



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

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

Cutoff Date: September-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..



Delinquency Graphs by Vintage Colombia

Personal Loans - September-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 September-2022

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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	September	September	September	September	September	September	September	September	September	September
Sin valor de medida	3,522,327,094	5,634,728,279	8,168,062,391	11,286,407,849	14,178,626,826	18,584,434,710	30,488,651,609	35,058,394,474	33,267,368,964	30,401,254,844

Delinquency Status (\$ of Current Balance)

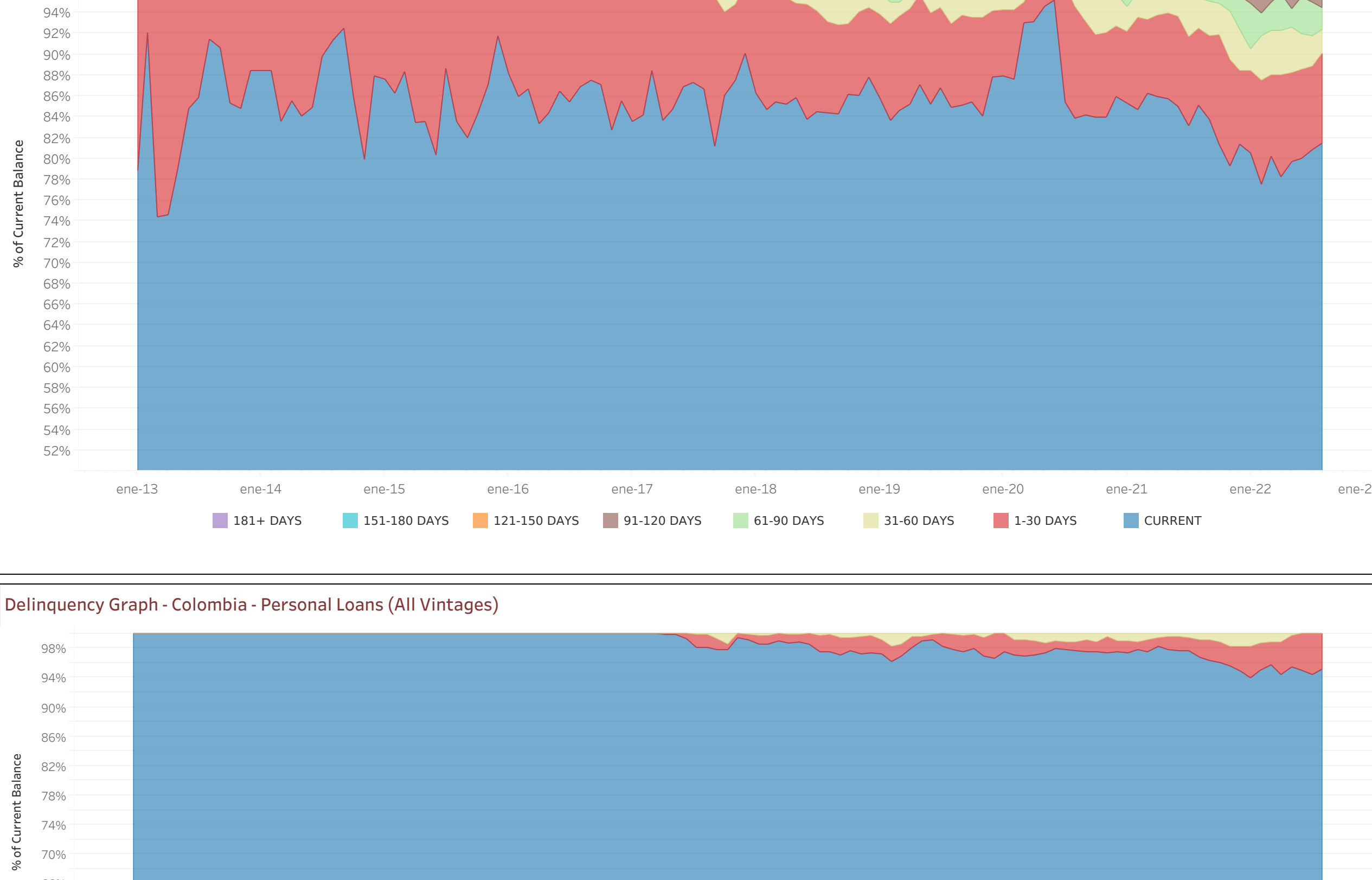
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	September	September	September	September	September	September	September	September	September	September
CURRENT	3,189,718,746	5,207,424,797	6,693,073,047	9,871,221,847	11,505,313,537	15,647,411,354	25,940,483,813	29,490,339,260	27,852,522,284	24,213,676,692
1-30 DAYS	332,608,949	427,303,482	1,474,989,345	1,415,196,001	2,033,269,789	1,585,107,176	2,646,538,758	3,137,120,302	2,674,355,169	2,865,130,837
31-60 DAYS	0	0	0	0	232,352,660	606,380,369	549,013,252	1,197,829,150	1,109,746,288	1,084,680,275
61-90 DAYS	0	0	0	0	150,688,419	280,872,406	655,793,877	408,001,817	535,254,583	734,568,280
91-120 DAYS	0	0	0	0	5,230,361	225,255,391	472,943,163	164,414,132	598,719,526	434,522,093
121-150 DAYS	0	0	0	0	152,990,616	143,427,362	94,964,425	182,526,048	185,213,541	513,096,119
151-180 DAYS	0	0	0	0	83,738,218	76,373,370	89,032,460	40,158,055	23,288,765	561,082,544
181+ DAYS	0	0	0	0	24,443,611	19,919,381	39,881,663	438,003,163	288,258,810	0

Delinquency Status (% of Current Balance)

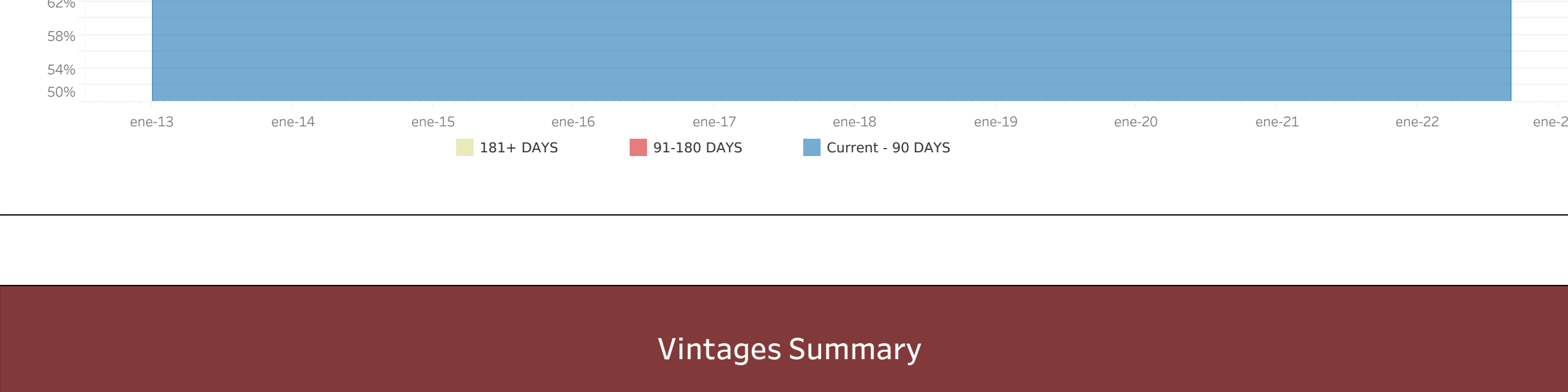
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	September	September	September	September	September	September	September	September	September	September
CURRENT	90.56%	92.42%	81.94%	87.46%	81.15%	84.20%	85.09%	84.12%	83.72%	79.67%
1-30 DAYS	9.44%	7.58%	18.06%	12.54%	14.34%	8.53%	8.69%	8.95%	8.34%	9.42%
31-60 DAYS	0.00%	0.00%	0.00%	0.00%	1.57%	3.26%	1.80%	3.42%	3.04%	3.28%
61-90 DAYS	0.00%	0.00%	0.00%	0.00%	1.06%	1.51%	2.15%	1.16%	1.61%	2.42%
91-120 DAYS	0.00%	0.00%	0.00%	0.00%	0.04%	1.21%	1.55%	0.47%	1.80%	1.43%
121-150 DAYS	0.00%	0.00%	0.00%	0.00%	1.88%	0.77%	0.31%	1.02%	1.56%	3.69%
151-180 DAYS	0.00%	0.00%	0.00%	0.00%	0.57%	0.41%	0.29%	0.11%	0.07%	1.81%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.19%	0.11%	0.13%	1.25%	0.87%	0.00%

CURRENT - 90 DAYS	100.00%	100.00%	100.00%	100.00%	98.18%	97.50%	97.71%	97.68%	96.71%	95.07%
91-180 DAYS	0.00%	0.00%	0.00%	0.00%	1.71%	2.39%	2.13%	1.19%	2.43%	4.93%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.12%	0.11%	0.13%	1.25%	0.87%	0.00%

Delinquency Graph - Colombia - Personal Loans (All Vintages)



Delinquency Graph - Colombia - Personal Loans (All Vintages)



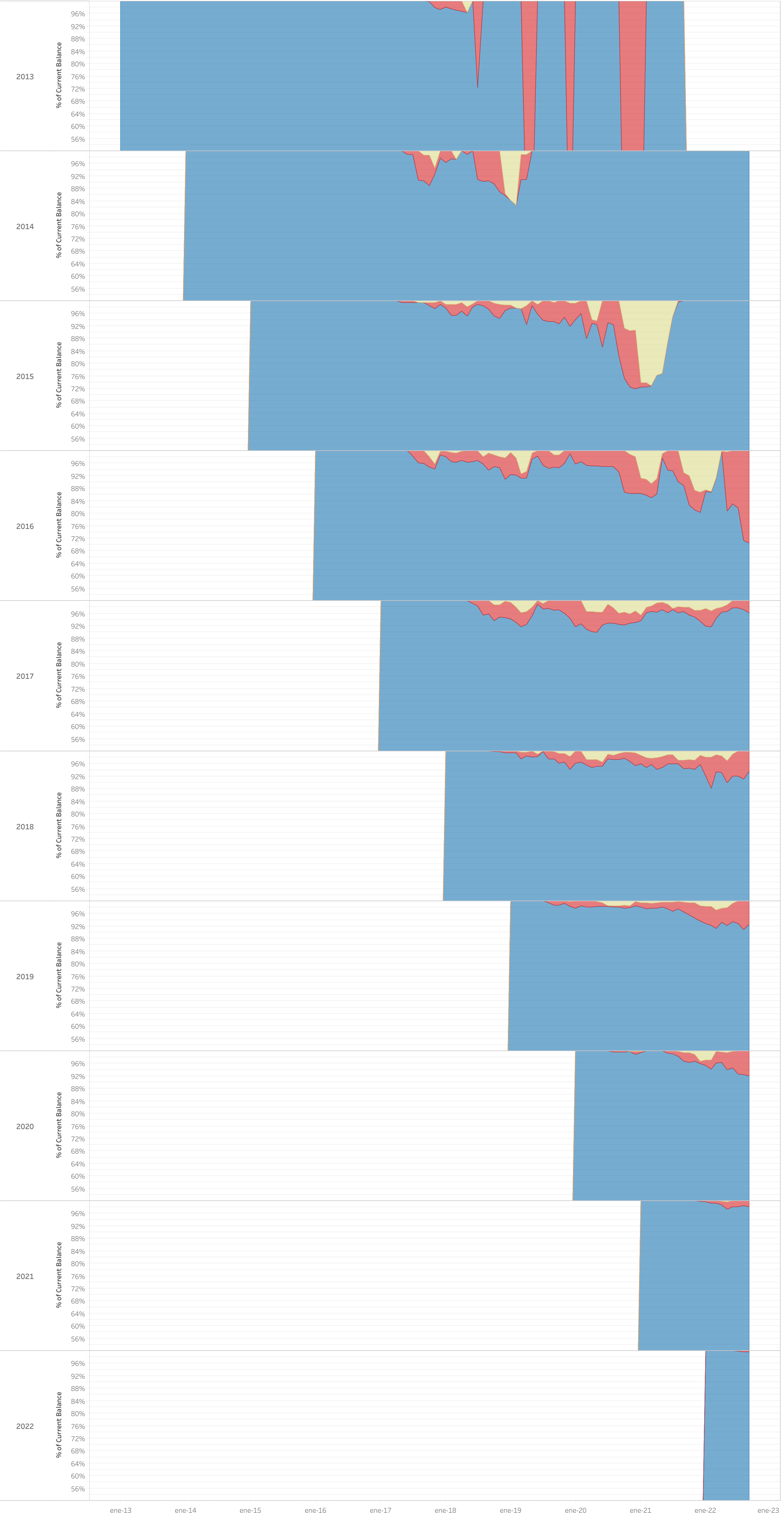
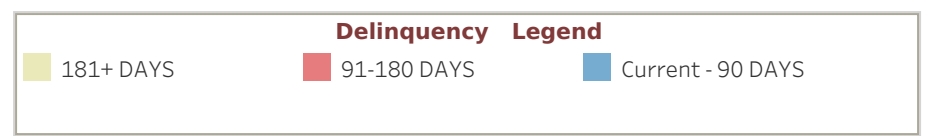
Vintages Summary

Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Month	September	September	September	September	September	September	September	September	September	September
2013	2,730,699,097	2,891,781,627	1,896,866,025	972,589,579	379,924,140	39,132,889	3,957,610	1,857,110	10,902	
2014		2,128,514,293	1,887,282,459	1,196,375,602	700,859,984	1,036,184,256	408,609,249	71,501,764	16,326,117	
2015			4,085,428,773	3,995,159,055	4,287,532,496	4,389,202,114	2,709,146,823	1,626,544,465	1,036,060,983	552,929,362
2016				4,976,399,896	4,389,202,114	2,709,146,823	1,626,544,465	2,385,863,670	1,543,203,090	852,238,714
2017					6,209,312,605	5,603,253,201	3,706,597,259	2,385,863,670	1,543,203,090	852,238,714
2018						8,971,822,695	10,037,238,756	6,759,274,989	4,663,220,586	2,756,874,058
2019							14,664,863,351	17,150,200,593	12,787,717,527	8,719,495,018
2020								7,636,768,055	7,743,682,951	5,393,692,997
2021									5,950,432,635	6,141,199,035
2022										6,335,116,545

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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	September	September	September	September	September	September	September	September	September	September
2013	2,602,965,737	2,662,596,002	1,181,675,146	733,048,199	350,452,259	17,879,669	0	0	0	0
1-30 DAYS	127,733,361	229,185,625	717,190,879	239,541,380	21,456,707	21,253,220	702,104	0	10,502	0
31-60 DAYS	0	0	0	0	7,334,374	0	0	0	0	0
61-90 DAYS	0	0	0	0	680,800	0	3,255,595	1,817,310	0	0
91-120 DAYS	0	2,042,451,967	1,515,354,151	929,195,748	91,688,279	30,835,052	18,787,574	0	0	0
121-150 DAYS	0	86,062,326	371,928,307	267,179,854	5,230,361	19,259,866	0	0	0	0
151-180 DAYS	0	0	0	0	0	6,103,423	2,599,613	419,793	0	0
181+ DAYS	0	0	0	0	0	0	21,453,716	0	0	0
2014	0	0	0	0	9,218,417	0	0	0	0	0
2015	0	3,775,803,880	3,229,075,801	1,757,895,580	690,938,025	278,204,597	45,608,286	16,326,117	3,185,155	0
1-30 DAYS	0	309,624,893	766,083,254	547,388,497	211,754,949	32,448,267	6,962,920	0	0	0
31-60 DAYS	0	0	0	0	142,941,570	65,552,224	36,865,098	84,702	0	0
61-90 DAYS	0	0	0	0	24,081,654	39,512,288	34,180,717	4,145,009	0	0
91-120 DAYS	0	0	0	0	0	10,807,794	19,543,518	7,104,138	0	0
121-150 DAYS	0	0	0	0	0	10,554,251	4,782,265	0	0	0
151-180 DAYS	0	0	0	0	0	7,964,726	0	5,596,719	0	0
181+ DAYS	0	0	0	0	15,225,194	0	2,584,787	0	0	0
2016	0	0	4,852,374,140	3,134,544,943	1,905,552,438	1,198,591,535	708,496,591	423,764,603	85,223,799	0
1-30 DAYS	0	0	124,025,757	896,457,112	339,977,498	278,170,712	113,136,256	14,267,334	23,501,452	0
31-60 DAYS	0	0	0	55,065,465	235,081,555	48,710,908	68,479,885	29,139,536	18,561,538	0
61-90 DAYS	0	0	0	0	0	15,912,875	74,115,890	23,772,712	10,670,962	0
91-120 DAYS	0	0	0	5,230,361	101,897,529	62,529,459	18,955,991	14,899,154	19,284,489	0
121-150 DAYS	0	0	0	94,343,473	32,884,940	0	52,706,360	0	0	0
151-180 DAYS	0	0	0	83,738,218	13,554,171	0	0	0	133,881	38,765,753
181+ DAYS	0	0	0	0	19,919,381	22,610,916	0	38,822,310	0	0
2017	0	0	0	5,734,778,388	4,424,489,838	2,702,324,916	1,894,823,124	1,310,866,124	645,065,385	0
1-30 DAYS	0	0	0	474,542,217	604,333,938	566,226,660	105,228,158	147,215,019	95,745,110	0
31-60 DAYS	0	0	0	0	172,671,600	207,066,872	166,164,930	15,981,438	68,423,527	0
61-90 DAYS	0	0	0	0	156,718,516	110,109,385	39,327,912	14,836,622	9,694,444	0
91-120 DAYS	0	0	0	0	91,096,352	109,457,721	24,622,355	7,722,888	19,670,296	0
121-150 DAYS	0	0	0	0	99,988,521	0	44,605,166	15,278,653	2,615,403	0
151-180 DAYS	0	0	0	0	53,954,487	8,808,384	32,224,450	0	11,019,103	0
181+ DAYS	0	0	0	0	0	0	0	0	41,061,175	0
2018	0	0	0	0	8,457,804,786	8,179,043,140	5,470,977,925	3,746,719,168	2,174,086,806	0
1-30 DAYS	0	0	0	0	376,952,549	1,046,863,536	887,250,865	440,740,177	192,344,717	192,344,717
31-60 DAYS	0	0	0	0	112,703,325	256,367,374	161,613,378	159,961,987	195,211,395	0
61-90 DAYS	0	0	0	0	24,362,025	289,493,604	54,414,539	47,783,279	14,434,011	0
91-120 DAYS	0	0	0	0	0	152,328,029	90,974,133	103,947,869	64,938,644	0
121-150 DAYS	0	0	0	0	0	20,141,996	234,141,257	243,568,739	570,995,445	0
151-180 DAYS	0	0	0	0	0	80,224,156	22,286,866	16,839,907	27,240,789	0
181+ DAYS	0	0	0	0	0	14,685,898	55,892,014	137,718,329	0	0
2019	0	0	0	0	0	0	13,560,070,074	14,245,705,371	10,129,945,045	6,283,823,601
1-30 DAYS	0	0	0	0	0	0	170,340,504	1,654,924,505	1,299,886,588	879,745,754
31-60 DAYS	0	0	0	0	0	0	0	665,889,744	658,700,048	334,130,837
61-90 DAYS	0	0	0	0	0	0	202,413,996	234,141,257	243,568,739	570,995,445
91-120 DAYS	0	0	0	0	0	0	129,084,435	22,787,524	313,111,124	197,891,763
121-150 DAYS	0	0	0	0	0	0	71,952,342	43,478,538	103,906,273	262,923,661
151-180 DAYS	0	0	0	0	0	0	0	0	0	185,915,957
181+ DAYS	0	0	0	0	0	0	0	283,274,274		

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



Section 2..



Gráficos de Morosidad por Cosechas Colombia

Préstamos Personales - septiembre-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: septiembre-2022

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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre
Sin valor de medida	3,522,327,094	5,634,728,279	8,168,062,391	11,286,407,849	14,178,626,826	18,584,434,710	30,488,651,609	35,058,394,474	33,267,368,964	30,401,254,844

Estado de Morosidad (\$ Saldo Actual)

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre
CORRIENTE	3,189,718,746	5,207,424,797	6,693,073,047	9,871,221,847	11,096,313,163	15,447,411,354	25,340,483,813	29,400,339,760	27,852,232,284	24,219,676,697
1-30 DIAS	332,608,369	427,303,482	1,474,989,345	1,415,196,021	2,033,389,789	1,585,597,176	2,646,538,758	3,137,120,200	2,674,355,169	2,863,120,837
31-60 DIAS	0	0	0	0	0	222,952,660	456,066,369	549,013,252	1,197,829,130	1,109,746,288
61-90 DIAS	0	0	0	0	0	150,688,419	280,875,406	655,793,877	408,001,817	535,254,583
91-120 DIAS	0	0	0	0	0	5,230,361	225,255,391	472,943,163	164,414,132	598,719,526
121-150 DIAS	0	0	0	0	0	152,990,616	143,427,262	94,964,625	182,528,648	185,213,541
151-180 DIAS	0	0	0	0	0	83,738,218	76,373,710	89,032,460	40,138,005	23,298,765
181+ DIAS	0	0	0	0	0	24,443,611	13,913,361	39,881,661	430,003,165	268,258,830

Estado de Morosidad (% del Saldo Actual)

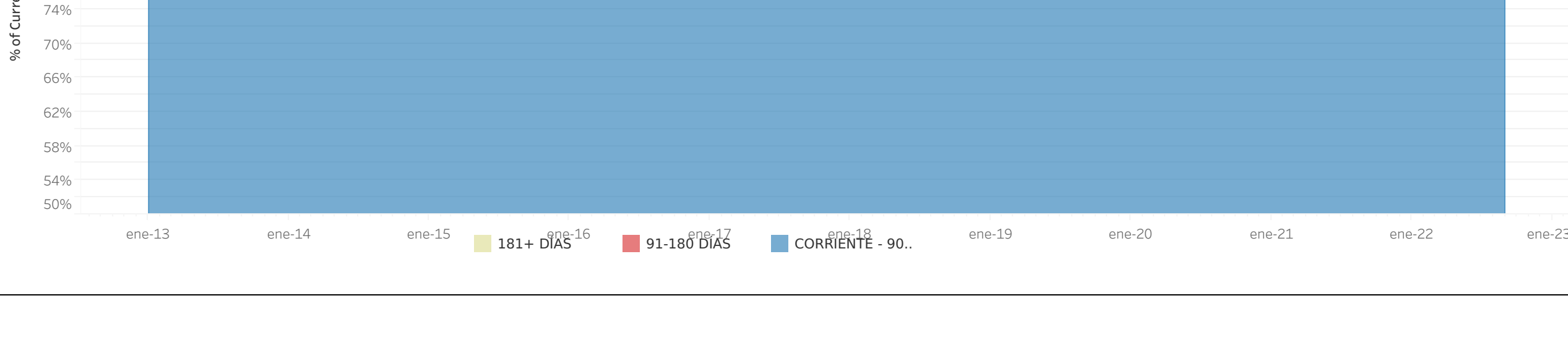
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre
CORRIENTE	90.56%	92.42%	81.94%	87.46%	81.15%	84.20%	85.08%	84.12%	83.74%	79.67%
1-30 DIAS	9.44%	7.58%	18.06%	12.54%	14.34%	8.53%	8.09%	8.59%	12.94%	11.04%
31-60 DIAS	0.00%	0.00%	0.00%	0.00%	0.00%	1.57%	2.26%	3.42%	3.34%	5.57%
61-90 DIAS	0.00%	0.00%	0.00%	0.00%	0.00%	1.00%	1.51%	2.15%	1.51%	2.42%
91-120 DIAS	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	1.21%	1.55%	0.47%	1.80%
121-150 DIAS	0.00%	0.00%	0.00%	0.00%	0.00%	1.08%	0.77%	0.31%	0.52%	0.56%
151-180 DIAS	0.00%	0.00%	0.00%	0.00%	0.00%	0.59%	0.41%	0.29%	0.11%	1.63%
181+ DIAS	0.00%	0.00%	0.00%	0.00%	0.17%	0.11%	0.13%	1.25%	0.87%	0.00%

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre
CORRIENTE - 90 DIAS	100.00%	100.00%	100.00%	100.00%	98.12%	97.50%	97.71%	97.65%	96.71%	95.07%
91-180 DIAS	0.00%	0.00%	0.00%	0.00%	1.71%	2.39%	2.15%	1.10%	2.43%	4.93%
181+ DIAS	0.00%	0.00%	0.00%	0.00%	0.17%	0.11%	0.13%	1.25%	0.87%	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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre
2013	2,730,699,097	2,891,781,627	1,888,866,025	972,589,579	379,924,140	292,889	3,957,610	1,857,110	10,502	
2014		2,128,514,293	1,887,282,459	1,196,375,602	700,859,894	224,894,846	40,843,928	16,667,430	9,845,794	5,439,338
2015			4,085,428,773	3,995,159,055	2,487,532,496	1,036,184,256	408,609,249	71,501,764	16,326,117	3,185,151
2016				4,976,399,896	4,389,202,114	2,709,146,823	1,628,544,465	1,036,060,983	552,929,362	196,013,985
2017					6,209,313,605	5,603,253,201	3,706,597,259	2,385,863,670	1,543,203,090	852,238,714
2018						8,971,822,695	10,037,235,756	6,759,274,869	4,663,220,586	2,756,874,058
2019							14,664,863,351	17,150,200,593	12,787,717,527	8,719,499,917
2020								7,636,768,055	7,743,682,951	5,391,692,927
2021									5,950,432,635	6,141,199,035
2022										6,335,116,545

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

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre	septiembre
2013	CORRIENTE 2,602,965,737	2,662,596,022	1,181,675,146	733,048,199	350,452,259	17,879,669	0	0	0	0
	1-30 DIAS 127,733,361	229,186,625	717,190,879	239,541,380	21,456,707	21,253,220	702,104	0	0	0
	31-60 DIAS 0	0	0	0	0	0	0	0	10,502	0
	61-90 DIAS 0	0	0	0	0	680,800	2,635,506	1,857,110	0	0
	91-120 DIAS 0	2,042,451,967	1,515,354,151	929,195,748	517,591,473	150,746,599	21,625,551	16,867,430	9,845,794	5,439,338
	1-30 DIAS 0	86,062,326	371,928,307	267,179,854	91,688,279	30,835,052	38,787,574	0	0	0
	31-60 DIAS 0	0	0	0	0	0	0	0	0	0
	61-90 DIAS 0	0	0	0	0	17,611,251	19,259,866	0	0	0
	91-120 DIAS 0	0	0	0	0	6,103,423	2,599,613	419,793	0	0
	121-150 DIAS 0	0	0	0	0	0	21,453,716	0	0	0
	151-180 DIAS 0	0	0	0	0	0	0	0	0	0
	181+ DIAS 0	0	0	0	0	0	0	0	0	0
2014	CORRIENTE 0	3,775,803,880	3,229,075,801	1,757,895,580	690,938,025	278,204,597	45,608,286	16,326,117	3,185,155	
	1-30 DIAS 0	0	309,624,893	766,083,254	547,388,497	211,754,949	32,448,267	8,962,920	0	0
	31-60 DIAS 0	0	0	0	0	0	0	0	0	0
	61-90 DIAS 0	0	0	0	0	142,941,570	65,552,224	36,865,098	0	0
	91-120 DIAS 0	0	0	0	0	24,081,454	39,512,288	34,180,717	4,145,009	3,029
	121-150 DIAS 0	0	0	0	0	0	0	0	0	0
	151-180 DIAS 0	0	0	0	0	0	10,554,251	4,782,265	0	0
	181+ DIAS 0	0	0	0	0	7,064,726	0	5,596,719	0	0
2015	CORRIENTE 0	0	0	4,832,374,140	3,134,544,943	1,905,552,438	1,198,591,535	708,496,591	423,764,603	85,222,799
	1-30 DIAS 0	0	0	124,025,767	896,451,112	339,377,998	278,110,712	113,336,256	14,207,334	23,501,453
	31-60 DIAS 0	0	0	0	0	0	0	0	0	0
	61-90 DIAS 0	0	0	0	0	55,065,465	235,981,355	48,739,968	29,139,636	5,444
	91-120 DIAS 0	0	0	0	0	119,822,451	57,679,959	15,921,785	74,115,890	23,772,110
	121-150 DIAS 0	0	0	0	0	5,230,361	101,897,529	62,529,459	4,889,754	19,284,489
	151-180 DIAS 0	0	0	0	0	0	0	0	0	0
	181+ DIAS 0	0	0	0	0	94,343,473	32,884,490	0	52,706,360	18,199,132
2016	CORRIENTE 0	0	0	0	93,738,218	15,354,177	0	0	113,881	38,765,753
	1-30 DIAS 0	0	0	0	0	0	0	0	0	0
	31-60 DIAS 0	0	0	0	0	19,919,301	22,610,376	0	0	30,622,310
	61-90 DIAS 0	0	0	0	0	5,734,770,388	4,024,489,838	2,702,924,914	1,894,823,124	1,310,064,134
	91-120 DIAS 0	0	0	0	0	47,452,217	604,333,908	568,226,060	105,209,158	147,215,009
	121-150 DIAS 0	0	0	0	0	0	172,671,600	207,060,872	166,164,930	15,881,488
	151-180 DIAS 0	0	0	0	0	0	156,718,516	110,109,385	39,327,912	14,836,622
	181+ DIAS 0	0	0	0	0	0	0	0	0	0
2017	CORRIENTE 0	0	0	0	0	0	0	0	0	0
	1-30 DIAS 0	0	0	0	0	0	0	0	0	0
	31-60 DIAS 0	0	0	0	0	0	0	0	0	0
	61-90 DIAS 0	0	0	0	0	0	0	0	0	0
	91-120 DIAS 0	0	0	0	0	0	0	0	0	0
	121-150 DIAS 0	0	0	0	0	0	0	0	0	0
	151-180 DIAS 0	0	0	0	0	0	0	0	0	0
	181+ DIAS 0	0	0	0	0	0	0	0	0	0
2018	CORRIENTE 0	0	0	0	0	8,457,804,786	8,178,043,140	5,470,977,925	3,746,719,168	2,174,086,806
	1-30 DIAS 0	0	0	0	0	0	376,952,549	1,046,863,536	887,250,865	440,740,177
	31-60 DIAS 0	0	0	0	0	0	112,703,325	256,367,374	361,613,378	159,961,987
	61-90 DIAS 0	0	0	0	0	0	24,262,035	289,493,664	54,414,539	47,783,279
	91-120 DIAS 0	0	0	0	0	0	0	152,328,029	90,974,123	103,847,829
	121-150 DIAS 0	0	0	0	0	0	0	18,230,018	15,865,179	10,109,911
	151-180 DIAS 0	0	0							

