



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

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

Cutoff Date: October-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 - October-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 October-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	39,700,119,895	89,829,428,299	119,433,605,373	125,585,042,876	152,461,601,195	208,969,133,044	238,133,525,315	258,301,920,527	308,759,930,635	329,706,497,731

Delinquency Status (\$ of Current Balance)

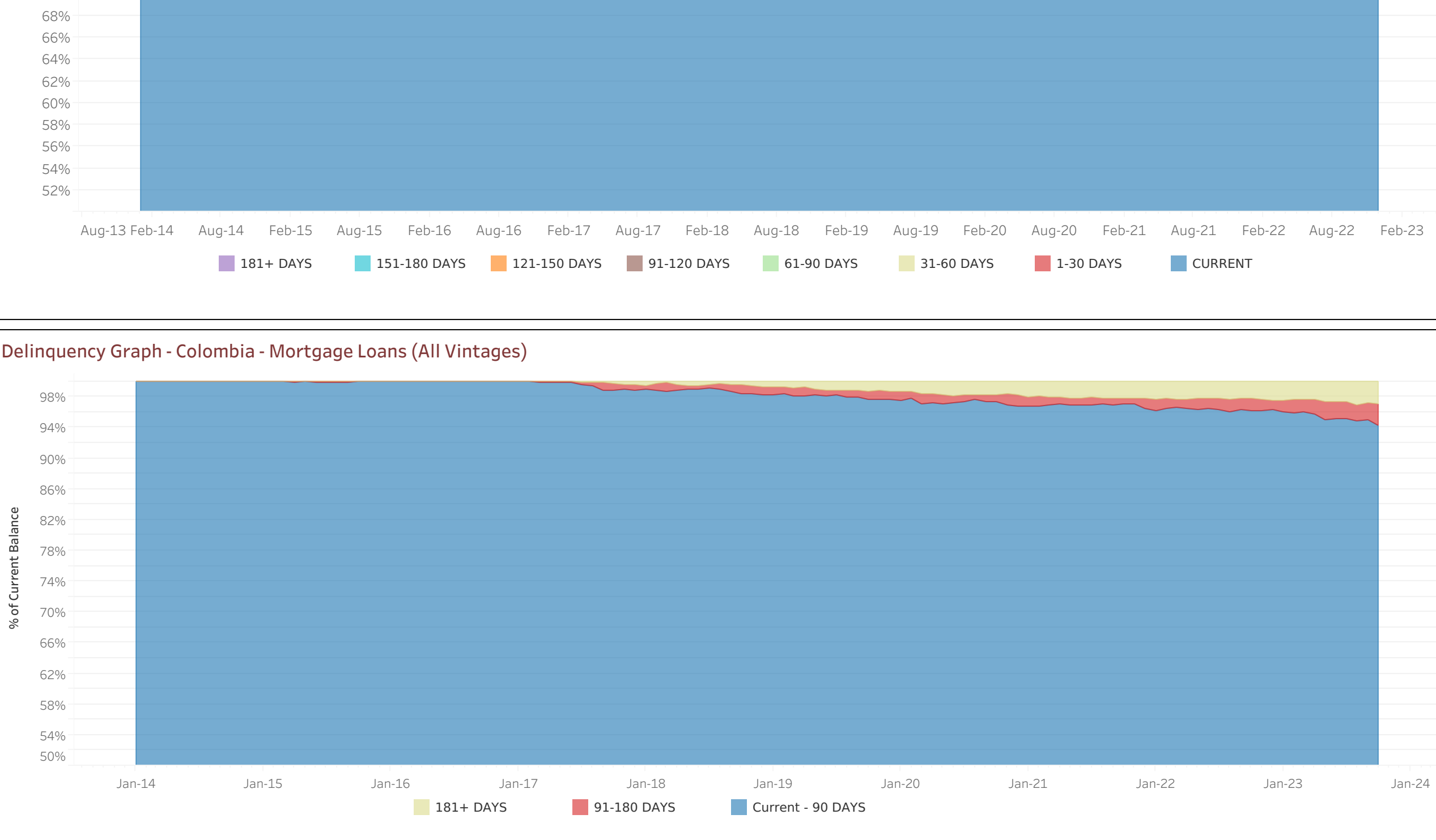
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CURRENT	35,644,040,523	82,017,647,192	109,194,757,201	113,438,598,107	136,732,388,601	186,239,486,697	211,051,759,902	222,413,598,076	265,759,314,366	260,523,090,066
1-30 DAYS	4,056,079,372	7,735,641,738	10,232,708,802	7,250,389,407	8,947,440,727	10,306,899,443	13,431,598,110	20,127,816,980	20,769,282,534	35,280,051,087
31-60 DAYS	0	0	0	2,079,599,371	2,937,077,100	2,621,912,946	2,527,587,274	4,809,833,905	7,206,715,128	10,753,493,722
61-90 DAYS	0	0	0	1,318,106,546	1,337,077,100	2,621,912,946	2,527,587,274	3,188,017,123	3,271,312,743	4,088,996,692
91-120 DAYS	0	0	0	175,875,946	969,799,525	891,844,263	799,189,849	1,143,883,444	2,071,665,349	5,067,643,208
121-150 DAYS	0	0	0	659,547,939	513,684,743	949,693,200	1,050,533,428	1,583,528,408	2,363,067,434	2,363,067,434
151-180 DAYS	0	0	0	260,724,742	228,841,545	273,960,721	506,533,428	445,012,122	1,100,580,159	1,638,131,311
181+ DAYS	0	76,139,370	76,139,370	422,290,824	761,355,719	2,727,856,637	4,405,939,583	5,814,616,839	6,923,784,086	9,966,102,301

Delinquency Status (% of Current Balance)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CURRENT	89.78%	91.30%	91.35%	92.31%	89.69%	89.12%	88.67%	86.16%	7.79%	6.72%
1-30 DAYS	10.22%	8.61%	8.58%	5.77%	5.87%	5.22%	5.4%	7.79%	2.33%	3.26%
31-60 DAYS	0.00%	0.00%	0.00%	1.66%	1.59%	2.09%	1.95%	1.85%	1.06%	1.24%
61-90 DAYS	0.00%	0.00%	0.00%	1.05%	0.88%	1.25%	1.06%	1.23%	0.67%	1.55%
91-120 DAYS	0.00%	0.00%	0.00%	0.14%	0.64%	0.43%	0.33%	0.44%	0.34%	0.72%
121-150 DAYS	0.00%	0.00%	0.00%	0.53%	0.34%	0.45%	0.34%	0.17%	0.56%	0.50%
151-180 DAYS	0.00%	0.00%	0.00%	0.21%	0.15%	0.13%	0.21%	0.17%	0.36%	0.50%
181+ DAYS	0.00%	0.08%	0.06%	0.34%	0.50%	1.31%	1.85%	2.25%	2.24%	3.02%

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CURRENT - 90 DAYS	100.00%	99.92%	99.94%	98.93%	98.38%	97.68%	97.27%	96.99%	96.19%	94.22%
91-180 DAYS	0.00%	0.00%	0.00%	0.87%	1.12%	1.01%	0.88%	0.75%	1.56%	2.76%
181+ DAYS	0.00%	0.08%	0.06%	0.34%	0.50%	1.31%	1.85%	2.25%	2.24%	3.02%

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	
	October	October	October	October	October	October	October	October	October	October	
2014	17,968,238,814	20,122,377,609	17,729,686,382	14,524,707,037	11,797,905,994	9,557,464,534	7,639,872,759	6,090,983,641	4,898,640,954	4,156,111,795	
2015		50,526,809,122	53,866,262,064	46,410,087,751	38,678,802,847	32,576,063,387	28,062,564,574	21,931,853,376	17,266,265,599	14,126,649,516	
2016			32,201,376,133	29,210,076,210	25,012,528,187	22,370,985,624	19,192,674,424	15,587,837,456	12,970,974,015	11,736,703,797	
2017				22,192,199,361	27,352,407,652	24,275,242,695	21,071,160,026	18,061,389,891	15,728,594,126	14,168,782,399	
2018					38,404,131,633	48,684,401,841	43,851,653,624	38,491,071,197	33,502,621,477	30,352,291,867	
2019						62,787,149,273	69,085,257,079	60,749,336,270	55,645,325,522	51,580,679,749	
2020							41,959,048,687	44,846,092,667	42,681,469,703	41,504,295,222	
2021								47,019,101,361	58,975,989,516	59,396,287,298	
2022									62,811,764,500	70,739,176,638	
2023										27,913,779,951	

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CURRENT	17,205,588,479	17,778,464,589	14,980,515,778	12,741,039,011	10,196,495,164	7,992,989,286	6,902,042,501	5,267,988,314	4,291,647,612	3,587,696,446
1-30 DAYS	762,650,335	0	2,273,031,234	629,891,199	804,366,251	580,609,537	607,438,654	421,342,972	284,570,788	146,767,877
31-60 DAYS	0	0	0	313,919,641	438,252,476	342,667,973	76,942,310	94,573,358	64,776,815	148,224,616
61-90 DAYS	0	0	0	292,411,620	216,887,973	72,832,547	75,388,866	187,909,936	179,395,148	150,395,148
91-120 DAYS	0	0	0	71,012,744	114,533,536	364,613,332	0	0	33,336,351	32,632,737
121-150 DAYS	0	0	0	248,968,069	0	47,314,133	29,887,225	28,942,718	0	0
151-180 DAYS	0	0	0	49,695,264	0	0	22,546,814	0	26,754,224	0
181+ DAYS	0	76,139,370	76,139,370	177,399,488	27,370,594	156,597,726	225,828,389	130,635,304	197,355,123	224,401,976

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CURRENT	95.76%	88.35%	86.44%	87.72%	86.43%	83.62%	90.34%	86.49%	87.61%	86.32%
1-30 DAYS	4.24%	11.27%	13.12%	4.34%	4.84%	6.07%	4.02%	5.92%	5.81%	3.93%
31-60 DAYS	0.00%	0.00%	0.00%	2.61%	2.71%	3.59%	1.01%	1.54%	1.00%	1.00%
61-90 DAYS	0.00%	0.00%	0.00%	2.01%	1.84%	0.76%	0.98%	2.42%	0.00%	0.00%
91-120 DAYS	0.00%	0.00%	0.00%	0.49%	0.97%	3.82%	0.00%	0.00%	0.68%	0.79%
121-150 DAYS	0.00%	0.00%	0.00%	1.71%	0.00%	0.50%	0.39%	0.48%	0.00%	0.00%
151-180 DAYS	0.00%	0.00%	0.00%	0.34%	0.00%	0.00%	0.30%	0.00%	0.55%	0.00%
181+ DAYS	0.00%	0.38%	0.44%	1.22%	0.23%	1.64%	2.96%	2.14%	4.03%	5.40%

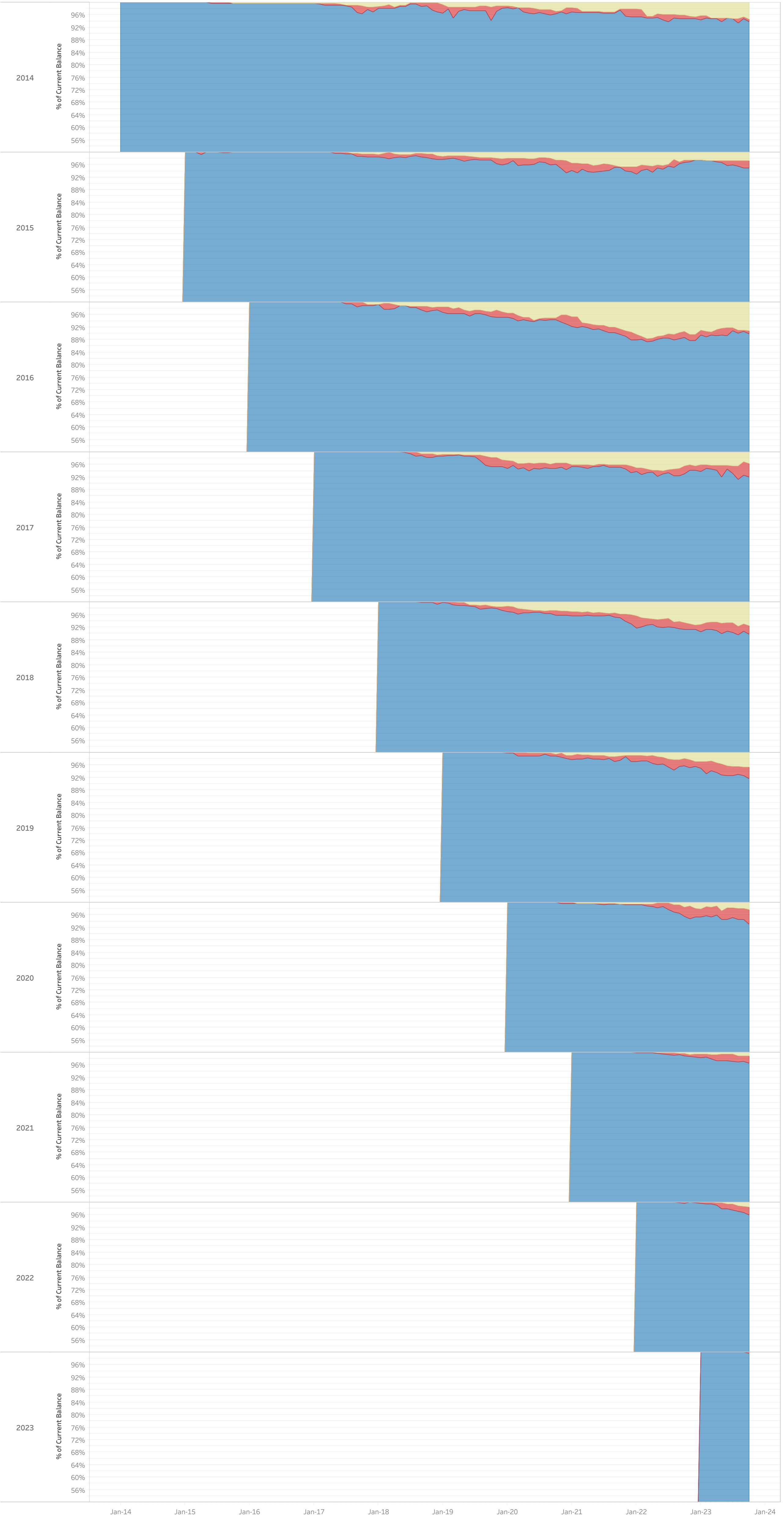
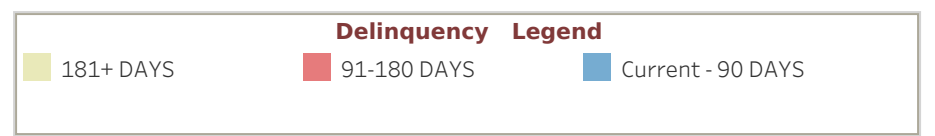
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CURRENT	96.85%	91.79%	89.03%	91.25%	87.58%	84.02%	84.02%	80.58%	77.38%	76.83%
1-30 DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31-60 DAYS	0.00%	3.15%	8.21%	6.61%	4.12%	3.89%	7.68%	8.42%	4.22%	4.33%
61-90 DAYS	0.00%	0.00%	0.00%	1.82%	1.54%	3.62%	2.99%	2.14%	1.99%	1.85%
91-120 DAYS	0.00%	0.00%	0.00%	1.26%	1.24%	2.33%	1.95%	2.28%	0.44%	1.11%
121-150 DAYS	0.00%	0.00%	0.00%	0.63%	0.67%	0.48%	0.27%	0.00%	0.56%	1.40%
151-180 DAYS	0.00%	0.00%	0.00%	2.16%	0.00%	0.00%	0.69%	0.00%	0.00%	0.00%
181+ DAYS	0.00%	0.00%	0.00%	0.53%	0.62%	1.86%	2.45%	4.64%	2.61%	2.78%

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CURRENT	95.81%	91.79%	89.03%	91.25%	87.58%	84.02%	84.02%	80.58%	77.38%	76.83%
1-30 DAYS	4.19%	4.86%	9.04%	8.74%	8.04%	6.01%	3.38%	7.58%	6.68%	10.87%
31-60 DAYS	0.00%	1.21%	1.61%	1.54%	0.29%	2.13%	1.01%	1.79%	1.79%	3.90%
61-90 DAYS	0.00%	0.00%	1.21%	1.54%	0.29%	2.13%	1.01%	1.79%	2.43%	0.00%
91-120 DAYS	0.00%	0.00%	0.00%	2.16%	0.00%	0.00%	0.69%	0.00%	0.00%	0.00%
121-150 DAYS	0.00%	0.00%	0.00%	0.61%	0.00%	0.27%	0.00%	0.00%	0.62%	0.00%
151-180 DAYS	0.00%	0.00%	0.00%	0.72%	0.47%	0.76%	0.42%	0.98%	0.83%	0.29%
181+ DAYS	0.00%	0.00%	0.00%	1.31%	3.06%	5.09%	6.00%	7.92%	9.44%	9.16%

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CURRENT	96.14%	87.53%	86.63%	87.91%	86.63%	87.91%	80.58%	77.38%	76.83%	76.83%
1-30 DAYS	3.61%	7.29%	4.98%	5.01%	5.01%	10.28%	12.54%	12.54%	11.92%	11.92%
31-60 DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
61-90 DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
91-120 DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
121-150 DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
151-180 DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CURRENT	96.85%	91.79%	89.03%	91.25%	87.58%	84.02%	84.02%	80.58%	77.38%	76.83%
1-30 DAYS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31-60 DAYS	0.00%	3.15%								

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 - Octubre-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: Octubre-2023

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

Gráficos de Morosidad - Préstamos Hipotecarios - Colombia

