



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

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

Cutoff Date: February-2024

### **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 - February-2024

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 February-2024

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

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Balance	February	February	February	February	February	February	February	February	February	February
Balance	6,194,237,713	9,696,550,179	10,994,559,740	15,625,738,671	22,590,958,996	34,529,722,371	34,194,270,878	32,038,070,142	26,983,281,945	19,804,159,002

## Delinquency Status (\$ of Current Balance)

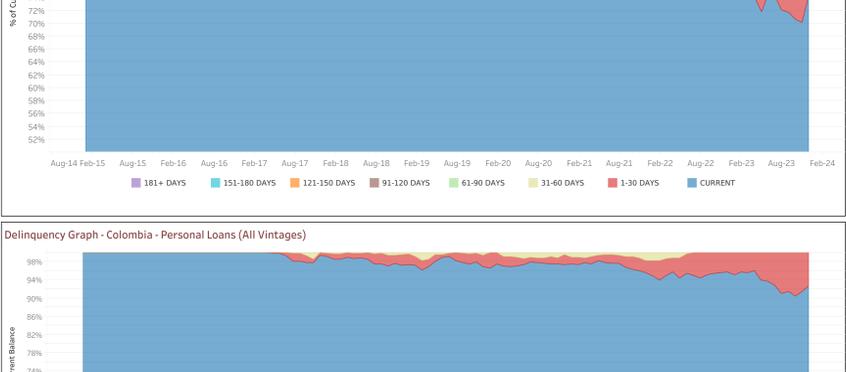
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	February	February	February	February	February	February	February	February	February	February
CURRENT	5,338,480,853	8,331,794,324	9,247,718,227	13,234,991,973	18,892,025,448	30,223,519,801	28,943,737,670	24,835,894,521	20,744,518,524	14,379,671,534
1-30 DAYS	855,756,860	1,364,755,855	1,746,841,514	1,843,784,237	2,087,223,195	2,313,401,099	3,019,495,655	3,187,574,987	3,259,094,446	2,462,101,676
31-60 DAYS	0	0	0	128,640,697	481,425,900	753,635,859	843,934,352	1,356,003,441	1,241,307,102	1,248,833,614
61-90 DAYS	0	0	0	173,105,195	495,778,256	378,795,843	488,235,724	712,284,256	578,404,176	690,693,860
91-120 DAYS	0	0	0	127,528,411	144,372,526	294,889,533	289,827,955	419,404,466	411,430,284	411,430,284
121-150 DAYS	0	0	0	55,776,651	145,399,933	255,177,406	165,925,151	616,443,434	407,365,024	376,583,273
151-180 DAYS	0	0	0	16,489,607	151,066,181	310,302,831	101,123,231	133,981,029	160,608,208	228,893,896
181+ DAYS	0	0	0	45,421,900	193,667,997	0	341,993,281	664,352,456	0	9,950,065

## Delinquency Status (% of Current Balance)

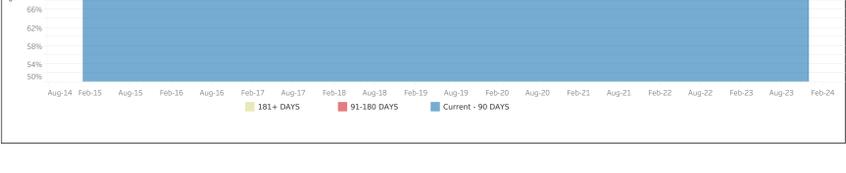
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	February	February	February	February	February	February	February	February	February	February
CURRENT	86.18%	85.33%	84.11%	84.70%	83.52%	87.53%	84.56%	77.26%	76.88%	72.51%
1-30 DAYS	13.82%	14.07%	15.89%	11.80%	9.24%	6.70%	8.87%	9.55%	12.08%	12.43%
31-60 DAYS	0.00%	0.00%	0.00%	0.82%	2.13%	2.18%	2.47%	4.23%	4.50%	6.23%
61-90 DAYS	0.00%	0.00%	0.00%	1.12%	2.19%	1.10%	1.43%	2.22%	2.14%	3.49%
91-120 DAYS	0.00%	0.00%	0.00%	0.86%	0.64%	0.85%	0.85%	1.57%	2.19%	2.08%
121-150 DAYS	0.00%	0.00%	0.00%	0.36%	0.64%	0.90%	0.49%	1.52%	1.53%	1.90%
151-180 DAYS	0.00%	0.00%	0.00%	0.11%	0.67%	0.94%	0.30%	0.40%	0.60%	1.16%
181+ DAYS	0.00%	0.00%	0.00%	0.29%	0.86%	0.00%	1.00%	1.76%	0.00%	0.05%

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	February	February	February	February	February	February	February	February	February	February
CURRENT - 90 DAYS	100.00%	100.00%	100.00%	98.43%	97.19%	97.51%	97.37%	93.92%	95.70%	94.81%
91-180 DAYS	0.00%	0.00%	0.00%	1.28%	1.95%	2.49%	1.63%	4.31%	4.30%	5.13%
181+ DAYS	0.00%	0.00%	0.00%	0.29%	0.86%	0.00%	1.00%	1.76%	0.00%	0.05%

## Delinquency Graph - Colombia - Personal Loans (All Vintages)



## Delinquency Graph - Colombia - Personal Loans (All Vintages)



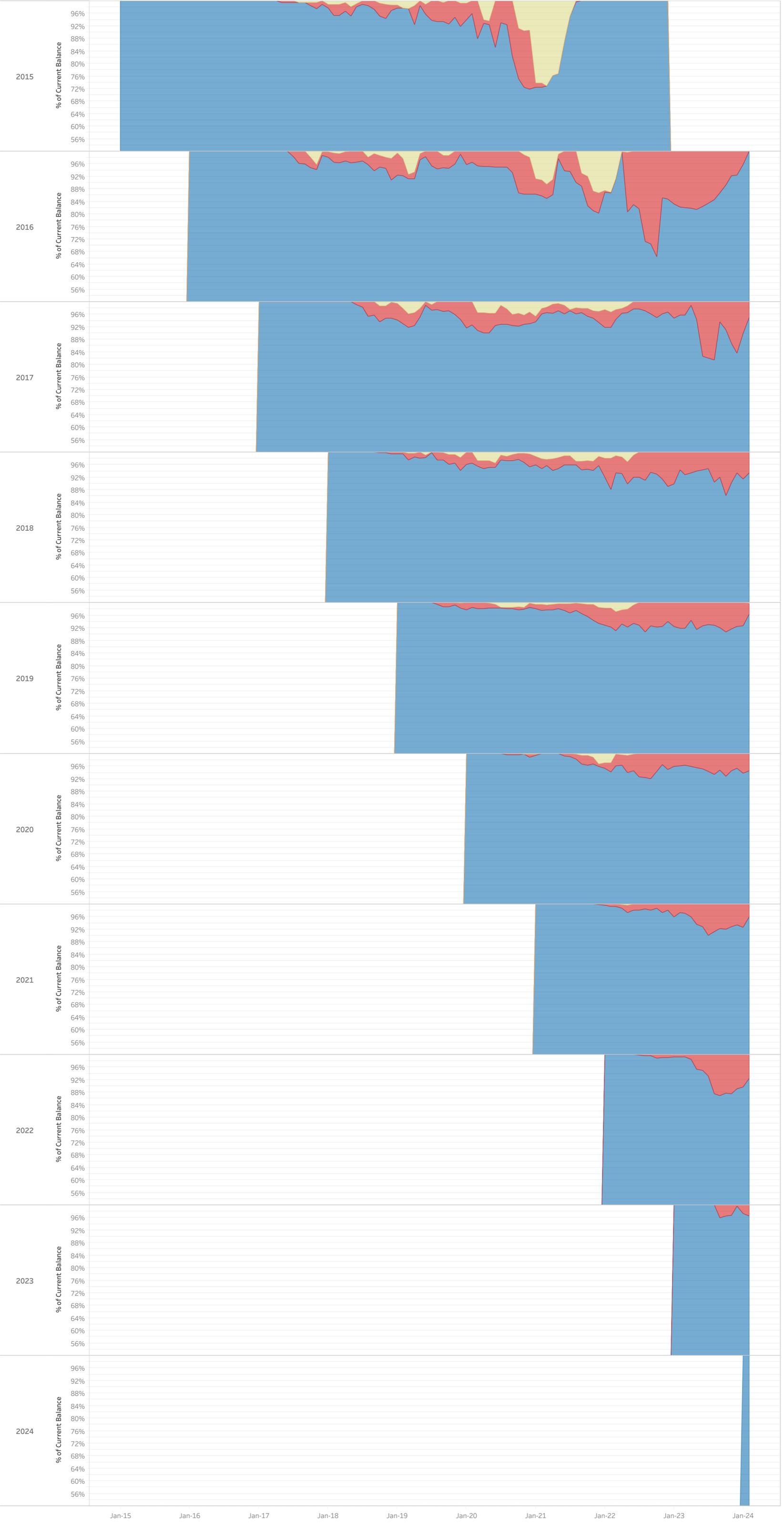
## Vintages Summary

Monthly Balance - Colombia - Personal Loans	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	February	February	February	February	February	February	February	February	February	February
2015	651,020,209	4,717,355,262	2,749,696,232	1,490,982,532	507,425,147	164,042,503	31,290,655	10,612,537	0	0
2016	0	1,086,811,419	5,229,613,197	3,665,402,535	2,221,207,038	1,315,221,905	852,289,945	354,500,032	79,117,365	28,938,989
2017	0	0	599,735,222	8,180,430,161	4,878,788,752	2,947,027,457	1,893,674,098	1,288,185,847	691,581,354	268,738,538
2018	0	0	0	1,087,155,404	12,236,656,413	7,759,704,950	6,045,041,700	3,844,647,267	2,221,354,762	1,293,294,269
2019	0	0	0	0	2,406,354,923	19,074,348,743	14,860,104,082	11,247,597,821	7,257,444,998	4,751,572,368
2020	0	0	0	0	0	3,157,135,862	9,238,805,996	6,673,916,744	4,599,960,541	3,394,660,204
2021	0	0	0	0	0	0	1,135,626,697	7,458,479,689	5,593,218,428	3,993,524,873
2022	0	0	0	0	0	0	0	1,151,163,762	6,599,513,748	4,717,911,793
2023	0	0	0	0	0	0	0	0	137,832,652	283,369,448
2024	0	0	0	0	0	0	0	0	0	1,074,148,416

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

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	February	February	February	February	February	February	February	February	February	February
CURRENT	651,020,209	4,717,355,262	2,749,696,232	1,490,982,532	507,425,147	164,042,503	31,290,655	10,612,537	0	0
1-30 DAYS	0	438,879,689	609,877,689	332,061,597	96,780,982	21,850,522	1,246,092	663,125	0	0
31-60 DAYS	0	0	0	24,341,711	61,790,035	12,566,865	0	0	0	0
61-90 DAYS	0	0	0	82,644,729	29,046,355	39,076,813	0	0	0	0
91-120 DAYS	0	0	0	0	45,754,138	0	0	0	0	0
121-150 DAYS	0	0	0	0	26,519,702	0	10,070,271	0	0	0
151-180 DAYS	0	0	0	0	0	0	0	61,300	0	0
181+ DAYS	0	0	0	0	24,081,654	17,320,222	0	11,760,359	0	0
CURRENT	0	987,209,578	4,585,425,592	2,826,847,633	1,779,299,350	966,031,031	576,838,900	193,847,237	46,725,688	16,941,192
1-30 DAYS	0	644,187,605	622,835,830	322,835,830	152,287,783	240,482,445	30,345,134	10,936,864	18,117,632	11,995,799
31-60 DAYS	0	0	0	76,807,449	96,780,982	30,372,876	55,108,432	91,285,638	180,410	0
61-90 DAYS	0	0	0	6,837,540	68,932,545	12,831,718	67,842,590	11,004,255	0	0
91-120 DAYS	0	0	0	76,824,861	6,839,868	45,503,836	0	0	13,759,061	0
121-150 DAYS	0	0	0	29,256,949	27,878,279	0	37,990,976	787,595	326,864	0
151-180 DAYS	0	0	0	0	4,652,025	87,706,630	0	6,310,126	0	0
181+ DAYS	0	0	0	0	21,346,246	51,380,652	0	78,252,587	45,648,463	0
CURRENT	0	0	599,735,222	7,359,554,603	3,643,200,100	2,313,761,678	1,455,600,442	968,625,969	498,543,701	204,203,923
1-30 DAYS	0	0	0	783,079,565	618,914,023	291,462,727	156,192,547	199,738,586	117,945,918	89,259,569
31-60 DAYS	0	0	0	0	0	0	0	6,383,805	3,069,385	15,206,160
61-90 DAYS	0	0	0	37,785,992	154,686,203	89,800,827	31,816,312	6,387,356	7,546,385	5,627,995
91-120 DAYS	0	0	0	0	137,532,658	118,749,999	26,461,540	13,453,169	8,753,389	1,604,472
121-150 DAYS	0	0	0	0	74,833,383	0	8,143,938	49,132,174	18,579,358	8,650,485
151-180 DAYS	0	0	0	0	0	0	0	0	19,293,056	0
181+ DAYS	0	0	0	0	0	102,388,536	0	39,741,842	42,901,627	7,106,285
CURRENT	0	0	0	1,087,155,404	10,504,528,683	9,677,500,124	4,695,452,630	2,708,619,613	1,565,513,021	974,345,292
1-30 DAYS	0	0	0	0	1,172,984,448	682,431,767	767,218,380	339,150,582	285,348,005	107,224,541
31-60 DAYS	0	0	0	0	250,258,944	232,096,329	110,228,424	327,011,064	194,011,066	42,485,437
61-90 DAYS	0	0	0	0	234,866,014	194,958,849	154,795,265	138,800,480	49,904,891	63,289,516
91-120 DAYS	0	0	0	0	0	61,522,100	145,529,679	190,651,894	15,525,804	37,208,634
121-150 DAYS	0	0	0	0	42,687,951	0	27,633,113	169,905,006	98,690,357	28,813,237
151-180 DAYS	0	0	0	0	31,330,376	211,610,782	15,553,710	20,932,767	11,961,618	18,895,214
181+ DAYS	0	0	0	0	0	0	0	74,548,551	0	0
CURRENT	0	0	0	0	2,381,354,923	17,198,949,092	12,500,277,509	7,819,701,360	5,317,774,008	3,427,718,265
1-30 DAYS	0	0	0	0	25,000,000	1,077,378,658	1,388,156,740	1,531,385,183	761,109,989	634,289,516
31-60 DAYS	0	0	0	0	0	441,842,344	0	432,247,475	625,403,352	402,635,074
61-90 DAYS	0	0	0	0	0	42,522,835	233,852,617	389,538,620	212,849,262	120,404,952
91-120 DAYS	0	0	0	0	0	69,133,698	116,836,686	316,243,828	324,947,078	82,501,351
121-150 DAYS	0	0	0	0	0	245,107,134	92,559,124	249,423,169	154,223,667	57,353,495
151-180 DAYS	0	0	0	0	0	0	0	0	0	0
181+ DAYS	0	0	0	0	0	0	0	78,545,095	111,385,147	116,394,238
CURRENT	0	0	0	0	0	0	0	85,538,833	204,300,163	9,950,065
1-30 DAYS	0	0	0	0	0	3,157,135,862	8,500,903,689	5,233,785,665	3,633,623,755	2,352,954,766
31-60 DAYS	0	0	0	0	0	0	0	729,342,766	536,867,568	410,493,169
61-90 DAYS	0	0	0	0	0	0	0	109,559,541	248,910,520	279,555,009
91-120 DAYS	0									

Delinquency Graph - Colombia - Personal Loans (2015,2016,2017 y 7 más) Vintages



## Section 2

*(Spanish Reports / Reportes en Español)*



## Gráficos de Morosidad por Cosechas Colombia

### Préstamos Personales - Febrero-2024

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: Febrero-2024

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# Préstamos Personales - La Hipotecaria Colombia - Análisis de Migración de Cosechas (Todas)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero
Balance	6.194.237,713	9.696.550,179	10.994.559,740	15.625.738,671	22.990.958,996	34.529.722,371	34.194.270,878	32.038.070,142	26.983.281,945	19.804.159,002

## Estado de Morosidad (\$ Saldo Actual)

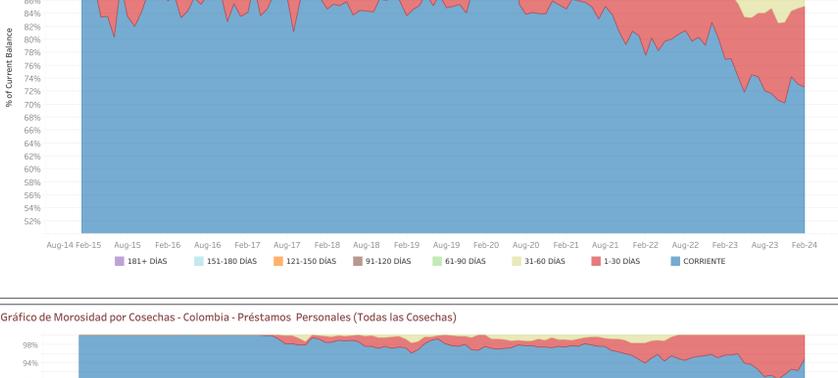
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero
CORRIENTE	5.388.480,893	8.331.794,324	9.247.718,227	13.238.991,972	18.892.925,448	30.273.518,861	28.943.737,479	24.838.924,021	20.744.518,324	14.379.671,534
1-30 DÍAS	855.756,860	1.364.755,855	1.746.941,514	1.843.784,237	2.897.233,195	2.333.401,099	3.019.495,655	3.187.574,987	3.259.034,446	2.462.101,676
31-60 DÍAS	0	0	0	126.440,697	481.425,900	778.635,859	843.934,352	1.356.003,441	1.241.307,102	1.078.816,614
61-90 DÍAS	0	0	0	173.105,195	495.778,256	378.785,843	488.235,724	712.284,258	594.944,176	690.694,860
91-120 DÍAS	0	0	0	127.528,411	144.372,526	294.889,533	488.235,724	616.536,016	571.984,466	411.430,084
121-150 DÍAS	0	0	0	55.776,651	145.399,593	255.177,406	365.925,955	616.443,434	407.365,024	376.588,273
151-180 DÍAS	0	0	0	16.489,607	151.066,181	310.302,831	341.991,181	153.981,029	160.608,208	229.889,896
181+ DÍAS	0	0	0	45.421,900	193.677,997	0	0	564.352,458	0	9.950,065

## Estado de Morosidad (% del Saldo Actual)

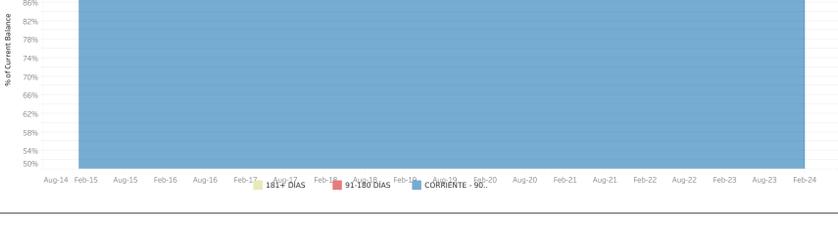
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero
CORRIENTE	86.18%	85.93%	84.11%	84.70%	83.63%	87.53%	84.64%	77.52%	76.88%	72.61%
1-30 DÍAS	13.82%	14.07%	15.89%	11.80%	9.24%	6.70%	8.83%	9.55%	12.08%	12.43%
31-60 DÍAS	0.00%	0.00%	0.00%	0.82%	2.13%	2.18%	2.47%	4.23%	4.60%	6.29%
61-90 DÍAS	0.00%	0.00%	0.00%	1.11%	2.19%	1.10%	1.43%	2.22%	2.14%	3.49%
91-120 DÍAS	0.00%	0.00%	0.00%	0.82%	0.64%	0.85%	0.85%	1.97%	2.19%	2.08%
121-150 DÍAS	0.00%	0.00%	0.00%	0.36%	0.64%	0.74%	0.49%	1.92%	1.51%	1.90%
151-180 DÍAS	0.00%	0.00%	0.00%	0.10%	0.67%	0.90%	0.30%	0.42%	0.60%	1.16%
181+ DÍAS	0.00%	0.00%	0.00%	0.29%	0.86%	0.00%	1.00%	1.76%	0.00%	0.05%

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero
CORRIENTE - 90 DÍAS	100.00%	100.00%	100.00%	88.43%	97.39%	97.51%	97.37%	93.52%	95.70%	94.81%
91-180 DÍAS	0.00%	0.00%	0.00%	1.28%	1.95%	2.49%	1.63%	4.31%	4.30%	5.13%
181+ DÍAS	0.00%	0.00%	0.00%	0.29%	0.86%	0.00%	1.00%	1.76%	0.00%	0.05%

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



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



## Resumen por Cosechas

Saldo Mensual - Préstamos Personales - Colombia										
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero
2015	651.020,209	5.156.234,892	3.359.573,922	2.034.386,064	712.362,741	247.606,774	44.911,406	11.275,662		
2016		1.086.181,419	5.229.613,197	3.665.402,535	2.221.207,038	1.315.221,965	852.289,945	354.500,032	79.117,674	28.938,989
2017			599.735,222	8.180.430,161	4.876.786,752	2.947.027,457	1.893.674,098	1.288.185,847	691.581,365	268.738,529
2018				1.087.155,404	12.236.656,415	17.759.704,590	14.869.104,082	11.247.597,821	7.257.444,998	4.751.572,368
2019					2.406.354,923	19.074.348,743	31.869.104,082	11.247.597,821	4.599.960,541	3.394.660,304
2020						3.157.135,882	1.135.626,697	7.456.479,689	5.593.218,428	3.993.524,873
2021								1.151.163,762	6.399.513,748	4.717.911,798
2022									137.832,652	1.083.369,448
2023										274.148,418
2024										

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

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero	Febrero
CORRIENTE	651.020,209	4.717.355,262	2.749.696,232	1.498.982,532	507.425,147	164.042,503	31.290,652	10.612,537	0	0
1-30 DÍAS	0	438.875,629	609.877,689	332.041,997	96.789,982	21.890,522	1.246,090	663,125	0	0
31-60 DÍAS	0	0	0	24.341,711	61.790,035	12.566,865	0	0	0	0
61-90 DÍAS	0	0	0	82.444,729	29.046,355	39.076,613	0	0	0	0
91-120 DÍAS	0	0	0	45.754,138	0	0	0	0	0	0
121-150 DÍAS	0	0	0	26.519,702	0	10.070,271	0	0	0	0
151-180 DÍAS	0	0	0	0	0	0	614,300	0	0	0
181+ DÍAS	0	0	0	0	17.300,222	0	31.760,399	0	0	0
CORRIENTE	0	987.260,578	4.585.425,162	2.826.847,633	1.779.299,350	986.031,031	578.838,900	193.847,237	46.725,688	16.941,118
1-30 DÍAS	0	98.911,841	644.187,605	622.835,800	152.267,763	240.482,445	30.345,134	10.926,854	18.117,612	11.995,797
31-60 DÍAS	0	0	0	76.807,449	46.901,950	30.372,876	55.109,632	91.285,628	188,430	0
61-90 DÍAS	0	0	0	6.837,540	68.932,545	12.831,718	67.842,250	11.004,255	0	0
91-120 DÍAS	0	0	0	76.824,861	6.839,868	45.503,836	0	0	13.759,061	0
121-150 DÍAS	0	0	0	29.256,949	27.874,279	0	37.599,976	787,595	326,864	0
151-180 DÍAS	0	0	0	4.652,026	87.706,630	0	6.311,216	0	0	0
181+ DÍAS	0	0	0	21.340,246	51.380,652	0	78.252,587	46.468,463	0	0
CORRIENTE	0	0	0	599.735,222	7.359.564,603	3.643.200,100	2.313.761,678	1.495.626,542	956.625,969	498.543,701
1-30 DÍAS	0	0	0	783.079,565	618.914,023	291.462,727	156.192,543	199.738,586	117.945,918	29.839,929
31-60 DÍAS	0	0	0	0	115.204,694	34.560,126	135.711,280	6.283,805	38.569,606	5.507,663
61-90 DÍAS	0	0	0	37.785,992	154.686,203	89.900,827	31.811,312	6.387,355	7.046,385	15.626,190
91-120 DÍAS	0	0	0	0	0	0	0	0	0	0
121-150 DÍAS	0	0	0	0	0	0	0	0	0	0
151-180 DÍAS	0	0	0	0	0	0	0	0	0	0
181+ DÍAS	0	0	0	0	0	0	0	0	0	0
CORRIENTE	0	0	0	1.087.155,404	10.504.528,683	6.377.500,124	4.695.452,630	2.708.616,913	1.565.513,021	974.345,292
1-30 DÍAS	0	0	0	0	1.172.984,448	682.431,767	767.238,380	339.150,582	285.348,005	120.224,541
31-60 DÍAS	0	0	0	0	250.258,944	232.096,209	110.224,444	327.011,064	194.011,066	42.462,437
61-90 DÍAS	0	0	0	0	234.866,014	184.563,048	154.724,265	15.830,490	49.940,891	82.316,714
91-120 DÍAS	0	0	0	0	61.502,100	146.529,679	135.711,280	6.283,805	31.595,844	37.208,834
121-150 DÍAS	0	0	0	0	42.687,951	0	27.633,113	169.905,006	98.690,357	28.819,237
151-180 DÍAS	0	0	0	0	31.330,376	211.610,782	15.553,710	20.932,767	11.961,618	18.895,214
181+ DÍAS	0	0	0	0	0	0	0	0	0	0
CORRIENTE	0	0	0	0	0	0	127.701,560	74.548,551	0	0
1-30 DÍAS	0	0	0	0	2.381.354,923	17.180.949,092	12.500.277,599	7.819.701,360	5.317.774,068	3.427.718,263
31-60 DÍAS	0	0	0	0	28.000,000	1.077.173,638	1.330.159,740	1.531.585,385	761.159,685	613.289.516
61-90 DÍAS	0	0	0	0	0	441.462,344	432.247,479	625.420,352	370.097,061	403.635,074
91-120 DÍAS	0	0	0	0	0	42.522,835	233.852,617	389.538,620	212.849,262	120.404,092
121-150 DÍAS	0	0	0	0	0	69.133,698	116.836,666	316.243,828	324.947,078	82.501,351
151-180 DÍAS	0	0	0	0	0	245.107,134	92.559,124	249.423,169	154.223,667	57.353,495
181+ DÍAS	0	0	0	0	0	0	0	0	0	0
CORRIENTE	0	0	0	0	0	0	0	0	0	0
1-30 DÍAS	0	0	0	0	0	0	0	0	0	0
31-60 DÍAS	0	0	0	0	0	0	0	0	0	0
61-90 DÍAS	0	0	0	0	0	0	0	0	0	0
91-120 DÍAS	0	0	0	0	0	0	0	0	0	0
121-150 DÍAS	0	0								

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