

Administrador : FOVISSSTE  
 Fideicomiso : F/262862  
 Clave de Pizarra : TFOVIS 10U  
 Fecha del Reporte : NOV-2015

**Cartera Total**

| Cartera Total            | OCT-2015        |                          |                          |                                | NOV-2015        |                          |                          |                                |
|--------------------------|-----------------|--------------------------|--------------------------|--------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|
|                          | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal |
| Al Corriente             | 16.306          | 3.152.478.775            | 1.479.315                | 86,4%                          | 16.194          | 3.094.567.732            | 1.452.140                | 86,0%                          |
| 1-30 Días de Atraso      | 1.122           | 212.157.602              | 99.556                   | 5,8%                           | 1.037           | 200.250.299              | 93.968                   | 5,6%                           |
| 31-60 Días de Atraso     | 122             | 22.693.768               | 10.649                   | 0,6%                           | 214             | 40.058.180               | 18.797                   | 1,1%                           |
| 61-90 Días de Atraso     | 68              | 13.062.465               | 6.130                    | 0,4%                           | 69              | 13.167.726               | 6.179                    | 0,4%                           |
| 91-120 Días de Atraso    | 30              | 6.931.513                | 3.253                    | 0,2%                           | 63              | 12.342.848               | 5.792                    | 0,3%                           |
| 121-150 Días de Atraso   | 146             | 30.516.888               | 14.320                   | 0,8%                           | 22              | 5.012.350                | 2.352                    | 0,1%                           |
| 151-180 Días de Atraso   | 37              | 9.868.714                | 4.631                    | 0,3%                           | 142             | 30.174.877               | 14.160                   | 0,8%                           |
| 181 a más Días de Atraso | 746             | 201.562.991              | 94.584                   | 5,5%                           | 753             | 204.138.365              | 95.793                   | 5,7%                           |
| <b>Total</b>             | <b>18.577</b>   | <b>3.649.272.717</b>     | <b>1.712.437</b>         | <b>100,0%</b>                  | <b>18.494</b>   | <b>3.599.712.377</b>     | <b>1.689.181</b>         | <b>100,0%</b>                  |

|                                  | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal |
|----------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|
| A-Cartera Vigente                | 17.618          | 3.400.392.610            | 1.595.649                | 93,2%                          | 17.514          | 3.348.043.937            | 1.571.085                | 93,0%                          |
| B-Cartera Vencida (+ de 90 Días) | 959             | 248.880.107              | 116.788                  | 6,8%                           | 980             | 251.668.440              | 118.097                  | 7,0%                           |
| <b>Total</b>                     | <b>18.577</b>   | <b>3.649.272.717</b>     | <b>1.712.437</b>         | <b>100,0%</b>                  | <b>18.494</b>   | <b>3.599.712.377</b>     | <b>1.689.181</b>         | <b>100,0%</b>                  |

**Sub-cartera de Activos en el Sector Público**

| Sub-cartera de Activos en el Sector Público | OCT-2015        |                          |                          |                                | NOV-2015        |                          |                          |                                |
|---|-----------------|--------------------------|--------------------------|--------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|
|   | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal |
| Al Corriente                                | 14.500          | 2.750.703.276            | 1.290.780                | 75,4%                          | 14.386          | 2.696.305.124            | 1.265.253                | 74,9%                          |
| 1-30 Días de Atraso                         | 1.057           | 198.006.652              | 92.916                   | 5,4%                           | 992             | 189.442.798              | 88.897                   | 5,3%                           |
| 31-60 Días de Atraso                        | 101             | 17.525.905               | 8.224                    | 0,5%                           | 180             | 33.040.829               | 15.505                   | 0,9%                           |
| 61-90 Días de Atraso                        | 46              | 8.213.802                | 3.854                    | 0,2%                           | 52              | 8.900.472                | 4.177                    | 0,2%                           |
| 91-120 Días de Atraso                       | 10              | 2.206.164                | 1.035                    | 0,1%                           | 43              | 7.686.486                | 3.607                    | 0,2%                           |
| 121-150 Días de Atraso                      | 17              | 2.916.161                | 1.368                    | 0,1%                           | 8               | 2.028.205                | 952                      | 0,1%                           |
| 151-180 Días de Atraso                      | 5               | 1.073.469                | 504                      | 0,0%                           | 120             | 25.444.994               | 11.940                   | 0,7%                           |
| 181 a más Días de Atraso                    | 64              | 15.647.430               | 7.343                    | 0,4%                           | 72              | 17.308.076               | 8.122                    | 0,5%                           |
| <b>Total</b>                                | <b>15.800</b>   | <b>2.996.292.859</b>     | <b>1.406.024</b>         | <b>82,1%</b>                   | <b>15.853</b>   | <b>2.980.156.984</b>     | <b>1.398.452</b>         | <b>82,8%</b>                   |

|                                  | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal |
|----------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|
| A-Cartera Vigente                | 15.704          | 2.974.449.635            | 1.395.774                | 81,5%                          | 15.610          | 2.927.689.223            | 1.373.831                | 81,3%                          |
| B-Cartera Vencida (+ de 90 Días) | 96              | 21.843.224               | 10.250                   | 0,6%                           | 243             | 52.467.761               | 24.621                   | 1,5%                           |
| <b>Total</b>                     | <b>15.800</b>   | <b>2.996.292.859</b>     | <b>1.406.024</b>         | <b>82,1%</b>                   | <b>15.853</b>   | <b>2.980.156.984</b>     | <b>1.398.452</b>         | <b>82,8%</b>                   |

**Sub-cartera Pensionados**

| Sub-cartera Pensionados  | OCT-2015        |                          |                          |                                | NOV-2015        |                          |                          |                                |
|--------------------------|-----------------|--------------------------|--------------------------|--------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|
|                          | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal |
| Al Corriente             | 1.510           | 319.618.345              | 149.982                  | 8,8%                           | 1.521           | 319.397.720              | 149.879                  | 8,9%                           |
| 1-30 Días de Atraso      | 31              | 5.526.307                | 2.593                    | 0,2%                           | 19              | 3.505.907                | 1.645                    | 0,1%                           |
| 31-60 Días de Atraso     | 10              | 2.341.368                | 1.099                    | 0,1%                           | 10              | 1.586.164                | 744                      | 0,0%                           |
| 61-90 Días de Atraso     | 15              | 2.771.403                | 1.300                    | 0,1%                           | 8               | 1.863.280                | 874                      | 0,1%                           |
| 91-120 Días de Atraso    | 12              | 2.621.695                | 1.230                    | 0,1%                           | 13              | 2.579.102                | 1.210                    | 0,1%                           |
| 121-150 Días de Atraso   | 9               | 1.645.712                | 772                      | 0,0%                           | 7               | 1.278.294                | 600                      | 0,0%                           |
| 151-180 Días de Atraso   | 15              | 4.012.277                | 1.883                    | 0,1%                           | 7               | 1.353.916                | 635                      | 0,0%                           |
| 181 a más Días de Atraso | 143             | 30.729.999               | 14.420                   | 0,8%                           | 145             | 32.767.619               | 15.376                   | 0,9%                           |
| <b>Total</b>             | <b>1.745</b>    | <b>369.267.107</b>       | <b>173.280</b>           | <b>10,1%</b>                   | <b>1.730</b>    | <b>364.332.001</b>       | <b>170.964</b>           | <b>10,1%</b>                   |

|                                  | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal |
|----------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|
| A-Cartera Vigente                | 1.566           | 330.257.423              | 154.975                  | 9,0%                           | 1.558           | 326.353.071              | 153.143                  | 9,1%                           |
| B-Cartera Vencida (+ de 90 Días) | 179             | 39.009.684               | 18.305                   | 1,1%                           | 172             | 37.978.930               | 17.822                   | 1,1%                           |
| <b>Total</b>                     | <b>1.745</b>    | <b>369.267.107</b>       | <b>173.280</b>           | <b>10,1%</b>                   | <b>1.730</b>    | <b>364.332.001</b>       | <b>170.964</b>           | <b>10,1%</b>                   |

**Sub-cartera Fuera del Sector Publico**

| Sub-cartera Fuera del Sector Publico | OCT-2015        |                          |                          |                                | NOV-2015        |                          |                          |                                |
|--------------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|
|                                      | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal |
| Al Corriente                         | 291             | 80.826.274               | 37.928                   | 2,2%                           | 283             | 77.972.848               | 36.589                   | 2,2%                           |
| 1-30 Días de Atraso                  | 31              | 7.844.557                | 3.681                    | 0,2%                           | 25              | 7.096.213                | 3.330                    | 0,2%                           |
| 31-60 Días de Atraso                 | 10              | 2.679.254                | 1.257                    | 0,1%                           | 21              | 4.651.101                | 2.183                    | 0,1%                           |
| 61-90 Días de Atraso                 | 7               | 2.077.260                | 975                      | 0,1%                           | 8               | 2.256.733                | 1.059                    | 0,1%                           |
| 91-120 Días de Atraso                | 8               | 2.103.653                | 987                      | 0,1%                           | 7               | 2.077.260                | 975                      | 0,1%                           |
| 121-150 Días de Atraso               | 118             | 25.494.980               | 11.964                   | 0,7%                           | 7               | 1.705.851                | 800                      | 0,0%                           |
| 151-180 Días de Atraso               | 16              | 4.613.339                | 2.165                    | 0,1%                           | 13              | 2.915.932                | 1.368                    | 0,1%                           |
| 181 a más Días de Atraso             | 535             | 154.207.851              | 72.363                   | 4,2%                           | 531             | 153.023.717              | 71.807                   | 4,3%                           |
| <b>Total</b>                         | <b>1.016</b>    | <b>279.847.168</b>       | <b>131.320</b>           | <b>7,7%</b>                    | <b>895</b>      | <b>251.699.654</b>       | <b>118.111</b>           | <b>7,0%</b>                    |

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|----------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|
| A-Cartera Vigente                | 339             | 93.427.345               | 43.841                   | 2,6%                           | 337             | 91.976.894               | 43.161                   | 2,6%                           |
| B-Cartera Vencida (+ de 90 Días) | 677             | 186.419.823              | 87.478                   | 5,1%                           | 558             | 159.722.760              | 74.951                   | 4,4%                           |
| <b>Total</b>                     | <b>1.016</b>    | <b>279.847.168</b>       | <b>131.320</b>           | <b>7,7%</b>                    | <b>895</b>      | <b>251.699.654</b>       | <b>118.111</b>           | <b>7,0%</b>                    |

**Sub-cartera Prorrogas**

| Sub-cartera Fuera del Sector Publico | OCT-2015        |                          |                          |                                | NOV-2015        |                          |                          |                                |
|--------------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|
|                                      | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal |
| Al Corriente                         | 5               | 1.330.880                | 625                      | 0,0%                           | 4               | 892.041                  | 419                      | 0,0%                           |
| 1-30 Días de Atraso                  | 3               | 780.085                  | 366                      | 0,0%                           | 1               | 205.381                  | 96                       | 0,0%                           |
| 31-60 Días de Atraso                 | 1               | 147.242                  | 69                       | 0,0%                           | 3               | 780.085                  | 366                      | 0,0%                           |
| 61-90 Días de Atraso                 | 0               | 0                        | 0                        | 0,0%                           | 1               | 147.242                  | 69                       | 0,0%                           |
| 91-120 Días de Atraso                | 0               | 0                        | 0                        | 0,0%                           | 0               | 0                        | 0                        | 0,0%                           |

| Sub-cartera Fuera del Sector Publico | OCT-2015        |                          |                          |                                | NOV-2015        |                          |                          |                                |
|--------------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|
|                                      | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal |
| 121-150 Días de Atraso               | 2               | 460.036                  | 216                      | 0,0%                           | 0               | 0                        | 0                        | 0,0%                           |
| 151-180 Días de Atraso               | 1               | 169.629                  | 80                       | 0,0%                           | 2               | 460.036                  | 216                      | 0,0%                           |
| 181 a más Días de Atraso             | 4               | 977.711                  | 459                      | 0,0%                           | 5               | 1.038.953                | 488                      | 0,0%                           |
| <b>Total</b>                         | <b>16</b>       | <b>3.865.583</b>         | <b>1.814</b>             | <b>0,1%</b>                    | <b>16</b>       | <b>3.523.738</b>         | <b>1.654</b>             | <b>0,1%</b>                    |

  

|                                  | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal | No. de Créditos | Saldo de Principal (MXN) | Saldo de Principal (VSM) | % del Total Saldo de Principal |
|----------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|
| A-Cartera Vigente                | 9               | 2.258.207                | 1.060                    | 0,1%                           | 9               | 2.024.749                | 950                      | 0,1%                           |
| B-Cartera Vencida (+ de 90 Días) | 7               | 1.607.376                | 754                      | 0,0%                           | 7               | 1.498.989                | 703                      | 0,0%                           |
| <b>Total</b>                     | <b>16</b>       | <b>3.865.583</b>         | <b>1.814</b>             | <b>0,1%</b>                    | <b>16</b>       | <b>3.523.738</b>         | <b>1.654</b>             | <b>0,1%</b>                    |