%	5.02%	2.83%	0.35%	0.00%
48	5.52%	8.86%	7.76%	5.02%	2.83%	0.35%	0.00%
49	5.58%	8.86%	7.76%	5.02%	2.83%	0.35%	0.00%
50	5.60%	8.95%	7.76%	5.02%	2.83%	0.35%	0.00%
51	5.65%	9.03%	7.90%	5.02%	2.83%	0.35%	0.00%
52	5.65%	9.03%	7.90%	5.02%	2.83%	0.35%	0.00%
53	5.68%	9.16%	7.90%	5.02%	2.83%	0.35%	0.00%
54	5.91%	9.27%	7.90%	5.02%	2.83%	0.35%	0.00%
55	5.99%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
56	5.99%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
57	5.99%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
58	6.03%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
59	6.06%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
60	6.12%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
61	6.14%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
62	6.14%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
63	6.16%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
64	6.32%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
65	6.32%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
66	6.32%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
67	6.41%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
68	6.49%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
69	6.49%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
70	6.49%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
71	6.49%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
72	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
73	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
74	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
75	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
76	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
77	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
78	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
79	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
80	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
81	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
82	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
83	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
84	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
85	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
86	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
87	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
88	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
89	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
90	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
91	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
92	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
93	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
94	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
95	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
96	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
97	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
98	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
99	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
100	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
101	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
102	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
103	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
104	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
105	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
106	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
107	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
108	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
109	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
110	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
111	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
112	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
113	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
114	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
115	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
116	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
117	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
118	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
119	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
120	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
121	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
122	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
123	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
124	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
125	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
126	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
127	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
128	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
129	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
130	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%
131	6.53%	9.46%	7.90%	5.02%	2.83%	0.35%	0.00%

Section 2

(Reportes en Español/ *Spanish Reports*)

Análisis bajo la Categoría de Incumplidos - Colombia Préstamos Personales

Fecha Corte: October, 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

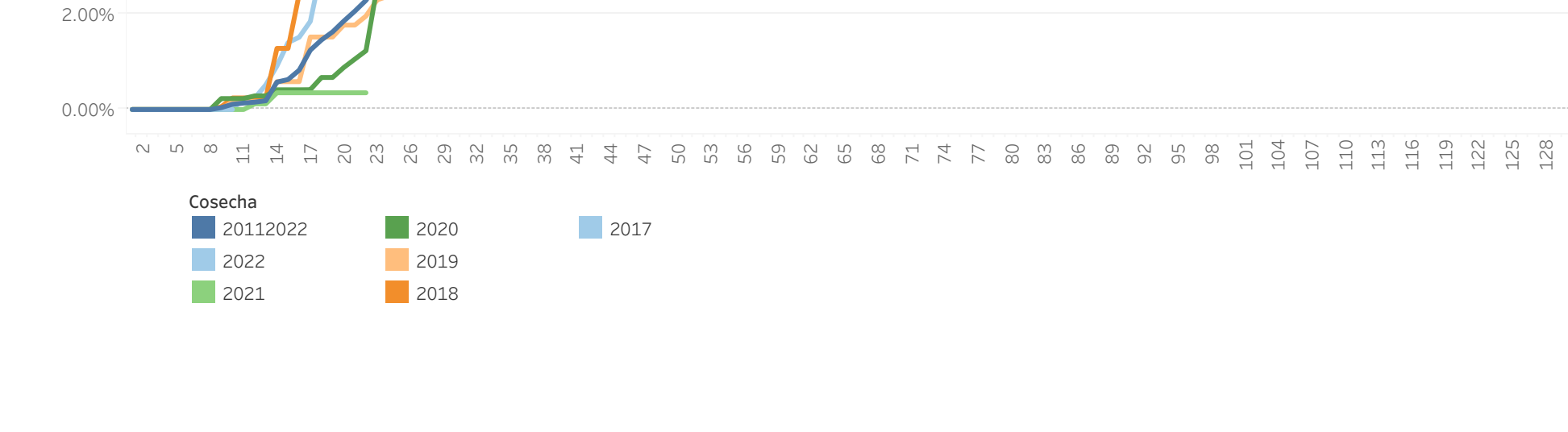
Para este informe se realizó un análisis de toda la cartera de La Hipotecaria en Colombia. El porcentaje acumulado de los préstamos bajo la categoría de incumplidos para cada cosecha, es presentado por cada periodo desde su fecha original de desembolso y solo considera cosechas de veinte (20) años o 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	131
Préstamos Desembolsados	4,273
Total Desembolsado	89,604,327,228
Acumulado de Préstamos Categoría Incumplidos	6.53%

Préstamos bajo la categoría de Incumplidos, Colombia - Personales Fecha Corte: October, 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: October, 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.

	2011/2022	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	0.00%	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%
9	0.04%	0.00%	0.06%	0.00%	0.23%	0.00%	0.00%
10	0.11%	0.00%	0.24%	0.16%	0.23%	0.00%	0.00%
11	0.13%	0.24%	0.24%	0.16%	0.23%	0.00%	0.00%
12	0.15%	0.24%	0.24%	0.16%	0.28%	0.12%	
13	0.18%	0.51%	0.24%	0.16%	0.28%	0.12%	
14	0.57%	0.91%	1.27%	0.58%	0.41%	0.35%	
15	0.62%	1.39%	1.27%	0.58%	0.41%	0.35%	
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17	1.24%	1.84%	2.42%	1.51%	0.41%	0.35%	
18	1.45%	2.94%	2.69%	1.51%	0.67%	0.35%	
19	1.62%	4.43%	2.69%	1.51%	0.67%	0.35%	
20	1.84%	4.80%	2.69%	1.76%	0.87%	0.35%	
21	2.05%	5.20%	3.49%	1.76%	1.05%	0.35%	
22	2.27%	5.65%	4.03%	1.95%	1.22%	0.35%	
23	2.63%	5.89%	4.03%	2.28%	2.55%		
24	2.71%	6.11%	4.25%	2.36%	2.55%		
25	2.77%	6.17%	4.35%	2.48%	2.55%		
26	2.93%	6.17%	4.98%	2.48%	2.64%		
27	3.02%	6.17%	5.10%	2.57%	2.64%		
28	3.18%	6.17%	5.10%	2.82%	2.68%		
29	3.37%	6.17%	5.28%	3.28%	2.83%		
30	3.55%	6.17%	5.59%	3.35%	2.83%		
31	3.87%	6.47%	5.59%	3.76%	2.83%		
32	4.02%	6.59%	5.59%	4.18%	2.83%		
33	4.17%	6.59%	5.64%	4.53%	2.83%		
34	4.39%	7.15%	5.80%	4.69%	2.83%		
35	4.57%	7.30%	6.35%	4.83%			
36	4.63%	7.30%	6.61%	4.83%			
37	4.82%	7.57%	6.73%	4.83%			
38	4.95%	8.02%	6.73%	5.02%			
39	4.97%	8.02%	6.81%	5.02%			
40	5.03%	8.30%	6.81%	5.02%			
41	5.10%	8.44%	6.91%	5.02%			
42	5.13%	8.60%	6.91%	5.02%			
43	5.17%	8.60%	7.05%	5.02%			
44	5.17%	8.61%	7.05%	5.02%			
45	5.24%	8.71%	7.05%	5.02%			
46	5.43%	8.71%	7.67%	5.02%			
47	5.46%	8.86%	7.67%				
48	5.52%	8.86%	7.76%				
49	5.58%	8.86%	7.76%				
50	5.60%	8.95%	7.76%				
51	5.65%	9.03%	7.90%				
52	5.65%	9.03%	7.90%				
53	5.68%	9.16%	7.90%				
54	5.91%	9.27%	7.90%				
55	5.99%	9.46%	7.90%				
56	5.99%	9.46%	7.90%				
57	5.99%	9.46%	7.90%				
58	6.03%	9.46%	7.90%				
59	6.06%	9.46%					
60	6.12%	9.46%					
61	6.14%	9.46%					
62	6.14%	9.46%					
63	6.16%	9.46%					
64	6.32%	9.46%					
65	6.32%	9.46%					
66	6.32%	9.46%					
67	6.41%	9.46%					
68	6.49%	9.46%					
69	6.49%	9.46%					
70	6.49%	9.46%					
71	6.53%						
72	6.53%						
73	6.53%						
74	6.53%						
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