



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

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

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

Personal 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

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Balance	5,775,851,704	8,705,488,879	11,179,203,166	15,080,687,999	19,928,066,284	32,172,765,149	34,690,020,449	33,533,802,316	29,607,731,091	22,424,647,500

Delinquency Status (\$ of Current Balance)

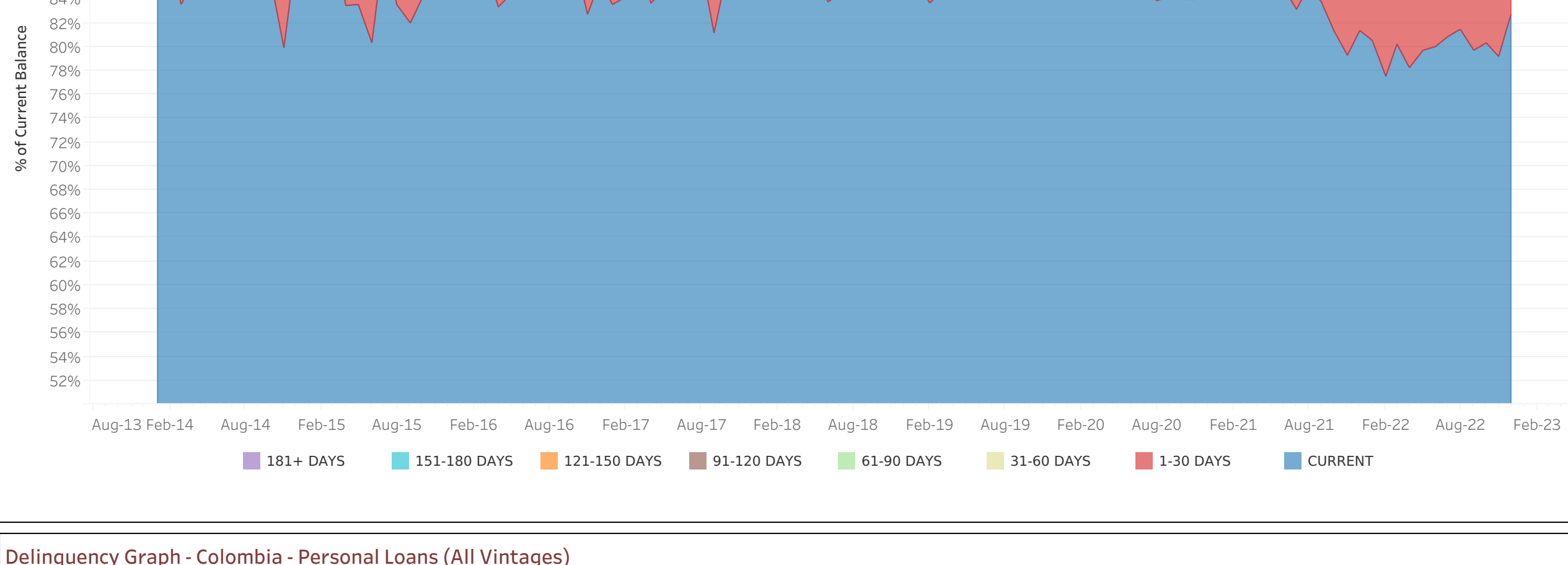
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CURRENT	4,953,671,351	7,322,212,154	9,726,432,232	12,965,405,908	17,169,791,061	27,460,014,959	29,106,480,055	27,278,559,252	23,783,817,867	15,832,154,692
1-30 DAYS	822,180,352	1,383,276,725	1,452,770,934	2,211,327,783	1,347,490,929	2,612,902,241	2,756,505,530	3,501,770,691	2,743,421,556	2,652,733,308
31-60 DAYS	0	0	0	399,171,206	525,391,264	820,503,805	1,381,211,316	1,013,250,641	1,071,024,738	1,352,694,435
61-90 DAYS	0	0	0	170,483,605	304,305,198	469,827,857	545,917,315	503,219,330	633,270,929	1,591,153,643
91-120 DAYS	0	0	0	681,253,900	189,787,122	400,320,881	502,871,833	340,516,125	692,984,963	895,959,850
121-150 DAYS	0	0	0	5,230,361	151,788,692	234,795,504	386,585,105	476,582,941	336,288,230	638,625,626
151-180 DAYS	0	0	0	152,990,616	119,878,589	71,952,342	114,048,796	108,155,651	346,922,807	611,032,703
181+ DAYS	0	0	0	107,952,621	119,662,379	102,451,360	326,393,520	311,977,684	0	0

Delinquency Status (% of Current Balance)

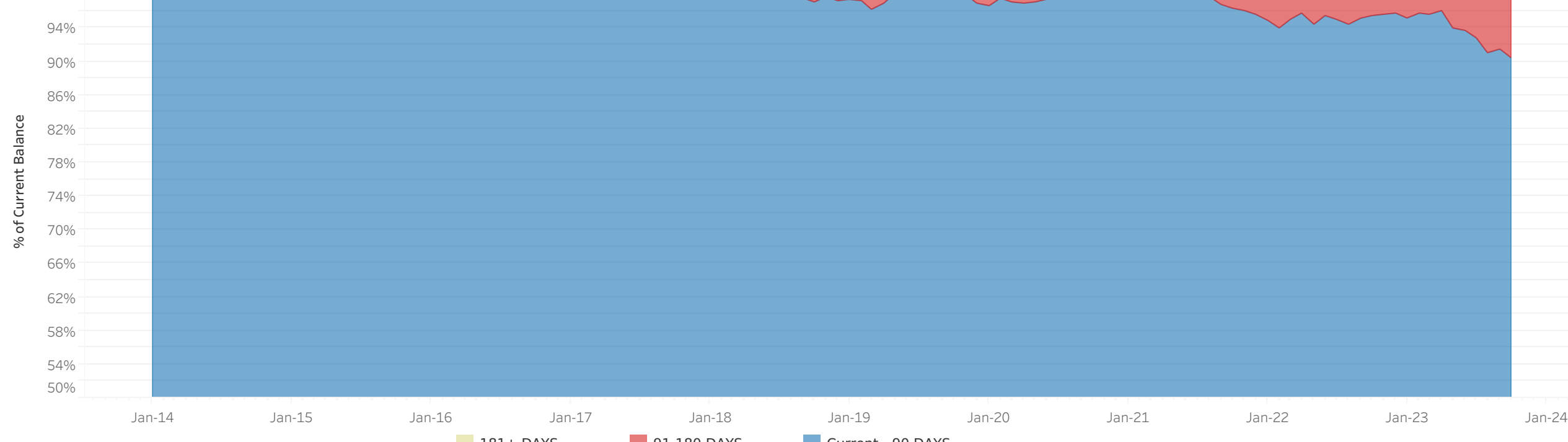
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CURRENT	85.77%	84.12%	87.00%	85.97%	86.10%	85.35%	83.90%	81.26%	80.33%	70.62%
1-30 DAYS	14.23%	15.89%	13.00%	8.63%	6.76%	8.12%	7.95%	10.44%	9.27%	11.83%
31-60 DAYS	0.00%	0.00%	0.00%	2.65%	2.64%	2.55%	3.98%	3.02%	3.62%	6.03%
61-90 DAYS	0.00%	0.00%	0.00%	1.13%	1.53%	1.46%	1.57%	1.50%	2.14%	1.95%
91-120 DAYS	0.00%	0.00%	0.00%	0.45%	0.95%	1.24%	0.87%	1.02%	2.34%	4.00%
121-150 DAYS	0.00%	0.00%	0.00%	0.03%	0.76%	0.73%	0.43%	0.42%	1.14%	2.85%
151-180 DAYS	0.00%	0.00%	0.00%	1.01%	0.60%	0.22%	0.33%	0.32%	1.17%	2.72%
181+ DAYS	0.00%	0.00%	0.00%	0.72%	0.60%	0.32%	0.94%	0.93%	0.00%	0.00%

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CURRENT - 90 DAYS	100.00%	100.00%	100.00%	97.78%	97.08%	97.48%	97.41%	96.31%	95.35%	90.43%
91-180 DAYS	0.00%	0.00%	0.00%	1.50%	2.32%	2.20%	1.65%	2.76%	4.65%	9.57%
181+ DAYS	0.00%	0.00%	0.00%	0.72%	0.60%	0.32%	0.94%	0.93%	0.00%	0.00%

Delinquency Graph - Colombia - Personal Loans (All Vintages)



Delinquency Graph - Colombia - Personal Loans (All Vintages)



Vintages Summary

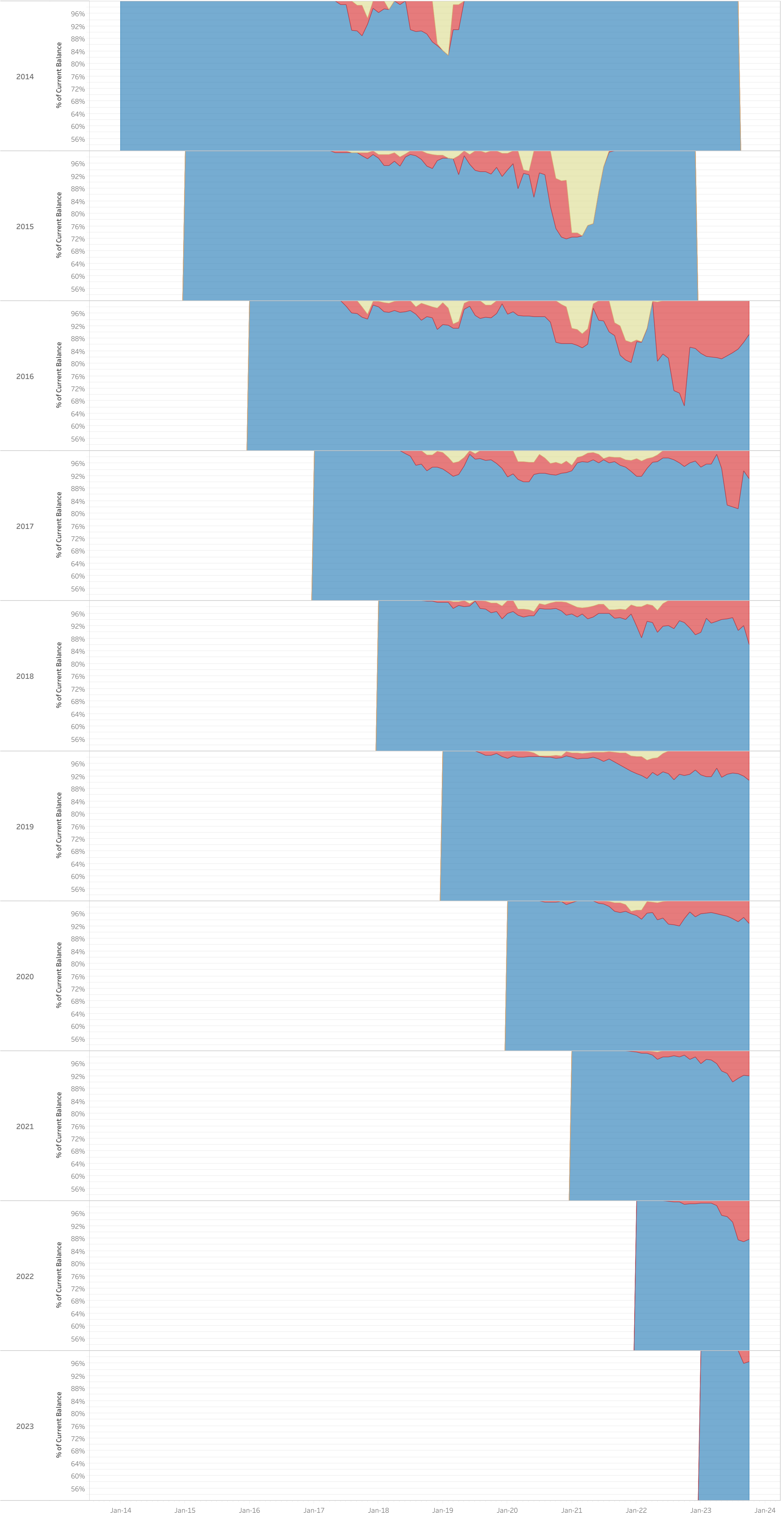
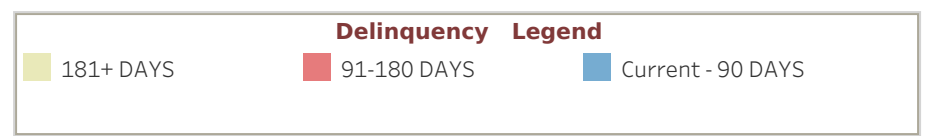
Monthly Balance - Colombia - Personal Loans

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
2014	2,334,554,019	1,829,129,672	801,250,145	657,279,647	211,657,679	13,138,992	14,094,962	9,466,363	5,012,343	0
2015		4,757,079,828	3,859,638,022	2,364,966,867	965,698,867	375,865,284	62,250,940	15,380,015	2,179,717	0
2016			5,126,637,415	4,232,915,332	2,648,565,967	1,547,486,562	998,088,924	488,590,697	167,312,464	36,841,150
2017				7,466,188,194	5,481,946,835	3,521,474,718	2,213,336,224	1,505,604,703	820,811,290	394,172,080
2018					10,582,969,426	9,521,444,121	16,556,477,462	4,490,938,320	2,667,548,414	1,591,153,643
2019						17,167,468,576	16,556,477,462	12,575,597,227	8,276,894,135	5,700,098,448
2020							8,232,298,144	7,496,311,701	5,114,255,002	3,770,363,442
2021								6,951,915,289	5,990,488,906	4,504,717,448
2022									6,563,228,819	5,418,492,880
2023										1,009,408,408

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
CURRENT	2,144,062,213	1,299,129,672	801,250,145	486,288,535	1,454,779	13,138,992	14,094,962	9,466,363	5,012,343	0
1-30 DAYS	190,490,806	523,877,143	330,121,552	67,340,436	26,235,628	21,677,189	0	0	0	0
31-60 DAYS	0	0	0	12,700,271	7,513,933	0	0	0	0	0
61-90 DAYS	0	0	0	16,861,424	13,787,752	0	0	0	0	0
91-120 DAYS	0	0	0	6,103,423	1,124,870	0	0	0	0	0
121-150 DAYS	0	0	0	0	21,453,716	0	0	0	0	0
151-180 DAYS	0	0	0	58,647,142	0	0	0	0	0	0
181+ DAYS	0	0	0	9,218,417	0	0	0	0	0	0
CURRENT	4,469,593,503	3,245,931,496	1,793,594,109	1,793,594,109	740,547,346	248,814,229	44,344,415	14,514,166	2,179,717	0
1-30 DAYS	2,487,486,325	613,706,527	314,943,846	85,246,990	37,384,113	37,384,113	0	865,860	0	0
31-60 DAYS	0	0	0	143,149,087	74,635,026	30,466,258	2,241,935	0	0	0
61-90 DAYS	0	0	0	74,602,164	36,883,229	31,942,463	83,864	0	0	0
91-120 DAYS	0	0	0	24,081,654	19,958,784	12,874,626	10,034,204	0	0	0
121-150 DAYS	0	0	0	0	10,807,794	15,283,594	0	0	0	0
151-180 DAYS	0	0	0	0	10,554,251	0	0	0	0	0
181+ DAYS	0	0	0	0	14,995,985	7,064,726	0	5,441,999	0	0
CURRENT	0	0	0	4,847,187,639	3,315,314,938	1,798,723,698	1,106,862,945	706,403,487	308,341,396	74,475,073
1-30 DAYS	0	0	0	279,449,776	468,423,804	325,138,763	295,157,551	56,185,204	56,493,325	8,547,163
31-60 DAYS	0	0	0	156,548,407	227,614,805	52,800,516	92,048,332	38,171,331	19,325,746	0
61-90 DAYS	0	0	0	71,981,607	160,960,058	8,635,639	9,880,828	0	0	0
91-120 DAYS	0	0	0	37,335,123	30,735,123	0	61,802,707	64,181,954	28,449,331	0
121-150 DAYS	0	0	0	5,280,361	68,181,619	0	58,454,381	0	18,685,627	3,985,970
151-180 DAYS	0	0	0	94,343,473	32,884,490	0	11,134,756	18,199,132	37,680,932	0
181+ DAYS	0	0	0	83,738,218	35,094,513	22,227,204	0	38,936,192	0	0
CURRENT	0	0	0	7,083,323,948	4,339,278,956	2,763,605,034	1,680,493,134	1,139,771,817	580,703,408	234,995,022
1-30 DAYS	0	0	0	536,483,886	336,920,107	336,920,107	177,520,576	271,815,469	118,531,883	98,340,814
31-60 DAYS	0	0	0	70,807,081	37,507,165	163,877,851	181,688,541	133,134,089	14,324,559	23,418,068
61-90 DAYS	0	0	0	0	0	92,671,781	465,022,148	215,708,347	9,887,268	56,000,019
91-120 DAYS	0	0	0	0	0	51,790,699	112,057,610	116,410,828	14,836,622	28,680,912
121-150 DAYS	0	0	0	0	0	51,347,563	99,998,418	29,376,566	7,722,888	0
151-180 DAYS	0	0	0	0	0	76,439,848	0	32,666,421	15,278,653	13,457,040
181+ DAYS	0	0	0	0	0	77,503,139	0	83,227,375	32,017,370	0
CURRENT	0	0	0	0	0	10,135,794,912	7,359,078,057	5,526,420,581	3,430,799,528	2,004,774,194
1-30 DAYS	0	0	0	0	0	371,071,781	1,214,211,981	1,103,024	14,324,559	23,418,068
31-60 DAYS	0	0	0	0	0	51,790,699	465,022,148	215,708,347	9,887,268	56,000,019
61-90 DAYS	0	0	0	0	0	0	112,057,610	116,410,828	81,510,962	72,810,153
91-120 DAYS	0	0	0	0	0	24,362,035	165,814,419	64,874,897	30,251,608	100,170,374
121-150 DAYS	0	0	0	0	0	0	125,053,751	57,497,557	51,400,781	79,329,675
151-180 DAYS	0	0	0	0	0	0	0	12,471,757	43,524,732	8,791,655
181+ DAYS	0	0	0	0	0	0	80,234,156	26,385,502	120,176,989	0
CURRENT	0	0	0	0	0	0	15,964,515,701	13,530,400,707	9,631,964,639	6,153,373,671
1-30 DAYS	0	0	0	0	0	0	706,984,836	1,655,364,671	1,610,862,238	781,829,501
31-60 DAYS	0	0	0	0	0	0	90,546,343	714,354,469	489,808,329	416,399,112
61-90 DAYS	0	0	0	0	0	0	176,868,371	270,677,624	287,559,950	279,745,270
91-120 DAYS	0	0	0	0	0	0	118,041,242	133,088,213	252,523,700	358,475,058
121-150 DAYS	0	0	0	0	0	0	34,559,741	11,555,601	229,813,241	141,176,999
151-180 DAYS	0	0	0	0	0	0	71,952,342	31,902,533	0	145,994,562
181+ DAYS	0	0	0	0	0	0	21,138,645	73,264,942	0	0
CURRENT	0	0	0	0	0	0	7,614,330,750	6,024,788,356	3,982,135,194	2,590,102,320
1-30 DAYS	0	0	0	0	0	0	880,688,261	696,113,058	602,078,852	536,940,142
31-60 DAYS	0									

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 - 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



Gráficos de Morosidad - Préstamos Personales - Colombia

