



REPORTE DE STATUS CARTERA

Administrador : FOVISSSTE  
 Fideicomiso : F/306452  
 Clave de Pizarra : TFOVIS 12U  
 Fecha del Reporte : ENE-2015

**Cartera Total**

| Cartera Total            | DIC-2014        |                          |                          |                                | ENE-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             | 11.726          | 3.544.866.729            | 1.732.909                | 69,6%                          | 10.747          | 3.443.046.866            | 1.615.665                | 65,2%                          |
| 1-30 Días de Atraso      | 3.569           | 995.510.632              | 486.656                  | 19,5%                          | 3.623           | 1.003.942.095            | 471.104                  | 19,0%                          |
| 31-60 Días de Atraso     | 673             | 178.629.864              | 87.323                   | 3,5%                           | 1.844           | 529.970.305              | 248.691                  | 10,0%                          |
| 61-90 Días de Atraso     | 450             | 114.826.614              | 56.133                   | 2,3%                           | 308             | 73.173.103               | 34.337                   | 1,4%                           |
| 91-120 Días de Atraso    | 203             | 62.561.820               | 30.583                   | 1,2%                           | 56              | 15.318.331               | 7.188                    | 0,3%                           |
| 121-150 Días de Atraso   | 30              | 8.255.722                | 4.036                    | 0,2%                           | 42              | 15.269.474               | 7.165                    | 0,3%                           |
| 151-180 Días de Atraso   | 39              | 11.139.962               | 5.446                    | 0,2%                           | 25              | 7.405.468                | 3.475                    | 0,1%                           |
| 181 a más Días de Atraso | 551             | 180.196.580              | 88.089                   | 3,5%                           | 561             | 189.437.777              | 88.895                   | 3,6%                           |
| <b>Total</b>             | <b>17.241</b>   | <b>5.095.987.923</b>     | <b>2.491.175</b>         | <b>100,0%</b>                  | <b>17.206</b>   | <b>5.277.563.419</b>     | <b>2.476.520</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                | 16.418          | 4.833.833.839            | 2.363.021                | 94,9%                          | 16.522          | 5.050.132.369            | 2.369.797                | 95,7%                          |
| B-Cartera Vencida (+ de 90 Días) | 823             | 262.154.084              | 128.154                  | 5,1%                           | 684             | 227.431.050              | 106.723                  | 4,3%                           |
| <b>Total</b>                     | <b>17.241</b>   | <b>5.095.987.923</b>     | <b>2.491.175</b>         | <b>100,0%</b>                  | <b>17.206</b>   | <b>5.277.563.419</b>     | <b>2.476.520</b>         | <b>100,0%</b>                  |

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

| Sub-cartera de Activos en el Sector Público | DIC-2014        |                          |                          |                                | ENE-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                                | 11.120          | 3.312.175.233            | 1.619.158                | 65,0%                          | 10.110          | 3.188.178.143            | 1.496.067                | 60,4%                          |
| 1-30 Días de Atraso                         | 3.532           | 981.576.050              | 479.844                  | 19,3%                          | 3.598           | 994.528.275              | 466.687                  | 18,8%                          |
| 31-60 Días de Atraso                        | 656             | 170.817.401              | 83.504                   | 3,4%                           | 1.831           | 524.255.625              | 246.009                  | 9,9%                           |
| 61-90 Días de Atraso                        | 441             | 111.900.153              | 54.702                   | 2,2%                           | 299             | 69.297.345               | 32.518                   | 1,3%                           |
| 91-120 Días de Atraso                       | 188             | 56.027.244               | 27.389                   | 1,1%                           | 48              | 12.404.290               | 5.821                    | 0,2%                           |
| 121-150 Días de Atraso                      | 19              | 5.490.499                | 2.684                    | 0,1%                           | 31              | 10.496.859               | 4.926                    | 0,2%                           |
| 151-180 Días de Atraso                      | 30              | 7.615.901                | 3.723                    | 0,1%                           | 14              | 4.524.770                | 2.123                    | 0,1%                           |
| 181 a más Días de Atraso                    | 183             | 48.788.414               | 23.850                   | 1,0%                           | 192             | 51.687.249               | 24.254                   | 1,0%                           |
| <b>Total</b>                                | <b>16.169</b>   | <b>4.694.390.895</b>     | <b>2.294.854</b>         | <b>92,1%</b>                   | <b>16.123</b>   | <b>4.855.372.557</b>     | <b>2.278.405</b>         | <b>92,0%</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                | 15.749          | 4.576.468.837            | 2.237.208                | 89,8%                          | 15.838          | 4.776.259.389            | 2.241.281                | 90,5%                          |
| B-Cartera Vencida (+ de 90 Días) | 420             | 117.922.058              | 57.646                   | 2,3%                           | 285             | 79.113.168               | 37.124                   | 1,5%                           |
| <b>Total</b>                     | <b>16.169</b>   | <b>4.694.390.895</b>     | <b>2.294.854</b>         | <b>92,1%</b>                   | <b>16.123</b>   | <b>4.855.372.557</b>     | <b>2.278.405</b>         | <b>92,0%</b>                   |

**Sub-cartera Pensionados**

| Sub-cartera Pensionados  | DIC-2014        |                          |                          |                                | ENE-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             | 429             | 165.267.921              | 80.791                   | 3,2%                           | 455             | 181.356.881              | 85.103                   | 3,4%                           |
| 1-30 Días de Atraso      | 15              | 5.220.111                | 2.552                    | 0,1%                           | 0               | 0                        | 0                        | 0,0%                           |
| 31-60 Días de Atraso     | 5               | 2.130.364                | 1.041                    | 0,0%                           | 5               | 2.211.320                | 1.038                    | 0,0%                           |
| 61-90 Días de Atraso     | 3               | 875.970                  | 428                      | 0,0%                           | 0               | 0                        | 0                        | 0,0%                           |
| 91-120 Días de Atraso    | 3               | 1.275.344                | 623                      | 0,0%                           | 3               | 912.550                  | 428                      | 0,0%                           |
| 121-150 Días de Atraso   | 0               | 0                        | 0                        | 0,0%                           | 2               | 732.936                  | 344                      | 0,0%                           |
| 151-180 Días de Atraso   | 0               | 0                        | 0                        | 0,0%                           | 0               | 0                        | 0                        | 0,0%                           |
| 181 a más Días de Atraso | 25              | 8.656.643                | 4.232                    | 0,2%                           | 17              | 6.350.890                | 2.980                    | 0,1%                           |
| <b>Total</b>             | <b>480</b>      | <b>183.426.353</b>       | <b>89.668</b>            | <b>3,6%</b>                    | <b>482</b>      | <b>191.564.578</b>       | <b>89.893</b>            | <b>3,6%</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                | 452             | 173.494.365              | 84.813                   | 3,4%                           | 460             | 183.568.202              | 86.140                   | 3,5%                           |
| B-Cartera Vencida (+ de 90 Días) | 28              | 9.931.988                | 4.855                    | 0,2%                           | 22              | 7.996.376                | 3.752                    | 0,2%                           |
| <b>Total</b>                     | <b>480</b>      | <b>183.426.353</b>       | <b>89.668</b>            | <b>3,6%</b>                    | <b>482</b>      | <b>191.564.578</b>       | <b>89.893</b>            | <b>3,6%</b>                    |

**Sub-cartera Fuera del Sector Publico**

| Sub-cartera Fuera del Sector Publico | DIC-2014        |                          |                          |                                | ENE-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                         | 176             | 66.789.459               | 32.650                   | 1,3%                           | 180             | 72.414.327               | 33.981                   | 1,4%                           |
| 1-30 Días de Atraso                  | 21              | 8.295.067                | 4.055                    | 0,2%                           | 25              | 9.413.820                | 4.417                    | 0,2%                           |
| 31-60 Días de Atraso                 | 12              | 5.682.099                | 2.778                    | 0,1%                           | 7               | 2.651.893                | 1.244                    | 0,1%                           |
| 61-90 Días de Atraso                 | 6               | 2.050.491                | 1.002                    | 0,0%                           | 9               | 3.875.758                | 1.819                    | 0,1%                           |
| 91-120 Días de Atraso                | 10              | 4.494.124                | 2.197                    | 0,1%                           | 5               | 2.001.491                | 939                      | 0,0%                           |

| Sub-cartera Fuera del Sector Publico | DIC-2014        |                          |                          |                                | ENE-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               | 9               | 1.995.563                | 976                      | 0,0%                           | 7               | 3.244.249                | 1.522                    | 0,1%                           |
| 151-180 Días de Atraso               | 7               | 2.478.356                | 1.212                    | 0,0%                           | 9               | 2.078.897                | 976                      | 0,0%                           |
| 181 a más Días de Atraso             | 327             | 114.947.424              | 56.192                   | 2,3%                           | 334             | 122.176.827              | 57.332                   | 2,3%                           |
| <b>Total</b>                         | <b>568</b>      | <b>206.732.585</b>       | <b>101.061</b>           | <b>4,1%</b>                    | <b>576</b>      | <b>217.857.262</b>       | <b>102.230</b>           | <b>4,1%</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                | 215             | 82.817.116               | 40.485                   | 1,6%                           | 221             | 88.355.798               | 41.461                   | 1,7%                           |
| B-Cartera Vencida (+ de 90 Días) | 353             | 123.915.469              | 60.576                   | 2,4%                           | 355             | 129.501.464              | 60.769                   | 2,5%                           |
| <b>Total</b>                     | <b>568</b>      | <b>206.732.585</b>       | <b>101.061</b>           | <b>4,1%</b>                    | <b>576</b>      | <b>217.857.262</b>       | <b>102.230</b>           | <b>4,1%</b>                    |

#### Sub-cartera Prorrogas

| Sub-cartera Fuera del Sector Publico | DIC-2014        |                          |                          |                                | ENE-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               | 634.116                  | 310                      | 0,0%                           | 2               | 1.097.515                | 515                      | 0,0%                           |
| 1-30 Días de Atraso                  | 1               | 419.405                  | 205                      | 0,0%                           | 0               | 0                        | 0                        | 0,0%                           |
| 31-60 Días de Atraso                 | 0               | 0                        | 0                        | 0,0%                           | 1               | 851.466                  | 400                      | 0,0%                           |
| 61-90 Días de Atraso                 | 0               | 0                        | 0                        | 0,0%                           | 0               | 0                        | 0                        | 0,0%                           |
| 91-120 Días de Atraso                | 2               | 765.108                  | 374                      | 0,0%                           | 0               | 0                        | 0                        | 0,0%                           |
| 121-150 Días de Atraso               | 2               | 769.660                  | 376                      | 0,0%                           | 2               | 795.429                  | 373                      | 0,0%                           |
| 151-180 Días de Atraso               | 2               | 1.045.705                | 511                      | 0,0%                           | 2               | 801.800                  | 376                      | 0,0%                           |
| 181 a más Días de Atraso             | 16              | 7.804.098                | 3.815                    | 0,2%                           | 18              | 9.222.812                | 4.328                    | 0,2%                           |
| <b>Total</b>                         | <b>24</b>       | <b>11.438.091</b>        | <b>5.592</b>             | <b>0,2%</b>                    | <b>25</b>       | <b>12.769.023</b>        | <b>5.992</b>             | <b>0,2%</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                | 2               | 1.053.521                | 515                      | 0,0%                           | 3               | 1.948.982                | 915                      | 0,0%                           |
| B-Cartera Vencida (+ de 90 Días) | 22              | 10.384.570               | 5.077                    | 0,2%                           | 22              | 10.820.041               | 5.077                    | 0,2%                           |
| <b>Total</b>                     | <b>24</b>       | <b>11.438.091</b>        | <b>5.592</b>             | <b>0,2%</b>                    | <b>25</b>       | <b>12.769.023</b>        | <b>5.992</b>             | <b>0,2%</b>                    |