



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

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

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

### Personal 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



# Personal 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	December	December	December	December	December	December	December	December	December	December
Sin valor de medida	4,243,915,433	5,919,924,045	9,161,892,000	10,996,777,472	15,405,347,870	21,186,666,781	30,054,521,816	34,724,674,757	32,471,899,311	28,224,866,707										

## Delinquency Status (\$ of Current Balance)

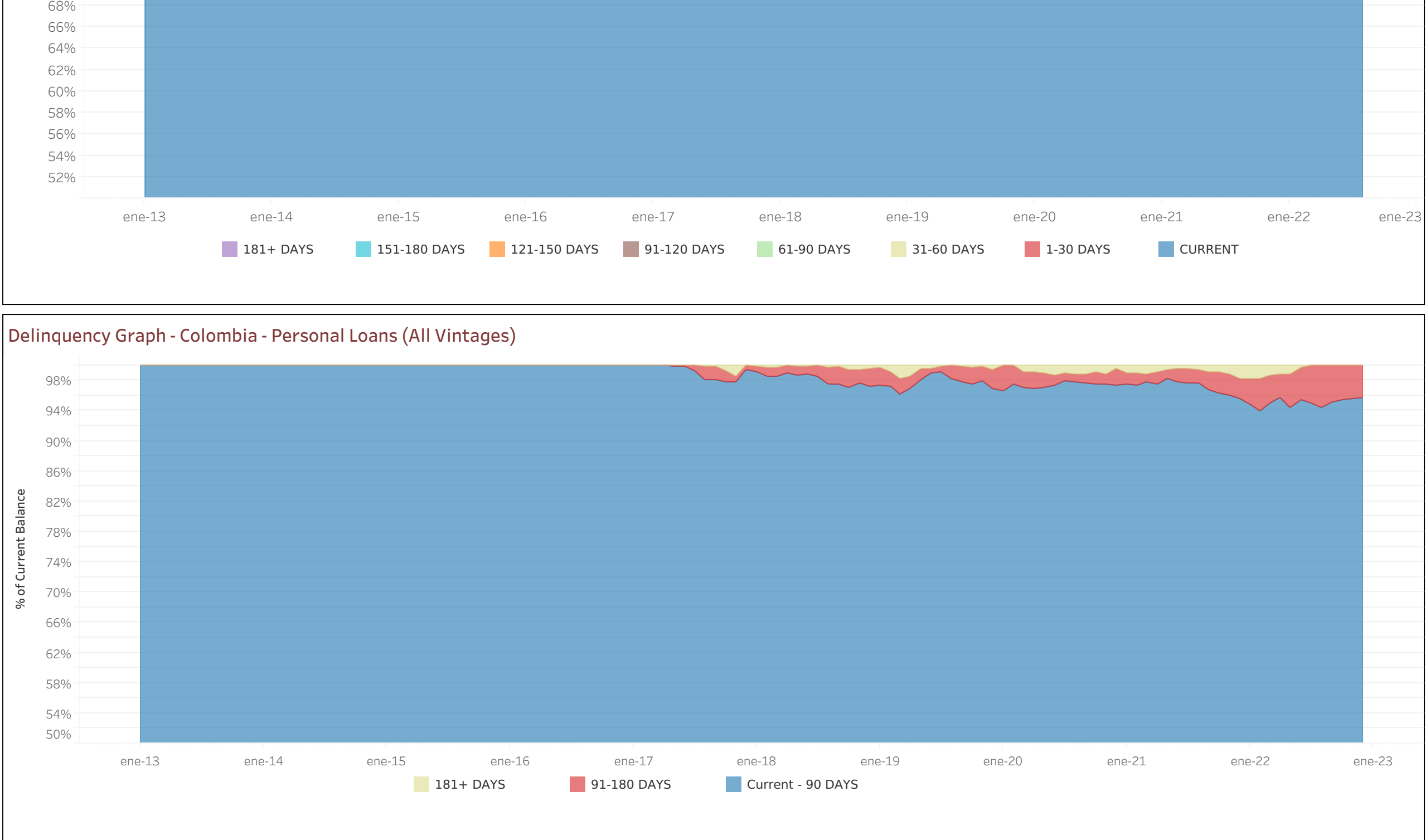
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
CURRENT	3,753,904,542	5,200,232,341	8,400,717,117	9,397,254,973	13,870,473,734	18,595,879,721	30,054,521,816	29,830,987,480	26,393,436,284	23,324,102,462
1-30 DAYS	490,010,891	719,691,704	761,174,983	1,599,522,493	1,011,887,528	1,416,995,029	2,140,862,179	2,363,362,364	2,317,263,212	1,888,338,468
31-60 DAYS	0	0	0	0	270,480,341	420,596,823	579,263,576	1,076,681,171	1,275,425,509	1,146,934,074
61-90 DAYS	0	0	0	0	153,432,186	142,699,223	353,624,111	499,279,160	1,061,462,301	661,297,060
91-120 DAYS	0	0	0	0	34,359,456	266,009,131	604,149,645	381,810,450	377,180,638	319,000,494
121-150 DAYS	0	0	0	0	35,402,456	137,480,974	107,079,639	155,291,993	253,782,152	687,615,552
151-180 DAYS	0	0	0	0	24,081,554	107,117,309	183,438,975	230,666,121	213,378,011	225,580,590
181+ DAYS	0	0	0	0	5,230,361	100,788,732	198,641,411	186,625,572	573,971,153	0

## Delinquency Status (% of Current Balance)

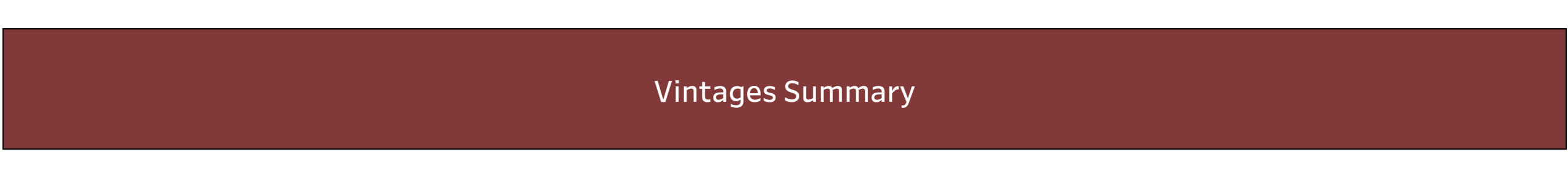
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
CURRENT	88.45%	87.84%	91.69%	85.45%	90.04%	87.77%	87.87%	85.17%	81.28%	82.64%
1-30 DAYS	11.55%	12.16%	8.31%	14.55%	6.57%	6.68%	6.26%	6.81%	7.14%	6.69%
31-60 DAYS	0.00%	0.00%	0.00%	0.00%	1.76%	1.99%	1.69%	3.10%	3.93%	4.07%
61-90 DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
91-120 DAYS	0.00%	0.00%	0.00%	0.00%	0.22%	0.26%	0.20%	0.10%	0.16%	0.13%
121-150 DAYS	0.00%	0.00%	0.00%	0.00%	0.23%	0.63%	0.31%	0.51%	0.68%	2.23%
151-180 DAYS	0.00%	0.00%	0.00%	0.00%	0.16%	0.51%	0.54%	0.65%	0.68%	0.80%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.03%	0.48%	0.58%	0.54%	1.77%	0.00%

CURRENT - 90 DAYS	100.00%	100.00%	100.00%	100.00%	99.36%	97.11%	96.81%	97.25%	95.61%	95.74%
91-180 DAYS	0.00%	0.00%	0.00%	0.00%	0.61%	2.41%	2.61%	2.21%	2.62%	4.26%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.03%	0.48%	0.58%	0.54%	1.77%	0.00%

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



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



## Vintages Summary

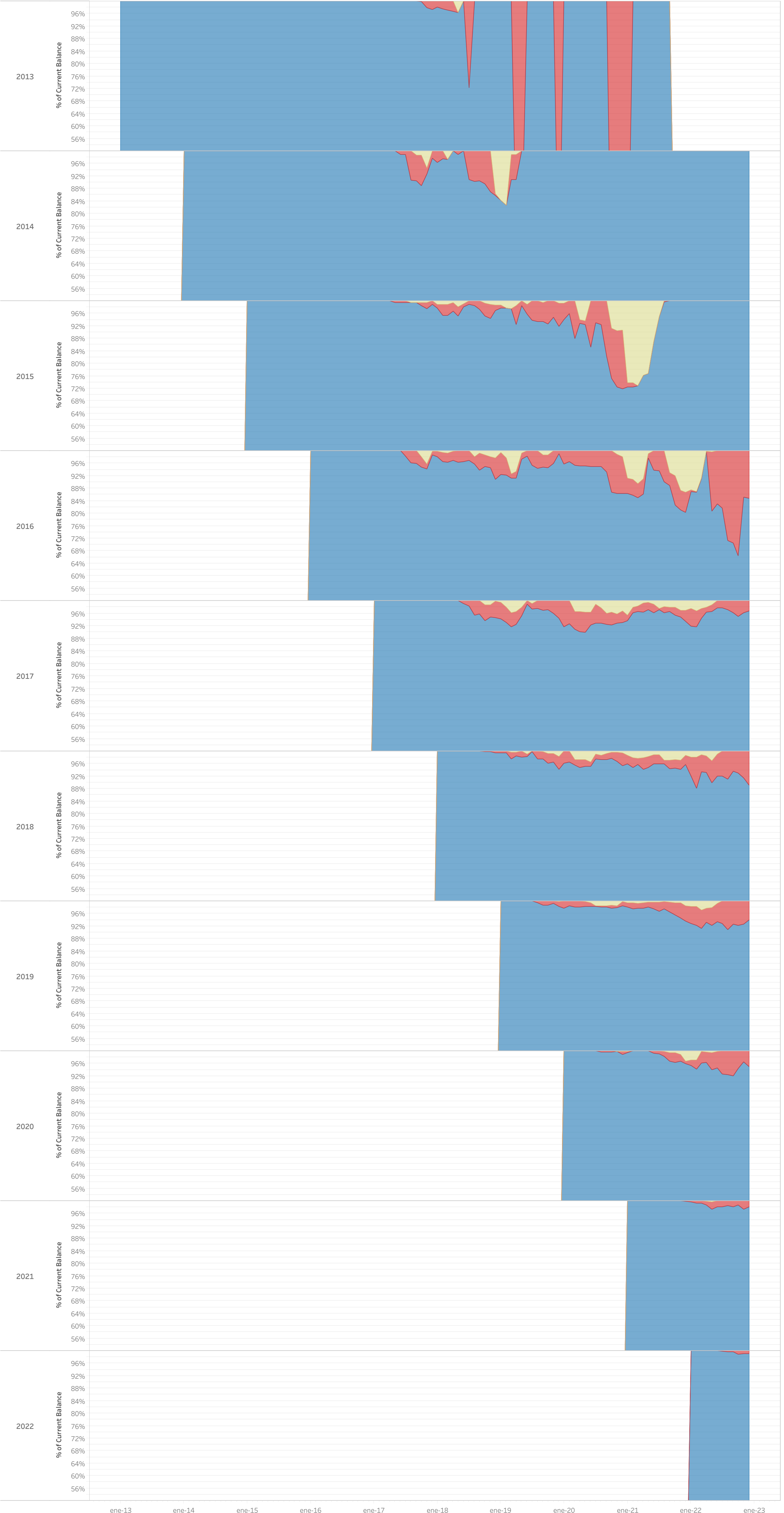
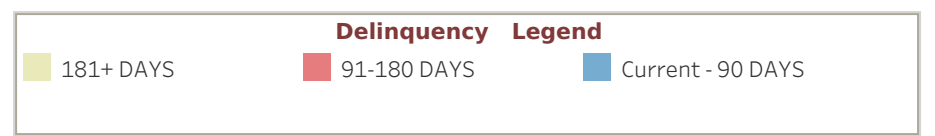
Monthly Balance - Colombia - Personal Loans										
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	December	December	December	December	December	December	December	December	December	December
2013	3,492,855,642	2,664,634,429	1,719,239,726	827,652,875	56,820,299	6,437,171	3,177,107	1,857,110		
2014		2,720,730,730	1,716,179,093	1,040,083,293	533,850,398	157,485,466	28,858,346	13,063,443	8,725,365	4,144,478
2015			5,471,743,532	3,602,104,741	2,188,560,776	793,229,409	311,240,566	49,899,764	13,301,708	140,746
2016				5,419,665,194	3,853,970,934	2,364,537,467	1,414,433,955	929,280,943	431,807,913	105,585,700
2017					8,570,639,329	5,121,999,022	3,331,265,853	2,052,311,479	1,368,386,967	749,845,149
2018						12,742,978,245	8,796,455,958	6,372,388,101	4,048,947,588	2,471,934,918
2019							20,330,137,467	15,575,683,769	11,673,911,009	7,680,202,051
2020								9,730,160,157	6,001,804,686	4,829,442,578
2021									7,925,014,066	5,794,122,372
2022										6,589,450,714

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

	2013		2014		2015		2016		2017		2018		2019		2020		2021		2022	
	December	December	December	December	December	December	December	December	December	December	December	December	December	December	December	December	December	December	December	
CURRENT	3,153,493,091	2,195,993,321	1,402,889,660	615,923,573	169,093,432	56,820,299	6,437,171	143,229	0	0	0	0	0	0	0	0	0	0	0	
1-30 DAYS	389,362,551	468,641,108	316,300,066	211,729,302	48,087,722	22,297,445	24,047	0	0	0	0	0	0	0	0	0	0	0	0	
31-60 DAYS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
61-90 DAYS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
91-120 DAYS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
121-150 DAYS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
151-180 DAYS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
181+ DAYS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
CURRENT	0	2,567,445,412	1,448,297,273	783,332,328	446,095,567	98,005,995	28,612,299	13,083,443	8,725,365	4,144,478										
1-30 DAYS	0	153,283,318	268,421,821	256,750,965	48,087,722	22,297,445	24,047	0	0	0										
31-60 DAYS	0	0	0	0	0	0	0	0	0	0										
61-90 DAYS	0	0	0	0	0	0	0	0	0	0										
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	0	5,337,437,381	2,881,662,457	1,867,150,756	655,854,316	224,107,307	34,491,830	13,301,708	13,301,708	131,944										
1-30 DAYS	0	134,306,151	720,442,284	121,836,551	80,825,243	7,751,166	1,336,158	0	0	8,803										
31-60 DAYS	0	0	0	0	0	0	0	0	0	0										
61-90 DAYS	0	0	0	0	0	0	0	0	0	0										
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	0	0	0	5,020,908,993	3,810,096,221	1,955,539,374	1,041,000,028	659,414,882	244,430,452	55,009,163										
1-30 DAYS	0	0	0	398,756,244	404,221,851	138,797,268	187,954,435	51,525,500	15,271,873	7,748,337										
31-60 DAYS	0	0	0	0	13,814,397	145,041,491	129,972,854	64,790,788	84,525,533	19,632,657										
61-90 DAYS	0	0	0	0	93,139,763	8,523,460	46,159,053	26,373,469	1,987,399	7,133,716										
91-120 DAYS	0	0	0	0	34,359,456	123,256,695	13,311,585	9,792,975	0	16,061,782										
121-150 DAYS	0	0	0	0	16,109,885	36,026,475	0	39,130,912	0	0										
151-180 DAYS	0	0	0	0	0	0	0	60,462,647	28,409,351	0										
181+ DAYS	0	0	0	0	5,230,361	57,352,574	0	17,830,150	57,135,323	0										
CURRENT	0	0	0	0	8,186,459,598	4,131,129,055	2,783,498,966	1,689,788,390	1,128,262,498	602,751,219										
1-30 DAYS	0	0	0	0	380,706,355	398,039,359	176,198,712	56,696,089	35,084,743	66,521,514										
31-60 DAYS	0	0	0	0	3,493,376	230,793,029	104,355,425	122,849,726	79,319,090	5,611,314										
61-90 DAYS	0	0	0	0	0	86,211,560	81,021,198	38,438,092	34,155,394	49,579,517										
91-120 DAYS	0	0	0	0	0	18,949,546	188,083,981	355,502,396	199,321,034	57,889,190										
121-150 DAYS	0	0	0	0	6,770,226	32,860,144	4,513,224	2	0	233,520,039										
151-180 DAYS	0	0	0	0	0	48,841,696	18,197,532	49,238,013	0	0										
181+ DAYS	0	0	0	0	0	0	0	7,656,390	665,997	0										
CURRENT	0	0	0	0	0	0	0	0	0	0										
1-30 DAYS	0	0	0	0	0	0	0	0	0	0										
31-60 DAYS	0	0	0	0	0	0	0	0	0	0										
61-90 DAYS	0	0	0	0	0	0	0	0	0	0										
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	0	0	0	0	0	11,848,913,809	7,087,331,275	5,160,859,070	3,167,422,369	1,838,550,202										
1-30 DAYS	0	0	0	0	0	776,135,684	949,285,558	530,017,983												



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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre
Sin valor de medida	4,243,915,433	5,919,924,045	9,161,892,000	10,996,777,472	15,405,347,570	21,186,666,781	34,221,566,252	34,724,674,757	32,471,899,311	28,224,868,707

## Estado de Morosidad (\$ Saldo Actual)

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre
CORRIENTE	3,753,904,542	5,200,232,341	8,400,717,117	9,397,254,979	13,970,473,724	18,995,879,721	30,054,523,816	29,830,967,400	26,393,436,394	23,324,101,462
1-30 DÍAS	490,010,891	719,891,704	781,174,883	1,599,522,493	1,011,887,528	1,435,092,029	2,140,862,179	2,263,362,364	2,317,263,212	1,869,236,469
31-60 DÍAS	0	0	0	0	270,480,341	420,594,823	579,263,576	1,076,681,717	1,274,425,509	1,149,934,074
61-90 DÍAS	0	0	0	0	153,432,186	142,699,223	353,624,111	499,279,150	1,061,462,301	662,297,600
91-120 DÍAS	0	0	0	0	34,359,456	266,099,131	604,149,545	381,810,450	377,106,638	319,000,494
121-150 DÍAS	0	0	0	0	35,402,310	137,400,914	107,075,639	155,261,893	253,782,152	657,615,552
151-180 DÍAS	0	0	0	0	24,881,654	107,117,209	181,430,975	230,666,121	219,378,011	225,580,996
181+ DÍAS	0	0	0	0	5,230,361	100,788,222	196,644,412	186,025,372	579,971,153	0

## Estado de Morosidad (% del Saldo Actual)

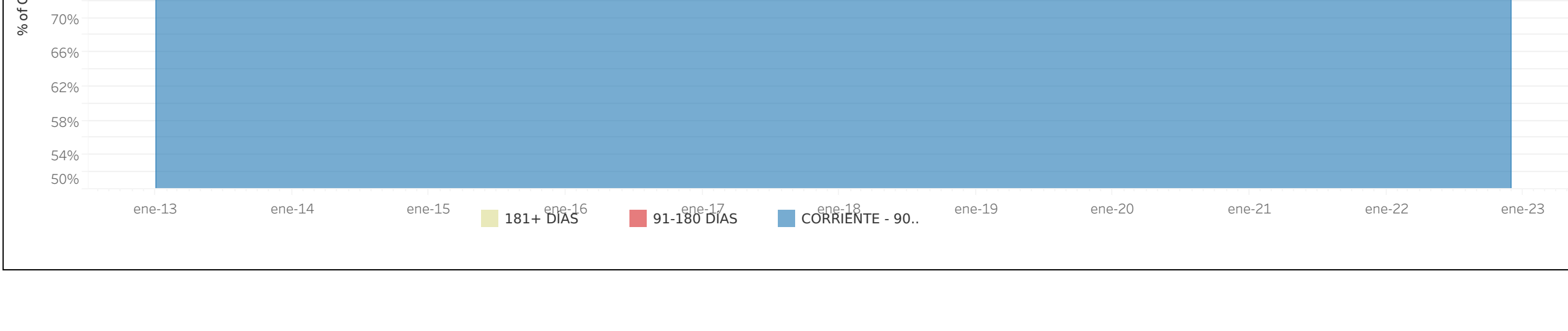
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre
CORRIENTE	88.45%	87.84%	91.69%	85.45%	90.04%	87.77%	87.82%	85.51%	81.29%	82.64%
1-30 DÍAS	11.55%	12.16%	8.31%	14.55%	6.57%	6.68%	6.20%	6.51%	7.14%	6.69%
31-60 DÍAS	0.00%	0.00%	0.00%	0.00%	1.74%	1.99%	1.69%	1.52%	1.93%	6.07%
61-90 DÍAS	0.00%	0.00%	0.00%	0.00%	1.00%	0.67%	1.03%	1.44%	3.27%	2.34%
91-120 DÍAS	0.00%	0.00%	0.00%	0.00%	0.22%	1.26%	1.77%	1.10%	1.16%	1.13%
121-150 DÍAS	0.00%	0.00%	0.00%	0.00%	0.23%	0.65%	0.31%	0.45%	0.78%	2.83%
151-180 DÍAS	0.00%	0.00%	0.00%	0.00%	0.16%	0.51%	0.54%	0.66%	0.68%	0.60%
181+ DÍAS	0.00%	0.00%	0.00%	0.00%	0.03%	0.48%	0.58%	0.54%	1.77%	0.00%

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre
CORRIENTE - 90 DÍAS	100.00%	100.00%	100.00%	100.00%	99.36%	97.11%	96.81%	97.25%	95.61%	95.74%
91-180 DÍAS	0.00%	0.00%	0.00%	0.00%	0.61%	2.41%	2.61%	2.21%	2.62%	4.26%
181+ DÍAS	0.00%	0.00%	0.00%	0.00%	0.03%	0.48%	0.58%	0.54%	1.77%	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
	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre
2013	3,492,855,642	2,664,634,423	1,719,239,726	827,652,875	257,511,299	6,437,171	143,229	1,857,110		
2014		2,720,730,730	1,716,719,093	1,040,083,293	533,850,398	157,485,466	28,858,346	13,083,443	8,725,365	4,144,478
2015			5,471,743,532	3,602,104,741	2,188,560,776	793,229,409	311,240,566	49,899,764	13,301,708	105,585,700
2016				5,419,665,134	3,853,970,934	2,364,537,467	1,418,433,955	929,280,943	431,807,913	169,585,700
2017					8,570,639,329	5,121,999,022	3,331,265,853	2,052,311,479	1,368,386,967	749,845,149
2018						12,742,788,245	8,798,455,958	6,372,398,101	4,048,947,598	2,471,934,918
2019							20,330,137,467	15,575,683,759	11,673,911,009	7,660,202,578
2020								9,730,160,157	7,001,804,686	4,829,442,578
2021									7,525,014,066	5,794,122,372
2022										6,589,450,714

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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	diciembre	
2013	CORRIENTE	3,153,493,091	2,195,993,321	1,402,889,666	615,923,573	189,993,432	6,437,171	143,229	0	0	0
	1-30 DÍAS	399,362,951	468,643,108	316,950,060	211,729,302	56,820,975	0	0	0	0	0
	31-60 DÍAS	0	0	0	0	4,680,502	0	0	0	0	0
	61-90 DÍAS	0	0	0	0	0	0	3,038,878	0	0	0
	91-120 DÍAS	0	0	0	0	6,918,390	0	0	0	0	0
	121-150 DÍAS	0	0	0	0	0	0	0	1,857,110	0	0
	151-180 DÍAS	0	0	0	0	0	0	0	0	0	0
	181+ DÍAS	0	0	0	0	0	0	0	0	0	0
2014	CORRIENTE	0	2,567,445,412	1,448,297,273	783,332,328	446,095,967	98,005,995	28,612,299	13,083,443	8,725,365	4,144,478
	1-30 DÍAS	0	153,285,818	268,421,821	256,750,965	48,087,722	22,297,445	24,047	0	0	0
	31-60 DÍAS	0	0	0	0	0	0	0	0	0	0
	61-90 DÍAS	0	0	0	0	0	0	1,650,826	0	0	0
	91-120 DÍAS	0	0	0	0	12,374,035	0	0	0	0	0
	121-150 DÍAS	0	0	0	0	0	1,124,870	0	0	0	0
	151-180 DÍAS	0	0	0	0	0	21,453,716	0	0	0	0
	181+ DÍAS	0	0	0	0	0	0	0	0	0	0
2015	CORRIENTE	0	5,387,437,381	2,881,662,457	1,867,150,796	655,854,216	655,854,216	224,107,307	94,491,830	13,301,708	131,944
	1-30 DÍAS	0	134,306,151	720,442,284	221,838,551	80,335,313	80,335,313	7,791,166	1,336,158	0	8,800
	31-60 DÍAS	0	0	0	0	126,650,119	12,860,144	4,532,238	2	0	0
	61-90 DÍAS	0	0	0	0	48,841,696	18,197,532	49,228,013	0	0	0
	91-120 DÍAS	0	0	0	0	0	0	7,656,390	865,997	0	0
	121-150 DÍAS	0	0	0	0	0	14,773,763	15,597,367	63,665	0	0
	151-180 DÍAS	0	0	0	0	24,083,654	0	8,645,001	0	0	0
	181+ DÍAS	0	0	0	0	0	0	10,718,412	2,307,100	4,676,911	29,334
2016	CORRIENTE	0	0	5,020,908,950	3,181,095,223	1,855,539,374	1,041,028,028	659,414,892	244,438,452	55,009,163	17,632,657
	1-30 DÍAS	0	0	398,756,244	404,221,851	138,797,298	187,956,435	515,255,500	15,271,873	7,448,333	1,733,761
	31-60 DÍAS	0	0	0	0	19,814,397	145,041,491	129,972,854	64,790,788	84,525,533	6,108,657
	61-90 DÍAS	0	0	0	0	93,139,763	8,523,460	46,159,053	26,373,469	1,987,399	0
	91-120 DÍAS	0	0	0	0	34,859,456	123,256,695	13,317,585	9,792,795	0	16,061,782
	121-150 DÍAS	0	0	0	0	16,109,885	36,026,475	0	39,130,912	0	0
	151-180 DÍAS	0	0	0	0	0	0	0	60,422,447	28,449,321	0
	181+ DÍAS	0	0	0	0	5,230,361	57,352,674	0	17,830,140	15,523,223	0
2017	CORRIENTE	0	0	0	0	8,186,498,598	4,131,129,055	2,788,498,966	1,689,788,390	1,128,262,498	602,751,219
	1-30 DÍAS	0	0	0	0	380,706,355	398,039,359	176,198,712	56,696,089	35,044,743	66,521,514
	31-60 DÍAS	0	0	0	0	3,493,376	230,793,029	104,355,425	122,849,726	79,319,090	5,611,324
	61-90 DÍAS	0	0	0	0	0	776,125,684	949,285,558	530,017,863	312,607,795	253,910,302
	91-120 DÍAS	0	0	0	0	0	18,949,845	188,083,981	355,502,296	199,321,034	57,589,100
	121-150 DÍAS	0	0	0	0	0	28,115,845	61,145,085	32,524,865	205,319,921	52,692,604
	151-180 DÍAS	0	0	0	0	0	46,666,539	256,558,786	139,228,755	48,110,197	45,577,952
	181+ DÍAS	0	0	0	0	0	24,196,823	63,765,432	62,820,850	26,598,039	194,973,794
2018	CORRIENTE	0	0	0	0	0	0	30,596,270	53,065,647	44,289,404	28,340,856
	1-30 DÍAS	0	0	0	0	0	0	181,694,571	38,378,535	54,278,940	0
	31-60 DÍAS	0	0	0	0	0	0	26,807,775	274,566,544	204,122,226	0
	61-90 DÍAS	0	0	0	0	0	0	48,866,601	325,034,596	45,499,539	0
	91-120 DÍAS	0	0	0	0	0	0	94,085,383	39,856,857	89,248,681	0
	121-150 DÍAS	0	0	0	0	0	0	62,483,853	27,712,840	13,659,311</	



Gráficos de Morosidad - Préstamos Personales - Colombia

