



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

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

Cutoff Date: February-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

Personal Loans - February-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 February-2023

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

	2014		2015		2016		2017		2018		2019		2020		2021		2022		2023	
	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February
Balance	4,440,827,717	6,194,237,713	9,696,550,179	10,994,559,740	15,625,738,671	18,892,025,448	22,590,958,996	34,529,722,371	34,194,270,878	32,080,703,142	26,988,281,945									

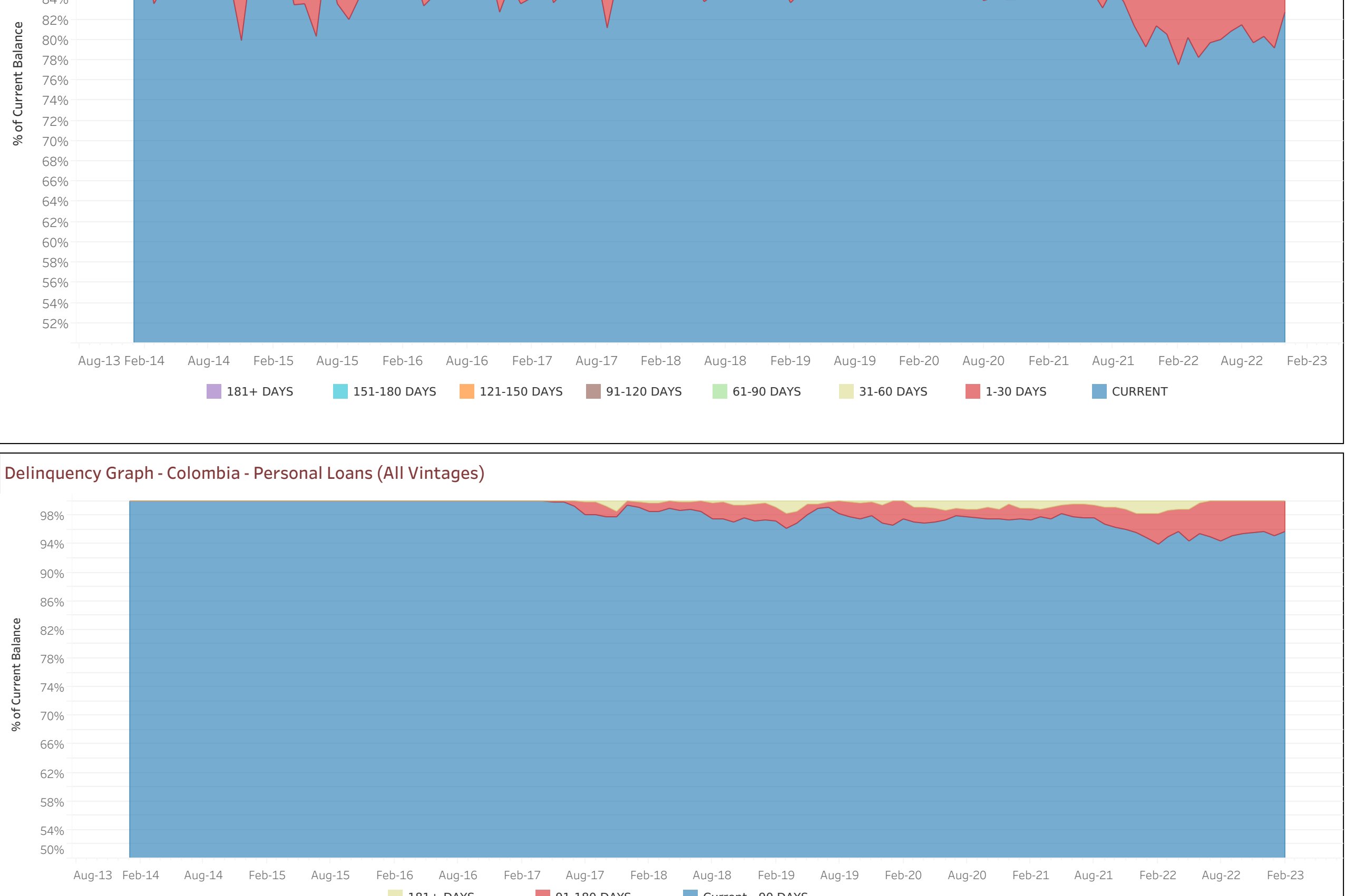
Delinquency Status (\$ of Current Balance)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	February	February	February	February	February	February	February	February	February	February
CURRENT	3,926,649,627	5,328,480,853	8,331,794,324	9,247,718,227	13,234,091,972	18,892,025,448	30,223,510,801	28,943,737,679	24,835,894,521	20,744,513,544
1-30 DAYS	514,178,090	855,796,960	1,364,756,805	1,746,841,514	1,843,784,237	2,087,223,195	2,311,401,099	3,019,495,655	3,187,574,987	3,259,094,446
31-60 DAYS	0	0	0	0	126,640,697	481,425,800	753,635,859	843,934,352	1,356,033,441	1,241,307,102
61-90 DAYS	0	0	0	0	173,105,195	495,778,256	378,795,849	488,235,724	712,294,258	578,404,176
91-120 DAYS	0	0	0	0	127,528,411	144,377,526	294,889,533	289,827,905	631,536,016	591,984,464
121-150 DAYS	0	0	0	0	55,776,651	145,399,593	255,177,406	165,925,151	616,443,434	407,365,024
151-180 DAYS	0	0	0	0	16,489,607	153,066,181	310,302,831	101,123,231	133,981,029	160,608,208
181+ DAYS	0	0	0	0	45,423,900	193,647,997	0	941,991,181	564,352,456	0

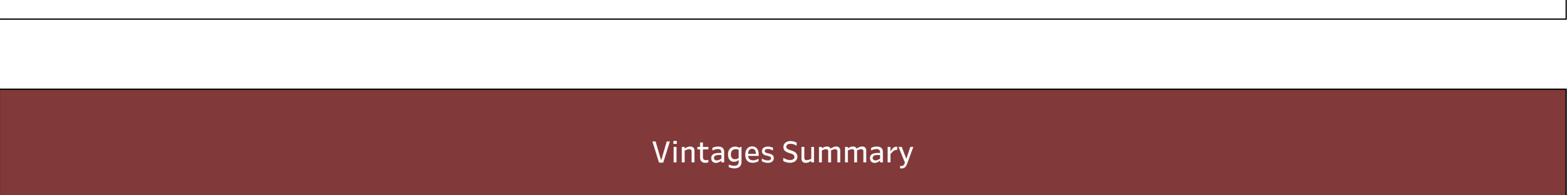
Delinquency Status (% of Current Balance)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	February	February	February	February	February	February	February	February	February	February
CURRENT	88.42%	86.19%	85.93%	84.11%	84.70%	83.63%	87.53%	84.64%	77.52%	77.58%
1-30 DAYS	11.58%	13.82%	14.07%	15.89%	11.80%	9.24%	6.70%	8.92%	9.95%	12.08%
31-60 DAYS	0.00%	0.00%	0.00%	0.00%	0.82%	2.13%	2.10%	2.47%	4.23%	4.60%
61-90 DAYS	0.00%	0.00%	0.00%	0.00%	1.11%	2.19%	1.10%	1.43%	2.27%	2.14%
91-120 DAYS	0.00%	0.00%	0.00%	0.00%	0.82%	0.64%	0.85%	0.85%	1.97%	2.19%
121-150 DAYS	0.00%	0.00%	0.00%	0.00%	0.36%	0.64%	0.74%	0.49%	1.92%	1.51%
151-180 DAYS	0.00%	0.00%	0.00%	0.00%	0.11%	0.67%	0.90%	0.30%	0.42%	0.60%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.29%	0.86%	0.00%	1.00%	1.76%	0.00%
CURRENT - 90 DAYS	100.00%	100.00%	100.00%	100.00%	98.43%	97.19%	97.51%	97.37%	93.90%	95.70%
91-180 DAYS	0.00%	0.00%	0.00%	0.00%	1.28%	1.95%	2.49%	1.63%	4.31%	4.30%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.29%	0.86%	0.00%	1.00%	1.76%	0.00%

Delinquency Graph - Colombia - Personal Loans (All Vintages)



Delinquency Graph - Colombia - Personal Loans (All Vintages)



Vintages Summary

Monthly Balance - Colombia - Personal Loans

	2014		2015		2016		2017		2018		2019		2020		2021		2022		2023		
	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	
2014	4,440,827,717	6,194,237,713	9,696,550,179	10,994,559,740	15,625,738,671	18,892,025,448	22,590,958,996	34,529,722,371	34,194,270,878	32,080,703,142	26,988,281,945										
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2017																					
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2020																					
2021																					
2022																					
2023																					

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

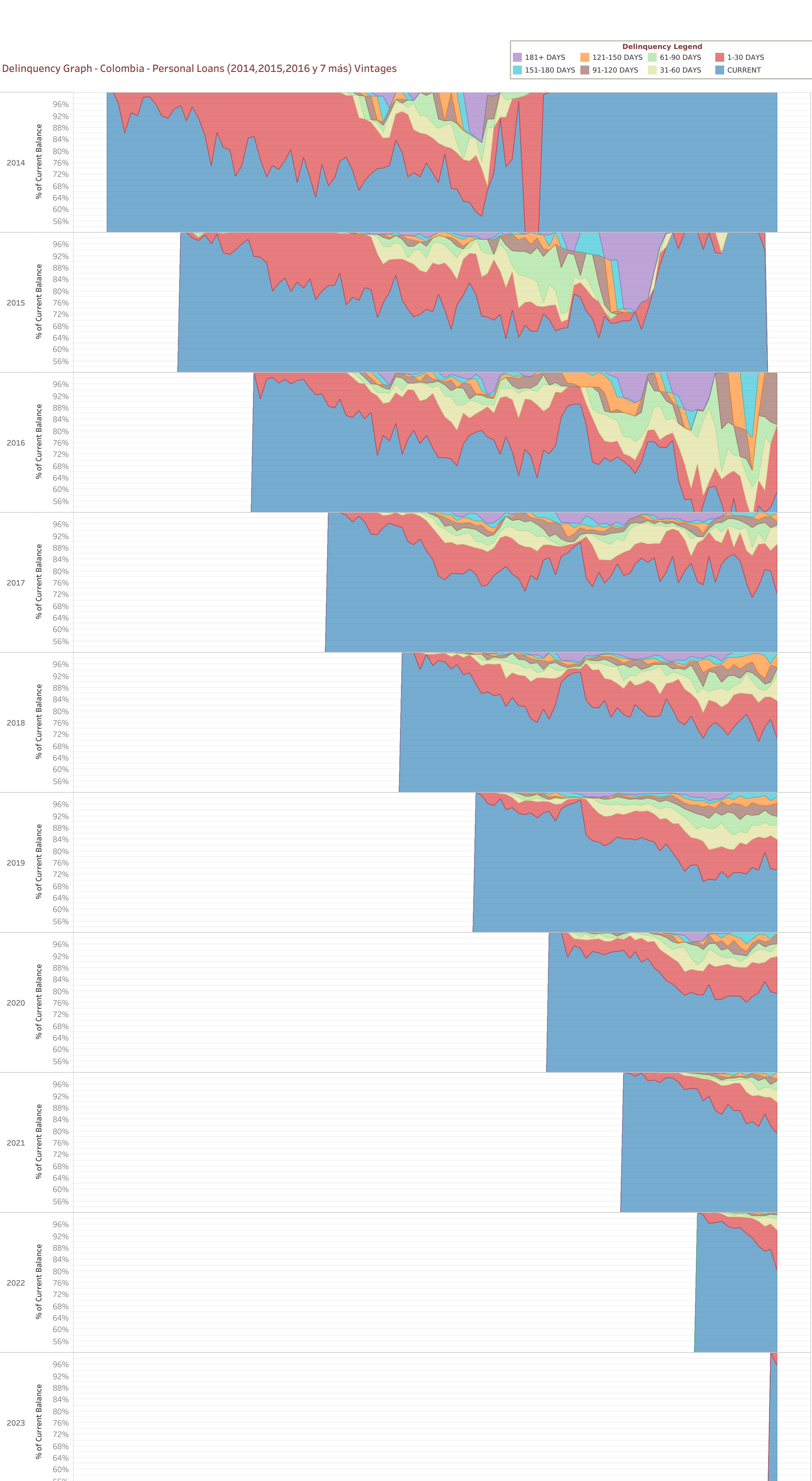
	2014		2015		2016		2017		2018		2019		2020		2021		2022		2023		
	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	
2014	3,926,649,627	5,328,480,853	8,331,794,324	9,247,718,227	13,234,091,972	18,892,025,448	22,590,958,996	34,529,722,371	34,194,270,878	32,080,703,142	26,988,281,945										
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Delinquency Status (% of Current Balance) - Colombia - Personal Loans

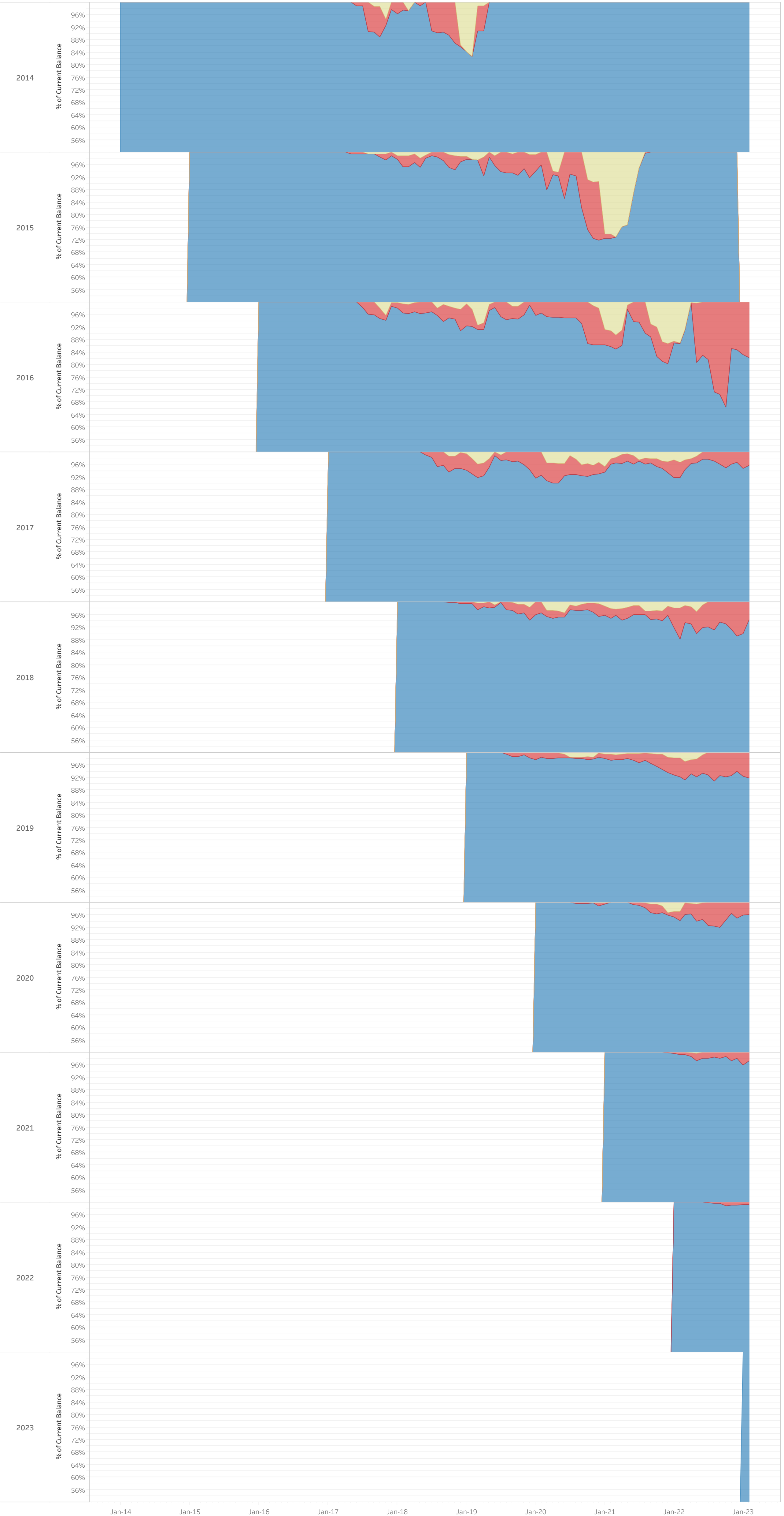
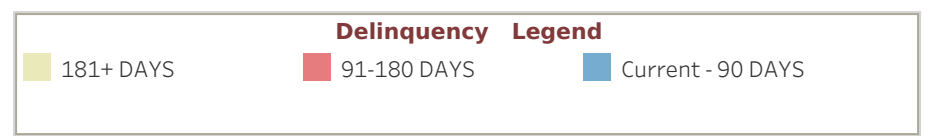
	2014		2015		2016		2017		2018		2019		2020		2021		2022		2023		
	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	February	
2014	100.00%	90.19%	22.85%	29.28%	21.52%	16.34%	16.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
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2023																					

Graphs Section

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



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



Section 2

(Spanish Reports / Reportes en Español)



Gráficos de Morosidad por Cosechas Colombia

Préstamos Personales - February-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: February-2023

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

Table with columns for years from 2014 to 2023, showing monthly balances for February. Values range from 4,440,827,717 in 2014 to 26,983,281,945 in 2023.

Estado de Morosidad (\$ Saldo Actual)

Table showing current delinquency status by category (CORRIENTE, 1-30 DIAS, 31-60 DIAS, etc.) from 2014 to 2023, with values in dollars.

Estado de Morosidad (% del Saldo Actual)

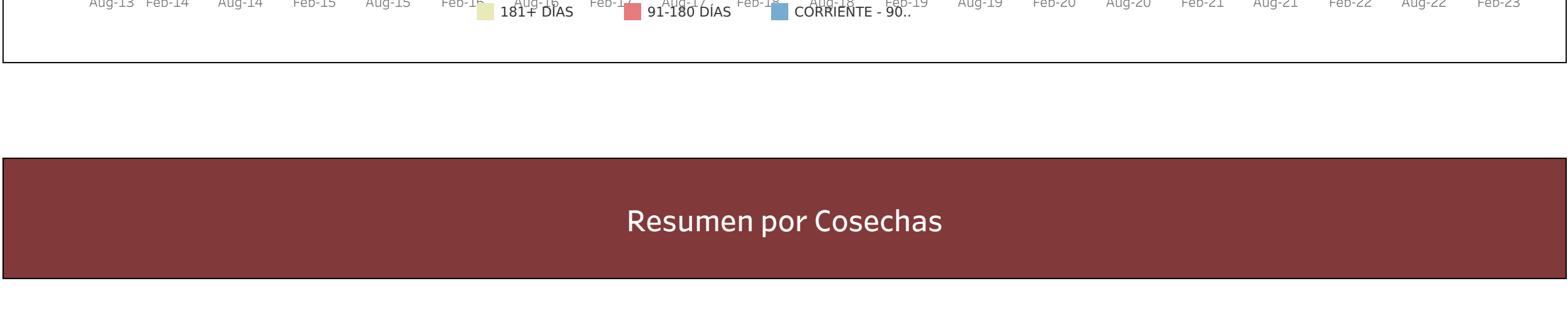
Table showing current delinquency status as a percentage of the total balance by category from 2014 to 2023.

Table showing delinquency rates for 90-day, 91-180 days, and 181+ days categories from 2014 to 2023.

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

Table summarizing monthly loan balances from 2014 to 2023, with values ranging from 318,891,891 to 2,698,321,945.

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

Detailed table of delinquency status by category for each year from 2014 to 2023, including current, 1-30, 31-60, 61-90, 91-120, 121-150, 151-180, and 181+ days categories.

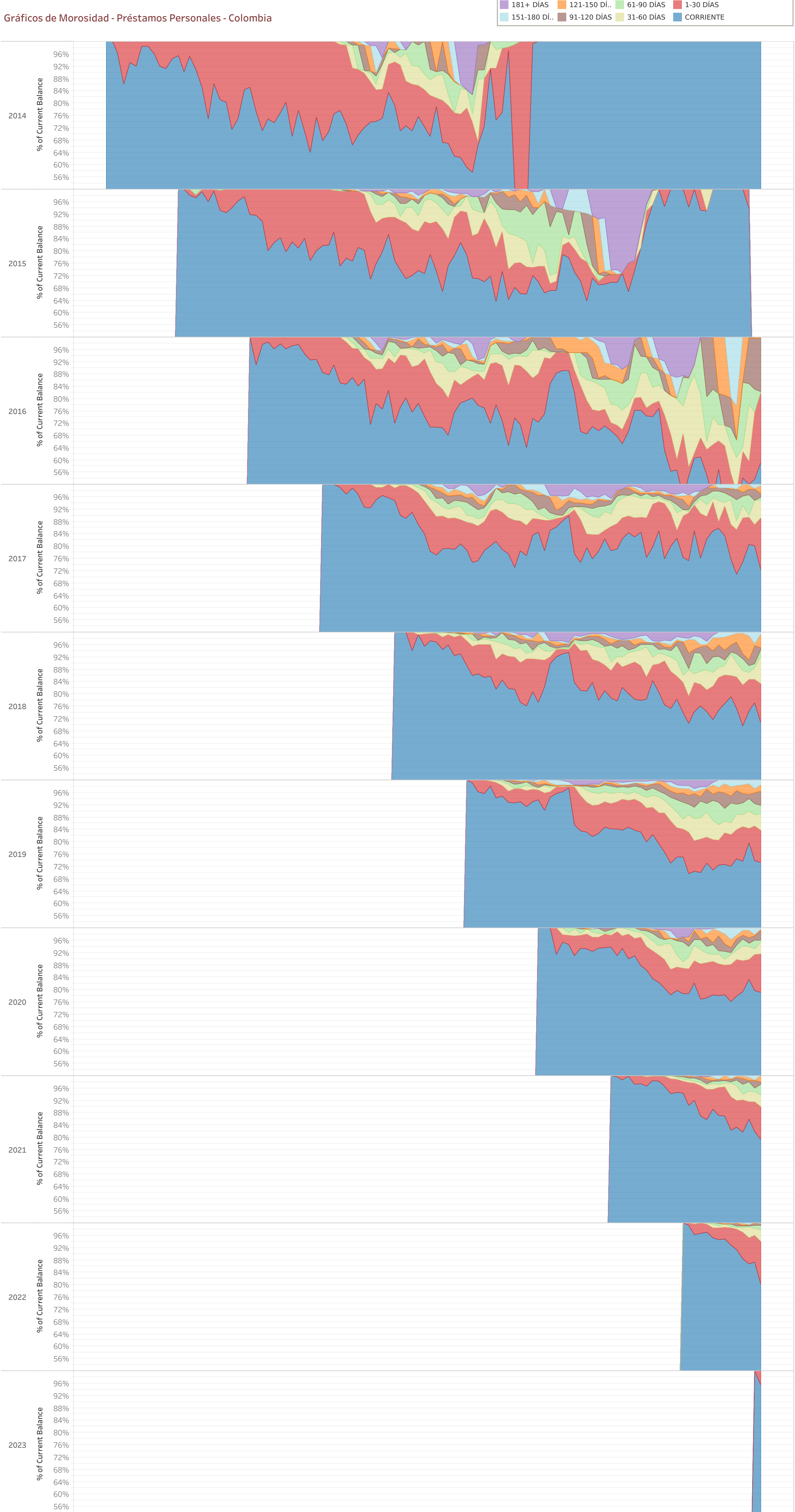
Estado de Morosidad (% del Saldo Actual) - Préstamos Personales - Colombia

Detailed table of delinquency status as a percentage of the total balance by category for each year from 2014 to 2023.

Estado de Morosidad (% del Saldo Actual) - Préstamos Personales - Colombia

Table showing delinquency rates for 90-day, 91-180 days, and 181+ days categories from 2014 to 2023.

Sección de Gráficas



Gráficos de Morosidad - Préstamos Personales - Colombia

