



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

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

Cutoff Date: July-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 - July-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 July-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
	July	July	July	July	July	July	July	July	July	July
Saldo Cartera	15,570,645,259	31,883,031,937	70,757,833,065	115,460,967,215	121,968,957,833	144,055,405,995	190,970,215,010	230,612,095,994	248,782,166,903	292,746,939,577

## Delinquency Status (\$ of Current Balance)

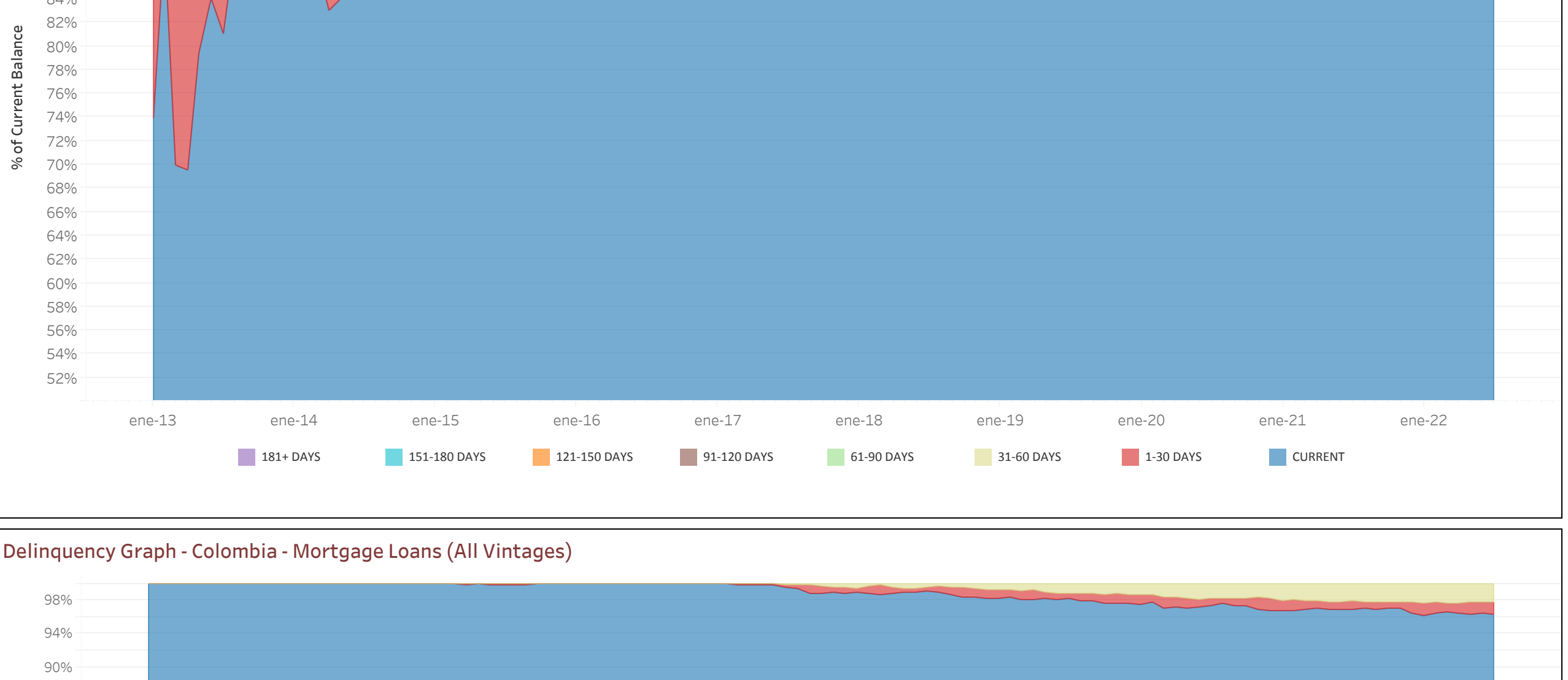
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	July	July	July	July	July	July	July	July	July	July
CURRENT	12,606,705,566	28,337,835,363	65,479,001,743	103,499,735,153	111,642,128,159	129,283,728,137	169,628,928,863	202,894,627,446	218,251,983,547	251,772,184,836
1-30 DAYS	2,963,939,693	3,545,196,574	5,202,691,952	11,885,092,693	8,756,974,747	8,984,392,179	11,515,977,561	19,664,948,278	15,447,380,075	19,623,588,905
31-60 DAYS	0	0	0	0	884,600,042	3,019,258,436	4,020,692,970	10,456,892,379	4,608,696,668	6,690,354,479
61-90 DAYS	0	0	0	0	49,695,264	1,368,742,371	2,419,187,932	954,851,781	2,572,689,276	3,907,346,403
91-120 DAYS	0	0	0	0	334,248,061	443,597,535	509,091,663	447,878,266	1,216,443,056	1,607,379,440
121-150 DAYS	0	0	76,139,370	0	0	212,720,412	341,308,019	1,005,570,824	4,113,387,290	851,293,759
151-180 DAYS	0	0	0	0	0	52,267,065	245,722,694	475,562,426	899,475,670	1,762,664,451
181+ DAYS	0	0	0	76,139,370	154,096,302	690,699,860	2,288,684,311	4,118,744,778	5,384,111,319	6,532,204,209

## Delinquency Status (% of Current Balance)

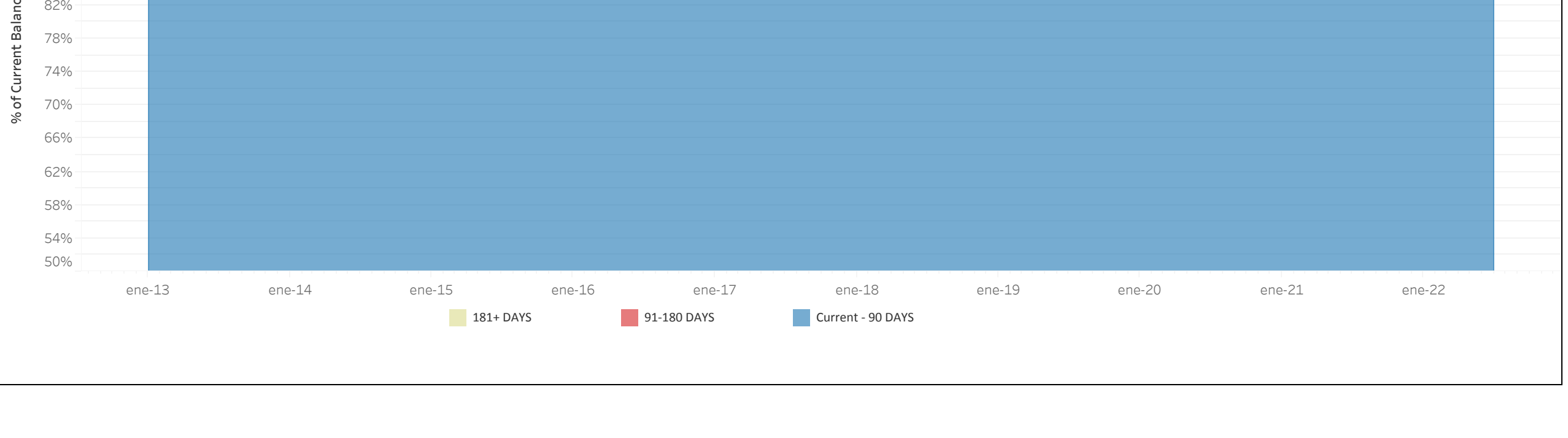
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	July	July	July	July	July	July	July	July	July	July
CURRENT	80.96%	88.89%	92.54%	89.64%	91.53%	89.75%	88.82%	87.98%	87.77%	86.00%
1-30 DAYS	19.04%	11.12%	7.35%	10.29%	7.18%	6.24%	6.03%	8.53%	6.21%	6.70%
31-60 DAYS	0.00%	0.00%	0.00%	0.00%	0.73%	2.10%	2.11%	4.53%	1.85%	2.29%
61-90 DAYS	0.00%	0.00%	0.00%	0.00%	0.04%	0.95%	1.27%	0.41%	1.03%	1.33%
91-120 DAYS	0.00%	0.00%	0.00%	0.00%	0.27%	0.31%	0.27%	0.19%	0.49%	0.55%
121-150 DAYS	0.00%	0.00%	0.11%	0.00%	0.00%	0.15%	0.16%	0.44%	1.74%	0.29%
151-180 DAYS	0.00%	0.00%	0.00%	0.00%	0.04%	0.04%	0.13%	0.21%	0.38%	0.60%
181+ DAYS	0.00%	0.00%	0.00%	0.07%	0.13%	0.48%	1.20%	1.79%	2.16%	2.23%

CURRENT - 90 DAYS	100.00%	100.00%	99.89%	99.52%	99.48%	99.03%	98.23%	97.38%	96.82%	96.23%
91-180 DAYS	0.00%	0.00%	0.11%	0.02%	0.29%	0.48%	0.57%	0.85%	1.02%	1.44%
181+ DAYS	0.00%	0.00%	0.00%	0.07%	0.13%	0.48%	1.20%	1.79%	2.16%	2.23%

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



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



## Vintages Summary

Year	July
2013	10,560,100,579
2014	17,728,944,048
2015	15,741,132,867
2016	13,358,123,899
2017	11,076,775,313
2018	8,897,572,001
2019	7,187,397,292
2020	5,907,144,369
2021	4,688,953,533
2022	3,429,232,991

Year	July
2013	9,522,146,504
2014	21,005,017,369
2015	55,492,158,204
2016	31,203,473,326
2017	12,482,299,966
2018	25,928,337,148
2019	39,673,466,266
2020	70,684,426,474
2021	62,739,182,131
2022	56,423,781,561

Year	July
2013	0
2014	0
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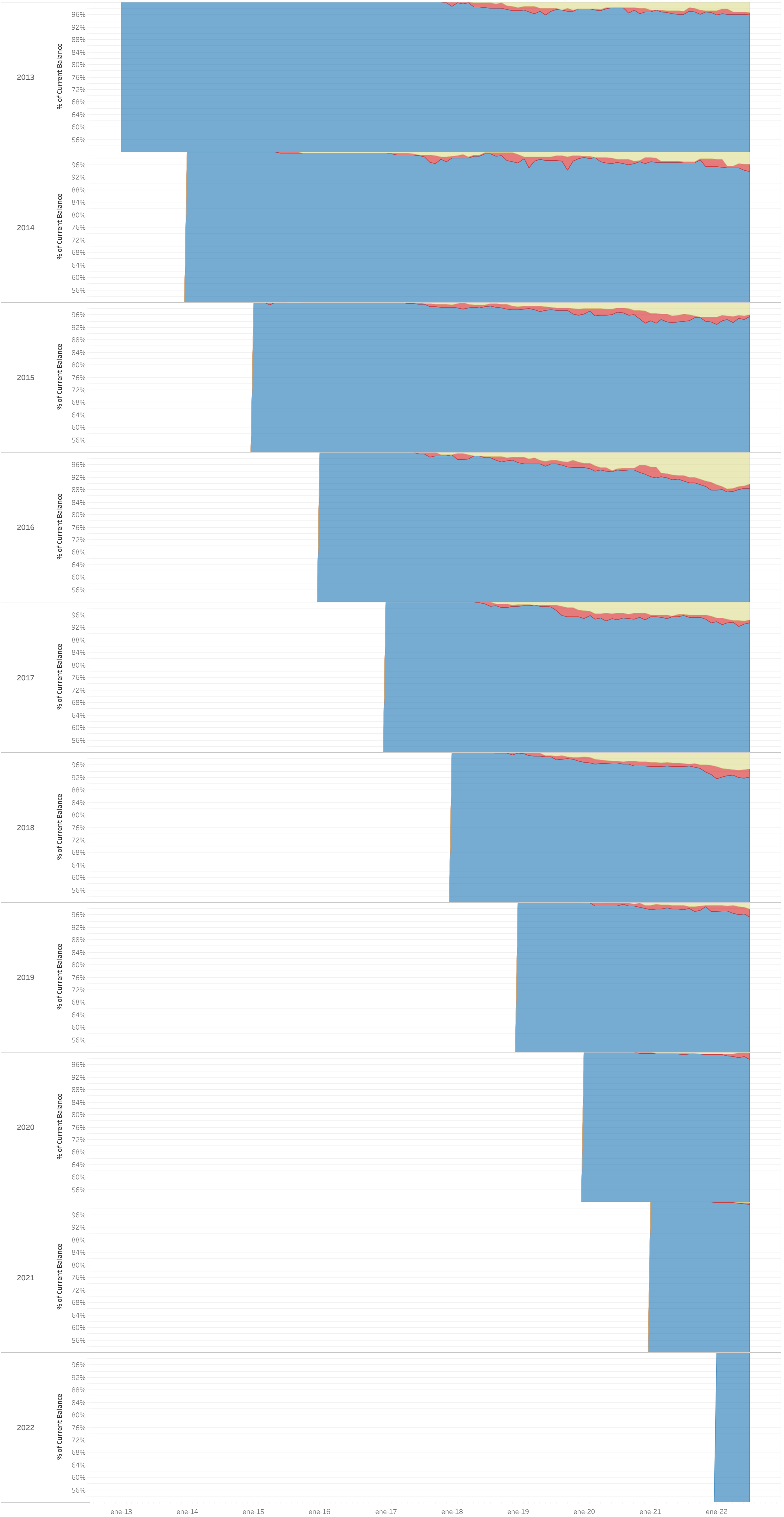
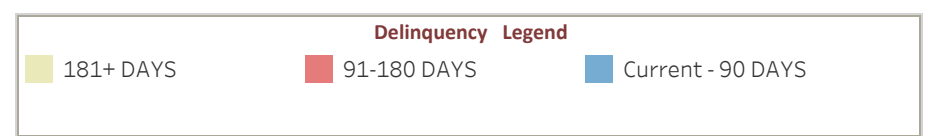
Year	July
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Year	July
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Year	July
2013	0
2014	0</



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 - julio-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: julio-2022

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







