



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

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

Cutoff Date: January-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 - January-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 January-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
	January	January	January	January	January	January	January	January	January	January
Balance	24,602,675,494	46,906,735,524	99,794,996,948	120,060,354,390	130,261,283,422	165,040,271,886	219,769,696,023	240,409,123,581	267,259,123,725	314,263,180,059

Delinquency Status (\$ of Current Balance)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	January	January	January	January	January	January	January	January	January	January
CURRENT	21,962,171,388	42,205,713,994	91,417,980,213	109,297,251,635	116,755,582,429	148,488,842,557	196,490,221,131	213,338,767,965	231,820,691,895	266,630,045,186
1-30 DAYS	2,640,504,936	4,701,021,931	8,300,877,365	10,607,537,830	8,795,668,886	10,154,618,824	10,704,841,801	13,320,440,694	18,000,031,147	23,920,513,513
31-60 DAYS	0	0	0	50,253,652	2,136,440,089	2,248,986,283	4,219,502,778	2,985,415,416	3,549,918,406	6,838,254,042
61-90 DAYS	0	0	0	29,171,903	1,224,804,805	1,228,185,776	2,900,380,829	2,786,542,481	3,682,211,121	4,259,660,969
91-120 DAYS	0	0	0	0	558,726,948	903,606,104	1,013,129,370	1,444,232,712	2,117,429,906	2,872,321,714
121-150 DAYS	0	0	0	0	70,433,995	54,817,880	1,101,637,279	803,851,371	1,167,497,921	625,094,788
151-180 DAYS	0	0	0	0	0	105,588,526	236,534,517	847,374,722	701,850,968	1,052,212,211
181+ DAYS	0	0	76,139,370	76,139,370	719,626,270	1,385,655,967	3,004,646,316	4,882,098,221	6,202,482,471	7,856,065,685

Delinquency Status (% of Current Balance)

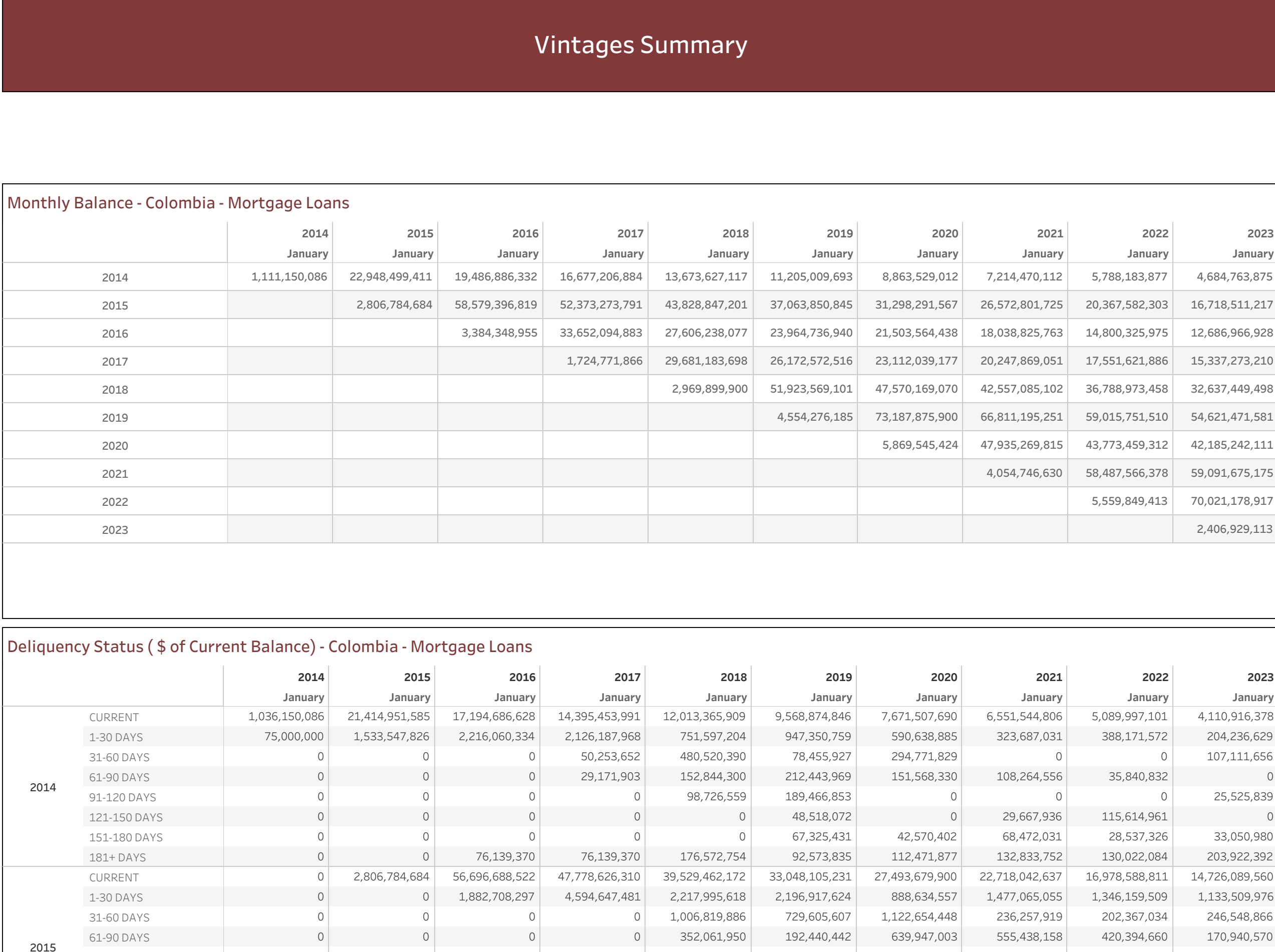
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	January	January	January	January	January	January	January	January	January	January
CURRENT	89.27%	89.99%	91.61%	91.04%	89.62%	89.97%	89.41%	88.74%	86.74%	84.85%
1-30 DAYS	10.73%	10.02%	8.32%	8.84%	6.75%	6.15%	4.87%	5.54%	6.37%	7.61%
31-60 DAYS	0.00%	0.00%	0.00%	0.04%	1.64%	1.36%	1.92%	1.24%	1.34%	2.18%
61-90 DAYS	0.00%	0.00%	0.00%	0.02%	0.94%	0.74%	1.32%	1.16%	1.38%	1.91%
91-120 DAYS	0.00%	0.00%	0.00%	0.00%	0.48%	0.54%	0.46%	0.60%	0.79%	0.96%
121-150 DAYS	0.00%	0.00%	0.00%	0.00%	0.05%	0.32%	0.59%	0.32%	0.47%	0.26%
151-180 DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.11%	0.35%	0.25%	0.33%
181+ DAYS	0.00%	0.00%	0.08%	0.06%	0.55%	0.84%	1.37%	2.03%	2.33%	2.50%

CURRENT - 90 DAYS	100.00%	100.00%	99.92%	99.94%	98.96%	98.23%	97.52%	96.68%	96.18%	95.99%
91-180 DAYS	0.00%	0.00%	0.00%	0.00%	0.48%	0.93%	1.11%	1.29%	1.45%	1.51%
181+ DAYS	0.00%	0.00%	0.08%	0.06%	0.56%	0.84%	1.37%	2.03%	2.33%	2.50%

Delinquency Graph - Colombia - Mortgage Loans (All Vintages)



Delinquency Graph - Colombia - Mortgage Loans (All Vintages)



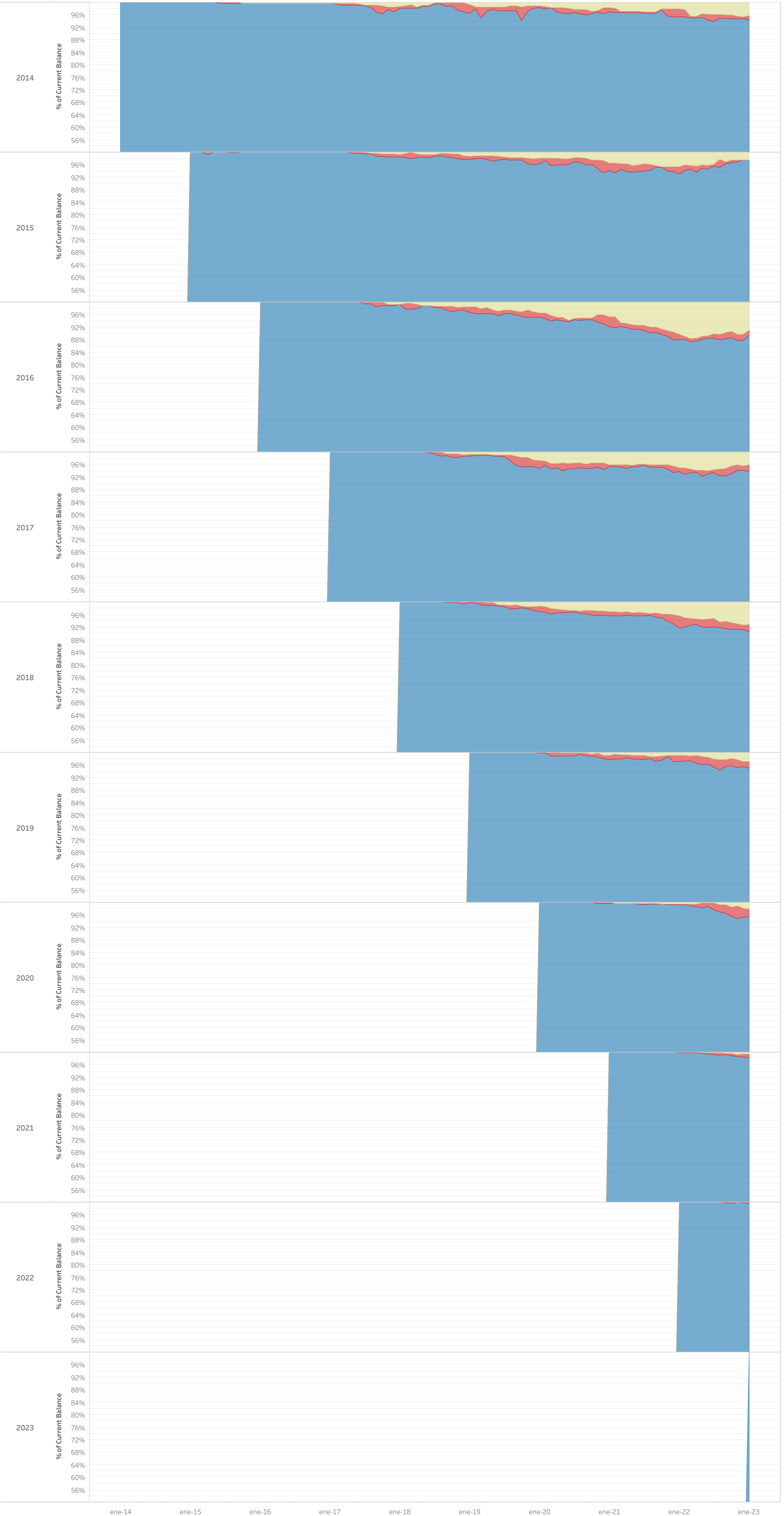
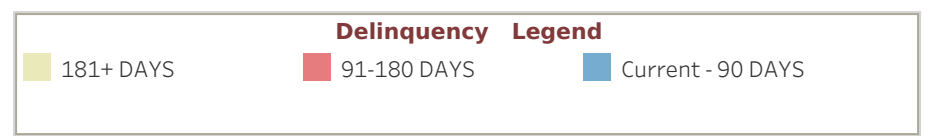
Vintages Summary

Monthly Balance - Colombia - Mortgage Loans	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	January	January	January	January	January	January	January	January	January	January
2014	1,111,150,086	22,948,499,411	19,486,866,332	16,677,206,884	13,673,627,117	11,205,009,693	8,863,529,012	7,214,470,112	5,788,183,677	4,110,916,875
2015		2,806,764,684	58,579,396,619	52,373,273,791	43,828,847,201	37,063,850,845	31,296,291,567	26,572,801,725	20,367,582,303	16,718,511,218
2016			3,384,348,955	33,652,094,883	27,686,238,077	23,964,736,940	21,503,564,438	18,038,825,673	14,800,325,975	12,686,966,928
2017				1,724,773,866	29,681,183,688	26,172,572,516	23,112,039,177	20,247,869,051	17,551,621,886	15,337,273,210
2018					2,969,899,900	51,923,569,101	47,570,169,070	42,557,085,102	38,788,973,458	32,637,449,498
2019						4,554,276,185	73,187,875,900	66,811,195,261	59,015,751,510	54,621,471,581
2020							5,869,545,424	47,935,269,815	43,773,459,312	42,185,242,111
2021								4,054,746,630	58,487,666,378	59,099,175,175
2022									5,559,849,413	70,021,178,917
2023										2,406,929,113

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	January	January	January	January	January	January	January	January	January	January
CURRENT	1,036,150,086	21,414,951,585	17,194,686,332	14,395,453,991	12,013,365,909	9,568,874,846	7,673,507,690	6,551,544,806	5,089,997,101	4,110,916,875
1-30 DAYS	75,000,000	1,533,547,826	2,216,060,334	2,126,187,968	751,597,204	947,350,759	890,638,885	923,687,031	388,171,572	0
31-60 DAYS	0	0	0	50,253,652	480,520,390	78,455,307	294,771,829	26,329,000	0	107,111,656
61-90 DAYS	0	0	0	29,171,903	193,844,300	212,443,969	312,443,969	108,264,556	35,840,832	0
91-120 DAYS	0	0	0	0	98,726,559	189,846,853	0	0	0	25,525,830
121-150 DAYS	0	0	0	0	0	48,510,072	0	29,667,936	115,614,961	0
151-180 DAYS	0	0	0	0	0	67,325,431	42,570,402	68,472,031	28,537,326	33,050,980
181+ DAYS	0	0	76,139,370	76,139,370	176,572,754	92,873,835	112,471,877	132,833,752	130,022,084	203,922,392
CURRENT	2,806,784,684	56,696,688,522	47,778,626,110	39,529,462,172	33,048,105,231	27,493,679,900	22,718,042,637	16,978,588,811	14,726,089,560	12,726,089,560
1-30 DAYS	0	1,882,708,297	4,994,647,481	4,994,647,481	2,217,996,638	2,196,017,024	888,638,357	1,477,985,035	1,346,159,509	1,133,509,976
31-60 DAYS	0	0	0	0	352,061,950	192,440,442	639,947,003	558,438,158	420,394,660	170,940,570
61-90 DAYS	0	0	0	0	341,047,525	294,284,133	290,609,361	126,582,147	194,680,178	0
91-120 DAYS	0	0	0	0	49,435,613	66,249,855	228,000,758	49,778,674	183,632,352	0
121-150 DAYS	0	0	0	0	0	0	0	480,390,138	71,082,117	0
151-180 DAYS	0	0	0	0	0	0	0	330,204,038	536,247,953	634,764,540
181+ DAYS	0	0	3,384,348,955	32,035,548,654	23,753,583,075	20,821,826,372	18,113,455,101	14,925,251,629	11,999,276,811	9,438,511,330
CURRENT	0	0	0	0	1,616,546,228	2,886,674,186	1,913,368,497	1,729,317,731	1,068,390,507	1,434,941,605
1-30 DAYS	0	0	0	0	184,151,377	1,313,268,749	477,632,502	410,481,623	104,632,895	259,390,896
31-60 DAYS	0	0	0	0	570,799,362	83,257,794	174,287,000	216,275,505	349,450,885	264,656,463
61-90 DAYS	0	0	0	0	0	170,997,335	0	259,468,153	67,966,657	79,992,487
91-120 DAYS	0	0	0	0	0	215,405,897	235,189,006	315,495,743	130,454,121	0
121-150 DAYS	0	0	0	0	0	0	86,713,064	0	74,611,093	112,300,287
151-180 DAYS	0	0	0	0	0	211,029,478	388,642,309	740,969,997	843,463,052	1,593,031,908
181+ DAYS	0	0	0	1,724,773,866	27,537,603,965	23,408,155,129	19,930,371,857	16,997,121,819	14,055,750,841	11,817,231,059
1-30 DAYS	0	0	0	0	1,956,164,657	1,560,346,969	1,204,150,338	1,647,488,010	1,965,683,619	1,852,646,244
31-60 DAYS	0	0	0	0	187,415,072	393,076,365	560,915,218	121,837,619	176,931,415	380,548,254
61-90 DAYS	0	0	0	0	0	443,874,500	187,937,260	420,566,972	240,351,377	318,780,513
91-120 DAYS	0	0	0	0	0	344,499,027	1,063,145,265	774,638,574	521,402,069	665,083,282
121-150 DAYS	0	0	0	0	0	56,231,912	327,098,327	138,241,691	109,704,812	0
151-180 DAYS	0	0	0	0	0	38,183,094	107,251,051	0	50,740,136	0
181+ DAYS	0	0	0	0	0	226,675,738	643,344,946	822,612,940	890,065,417	640,967,913
CURRENT	0	0	0	0	2,969,899,900	48,265,387,293	41,056,273,261	35,825,014,918	29,132,150,094	26,436,991,817
1-30 DAYS	0	0	0	0	0	0	0	0	0	0
31-60 DAYS	0	0	0	0	0	187,415,072	393,076,365	560,915,218	121,837,619	176,931,415
61-90 DAYS	0	0	0	0	0	443,874,500	187,937,260	420,566,972	240,351,377	318,780,513
91-120 DAYS	0	0	0	0	0	344,499,027	1,063,145,265	774,638,574	521,402,069	665,083,282
121-150 DAYS	0	0	0	0	0	56,231,912	327,098,327	138,241,691	109,704,812	0
151-180 DAYS	0	0	0	0	0	38,183,094	107,251,051	0	50,740,136	0
181+ DAYS	0	0	0	0	0	226,675,738	643,344,946	822,612,940	890,065,417	640,967,913
CURRENT	0	0	0	0	0	2,969,899,900	48,265,387,293	41,056,273,261	35,825,014,918	29,132,150,094
1-30 DAYS	0	0	0	0	0	1,956,164,657	1,560,346,969	1,204,150,338	1,647,488,010	1,965,683,619
31-60 DAYS	0	0	0	0	0	187,415,072	393,076,365	560,915,218</		

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 - enero-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: enero-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
	enero	enero	enero	enero	enero	enero	enero	enero	enero	enero
Balance	24.602.675.494	46.906.735.924	99.794.996.948	120.060.354.390	130.261.283.422	165.040.271.886	219.769.696.021	240.409.123.581	267.259.123.725	314.263.180.059

Estado de Morosidad (\$ Saldo Actual)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	enero	enero	enero	enero	enero	enero	enero	enero	enero	enero
CORRIENTE	21.962.171.188	42.205.713.994	91.417.980.213	109.397.251.638	116.765.582.429	148.488.842.587	196.499.223.133	213.336.767.943	231.820.691.895	263.023.045.198
1-30 DIAS	2.640.504.306	4.701.021.921	8.300.877.365	10.607.537.820	8.795.668.886	10.154.618.824	10.700.043.801	13.320.440.504	18.000.031.847	23.920.515.513
31-60 DIAS	0	0	0	50.253.652	2.136.440.089	2.248.985.283	4.213.502.778	2.985.415.416	3.549.918.406	4.838.254.404
61-90 DIAS	0	0	0	29.171.903	1.224.804.805	1.228.185.776	2.900.180.829	2.786.542.481	3.682.221.121	4.252.660.960
91-120 DIAS	0	0	0	0	558.726.548	903.665.104	1.031.129.370	1.444.232.712	2.117.429.806	2.872.323.714
121-150 DIAS	0	0	0	0	70.433.995	524.817.850	1.193.637.279	803.651.371	1.167.497.921	825.094.738
151-180 DIAS	0	0	0	0	0	105.508.526	298.534.517	847.974.722	700.850.958	1.052.216.211
181+ DIAS	0	0	76.139.370	76.139.370	719.626.270	1.385.605.907	3.004.646.316	4.082.996.221	6.220.482.971	7.856.065.688

Estado de Morosidad (% del Saldo Actual)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	enero	enero	enero	enero	enero	enero	enero	enero	enero	enero
CORRIENTE	89.27%	89.98%	91.61%	91.04%	89.63%	89.79%	89.41%	88.74%	86.74%	84.85%
1-30 DIAS	10.73%	10.02%	8.32%	8.84%	6.79%	6.15%	4.97%	5.54%	7.64%	7.61%
31-60 DIAS	0.00%	0.00%	0.00%	0.04%	1.64%	1.36%	1.92%	1.24%	1.33%	1.28%
61-90 DIAS	0.00%	0.00%	0.00%	0.02%	0.94%	0.74%	1.32%	1.16%	1.38%	1.36%
91-120 DIAS	0.00%	0.00%	0.00%	0.00%	0.49%	0.55%	0.46%	0.60%	0.79%	0.91%
121-150 DIAS	0.00%	0.00%	0.00%	0.00%	0.05%	0.32%	0.54%	0.33%	0.44%	0.29%
151-180 DIAS	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.11%	0.35%	0.26%	0.33%
181+ DIAS	0.00%	0.00%	0.08%	0.06%	0.53%	0.84%	1.37%	2.03%	2.33%	2.50%

CORRIENTE - 90 DIAS	100.00%	100.00%	99.92%	99.94%	98.96%	98.23%	97.52%	96.68%	96.18%	95.99%
91-120 DIAS	0.00%	0.00%	0.00%	0.00%	0.48%	0.93%	1.11%	1.29%	1.49%	1.51%
181+ DIAS	0.00%	0.00%	0.08%	0.06%	0.55%	0.84%	1.37%	2.03%	2.33%	2.50%

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

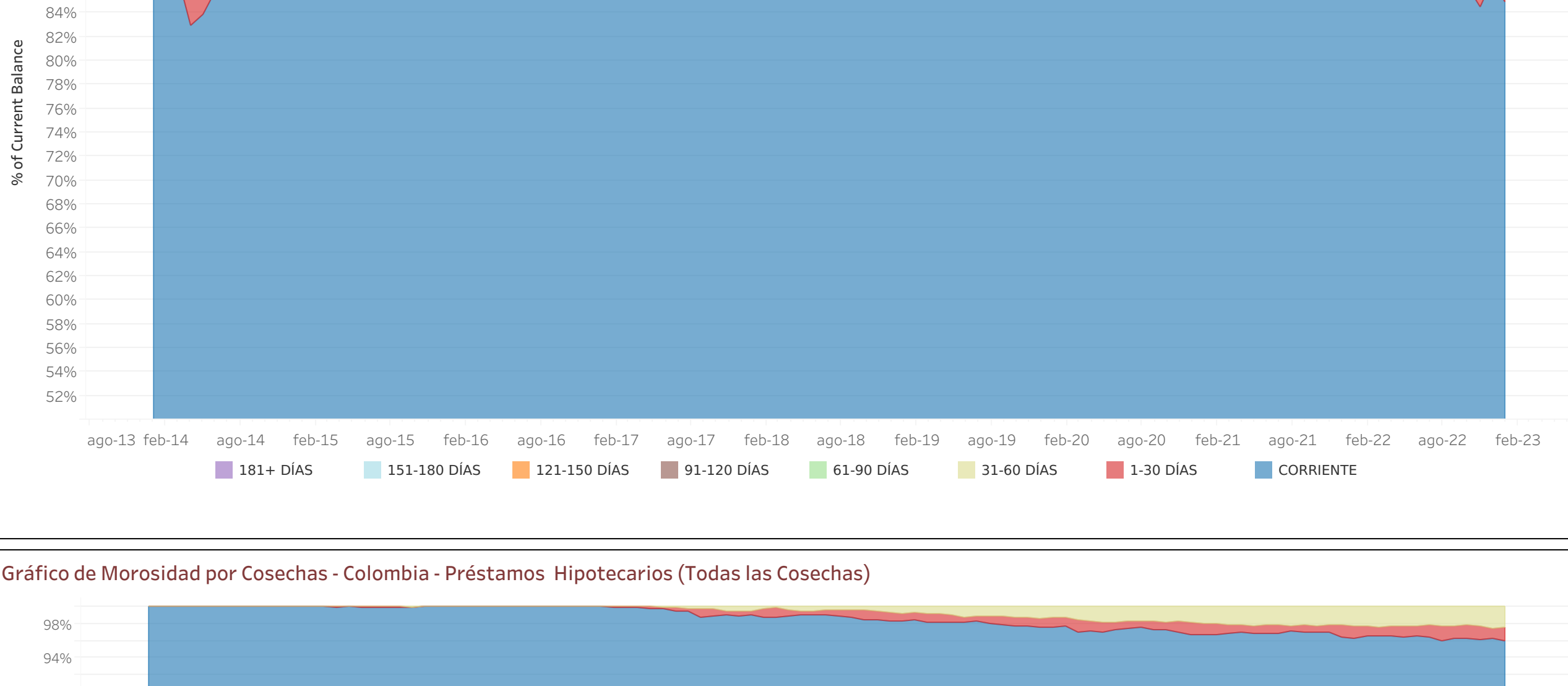
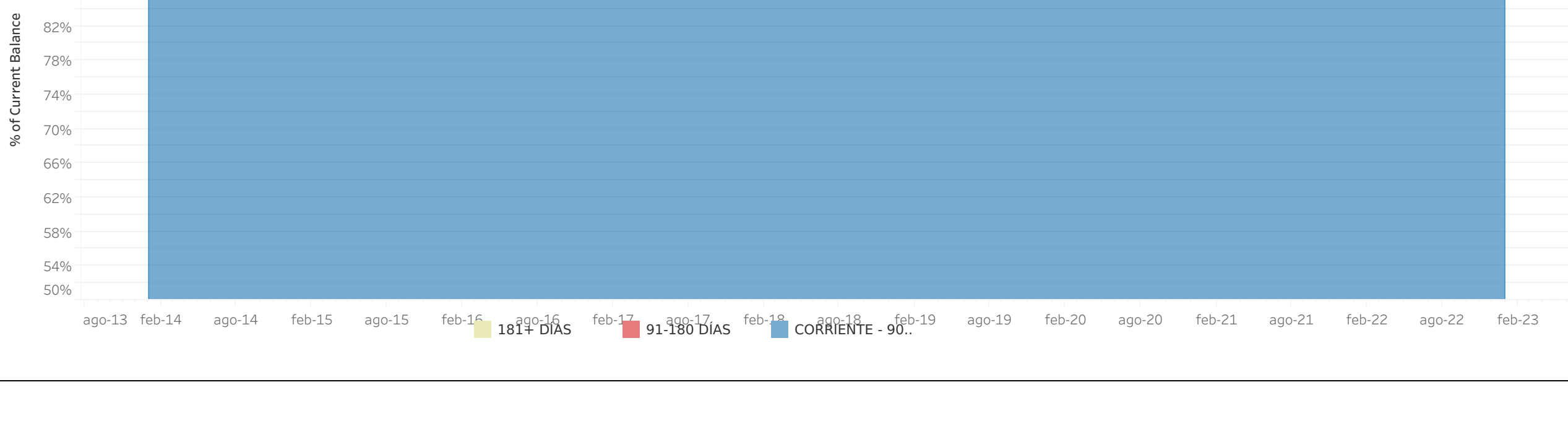


Gráfico de Morosidad por Cosechas - Colombia - Préstamos Hipotecarios (Todas las Cosechas)



Resumen por Cosechas

Saldo Mensual - Préstamos Hipotecarios - Colombia

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	enero	enero	enero	enero	enero	enero	enero	enero	enero	enero
2014	1.111.150.086	21.414.951.585	19.486.886.332	16.677.206.884	13.673.627.117	11.205.909.693	8.863.529.012	7.214.470.112	5.788.183.877	4.684.763.875
2015		2.806.784.684	58.579.396.819	52.373.273.791	43.828.847.201	37.063.850.845	31.298.291.567	26.572.801.725	20.367.582.503	16.718.511.217
2016			3.384.348.955	33.652.094.883	27.606.236.077	23.964.736.940	21.503.564.438	18.038.825.763	14.800.325.975	12.686.956.928
2017				1.724.771.866	29.681.183.698	26.172.972.516	23.112.039.177	20.247.869.051	17.551.621.886	15.337.273.210
2018					2.969.899.900	51.923.569.101	47.570.169.070	42.557.085.102	36.788.973.458	32.637.449.498
2019						4.554.276.185	73.187.875.900	66.811.995.251	59.015.571.510	54.621.471.581
2020							5.869.545.424	47.935.269.815	43.773.493.312	42.185.242.111
2021								4.054.746.630	58.487.566.378	59.091.675.176
2022									5.559.489.413	70.021.178.917
2023										2.406.929.113

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	enero	enero	enero	enero	enero	enero	enero	enero	enero	enero
CORRIENTE	1.036.150.086	21.414.951.585	17.194.686.628	14.395.453.991	12.013.365.909	9.568.874.846	7.671.507.690	6.551.544.806	5.089.997.101	4.110.916.378
1-30 DIAS	75.000.000	1.533.647.826	2.216.060.334	2.126.337.988	751.397.204	947.350.739	990.638.885	823.687.031	388.171.572	204.236.629
31-60 DIAS	0	0	0	50.253.652	480.533.390	78.455.937	294.718.829	0	0	107.111.656
61-90 DIAS	0	0	0	29.171.903	152.844.300	212.443.969	511.568.330	108.264.556	35.840.832	0
91-120 DIAS	0	0	0	0	0	98.726.559	189.466.853	0	0	25.525.839
121-150 DIAS	0	0	0	0	0	0	48.518.072	0	29.667.936	115.614.961
151-180 DIAS	0	0	0	0	0	0	0	42.570.402	68.472.031	28.537.263
181+ DIAS	0	0	76.139.370	76.139.370	176.572.794	92.578.835	112.471.877	332.833.752	130.022.084	202.022.892
CORRIENTE	0	2.806.784.684	56.694.688.522	47.778.626.310	39.529.462.172	33.048.105.331	27.403.679.900	22.718.042.637	16.978.588.811	14.772.088.563
1-30 DIAS	0	0	1.882.708.297	4.594.647.481	2.217.995.618	2.196.917.624	888.634.557	1.477.065.055	1.346.159.509	1.133.509.976
31-60 DIAS	0	0	0	0	1.006.819.886	729.605.607	639.947.008	236.257.918	202.367.034	246.546.866
61-90 DIAS	0	0	0	0	352.063.950	192.440.442	699.947.443	555.438.158	420.394.660	170.940.570
91-120 DIAS	0	0	0	0	341.047.925	294.284.133	290.609.361	126.582.147	194.680.178	0
121-150 DIAS	0	0	0	0	49.435.613	66.249.855	228.001.758	49.778.674	183.632.262	0
151-180 DIAS	0	0	0	0	0	0	0	0	0	0
181+ DIAS	0	0	0	33.204.038	536.247.363	634.764.540	929.256.995	970.677.642	1.441.422.246	1.982.566.811
CORRIENTE	0	3.384.348.955	32.035.548.654	27.537.603.965	20.821.826.372	17.813.455.101	14.925.251.629	11.099.276.811	9.089.571.021	7.489.511.333
1-30 DIAS	0	0	1.616.546.228	2.886.674.186	1.913.368.445	1.789.327.731	1.068.390.057	1.434.941.605	1.339.438.890	1.339.438.890
31-60 DIAS	0	0	0	0	184.151.377	371.138.789	473.632.502	410.481.623	104.632.895	259.390.896
61-90 DIAS	0	0	0	0	570.799.362	81.257.794	114.287.008	216.275.505	349.450.865	264.656.463
91-120 DIAS	0	0	0	0	170.997.335	0	0	259.468.153	67.584.657	79.992.487
121-150 DIAS	0	0	0	0	0	215.405.897	235.189.036	135.495.743	130.414.121	0
151-180 DIAS	0	0	0	0	0	0	0	86.713.064	0	74.611.993
181+ DIAS	0	0	0	0	211.029.478	388.642.309	740.969.997	843.463.052	1.539.031.908	1.141.672.587
CORRIENTE	0	0	0	1.724.771.866	27.537.603.965	23.048.155.129	19.930.371.857	16.997.121.819	14.055.750.841	11.827.676.159
1-30 DIAS	0	0	0	0	1.956.164.657	1.960.346.969	1.204.150.338	1.647.488.010	1.965.683.619	1.852.646.744
31-60 DIAS	0	0	0	0	187.415.076	393.076.365	560.915.218	221.837.619	176.331.415	300.546.264
61-90 DIAS	0	0	0	0	0	443.474.320	187.837.380	420.566.972	240.351.277	138.780.213
91-120 DIAS	0	0	0	0	0	46.438.989	35.970.059	0	62.394.269	317.098.117
121-150 DIAS	0	0	0	0	0	56.231.912	127.098.327	138.241.691	109.704.812	0
151-180 DIAS	0	0	0	0	0	38.183.094	107.251.051	0	50.740.136	0
181+ DIAS	0	0	0	0	0	226.675.738	641.344.946	822.612.940	890.065.417	640.967.913
CORRIENTE	0	0	0	0	2.969.899.900	48.265.397.293	41.068.273.261	35.825.014.918	29.132.150.094	26.435.591.817
1-30 DIAS	0	0	0	0	0	0	0	0	0	0
31-60 DIAS	0	0	0	0	0	443.474.320	187.837.380	420.566.972	240.351.277	138.780.213
61-90 DIAS	0	0	0	0	0	46.438.989	35.970.059	0	62.394.269	317.098.117
91-120 DIAS	0	0	0	0	0	56.231.912	127.098.327	138.241.691	109.704.812	0
121-150 DIAS	0	0	0	0	0	38.183.094	107.251.051	0	50.740.136	0
151-180 DIAS	0	0	0	0	0	226.675.738	641.344.946	822.612.940	890.065.417	640.967.913
181+ DIAS	0	0	0	0	0	1.956.164.657	1.960.346.969</			

Gráficos de Morosidad - Préstamos Hipotecarios - Colombia

