



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

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

Cutoff Date: March-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 - March-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 March-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	March	March	March	March	March	March	March	March	March	March
Balance	27,300,873,879	53,765,702,678	104,911,431,526	119,188,314,175	133,326,013,998	171,931,308,456	225,976,080,492	243,407,611,755	275,940,434,630	315,442,973,018

Delinquency Status (\$ of Current Balance)

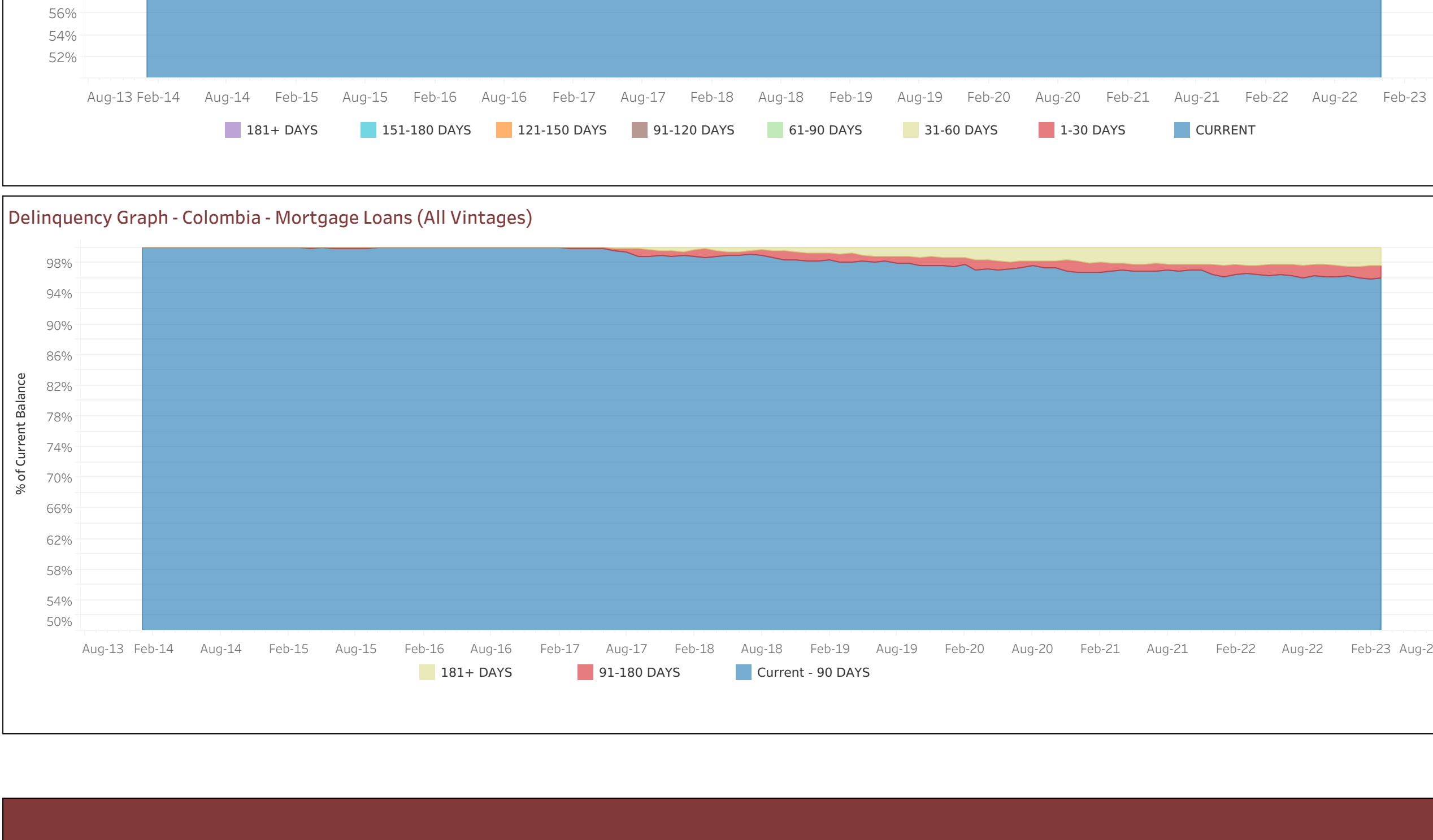
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	March	March	March	March	March	March	March	March	March	March
CURRENT	23,816,025,599	49,538,709,991	96,911,103,309	110,012,493,412	119,839,206,353	152,603,658,068	210,763,196,240	219,050,656,648	242,195,556,176	262,190,715,937
1-30 DAYS	3,454,846,280	4,226,993,696	7,924,188,847	8,874,397,271	8,937,418,903	10,508,260,421	4,180,060,406	12,003,785,763	16,317,167,395	26,229,264,932
31-60 DAYS	0	0	0	147,215,259	2,344,947,255	4,376,440,420	1,878,410,652	3,055,059,589	5,368,261,166	10,078,544,266
61-90 DAYS	0	0	0	0	360,935,846	1,158,065,981	2,406,321,333	1,666,554,999	2,630,253,710	4,118,182,670
91-120 DAYS	0	0	0	50,079,943	651,432,353	1,084,668,840	3,960,966,399	1,454,927,733	1,324,367,609	1,618,621,629
121-150 DAYS	0	0	0	28,988,920	519,876,430	598,668,227	639,760,184	276,225,658	811,651,313	1,854,841,801
151-180 DAYS	0	0	0	0	476,621,932	102,245,030	187,632,305	675,789,274	683,900,106	1,200,944,788
181+ DAYS	0	0	76,139,370	76,139,370	195,675,627	1,499,368,469	3,661,932,973	5,224,062,103	6,609,787,155	7,378,311,833

Delinquency Status (% of Current Balance)

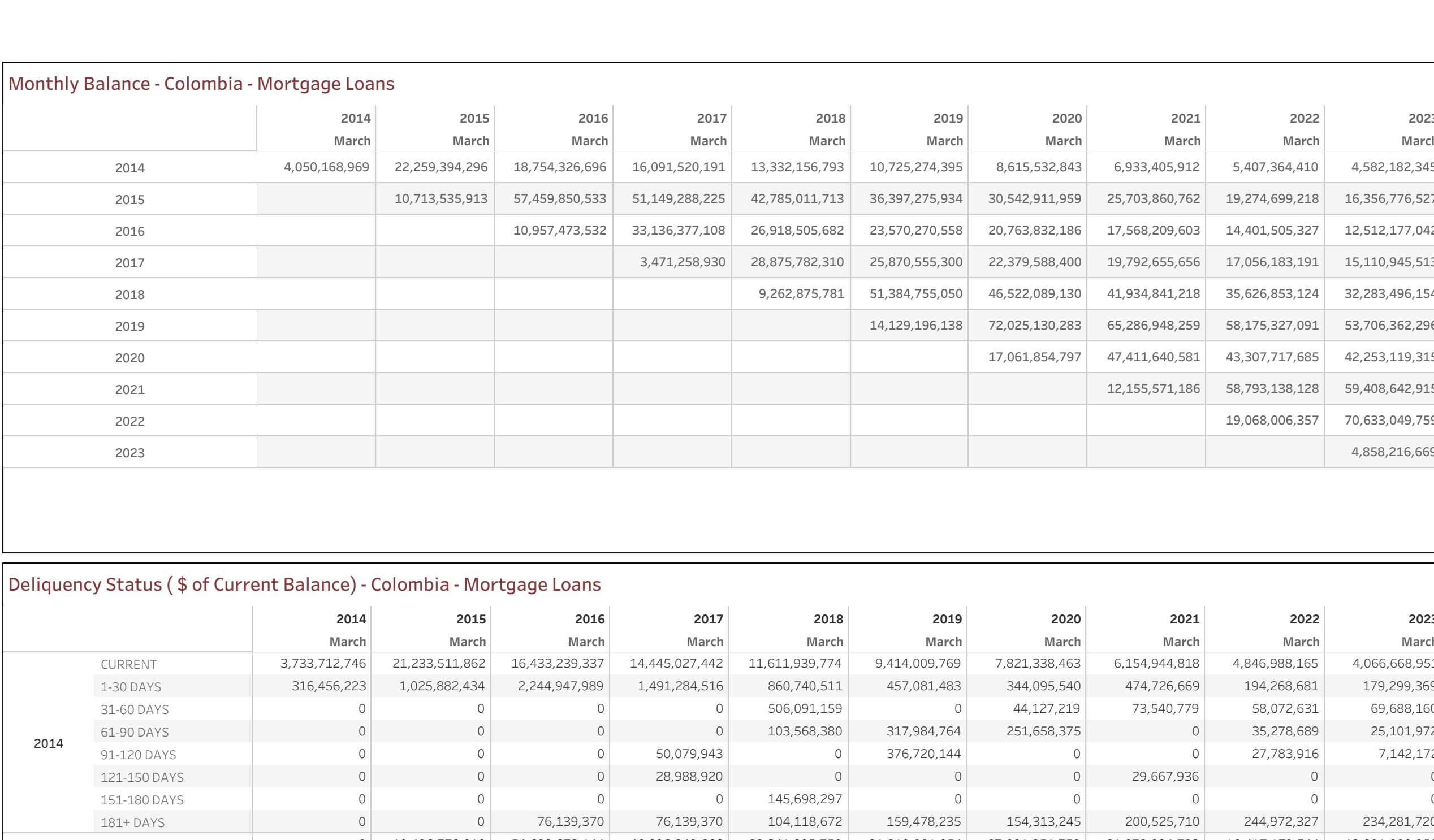
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	March	March	March	March	March	March	March	March	March	March
CURRENT	87.24%	92.14%	92.37%	92.30%	89.89%	88.76%	93.27%	89.90%	87.73%	83.12%
1-30 DAYS	12.76%	7.86%	7.55%	7.44%	6.70%	6.11%	1.85%	4.95%	5.91%	8.22%
31-60 DAYS	0.00%	0.00%	0.00%	0.12%	1.76%	2.55%	0.73%	1.26%	1.93%	3.20%
61-90 DAYS	0.00%	0.00%	0.00%	0.00%	0.27%	0.67%	1.07%	0.68%	0.95%	1.31%
91-120 DAYS	0.00%	0.00%	0.00%	0.04%	0.49%	0.63%	1.00%	0.60%	0.48%	0.76%
121-150 DAYS	0.00%	0.00%	0.00%	0.02%	0.39%	0.35%	0.28%	0.11%	0.29%	0.59%
151-180 DAYS	0.00%	0.00%	0.00%	0.00%	0.36%	0.06%	0.08%	0.28%	0.25%	0.38%
181+ DAYS	0.00%	0.00%	0.07%	0.06%	0.15%	0.87%	1.62%	2.15%	2.40%	2.34%

CURRENT - 90 DAYS	100.00%	100.00%	99.93%	99.87%	98.62%	98.09%	97.01%	96.66%	96.58%	95.93%
91-180 DAYS	0.00%	0.00%	0.00%	0.07%	0.07%	1.24%	1.04%	1.36%	0.99%	1.02%
181+ DAYS	0.00%	0.00%	0.07%	0.06%	0.15%	0.87%	1.62%	2.15%	2.40%	2.34%

Delinquency Graph - Colombia - Mortgage Loans (All Vintages)



Delinquency Graph - Colombia - Mortgage Loans (All Vintages)



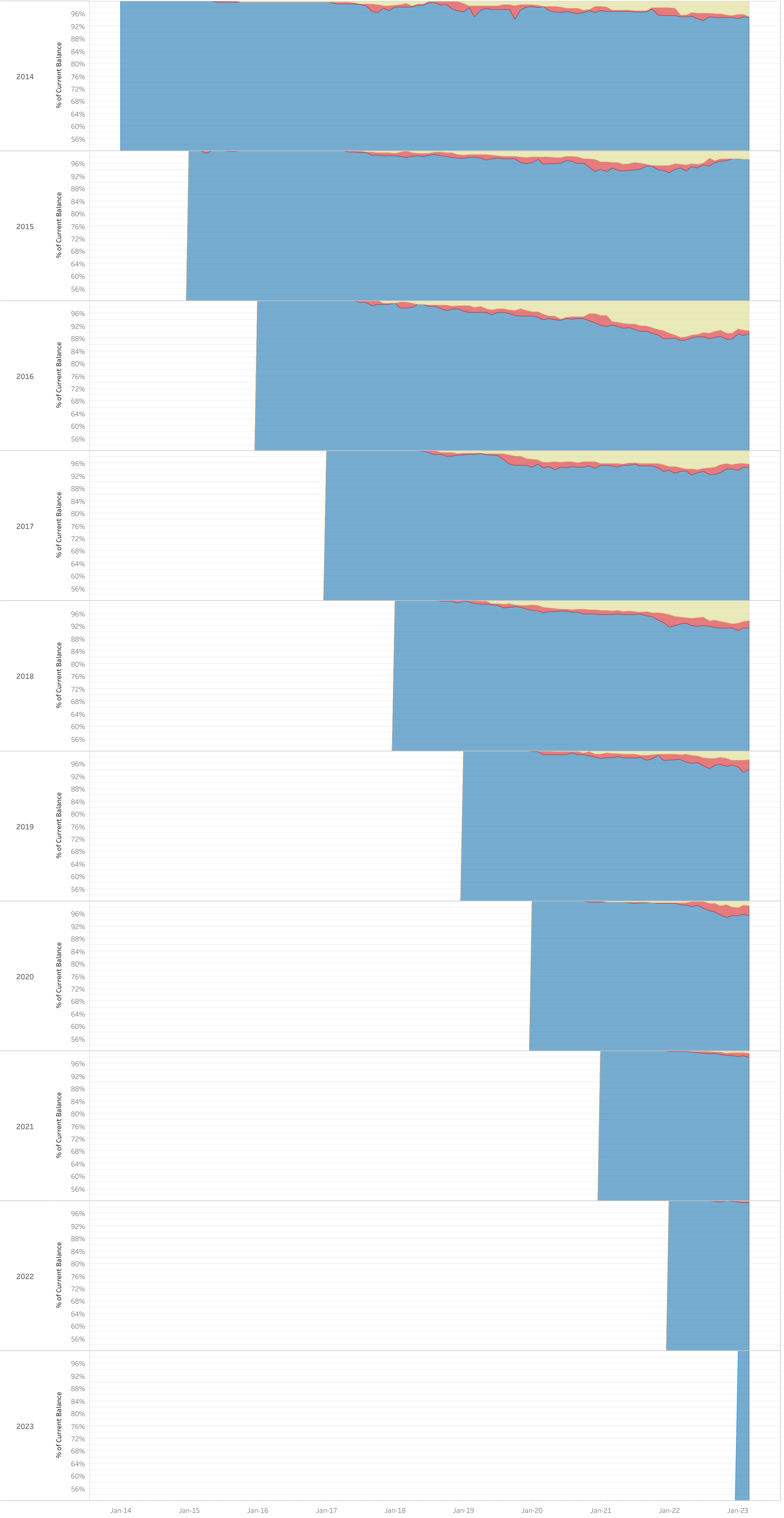
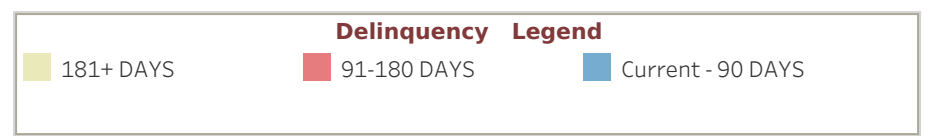
Vintages Summary

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Balance	March	March	March	March	March	March	March	March	March	March
Balance	4,050,168,969	22,259,394,296	18,754,559,696	16,091,520,191	13,352,159,793	10,725,274,395	6,615,532,843	6,933,405,912	5,407,364,410	4,582,182,345
2015		10,713,535,913	57,459,650,533	51,149,286,225	42,785,113,715	36,397,275,558	30,542,911,959	474,726,669	19,274,699,218	16,356,776,527
2016			10,957,473,532	33,136,377,108	26,918,505,682	23,570,270,580	20,763,882,186	17,568,209,603	14,401,505,327	12,512,177,042
2017				3,471,258,930	28,875,782,310	25,870,555,300	22,379,588,400	19,792,655,656	17,056,183,191	15,110,945,513
2018					9,262,875,711	51,384,755,050	46,522,089,130	41,934,841,210	35,626,853,124	32,283,496,154
2019						14,129,196,138	72,025,130,283	65,286,948,269	58,175,327,091	53,706,362,296
2020							17,061,854,797	47,411,640,581	43,307,717,685	42,253,119,315
2021								12,155,571,186	58,793,138,128	59,408,642,915
2022									19,068,006,357	70,633,049,759
2023										4,858,216,669

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

		2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
		March	March	March	March	March	March	March	March	March	March
2014	CURRENT	3,733,712,746	21,233,511,862	16,433,239,337	14,445,027,442	11,611,939,774	9,414,009,769	7,821,338,463	6,154,948,818	4,846,988,165	4,066,666,951
	1-30 DAYS	316,456,223	1,025,882,434	2,244,947,989	1,491,284,516	860,740,511	457,081,483	344,095,540	474,726,669	1,928,688,631	179,289,369
	31-60 DAYS	0	0	0	0	506,091,159	1,035,568,380	317,084,216	251,658,375	35,276,589	45,101,972
	61-90 DAYS	0	0	0	0	0	0	0	0	27,783,916	7,142,172
	91-120 DAYS	0	0	0	0	28,988,920	0	0	0	29,667,936	0
	121-150 DAYS	0	0	0	0	0	0	0	0	0	0
	151-180 DAYS	0	0	0	0	0	145,698,297	0	0	0	0
181+ DAYS	0	0	76,139,370	76,139,370	104,118,672	159,478,235	154,313,245	200,525,710	244,972,327	234,281,720	
2015	CURRENT	0	10,496,772,910	54,608,673,144	46,896,840,666	38,341,895,750	31,619,281,054	27,801,851,759	21,873,894,713	16,417,179,544	13,801,089,952
	1-30 DAYS	0	216,763,003	2,651,177,389	4,105,232,300	2,715,971,425	1,964,426,114	953,995,057	1,829,982,239	1,309,292,386	1,558,117,654
	31-60 DAYS	0	0	0	0	147,215,259	763,289,240	1,532,893,700	316,329,353	107,005,087	0
	61-90 DAYS	0	0	0	0	54,727,921	397,245,070	538,358,605	470,916,442	502,051,704	116,982,855
	91-120 DAYS	0	0	0	0	0	538,366,398	185,672,036	602,256,525	342,631,379	0
	121-150 DAYS	0	0	0	0	0	158,503,975	0	158,763,104	0	133,248,563
	151-180 DAYS	0	0	0	0	0	212,257,004	45,722,846	0	142,292,831	70,195,910
181+ DAYS	0	0	0	0	0	0	0	0	0	0	
2016	CURRENT	0	0	10,885,931,668	31,928,971,802	26,716,306,115	20,821,487,288	18,268,087,882	14,577,983,022	11,626,900,700	9,700,184,408
	1-30 DAYS	0	0	71,878,865	1,207,405,306	2,367,720,126	1,157,320,719	699,841,132	858,248,946	789,350,352	970,620,783
	31-60 DAYS	0	0	0	0	0	189,419,585	733,511,833	449,298,127	312,734,860	34,510,844
	61-90 DAYS	0	0	0	0	0	64,834,124	0	93,011,941	311,682,046	126,631,618
	91-120 DAYS	0	0	0	0	0	0	80,507,260	0	262,352,878	18,854,990
	121-150 DAYS	0	0	0	0	0	0	360,504,985	335,615,309	0	49,930,881
	151-180 DAYS	0	0	0	0	0	0	13,992,100,214	60,493,940,819	59,109,584,847	49,580,154,641
181+ DAYS	0	0	0	0	0	91,456,855	522,335,410	908,805,287	1,158,804,938	1,686,514,977	
2017	CURRENT	0	0	0	3,471,258,930	26,716,217,767	21,995,802,578	19,951,801,122	17,251,360,434	14,211,828,514	11,012,120,031
	1-30 DAYS	0	0	0	0	0	1,734,958,176	2,373,116,968	628,066,318	962,666,295	1,194,429,853
	31-60 DAYS	0	0	0	0	0	424,606,366	1,139,469,249	225,538,984	456,381,519	280,127,729
	61-90 DAYS	0	0	0	0	0	0	270,680,040	966,560,064	152,285,285	224,370,054
	91-120 DAYS	0	0	0	0	0	0	64,636,480	285,700,824	148,048,538	70,045,951
	121-150 DAYS	0	0	0	0	0	0	0	90,087,962	25,433,994	93,311,148
	151-180 DAYS	0	0	0	0	0	0	0	12,289,209	0	62,394,269
181+ DAYS	0	0	0	0	0	0	226,631,980	818,602,918	796,239,252	919,675,142	
2018	CURRENT	0	0	0	0	9,073,870,148	46,311,646,154	42,835,863,709	36,280,728,457	28,272,395,005	25,256,340,771
	1-30 DAYS	0	0	0	0	189,005,633	3,762,375,515	6,924,568,772	2,847,266,795	2,666,366,381	2,799,679,862
	31-60 DAYS	0	0	0	0	0	0	667,322,540	476,525,689	1,193,423,261	1,630,472,062
	61-90 DAYS	0	0	0	0	0	0	108,838,937	507,091,706	336,328,937	385,243,421
	91-120 DAYS	0	0	0	0	0	0	388,004,754	437,520,734	400,691,454	389,759,549
	121-150 DAYS	0	0	0	0	0	0	56,782,289	299,861,149	45,352,057	298,150,388
	151-180 DAYS	0	0	0	0	0	0	56,522,185	34,030,650	57,573,051	99,246,843
181+ DAYS	0	0	0	0	0	0	33,264,676	1,015,528,723	1,373,212,288	1,895,218,996	
2019	CURRENT	0	0	0	0	0	0	0	0	0	18,929,755,322
	1-30 DAYS	0	0	0	0	0	0	0	0	0	62,272,450,283
	31-60 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 - Marzo-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: Marzo-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
	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo
Balance	27,300,873,879	53,765,702,678	104,911,431,526	119,188,314,175	133,326,013,998	171,931,308,456	225,976,080,492	243,407,061,755	275,940,434,680	315,442,973,018

Estado de Morosidad (\$ Saldo Actual)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo
CORRIENTE	23,816,025,999	49,538,709,991	96,911,103,309	110,012,493,412	119,899,396,353	152,603,068,068	210,763,196,240	210,050,656,648	242,195,356,176	262,130,715,597
1-30 DÍAS	3,484,848,280	4,226,993,086	7,924,188,847	8,873,397,271	8,837,418,303	10,508,200,421	11,800,060,406	12,903,765,763	16,317,167,395	26,239,244,932
31-60 DÍAS	0	0	0	147,215,259	2,344,947,255	4,376,404,420	1,878,410,652	3,055,059,588	5,368,261,164	10,078,544,264
61-90 DÍAS	0	0	0	0	360,935,846	1,158,063,981	2,408,121,333	1,666,554,989	2,630,253,710	4,118,196,629
91-120 DÍAS	0	0	0	50,079,943	651,432,353	1,084,663,840	2,256,966,399	1,454,927,733	1,324,867,609	2,394,163,629
121-150 DÍAS	0	0	0	28,988,920	519,676,430	598,606,227	639,760,184	276,225,658	811,653,313	1,852,841,801
151-180 DÍAS	0	0	0	0	476,621,932	102,245,030	187,652,305	675,789,274	683,390,106	1,200,948,788
181+ DÍAS	0	0	76,139,370	76,139,370	195,575,527	1,499,368,469	3,661,932,973	5,224,062,129	6,609,787,155	7,378,317,838

Estado de Morosidad (% del Saldo Actual)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo
CORRIENTE	87.24%	92.14%	92.37%	92.30%	89.89%	88.76%	93.27%	89.99%	87.77%	83.12%
1-30 DÍAS	12.36%	7.86%	7.55%	7.44%	6.70%	6.11%	5.55%	4.53%	5.92%	8.30%
31-60 DÍAS	0.00%	0.00%	0.00%	0.12%	1.76%	2.55%	0.83%	1.24%	1.9%	2.0%
61-90 DÍAS	0.00%	0.00%	0.00%	0.00%	0.27%	0.67%	1.07%	0.68%	0.95%	1.31%
91-120 DÍAS	0.00%	0.00%	0.00%	0.04%	0.49%	0.63%	1.00%	0.60%	0.48%	0.76%
121-150 DÍAS	0.00%	0.00%	0.00%	0.02%	0.39%	0.35%	0.28%	0.11%	0.29%	0.59%
151-180 DÍAS	0.00%	0.00%	0.00%	0.00%	0.36%	0.06%	0.08%	0.28%	0.25%	0.38%
181+ DÍAS	0.00%	0.00%	0.07%	0.06%	0.15%	0.87%	1.62%	2.15%	2.40%	2.34%

CORRIENTE - 90 DÍAS	100.00%	100.00%	99.93%	99.87%	98.62%	98.09%	97.01%	96.66%	96.58%	95.93%
91-180 DÍAS	0.00%	0.00%	0.00%	0.07%	0.07%	1.24%	1.36%	0.99%	1.02%	1.73%
181+ DÍAS	0.00%	0.00%	0.07%	0.06%	0.15%	0.87%	1.62%	2.15%	2.40%	2.34%

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

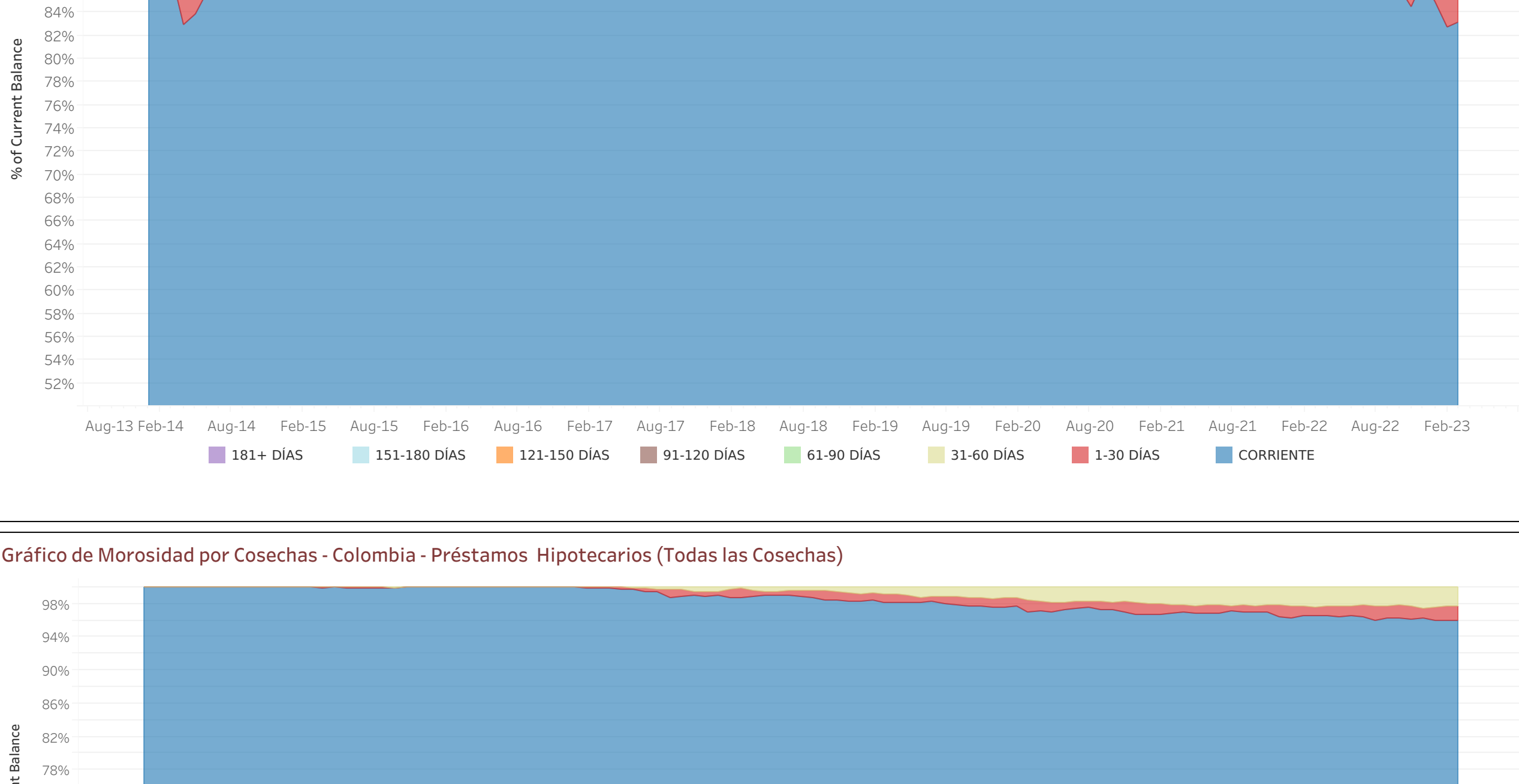
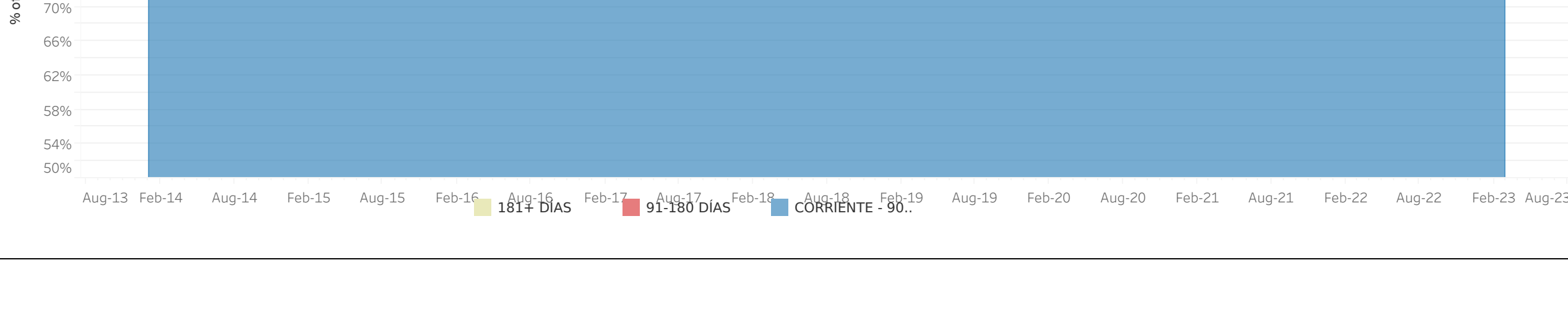


Gráfico de Morosidad por Cosechas - Colombia - Préstamos Hipotecarios (Todas las Cosechas)



Resumen por Cosechas

Saldo Mensual - Préstamos Hipotecarios - Colombia

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo
2014	4,050,168,669	22,259,394,296	18,754,326,696	16,091,520,191	13,332,156,793	10,725,274,395	8,615,532,843	6,933,405,912	5,407,364,410	4,582,182,345
2015		10,713,531,913	57,459,850,533	51,140,288,225	42,785,011,713	36,387,275,934	30,542,911,959	25,703,860,762	19,274,699,218	16,366,776,527
2016			10,957,473,532	33,136,377,108	26,918,505,682	23,570,270,558	20,767,832,186	17,568,209,603	14,401,505,327	12,512,177,042
2017				3,473,258,930	28,875,782,310	25,870,555,300	22,379,588,400	19,792,655,656	17,056,183,191	15,110,945,513
2018					9,262,878,781	51,384,755,050	46,522,089,130	41,934,841,218	35,626,853,124	32,283,496,154
2019						14,129,196,138	72,025,130,283	65,286,948,259	58,175,327,091	53,706,382,296
2020							17,041,654,797	47,411,640,581	43,307,717,685	42,255,119,315
2021								12,155,571,186	58,793,138,128	59,408,642,915
2022									19,068,006,357	70,633,049,759
2023										4,858,216,669

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo	Marzo
CORRIENTE	3,733,712,746	21,233,511,862	16,433,239,337	14,445,027,442	11,611,939,774	9,414,009,769	7,821,338,463	6,154,944,818	4,846,988,165	4,066,666,951
1-30 DÍAS	316,456,223	1,025,882,434	2,244,947,889	1,493,284,536	860,740,511	457,081,483	344,095,540	474,726,689	324,288,681	179,299,969
31-60 DÍAS	0	0	0	0	500,091,159	0	44,127,219	73,540,779	50,072,631	60,648,160
61-90 DÍAS	0	0	0	0	103,566,380	317,984,764	251,668,375	0	85,276,689	21,107,972
91-120 DÍAS	0	0	0	50,079,943	0	376,720,144	0	0	27,783,916	7,142,172
121-150 DÍAS	0	0	0	28,988,920	0	0	0	0	20,667,936	0
151-180 DÍAS	0	0	0	0	145,698,297	0	0	0	0	0
181+ DÍAS	0	0	76,139,370	76,139,370	104,118,672	159,478,235	154,313,246	200,525,710	244,972,227	234,281,720
CORRIENTE	0	10,496,772,010	54,608,673,144	46,806,946,666	31,341,895,750	31,819,321,054	27,801,821,759	21,873,804,783	16,417,739,544	13,801,089,952
1-30 DÍAS	0	216,763,003	2,851,177,389	4,106,232,300	2,715,971,425	1,964,428,114	551,995,057	1,829,988,239	1,309,292,386	1,559,117,654
31-60 DÍAS	0	0	0	0	54,727,921	397,245,070	318,329,353	107,005,087	0	443,367,840
61-90 DÍAS	0	0	0	0	0	538,366,398	185,672,036	602,256,525	342,631,379	0
91-120 DÍAS	0	0	0	0	158,503,975	0	158,763,104	0	133,248,963	0
121-150 DÍAS	0	0	0	0	212,227,004	0	45,722,846	0	142,202,523	70,105,610
151-180 DÍAS	0	0	0	0	0	452,033,114	578,387,557	937,131,501	842,731,112	437,218,226
181+ DÍAS	0	10,885,593,668	31,928,971,802	23,666,396,115	20,821,487,288	18,268,087,882	14,577,983,027	11,626,800,700	9,700,184,486	9,408,642,915
1-30 DÍAS	0	71,879,865	1,207,405,306	2,367,720,126	1,157,320,719	695,841,132	858,248,946	789,300,352	620,116,783	378,628,829
31-60 DÍAS	0	0	0	0	184,419,585	733,511,833	449,298,127	432,734,860	345,018,844	920,710,783
61-90 DÍAS	0	0	0	0	64,884,124	0	93,011,941	311,662,046	126,631,618	179,956,164
91-120 DÍAS	0	0	0	0	80,557,260	0	262,352,878	178,654,990	81,323,523	0
121-150 DÍAS	0	0	0	0	340,504,985	336,615,309	0	49,939,821	55,774,212	79,789,063
151-180 DÍAS	0	0	0	0	118,666,631	0	86,434,939	0	55,745,147	55,575,742
181+ DÍAS	0	0	0	0	91,456,855	522,335,410	908,805,287	1,158,804,938	1,686,514,977	1,198,153,978
CORRIENTE	0	0	0	3,473,258,930	26,716,217,767	21,795,820,578	19,951,801,122	17,251,360,434	14,211,820,046	11,700,122,031
1-30 DÍAS	0	0	0	0	1,736,958,176	2,273,116,968	628,056,318	962,666,295	1,194,429,863	1,482,077,050
31-60 DÍAS	0	0	0	0	424,606,366	1,139,469,349	0	96,821,674	280,127,729	650,463,358
61-90 DÍAS	0	0	0	0	0	270,980,044	365,500,064	152,525,225	274,930,054	416,450,340
91-120 DÍAS	0	0	0	0	0	64,636,840	285,701,824	148,048,938	204,501,515	195,053,529
121-150 DÍAS	0	0	0	0	0	0	0	90,087,962	25,433,994	93,311,148
151-180 DÍAS	0	0	0	0	0	0	0	12,289,209	0	62,394,269
181+ DÍAS	0	0	0	0	0	226,631,980	819,602,918	796,239,252	919,675,142	640,782,202
1-30 DÍAS	0	0	0	0	1,736,958,176	2,273,116,968	628,056,318	962,666,295	1,194,429,863	1,482,077,050
31-60 DÍAS	0	0	0	0	424,606,366	1,139,469,349	0	96,821,674	280,127,729	650,463,358
61-90 DÍAS	0	0	0	0	0	270,980,044	365,500,064	152,525,225	274,930,054	416,450,340
91-120 DÍAS	0	0	0	0	0	64,636,840	285,701,824	148,048,938	204,501,515	195,053,529
121-150 DÍAS	0	0	0	0	0	0	0	90,087,962	25,433,994	93,311,148
151-180 DÍAS	0	0	0	0	0	0	0	12,289,209	0	62,394,269
181+ DÍAS	0	0	0	0						

Gráficos de Morosidad - Préstamos Hipotecarios - Colombia

