



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

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

Cutoff Date: August-2023

### **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 - August-2023

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 August-2023

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



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

|         | 2014           | 2015           | 2016            | 2017            | 2018            | 2019            | 2020            | 2021            | 2022            | 2023            |
|---------|----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Balance | August         | August         | August          | August          | August          | August          | August          | August          | August          | August          |
| Balance | 34,576,266,313 | 75,809,752,883 | 117,183,509,472 | 122,978,921,904 | 146,022,254,102 | 197,013,199,539 | 232,265,874,267 | 249,703,974,405 | 299,302,668,613 | 322,737,313,532 |

## Delinquency Status (\$ of Current Balance)

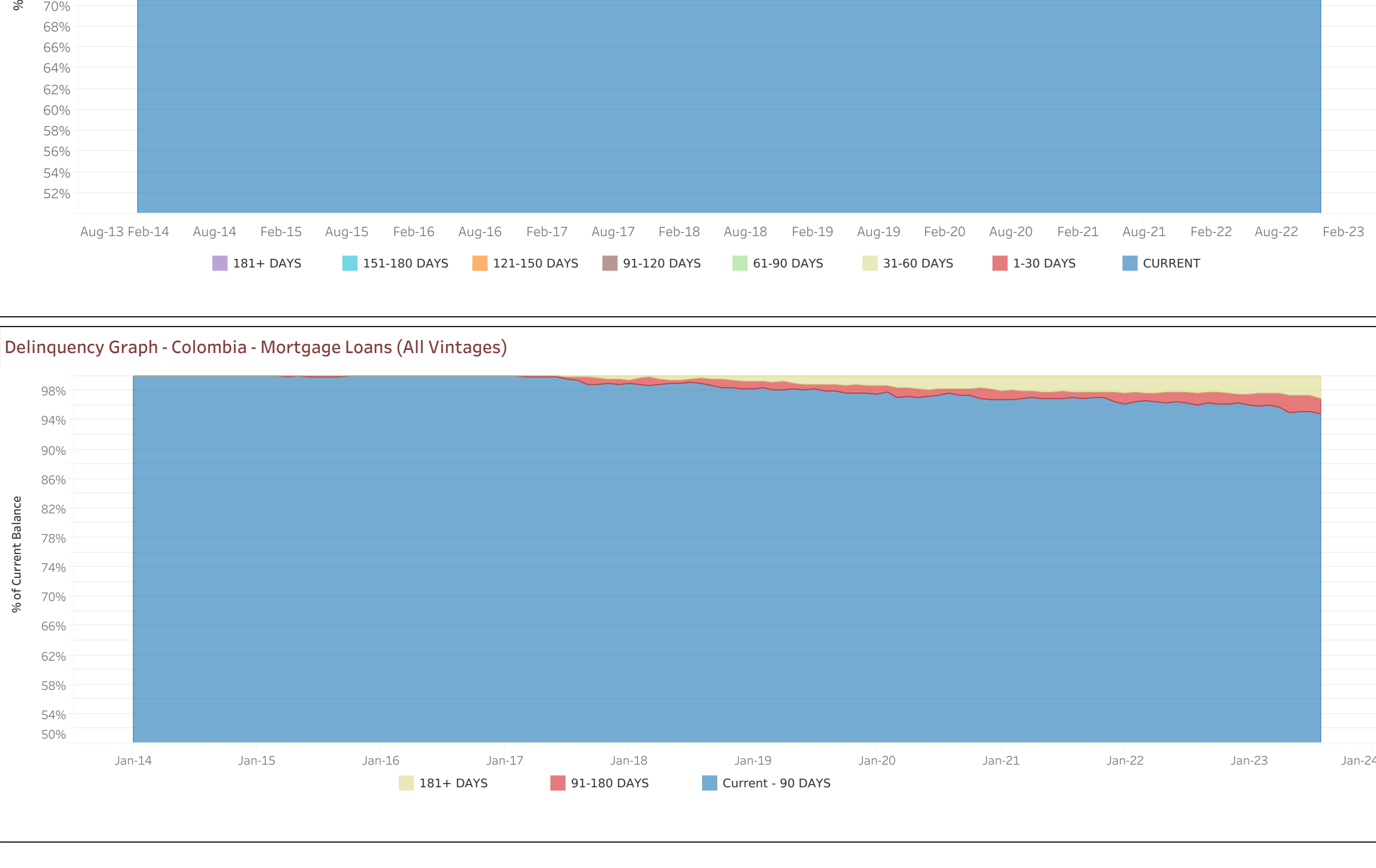
|              | 2014           | 2015           | 2016            | 2017            | 2018            | 2019            | 2020            | 2021            | 2022            | 2023            |
|--------------|----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|              | August         | August         | August          | August          | August          | August          | August          | August          | August          | August          |
| CURRENT      | 30,796,842,015 | 68,810,737,504 | 107,305,219,912 | 112,897,518,056 | 132,024,963,249 | 172,033,980,817 | 205,070,728,051 | 222,440,407,477 | 251,142,489,617 | 264,493,667,189 |
| 1-30 DAYS    | 3,779,424,298  | 6,775,622,673  | 9,802,150,130   | 8,241,842,409   | 8,529,252,142   | 13,694,768,959  | 16,258,353,005  | 14,074,913,520  | 17,883,968,455  | 28,166,604,963  |
| 31-60 DAYS   | 0              | 55,273,336     | 0               | 268,992,366     | 2,227,026,808   | 4,594,577,318   | 2,751,550,617   | 2,842,566,648   | 5,087,203,790   | 9,247,402,240   |
| 61-90 DAYS   | 0              | 0              | 0               | 883,746,033     | 1,624,551,513   | 2,557,309,721   | 2,478,553,676   | 2,956,232,164   | 3,047,201,699   | 3,902,126,470   |
| 91-120 DAYS  | 0              | 91,980,000     | 0               | 49,695,264      | 584,588,188     | 890,466,481     | 229,188,541     | 1,134,266,785   | 1,866,676,679   | 2,860,855,553   |
| 121-150 DAYS | 0              | 0              | 0               | 334,248,061     | 15,513,602      | 449,335,202     | 670,878,754     | 294,405,265     | 1,523,473,510   | 2,790,055,855   |
| 151-180 DAYS | 0              | 76,139,370     | 0               | 0               | 313,438,264     | 361,727,343     | 774,490,453     | 304,123,302     | 1,143,255,890   | 1,408,299,931   |
| 181+ DAYS    | 0              | 0              | 76,139,370      | 300,879,715     | 567,100,386     | 2,340,983,680   | 4,050,192,771   | 5,647,859,243   | 6,995,228,972   | 9,858,361,331   |

## Delinquency Status (% of Current Balance)

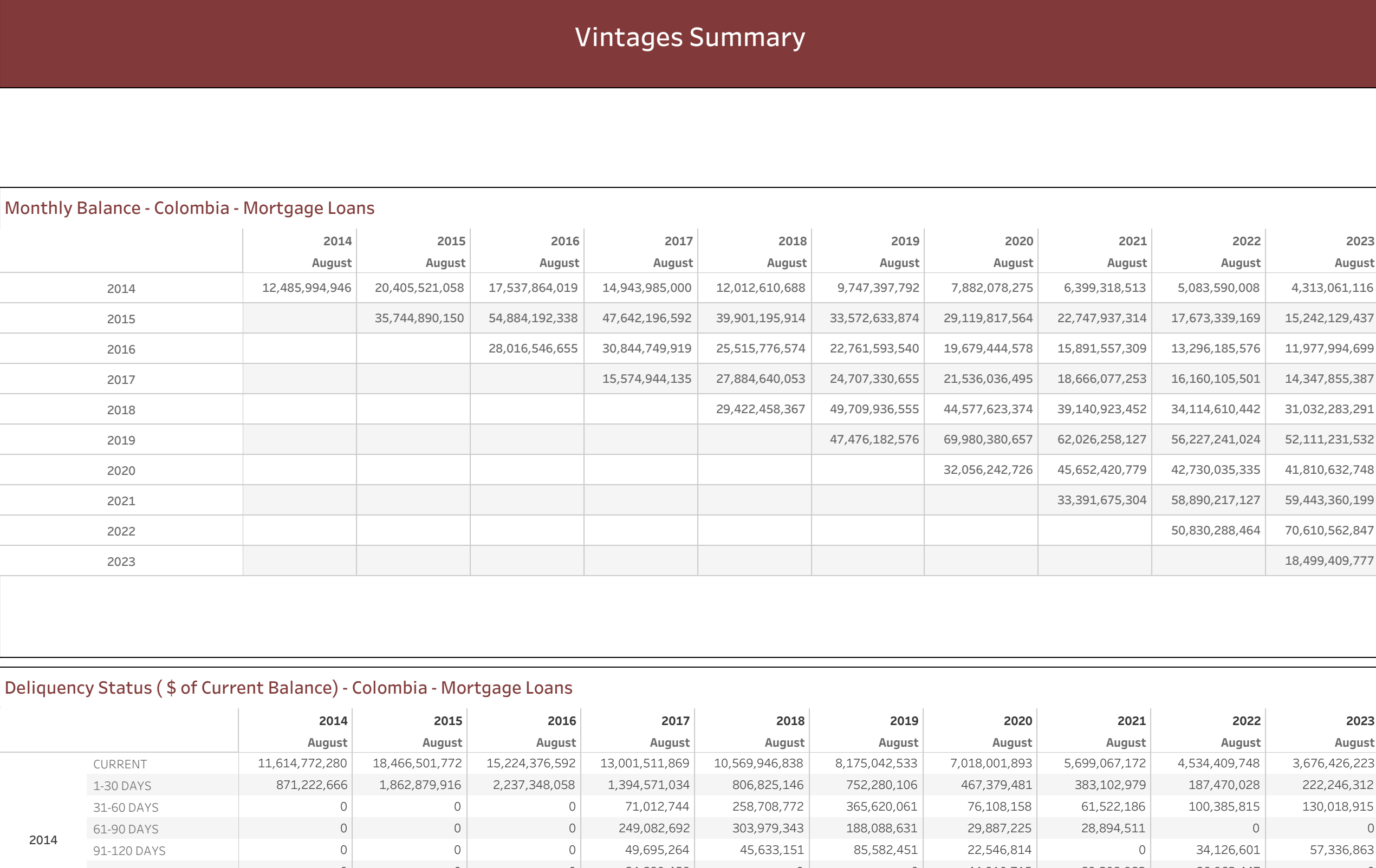
|              | 2014   | 2015   | 2016   | 2017   | 2018   | 2019   | 2020   | 2021   | 2022   | 2023   |
|--------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|              | August | August | August | August | August | August | August | August | August | August |
| CURRENT      | 89.07% | 90.77% | 91.57% | 91.80% | 90.21% | 87.32% | 88.29% | 89.09% | 87.23% | 81.96% |
| 1-30 DAYS    | 10.93% | 8.94%  | 8.36%  | 6.70%  | 5.84%  | 6.95%  | 7.00%  | 5.64%  | 5.76%  | 8.73%  |
| 31-60 DAYS   | 0.00%  | 0.07%  | 0.00%  | 0.22%  | 1.53%  | 2.33%  | 1.18%  | 1.14%  | 1.50%  | 2.87%  |
| 61-90 DAYS   | 0.00%  | 0.00%  | 0.00%  | 0.72%  | 1.11%  | 1.30%  | 1.07%  | 1.18%  | 1.02%  | 1.21%  |
| 91-120 DAYS  | 0.00%  | 0.12%  | 0.00%  | 0.04%  | 0.40%  | 0.50%  | 0.10%  | 0.45%  | 0.83%  | 0.89%  |
| 121-150 DAYS | 0.00%  | 0.00%  | 0.00%  | 0.27%  | 0.10%  | 0.28%  | 0.28%  | 0.12%  | 0.51%  | 0.87%  |
| 151-180 DAYS | 0.00%  | 0.10%  | 0.00%  | 0.00%  | 0.21%  | 0.13%  | 0.33%  | 0.12%  | 0.38%  | 0.44%  |
| 181+ DAYS    | 0.00%  | 0.00%  | 0.06%  | 0.24%  | 0.39%  | 1.19%  | 1.74%  | 2.26%  | 2.34%  | 3.05%  |

|                   | 2014    | 2015   | 2016   | 2017   | 2018   | 2019   | 2020   | 2021   | 2022   | 2023   |
|-------------------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                   | August  | August | August | August | August | August | August | August | August | August |
| CURRENT - 90 DAYS | 100.00% | 99.78% | 99.94% | 99.44% | 98.89% | 97.90% | 97.54% | 97.04% | 95.54% | 94.76% |
| 91-180 DAYS       | 0.00%   | 0.22%  | 0.00%  | 0.31%  | 0.72%  | 0.91%  | 0.71%  | 0.69%  | 1.72%  | 2.19%  |
| 181+ DAYS         | 0.00%   | 0.00%  | 0.06%  | 0.24%  | 0.39%  | 1.19%  | 1.74%  | 2.26%  | 2.34%  | 3.05%  |

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



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



## Vintages Summary

### Monthly Balance - Colombia - Mortgage Loans

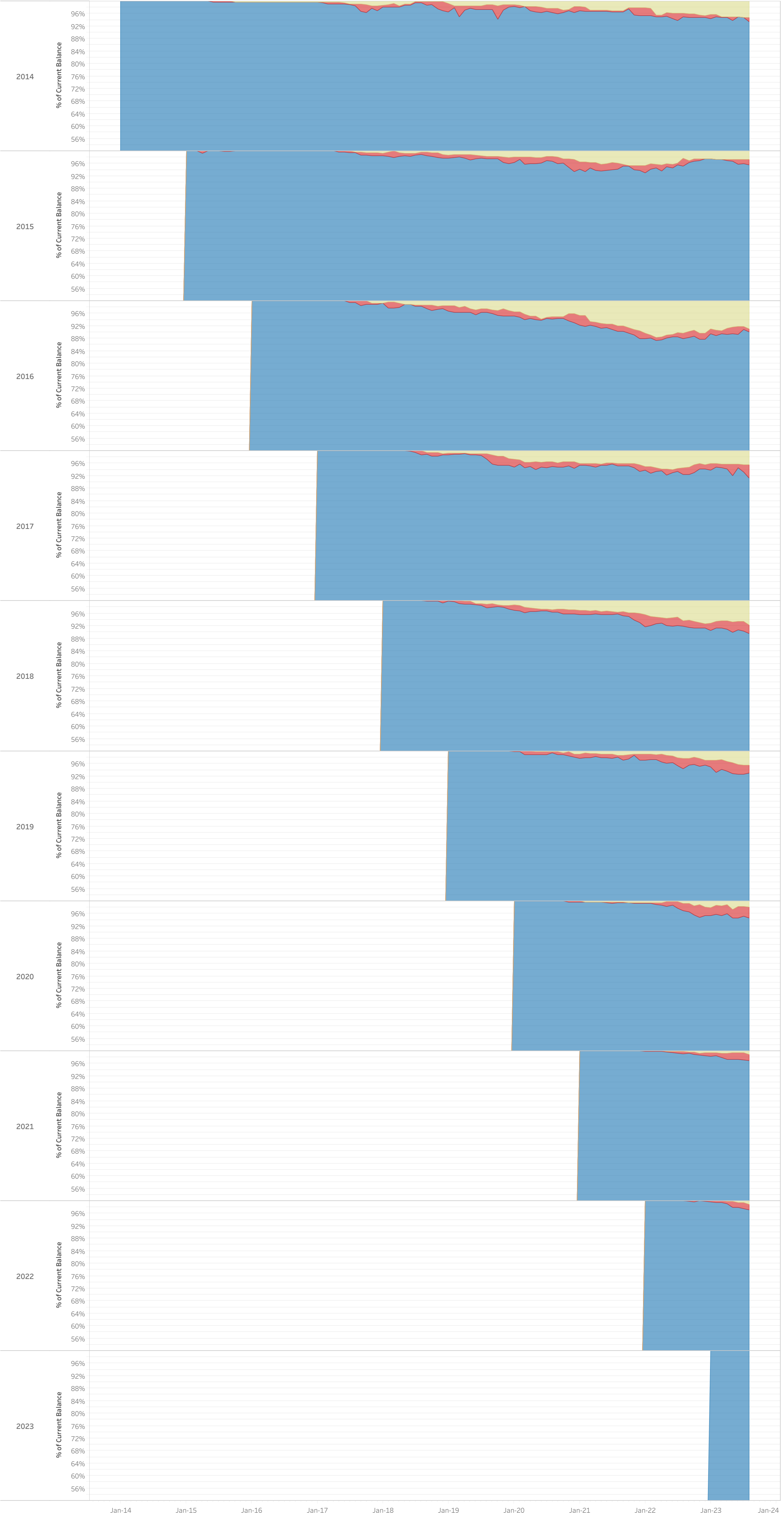
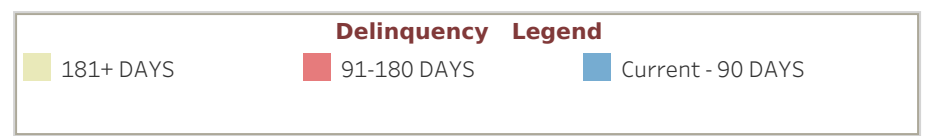
|      | 2014           | 2015           | 2016           | 2017           | 2018           | 2019           | 2020           | 2021           | 2022           | 2023           |
|------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|      | August         | August         | August         | August         | August         | August         | August         | August         | August         | August         |
| 2014 | 12,485,994,946 | 20,405,521,058 | 17,537,864,019 | 14,343,985,000 | 12,012,610,688 | 9,747,397,792  | 7,882,078,275  | 6,399,310,513  | 5,083,590,008  | 4,311,061,116  |
| 2015 |                | 35,744,890,150 | 54,884,192,338 | 47,642,196,592 | 39,901,195,914 | 33,572,633,874 | 29,119,817,564 | 22,747,937,314 | 17,673,339,169 | 15,242,129,437 |
| 2016 |                |                | 28,016,546,655 | 30,844,749,919 | 25,515,776,574 | 22,761,393,540 | 19,679,444,578 | 15,891,557,399 | 13,296,185,576 | 11,977,994,699 |
| 2017 |                |                |                | 15,574,944,135 | 27,884,640,053 | 24,707,330,655 | 21,536,038,495 | 18,666,077,253 | 16,160,105,501 | 14,347,855,387 |
| 2018 |                |                |                |                | 29,422,458,367 | 49,709,936,555 | 44,577,623,374 | 39,140,923,452 | 34,114,610,442 | 31,032,283,291 |
| 2019 |                |                |                |                |                | 47,476,182,576 | 69,980,380,657 | 62,026,258,127 | 56,227,241,024 | 52,111,231,532 |
| 2020 |                |                |                |                |                |                | 32,056,242,726 | 45,652,420,779 | 42,730,035,355 | 41,810,632,748 |
| 2021 |                |                |                |                |                |                |                | 33,391,675,304 | 58,890,217,127 | 59,443,360,199 |
| 2022 |                |                |                |                |                |                |                |                | 50,830,288,464 | 70,610,562,847 |
| 2023 |                |                |                |                |                |                |                |                |                | 18,499,409,777 |

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

|              | 2014           | 2015           | 2016           | 2017           | 2018           | 2019           | 2020           | 2021           | 2022           | 2023           |
|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|              | August         | August         | August         | August         | August         | August         | August         | August         | August         | August         |
| CURRENT      | 11,614,772,280 | 18,466,501,772 | 15,224,376,592 | 13,001,511,869 | 10,569,946,838 | 8,175,042,533  | 7,018,000,893  | 5,699,067,172  | 4,534,409,748  | 3,676,426,223  |
| 1-30 DAYS    | 871,222,666    | 1,862,879,916  | 2,237,348,058  | 1,394,513,034  | 806,825,146    | 752,280,230    | 467,379,481    | 383,102,979    | 387,400,028    | 222,246,912    |
| 31-60 DAYS   | 0              | 0              | 0              | 71,012,744     | 258,708,772    | 365,620,061    | 76,106,158     | 61,522,186     | 100,385,815    | 130,010,915    |
| 61-90 DAYS   | 0              | 0              | 0              | 246,082,692    | 303,979,343    | 388,088,631    | 29,887,235     | 28,894,511     | 0              | 0              |
| 91-120 DAYS  | 0              | 0              | 0              | 49,695,264     | 45,633,151     | 85,582,451     | 22,546,814     | 0              | 34,266,001     | 57,336,863     |
| 121-150 DAYS | 0              | 0              | 0              | 0              | 24,280,456     | 0              | 44,910,715     | 18,666,973     | 26,163,447     | 0              |
| 151-180 DAYS | 0              | 76,139,370     | 0              | 0              | 0              | 67,185,674     | 40,986,674     | 0              | 0              | 0              |
| 181+ DAYS    | 0              | 0              | 76,139,370     | 153,830,942    | 27,517,438     | 113,598,336    | 382,257,114    | 197,422,742    | 200,234,368    | 227,032,803    |
| CURRENT      | 0              | 34,440,326,122 | 49,326,532,500 | 44,120,960,460 | 36,885,737,640 | 28,237,903,527 | 25,034,805,573 | 19,910,909,778 | 15,341,664,611 | 12,587,514,959 |
| 1-30 DAYS    | 0              | 1,157,330,692  | 5,347,699,837  | 2,822,995,209  | 1,125,104,311  | 2,964,886,823  | 2,547,188,671  | 1,012,538,816  | 1,118,451,083  | 1,228,223,178  |
| 31-60 DAYS   | 0              | 0              | 0              | 56,876,965     | 735,881,242    | 1,058,619,342  | 94,987,295     | 136,838,772    | 358,747,728    | 519,975,542    |
| 61-90 DAYS   | 0              | 0              | 0              | 396,277,058    | 670,083,061    | 456,405,961    | 496,173,532    | 370,694,227    | 0              | 204,732,594    |
| 91-120 DAYS  | 0              | 91,980,000     | 0              | 0              | 185,117,445    | 201,283,506    | 0              | 265,798,338    | 213,806,013    | 288,458,007    |
| 121-150 DAYS | 0              | 0              | 0              | 98,938,128     | 124,880,330    | 0              | 67,986,981     | 65,976,208     | 0              | 73,832,956     |
| 151-180 DAYS | 0              | 0              | 0              | 0              | 0              | 92,113,688     | 369,236,438    | 100,930,568    | 226,070,687    | 0              |
| 181+ DAYS    | 0              | 0              | 0              | 0              | 147,040,773    | 100,411,084    | 551,001,028    | 509,460,074    | 694,365,637    | 414,599,040    |
| CURRENT      | 0              | 0              | 28,433,819,209 | 22,084,022,779 | 18,921,472,108 | 18,921,472,108 | 16,731,916,786 | 13,211,776,516 | 9,949,705,515  | 9,715,801,163  |
| 1-30 DAYS    | 0              | 0              | 37,650,752,094 | 1,896,129,089  | 2,106,843,385  | 1,887,147,937  | 1,873,445,025  | 862,324,883    | 1,400,217,587  | 757,326,953    |
| 31-60 DAYS   | 0              | 0              | 0              | 65,385,869     | 455,175,238    | 763,249,399    | 92,110,247     | 122,260,260    | 76,444,125     | 312,501,556    |
| 61-90 DAYS   | 0              | 0              | 0              | 238,386,283    | 349,801,547    | 335,273,799    | 441,000,440    | 125,879,535    | 208,940,639    | 0              |
| 91-120 DAYS  | 0              | 0              | 0              | 0              | 0              | 132,542,668    | 0              | 301,512,430    | 163,278,846    | 83,516,737     |
| 121-150 DAYS | 0              | 0              | 0              | 0              | 211,029,478    | 0              | 169,380,864    | 0              | 81,172,736     | 0              |
| 151-180 DAYS | 0              | 0              | 0              | 0              | 0              | 116,526,522    | 147,504,851    | 0              | 0              | 34,102,667     |
| 181+ DAYS    | 0              | 0              | 0              | 0              | 328,390,956    | 568,534,897    | 993,397,229    | 1,267,803,222  | 1,376,426,124  | 1,074,737,581  |
| CURRENT      | 0              | 0              | 0              | 14,982,320,392 | 24,467,940,266 | 20,795,989,014 | 18,952,824,595 | 15,902,642,100 | 12,960,667,966 | 10,756,116,232 |
| 1-30 DAYS    | 0              | 0              | 0              | 592,623,743    | 2,345,371,672  | 1,558,122,331  | 926,700,669    | 1,386,792,024  | 1,157,639,681  | 1,676,931,259  |
| 31-60 DAYS   | 0              | 0              | 0              | 639,334,332    | 727,078,584    | 324,038,788    | 230,168,423    | 505,620,104    | 605,034,199    | 605,034,199    |
| 61-90 DAYS   | 0              | 0              | 0              | 0              | 0              | 3,677,907,892  | 4,162,249,155  | 3,051,548,198  | 2,652,367,844  | 2,796,895,688  |
| 91-120 DAYS  | 0              | 0              | 0              | 0              | 0              | 44,899,584,697 | 62,891,100,044 | 54,809,795,218 | 47,320,392,912 | 314,000,489    |
| 121-150 DAYS | 0              | 0              | 0              | 0              | 157,122,666    | 455,993,628    | 235,960,173    | 665,150,534    | 523,665,990    | 243,093,619    |
| 151-180 DAYS | 0              | 0              | 0              | 0              | 0              | 418,876,502    | 97,929,691     | 129,319,881    | 253,510,603    | 456,635,415    |
| 181+ DAYS    | 0              | 0              | 0              | 0              | 143,998,020    | 55,738,169     | 167,245,092    | 0              | 101,225,834    | 0              |
| CURRENT      | 0              | 0              | 0              | 0              | 28,286,376,531 | 43,128,319,266 | 37,764,442,260 | 32,902,305,222 | 27,477,202,315 | 24,024,608,944 |
| 1-30 DAYS    | 0              | 0              | 0              | 0              | 978,959,170    | 3,677,907,892  | 4,162,249,155  | 3,051,548,198  | 2,652,367,844  | 2,796,895,688  |
| 31-60 DAYS   | 0              | 0              | 0              | 0              | 1,125,104,311  | 2,964,886,823  | 2,547,188,671  | 1,012,538,816  | 1,118,451,083  | 1,228,223,178  |
| 61-90 DAYS   | 0              | 0              | 0              | 0              | 157,122,666    | 455,993,628    | 235,960,173    | 665,150,534    | 523,665,990    | 243,093,619    |
| 91-120 DAYS  | 0              | 0              | 0              | 0              | 0              | 418,876,502    | 97,929,691     | 129,319,881    | 253,510,603    | 456,635,415    |
| 121-150 DAYS | 0              |                |                |                |                |                |                |                |                |                |



Delinquency Graph - Colombia - Mortgage Loans (2014,2015,2016 y 7 más) Vintages



## Section 2

*(Spanish Reports / Reportes en Español)*



## Gráficos de Morosidad por Cosechas Colombia

### Préstamos Hipotecarios - Agosto-2023

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: Agosto-2023

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



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

|         | 2014           | 2015           | 2016            | 2017            | 2018            | 2019            | 2020            | 2021            | 2022            | 2023            |
|---------|----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|         | Agosto         | Agosto         | Agosto          | Agosto          | Agosto          | Agosto          | Agosto          | Agosto          | Agosto          | Agosto          |
| Balance | 34.576.266.313 | 75.809.752.883 | 117.183.509.472 | 122.976.921.904 | 146.022.254.102 | 197.013.199.539 | 232.266.874.267 | 249.703.974.405 | 299.302.668.613 | 322.732.373.532 |

## Estado de Morosidad (\$ Saldo Actual)

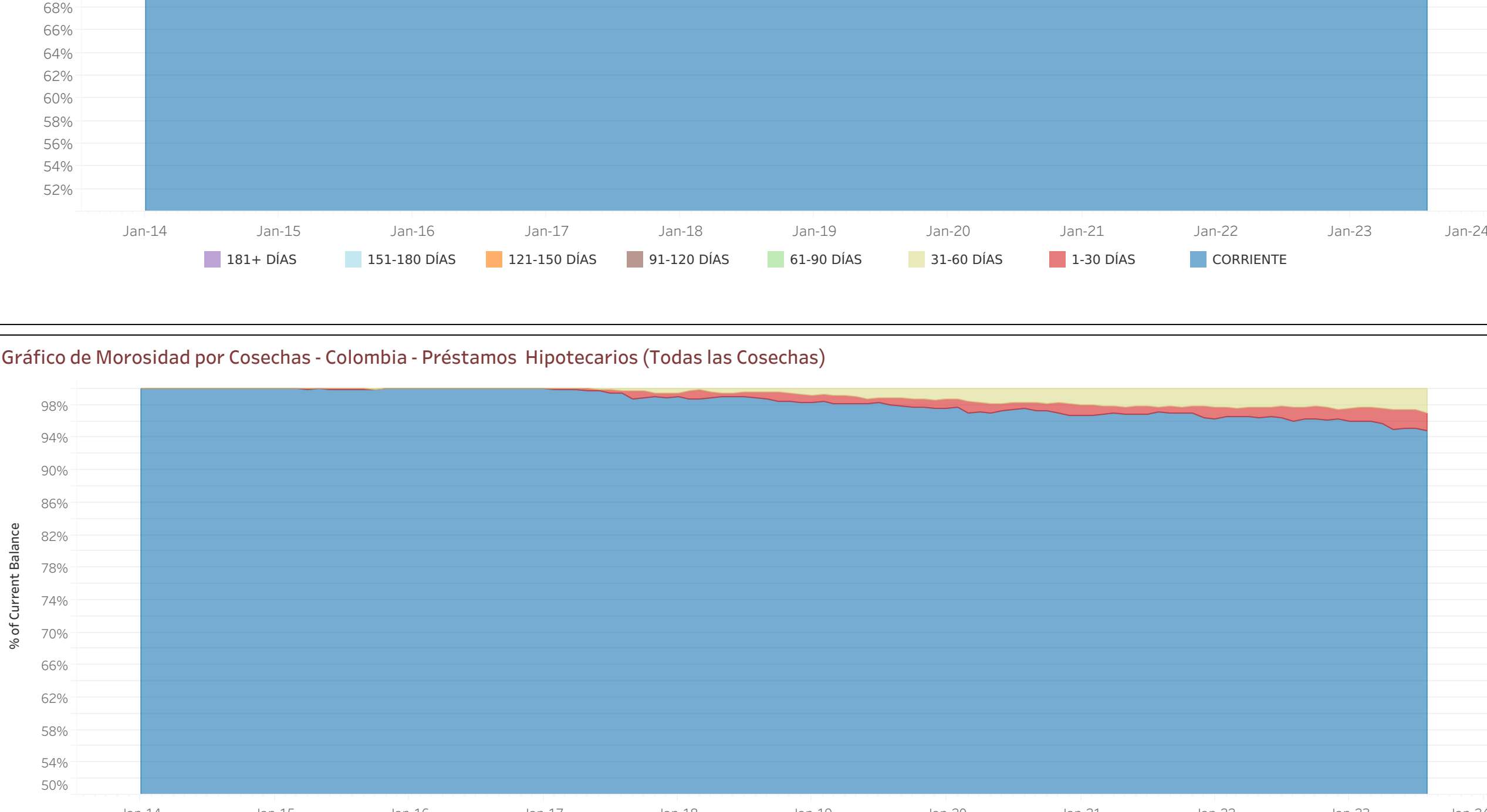
|              | 2014           | 2015           | 2016            | 2017            | 2018            | 2019            | 2020            | 2021            | 2022            | 2023            |
|--------------|----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|              | Agosto         | Agosto         | Agosto          | Agosto          | Agosto          | Agosto          | Agosto          | Agosto          | Agosto          | Agosto          |
| CORRIENTE    | 80.796.942.015 | 68.810.737.904 | 107.305.219.012 | 112.897.518.056 | 132.024.963.949 | 172.028.980.817 | 205.070.728.063 | 222.440.407.477 | 261.142.489.417 | 264.495.687.189 |
| 1-30 DÍAS    | 3.779.424.298  | 6.776.622.673  | 9.802.150.190   | 8.243.842.409   | 8.529.252.142   | 13.694.768.999  | 16.259.251.005  | 14.074.913.520  | 17.883.966.465  | 28.166.604.963  |
| 31-60 DÍAS   | 0              | 55.273.336     | 0               | 266.992.366     | 2.227.026.808   | 4.594.573.318   | 2.751.550.017   | 2.842.566.648   | 5.087.203.790   | 3.927.423.240   |
| 61-90 DÍAS   | 0              | 0              | 0               | 883.746.033     | 1.624.551.513   | 2.567.359.721   | 2.278.553.676   | 2.956.232.664   | 3.047.681.699   | 3.902.126.470   |
| 91-120 DÍAS  | 0              | 91.980.000     | 0               | 49.695.264      | 584.988.188     | 980.466.481     | 1.134.181.541   | 1.134.266.265   | 2.479.086.679   | 2.860.855.555   |
| 121-150 DÍAS | 0              | 0              | 0               | 334.248.061     | 151.333.602     | 449.335.220     | 652.819.541     | 294.405.786     | 1.523.473.510   | 2.790.055.883   |
| 151-180 DÍAS | 0              | 76.139.370     | 0               | 0               | 313.438.264     | 361.177.543     | 774.490.453     | 304.323.302     | 1.143.255.800   | 1.408.299.931   |
| 181+ DÍAS    | 0              | 0              | 76.139.370      | 300.879.715     | 567.200.336     | 2.340.983.683   | 4.050.192.771   | 5.647.859.143   | 6.995.228.912   | 9.859.361.331   |

## Estado de Morosidad (% del Saldo Actual)

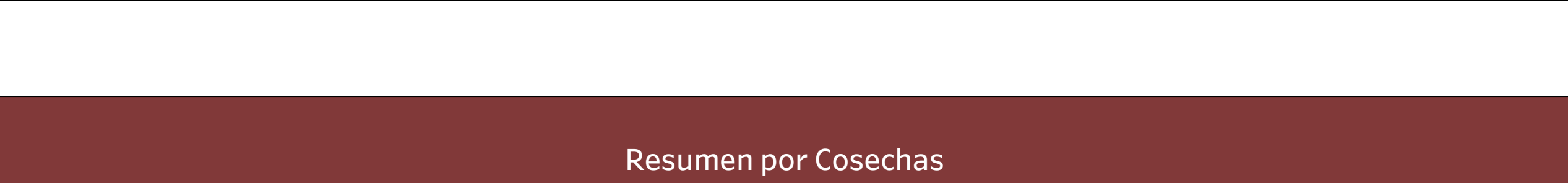
|              | 2014   | 2015   | 2016   | 2017   | 2018   | 2019   | 2020   | 2021   | 2022   | 2023   |
|--------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|              | Agosto | Agosto | Agosto | Agosto | Agosto | Agosto | Agosto | Agosto | Agosto | Agosto |
| CORRIENTE    | 89.07% | 90.77% | 91.57% | 91.80% | 90.41% | 87.32% | 88.29% | 89.09% | 87.25% | 81.96% |
| 1-30 DÍAS    | 10.33% | 9.04%  | 8.36%  | 6.70%  | 5.84%  | 6.99%  | 7.00%  | 5.61%  | 5.98%  | 8.73%  |
| 31-60 DÍAS   | 0.00%  | 0.07%  | 0.00%  | 0.22%  | 1.53%  | 2.33%  | 1.18%  | 1.14%  | 1.70%  | 2.87%  |
| 61-90 DÍAS   | 0.00%  | 0.00%  | 0.00%  | 0.72%  | 1.11%  | 1.30%  | 1.07%  | 1.18%  | 1.02%  | 1.21%  |
| 91-120 DÍAS  | 0.00%  | 0.12%  | 0.00%  | 0.40%  | 0.40%  | 0.50%  | 0.10%  | 0.45%  | 0.83%  | 0.89%  |
| 121-150 DÍAS | 0.00%  | 0.00%  | 0.00%  | 0.27%  | 0.10%  | 0.23%  | 0.28%  | 0.12%  | 0.51%  | 0.87%  |
| 151-180 DÍAS | 0.00%  | 0.10%  | 0.00%  | 0.25%  | 0.21%  | 0.38%  | 0.33%  | 0.12%  | 0.38%  | 0.44%  |
| 181+ DÍAS    | 0.00%  | 0.00%  | 0.06%  | 0.24%  | 0.39%  | 1.19%  | 1.74%  | 2.26%  | 2.34%  | 3.05%  |

|                     | 2014    | 2015   | 2016   | 2017   | 2018   | 2019   | 2020   | 2021   | 2022   | 2023   |
|---------------------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                     | Agosto  | Agosto | Agosto | Agosto | Agosto | Agosto | Agosto | Agosto | Agosto | Agosto |
| CORRIENTE - 90 DÍAS | 100.00% | 99.78% | 99.94% | 99.44% | 98.89% | 97.50% | 97.54% | 97.64% | 95.94% | 94.76% |
| 91-180 DÍAS         | 0.00%   | 0.22%  | 0.00%  | 0.31%  | 0.72%  | 0.91%  | 0.71%  | 0.69%  | 1.72%  | 2.19%  |
| 181+ DÍAS           | 0.00%   | 0.00%  | 0.06%  | 0.24%  | 0.39%  | 1.19%  | 1.74%  | 2.26%  | 2.34%  | 3.05%  |

## Gráfico de Morosidad por Cosechas - Colombia - Préstamos Hipotecarios (Todas las Cosechas)



## Gráfico de Morosidad por Cosechas - Colombia - Préstamos Hipotecarios (Todas las Cosechas)



## Resumen por Cosechas

|      | 2014           | 2015           | 2016           | 2017           | 2018           | 2019           | 2020           | 2021           | 2022           | 2023           |
|------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|      | Agosto         | Agosto         | Agosto         | Agosto         | Agosto         | Agosto         | Agosto         | Agosto         | Agosto         | Agosto         |
| 2014 | 12,485,994,946 | 35,744,890,150 | 54,884,192,338 | 47,462,196,592 | 39,901,195,914 | 33,572,633,874 | 29,119,817,564 | 22,747,937,314 | 17,673,339,169 | 15,212,129,437 |
| 2015 |                | 18,466,501,772 | 2,237,348,058  | 1,394,571,094  | 806,825,146    | 792,280,206    | 467,379,481    | 383,102,979    | 187,470,028    | 222,246,822    |
| 2016 |                |                | 28,016,546,655 | 30,844,749,919 | 25,515,776,574 | 22,761,993,540 | 19,679,444,578 | 15,891,557,309 | 13,296,185,576 | 11,977,994,699 |
| 2017 |                |                |                | 15,574,944,135 | 27,884,640,053 | 24,707,930,655 | 21,536,036,495 | 16,666,077,253 | 16,160,105,501 | 14,347,853,281 |
| 2018 |                |                |                |                | 29,422,458,367 | 49,709,936,555 | 44,577,623,374 | 39,140,923,452 | 34,114,610,442 | 31,032,283,291 |
| 2019 |                |                |                |                | 47,476,182,576 | 69,960,380,657 | 62,026,258,127 | 56,227,241,024 | 52,111,231,532 |                |
| 2020 |                |                |                |                |                | 32,056,242,726 | 45,652,420,779 | 42,730,035,335 | 41,810,632,748 |                |
| 2021 |                |                |                |                |                |                |                | 33,391,675,304 | 58,890,217,127 | 50,443,360,199 |
| 2022 |                |                |                |                |                |                |                |                | 50,830,288,464 | 70,610,562,847 |
| 2023 |                |                |                |                |                |                |                |                |                | 18,499,400,777 |

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

|              | 2014           | 2015           | 2016           | 2017           | 2018           | 2019           | 2020           | 2021           | 2022           | 2023           |
|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|              | Agosto         | Agosto         | Agosto         | Agosto         | Agosto         | Agosto         | Agosto         | Agosto         | Agosto         | Agosto         |
| CORRIENTE    | 11,614,772,280 | 18,466,501,772 | 15,224,376,592 | 13,001,511,869 | 10,599,946,838 | 8,175,042,533  | 7,018,001,893  | 5,699,067,172  | 4,534,409,748  | 3,676,426,232  |
| 1-30 DÍAS    | 871,222,066    | 1,862,879,916  | 2,237,348,058  | 1,394,571,094  | 806,825,146    | 792,280,206    | 467,379,481    | 383,102,979    | 187,470,028    | 222,246,822    |
| 31-60 DÍAS   | 0              | 0              | 0              | 2,237,348,058  | 25,708,772     | 365,530,911    | 76,306,158     | 61,522,186     | 100,385,815    | 130,019,911    |
| 61-90 DÍAS   | 0              | 0              | 0              | 49,695,264     | 584,988,188    | 980,466,481    | 1,134,181,541  | 1,134,266,265  | 2,479,086,679  | 2,860,855,555  |
| 91-120 DÍAS  | 0              | 0              | 0              | 24,280,456     | 0              | 0              | 44,913,715     | 29,308,923     | 26,903,447     | 0              |
| 121-150 DÍAS | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| 151-180 DÍAS | 0              | 76,139,370     | 0              | 0              | 0              | 67,185,674     | 40,968,874     | 0              | 0              | 0              |
| 181+ DÍAS    | 0              | 0              | 76,139,370     | 153,810,342    | 27,517,438     | 113,098,336    | 182,271,114    | 107,422,742    | 200,334,368    | 227,018,603    |
| CORRIENTE    | 0              | 34,440,336,112 | 49,536,532,500 | 44,120,960,460 | 36,881,737,640 | 28,337,903,537 | 25,034,805,573 | 19,910,909,778 | 15,341,614,611 | 12,587,514,999 |
| 1-30 DÍAS    | 0              | 1,157,310,692  | 1,847,659,837  | 2,822,295,209  | 1,125,104,311  | 2,964,486,823  | 2,547,188,671  | 1,012,528,816  | 1,118,461,083  | 1,289,229,179  |
| 31-60 DÍAS   | 0              | 55,273,336     | 0              | 56,876,965     | 719,881,242    | 1,058,639,342  | 94,957,235     | 136,838,772    | 358,747,728    | 519,975,542    |
| 61-90 DÍAS   | 0              | 0              | 0              | 396,277,058    | 670,063,061    | 456,405,961    | 496,179,532    | 370,694,227    | 0              | 204,732,594    |
| 91-120 DÍAS  | 0              | 91,980,000     | 0              | 0              | 185,117,445    | 201,283,506    | 0              | 265,798,338    | 213,806,013    | 208,458,007    |
| 121-150 DÍAS | 0              | 0              | 0              | 98,938,128     | 124,880,330    | 0              | 67,986,981     | 65,976,208     | 50,940,639     | 63,823,596     |
| 151-180 DÍAS | 0              | 0              | 0              | 0              | 0              | 92,113,688     | 389,233,438    | 100,329,568    | 230,070,867    | 267,040,687    |
| 181+ DÍAS    | 0              | 0              | 0              | 147,048,773    | 190,411,884    | 561,801,108    | 509,463,074    | 884,260,607    | 414,599,048    | 419,388,560    |
| CORRIENTE    | 0              | 27,650,752,096 | 28,433,819,200 | 22,084,022,779 | 18,921,427,128 | 16,633,915,784 | 13,211,776,951 | 9,989,705,519  | 9,715,800,163  | 9,178,860,163  |
| 1-30 DÍAS    | 0              | 0              | 365,794,560    | 1,896,129,899  | 2,180,843,385  | 1,887,147,937  | 1,371,445,025  | 862,324,883    | 1,400,217,587  | 1,226,995,555  |
| 31-60 DÍAS   | 0              | 0              | 0              | 65,385,869     | 455,175,238    | 763,249,393    | 92,110,247     | 122,260,290    | 76,444,125     | 312,501,196    |
| 61-90 DÍAS   | 0              | 0              | 0              | 238,286,283    | 349,801,547    | 335,273,799    | 441,070,440    | 325,879,535    | 208,940,639    | 208,458,007    |
| 91-120 DÍAS  | 0              | 0              | 0              | 117,542,668    | 0              | 0              | 0              | 108,405,300    | 946,631,314    | 393,611,633    |
| 121-150 DÍAS | 0              | 0              | 0              | 211,029,478    | 0              | 169,388,984    | 0              | 0              | 0              | 83,516,737     |
| 151-180 DÍAS | 0              | 0              | 0              | 0              | 0              | 116,526,522    | 147,504,851    | 0              | 0              | 34,102,667     |
| 181+ DÍAS    | 0              | 0              | 0              | 0              | 328,390,956    | 568,534,897    | 993,397,229    | 1,267,803,222  | 1,376,426,124  | 1,074,737,581  |
| CORRIENTE    | 0              | 0              | 0              | 14,982,320,392 | 24,467,940,266 | 20,795,989,014 | 18,956,824,559 | 15,902,642,100 | 12,980,467,966 | 10,756,116,292 |
| 1-30 DÍAS    | 0              | 0              | 0              | 592,623,743    | 2,345,371,672  | 1,558,122,331  | 926,700,669    | 1,386,792,024  | 1,157,689,681  | 1,676,933,296  |
| 31-60 DÍAS   | 0              | 0              | 0              | 0              | 639,334,332    | 727,076,054    | 324,028,788    | 250,160,423    | 505,020,044    | 605,034,159    |
| 61-90 DÍAS   | 0              | 0              | 0              | 0              | 53,700,841     | 934,673,966    | 223,102,713    | 206,053,082    | 269,882,642    | 43,742,483     |
| 91-120 DÍAS  | 0              | 0              | 0              | 0              | 236,294,924    | 274,723,632    | 118,712,632    | 169,229,697    | 216,932,574    | 198,496,991    |
| 121-150 DÍAS | 0              | 0              | 0              | 0              | 0              | 97,898,621     | 73,788,959     | 0              | 49,978,169     | 421,574,740    |
| 151-180 DÍAS | 0              | 0              | 0              | 0              | 143,998,020    | 55,738,169     | 167,245,092    | 0              | 101,228,834    | 0              |
| 181+ DÍAS    | 0              | 0              | 0              | 0              | 0              | 263,106,358    | 749,623,643    | 751,191,926    | 878,357,530    | 645,959,478    |
| CORRIENTE    | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 645,959,478    |
| 1-30 DÍAS    | 0              | 0              | 0              | 0              | 28,386,376,531 | 43,128,319,366 | 37,740,442,260 | 32,902,305,222 | 27,477,202,315 | 24,024,609,944 |
| 31-60 DÍAS   | 0              | 0              | 0              | 0              | 978,859,170    | 3,877,907,892  | 4,082,449,155  | 3,001,548,108  | 2,432,267,844  | 2,795,850,778  |
| 61-90 DÍAS   | 0              | 0              | 0              | 0              | 1,042,153,398  | 876,707,432    | 855,932,212    | 664,650,458    | 708,373,038    | 708,373,038    |
| 91-120 DÍAS  | 0</            |                |                |                |                |                |                |                |                |                |



Gráficos de Morosidad - Préstamos Hipotecarios - Colombia

