Historical Performance Reports
(Reportes de Desempeño Histórico)

Colombia - Mortgage Loans
(Colombia - Préstamos Hipotecarios)

Cutoff Date: January, 2024

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 Mortgage Loans

Cutoff Date: January, 2024

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.

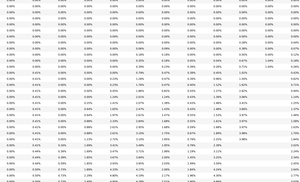
Overview

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	2024
Total Periods	149
Total of Loans	7,459
Total Disbursements	533,342,476,906
Cumulative Deemed Defaults	8.61%

Deemed Default **Colombia - Mortgage Loans** Cutoff date: **January, 2024**
Note: Vintages with fewer than 50 loans are not presented, however, the line showing all engages includes all loans from all vintages, regardless of the quantity in each vintage.



Deemed Default **Colombia - Mortgage Loans** Cutoff date: **January, 2024**
Note: Vintages with fewer than 50 loans are not presented, however, the line showing all engages includes all loans from all vintages, regardless of the quantity in each vintage.

	2011	2012	2021	2020	2019	2018	2017	2016	2015	2014	2013	2011/2024
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%	0.00%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
41	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
42	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
43	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
46	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
47	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
65	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
66	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
108	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
109	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
130	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
131	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
132	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
133	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
134	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
135	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
136	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
137	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
138	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
139	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
140	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
141	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
142	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
143	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
144	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
145	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
146	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
147	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
148	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
149	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Prepayment Vintage Analysis - Colombia Mortgage Loans

Cutoff Date: January, 2024

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.

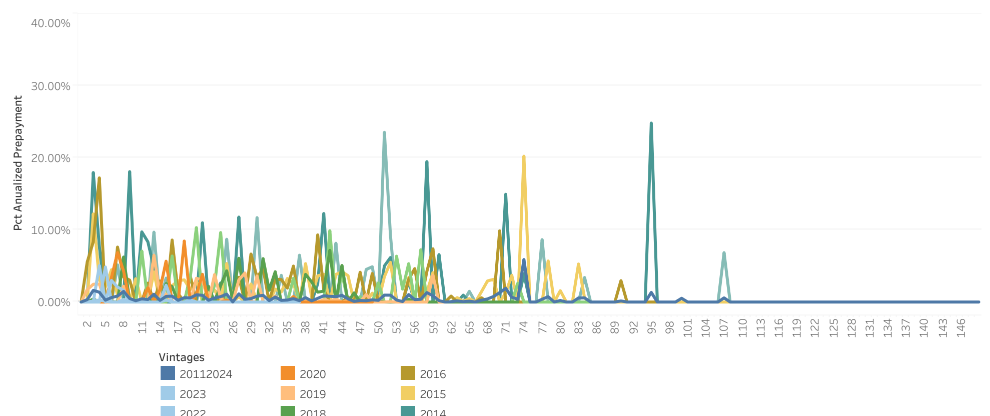
Overview

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	2024
Total Periods	149
Number of Loans	7,459
Total Disbursements	533,342,479,906
Total Prepayments	25,894,421,292
Total Loans Prepaied	293

Prepayment **Colombia - Mortgage Loans** Cutoff date: **January, 2024**
Note: Vintages with fewer than 50 loans are not presented, however, the line showing all vingages includes all loans from all vingates, regardless of the quantity in each vintage.



Prepayment **Colombia - Mortgage Loans** Cutoff date: **January, 2024**
Note: Vintages with fewer than 50 loans are not presented, however, the line showing all vingages includes all loans from all vingates, regardless of the quantity in each vintage.

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	20112024
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%	5.54%	0.00%	0.00%	1.72%	0.00%	0.00%	0.00%	0.00%	0.33%
3	0.00%	17.95%	12.22%	8.36%	0.00%	0.42%	2.46%	0.00%	0.00%	0.14%	0.00%	1.61%
4	0.00%	7.74%	3.02%	17.21%	0.00%	0.00%	2.50%	0.00%	5.05%	0.27%	0.00%	1.36%
5	0.00%	0.00%	2.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.86%	0.25%
6	0.00%	0.00%	4.48%	0.00%	0.00%	0.04%	0.00%	3.41%	2.99%	0.00%	0.00%	0.62%
7	5.15%	0.00%	0.91%	7.62%	0.00%	0.02%	0.00%	6.85%	2.07%	0.00%	0.00%	0.83%
8	0.00%	0.00%	5.50%	3.48%	0.00%	6.24%	2.19%	4.28%	1.63%	0.00%	0.36%	1.47%
9	0.00%	18.08%	0.00%	3.03%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.10%	0.49%
10	0.00%	0.00%	3.24%	0.02%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%	0.18%
11	0.00%	9.73%	0.00%	0.06%	7.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.44%
12	0.00%	8.35%	0.00%	2.62%	0.00%	0.00%	0.00%	1.98%	0.00%	0.00%	0.00%	0.34%
13	9.68%	4.72%	4.18%	0.00%	0.00%	0.70%	6.48%	0.02%	0.00%	0.00%	0.00%	1.08%
14	0.00%	0.00%	0.00%	2.92%	0.00%	0.00%	0.93%	1.72%	0.00%	0.00%		0.22%
15	3.32%	0.00%	0.00%	0.00%	0.03%	2.55%	1.11%	5.66%	0.26%	2.33%		0.77%
16	0.00%	0.00%	2.26%	8.60%	6.37%	2.14%	0.00%	0.00%	0.00%	0.00%		0.81%
17	0.00%	0.00%	2.95%	1.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.23%
18	0.00%	0.00%	3.07%	0.00%	0.00%	0.00%	0.00%	8.45%	0.00%	0.00%		0.60%
19	0.00%	0.00%	1.72%	3.58%	3.49%	0.00%	0.00%	0.00%	0.31%	0.00%		0.57%
20	0.00%	0.00%	3.00%	0.00%	10.32%	0.00%	3.29%	1.05%	0.00%	0.00%		1.00%
21	3.60%	10.98%	0.00%	6.85%	0.00%	0.00%	3.05%	3.84%	0.00%	0.00%		0.93%
22	0.00%	0.00%	1.51%	0.00%	0.00%	2.18%	0.00%	0.00%	0.00%	0.00%		0.24%
23	0.00%	0.00%	1.67%	0.00%	2.32%	0.00%	3.81%	0.00%	0.00%	0.00%		0.56%
24	0.00%	2.65%	0.01%	0.72%	9.63%	2.26%	0.49%	0.00%	0.00%	0.00%		0.75%
25	8.70%	0.00%	5.34%	0.00%	0.00%	4.33%	0.00%	0.27%	0.00%	0.00%		1.09%
26	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.00%	0.00%	0.00%			0.01%
27	0.00%	11.78%	0.74%	3.43%	0.00%	6.06%	3.06%	0.00%	0.00%			1.13%
28	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.03%	0.00%	0.00%			0.38%
29	0.00%	0.00%	2.50%	6.65%	0.00%	0.00%	0.11%	0.04%	0.00%			0.48%
30	11.70%	0.00%	0.00%	3.41%	0.00%	0.00%	3.62%	0.00%	0.00%			0.80%
31	0.00%	0.00%	0.00%	4.63%	0.00%	6.01%	0.00%	0.00%	0.00%			0.93%
32	0.00%	0.00%	0.00%	0.00%	0.00%	1.63%	0.00%	0.00%	0.00%			0.18%
33	0.00%	0.00%	1.78%	3.16%	0.00%	4.20%	0.82%	0.00%	0.00%			0.69%
34	3.70%	0.00%	1.38%	3.11%	0.00%	0.00%	0.00%	0.00%	0.00%			0.22%
35	0.00%	0.00%	3.27%	1.93%	0.00%	0.00%	0.00%	0.00%	0.00%			0.27%
36	0.00%	0.00%	2.54%	4.98%	3.29%	0.00%	0.00%	0.76%	0.00%			0.47%
37	6.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	0.00%			0.19%
38	0.00%	0.00%	5.32%	0.00%	0.00%	3.83%	0.18%	0.00%				0.60%
39	0.00%	0.00%	0.71%	0.00%	0.00%	2.80%	0.00%	0.00%				0.16%
40	0.00%	2.53%	3.63%	9.31%	0.00%	1.37%	0.00%	0.00%				0.51%
41	0.00%	12.27%	3.84%	1.72%	0.00%	1.50%	0.34%	0.00%				0.86%
42	0.00%	0.00%	0.00%	0.00%	9.88%	7.16%	0.11%	0.00%				0.79%
43	8.14%	0.00%	3.82%	0.00%	0.00%	0.00%	0.46%	0.00%				0.74%
44	0.00%	0.00%	4.20%	0.00%	3.97%	5.07%	0.00%	0.00%				0.93%
45	0.00%	0.00%	3.65%	0.69%	0.00%	0.00%	0.20%	0.00%				0.43%
46	0.00%	0.00%	0.00%	0.00%	0.00%	1.27%	0.00%	0.00%				0.09%
47	0.00%	0.00%	0.00%	4.12%	0.75%	0.00%	0.00%	0.00%				0.20%
48	4.51%	0.00%	0.00%	0.00%	0.00%	0.00%	1.05%	0.00%				0.17%
49	4.89%	0.00%	1.22%	3.95%	0.00%	0.00%	0.00%	0.00%				0.30%
50	0.00%	0.00%	0.00%	0.00%	2.65%	0.19%	0.00%					0.23%
51	23.52%	5.00%	3.52%	0.00%	0.00%	0.00%	0.00%					0.95%
52	9.20%	6.17%	5.50%	0.00%	0.00%	0.00%	0.05%					0.95%
53	0.00%	0.00%	0.00%	0.00%	6.36%	0.00%	0.00%					0.28%
54	0.00%	0.00%	0.00%	0.00%	1.79%	0.00%	0.00%					0.06%
55	0.00%	2.87%	3.41%	3.14%	5.32%	0.38%	0.00%					1.03%
56	0.00%	0.00%	0.00%	4.63%	0.00%	0.13%	0.00%					0.33%
57	0.00%	0.00%	0.00%	0.00%	7.25%	0.00%	0.00%					0.37%
58	0.00%	19.47%	1.39%	4.24%	0.00%	0.00%	0.00%					1.31%
59	0.00%	0.00%	4.08%	7.38%	0.00%	0.00%	3.69%					0.87%
60	0.00%	6.58%	0.00%	0.00%	0.00%	0.00%	0.00%					0.19%
61	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					0.00%
62	0.00%	0.00%	0.00%	0.82%	0.00%	0.00%						0.05%
63	0.00%	0.00%	0.61%	0.00%	0.00%	0.00%						0.16%
64	0.00%	0.95%	0.07%	0.00%	0.00%	0.00%						0.04%
65	1.48%	0.00%	0.47%	0.00%	0.00%	0.00%						0.12%
66	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%						0.00%
67	0.00%	0.00%	1.43%	0.59%	0.00%	0.00%						0.25%
68	0.00%	0.00%	2.92%	0.00%	0.00%	0.00%						0.43%
69	0.00%	0.00%	3.14%	0.00%	0.00%	0.00%						0.77%
70	0.00%	0.00%	0.00%	9.87%	0.00%	0.00%						1.30%
71	0.00%	14.94%	1.25%	0.00%	0.00%	0.00%						1.90%
72	0.00%	0.00%	3.71%	0.00%	0.00%	0.00%						0.66%
73	0.00%	0.00%	0.00%	0.00%	2.62%	0.00%						0.38%
74	0.00%	3.93%	20.22%	0.00%	0.00%							5.89%
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	8.65%	0.00%	0.00%	0.00%	0.00%							0.39%
78	0.00%	0.00%	5.69%	0.00%	0.00%							0.74%
79	0.00%	0.00%	0.00%	0.00%	0.00%							0.00%
80	0.00%	0.00%	1.57%	0.00%	0.00%							0.21%
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%	5.27%	0.00%	0.00%							0.56%
84	3.39%	0.00%	0.54%	0.00%	0.00%							0.58%
85	0.00%	0.00%	0.00%	0.00%	0.00%							0.00%
86	0.00%	0.00%	0.00%	0.00%								0.00%
87	0.00%	0.00%	0.00%	0.00%								0.00%
88	0.00%	0.00%	0.00%	0.00%								0.00%
89	0.00%	0.00%	0.00%	0.00%								0.00%
90	0.00%	0.00%	0.00%	2.96%								0.15%
91	0.00%	0.00%	0.00%	0.00%								0.00%
92	0.00%	0.00%	0.00%	0.00%								0.00%
93	0.00%	0.00%	0.00%	0.00%								0.00%
94	0.00%	0.00%	0.00%	0.00%								0.00%
95	0.00%	24.81%	0.00%	0.00%								1.33%
96	0.00%	0.00%	0.00%	0.00%								0.00%
97	0.00%	0.00%	0.00%	0.00%								0.00%
98	0.00%	0.00%	0.00%									0.00%
99	0.00%	0.00%	0.00%									0.00%
100	0.00%	0.00%	0.00%									0.52%
101	0.00%	0.00%	0.00%									0.00%
102	0.00%	0.00%	0.00%									0.00%
103	0.00%	0.00%	0.00%									0.00%
104	0.00%	0.00%	0.00%									0.00%
105	0.00%	0.00%	0.00%									0.00%
106	0.00%	0.00%	0.00%									0.00%
107	6.84%	0.00%	0.00%									0.58%
108	0.00%	0.00%	0.00%									0.00%
109	0.00%	0.00%	0.00%									0.00%
110	0.00%	0.00%										0.00%
111	0.00%	0.00%										0.00%
112	0.00%	0.00%										0.00%
113	0.00%	0.00%										0.00%
114	0.00%	0.00%										0.00%
115	0.00%	0.00%										0.00%
116	0.00%	0.00%										0.00%
117	0.00%	0.00%										0.00%
118	0.00%	0.00%										0.00%
119	0.00%	0.00%										0.00%
120	0.00%	0.00%										0.00%
121	0.00%	0.00%										0.00%
122	0.00%											0.00%
123	0.00%											0.00%
124	0.00%											0.00%
125	0.00%											0.00%
126	0.00%											0.00%
127	0.00%											0.00%
128	0.00%											0.00%
129	0.00%											0.00%
130	0.00%											0.00%
131	0.00%											0.00%
132	0.00%											0.00%
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147												0.00%
148												0.00%
149												0.00%

Section 2

(Reportes en Español/ *Spanish Reports*)

Análisis bajo la Categoría de Incumplidos - Colombia Préstamos Hipotecarios

Fecha Corte: January, 2024

Para el presente informe de cosechas de préstamos bajo la categoría de incumplidos, se llevó a cabo un analsis de las caracteristicas 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) dias.

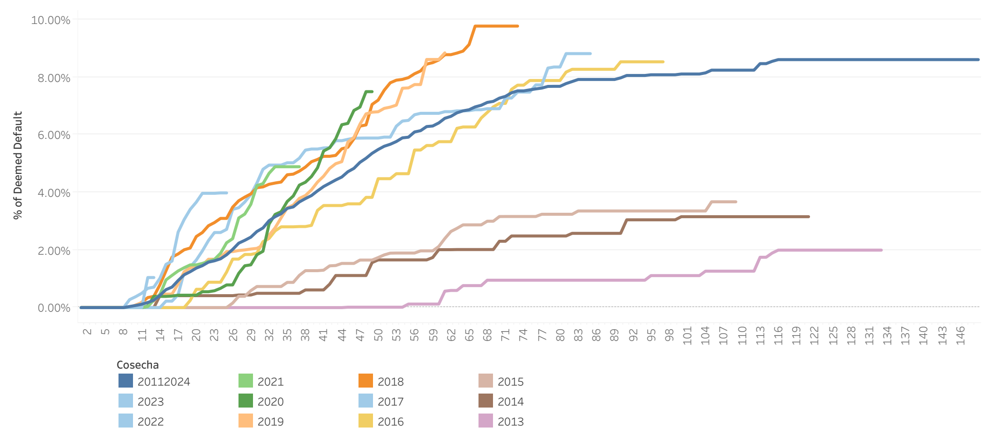
Introducción

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	2024
Periodos Totales	149
Préstamos Desembolsados	7,459
Total Desembolsado	533,342,479,906
Acumulado de Préstamos Categoría Incumplidos	8.61%

Préstamos bajo la categoría de Incumplidos, **Colombia - Hipotecarios** Fecha Corte: **January, 2024**
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: **January, 2024**
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	20112024
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%	0.28%	0.00%	0.04%
10	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.09%	0.00%	0.00%	0.38%	0.00%	0.07%
11	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.18%	0.00%	0.00%	0.50%	0.00%	0.12%
12	0.00%	0.00%	0.00%	0.00%	0.00%	0.35%	0.18%	0.05%	0.04%	0.67%	1.04%	0.18%
13	0.00%	0.00%	0.00%	0.00%	0.00%	0.39%	0.23%	0.39%	0.26%	0.71%	1.04%	0.26%
14	0.00%	0.41%	0.00%	0.00%	0.00%	0.79%	0.47%	0.39%	0.45%	1.02%		0.43%
15	0.00%	0.41%	0.00%	0.00%	0.23%	1.28%	0.47%	0.39%	0.96%	1.50%		0.62%
16	0.00%	0.41%	0.00%	0.00%	0.23%	1.76%	0.47%	0.40%	1.12%	1.62%		0.71%
17	0.00%	0.41%	0.00%	0.00%	0.45%	1.86%	0.82%	0.43%	1.27%	2.62%		0.94%
18	0.00%	0.41%	0.00%	0.00%	1.24%	2.01%	1.24%	0.43%	1.39%	3.06%		1.14%
19	0.00%	0.41%	0.00%	0.25%	1.41%	2.07%	1.38%	0.43%	1.48%	3.41%		1.25%
20	0.00%	0.41%	0.00%	0.64%	1.65%	2.47%	1.43%	0.43%	1.48%	3.66%		1.37%
21	0.00%	0.41%	0.00%	0.64%	1.97%	2.61%	1.47%	0.55%	1.53%	3.97%		1.46%
22	0.00%	0.41%	0.00%	0.88%	2.33%	2.84%	1.68%	0.55%	1.61%	3.97%		1.58%
23	0.00%	0.41%	0.00%	0.88%	2.61%	2.95%	1.68%	0.59%	1.68%	3.97%		1.63%
24	0.00%	0.41%	0.00%	0.88%	2.61%	3.10%	1.75%	0.67%	1.89%	3.98%		1.70%
25	0.00%	0.41%	0.00%	1.23%	2.72%	3.10%	1.95%	0.79%	2.25%	3.98%		1.84%
26	0.00%	0.41%	0.16%	1.69%	3.41%	3.49%	1.95%	0.79%	2.39%			2.02%
27	0.00%	0.44%	0.39%	1.69%	3.47%	3.71%	1.98%	1.19%	3.11%			2.24%
28	0.00%	0.44%	0.39%	1.85%	3.67%	3.84%	2.00%	1.45%	3.25%			2.34%
29	0.00%	0.44%	0.59%	1.85%	3.93%	3.95%	2.03%	1.49%	3.59%			2.45%
30	0.00%	0.50%	0.73%	1.89%	4.33%	4.17%	2.06%	1.84%	4.24%			2.64%
31	0.00%	0.50%	0.73%	2.29%	4.80%	4.19%	2.17%	1.96%	4.30%			2.77%
32	0.00%	0.50%	0.73%	2.40%	4.95%	4.28%	2.51%	2.90%	4.66%			3.02%
33	0.00%	0.50%	0.73%	2.66%	4.95%	4.33%	2.77%	3.24%	4.89%			3.16%
34	0.00%	0.50%	0.73%	2.81%	4.95%	4.36%	3.12%	3.33%	4.89%			3.26%
35	0.00%	0.50%	0.88%	2.81%	5.03%	4.61%	3.46%	3.69%	4.89%			3.45%
36	0.00%	0.50%	0.88%	2.81%	5.03%	4.64%	3.56%	3.88%	4.89%			3.50%
37	0.00%	0.50%	1.12%	2.82%	5.19%	4.74%	3.79%	4.26%	4.89%			3.67%
38	0.00%	0.61%	1.28%	2.82%	5.47%	4.88%	3.89%	4.35%				3.79%
39	0.00%	0.61%	1.28%	2.86%	5.51%	5.07%	4.09%	4.55%				3.89%
40	0.00%	0.61%	1.28%	3.38%	5.51%	5.15%	4.36%	4.86%				4.06%
41	0.00%	0.61%	1.30%	3.55%	5.55%	5.26%	4.56%	5.44%				4.21%
42	0.00%	0.81%	1.45%	3.55%	5.56%	5.26%	4.83%	5.55%				4.32%
43	0.00%	1.11%	1.46%	3.55%	5.80%	5.29%	5.00%	5.86%				4.43%
44	0.00%	1.11%	1.53%	3.55%	5.80%	5.52%	5.07%	6.35%				4.54%
45	0.01%	1.11%	1.53%	3.60%	5.84%	5.57%	5.75%	6.40%				4.72%
46	0.01%	1.11%	1.53%	3.60%	5.89%	5.86%	5.91%	6.85%				4.84%
47	0.01%	1.11%	1.65%	3.60%	5.89%	6.30%	6.37%	6.96%				5.05%
48	0.01%	1.11%	1.65%	3.83%	5.89%	6.35%	6.73%	7.50%				5.19%
49	0.01%	1.56%	1.65%	3.83%	5.89%	7.06%	6.79%	7.50%				5.36%
50	0.01%	1.66%	1.74%	4.48%	5.89%	7.21%	6.80%					5.49%
51	0.01%	1.66%	1.83%	4.48%	5.92%	7.55%	6.92%					5.60%
52	0.01%	1.66%	1.89%	4.48%	5.92%	7.81%	6.96%					5.67%
53	0.01%	1.66%	1.90%	4.65%	6.30%	7.90%	7.03%					5.77%
54	0.01%	1.66%	1.90%	4.65%	6.48%	7.93%	7.62%					5.90%
55	0.12%	1.66%	1.90%	4.65%	6.50%	7.99%	7.63%					5.92%
56	0.12%	1.66%	1.90%	5.47%	6.70%	8.12%	7.75%					6.10%
57	0.12%	1.66%	1.97%	5.47%	6.75%	8.22%	7.75%					6.15%
58	0.12%	1.66%	1.97%	5.63%	6.75%	8.46%	8.62%					6.29%
59	0.12%	1.74%	1.97%	5.63%	6.75%	8.51%	8.62%					6.31%
60	0.12%	2.01%	2.12%	5.76%	6.75%	8.60%	8.62%					6.42%
61	0.57%	2.01%	2.40%	5.76%	6.81%	8.79%	8.85%					6.58%
62	0.60%	2.01%	2.64%	5.76%	6.81%	8.79%						6.64%
63	0.60%	2.02%	2.75%	6.23%	6.83%	8.84%						6.77%
64	0.76%	2.02%	2.87%	6.27%	6.83%	8.91%						6.83%
65	0.76%	2.02%	2.87%	6.27%	6.84%	9.14%						6.87%
66	0.76%	2.02%	2.87%	6.27%	6.87%	9.78%						6.97%
67	0.76%	2.02%	2.87%	6.59%	6.87%	9.78%						7.03%
68	0.95%	2.02%	3.00%	6.78%	6.91%	9.78%						7.13%
69	0.95%	2.02%	3.00%	6.97%	6.91%	9.78%						7.16%
70	0.95%	2.31%	3.16%	7.09%	6.91%	9.78%						7.28%
71	0.95%	2.31%	3.16%	7.09%	7.28%	9.78%						7.34%
72	0.95%	2.49%	3.16%	7.58%	7.28%	9.78%						7.46%
73	0.95%	2.49%	3.16%	7.73%	7.49%	9.78%						7.53%
74	0.95%	2.49%	3.16%	7.73%	7.49%							7.53%
75	0.95%	2.49%	3.16%	7.89%	7.49%							7.56%
76	0.95%	2.49%	3.16%	7.89%	7.74%							7.60%
77	0.95%	2.49%	3.24%	7.89%	7.74%							7.63%
78	0.95%	2.49%	3.24%	7.89%	8.32%							7.68%
79	0.95%	2.49%	3.24%	7.89%	8.36%							7.69%
80	0.95%	2.49%	3.24%	7.89%	8.36%							7.69%
81	0.95%	2.49%	3.24%	8.18%	8.82%							7.78%
82	0.95%	2.58%	3.24%	8.28%	8.82%							7.85%
83	0.95%	2.58%	3.36%	8.28%	8.82%							7.92%
84	0.95%	2.58%	3.36%	8.28%	8.82%							7.92%
85	0.95%	2.58%	3.36%	8.28%	8.82%							7.92%
86	0.95%	2.58%	3.36%	8.28%								7.92%
87	0.95%	2.58%	3.36%	8.28%								7.92%
88	0.95%	2.58%	3.36%	8.28%								7.92%
89	0.95%	2.58%	3.36%	8.28%								7.92%
90	0.95%	2.58%	3.36%	8.54%								7.98%
91	0.95%	3.05%	3.36%	8.54%								8.06%
92	0.95%	3.05%	3.36%	8.54%								8.06%
93	0.95%	3.05%	3.36%	8.54%								8.06%
94	0.95%	3.05%	3.36%	8.54%								8.06%
95	1.11%	3.05%	3.36%	8.54%								8.09%
96	1.11%	3.05%	3.36%	8.54%								8.09%
97	1.11%	3.05%	3.36%	8.54%								8.09%
98	1.11%	3.05%	3.36%									8.09%
99	1.11%	3.05%	3.36%									8.09%
100	1.11%	3.16%	3.36%									8.11%
101	1.11%	3.16%	3.36%									8.11%
102	1.11%	3.16%	3.36%									8.11%
103	1.11%	3.16%	3.36%									8.11%
104	1.27%	3.16%	3.36%									8.15%
105	1.27%	3.16%	3.68%									8.25%
106	1.27%	3.16%	3.68%									8.25%
107	1.27%	3.16%	3.68%									8.25%
108	1.27%	3.16%	3.68%									8.25%
109	1.27%	3.16%	3.68%									8.25%
110	1.27%	3.16%										8.25%
111	1.27%	3.16%										8.25%
112	1.27%	3.16%										8.25%
113	1.75%	3.16%										8.47%
114	1.75%	3.16%										8.47%
115	1.90%	3.16%										8.55%
116	2.00%	3.16%										8.61%
117	2.00%	3.16%										8.61%
118	2.00%	3.16%										8.61%
119	2.00%	3.16%										8.61%
120	2.00%	3.16%										8.61%
121	2.00%	3.16%										8.61%
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148												8.61%
149												8.61%

Análisis de Cancelaciones Anticipadas - Colombia Préstamos Hipotecarios

Fecha de Corte: January, 2024

Para el presente informe de cancelaciones anticipadas por cosechas, se llevó a cabo un analsis de las caracteristicas de cada préstamo y su comportamiento histórico de pago. Los préstamos cancelados antipadamente, son aquellos que fueron cancelados completamente antes de la fecha de vencimiento originalmente pactada.

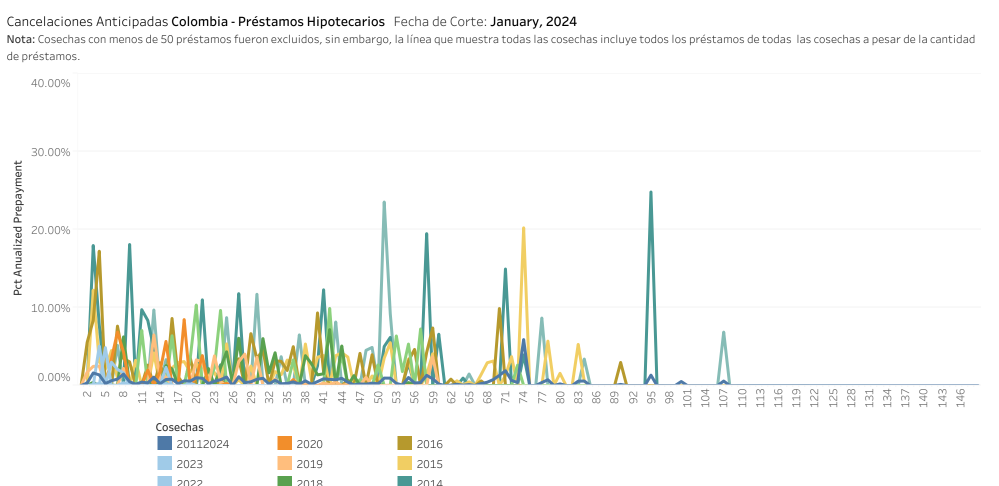
Introducción

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
Primera Cosecha	2011
Última Cosecha	2024
Periodos Totales	149
Prestamos Desembolsados	7,459
Total Desembolsado	533,342,479,906
Total Cancelaciones Anticpadas	25,894,421,292
Préstamos Cancelados Anticipadamente	293

Cancelaciones Anticipadas **Colombia - Préstamos Hipotecarios** Fecha de Corte: **January, 2024**
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: **January, 2024**
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	20112024
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%	5.54%	0.00%	0.00%	1.72%	0.00%	0.00%	0.00%	0.00%	0.33%
3	0.00%	17.95%	12.22%	8.36%	0.00%	0.42%	2.46%	0.00%	0.00%	0.14%	0.00%	1.61%
4	0.00%	7.74%	3.02%	17.21%	0.00%	0.00%	2.50%	0.00%	5.05%	0.27%	0.00%	1.36%
5	0.00%	0.00%	2.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	4.86%	0.25%
6	0.00%	0.00%	4.48%	0.00%	0.00%	0.04%	0.00%	3.41%	2.99%	0.00%	0.00%	0.62%
7	5.15%	0.00%	0.91%	7.62%	0.00%	0.02%	0.00%	6.85%	2.07%	0.00%	0.00%	0.83%
8	0.00%	0.00%	5.50%	3.48%	0.00%	6.24%	2.19%	4.28%	1.63%	0.00%	0.36%	1.47%
9	0.00%	18.08%	0.00%	3.03%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.10%	0.49%
10	0.00%	0.00%	3.24%	0.02%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%	0.18%
11	0.00%	9.73%	0.00%	0.06%	7.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.44%
12	0.00%	8.35%	0.00%	2.62%	0.00%	0.00%	0.00%	1.98%	0.00%	0.00%	0.00%	0.34%
13	9.68%	4.72%	4.18%	0.00%	0.00%	0.70%	6.48%	0.02%	0.00%	0.00%	0.00%	1.08%
14	0.00%	0.00%	0.00%	2.92%	0.00%	0.00%	0.93%	1.72%	0.00%	0.00%		0.22%
15	3.32%	0.00%	0.00%	0.00%	0.03%	2.55%	1.11%	5.66%	0.26%	2.33%		0.77%
16	0.00%	0.00%	2.26%	8.60%	6.37%	2.14%	0.00%	0.00%	0.00%	0.00%		0.81%
17	0.00%	0.00%	2.95%	1.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.23%
18	0.00%	0.00%	3.07%	0.00%	0.00%	0.00%	0.00%	8.45%	0.00%	0.00%		0.60%
19	0.00%	0.00%	1.72%	3.58%	3.49%	0.00%	0.00%	0.00%	0.31%	0.00%		0.57%
20	0.00%	0.00%	3.00%	0.00%	10.32%	0.00%	3.29%	1.05%	0.00%	0.00%		1.00%
21	3.60%	10.98%	0.00%	0.00%	0.00%	0.00%	3.05%	3.84%	0.00%	0.00%		0.93%
22	0.00%	0.00%	1.51%	0.00%	0.00%	2.18%	0.00%	0.00%	0.00%	0.00%		0.24%
23	0.00%	0.00%	1.67%	0.00%	2.32%	0.00%	3.81%	0.00%	0.00%	0.00%		0.56%
24	0.00%	2.65%	0.01%	0.72%	9.63%	2.26%	0.49%	0.00%	0.00%	0.00%		0.75%
25	8.70%	0.00%	5.34%	0.00%	0.00%	4.33%	0.00%	0.27%	0.00%	0.00%		1.09%
26	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.00%	0.00%	0.00%			0.01%
27	0.00%	11.78%	0.74%	3.43%	0.00%	6.06%	3.06%	0.00%	0.00%			1.13%
28	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.03%	0.00%	0.00%			0.38%
29	0.00%	0.00%	2.50%	6.65%	0.00%	0.00%	0.11%	0.04%	0.00%			0.48%
30	11.70%	0.00%	0.00%	3.41%	0.00%	0.00%	3.62%	0.00%	0.00%			0.80%
31	0.00%	0.00%	0.00%	4.63%	0.00%	6.01%	0.00%	0.00%	0.00%			0.93%
32	0.00%	0.00%	0.00%	0.00%	0.00%	1.63%	0.00%	0.00%	0.00%			0.18%
33	0.00%	0.00%	1.78%	3.16%	0.00%	4.20%	0.82%	0.00%	0.00%			0.69%
34	3.70%	0.00%	1.38%	3.11%	0.00%	0.00%	0.00%	0.00%	0.00%			0.22%
35	0.00%	0.00%	3.27%	1.93%	0.00%	0.00%	0.00%	0.00%	0.00%			0.27%
36	0.00%	0.00%	2.54%	4.98%	3.29%	0.00%	0.00%	0.76%	0.00%			0.47%
37	6.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	0.00%			0.19%
38	0.00%	0.00%	5.32%	0.00%	0.00%	3.83%	0.18%	0.00%				0.60%
39	0.00%	0.00%	0.71%	0.00%	0.00%	2.80%	0.00%	0.00%				0.16%
40	0.00%	2.53%	3.63%	9.31%	0.00%	1.37%	0.00%	0.00%				0.51%
41	0.00%	12.27%	3.84%	1.72%	0.00%	1.50%	0.34%	0.00%				0.86%
42	0.00%	0.00%	0.00%	0.00%	9.88%	7.16%	0.11%	0.00%				0.79%
43	8.14%	0.00%	3.82%	0.00%	0.00%	0.00%	0.46%	0.00%				0.74%
44	0.00%	0.00%	4.20%	0.00%	3.97%	5.07%	0.00%	0.00%				0.93%
45	0.00%	0.00%	3.65%	0.69%	0.00%	0.00%	0.20%	0.00%				0.43%
46	0.00%	0.00%	0.00%	0.00%	0.00%	1.27%	0.00%	0.00%				0.09%
47	0.00%	0.00%	0.00%	4.12%	0.75%	0.00%	0.00%	0.00%				0.20%
48	4.51%	0.00%	0.00%	0.00%	0.00%	0.00%	1.05%	0.00%				0.17%
49	4.89%	0.00%	1.22%	3.95%	0.00%	0.00%	0.00%	0.00%				0.30%
50	0.00%	0.00%	0.00%	0.00%	2.65%	0.19%	0.00%					0.23%
51	23.52%	5.00%	3.52%	0.00%	0.00%	0.00%	0.00%					0.95%
52	9.20%	6.17%	5.50%	0.00%	0.00%	0.00%	0.05%					0.95%
53	0.00%	0.00%	0.00%	0.00%	6.36%	0.00%	0.00%					0.28%
54	0.00%	0.00%	0.00%	0.00%	1.79%	0.00%	0.00%					0.06%
55	0.00%	2.87%	3.41%	3.14%	5.32%	0.38%	0.00%					1.03%
56	0.00%	0.00%	0.00%	4.63%	0.00%	0.13%	0.00%					0.33%
57	0.00%	0.00%	0.00%	0.00%	7.25%	0.00%	0.00%					0.37%
58	0.00%	19.47%	1.39%	4.24%	0.00%	0.00%	0.00%					1.31%
59	0.00%	0.00%	4.08%	7.38%	0.00%	0.00%	3.69%					0.87%
60	0.00%	6.58%	0.00%	0.00%	0.00%	0.00%	0.00%					0.19%
61	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					0.00%
62	0.00%	0.00%	0.00%	0.82%	0.00%	0.00%						0.05%
63	0.00%	0.00%	0.61%	0.00%	0.00%	0.00%						0.16%
64	0.00%	0.95%	0.07%	0.00%	0.00%	0.00%						0.04%
65	1.48%	0.00%	0.47%	0.00%	0.00%	0.00%						0.12%
66	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%						0.00%
67	0.00%	0.00%	1.43%	0.59%	0.00%	0.00%						0.25%
68	0.00%	0.00%	2.92%	0.00%	0.00%	0.00%						0.43%
69	0.00%	0.00%	3.14%	0.00%	0.00%	0.00%						0.77%
70	0.00%	0.00%	0.00%	9.87%	0.00%	0.00%						1.30%
71	0.00%	14.94%	1.25%	0.00%	0.00%	0.00%						1.90%
72	0.00%	0.00%	3.71%	0.00%	0.00%	0.00%						0.66%
73	0.00%	0.00%	0.00%	0.00%	2.62%	0.00%						0.38%
74	0.00%	3.93%	20.22%	0.00%	0.00%							5.89%
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	8.65%	0.00%	0.00%	0.00%	0.00%							0.39%
78	0.00%	0.00%	5.69%	0.00%	0.00%							0.74%
79	0.00%	0.00%	0.00%	0.00%	0.00%							0.00%
80	0.00%	0.00%	1.57%	0.00%	0.00%							0.21%
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%	5.27%	0.00%	0.00%							0.56%
84	3.39%	0.00%	0.54%	0.00%	0.00%							0.58%
85	0.00%	0.00%	0.00%	0.00%	0.00%							0.00%
86	0.00%	0.00%	0.00%	0.00%								0.00%
87	0.00%	0.00%	0.00%	0.00%								0.00%
88	0.00%	0.00%	0.00%	0.00%								0.00%
89	0.00%	0.00%	0.00%	0.00%								0.00%
90	0.00%	0.00%	0.00%	2.96%								0.15%
91	0.00%	0.00%	0.00%	0.00%								0.00%
92	0.00%	0.00%	0.00%	0.00%								0.00%
93	0.00%	0.00%	0.00%	0.00%								0.00%
94	0.00%	0.00%	0.00%	0.00%								0.00%
95	0.00%	24.81%	0.00%	0.00%								1.33%
96	0.00%	0.00%	0.00%	0.00%								0.00%
97	0.00%	0.00%	0.00%	0.00%								0.00%
98	0.00%	0.00%	0.00%									0.00%
99	0.00%	0.00%	0.00%									0.00%
100	0.00%	0.00%	0.00%									0.52%
101	0.00%	0.00%	0.00%									0.00%
102	0.00%	0.00%	0.00%									0.00%
103	0.00%	0.00%	0.00%									0.00%
104	0.00%	0.00%	0.00%									0.00%
105	0.00%	0.00%	0.00%									0.00%
106	0.00%	0.00%	0.00%									0.00%
107	6.84%	0.00%	0.00%									0.58%
108	0.00%	0.00%	0.00%									0.00%
109	0.00%	0.00%	0.00%									0.00%
110	0.00%	0.00%										0.00%
111	0.00%	0.00%										0.00%
112	0.00%	0.00%										0.00%
113	0.00%	0.00%										0.00%
114	0.00%	0.00%										0.00%
115	0.00%	0.00%										0.00%
116	0.00%	0.00%										0.00%
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118	0.00%	0.00%										0.00%
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