



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

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

Cutoff Date: May, 2023

## **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*)



## Análisis bajo la Categoría de Incumplidos - Colombia Préstamos Hipotecarios

Fecha Corte: May, 2023

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 Hipotecarios
Primera Cosecha	2011
Última Cosecha	2023
Periodos Totales	141
Préstamos Desembolsados	7,045
Total Desembolsado	507,158,909,868
Acumulado de Préstamos Categoría Incumplidos	7.67%

#### Préstamos bajo la categoría de Incumplidos, Colombia - Hipotecarios Fecha Corte: May, 2023

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 - Hipotecarios Fecha Corte: May, 2023

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.

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2011/2023
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	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.09%	0.00%	0.00%	0.00%	0.14%	0.04%
11	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.17%	0.00%	0.00%	0.00%	0.29%	0.08%
12	0.00%	0.00%	0.00%	0.00%	0.00%	0.35%	0.17%	0.05%	0.04%	0.29%	0.11%	0.11%
13	0.00%	0.00%	0.00%	0.00%	0.00%	0.39%	0.22%	0.39%	0.26%	0.31%	0.19%	0.19%
14	0.00%	0.41%	0.00%	0.00%	0.00%	0.79%	0.47%	0.39%	0.44%	0.53%	0.34%	0.34%
15	0.00%	0.41%	0.00%	0.00%	0.23%	1.28%	0.47%	0.39%	0.96%	1.03%	0.51%	0.51%
16	0.00%	0.41%	0.00%	0.00%	0.23%	1.76%	0.47%	0.40%	1.11%	1.03%	0.59%	0.59%
17	0.00%	0.41%	0.00%	0.00%	0.45%	1.87%	0.82%	0.43%	1.26%	1.03%	0.71%	0.71%
18	0.00%	0.41%	0.00%	0.00%	1.24%	2.02%	1.23%	0.43%	1.38%	1.38%	0.88%	0.88%
19	0.00%	0.41%	0.00%	0.25%	1.42%	2.08%	1.37%	0.43%	1.49%	1.49%	0.97%	0.97%
20	0.00%	0.41%	0.00%	0.64%	1.66%	2.48%	1.42%	0.43%	1.49%	1.49%	1.08%	1.08%
21	0.00%	0.41%	0.00%	0.64%	1.98%	2.62%	1.46%	0.55%	1.56%	1.56%	1.16%	1.16%
22	0.00%	0.41%	0.00%	0.88%	2.34%	2.85%	1.67%	0.55%	1.59%	1.59%	1.29%	1.29%
23	0.00%	0.41%	0.00%	0.88%	2.62%	2.96%	1.67%	0.59%	1.64%	1.64%	1.33%	1.33%
24	0.00%	0.41%	0.00%	0.88%	2.62%	3.11%	1.74%	0.67%	1.67%	1.67%	1.38%	1.38%
25	0.00%	0.41%	0.00%	1.23%	2.73%	3.11%	1.93%	0.79%	1.72%	1.72%	1.48%	1.48%
26	0.00%	0.41%	0.16%	1.69%	3.43%	3.50%	1.93%	0.79%	1.72%	1.72%	1.67%	1.67%
27	0.00%	0.44%	0.39%	1.69%	3.48%	3.72%	1.97%	1.20%	1.72%	1.72%	1.81%	1.81%
28	0.00%	0.44%	0.39%	1.85%	3.68%	3.85%	1.99%	1.46%	1.80%	1.80%	1.90%	1.90%
29	0.00%	0.44%	0.59%	1.85%	3.94%	3.96%	2.02%	1.49%	1.80%	1.80%	1.98%	1.98%
30	0.00%	0.50%	0.73%	1.89%	4.35%	4.18%	2.04%	1.84%	1.84%	1.84%	2.14%	2.14%
31	0.00%	0.50%	0.73%	2.29%	4.83%	4.21%	2.15%	1.97%	1.97%	1.97%	2.27%	2.27%
32	0.00%	0.50%	0.73%	2.40%	4.97%	4.30%	2.50%	3.07%	3.07%	3.07%	2.51%	2.51%
33	0.00%	0.50%	0.73%	2.66%	4.97%	4.34%	2.76%	3.52%	3.52%	3.52%	2.66%	2.66%
34	0.00%	0.50%	0.73%	2.81%	4.97%	4.38%	3.11%	3.63%	3.63%	3.63%	2.77%	2.77%
35	0.00%	0.50%	0.88%	2.81%	5.05%	4.63%	3.45%	4.24%	4.24%	4.24%	2.97%	2.97%
36	0.00%	0.50%	0.88%	2.81%	5.05%	4.65%	3.55%	4.60%	4.60%	4.60%	3.02%	3.02%
37	0.00%	0.50%	1.12%	2.82%	5.21%	4.76%	3.78%	4.73%	4.73%	4.73%	3.16%	3.16%
38	0.00%	0.61%	1.28%	2.82%	5.49%	4.90%	3.88%	4.85%	4.85%	4.85%	3.28%	3.28%
39	0.00%	0.61%	1.28%	2.86%	5.53%	5.08%	4.08%	4.85%	4.85%	4.85%	3.37%	3.37%
40	0.00%	0.61%	1.28%	3.38%	5.53%	5.16%	4.35%	5.30%	5.30%	5.30%	3.53%	3.53%
41	0.00%	0.61%	1.30%	3.55%	5.57%	5.27%	4.55%	8.19%	8.19%	8.19%	3.67%	3.67%
42	0.00%	0.81%	1.45%	3.55%	5.58%	5.27%	4.83%	8.19%	8.19%	8.19%	3.79%	3.79%
43	0.00%	1.11%	1.46%	3.55%	5.82%	5.30%	5.00%	8.19%	8.19%	8.19%	3.89%	3.89%
44	0.00%	1.11%	1.53%	3.55%	5.82%	5.53%	5.09%	8.19%	8.19%	8.19%	3.96%	3.96%
45	0.01%	1.11%	1.53%	3.60%	5.91%	5.59%	5.91%	8.19%	8.19%	8.19%	4.15%	4.15%
46	0.01%	1.11%	1.53%	3.60%	5.91%	5.88%	5.91%	8.19%	8.19%	8.19%	4.21%	4.21%
47	0.01%	1.11%	1.65%	3.60%	5.91%	6.32%	6.34%	8.19%	8.19%	8.19%	4.39%	4.39%
48	0.01%	1.11%	1.65%	3.83%	5.92%	6.37%	6.34%	8.19%	8.19%	8.19%	4.43%	4.43%
49	0.01%	1.56%	1.65%	3.83%	5.92%	7.08%	6.34%	8.19%	8.19%	8.19%	4.62%	4.62%
50	0.01%	1.66%	1.74%	4.48%	5.92%	7.23%	6.34%	8.19%	8.19%	8.19%	4.78%	4.78%
51	0.01%	1.66%	1.83%	4.48%	5.95%	7.58%	6.34%	8.19%	8.19%	8.19%	4.88%	4.88%
52	0.01%	1.66%	1.89%	4.48%	5.95%	7.84%	6.34%	8.19%	8.19%	8.19%	4.96%	4.96%
53	0.01%	1.66%	1.90%	4.65%	6.33%	7.93%	6.66%	8.19%	8.19%	8.19%	5.06%	5.06%
54	0.01%	1.66%	1.90%	4.65%	6.51%	7.95%	8.19%	8.19%	8.19%	8.19%	5.09%	5.09%
55	0.12%	1.66%	1.90%	4.65%	6.53%	8.02%	8.19%	8.19%	8.19%	8.19%	5.12%	5.12%
56	0.12%	1.66%	1.90%	5.47%	6.73%	8.20%	8.19%	8.19%	8.19%	8.19%	5.32%	5.32%
57	0.12%	1.66%	1.97%	5.47%	6.78%	8.20%	8.19%	8.19%	8.19%	8.19%	5.35%	5.35%
58	0.12%	1.66%	1.97%	5.63%	6.78%	8.47%	8.19%	8.19%	8.19%	8.19%	5.42%	5.42%
59	0.12%	1.74%	1.97%	5.63%	6.78%	8.57%	8.19%	8.19%	8.19%	8.19%	5.44%	5.44%
60	0.12%	2.01%	2.12%	5.76%	6.78%	8.57%	8.19%	8.19%	8.19%	8.19%	5.55%	5.55%
61	0.57%	2.01%	2.40%	5.76%	6.83%	8.89%	8.19%	8.19%	8.19%	8.19%	5.71%	5.71%
62	0.60%	2.01%	2.64%	5.76%	6.83%	8.89%	8.19%	8.19%	8.19%	8.19%	5.79%	5.79%
63	0.60%	2.02%	2.75%	6.23%	6.86%	8.89%	8.19%	8.19%	8.19%	8.19%	5.93%	5.93%
64	0.76%	2.02%	2.87%	6.27%	6.86%	8.89%	8.19%	8.19%	8.19%	8.19%	6.00%	6.00%
65	0.76%	2.02%	2.87%	6.27%	6.87%	8.89%	8.19%	8.19%	8.19%	8.19%	6.00%	6.00%
66	0.76%	2.02%	2.87%	6.27%	6.90%	8.89%	8.19%	8.19%	8.19%	8.19%	6.00%	6.00%
67	0.76%	2.02%	2.87%	6.59%	6.90%	8.89%	8.19%	8.19%	8.19%	8.19%	6.07%	6.07%
68	0.95%	2.02%	3.00%	6.78%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.19%	6.19%
69	0.95%	2.02%	3.00%	6.97%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.23%	6.23%
70	0.95%	2.31%	3.16%	7.09%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.36%	6.36%
71	0.95%	2.31%	3.16%	7.09%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.36%	6.36%
72	0.95%	2.49%	3.16%	7.58%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.51%	6.51%
73	0.95%	2.49%	3.16%	7.33%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.54%	6.54%
74	0.95%	2.49%	3.16%	7.33%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.54%	6.54%
75	0.95%	2.49%	3.16%	7.99%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.58%	6.58%
76	0.95%	2.49%	3.16%	7.99%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.58%	6.58%
77	0.95%	2.49%	3.24%	7.99%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.61%	6.61%
78	0.95%	2.49%	3.24%	7.99%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.61%	6.61%
79	0.95%	2.49%	3.24%	7.99%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.61%	6.61%
80	0.95%	2.49%	3.24%	7.99%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.61%	6.61%
81	0.95%	2.49%	3.24%	8.23%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.69%	6.69%
82	0.95%	2.58%	3.24%	8.35%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.77%	6.77%
83	0.95%	2.58%	3.24%	8.35%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.85%	6.85%
84	0.95%	2.58%	3.36%	8.35%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.85%	6.85%
85	0.95%	2.58%	3.36%	8.35%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.85%	6.85%
86	0.95%	2.58%	3.36%	8.35%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.85%	6.85%
87	0.95%	2.58%	3.36%	8.35%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.85%	6.85%
88	0.95%	2.58%	3.36%	8.35%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.85%	6.85%
89	0.95%	2.58%	3.36%	8.35%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.85%	6.85%
90	0.95%	2.58%	3.36%	8.35%	6.95%	8.89%	8.19%	8.19%	8.19%	8.19%	6.85%	6.85%
91	0.95%	3.										

## Section 2

(Reportes en Español/*Spanish Reports*)



