



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

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

Cutoff Date: November-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 - November-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 November-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	November	November	November	November	November	November	November	November	November	November
Balance	41,854,296,237	93,553,180,321	119,578,110,629	127,271,772,979	157,391,536,686	213,481,843,297	239,031,613,671	261,335,610,214	311,098,747,914	331,215,359,352

Delinquency Status (\$ of Current Balance)

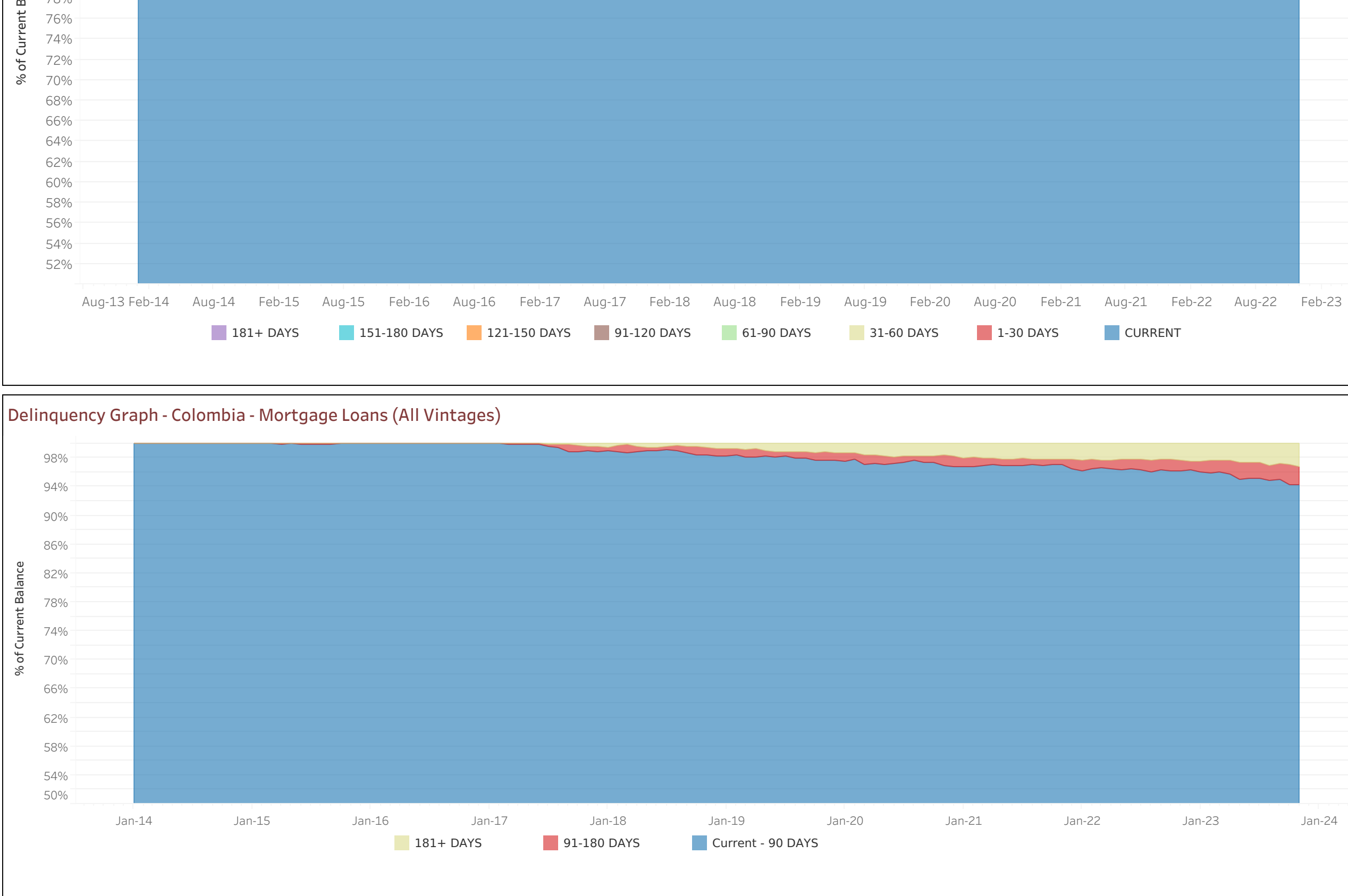
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	November	November	November	November	November	November	November	November	November	November
CURRENT	35,859,456,142	85,271,280,326	108,123,299,864	115,569,294,115	141,275,181,945	188,806,971,190	210,526,806,995	226,730,816,015	262,591,115,544	258,609,275,004
1-30 DAYS	5,994,840,094	8,055,740,625	11,378,671,395	7,113,792,715	9,171,325,105	12,384,931,648	14,438,796,290	17,853,918,530	24,595,192,129	36,560,434,898
31-60 DAYS	0	0	0	2,234,202,369	2,647,893,464	4,356,449,685	4,599,193,982	5,337,722,433	8,127,515,554	10,993,347,282
61-90 DAYS	0	0	0	998,293,764	1,614,178,993	2,932,825,405	2,159,692,948	3,439,848,297	3,607,795,128	5,659,114,421
91-120 DAYS	0	0	0	160,850,130	689,970,185	1,171,688,703	1,771,399,630	1,463,603,292	1,879,021,941	1,836,984,417
121-150 DAYS	0	0	0	102,019,791	564,979,759	508,241,489	806,102,466	550,769,071	1,571,605,455	1,570,990,234
151-180 DAYS	0	0	0	410,579,870	364,518,261	668,588,832	709,666,647	253,996,057	1,487,861,021	1,613,990,234
181+ DAYS	0	76,139,370	76,139,370	682,742,226	963,589,473	2,652,068,345	4,019,994,723	5,704,936,519	7,310,625,141	11,037,498,634

Delinquency Status (% of Current Balance)

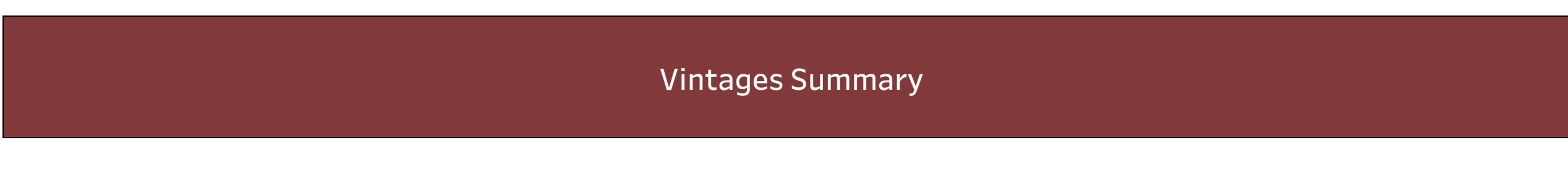
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	November	November	November	November	November	November	November	November	November	November
CURRENT	85.68%	91.19%	90.42%	90.81%	89.82%	88.44%	89.07%	86.76%	86.02%	78.93%
1-30 DAYS	14.32%	8.77%	9.52%	5.59%	5.83%	5.80%	6.24%	6.82%	7.89%	11.07%
31-60 DAYS	0.00%	0.00%	0.00%	1.76%	1.68%	2.04%	1.92%	2.04%	2.61%	3.32%
61-90 DAYS	0.00%	0.00%	0.00%	0.78%	1.03%	1.37%	0.90%	1.32%	1.16%	1.71%
91-120 DAYS	0.00%	0.00%	0.00%	0.23%	0.44%	0.55%	0.74%	0.56%	0.60%	0.99%
121-150 DAYS	0.00%	0.00%	0.00%	0.08%	0.36%	0.24%	0.34%	0.21%	0.51%	1.01%
151-180 DAYS	0.00%	0.00%	0.00%	0.28%	0.23%	0.31%	0.30%	0.10%	0.48%	0.49%
181+ DAYS	0.00%	0.08%	0.06%	0.54%	0.61%	1.24%	1.68%	2.18%	2.35%	3.33%

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	November	November	November	November	November	November	November	November	November	November
CURRENT - 90 DAYS	100.00%	99.92%	99.94%	98.93%	98.36%	97.66%	96.94%	96.95%	96.06%	94.17%
91-180 DAYS	0.00%	0.00%	0.00%	0.03%	1.03%	1.10%	1.38%	0.87%	1.59%	2.49%
181+ DAYS	0.00%	0.08%	0.06%	0.54%	0.61%	1.24%	1.68%	2.18%	2.35%	3.33%

Delinquency Graph - Colombia - Mortgage Loans (All Vintages)



Delinquency Graph - Colombia - Mortgage Loans (All Vintages)



Vintages Summary

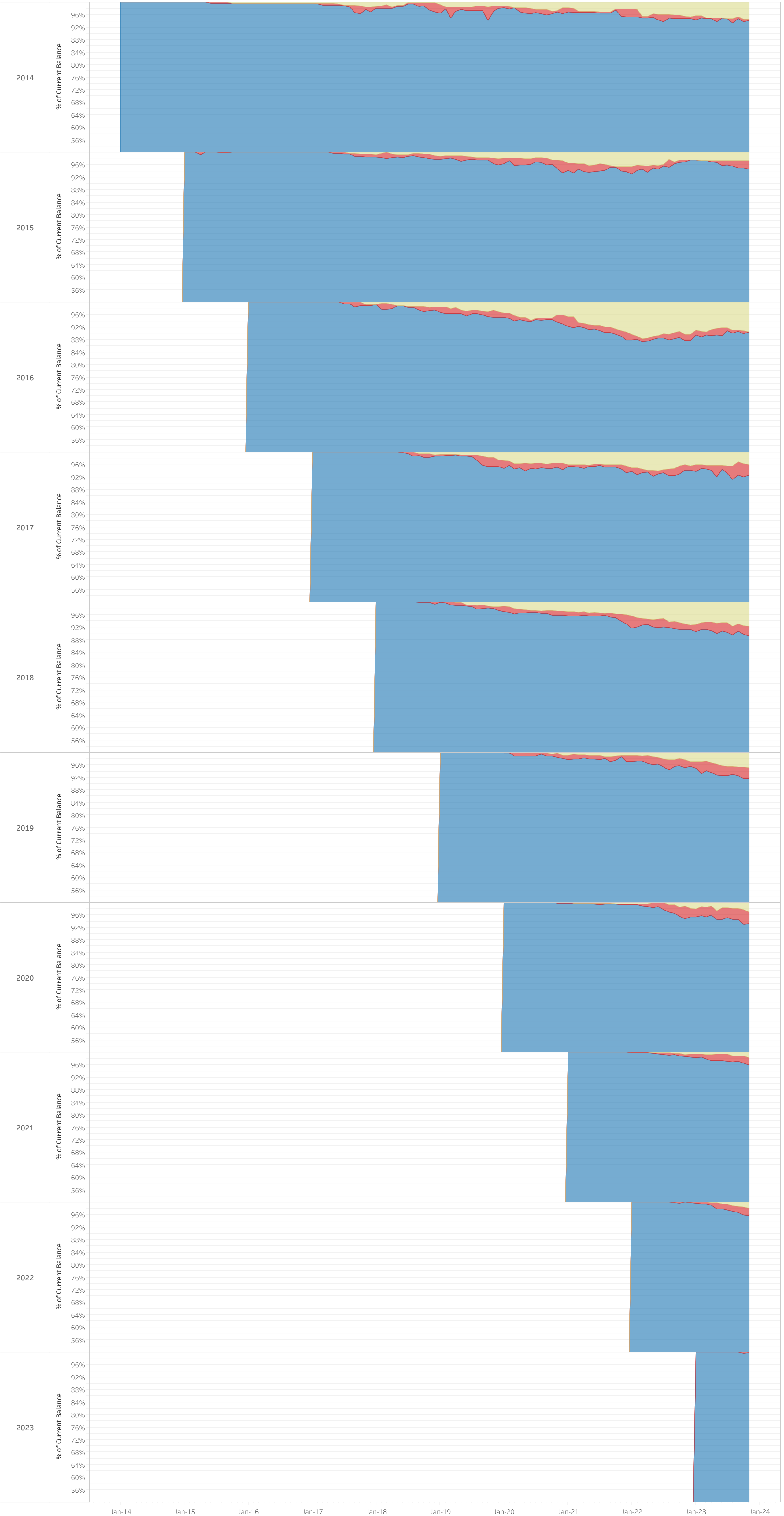
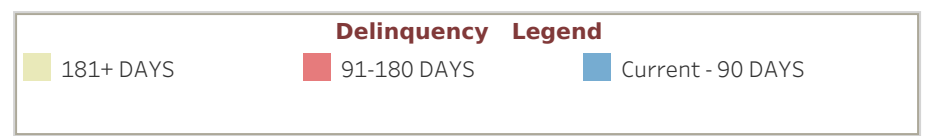
Monthly Balance - Colombia - Mortgage Loans

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	November	November	November	November	November	November	November	November	November	November
2014	20,397,159,943	19,964,856,408	17,852,525,289	13,956,626,187	11,722,387,323	9,293,221,560	7,366,653,749	6,002,872,192	4,843,644,660	4,095,936,422
2015		54,713,914,924	53,361,105,225	45,437,858,337	38,209,074,148	32,358,104,074	27,468,837,458	21,223,115,733	17,093,918,410	12,829,357,283
2016			33,265,577,141	28,636,182,117	24,571,699,593	22,140,923,024	19,067,160,475	15,457,691,999	12,857,067,300	11,536,787,712
2017				26,342,501,205	26,977,710,534	23,726,973,650	20,888,167,077	17,939,096,082	15,610,572,092	14,072,095,944
2018					46,147,095,500	48,342,512,402	43,532,174,492	38,139,442,351	33,302,519,078	30,153,088,330
2019						69,030,347,480	68,237,788,281	60,306,791,770	55,088,005,589	51,342,417,438
2020							45,313,092,027	44,689,244,811	42,303,067,033	41,967,088,916
2021								52,195,570,299	59,057,087,201	59,309,633,444
2022									66,841,375,011	70,585,765,300
2023										30,874,136,058

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	November	November	November	November	November	November	November	November	November	November
CURRENT	18,736,792,779	17,710,997,840	14,469,539,294	12,048,224,535	10,145,741,638	7,977,566,527	6,311,868,632	5,163,170,828	4,208,119,583	3,540,445,759
1-30 DAYS	1,660,367,164	2,197,719,198	2,486,646,625	871,568,761	936,636,303	412,645,223	713,928,662	457,293,115	899,924,997	1,282,432,499
31-60 DAYS	0	0	0	610,883,770	7,575,739	293,856,057	65,178,544	41,965,282	89,559,522	156,270,625
61-90 DAYS	0	0	0	99,107,919	252,863,743	337,387,006	430,627,242	647,615,534	0	32,145,238
91-120 DAYS	0	0	0	0	216,887,973	83,930,204	0	116,425,754	0	16,395,143
121-150 DAYS	0	0	0	102,019,791	65,588,150	0	29,718,774	0	33,248,671	0
151-180 DAYS	0	0	0	0	0	74,850,866	0	28,942,718	0	0
181+ DAYS	0	76,139,370	76,139,370	226,821,412	27,093,772	112,985,077	202,331,894	130,312,961	222,391,462	222,440,158
CURRENT	0	52,355,864,876	48,415,311,822	40,860,169,128	34,502,598,353	28,328,763,155	23,335,462,848	17,707,810,563	14,434,275,440	11,391,589,360
1-30 DAYS	0	2,386,050,048	4,945,793,403	2,638,337,489	3,861,253,221	1,474,686,993	1,474,125,156	1,364,487,589	1,860,426,492	1,556,711,471
31-60 DAYS	0	0	0	913,204,315	731,759,774	748,348,787	549,111,134	393,245,949	203,453,542	730,074,000
61-90 DAYS	0	0	0	329,627,561	309,158,433	596,566,183	673,378,103	490,291,768	51,977,602	131,264,282
91-120 DAYS	0	0	0	160,850,130	139,347,389	465,580,853	329,786,033	295,199,130	0	30,779,777
121-150 DAYS	0	0	0	0	0	212,173,758	83,001,280	296,437,646	0	207,241,885
151-180 DAYS	0	0	0	290,778,377	211,844,217	58,258,268	97,891,641	0	97,204,801	138,960,850
181+ DAYS	0	0	0	244,091,336	240,930,004	602,098,855	712,546,897	970,101,353	446,576,492	412,730,658
CURRENT	0	1,657,305,275	25,795,207,941	25,795,207,941	1,504,243,266	18,103,696,439	16,224,521,303	12,102,221,417	9,577,039,713	8,511,994,960
1-30 DAYS	0	0	0	1,608,711,886	2,007,861,981	1,960,543,913	925,458,217	1,168,668,327	1,246,487,485	1,315,137,223
31-60 DAYS	0	0	0	243,964,339	651,426,590	632,178,114	584,842,152	431,051,320	267,252,904	370,369,595
61-90 DAYS	0	0	0	268,317,686	215,495,857	380,779,375	91,752,043	56,741,537	186,625,478	330,848,344
91-120 DAYS	0	0	0	0	0	17,457,397	67,353,226	316,121,996	74,611,093	112,300,587
121-150 DAYS	0	0	0	0	0	312,212,307	80,393,919	368,380,389	55,692,919	0
151-180 DAYS	0	0	0	0	0	119,801,493	61,790,510	131,528,905	50,469,889	85,825,838
181+ DAYS	0	0	0	21,029,478	45,933,624	55,228,123	79,110,956	1,414,183,468	1,330,881,364	1,108,437,590
CURRENT	0	0	0	25,435,425,914	23,700,203,203	20,194,777,350	18,244,955,577	14,448,369,711	12,366,278,371	10,943,171,896
1-30 DAYS	0	0	0	850,133,361	1,726,193,580	1,424,544,782	1,170,218,854	1,813,870,788	1,346,441,027	1,876,798,224
31-60 DAYS	0	0	0	56,941,930	655,458,765	589,990,403	274,205,248	512,694,985	764,158,149	284,960,638
61-90 DAYS	0	0	0	0	412,891,369	385,400,836	136,090,755	179,815,687	213,553,951	238,917,026
91-120 DAYS	0	0	0	0	38,183,094	247,492,820	134,389,354	147,754,499	54,311,552	0
121-150 DAYS	0	0	0	0	209,898,408	113,107,282	108,844,620	0	161,410,211	413,698,406
151-180 DAYS	0	0	0	0	90,883,535	355,064,974	0	86,000,524	61,991,327	31,953,722
181+ DAYS	0	0	0	0	143,998,020	416,595,403	720,462,669	750,589,917	642,847,495	591,056,033
CURRENT	0	0	0	42,435,775,289	41,715,512,343	37,250,800,175	31,122,378,998	25,269,962,258	21,940,240,992	19,240,240,992
1-30 DAYS	0	0	0	2,113,298,688	3,436,412,609	2,677,386,864	2,479,386,864	2,479,386,864	3,293,857,657	3,768,259,783
31-60 DAYS	0	0	0	4,308,337,489	3,861,253,221	1,474,686,993	1,474,125,156	1,364,487,589	1,860,426,492	1,556,711,471
61-90 DAYS	0	0	0	913,204,315	731,759,774	748,348,787	549,111,134	393,245,949	203,453,542	730,074,000
91-120 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 - Noviembre-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: Noviembre-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
	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre
Balance	41.854.296.237	93.553.180.321	119.578.110.629	127.271.772.979	157.391.536.686	213.481.845.297	239.031.613.671	261.335.610.214	311.098.747.914	331.215.359.352

Estado de Morosidad (\$ Saldo Actual)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre
CORRIENTE	85.859.456.142	85.271.280.320	108.123.299.864	115.509.294.113	141.181.181.845	188.806.197.190	210.526.806.895	226.730.810.013	262.310.115.344	258.020.275.044
1-30 DIAS	5.994.840.094	8.205.760.625	11.378.671.295	9.213.792.715	9.321.325.105	12.384.531.649	14.438.756.280	17.853.918.530	24.555.192.129	36.660.434.909
31-60 DIAS	0	0	0	0	2.234.202.369	2.647.893.642	4.356.498.685	4.599.191.982	5.337.722.433	8.127.531.544
61-90 DIAS	0	0	0	998.291.764	1.634.378.593	2.932.425.405	2.158.692.948	3.439.848.297	3.607.995.128	5.655.114.421
91-120 DIAS	0	0	0	160.850.130	689.870.159	1.171.688.703	1.907.160.475	1.463.603.292	1.879.021.941	3.359.984.432
121-150 DIAS	0	0	0	102.019.791	564.979.785	508.321.489	806.100.466	550.769.071	1.571.605.455	1.359.721.567
151-180 DIAS	0	0	0	410.579.870	364.518.261	608.588.832	709.866.647	253.996.057	1.487.811.021	1.612.299.234
181+ DIAS	0	76.139.370	76.139.370	682.742.226	963.589.473	2.622.068.343	4.019.996.723	5.704.936.119	7.310.625.141	11.037.498.634

Estado de Morosidad (% del Saldo Actual)

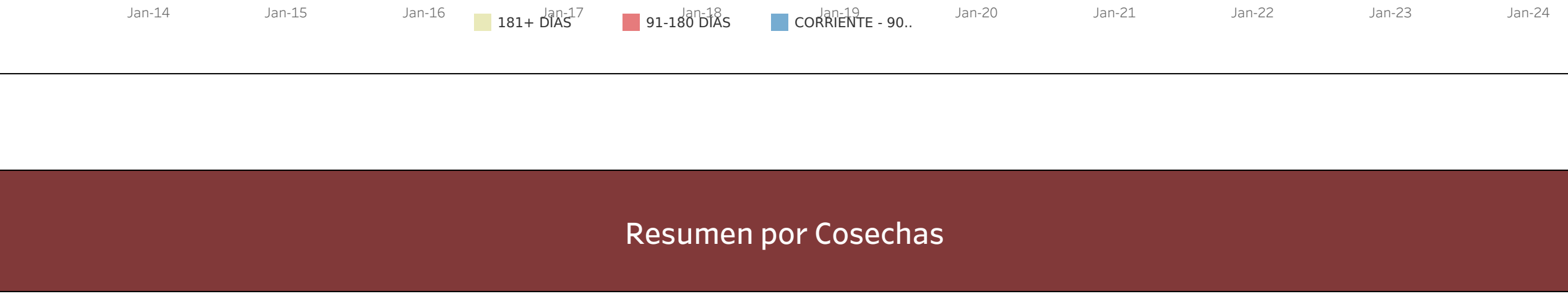
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre
CORRIENTE	85.68%	91.15%	90.42%	90.81%	89.82%	88.44%	88.07%	86.76%	84.40%	78.08%
1-30 DIAS	34.32%	8.77%	9.52%	5.99%	5.33%	5.00%	6.04%	6.23%	7.69%	11.07%
31-60 DIAS	0.00%	0.00%	0.00%	1.76%	1.69%	2.04%	1.92%	2.04%	2.45%	3.32%
61-90 DIAS	0.00%	0.00%	0.00%	0.78%	1.03%	1.37%	0.90%	1.32%	1.16%	1.71%
91-120 DIAS	0.00%	0.00%	0.00%	0.13%	0.44%	0.55%	0.74%	0.56%	0.60%	0.99%
121-150 DIAS	0.00%	0.00%	0.00%	0.08%	0.36%	0.24%	0.34%	0.21%	0.51%	1.01%
151-180 DIAS	0.00%	0.00%	0.00%	0.32%	0.20%	0.31%	0.30%	0.10%	0.48%	0.48%
181+ DIAS	0.00%	0.08%	0.06%	0.54%	0.61%	1.24%	1.68%	2.18%	2.35%	3.33%

CORRIENTE - 90 DIAS	100.00%	99.32%	99.94%	88.93%	98.36%	97.66%	96.94%	96.56%	96.06%	94.17%
91-120 DIAS	0.00%	0.00%	0.00%	0.53%	1.03%	1.10%	1.38%	0.87%	1.59%	2.49%
181+ DIAS	0.00%	0.08%	0.06%	0.54%	0.61%	1.24%	1.68%	2.18%	2.35%	3.33%

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
	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre
2014	20.397.159.943	19.984.856.408	17.032.325.289	13.958.626.187	11.722.387.323	9.293.221.560	7.366.653.749	6.002.872.192	4.943.644.660	4.095.938.422
2015		54.713.914.924	53.361.105.225	45.437.858.337	38.209.074.148	32.358.104.074	27.468.837.458	21.223.115.733	17.093.918.410	14.599.357.283
2016			33.265.577.141	28.636.182.117	24.571.695.593	22.140.921.024	19.067.160.475	15.457.691.999	12.857.067.300	11.636.787.712
2017				26.342.501.205	26.977.710.534	23.726.973.650	20.888.167.077	18.939.096.082	15.610.572.092	14.072.095.944
2018					45.167.095.500	48.342.512.820	43.532.174.492	38.139.442.351	33.302.519.078	30.153.088.330
2019						69.930.347.480	68.237.788.281	60.306.791.770	55.088.005.589	51.342.417.435
2020							45.313.092.207	44.689.244.811	42.303.667.033	41.367.088.916
2021								52.195.570.299	59.057.087.201	59.309.633.444
2022									66.641.375.011	70.585.765.300
2023										30.874.136.058

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre	Noviembre
CORRIENTE	18.736.792.779	17.710.997.840	14.469.539.294	12.048.224.535	10.145.741.638	7.977.566.527	6.311.868.632	5.163.170.828	4.208.119.583	3.540.445.799
1-30 DIAS	1.660.367.184	2.197.718.198	2.486.646.625	871.586.761	936.638.308	412.645.223	713.928.662	457.293.115	289.524.997	128.252.499
31-60 DIAS	0	0	0	0	0	0	0	0	0	0
61-90 DIAS	0	0	0	99.107.919	21.887.973	83.930.204	0	116.425.154	0	16.143.238
91-120 DIAS	0	0	0	102.019.791	65.588.150	0	29.718.774	0	33.248.671	0
121-150 DIAS	0	0	0	0	0	74.850.866	0	28.942.718	0	0
151-180 DIAS	0	76.139.370	76.139.370	226.821.422	27.099.772	112.985.077	202.331.894	336.312.961	522.391.462	222.448.168
181+ DIAS	0	0	0	0	0	0	0	0	0	0
CORRIENTE	0	52.356.868.876	48.815.111.822	40.660.103.128	34.503.598.353	32.328.763.156	31.335.402.848	17.707.810.563	14.034.275.440	11.391.586.360
1-30 DIAS	0	2.388.050.478	4.545.793.403	2.638.337.489	1.861.253.221	1.474.886.693	65.178.544	1.364.467.169	1.860.428.492	1.556.711.471
31-60 DIAS	0	0	0	913.204.315	731.759.774	748.348.787	549.111.134	393.245.949	203.653.682	730.074.000
61-90 DIAS	0	0	0	329.627.561	309.158.433	596.566.183	673.373.206	484.291.768	519.977.602	131.264.282
91-120 DIAS	0	0	0	160.850.130	139.347.389	465.580.053	329.766.033	295.199.130	0	30.779.777
121-150 DIAS	0	0	0	0	0	83.001.280	296.437.646	0	0	207.244.885
151-180 DIAS	0	0	0	290.738.377	211.844.217	58.258.268	97.891.641	0	97.204.801	138.962.403
181+ DIAS	0	0	0	244.891.336	240.329.004	602.698.855	732.649.897	978.110.155	446.578.492	427.730.659
CORRIENTE	0	31.657.305.275	25.785.207.941	20.076.266.064	18.103.696.439	16.224.521.303	15.242.800.203	12.102.221.417	9.577.039.753	8.511.994.653
1-30 DIAS	0	1.608.271.866	2.007.861.181	1.504.243.988	1.960.543.913	925.488.217	1.174.668.397	1.246.487.485	1.315.137.223	1.267.522.929
31-60 DIAS	0	0	0	243.964.339	651.426.950	632.178.114	584.842.152	431.051.337	2.67.550.044	370.369.553
61-90 DIAS	0	0	0	268.317.686	215.495.857	380.779.375	91.752.043	56.741.520	186.625.478	330.846.344
91-120 DIAS	0	0	0	171.457.397	212.173.758	83.001.280	296.437.646	0	0	0
121-150 DIAS	0	0	0	0	0	312.212.927	80.383.919	168.388.929	55.662.918	0
151-180 DIAS	0	0	0	119.801.493	61.790.510	131.928.905	90.969.889	35.828.838	80.786.872	0
181+ DIAS	0	0	0	211.029.478	445.933.624	552.228.123	793.100.956	1.414.183.468	1.330.881.303	1.108.437.590
CORRIENTE	0	0	0	25.435.425.914	23.700.203.203	20.194.777.530	18.224.955.577	14.448.369.711	12.366.278.371	10.634.717.896
1-30 DIAS	0	0	0	880.133.361	1.726.193.580	1.424.544.782	1.170.218.854	1.813.870.788	1.346.441.037	1.876.798.222
31-60 DIAS	0	0	0	56.941.930	655.458.765	589.990.403	274.205.240	512.094.885	764.138.140	284.960.638
61-90 DIAS	0	0	0	412.891.829	385.400.636	632.178.114	584.842.152	431.051.337	2.67.550.044	370.369.553
91-120 DIAS	0	0	0	0	0	31.212.927	80.383.919	168.388.929	55.662.918	0
121-150 DIAS	0	0	0	0	0	209.898.408	113.107.282	108.844.620	0	161.410.211
151-180 DIAS	0	0	0	0	0	29.883.535	355.064.974	0	86.000.524	61.591.327
181+ DIAS	0	0	0	0	0	143.998.020	416.095.420	720.462.669	750.589.917	642.847.495
31-60 DIAS	0	0	0	0	0	42.435.775.289	41.715.512.343	37.250.800.175	31.122.378.688	25.269.562.558
61-90 DIAS	0	0	0	0	0	2.119.299.688	3.436.412.690	2.677.380.164	2.495.982.427	3.293.657.657
91-120 DIAS	0	0	0	0	0	156.361.003	1.082.833.088	1.386.049.725	1.089.196.821	1.347.957.526
121-150 DIAS	0	0	0	0	0	358.997.706	1.110.739.253	340.214.267	458.682.411	447.678.890
151-180 DIAS	0	0	0	0	0	56.661.813	236.342.120	396.850.575	624.635.676	320.084.601
181+ DIAS	0	0	0	0	0	0	0	0	0	0
CORRIENTE	0	0	0	0	0					

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