



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

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

Cutoff Date: November-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)



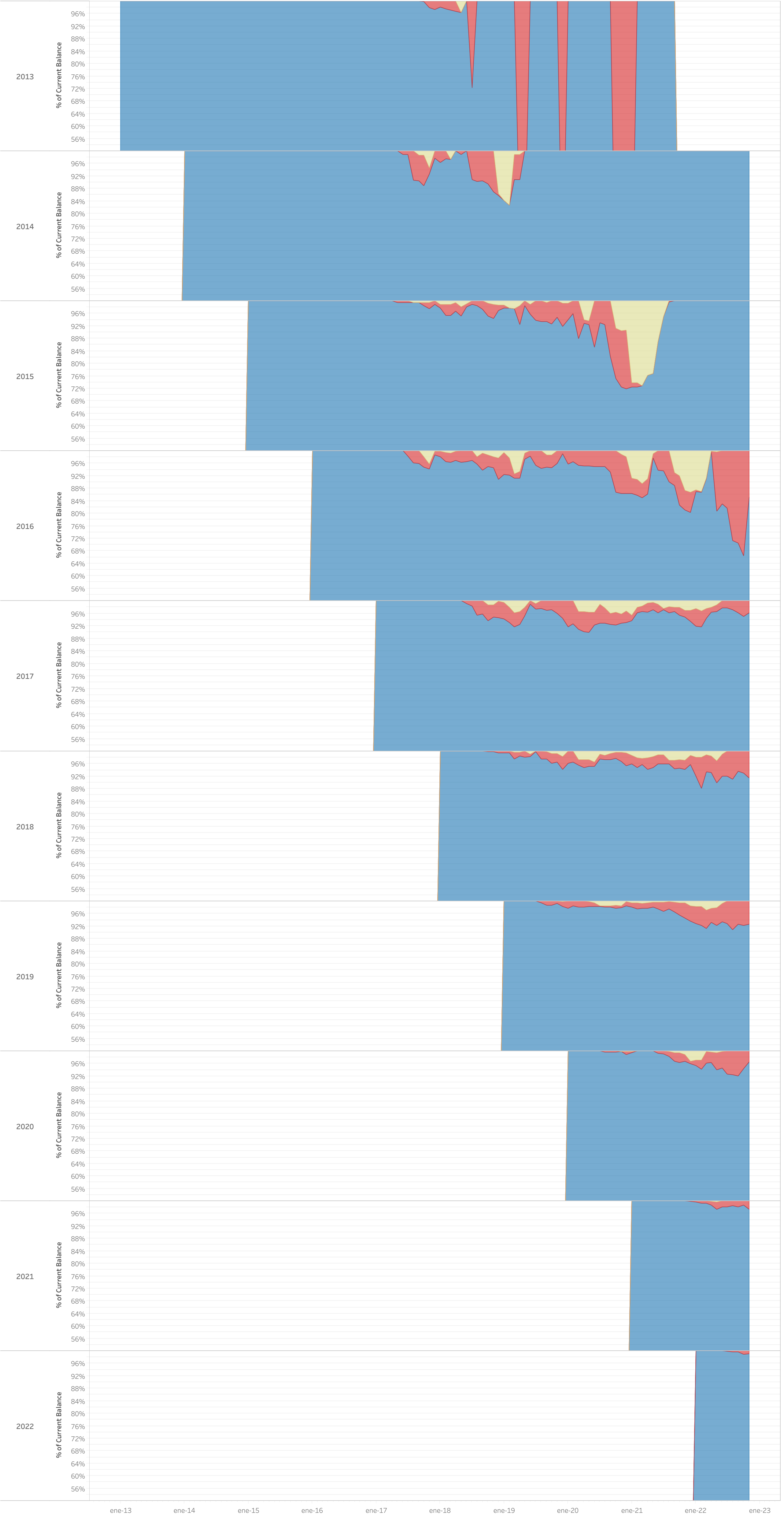
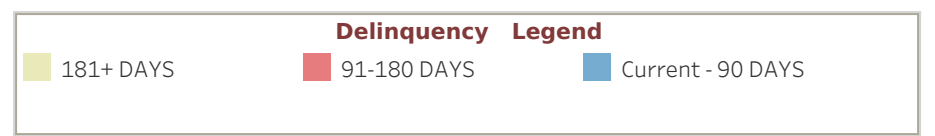
Delinquency Graphs by Vintage Colombia

Personal Loans - November-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 November-2022

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 - noviembre-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: noviembre-2022

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

| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|---------------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre |
| Sin valor de medida | 4,055,499,759 | 5,970,792,423 | 9,091,427,092 | 11,077,214,149 | 15,559,087,743 | 20,790,471,006 | 33,081,013,748 | 34,934,199,053 | 32,950,727,422 | 28,722,988,700 |

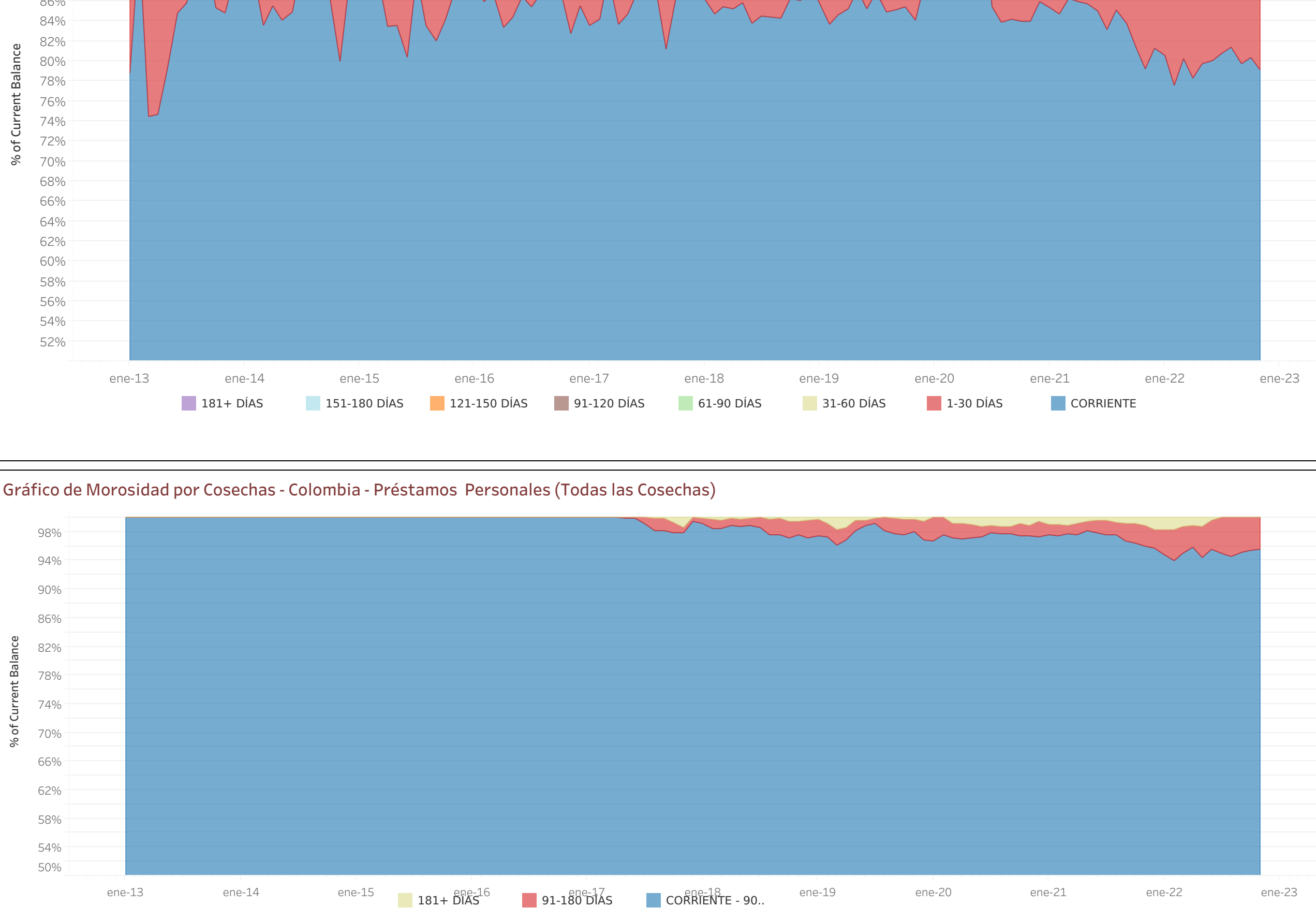
Estado de Morosidad (\$ Saldo Actual)

| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|--------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre |
| CORRIENTE | 3,437,666,940 | 4,768,206,645 | 7,914,704,443 | 9,164,486,471 | 13,614,459,157 | 17,883,702,051 | 27,786,526,888 | 29,309,133,549 | 26,102,616,429 | 22,719,977,996 |
| 1-30 DÍAS | 637,832,939 | 1,202,965,778 | 1,176,722,649 | 1,912,727,677 | 1,127,982,014 | 1,659,612,394 | 3,157,751,852 | 2,195,141,766 | 1,355,390,938 | 3,035,096,306 |
| 31-60 DÍAS | 0 | 0 | 0 | 0 | 339,651,888 | 410,074,451 | 701,893,225 | 1,195,041,493 | 1,563,344,647 | 892,260,447 |
| 61-90 DÍAS | 0 | 0 | 0 | 0 | 132,737,255 | 330,775,466 | 764,811,943 | 695,384,312 | 589,597,632 | 602,627,272 |
| 91-120 DÍAS | 0 | 0 | 0 | 0 | 90,202,444 | 134,113,939 | 207,891,316 | 175,026,899 | 293,954,693 | 486,364,022 |
| 121-150 DÍAS | 0 | 0 | 0 | 0 | 24,081,654 | 151,438,027 | 183,393,989 | 274,578,989 | 284,703,454 | 583,905,951 |
| 151-180 DÍAS | 0 | 0 | 0 | 0 | 5,230,361 | 85,523,936 | 203,586,279 | 47,538,852 | 384,477,859 | 202,061,813 |
| 181+ DÍAS | 0 | 0 | 0 | 0 | 224,982,969 | 135,232,766 | 80,224,156 | 402,013,153 | 376,211,750 | 0 |

Estado de Morosidad (% del Saldo Actual)

| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|--------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre |
| CORRIENTE | 84.77% | 79.86% | 87.06% | 82.73% | 87.50% | 86.02% | 84.00% | 83.90% | 79.27% | 79.10% |
| 1-30 DÍAS | 15.23% | 20.14% | 12.94% | 17.27% | 7.20% | 7.98% | 9.55% | 6.12% | 10.18% | 10.57% |
| 31-60 DÍAS | 0.00% | 0.00% | 0.00% | 0.00% | 2.18% | 1.97% | 2.12% | 3.42% | 4.74% | 8.11% |
| 61-90 DÍAS | 0.00% | 0.00% | 0.00% | 0.00% | 0.85% | 1.59% | 2.31% | 1.99% | 1.79% | 2.79% |
| 91-120 DÍAS | 0.00% | 0.00% | 0.00% | 0.00% | 0.58% | 0.65% | 0.61% | 0.50% | 0.89% | 1.69% |
| 121-150 DÍAS | 0.00% | 0.00% | 0.00% | 0.00% | 0.15% | 0.73% | 0.62% | 0.79% | 0.86% | 2.03% |
| 151-180 DÍAS | 0.00% | 0.00% | 0.00% | 0.00% | 0.03% | 0.41% | 0.55% | 0.14% | 1.17% | 0.70% |
| 181+ DÍAS | 0.00% | 0.00% | 0.00% | 0.00% | 1.45% | 0.63% | 0.24% | 1.15% | 1.14% | 0.00% |

| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|---------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre |
| CORRIENTE - 90 DÍAS | 100.00% | 100.00% | 100.00% | 100.00% | 97.79% | 97.56% | 97.97% | 97.43% | 95.94% | 95.57% |
| 91-180 DÍAS | 0.00% | 0.00% | 0.00% | 0.00% | 0.77% | 1.78% | 1.87% | 1.42% | 2.92% | 4.43% |
| 181+ DÍAS | 0.00% | 0.00% | 0.00% | 0.00% | 1.45% | 0.65% | 0.24% | 1.15% | 1.14% | 0.00% |



Resumen por Cosechas

Saldo Mensual - Préstamos Personales - Colombia

| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|---------------|---------------|---------------|
| | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre |
| 2013 | 3,288,869,099 | | | | | | | | | |
| 2014 | | 2,617,455,445 | | | | | | | | |
| 2015 | | | 5,269,627,546 | | | | | | | |
| 2016 | | | | 5,228,988,889 | | | | | | |
| 2017 | | | | | 8,272,579,800 | | | | | |
| 2018 | | | | | | 11,994,647,664 | | | | |
| 2019 | | | | | | | 18,560,748,911 | | | |
| 2020 | | | | | | | | 9,160,045,481 | | |
| 2021 | | | | | | | | | 7,341,146,505 | |
| 2022 | | | | | | | | | | 6,496,679,617 |

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

| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre | noviembre |
| 2013 | CORRIENTE | 2,943,360,673 | 2,014,782,576 | 1,785,213,674 | 872,414,755 | 11,649,425 | 11,649,425 | 285,039 | 0 | 0 |
| | 1-30 DÍAS | 345,868,626 | 789,718,733 | 482,128,474 | 637,985,669 | 250,743,357 | 2,005,746 | 0 | 0 | 0 |
| | 31-60 DÍAS | 0 | 0 | 0 | 0 | 5,230,361 | 0 | 0 | 0 | 0 |
| | 61-90 DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 3,038,878 | 0 | 0 |
| | 91-120 DÍAS | 0 | 0 | 0 | 0 | 6,918,390 | 0 | 0 | 0 | 0 |
| | 121-150 DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,857,110 | 0 |
| 2014 | 1-30 DÍAS | 0 | 2,385,747,397 | 1,320,904,464 | 704,118,649 | 442,901,061 | 107,616,584 | 12,311,318 | 13,761,415 | 9,082,836 |
| | 31-60 DÍAS | 0 | 231,706,048 | 440,159,798 | 397,778,705 | 56,856,335 | 24,410,728 | 19,713,590 | 0 | 0 |
| | 61-90 DÍAS | 0 | 0 | 0 | 0 | 47,051,923 | 0 | 0 | 0 | 0 |
| | 91-120 DÍAS | 0 | 0 | 0 | 0 | 0 | 17,362,190 | 0 | 0 | 0 |
| | 121-150 DÍAS | 0 | 0 | 0 | 0 | 0 | 12,374,035 | 0 | 0 | 0 |
| | 151-180 DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 21,453,716 | 0 | 0 |
| 2015 | CORRIENTE | 0 | 0 | 5,068,173,365 | 2,882,170,838 | 1,810,164,076 | 669,943,564 | 238,262,079 | 38,908,613 | 14,322,060 |
| | 1-30 DÍAS | 0 | 0 | 201,454,182 | 866,869,373 | 251,261,872 | 106,009,310 | 30,821,423 | 175,839 | 0 |
| | 31-60 DÍAS | 0 | 0 | 0 | 0 | 101,908,518 | 30,343,385 | 89,516,739 | 75,447 | 0 |
| | 61-90 DÍAS | 0 | 0 | 0 | 0 | 56,518,942 | 0 | 40,564,041 | 1,241,935 | 0 |
| | 91-120 DÍAS | 0 | 0 | 0 | 0 | 17,749,380 | 6,688,877 | 11,498,554 | 83,864 | 0 |
| | 121-150 DÍAS | 0 | 0 | 0 | 0 | 24,081,654 | 19,958,784 | 4,329,413 | 10,034,204 | 0 |
| 2016 | 151-180 DÍAS | 0 | 0 | 0 | 0 | 0 | 10,807,794 | 2,387,100 | 0 | 0 |
| | 181+ DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 5,441,999 | 0 | 0 |
| | CORRIENTE | 0 | 0 | 0 | 4,834,032,713 | 3,128,774,925 | 1,966,083,816 | 929,454,584 | 669,201,625 | 254,364,413 |
| | 1-30 DÍAS | 0 | 0 | 0 | 394,956,177 | 536,899,828 | 261,517,842 | 364,313,380 | 602,907,586 | 54,609,895 |
| | 31-60 DÍAS | 0 | 0 | 0 | 0 | 130,567,547 | 68,291,066 | 66,148,796 | 82,848,436 | 56,295,567 |
| | 61-90 DÍAS | 0 | 0 | 0 | 0 | 55,460,416 | 144,977,206 | 34,412,699 | 15,734,603 | 821,822 |
| 2017 | 91-120 DÍAS | 0 | 0 | 0 | 0 | 53,160,640 | 43,692,496 | 47,430,656 | 3,615,195 | 0 |
| | 121-150 DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 151-180 DÍAS | 0 | 0 | 0 | 0 | 5,230,361 | 41,998,496 | 0 | 17,830,140 | 0 |
| | 181+ DÍAS | 0 | 0 | 0 | 0 | 17,081,692 | 48,238,667 | 0 | 11,134,738 | 57,135,323 |
| | CORRIENTE | 0 | 0 | 0 | 0 | 7,969,566,303 | 4,158,811,542 | 2,625,479,407 | 1,648,775,668 | 1,163,504,768 |
| | 1-30 DÍAS | 0 | 0 | 0 | 0 | 227,371,505 | 545,325,941 | 339,756,381 | 116,679,966 | 157,774,171 |
| 2018 | 31-60 DÍAS | 0 | 0 | 0 | 0 | 73,138 | 78,738 | 8,928 | 0 | 0 |
| | 61-90 DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 91-120 DÍAS | 0 | 0 | 0 | 0 | 20,757,898 | 116,685,471 | 140,693,639 | 78,533,985 | 7,130,530 |
| | 121-150 DÍAS | 0 | 0 | 0 | 0 | 0 | 83,731,665 | 66,615,735 | 44,946,409 | 23,511,881 |
| | 151-180 DÍAS | 0 | 0 | 0 | 0 | 0 | 105,992,339 | 14,422,373 | 11,894,441 | 7,667,094 |
| | 181+ DÍAS | 0 | 0 | 0 | 0 | 11,263,930 | 59,358,920 | 5,834,123 | 0 | 0 |
| 2019 | CORRIENTE | 0 | 0 | 0 | 0 | 7,969,566,303 | 4,158,811,542 | 2,625,479,407 | 1,648,775,668 | 1,163,504,768 |
| | 1-30 DÍAS | 0 | 0 | 0 | 0 | 227,371,505 | 545,325,941 | 339,756,381 | 116,679,966 | 157,774,171 |
| | 31-60 DÍAS | 0 | 0 | 0 | 0 | 73,138 | 78,738 | 8,928 | 0 | 0 |
| | 61-90 DÍAS | 0 | 0 | 0 | 0 | 20,757,898 | 116,685,471 | 140,693,639 | 78,533,985 | 7,130,530 |
| | 91-120 DÍAS | 0 | 0 | 0 | 0 | 0 | 83,731,665 | 66,615,735 | 44,946,409 | 23,511,881 |
| | 121-150 DÍAS | 0 | 0 | 0 | 0 | 0 | 105,992,339 | 14,422,373 | 11,894,441 | 7,667,094 |
| 2020 | 151-180 DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 181+ DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | CORRIENTE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 1-30 DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 31-60 DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 61-90 DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2021 | 91-120 DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 121-150 DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 151-180 DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 181+ DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | CORRIENTE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 1-30 DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2022 | 31-60 DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 61-90 DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 91-120 DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 121-150 DÍAS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 151-180 DÍAS | 0 | 0 | 0</ | | | | | | |

