



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

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

Cutoff Date: June-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 - June-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 June-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	30,379,978,456	65,868,251,129	113,861,428,399	121,353,056,700	141,750,295,875	185,790,102,882	228,200,068,379	246,923,220,307	286,003,600,352	320,714,872,935

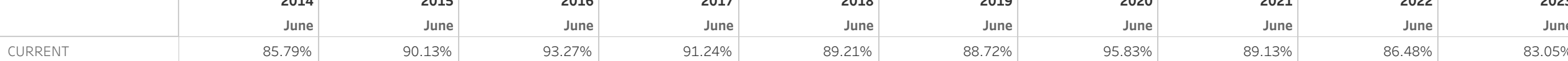
### Delinquency Status (\$ of Current Balance)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
June	June	June	June	June	June	June	June	June	June	June
CURRENT	26,063,430,265	59,365,747,627	106,196,481,347	110,738,704,071	126,455,230,731	164,827,104,939	218,694,601,059	220,089,716,656	247,334,650,626	266,341,329,052
1-30 DAYS	4,316,546,191	6,426,364,132	7,588,807,681	9,948,556,416	9,973,978,144	10,863,952,705	1,712,719,081	12,811,934,354	16,940,434,334	24,389,263,519
31-60 DAYS	0	0	0	49,695,264	3,018,592,791	4,716,198,188	531,076,204	4,275,343,478	7,274,270,969	9,373,613,623
61-90 DAYS	0	0	0	334,394,132	1,280,993,339	1,773,794,883	876,090,954	2,046,199,915	4,404,126,365	4,845,621,414
91-120 DAYS	0	76,139,370	0	0	254,229,246	719,494,924	715,611,755	597,719,058	999,324,160	2,566,055,807
121-150 DAYS	0	0	0	147,215,259	134,562,563	215,268,670	1,079,498,995	1,421,399,285	1,611,389,284	3,570,549,940
151-180 DAYS	0	0	0	49,584,918	242,778,668	370,842,516	252,523,316	295,741,889	877,856,843	1,188,017,205
181+ DAYS	0	0	76,139,370	104,906,641	789,903,893	2,303,453,016	4,350,957,014	5,385,165,772	6,561,987,871	8,441,003,364

### Delinquency Status (% of Current Balance)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
June	June	June	June	June	June	June	June	June	June	June
CURRENT	85.79%	90.13%	93.27%	91.24%	89.21%	88.72%	95.87%	89.18%	85.46%	83.50%
1-30 DAYS	14.21%	9.76%	6.66%	8.20%	6.75%	5.85%	0.75%	5.13%	5.24%	7.60%
31-60 DAYS	0.00%	0.00%	0.00%	0.04%	2.13%	2.54%	0.33%	1.73%	1.54%	2.92%
61-90 DAYS	0.00%	0.00%	0.00%	0.28%	0.90%	0.95%	0.31%	0.83%	1.54%	1.51%
91-120 DAYS	0.00%	0.12%	0.00%	0.00%	0.18%	0.39%	0.31%	0.24%	0.35%	0.80%
121-150 DAYS	0.00%	0.00%	0.00%	0.12%	0.09%	0.12%	0.47%	0.58%	0.56%	1.11%
151-180 DAYS	0.00%	0.00%	0.00%	0.04%	0.17%	0.20%	0.11%	0.12%	0.31%	0.37%
181+ DAYS	0.00%	0.00%	0.07%	0.09%	0.56%	1.24%	1.91%	2.18%	2.29%	2.63%

CURRENT - 90 DAYS	100.00%	99.88%	99.93%	99.75%	99.00%	98.06%	97.20%	96.88%	96.49%	95.08%
91-180 DAYS	0.00%	0.12%	0.00%	0.16%	0.45%	0.70%	0.80%	0.94%	1.22%	2.28%
181+ DAYS	0.00%	0.00%	0.07%	0.09%	0.56%	1.24%	1.91%	2.18%	2.29%	2.63%



## Vintages Summary

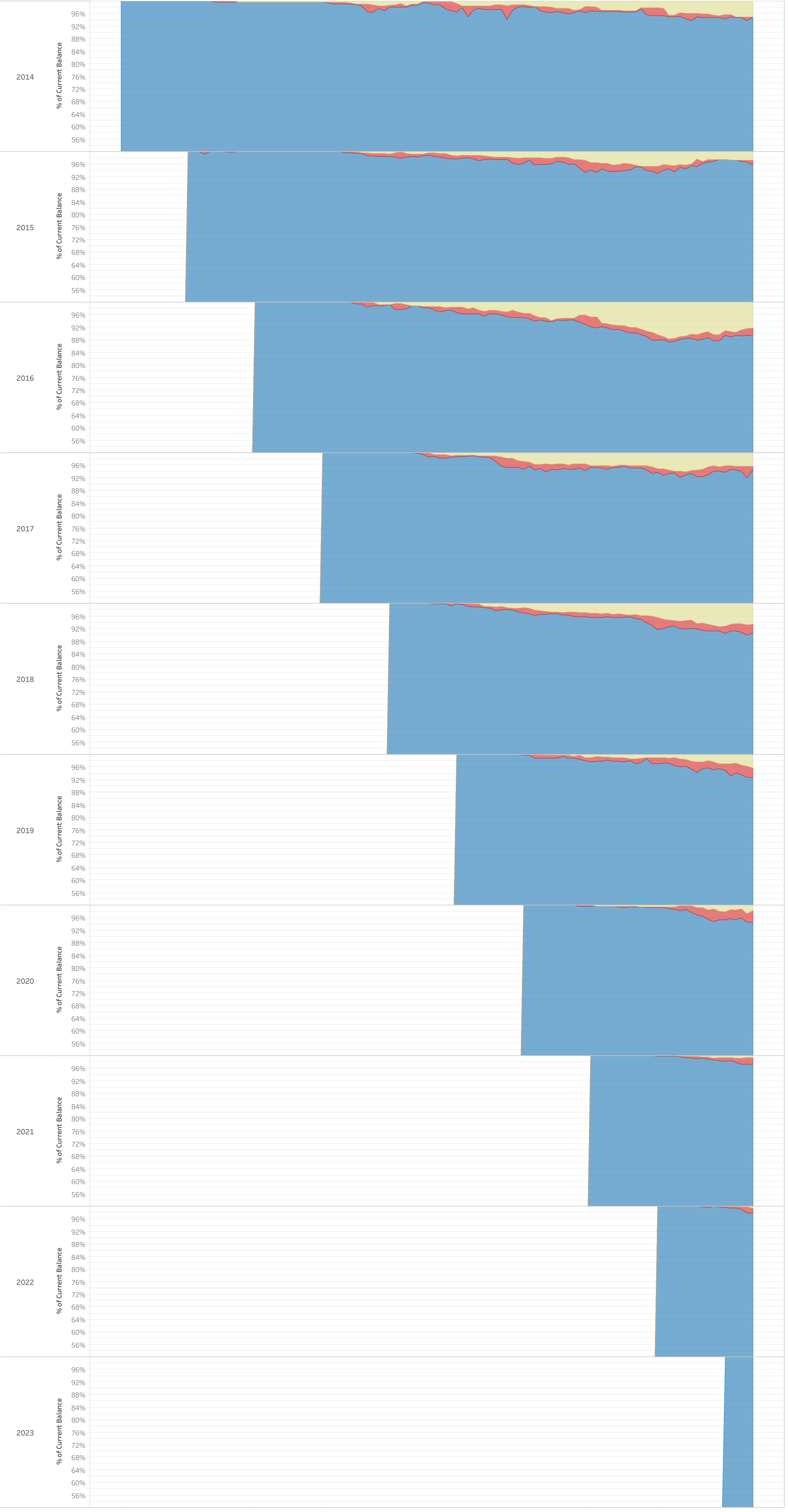
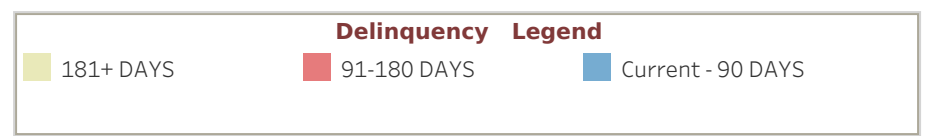
### Monthly Balance - Colombia - Mortgage Loans

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
June	June	June	June	June	June	June	June	June	June	June
2014	7,683,797,609	21,516,771,685	18,161,949,895	15,411,373,281	12,548,276,113	10,088,590,411	8,262,508,058	6,718,859,819	5,230,538,168	4,421,561,214
2015		24,272,879,961	15,774,128,998	13,880,757,054	49,538,639,824	41,197,524,597	35,022,776,409	29,730,502,540	23,793,614,818	18,295,189,832
2016			22,827,400,615	31,669,746,524	26,014,899,997	22,944,288,138	20,327,749,342	16,370,205,688	13,521,939,265	12,199,588,225
2017				10,257,584,662	28,316,443,589	25,336,263,510	22,024,350,788	19,077,790,892	16,351,751,457	14,663,828,174
2018					22,078,864,577	50,339,072,728	45,407,210,774	40,406,600,589	34,653,483,965	31,623,060,791
2019						32,695,581,311	71,110,223,941	63,397,892,351	56,859,924,632	52,714,188,842
2020							23,641,561,800	46,236,276,187	42,901,657,852	42,031,171,482
2021								24,861,113,121	59,186,832,420	59,529,350,200
2022									34,429,444,751	70,717,880,374
2023										13,620,460,981

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
June	June	June	June	June	June	June	June	June	June	June
CURRENT	7,182,171,852	19,515,507,223	16,704,953,471	13,652,745,069	11,244,875,168	8,771,327,037	7,881,374,554	5,872,302,182	4,491,544,698	3,681,811,823
1-30 DAYS	481,625,757	1,925,065,092	1,380,757,054	1,530,160,934	337,767,192	402,716,818	57,399,800	504,505,353	284,801,272	434,728,253
31-60 DAYS	0	0	0	49,695,264	795,752,706	369,021,752	22,546,814	72,183,064	134,142,516	17,077,300
61-90 DAYS	0	0	0	24,280,456	26,014,899,997	276,789,945	0	18,973,209	18,973,209	56,459,328
91-120 DAYS	0	76,139,370	0	0	0	0	86,662,082	30,384,622	29,489,855	73,275,200
121-150 DAYS	0	0	0	0	46,390,329	0	71,089,342	45,640,940	71,126,940	0
151-180 DAYS	0	0	0	49,584,918	126,450,718	158,478,954	154,071,986	198,747,324	200,570,126	229,484,247
181+ DAYS	0	23,656,889,859	52,484,957,251	44,694,038,281	36,720,797,311	30,413,941,855	27,828,474,496	20,202,553,521	15,001,507,596	11,256,409,811
3-30 DAYS	0	615,990,102	3,289,171,647	4,998,448,157	2,470,380,449	2,461,334,339	563,206,087	1,723,158,070	1,500,422,950	1,226,283,668
31-60 DAYS	0	0	0	0	694,451,257	1,155,368,055	0	202,657,328	460,349,310	362,313,441
61-90 DAYS	0	0	0	98,938,128	621,966,034	400,118,669	154,123,028	190,350,463	339,509,904	214,880,963
91-120 DAYS	0	0	0	0	130,326,168	0	193,694,378	192,575,951	76,977,349	219,540,601
121-150 DAYS	0	0	0	147,215,259	49,112,792	92,357,090	275,000,990	315,091,618	120,047,086	382,822,959
151-180 DAYS	0	0	0	0	0	0	0	0	0	0
181+ DAYS	0	0	0	0	0	0	0	0	0	0
CURRENT	0	22,341,580,796	29,488,888,468	22,678,083,475	19,749,588,807	17,753,583,422	13,497,031,089	10,410,578,365	9,435,323,682	8,122,488,686
1-30 DAYS	0	485,819,890	1,969,682,508	2,471,288,918	1,675,034,749	1,817,557,035	681,003,118	1,109,900,967	1,112,806,030	1,182,806,030
31-60 DAYS	0	0	0	0	203,413,706	415,641,806	0	340,184,914	171,466,332	250,510,896
61-90 DAYS	0	0	0	211,175,548	35,232,941	64,258,172	0	429,346,531	282,033,690	85,122,458
91-120 DAYS	0	0	0	0	0	0	0	0	0	0
121-150 DAYS	0	0	0	0	0	0	0	0	0	0
151-180 DAYS	0	0	0	0	0	0	0	0	0	0
181+ DAYS	0	0	0	0	0	0	0	0	0	0
CURRENT	0	10,154,403,102	24,565,678,743	21,534,757,268	20,154,347,070	19,240,347,070	12,088,438,382	13,417,581,228	11,975,662,738	10,662,781,918
1-30 DAYS	0	103,181,559	2,759,407,197	1,817,376,681	1,013,935,522	1,013,935,522	623,300,893	969,236,987	706,385,738	427,583,042
31-60 DAYS	0	0	0	0	0	0	0	0	0	0
61-90 DAYS	0	0	0	0	807,954,311	1,130,909,065	183,765,639	436,344,661	543,504,331	454,050,493
91-120 DAYS	0	0	0	0	738,528,473	2,686,315,317	168,228,772	2,486,077,399	2,122,486,529	2,550,665,045
121-150 DAYS	0	0	0	0	6,865,563	1,399,125,174	157,282,724	1,154,866,300	1,255,212,633	728,759,251
151-180 DAYS	0	0	0	0	34,789,257	371,050,043	0	92,743,534	113,252,025	99,157,008
181+ DAYS	0	0	0	0	36,896,713	60,326,121	0	54,760,274	0	40,813,572
CURRENT	0	0	0	0	0	0	0	0	0	0
1-30 DAYS	0	0	0	0	22,883,249	996,242,072	623,300,893	969,236,987	48,736,531	607,523,042
31-60 DAYS	0	0	0	0	0	0	0	0	0	0
61-90 DAYS	0	0	0	0	0	0	0	0	0	0
91-120 DAYS	0	0	0	0	0	0	0	0	0	0
121-150 DAYS	0	0	0	0	0	0	0	0	0	0
151-180 DAYS	0	0	0	0	0	0	0	0	0	0
181+ DAYS	0	0	0	0	0	0	0	0	0	0
CURRENT	0	0	0	0	21,283,469,541	45,253,866,095	43,180,232,481	34,580,616,826	27,954,483,892	24,769,932,216
1-30 DAYS	0	0	0	0	0	0	0	0	0	0
31-60 DAYS	0	0	0	0	0	0	0	0	0	0
61-90 DAYS	0	0	0	0	0	0	0	0	0	0
91-120 DAYS	0	0	0	0	0	0	0	0	0	0
121-150 DAYS	0	0	0	0	0	0	0	0	0	0
151-180 DAYS	0	0	0	0	0	0	0	0	0	0
181+ DAYS	0	0	0	0	0	0	0	0	0	0
CURRENT	0	0	0	0	0	0	0	0	0	0
1-30 DAYS	0	0	0	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 - Junio-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: Junio-2023

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





Gráficos de Morosidad - Préstamos Hipotecarios - Colombia

