

MXMACCB 05U -FIDEICOMISO 196 / TRUST 196
REPORTE DE COBRANZA CONSOLIDADO DEL 01 DE DICIEMBRE AL 31 DE DICIEMBRE DE 2020
COLLECTION REPORT CONSOLIDATED DECEMBER 1st TO DECEMBER 31 2020

| | UDIs | Pesos 6.606988 | Reestructuras Pesos | Total | | |
|---|---|----------------------------------|---|---|--|--|
| Cotización UDI / UDI Value: | | | | | | |
| Resumen del Portafolio / Portfolio Summary | | | | | | |
| 1 | Saldo Inicial de los Créditos Hipotecarios / Beginning Balance | 19,879,720.33 | 131,345,073.66 | 0.00 | 131,345,073.66 | |
| 2 | Pagos de Principal Programados / Scheduled Principal Payments | 64,457.45 | 425,869.60 | 0.00 | 425,869.60 | |
| 3 | Pre-pagos de Principal / Prepayments | 94,348.72 | 623,360.86 | 0.00 | 623,360.86 | |
| 4 | Inmuebles Recuperados / Real Estate Owned (REO's) | 0.00 | 0.00 | 0.00 | 0.00 | |
| 5 | Reverso de Capital | 0.00 | 0.00 | 0.00 | 0.00 | |
| 6 | Saldo Final de los Créditos Hipotecarios / Ending Balance | 19,720,914.16 | 130,295,843.20 | 0.00 | 130,295,843.20 | |
| Total de Aplicaciones del Periodo / Total Applications of the period | | | | | | |
| 7 | Pagos de Principal Programados / Scheduled Principal | 64,457.45 | 425,869.60 | 0.00 | 425,869.60 | |
| 8 | Pre-pagos de Principal / Prepayments | 94,348.72 | 623,360.86 | 0.00 | 623,360.86 | |
| 9 | Principal Producto Neto de Liquidaciones / Profit from Sale of REO's | 186,827.45 | 1,234,366.69 | 0.00 | 1,234,366.69 | |
| 10 | Pago de Capital Diferido | 0.00 | 0.00 | 0.00 | 0.00 | |
| 11 | Quitas | 3.41 | 22.50 | 0.00 | 22.50 | |
| 12 | Monto Total de Aplicaciones de Principal / Total Principal | 345,630.21 | 2,283,574.65 | 0.00 | 2,283,574.65 | |
| 13 | Intereses Ordinarios / Scheduled Interest | 61,468.64 | 406,122.57 | 0.00 | 406,122.57 | |
| 14 | Intereses Moratorios / Past due Interest | 0.00 | 0.00 | 0.00 | 0.00 | |
| 15 | Comisión por Administración / Servicing Fee | 14,155.17 | 93,523.04 | 0.00 | 93,523.04 | |
| 16 | Penalización por Prepagos / Penalty for Prepayment | 0.00 | 0.00 | 0.00 | 0.00 | |
| 17 | Prima de Cobertura Swap SHF Cobrada en Periodo / Swap Premium | 10,649.13 | 70,358.67 | 0.00 | 70,358.67 | |
| 18 | Seguro de vida aplicado / Life Insurance | 10,301.60 | 68,062.55 | 0.00 | 68,062.55 | |
| 19 | Excedentes en Liquidación / Excess cash flow paid by the borrower | 0.00 | 0.00 | 0.00 | 0.00 | |
| 20 | Cargo por Cobranza / Collection Costs | 1,716.49 | 11,340.83 | 0.00 | 11,340.83 | |
| 21 | Cuota de Mantenimiento / Maintenance Fee | 1,521.00 | 10,049.23 | 0.00 | 10,049.23 | |
| 22 | Cuota de Conservación / Conservation Fee | 500.00 | 3,303.49 | 0.00 | 3,303.49 | |
| 23 | Montos Recibidos por Aplicar / Amounts pending to be applied | 20,277.23 | 133,971.40 | 0.00 | 133,971.40 | |
| 24 | menos: Condonaciones y Quitas | 1,594.78 | 10,536.69 | 0.00 | 10,536.69 | |
| 25 | menos: Montos aplicados identificados en periodos ant./Applied Amounts Id | 0.00 | 0.00 | 0.00 | 0.00 | |
| 26 | menos: Valorización de Udí's | 3,325.48 | 21,971.41 | 0.00 | 21,971.41 | |
| 26 | Total de Aplicaciones del Periodo / Total Applications of the Period | 461,299.21 | 3,047,798.33 | 0.00 | 3,047,798.33 | |
| Operación de Cobertura de SHF / SHF Coverage | | | | | | |
| 27 | Prima de Cobertura Swap SHF Cobrada en Periodo / Swap Premium | 10,649.13 | 70,358.67 | 0.00 | 70,358.67 | |
| 28 | Cobertura Total a Paqar SHF / Premium to be paid to Swap Provider (SHF) | 15,657.11 | 103,446.33 | 0.00 | 103,446.33 | |
| 29 | Ejercicio de cobertura SHF apl / Swap Exercised | 0.00 | 0.00 | 0.00 | 0.00 | |
| 30 | Saldo a Favor SHF / Balance in favor of SHF | 15,657.11 | 103,446.33 | 0.00 | 103,446.33 | |
| 31 | Saldo a Favor Fideicomiso / Balance in favor of Trust | (5,007.98) | (33,087.66) | 0.00 | (33,087.66) | |
| Cargos del Periodo / Period expenses | | | | | | |
| 32 | Saldo a Favor SHF / Balance on behalf of SHF | 15,657.11 | 103,446.33 | 0.00 | 103,446.33 | |
| 33 | Monto de seguros pagados / Insurances Paid | 12,629.73 | 83,444.44 | 0.00 | 83,444.44 | |
| 34 | Comision por Administración Pagada / Servicing Fee Paid | 31,808.27 | 210,156.86 | 0.00 | 210,156.86 | |
| 35 | Cargo por Cobranza / Collection Costs | 0.00 | 0.00 | 0.00 | 0.00 | |
| 36 | Cuota de Mantenimiento / Maintenance Fee | 0.00 | 0.00 | 0.00 | 0.00 | |
| 37 | Cuota de Conservación / Conservation Fee | 0.00 | 0.00 | 0.00 | 0.00 | |
| 38 | Gastos de Cobranza / Collection Expenses | 9,392.91 | 62,058.82 | 0.00 | 62,058.82 | |
| 38.1 | Gastos por revisión efectos fiscales | 0.00 | 0.00 | 0.00 | 0.00 | |
| 39 | GPI Pagada / MI Paid | 8,153.30 | 53,868.76 | 0.00 | 53,868.76 | |
| 40 | Total de Cargos del Periodo / Total Expenses of the Period | 77,641.31 | 512,975.21 | 0.00 | 512,975.21 | |
| Seguros / Insurance | | | | | | |
| 41 | Monto de seguros cobrados / Insurances Collected | 10,301.60 | 68,062.55 | 0.00 | 68,062.55 | |
| 42 | Monto de seguros pagados / Insurances Paid | 12,629.73 | 83,444.44 | 0.00 | 83,444.44 | |
| 43 | Monto total de seguros / Net Insurance Amount | (2,328.13) | (15,381.90) | 0.00 | (15,381.90) | |
| Resumen Cuenta General / General Account Summary | | | | | | |
| 44 | Total de Aplicaciones del Periodo / Total Applications of the Period | 461,299.21 | 3,047,798.33 | 0.00 | 3,047,798.33 | |
| 45 | Total Cargos del periodo / Total Expenses of the Period | 77,641.31 | 512,975.21 | 0.00 | 512,975.21 | |
| 46 | Montos Recibidos por Aplicar / Amounts pending to be applied | 20,277.23 | 133,971.40 | 0.00 | 133,971.40 | |
| 47 | Excedentes en Liquidación / Excess cash flow paid by the borrower | 0.00 | 0.00 | 0.00 | 0.00 | |
| 48 | Montos Aplicados Identificados en Periodos Anteriores | 0.00 | 0.00 | 0.00 | 0.00 | |
| 49 | Recuperación GPI | 0.00 | 0.00 | 0.00 | 0.00 | |
| 50 | Reversos de flujos a favor del Fideicomiso | 0.00 | 0.00 | 0.00 | 0.00 | |
| 51 | Disponible a transferir al Fideicomiso / Available to be distributed by the Trust | 363,380.67 | 2,400,851.72 | 0.00 | 2,400,851.72 | |
| 52 | Cantidad Desembolsada por el IFC | 0.00 | 0.00 | 0.00 | 0.00 | |
| 53 | Disponible a transferir al Fideicomiso / Available to be distributed by the Trust | 363,380.67 | 2,400,851.72 | 0.00 | 2,400,851.72 | |
| | Estatus de la Cartera de Créditos Hipotecarios / Portfolio Status | No. de Créditos / Loans # | Porcentaje de Créditos / Loans % | Saldo Inicial de Principal de los Créditos / Beginning Balance | Saldo Final de Principal de los Créditos / Ending Balance | Porcentaje del Portafolio / Portfolio % |
| 54 | Al Corriente / Current | 103 | 35.27% | 5,190,649.01 | 5,044,049.98 | 25.58% |
| 55 | De 1 a 30 días / From 1 to 30 days | 17 | 5.82% | 692,118.96 | 687,508.74 | 3.49% |
| 56 | De 31 a 60 días / From 31 to 60 days | 4 | 1.37% | 176,104.68 | 174,951.56 | 0.89% |
| 57 | De 61 a 90 días / From 61 to 90 days | 2 | 0.68% | 103,272.51 | 102,224.48 | 0.52% |
| 58 | De 91 a 120 días / From 91 to 120 days | 3 | 1.03% | 139,531.38 | 138,642.92 | 0.70% |
| 59 | De 121 a 150 días / From 121 to 150 days | 2 | 0.68% | 86,862.44 | 86,862.44 | 0.44% |
| 60 | De 151 a 180 días / From 151 to 180 days | 1 | 0.34% | 20,578.67 | 20,578.67 | 0.10% |
| 61 | Más de 180 días / More than 180 days | 160 | 54.79% | 13,470,602.68 | 13,466,095.37 | 68.28% |
| 62 | Total | 292 | 100.00% | 19,879,720.33 | 19,720,914.16 | 100.00% |

| RESUMEN DE SALDOS | | |
|------------------------------------|---------------|----------------|
| | UDIS | PESOS |
| Saldo Inicial Anterior | 19,879,720.33 | 131,345,073.66 |
| (-) Liquidaciones por Conciliación | 0.00 | 0.00 |
| Reactivación de crédito | 0.00 | 0.00 |
| Saldo Inicial Antes Reestr | 19,879,720.33 | 131,345,073.66 |
| Reestructuras Periodo | 0.00 | 0.00 |
| Saldo Inicial desp Reest. | 19,879,720.33 | 131,345,073.66 |

| RESUMEN DE SALDOS A FAVOR | |
|---|---------------------|
| Saldo Inicial de Montos a Favor | 3,138,540.70 |
| (+) Desliz UDI | 0.00 |
| (+) Montos Identificados no Aplicados del Periodo | 133,971.40 |
| (-) Montos Aplicados Identificados en Periodos Anteriores | 0.00 |
| (=) Saldo Final de Montos a Favor | 3,272,512.10 |

| RESUMEN DE EXCEDENTES EN LIQUIDACIÓN | |
|---|-------------------|
| Saldo Inicial de Excedentes en Liquidación | 375,066.45 |
| (+) Excedentes en Liquidación del Periodo | 0.00 |
| (-) Excedentes en Liquidación Pagados en el Periodo | 0.00 |
| (=) Saldo Final de Excedentes en Liquidación | 375,066.45 |

| | Estatus de la Cartera de Créditos Hipotecarios / Portfolio Status | Cartera Vigente Hasta 90 días / Performing Loans until 90 days | Cartera Vencida (+ de 90 días) / Non Performing Loans (+90 days) | Cartera Vigente Hasta 180 días / Performing Loans until 180 days | Cartera Vencida (+ de 180 días) / Non Performing Loans (+ 180 days) | Total de Cartera / Total Portfolio | Inmuebles Recuperados / REO's |
|----|---|--|--|--|---|------------------------------------|-------------------------------|
| 63 | Número de Créditos / Number of Loans | 126 | 166 | 132 | 160 | 292 | 29 |
| 64 | Saldo Insoluto de Principal / Outstanding Principal Balance | 6,008,734.76 | 13,712,179.40 | 6,254,818.79 | 13,466,095.37 | 19,720,914.16 | 2,696,295.75 |
| 65 | Porcentaje del total de cartera / % of Total Portfolio | 30.47% | 69.53% | 31.72% | 68.28% | 100.00% | |
| 66 | Interes No Cubiertos / Interest Receivable | 10,403.30 | 9,544,797.11 | 18,483.71 | 9,536,716.70 | 9,555,200.41 | |
| 67 | Montos Recibidos por Aplicar / Amounts pending to be apply | 4,248.73 | 16,028.49 | 4,248.74 | 16,028.49 | 20,277.23 | |
| 68 | Saldo de Comisiones y Seguros no cubiertos / Fees & Insurances | 6,456.49 | 4,172,427.01 | 12,306.58 | 4,166,576.92 | 4,178,883.50 | |
| | | | No. de Crédito / Loans # | Saldo Insoluto / Outstanding Balance | | | |
| 69 | Proceso judicial / Foreclosure process | | 160 | 13,466,095.37 | | | |
| | | | No. de Crédito / Loans # | Saldo Insoluto / Outstanding Balance | | | |
| 70 | Créditos Mes Pasado en Portafolio / Beginning Loans | | 294 | 19,879,720.33 | | | |
| 71 | Créditos Pre-pagados en el Periodo / Prepaid Loans | | 2 | 54,781.43 | | | |
| 72 | Inmuebles Recuperados / REO's | | 0 | 0.00 | | | |
| 73 | Créditos Añadidos al Portafolio / Additional Loans Assigned | | 0 | 0.00 | | | |
| 74 | Créditos Eliminados (Pagados por Originador) / Non Eligible Loans/ Restructures | | 0 | 0.00 | | | |
| 75 | Créditos Actuales en el Portafolio / Current Loans | | 292 | 19,720,914.16 | | | |
| | | | | Monto / Balance | | | |
| 76 | Pérdidas o Ganancias Acumuladas / Earnings and Losses Accumulated | | | (11,293,839.37) | | | |
| 77 | Patrimonio Total de Fideicomiso (UDIs) / Total Pledge in Trust (UDIs) | | | 22,417,209.91 | | | |

Héctor Miguel Tenorio Vignati
Gerente Administración Maestra

Miguel Angel Almaguer Rivera
Director de Administración Maestra