



## Delinquency Graphs by Vintage (*Gráficos de Morosidad por Cosechas*)

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

Cutoff Date: August-2022

### **Section 1** (English Reports/Reportes en Inglés)

Delinquency Graphs by Vintage

### **Section 2** (Reportes en Español/Spanish Reports)

Gráficos de Morosidad por Cosechas

# Section 1

(English Reports / *Reportes en Inglés*)



## Delinquency Graphs by Vintage Colombia

### Personal Loans - August-2022

An analysis of historical loan payment data was used to compile a migration analysis of delinquency by annual vintage. Delinquencies for each vintage were grouped into the following buckets; Current, 1-30, 31- 60, 61-90, 91-120, 121-150, 151-180, and 180+. Results are provided in graphical and tabular form. Vintages with fewer than fifty (50) loans are not presented, however these excluded loans are included in the data and graphs showing all vintages.

The cutoff date is August-2022

# Personal Loans - La Hipotecaria Colombia Migration Analysis (All Vintages)

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	August	August	August	August	August	August	August	August	August	August
Saldo Cartera	3,249,267,220	5,430,545,065	7,855,543,241	11,376,626,413	13,776,382,351	17,566,771,402	29,987,206,327	34,665,319,371	33,217,414,739	30,873,493,358

## Delinquency Status (\$ of Current Balance)

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	August	August	August	August	August	August	August	August	August	August
CURRENT	2,971,996,764	4,367,718,999	6,558,358,352	9,879,171,574	11,939,837,376	14,809,653,351	25,449,305,970	29,061,273,568	28,247,600,805	25,129,570,519
1-30 DAYS	277,270,456	472,826,066	1,284,644,578	1,497,454,838	1,416,776,720	1,541,503,145	2,412,065,398	3,696,295,387	2,456,635,921	2,682,344,523
31-60 DAYS	0	0	0	0	152,981,908	556,014,561	1,049,234,278	84,408,867	963,362,746	701,956,301
61-90 DAYS	0	0	12,540,310	0	5,230,361	220,773,683	520,386,062	281,426,183	748,746,064	645,642,497
91-120 DAYS	0	0	0	0	152,990,616	201,966,600	398,414,805	137,265,763	289,727,200	738,257,509
121-150 DAYS	0	0	0	0	85,786,218	110,639,520	117,815,730	106,149,503	64,301,201	703,644,558
151-180 DAYS	0	0	0	0	9,218,417	71,818,767	39,980,074	119,352,931	213,423,200	277,066,448
181+ DAYS	0	0	0	0	15,606,735	54,401,774	0	439,147,528	223,548,100	0

## Delinquency Status (% of Current Balance)

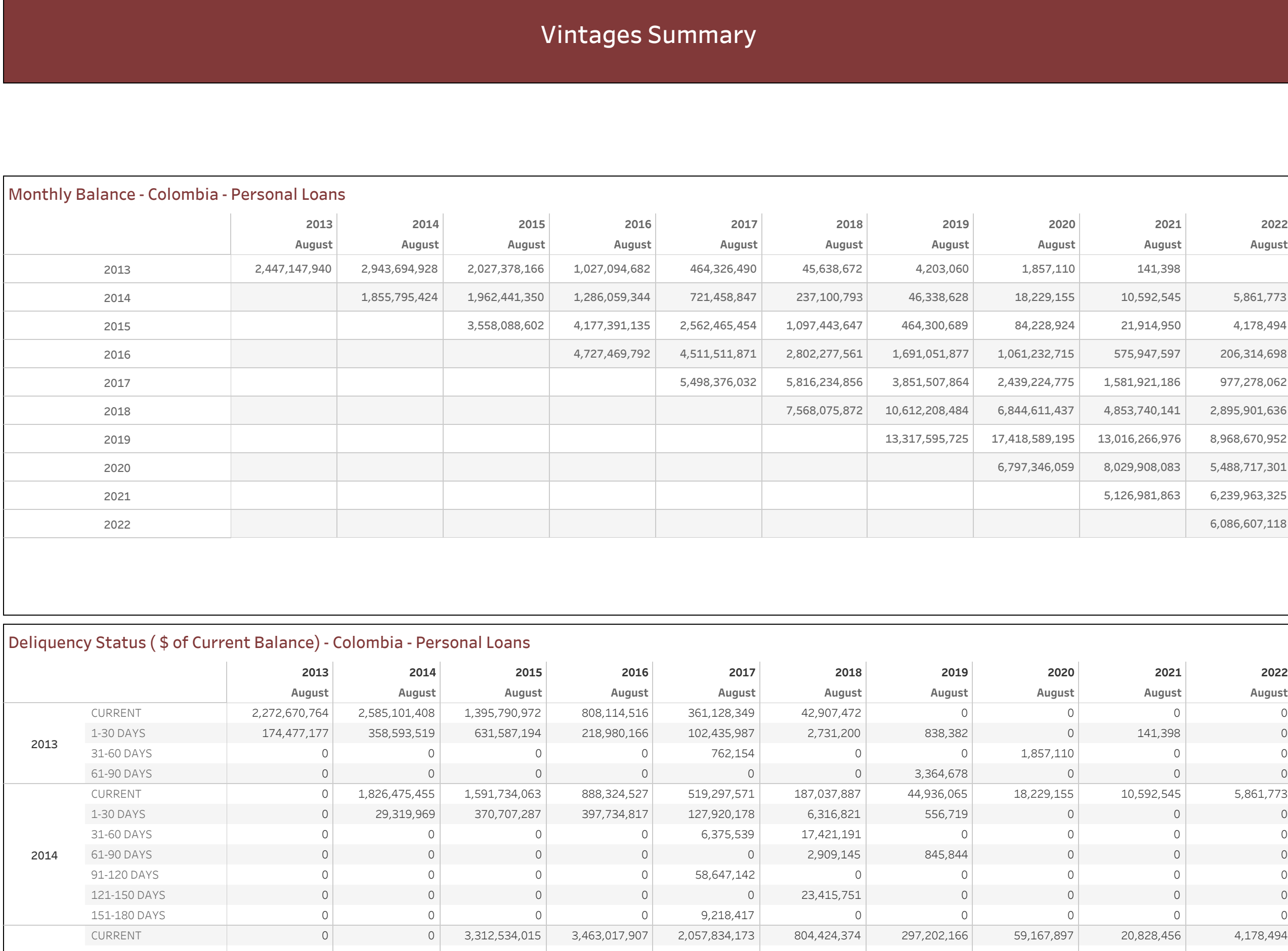
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	August	August	August	August	August	August	August	August	August	August
CURRENT	91.47%	91.29%	83.49%	86.84%	86.67%	84.30%	84.87%	83.93%	85.04%	83.39%
1-30 DAYS	8.53%	8.71%	16.35%	13.16%	10.28%	8.78%	8.04%	10.66%	7.40%	8.69%
31-60 DAYS	0.00%	0.00%	0.00%	0.00%	1.11%	3.17%	3.50%	2.38%	2.90%	2.27%
61-90 DAYS	0.00%	0.00%	0.16%	0.00%	0.44%	1.26%	1.74%	0.81%	2.25%	2.08%
91-120 DAYS	0.00%	0.00%	0.00%	0.00%	1.11%	1.19%	1.33%	0.40%	0.81%	2.39%
121-150 DAYS	0.00%	0.00%	0.00%	0.00%	0.65%	0.63%	0.39%	0.31%	0.15%	2.27%
151-180 DAYS	0.00%	0.00%	0.00%	0.00%	0.07%	0.41%	0.13%	0.34%	0.67%	0.90%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.15%	0.31%	0.00%	1.27%	0.67%	0.00%

CURRENT - 90 DAYS	100.00%	100.00%	100.00%	100.00%	98.10%	97.20%	98.13%	97.69%	97.50%	94.44%
91-180 DAYS	0.00%	0.00%	0.00%	0.00%	1.79%	2.28%	1.85%	1.65%	1.78%	6.56%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.11%	0.31%	0.00%	1.27%	0.67%	0.00%

## Delinquency Graph - Colombia - Personal Loans (All Vintages)



## Delinquency Graph - Colombia - Personal Loans (All Vintages)



## Vintages Summary

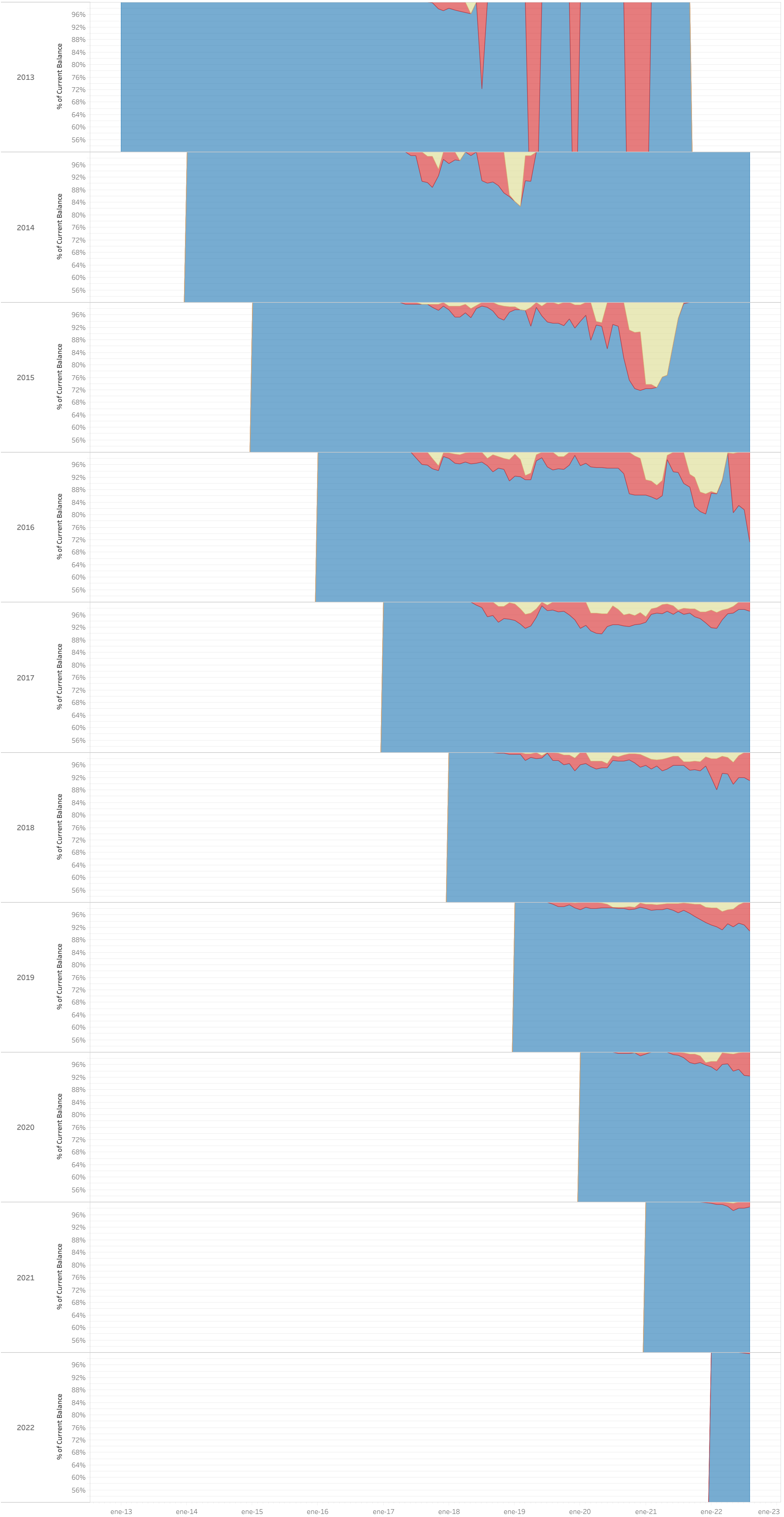
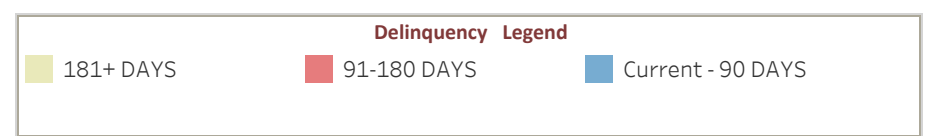
Monthly Balance - Colombia - Personal Loans	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	August	August	August	August	August	August	August	August	August	August
2013	2,447,147,940	2,945,934,928	2,027,376,166	1,027,094,682	464,326,490	45,638,672	4,203,060	1,857,110	141,398	
2014		1,855,795,424	1,962,441,350	1,286,059,344	721,458,847	237,100,793	46,338,628	18,229,155	10,592,545	5,861,773
2015			3,558,088,602	4,177,391,135	2,562,465,454	1,097,443,647	464,300,689	84,228,924	21,914,950	4,176,494
2016				4,727,469,792	4,511,511,871	2,802,277,561	1,691,051,877	1,061,232,715	575,947,597	206,314,668
2017					5,498,376,032	5,816,234,856	3,851,507,864	2,439,224,775	1,581,921,186	977,278,027
2018						7,568,075,872	10,612,208,484	6,844,611,437	4,853,740,141	2,895,970,636
2019							13,317,595,725	17,418,589,195	13,016,266,976	8,968,670,952
2020								6,797,346,059	8,029,908,083	5,488,717,301
2021									5,126,981,863	6,239,963,323
2022										6,086,607,118

## Delinquency Status (\$ of Current Balance) - Colombia - Personal Loans

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	August	August	August	August	August	August	August	August	August	August
2013	2,272,670,764	2,585,101,408	1,395,790,972	808,114,516	361,128,349	42,907,472	0	0	0	0
1-30 DAYS	174,477,177	358,593,519	631,587,184	218,980,166	102,435,987	2,731,200	838,382	0	141,398	0
31-60 DAYS	0	0	0	0	762,154	0	0	1,857,110	0	0
61-90 DAYS	0	0	0	0	0	0	3,364,676	0	0	0
2014	0	1,826,475,455	1,591,734,063	886,324,827	519,297,571	187,037,887	44,936,065	18,229,155	10,592,545	5,861,773
1-30 DAYS	0	29,313,969	370,707,287	397,734,817	127,920,178	6,316,812	556,179	0	0	0
31-60 DAYS	0	0	0	0	6,375,539	17,421,191	0	0	0	0
61-90 DAYS	0	0	0	0	0	2,909,145	845,844	0	0	0
91-120 DAYS	0	0	0	0	58,647,142	0	0	0	0	0
121-150 DAYS	0	0	0	0	0	23,415,761	0	0	0	0
151-180 DAYS	0	0	0	0	9,218,417	0	0	0	0	0
181+ DAYS	0	0	0	0	15,606,735	0	0	0	0	0
2015	0	0	3,312,534,015	3,463,017,907	2,057,834,173	804,424,374	297,202,166	59,167,587	20,828,456	4,176,494
1-30 DAYS	0	0	233,014,277	714,373,228	463,801,581	178,724,980	46,325,057	6,262,589	6,262,589	0
31-60 DAYS	0	0	0	0	25,222,964	65,652,058	54,375,304	2,124,024	1,012,281	0
61-90 DAYS	0	0	12,540,310	0	0	30,727,110	35,874,756	10,311,950	0	0
91-120 DAYS	0	0	0	0	0	0	18,152,427	0	74,213	0
121-150 DAYS	0	0	0	0	0	17,915,126	9,887,770	0	0	0
151-180 DAYS	0	0	0	0	0	0	2,683,200	6,362,465	0	0
181+ DAYS	0	0	0	0	0	15,606,735	0	0	0	0
2016	0	0	0	4,589,194,294	3,893,333,887	1,979,354,161	1,090,462,026	733,614,725	427,077,850	93,494,701
1-30 DAYS	0	0	0	138,275,499	314,244,660	396,221,778	333,951,489	160,184,754	24,115,947	39,615,584
31-60 DAYS	0	0	0	0	120,612,282	201,321,064	144,586,440	331,716,644	30,044,968	13,706,009
61-90 DAYS	0	0	0	0	5,230,361	102,220,736	27,259,097	80,601,854	37,555,190	0
91-120 DAYS	0	0	0	0	94,343,473	32,884,490	57,853,873	0	18,199,132	20,339,536
121-150 DAYS	0	0	0	0	8,738,218	15,354,177	14,326,976	42,072,372	132,770	39,158,688
151-180 DAYS	0	0	0	0	0	19,919,381	22,610,976	11,582,365	38,822,310	0
181+ DAYS	0	0	0	0	0	54,401,774	0	0	0	0
2017	0	0	0	0	5,092,138,473	4,474,158,286	2,979,766,131	1,818,814,073	1,258,093,548	834,193,123
1-30 DAYS	0	0	0	0	406,182,559	735,128,490	452,624,950	341,555,596	221,788,378	94,937,647
31-60 DAYS	0	0	0	0	0	271,620,249	176,291,310	93,810,652	24,086,833	11,103,817
61-90 DAYS	0	0	0	0	0	60,391,766	146,478,906	8,916,834	15,169,400	29,270,624
91-120 DAYS	0	0	0	0	0	169,082,110	82,966,730	30,726,032	15,278,653	16,408,831
121-150 DAYS	0	0	0	0	0	53,954,467	13,379,820	24,469,568	7,428,940	0
151-180 DAYS	0	0	0	0	0	51,899,986	0	62,860,642	7,385,824	11,365,023
181+ DAYS	0	0	0	0	0	0	0	58,670,975	32,189,719	0
2018	0	0	0	0	0	7,321,171,069	6,674,204,147	5,551,017,991	4,085,603,491	2,222,942,577
1-30 DAYS	0	0	0	0	0	222,379,877	1,111,033,279	882,033,198	250,692,136	269,126,242
31-60 DAYS	0	0	0	0	0	0	387,093,225	137,405,279	125,591,562	91,276,269
61-90 DAYS	0	0	0	0	0	24,524,926	177,478,346	85,734,268	193,704,002	51,185,620
91-120 DAYS	0	0	0	0	0	0	167,489,483	37,187,788	32,705,284	94,397,178
121-150 DAYS	0	0	0	0	0	0	80,234,155	16,380,595	308,100,998	387,202,255
151-180 DAYS	0	0	0	0	0	0	16,858,898	39,047,119	27,347,761	46,002,595
181+ DAYS	0	0	0	0	0	0	0	95,095,199	138,095,718	0
2019	0	0	0	0	0	0	12,362,738,445	14,529,432,656	10,904,285,985	6,506,933,804
1-30 DAYS	0	0	0	0	0	0	466,733,503	2,023,626,836	1,156,103,697	920,259,088
31-60 DAYS	0	0	0	0	0	0	287,089,000	514,152,864	512,481,988	342,058,824
61-90 DAYS	0	0	0	0	0	0	18,152,427	10,506,000		



Delinquency Graph - Colombia - Personal Loans (2013,2014,2015 y 7 más) Vintages



## Section 2

*(Spanish Reports / Reportes en Español)*



## Gráficos de Morosidad por Cosechas Colombia

### Préstamos Personales - agosto-2022

Se realizó un análisis de los datos históricos de pago de préstamos para compilar un análisis de migración de la morosidad por antigüedad anual. Las morosidades de cada cosecha se agruparon en los siguientes canastas; Corriente, 1-30, 31-60, 61-90, 91-120, 121-150, 151-180 y 180+. Los resultados se proporcionan en forma gráfica y tabular. Las cosechas con menos de cincuenta (50) préstamos no se muestran en el reporte, sin embargo, aquellos préstamos excluidos, si forman parte de la tabla de datos como en la gráfica de todas las cosechas.

La fecha de corte: agosto-2022



# Préstamos Personales - La Hipotecaria Colombia - Análisis de Migración de Cosechas (Todas)

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto
Saldo Cartera	3,249,267,220	5,430,545,065	7,855,543,241	11,376,626,413	13,776,382,351	17,566,771,402	29,987,206,327	34,665,919,371	33,217,414,739	30,873,493,358

## Estado de Morosidad (\$ Saldo Actual)

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto
CORRIENTE	2,971,996,764	4,957,718,999	6,558,358,352	9,879,171,574	11,939,897,976	14,809,633,361	25,448,306,979	29,061,273,568	28,547,600,305	26,138,079,019
1-30 DIAS	277,270,456	472,826,656	1,289,644,578	1,497,454,626	1,416,788,720	1,541,521,145	2,412,062,398	3,696,295,387	2,456,635,821	2,268,244,525
31-60 DIAS	0	0	0	0	0	182,981,908	556,014,561	1,049,234,278	824,408,987	963,862,746
61-90 DIAS	0	0	12,540,310	0	5,230,361	220,772,683	520,386,062	281,426,163	748,746,064	643,642,497
91-120 DIAS	0	0	0	0	152,990,616	201,966,600	398,414,800	137,265,763	289,727,200	738,251,559
121-150 DIAS	0	0	0	0	83,738,218	110,639,520	117,818,730	106,149,503	64,370,701	703,644,508
151-180 DIAS	0	0	0	0	9,218,417	71,818,767	39,980,074	119,152,991	233,423,200	277,066,448
181+ DIAS	0	0	0	0	15,006,735	54,461,774	0	429,147,528	223,548,100	0

## Estado de Morosidad (% del Saldo Actual)

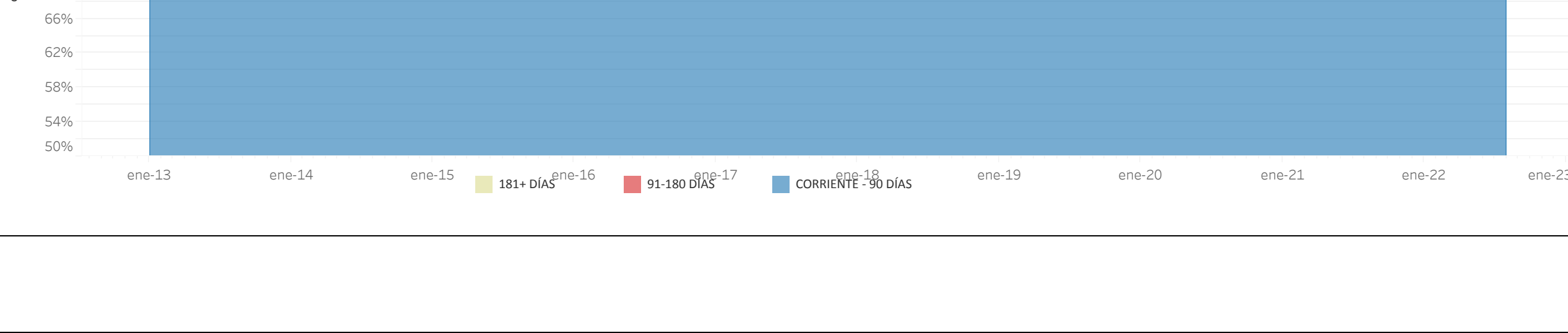
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto
CORRIENTE	91.47%	91.29%	83.49%	86.84%	86.67%	84.30%	84.87%	83.93%	85.04%	83.39%
1-30 DIAS	8.53%	8.71%	16.35%	13.16%	10.29%	8.78%	8.94%	10.60%	7.40%	6.69%
31-60 DIAS	0.00%	0.00%	0.00%	0.00%	0.00%	1.11%	3.17%	3.50%	2.39%	2.27%
61-90 DIAS	0.00%	0.00%	0.16%	0.00%	0.04%	1.26%	1.74%	0.81%	2.25%	2.08%
91-120 DIAS	0.00%	0.00%	0.00%	0.00%	1.11%	1.15%	1.33%	0.40%	0.87%	2.39%
121-150 DIAS	0.00%	0.00%	0.00%	0.00%	0.61%	0.63%	0.39%	0.31%	0.19%	2.27%
151-180 DIAS	0.00%	0.00%	0.00%	0.00%	0.07%	0.41%	0.13%	0.34%	0.67%	0.90%
181+ DIAS	0.00%	0.00%	100.00%	0.00%	0.11%	0.31%	0.00%	1.27%	0.67%	0.00%

CORRIENTE - 90 DIAS	100.00%	100.00%	100.00%	100.00%	98.10%	97.50%	98.15%	97.69%	97.59%	94.44%
91-180 DIAS	0.00%	0.00%	0.00%	0.00%	1.79%	2.19%	1.85%	1.05%	1.74%	5.56%
181+ DIAS	0.00%	0.00%	0.00%	0.00%	0.11%	0.31%	0.00%	1.27%	0.67%	0.00%

## Gráfico de Morosidad por Cosechas - Colombia - Préstamos Personales (Todas las Cosechas)



## Gráfico de Morosidad por Cosechas - Colombia - Préstamos Personales (Todas las Cosechas)



## Resumen por Cosechas

Saldo Mensual - Préstamos Personales - Colombia	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto
2013	2,447,147,940	2,943,694,928	2,027,378,166	1,027,094,682	464,326,490	45,638,472	4,203,600	1,857,110	141,398	0
2014		1,855,795,424	1,962,441,350	1,286,059,344	721,458,847	237,100,793	46,338,628	18,229,155	10,992,945	5,861,773
2015			3,558,088,602	4,177,391,135	2,562,465,454	1,097,443,647	464,300,689	84,228,924	21,514,950	4,178,494
2016				4,727,469,792	2,802,277,561	2,802,277,561	1,691,053,877	1,061,232,715	575,947,597	206,314,698
2017					5,498,376,032	5,816,234,856	3,851,597,864	2,439,224,775	1,581,921,186	977,278,062
2018						7,568,075,972	10,612,208,484	6,844,611,437	4,853,740,141	2,895,901,636
2019							13,317,595,725	17,418,589,195	13,016,266,976	8,968,679,952
2020								6,797,346,059	8,029,908,083	5,488,717,301
2021									5,126,981,863	6,239,963,325
2022										6,086,607,118

## Estado de Morosidad (\$ Saldo Actual) - Préstamos Personales - Colombia

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto	agosto
2013	CORRIENTE	2,772,670,764	2,585,101,408	1,395,790,972	808,114,516	361,128,349	42,907,472	0	0	0
	1-30 DIAS	174,477,177	358,693,619	631,587,194	218,980,166	102,485,987	2,731,020	838,362	141,398	0
	31-60 DIAS	0	0	0	0	762,154	0	1,857,110	0	0
	61-90 DIAS	0	1,826,475,455	1,591,734,063	888,324,527	519,297,571	187,037,887	44,936,065	18,229,155	10,592,545
	91-120 DIAS	0	29,319,969	370,707,287	397,734,817	127,920,178	6,316,821	556,719	0	0
	121-150 DIAS	0	0	0	0	6,375,539	17,421,191	0	0	0
	151-180 DIAS	0	0	0	0	0	2,909,145	845,844	0	0
	181+ DIAS	0	0	0	0	58,647,142	0	0	0	0
2014	CORRIENTE	0	3,312,534,015	3,463,017,907	2,057,834,173	804,424,374	297,202,166	59,167,897	20,828,456	4,178,494
	1-30 DIAS	0	233,014,277	714,373,228	483,801,581	178,724,980	46,325,057	6,262,588	0	0
	31-60 DIAS	0	0	0	0	25,222,964	65,652,058	54,175,304	2,124,024	1,012,281
	61-90 DIAS	0	0	12,540,310	0	0	30,727,110	35,874,756	10,311,930	0
	91-120 DIAS	0	0	0	0	0	0	18,152,427	0	74,213
	121-150 DIAS	0	0	0	0	0	17,015,126	9,887,779	0	0
	151-180 DIAS	0	0	0	0	0	0	2,683,200	6,362,465	0
	181+ DIAS	0	0	0	0	15,606,735	0	0	0	0
2015	CORRIENTE	0	0	4,589,194,294	3,893,331,887	1,979,954,161	1,090,462,026	733,614,725	427,077,850	93,494,703
	1-30 DIAS	0	0	138,275,499	311,244,680	396,221,778	333,913,469	160,183,764	204,145,897	30,615,584
	31-60 DIAS	0	0	0	0	120,623,252	201,323,064	148,586,440	33,176,644	13,706,019
	61-90 DIAS	0	0	0	0	5,230,361	102,220,736	275,093,077	80,601,856	37,555,390
	91-120 DIAS	0	0	0	0	94,343,473	32,884,490	5,893,873	18,199,322	20,339,536
	121-150 DIAS	0	0	0	0	83,738,218	116,326,976	14,326,976	42,072,372	132,370
	151-180 DIAS	0	0	0	0	0	15,919,181	22,630,976	11,582,365	38,222,100
	181+ DIAS	0	0	0	0	0	54,461,774	0	0	0
2016	CORRIENTE	0	0	0	5,092,155,473	4,474,158,988	2,979,766,131	1,818,674,075	1,229,093,648	814,192,123
	1-30 DIAS	0	0	0	406,182,559	735,128,490	452,624,968	341,995,996	221,788,378	94,937,647
	31-60 DIAS	0	0	0	0	271,620,249	176,291,310	93,810,652	24,086,833	11,103,817
	61-90 DIAS	0	0	0	0	60,391,766	148,478,906	8,916,834	15,169,400	29,270,824
	91-120 DIAS	0	0	0	0	169,082,110	82,966,730	30,726,032	15,278,633	16,408,631
	121-150 DIAS	0	0	0	0	53,954,467	13,379,820	24,469,568	7,428,940	9,480,213
	151-180 DIAS	0	0	0	0	31,899,386	0	62,965,642	7,885,614	11,365,021
	181+ DIAS	0	0	0	0	0	0	58,670,975	32,189,719	0
2017	CORRIENTE	0	0	0	0	7,321,171,069	6,674,204,147	5,551,017,991	4,085,603,491	2,222,942,577
	1-30 DIAS	0	0	0	0	222,379,877	1,113,033,279	882,033,198	250,622,136	269,126,242
	31-60 DIAS	0	0	0	0	0	387,093,225	137,405,279	15,704,285	91,276,269
	61-90 DIAS	0	0	0	0	24,524,916	177,478,346	85,794,468	193,704,002	51,185,650
	91-120 DIAS	0	0	0	0	0	167,488,433	37,187,788	512,841,988	342,058,824
	121-150 DIAS	0	0	0	0	0	80,224,156	16,280,595	207	120,971,154
	151-180 DIAS	0	0	0	0	0	14,685,898	39,047,119	27,347,761	46,002,595
	181+ DIAS	0	0	0	0	0	0	95,905,199	138,095,718	0
2018	CORRIENTE	0	0	0	0	0	12,382,736,445	14,529,432,656	10,704,285,985	6,506,933,804
	1-30 DIAS	0	0	0	0	0	466,713,003	2,023,626,836	1,136,101,897	930,250,089
	31-60 DIAS	0	0	0	0	0	287,080,000	514,152,864	324,581,964	342,058,824
	61-90 DIAS	0	0	0	0	0	0	129,084,435	308,108,998	367,308,255
	91-120 DIAS	0	0	0	0	0	0	71,982,342	43,478,518	151,381,597
	121-150 DIAS	0	0	0	0	0	0	23,326,967	22,290,707	268,473,704
	151-180 DIAS	0	0	0	0	0	0	0	129,590,500	103,522,995
	181+ DIAS	0	0	0	0	0	0	286,573,354	35,683,413	0



