

Administrador : FOVISSSTE  
 Fideicomiso : F/305642  
 Clave de Pizarra : TFOVIS 113U  
 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             | 12.780          | 4.580.783.717            | 2.149.553                | 90,6%                          | 12.112          | 4.437.868.283            | 2.082.489                | 88,3%                          |
| 1-30 Días de Atraso      | 565             | 190.226.782              | 89.265                   | 3,8%                           | 1.103           | 272.415.961              | 127.832                  | 5,4%                           |
| 31-60 Días de Atraso     | 71              | 23.970.644               | 11.248                   | 0,5%                           | 143             | 54.607.702               | 25.625                   | 1,1%                           |
| 61-90 Días de Atraso     | 70              | 28.335.411               | 13.297                   | 0,6%                           | 53              | 17.244.131               | 8.092                    | 0,3%                           |
| 91-120 Días de Atraso    | 39              | 15.635.887               | 7.337                    | 0,3%                           | 54              | 21.745.022               | 10.204                   | 0,4%                           |
| 121-150 Días de Atraso   | 87              | 32.901.625               | 15.439                   | 0,7%                           | 33              | 12.320.550               | 5.781                    | 0,2%                           |
| 151-180 Días de Atraso   | 28              | 10.368.719               | 4.866                    | 0,2%                           | 84              | 32.078.497               | 15.053                   | 0,6%                           |
| 181 a más Días de Atraso | 456             | 176.391.021              | 82.772                   | 3,5%                           | 457             | 175.384.948              | 82.300                   | 3,5%                           |
| <b>Total</b>             | <b>14.096</b>   | <b>5.058.613.806</b>     | <b>2.373.777</b>         | <b>100,0%</b>                  | <b>14.039</b>   | <b>5.023.665.093</b>     | <b>2.357.377</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                | 13.486          | 4.823.316.554            | 2.263.363                | 95,3%                          | 13.411          | 4.782.136.076            | 2.244.039                | 95,2%                          |
| B-Cartera Vencida (+ de 90 Días) | 610             | 235.297.252              | 110.414                  | 4,7%                           | 628             | 241.529.017              | 113.339                  | 4,8%                           |
| <b>Total</b>                     | <b>14.096</b>   | <b>5.058.613.806</b>     | <b>2.373.777</b>         | <b>100,0%</b>                  | <b>14.039</b>   | <b>5.023.665.093</b>     | <b>2.357.377</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                                | 11.424          | 3.994.732.080            | 1.874.546                | 79,0%                          | 10.742          | 3.850.991.108            | 1.807.095                | 76,7%                          |
| 1-30 Días de Atraso                         | 532             | 175.449.690              | 82.331                   | 3,5%                           | 1.062           | 252.955.703              | 118.701                  | 5,0%                           |
| 31-60 Días de Atraso                        | 38              | 12.166.552               | 5.709                    | 0,2%                           | 127             | 46.914.981               | 22.015                   | 0,9%                           |
| 61-90 Días de Atraso                        | 44              | 17.103.286               | 8.026                    | 0,3%                           | 31              | 9.980.045                | 4.683                    | 0,2%                           |
| 91-120 Días de Atraso                       | 18              | 6.854.848                | 3.217                    | 0,1%                           | 37              | 14.609.130               | 6.855                    | 0,3%                           |
| 121-150 Días de Atraso                      | 8               | 1.027.538                | 482                      | 0,0%                           | 16              | 6.044.768                | 2.837                    | 0,1%                           |
| 151-180 Días de Atraso                      | 3               | 1.363.059                | 640                      | 0,0%                           | 66              | 25.159.155               | 11.806                   | 0,5%                           |
| 181 a más Días de Atraso                    | 42              | 16.432.492               | 7.711                    | 0,3%                           | 46              | 17.041.771               | 7.997                    | 0,3%                           |
| <b>Total</b>                                | <b>12.109</b>   | <b>4.225.129.546</b>     | <b>1.982.661</b>         | <b>83,5%</b>                   | <b>12.127</b>   | <b>4.223.696.661</b>     | <b>1.981.988</b>         | <b>84,1%</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                | 12.038          | 4.199.451.608            | 1.970.611                | 83,0%                          | 11.962          | 4.160.841.837            | 1.952.494                | 82,8%                          |
| B-Cartera Vencida (+ de 90 Días) | 71              | 25.677.938               | 12.049                   | 0,5%                           | 165             | 62.854.823               | 29.495                   | 1,3%                           |
| <b>Total</b>                     | <b>12.109</b>   | <b>4.225.129.546</b>     | <b>1.982.661</b>         | <b>83,5%</b>                   | <b>12.127</b>   | <b>4.223.696.661</b>     | <b>1.981.988</b>         | <b>84,1%</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             | 1.087           | 465.007.169              | 218.207                  | 9,2%                           | 1.101           | 466.516.256              | 218.915                  | 9,3%                           |
| 1-30 Días de Atraso      | 16              | 7.364.568                | 3.456                    | 0,1%                           | 14              | 5.986.840                | 2.809                    | 0,1%                           |
| 31-60 Días de Atraso     | 14              | 4.166.743                | 1.955                    | 0,1%                           | 5               | 3.179.462                | 1.492                    | 0,1%                           |
| 61-90 Días de Atraso     | 9               | 3.363.206                | 1.578                    | 0,1%                           | 6               | 1.628.326                | 764                      | 0,0%                           |
| 91-120 Días de Atraso    | 12              | 4.145.448                | 1.945                    | 0,1%                           | 6               | 2.624.629                | 1.232                    | 0,1%                           |
| 121-150 Días de Atraso   | 5               | 1.858.275                | 872                      | 0,0%                           | 10              | 2.963.480                | 1.391                    | 0,1%                           |
| 151-180 Días de Atraso   | 9               | 2.202.352                | 1.033                    | 0,0%                           | 4               | 1.540.729                | 723                      | 0,0%                           |
| 181 a más Días de Atraso | 113             | 36.512.063               | 17.133                   | 0,7%                           | 105             | 34.350.511               | 16.119                   | 0,7%                           |
| <b>Total</b>             | <b>1.265</b>    | <b>524.619.825</b>       | <b>246.180</b>           | <b>10,4%</b>                   | <b>1.251</b>    | <b>518.790.234</b>       | <b>243.445</b>           | <b>10,3%</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                | 1.126           | 479.901.685              | 225.196                  | 9,5%                           | 1.126           | 477.310.885              | 223.980                  | 9,5%                           |
| B-Cartera Vencida (+ de 90 Días) | 139             | 44.718.139               | 20.984                   | 0,9%                           | 125             | 41.479.349               | 19.464                   | 0,8%                           |
| <b>Total</b>                     | <b>1.265</b>    | <b>524.619.825</b>       | <b>246.180</b>           | <b>10,4%</b>                   | <b>1.251</b>    | <b>518.790.234</b>       | <b>243.445</b>           | <b>10,3%</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                         | 260             | 116.840.021              | 54.828                   | 2,3%                           | 263             | 117.741.246              | 55.251                   | 2,3%                           |
| 1-30 Días de Atraso                  | 14              | 6.080.693                | 2.853                    | 0,1%                           | 22              | 11.173.310               | 5.243                    | 0,2%                           |
| 31-60 Días de Atraso                 | 18              | 7.191.513                | 3.375                    | 0,1%                           | 7               | 2.638.007                | 1.238                    | 0,1%                           |
| 61-90 Días de Atraso                 | 16              | 7.336.519                | 3.443                    | 0,1%                           | 15              | 5.545.211                | 2.602                    | 0,1%                           |
| 91-120 Días de Atraso                | 8               | 4.152.002                | 1.948                    | 0,1%                           | 10              | 3.978.863                | 1.867                    | 0,1%                           |
| 121-150 Días de Atraso               | 71              | 28.060.457               | 13.167                   | 0,6%                           | 6               | 2.828.714                | 1.327                    | 0,1%                           |
| 151-180 Días de Atraso               | 15              | 6.414.970                | 3.010                    | 0,1%                           | 11              | 3.423.258                | 1.606                    | 0,1%                           |
| 181 a más Días de Atraso             | 296             | 121.273.452              | 56.908                   | 2,4%                           | 300             | 121.431.316              | 56.982                   | 2,4%                           |
| <b>Total</b>                         | <b>698</b>      | <b>297.349.628</b>       | <b>139.533</b>           | <b>5,9%</b>                    | <b>634</b>      | <b>268.759.924</b>       | <b>126.117</b>           | <b>5,3%</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                | 308             | 137.448.747              | 64.498                   | 2,7%                           | 307             | 137.097.773              | 64.334                   | 2,7%                           |
| B-Cartera Vencida (+ de 90 Días) | 390             | 159.900.881              | 75.034                   | 3,2%                           | 327             | 131.662.152              | 61.783                   | 2,6%                           |
| <b>Total</b>                     | <b>698</b>      | <b>297.349.628</b>       | <b>139.533</b>           | <b>5,9%</b>                    | <b>634</b>      | <b>268.759.924</b>       | <b>126.117</b>           | <b>5,3%</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                         | 9               | 4.204.447                | 1.973                    | 0,1%                           | 6               | 2.619.673                | 1.229                    | 0,1%                           |
| 1-30 Días de Atraso                  | 3               | 1.331.831                | 625                      | 0,0%                           | 5               | 2.300.108                | 1.079                    | 0,0%                           |
| 31-60 Días de Atraso                 | 1               | 445.836                  | 209                      | 0,0%                           | 4               | 1.875.252                | 880                      | 0,0%                           |
| 61-90 Días de Atraso                 | 1               | 532.399                  | 250                      | 0,0%                           | 1               | 90.549                   | 42                       | 0,0%                           |
| 91-120 Días de Atraso                | 1               | 483.589                  | 227                      | 0,0%                           | 1               | 532.399                  | 250                      | 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               | 3               | 1.955.354                | 918                      | 0,0%                           | 1               | 483.589                  | 227                      | 0,0%                           |
| 151-180 Días de Atraso               | 1               | 388.337                  | 182                      | 0,0%                           | 3               | 1.955.354                | 918                      | 0,0%                           |
| 181 a más Días de Atraso             | 5               | 2.173.014                | 1.020                    | 0,0%                           | 6               | 2.561.351                | 1.202                    | 0,1%                           |
| <b>Total</b>                         | <b>24</b>       | <b>11.514.807</b>        | <b>5.403</b>             | <b>0,2%</b>                    | <b>27</b>       | <b>12.418.274</b>        | <b>5.827</b>             | <b>0,2%</b>                    |

  

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|----------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|-----------------|--------------------------|--------------------------|--------------------------------|
| A-Cartera Vigente                | 14              | 6.514.513                | 3.057                    | 0,1%                           | 16              | 6.885.581                | 3.231                    | 0,1%                           |
| B-Cartera Vencida (+ de 90 Días) | 10              | 5.000.294                | 2.346                    | 0,1%                           | 11              | 5.532.693                | 2.596                    | 0,1%                           |
| <b>Total</b>                     | <b>24</b>       | <b>11.514.807</b>        | <b>5.403</b>             | <b>0,2%</b>                    | <b>27</b>       | <b>12.418.274</b>        | <b>5.827</b>             | <b>0,2%</b>                    |