



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

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

Cutoff Date: December-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

Mortgage Loans - December-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 December-2022

Mortgages Loans: include Loans that were used for home purchases and for refinances.

Mortgage Loans - La Hipotecaria Colombia Migration Analysis (All Vintages)

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	December	December	December	December	December	December	December	December	December	December
Sin valor de medida	23,623,508,156	44,480,735,306	97,403,296,886	119,618,681,604	128,725,374,093	162,320,812,194	216,081,097,605	238,585,249,122	263,789,966,620	312,858,166,357

Delinquency Status (\$ of Current Balance)

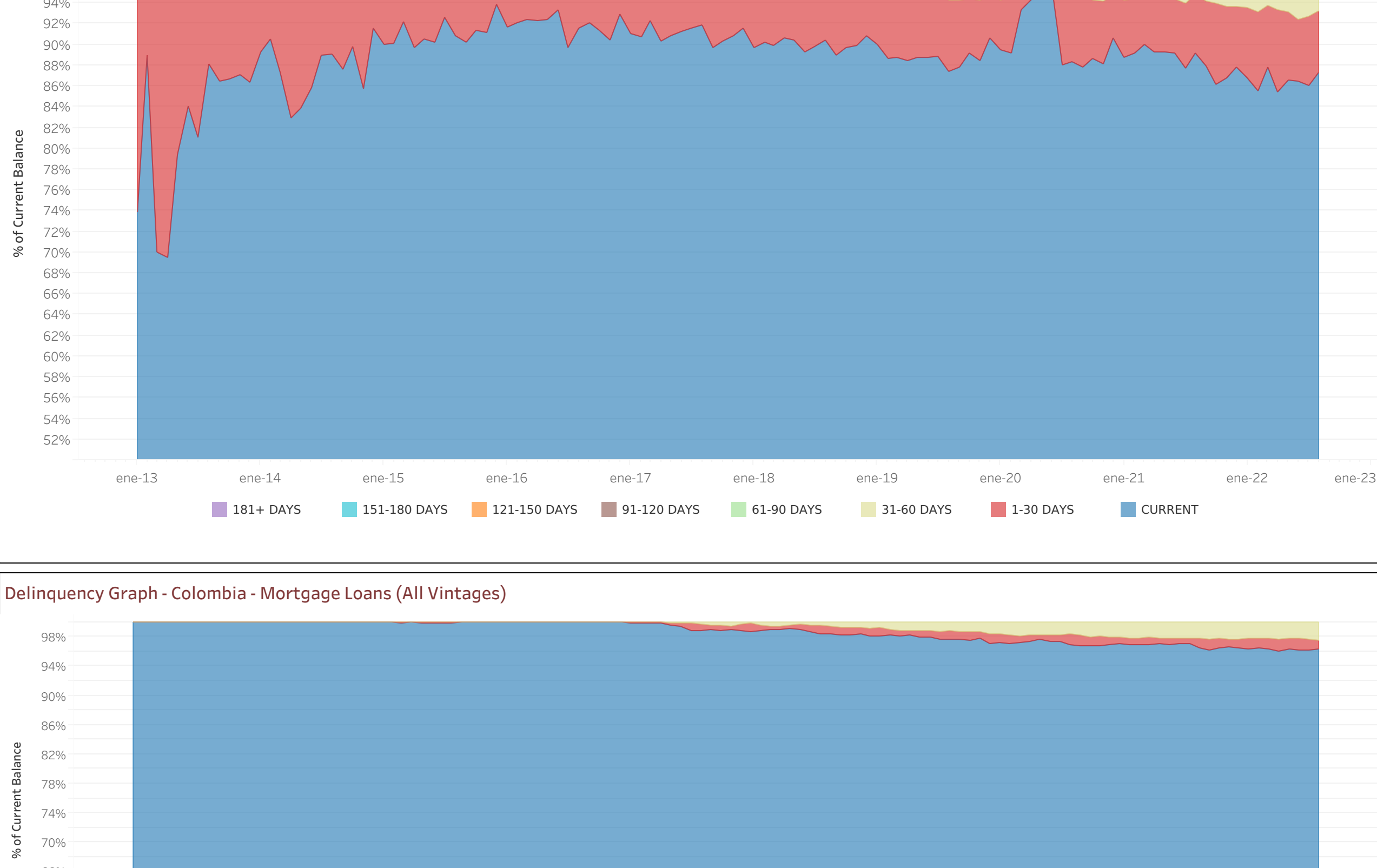
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	December	December	December	December	December	December	December	December	December	December
CURRENT	20,389,683,197	40,728,115,478	91,402,975,014	111,071,701,222	117,846,122,813	147,312,069,955	195,737,045,031	216,024,378,270	231,703,881,628	271,196,460,523
1-30 DAYS	3,233,824,959	3,752,619,828	5,524,182,552	8,441,578,727	6,661,998,928	8,512,901,046	8,591,911,168	9,847,590,619	15,276,508,099	18,238,650,002
31-60 DAYS	0	0	0	29,262,285	1,832,528,935	2,362,054,272	4,078,509,957	3,075,893,640	4,854,476,382	8,129,391,527
61-90 DAYS	0	0	0	0	918,661,043	1,235,822,223	2,419,055,982	1,666,222,760	2,499,253,758	3,575,568,641
91-120 DAYS	0	0	0	0	287,733,229	1,224,117,872	1,129,875,752	1,929,614,692	2,324,037,449	940,261,205
121-150 DAYS	0	0	0	0	104,222,923	155,660,701	896,864,329	1,032,588,941	877,480,150	1,920,940,028
151-180 DAYS	0	0	0	0	392,798,168	255,615,628	213,877,878	625,064,704	526,620,811	900,432,084
181+ DAYS	0	0	76,139,370	76,139,370	681,008,054	1,262,570,497	3,013,957,509	4,383,996,996	5,826,698,403	7,956,445,491

Delinquency Status (% of Current Balance)

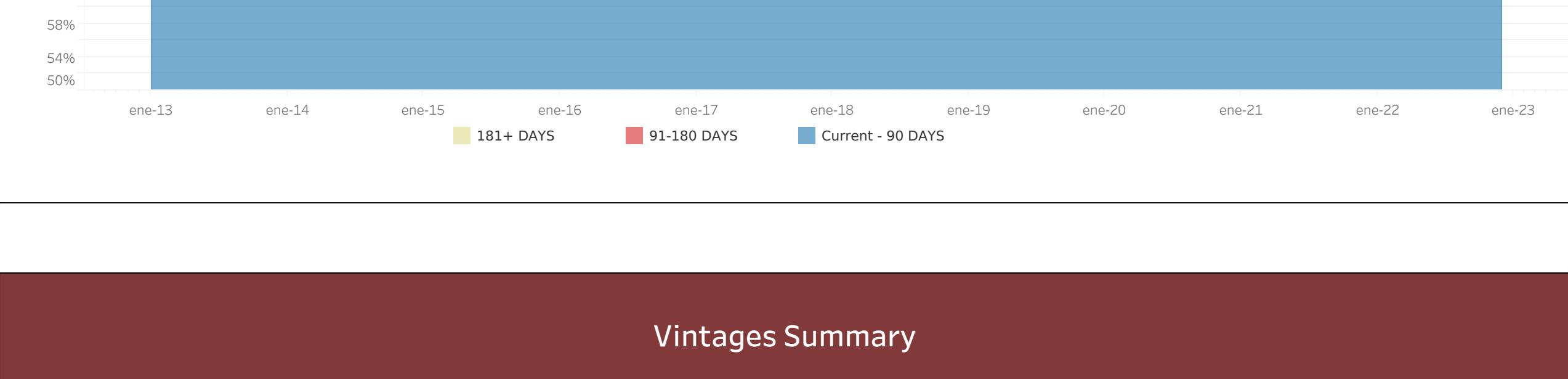
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	December	December	December	December	December	December	December	December	December	December
CURRENT	86.31%	91.56%	93.84%	92.87%	91.55%	90.75%	90.58%	90.14%	87.83%	89.68%
1-30 DAYS	13.69%	8.44%	6.08%	7.06%	5.17%	5.24%	3.98%	4.13%	5.79%	5.83%
31-60 DAYS	0.00%	0.00%	0.00%	0.02%	1.42%	1.46%	1.89%	1.29%	1.84%	2.60%
61-90 DAYS	0.00%	0.00%	0.00%	0.00%	0.71%	0.76%	1.12%	0.70%	0.93%	1.14%
91-120 DAYS	0.00%	0.00%	0.00%	0.00%	0.23%	0.75%	0.52%	0.81%	0.88%	0.30%
121-150 DAYS	0.00%	0.00%	0.00%	0.00%	0.08%	0.10%	0.42%	0.43%	0.33%	0.42%
151-180 DAYS	0.00%	0.00%	0.00%	0.00%	0.15%	0.16%	0.10%	0.26%	0.23%	0.29%
181+ DAYS	0.00%	0.00%	0.08%	0.06%	0.53%	0.78%	1.39%	1.84%	2.21%	2.54%

CURRENT - 90 DAYS	100.00%	100.00%	99.92%	99.94%	98.86%	98.21%	97.57%	96.66%	96.40%	96.25%
91-180 DAYS	0.00%	0.00%	0.00%	0.00%	0.51%	1.01%	1.94%	1.55%	1.35%	1.20%
181+ DAYS	0.00%	0.00%	0.08%	0.06%	0.63%	0.78%	1.39%	1.84%	2.21%	2.54%

Delinquency Graph - Colombia - Mortgage Loans (All Vintages)



Delinquency Graph - Colombia - Mortgage Loans (All Vintages)



Vintages Summary

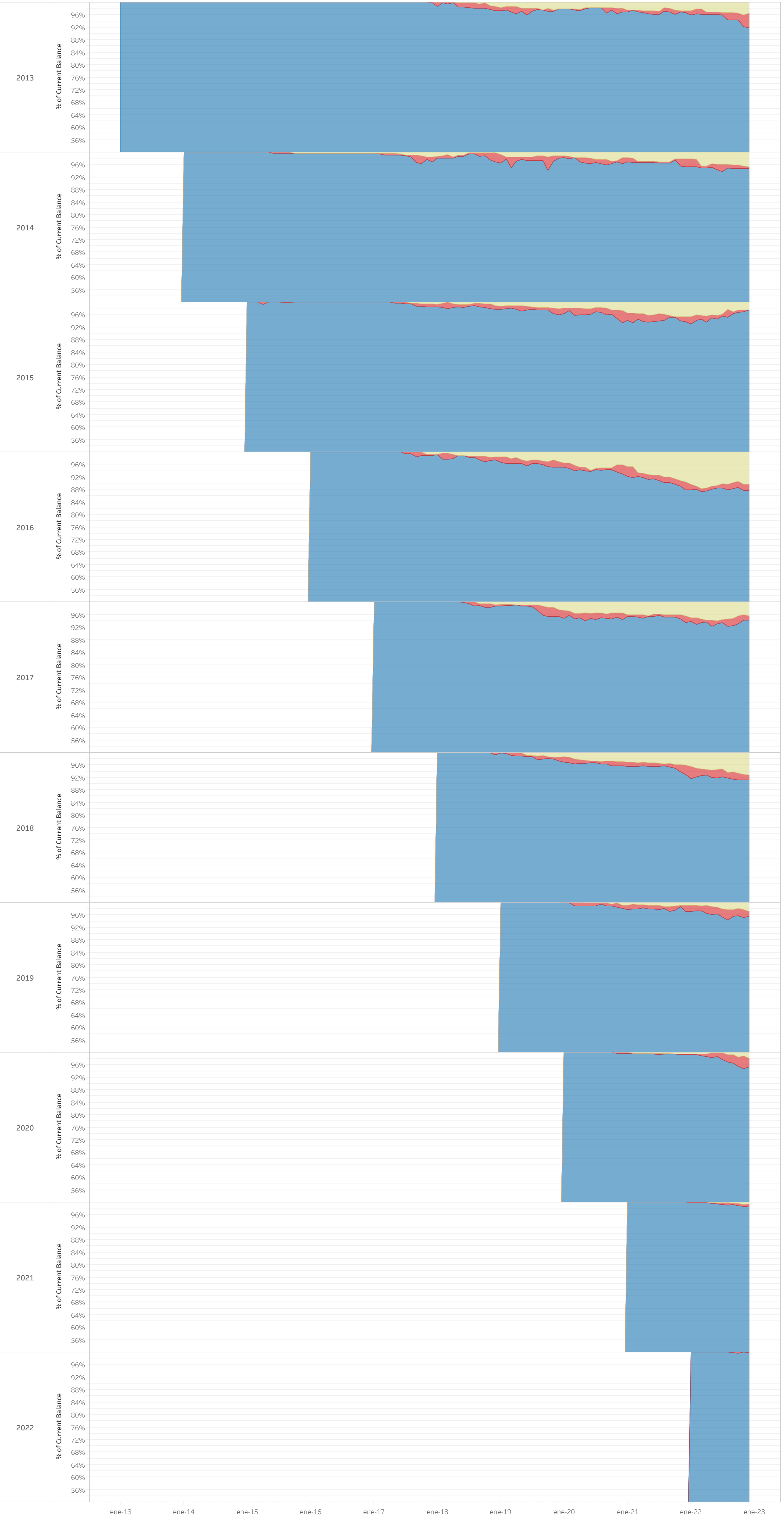
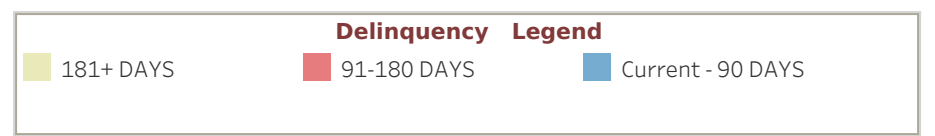
Monthly Balance - Colombia - Mortgage Loans

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	December	December	December	December	December	December	December	December	December	December
2013	18,757,688,055	16,836,339,997	14,765,614,779	12,395,824,871	9,702,861,863	7,968,269,442	6,594,019,992	5,426,848,874	4,040,504,111	3,061,007,800
2014		23,197,726,321	19,657,614,779	16,799,379,786	13,857,091,741	11,990,730,333	9,100,968,322	7,290,706,332	5,836,217,495	4,761,059,458
2015			59,219,794,573	52,725,354,794	44,361,461,445	37,444,492,305	31,714,805,424	26,821,524,969	20,959,318,234	16,929,666,520
2016				34,313,700,757	27,948,456,313	24,327,394,573	21,869,890,276	18,437,540,201	14,980,435,312	12,770,841,589
2017					29,910,359,449	26,595,031,083	23,311,461,305	20,476,419,873	17,669,345,105	15,484,264,375
2018						52,215,925,213	47,807,096,062	42,982,998,421	37,277,099,320	32,966,777,235
2019							73,811,899,156	67,451,501,864	59,700,644,475	54,807,752,595
2020								48,051,558,509	43,853,176,431	42,172,373,230
2021									58,698,058,984	59,056,376,832
2022										69,924,868,204

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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	December	December	December	December	December	December	December	December	December	December
CURRENT	16,261,842,014	14,911,071,979	12,635,618,922	11,135,254,047	8,524,212,908	7,117,038,087	5,948,473,969	4,998,226,086	3,484,686,269	2,597,049,948
1-30 DAYS	2,495,826,041	1,927,268,018	1,259,406,234	1,260,570,824	861,915,704	398,749,163	300,363,479	144,598,762	284,773,840	145,936,471
31-60 DAYS	0	0	0	0	37,155,387	177,403,380	136,661,131	84,199,299	100,245,028	25,397,309
61-90 DAYS	0	0	0	0	288,537,707	99,120,992	69,677,987	26,779,478	56,958,056	43,312,934
91-120 DAYS	0	0	0	0	21,401,177	56,900,981	0	39,432,219	0	18,571,236
121-150 DAYS	0	0	0	0	0	25,951,107	0	30,442,859	21,032,915	92,161,800
151-180 DAYS	0	0	0	0	0	35,891,079	0	0	0	28,300,559
181+ DAYS	0	0	0	0	0	105,625,053	138,841,426	103,153,388	112,807,964	110,274,553
CURRENT - 90 DAYS	22,093,430,316	18,002,574,818	14,779,234,547	12,334,659,057	10,403,008,627	8,225,034,897	6,764,900,948	5,360,498,250	4,146,781,409	3,162,329,429
91-180 DAYS	1,978,296,006	1,978,296,006	1,978,296,006	1,978,296,006	1,978,296,006	1,978,296,006	1,978,296,006	1,978,296,006	1,978,296,006	1,978,296,006
181+ DAYS	0	0	0	0	0	0	0	0	0	0
31-60 DAYS	0	0	0	0	29,262,285	340,221,932	77,108,255	156,511,743	64,785,069	65,222,543
61-90 DAYS	0	0	0	0	50,824,120	203,940,042	154,945,804	0	0	25,785,261
91-120 DAYS	0	0	0	0	99,107,919	173,102,393	0	43,553,642	115,614,961	0
121-150 DAYS	0	0	0	0	0	91,526,500	31,441,561	0	0	33,050,980
151-180 DAYS	0	0	0	0	102,019,791	50,588,150	42,822,101	96,573,675	28,757,422	0
181+ DAYS	0	0	0	0	1,914,743,583	703,713,083	560,313,992	375,470,452	185,950,985	135,956,206
CURRENT	0	0	0	0	57,836,312,465	48,957,766,152	40,693,505,848	33,269,950,797	27,474,944,774	23,150,980,466
31-60 DAYS	0	0	0	0	721,050,141	697,486,353	521,814,959	366,379,951	565,331,971	891,723,998
61-90 DAYS	0	0	0	0	499,323,861	160,706,532	153,706,077	122,267,784	188,458,650	49,498,270
91-120 DAYS	0	0	0	0	49,435,613	253,182,264	397,772,611	204,344,650	172,911,237	0
121-150 DAYS	0	0	0	0	0	104,222,923	0	535,880,710	1,055,070,868	15,129,741
151-180 DAYS	0	0	0	0	290,778,377	154,136,398	38,005,505	318,084,776	0	0
181+ DAYS	0	0	0	0	244,332,736	462,840,171	699,102,749	710,532,771	917,947,311	944,792,492
CURRENT - 90 DAYS	0	0	0	33,240,567,586	25,312,972,415	21,824,796,351	18,796,125,870	15,929,320,631	12,015,554,439	11,671,222,501
91-180 DAYS	0	0	0	0	1,073,133,171	1,576,465,168	1,142,772,262	1,355,229,612	1,517,342,619	1,032,920,214
181+ DAYS	0	0	0	0	0	0	0	0	0	0
31-60 DAYS	0	0	0	0	579,864,377	496,754,215	589,605,928	405,772,085	271,662,997	377,541,742
61-90 DAYS	0	0	0	0	149,975,354	259,025,859	65,627,762	271,889,889	47,966,659	110,367,625
91-120 DAYS	0	0	0	0	118,149,521	215,405,897	0	470,551,924	208,615,522	0
121-150 DAYS	0	0	0	0	0	0	0	322,331,108	0	0
151-180 DAYS	0	0	0	0	0	0	0	56,812,969	85,114,909	89,855,926
181+ DAYS	0	0	0	0	211,029,478	388,642,309	684,157,028	758,348,143	1,449,605,218	1,330,513,513
CURRENT	0	0	0	0	28,459,888,398	23,431,852,976	20,299,402,336	17,867,381,749	14,749,842,083	12,678,428,860
31-60 DAYS	0	0	0	0	1,389,581,678	1,796,276,356	1,068,444,442	1,139,848,787	1,092,962,561	1,234,616,885
61-90 DAYS	0	0	0	0	60,889,373	377,076,315	566,278,478	566,278,478	202,851,312	274,965,321
91-120 DAYS	0	0	0	0	0	0	0	0	0	0
121-150 DAYS	0	0	0	0	0	0	0	0	0	0
151-180 DAYS	0	0	0	0	0	0	0	0	0	0
181+ DAYS	0	0	0	0	0	0	0	0	0	0
CURRENT - 90 DAYS	0	0	0	0	33,240,567,586	25,312,972,415	21,824,796,351	18,796,125,870	15,929,320,631	12,015,554,439
91-180 DAYS	0	0	0	0	0	0	0	0	0	0
181+ DAYS	0	0	0	0	0	0	0	0	0	0
31-60 DAYS	0	0	0	0	579,864,377	496,754,2				

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



Section 2

(Spanish Reports / Reportes en Español)



Gráficos de Morosidad por Cosechas Colombia

Préstamos Hipotecarios - diciembre-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: diciembre-2022

Préstamos Hipotecarios: incluyen préstamos para vivienda nueva y préstamos de consumo con garantía hipotecaria.

Gráficos de Morosidad - Préstamos Hipotecarios - Colombia

