

MXMACCB 052 U

REPORTE DE COBRANZA CONSOLIDADO DEL 01 DE ABRIL AL 30 DE ABRIL DE 2015

| | | Cotización UDI: | | UDIs | Pesos | | |
|---|---|-------------------------------|--------------------------------|--|--|---------------------------|-----------------------|
| | | | | | 5.313757 | | |
| Resumen del Portafolio | | | | | | | |
| 1 | Saldo Inicial de los Créditos Hipotecarios | | | 71,482,307.05 | 379,839,609.44 | | |
| 2 | Pagos de Principal Programados | | | 109,997.13 | 584,498.02 | | |
| 3 | Pre-pagos de Principal | | | 202,835.02 | 1,077,816.00 | | |
| 4 | Inmuebles Recuperados | | | - | - | | |
| 5 | Reverso de Capital | | | - | - | | |
| 6 | Saldo Final de los Créditos Hipotecarios | | | 71,169,474.90 | 378,177,295.42 | | |
| Total de Depósitos del Periodo | | | | | | | |
| 7 | Pagos de Principal Programados | | | 109,997.13 | 584,498.02 | | |
| 8 | Pre-pagos de Principal | | | 202,835.02 | 1,077,816.00 | | |
| 9 | Principal Producto Neto de Liquidaciones | | | - | - | | |
| 10 | Monto Total de Pagos de Principal | | | 312,832.15 | 1,662,314.02 | | |
| 11 | Intereses Ordinarios | | | 310,763.14 | 1,651,319.81 | | |
| 12 | Intereses Moratorios | | | - | - | | |
| 13 | Comisión por Administración | | | 64,400.24 | 342,207.23 | | |
| 14 | Penalización por Prepagos | | | - | - | | |
| 15 | Prima de Cobertura Swap SHF Cobrada en Periodo | | | 46,756.75 | 248,454.01 | | |
| 16 | Seguro de Vida | | | 22,830.94 | 121,318.07 | | |
| 17 | Seguro de Daños y Contenidos | | | 2,264.01 | 12,030.38 | | |
| 18 | Seguro de Desempleo | | | - | - | | |
| 19 | Excedentes en Liquidación | | | 723.15 | 3,842.63 | | |
| 20 | Cargo por Cobranza | | | 5,487.94 | 29,161.58 | | |
| 21 | Cuota de Mantenimiento | | | - | - | | |
| 22 | Cuota de Conservación | | | 989.18 | 5,256.26 | | |
| 23 | Montos Recibidos por Aplicar | | | 15,330.39 | 81,461.97 | | |
| 24 | Gastos Judiciales | | | - | - | | |
| 25 | Total de Depósitos del Periodo | | | 782,377.88 | 4,157,365.96 | | |
| Operación de Cobertura Swap SHF | | | | | | | |
| 26 | Prima de Cobertura Swap SHF Cobrada en Periodo | | | 46,756.75 | 248,454.01 | | |
| 27 | Cobertura Total a Pagar SHF | | | 66,860.28 | 355,279.28 | | |
| 28 | Ejercicio de cobertura Swap SHF apl | | | - | - | | |
| 29 | Saldo a Favor SHF | | | 66,860.28 | 355,279.28 | | |
| 30 | Saldo a Favor Fideicomiso | | | (20,103.53) | (106,825.27) | | |
| Cargos del Periodo | | | | | | | |
| 31 | Saldo a Favor SHF | | | 66,860.28 | 355,279.28 | | |
| 32 | Seguro de vida pagado | | | 30,390.91 | 161,489.89 | | |
| 33 | Seguro de Daños y Contenidos pagados | | | 10,116.86 | 53,758.56 | | |
| 34 | Seguro de Desempleo pagado | | | - | - | | |
| 35 | Comisión por Administración Pagada | | | 68,583.46 | 364,435.85 | | |
| 36 | Cargo por Cobranza | | | - | - | | |
| 37 | Cuota Mantenimiento | | | - | - | | |
| 38 | Cuota Conservación | | | - | - | | |
| 39 | GPI Pagada | | | 43,991.08 | 233,757.91 | | |
| 40 | Total de Cargos del Periodo | | | 219,942.59 | 1,168,721.49 | | |
| Seguros | | | | | | | |
| 41 | Seguro de vida cobrado | | | 22,830.94 | 121,318.07 | | |
| 42 | Seguro de vida pagado | | | 30,390.91 | 161,489.89 | | |
| 43 | Saldo seguro de vida | | | (7,559.97) | (40,171.82) | | |
| 44 | Seguro de daños cobrado | | | 2,264.01 | 12,030.38 | | |
| 45 | Seguro de daños pagado | | | 10,116.86 | 53,758.56 | | |
| 46 | Saldo seguro de daños | | | (7,852.86) | (41,728.18) | | |
| 47 | Seguro de desempleo cobrado | | | - | - | | |
| 48 | Seguro de desempleo pagado | | | - | - | | |
| 49 | Saldo seguro de desempleo | | | - | - | | |
| Resumen Cuenta General | | | | | | | |
| 50 | Total de Depósitos del Periodo | | | 782,377.88 | 4,157,365.96 | | |
| 51 | Recuperación de GPI o SCV | | | - | - | | |
| 52 | Total Cargos del periodo | | | 219,942.59 | 1,168,721.49 | | |
| 53 | Montos Recibidos por Aplicar | | | 15,330.39 | 81,461.97 | | |
| 54 | Excedentes en Liquidación | | | 723.15 | 3,842.63 | | |
| 55 | Ejercicio de Swap SHF por Aplicar | | | - | - | | |
| 56 | Saldo Positivo Negativo Seguros | | | - | - | | |
| 57 | Gastos Judiciales | | | - | - | | |
| 58 | Disponible a transferir al Fideicomiso | | | 546,381.75 | 2,903,339.87 | 522,174.78 | 2,774,709.89 |
| 58.1 | Cantidad Desembolsada por el IFC | | | - | - | - | - |
| 59 | Flujo Disponible para Distribuir | | | - | - | 522,174.78 | - |
| Estatus de la Cartera de Créditos Hipotecarios | | | | | | | |
| | | No. de Créditos | Porcentaje de Créditos | Saldo Inicial de Principal de los Créditos | Saldo Final de Principal de los Créditos | Porcentaje del Portafolio | |
| 60 | Al Corriente | 440 | 44.90% | 29,546,343.14 | 29,247,832.17 | 41.10% | |
| 61 | De 1 a 30 días | 41 | 4.18% | 2,877,130.06 | 2,870,872.09 | 4.03% | |
| 62 | De 31 a 60 días | 28 | 2.86% | 1,905,841.32 | 1,902,465.21 | 2.67% | |
| 63 | De 61 a 90 días | 7 | 0.71% | 460,345.59 | 459,783.42 | 0.65% | |
| 64 | De 91 a 120 días | 10 | 1.02% | 717,681.30 | 716,995.98 | 1.01% | |
| 65 | De 121 a 150 días | 7 | 0.71% | 525,156.99 | 524,697.98 | 0.74% | |
| 66 | De 151 a 180 días | 3 | 0.31% | 264,339.58 | 264,339.58 | 0.37% | |
| 67 | Más de 180 días | 444 | 45.31% | 35,185,469.07 | 35,182,488.47 | 49.43% | |
| 68 | TOTALES | 980 | 100.00% | 71,482,307.05 | 71,169,474.90 | 100.00% | |
| | | Cartera Vigente Hasta 90 días | Cartera Vencida (+ de 90 días) | Cartera Vigente Hasta 180 días | Cartera Vencida (+ de 180 días) | Total de Cartera | Inmuebles Recuperados |
| 69 | Número de Créditos | 516 | 464 | 536 | 444 | 980 | 34 |
| 70 | Saldo Insoluto de Principal | 34,480,952.89 | 36,688,522.01 | 35,986,986.43 | 35,182,488.47 | 71,169,474.90 | 2,780,774.23 |
| 71 | Porcentaje del total de cartera | 48.45% | 51.55% | 50.57% | 49.43% | 100.00% | |
| 72 | Interes No Cubiertos | 148,547.24 | 16,413,373.59 | 218,661.81 | 16,343,259.02 | 16,561,920.83 | |
| 73 | Montos Recibidos por Aplicar | 14,173.54 | 1,156.85 | 14,173.55 | 1,156.84 | 15,330.39 | |
| 74 | Saldo de Comisiones y Seguros no cubiertos | 60,608.91 | 6,851,768.00 | 89,750.72 | 6,822,626.19 | 6,912,376.91 | |
| 75 | Proceso Judicial | | No. de Crédito | Saldo Insoluto | | | |
| | | | 167 | 13,514,028.14 | | | |
| 76 | Créditos Mes Pasado en Portafolio | | No. de Crédito | Saldo Insoluto | | | |
| | | | 983 | 71,482,307.05 | | | |
| 77 | Créditos Pre-pagos en el Periodo | | | 125,762.89 | | | |
| 78 | Inmuebles Recuperados | | | 0 | | | |
| 76 | Créditos Añadidos al Portafolio | | | 0 | | | |
| 77 | Créditos Eliminados (Pagados por Originador) | | | 0 | | | |
| 78 | Créditos Actuales en el Portafolio | | | 980 | 71,169,474.90 | | |
| | | | | Monto | | | |
| 79 | Pérdidas o Ganancias Acumuladas | | | (7,216,996.17) | | | |
| 80 | Patrimonio Total de Fideicomiso (UDIs) | | | 73,950,249.13 | | | |

Gabriel Iván Anaya Luna
Gerente de Administración Maestra

Miguel Ángel Almaguer Rivera
Gerente de Administración Maestra

REPORTE DE COBRANZA CONSOLIDADO AL 31 DE MARZO DE 2015

"IMPORTES EN UDIS"

| Cobranza de Cartera Vencida (Proceso Adjudicación) | | UDIS |
|--|---|-------------------|
| 1 | Producto bruto de liquidación | - |
| 2 | Gastos de Cobranza | - |
| 3 | Producto Neto de Liquidación | - |
| Total Cobrado y Depositado en Cuenta de Cobranza | | UDIS |
| 5 | Prepago de Principal | 243,554.08 |
| 6 | Pago de Principal Programado | 119,586.92 |
| 7 | Principal Producto Neto de Liquidación | - |
| 8 | Monto total de Pago de Principal Cobrado | 363,141.00 |
| 10 | Intereses Ordinarios | 340,524.49 |
| 11 | Intereses Moratorios | - |
| 12 | Comisión por Administración Cobrada | 70,438.10 |
| 13 | Penalización por Prepago | - |
| 14 | Prima de Cobertura Swap SHF Cobrada en Periodo | 51,440.97 |
| 15 | Seguro de Vida Cobrado | 24,358.23 |
| 16 | Seguro de vida Pagado | 30,592.75 |
| 17 | Seguro de Daños y Contenidos (+ IVA) | 2,391.28 |
| 18 | Seguro de Daños y Contenidos Pagado (+ IVA) | 10,185.76 |
| 19 | Seguro de Desempleo | - |
| 20 | Seguro de Desempleo Pagado | - |
| 21 | Excedentes en Liquidación | 3,584.42 |
| 22 | Cargo por Cobranza | 6,227.99 |
| 23 | Cuota de Mantenimiento | - |
| 24 | Cuota de Conservación | 1,110.82 |
| 25 | Montos Recibidos Por Aplicar | 141,624.66 |
| 26 | Saldo a Favor SHF | 70,016.68 |
| 27 | Pago GPI | 44,511.63 |
| 28 | Saldo Positivo Negativo en Seguros | - |
| 29 | Recuperación de GPI o SCV | - |
| 30 | Comisión por Administración Pagada | 69,540.38 |
| 31 | Ejercicio de Swap SHF por Aplicar | - |
| 32 | TOTAL DEPOSITADO CUENTA DE COBRANZA (FIDUCIARIO) | 634,785.68 |
| 32.1 | Cantidad Desembolsada por el IFC | |

REPORTE DE COBRANZA CONSOLIDADO DEL 1 DE ABRIL AL 30 DE ABRIL DE 2015

A) EVENTOS RELEVANTES DEL PORTAFOLIO

- 1.- El flujo recibido por la cobranza no fue suficiente para cubrir el "Monto Mínimo de Amortización Anticipada de Principal". La línea de garantía del IFC ya fue agotada por lo que no se solicitan recursos.
- 2.- Las cantidades desembolsadas por el IFC en el periodo anterior devengaron intereses ordinarios por \$217,698.59 pesos a una tasa anual del 9.00%, de acuerdo al contrato de crédito celebrado con el IFC.

B) EVENTOS RELEVANTES DEL ADMINISTRADOR

- 1- Las diferencias que se muestran entre el flujo real y el reportado por el administrador Patrimonio, se derivan por la fecha de aplicación de los pagos, los cuales fueron valorizados con el valor de la UDI al día de la aplicación. Considerar el Flujo real de Cobranza en UDIS para la distribución de recursos.

C) EVENTOS RELEVANTES CON RESPECTO A PROCESOS JUDICIALES Y DE ADJUDICACION

Sin eventos relevantes.

REPORTE DE PREPAGO AL 30 DE ABRIL DE 2015.

"IMPORTES EN UDS"

| PREPAGOS VOLUNTARIOS (PARCIAL O TOTAL) | Monto de Principal de Créditos Hipotecarios de Créditos Vigentes | % | CPR | AÑO | MES |
|--|--|--------|-----|---------|------|
| 2,227,861.64 | 186,014,839.00 | 1.189% | | 15/308% | 2005 |
| 857,453.83 | 185,006,812.68 | 0.463% | | 5.705% | 2005 |
| 371,366.76 | 97,674,204.94 | 0.380% | | 4.655% | 2006 |
| 1,165,254.13 | 180,413,821.62 | 0.646% | | 8.032% | 2006 |
| 977,060.76 | 179,243,440.86 | 0.545% | | 6.741% | 2006 |
| 1,489,350.24 | 177,413,012.67 | 0.839% | | 10.552% | 2006 |
| 821,650.44 | 176,336,105.40 | 0.466% | | 5.738% | 2006 |
| 1,915,032.46 | 173,990,326.61 | 1.101% | | 14.041% | 2006 |
| 1,319,192.86 | 171,758,927.94 | 0.768% | | 9.616% | 2006 |
| 2,244,827.59 | 169,106,046.54 | 1.327% | | 17.146% | 2006 |
| 1,532,896.38 | 167,650,503.72 | 0.914% | | 11.541% | 2006 |
| 1,404,877.17 | 165,915,542.38 | 0.847% | | 10.648% | 2006 |
| 1,404,877.17 | 165,915,542.38 | 0.847% | | 10.648% | 2006 |
| 2,052,453.69 | 158,367,929.22 | 1.296% | | 16.711% | 2006 |
| 1,083,463.60 | 156,452,370.23 | 0.693% | | 8.634% | 2007 |
| 1,350,583.19 | 155,471,529.23 | 0.869% | | 10.937% | 2007 |
| 936,139.43 | 153,910,667.38 | 0.608% | | 7.548% | 2007 |
| 1,752,456.22 | 151,787,873.81 | 1.174% | | 15.038% | 2007 |
| 1,210,497.76 | 150,439,672.43 | 0.805% | | 10.955% | 2007 |
| 1,988,361.73 | 147,772,264.75 | 1.346% | | 17.397% | 2007 |
| 1,254,910.77 | 146,090,880.52 | 0.859% | | 10.809% | 2007 |
| 1,957,394.68 | 143,896,322.06 | 1.360% | | 17.602% | 2007 |
| 2,172,829.51 | 141,633,296.19 | 1.534% | | 20.045% | 2007 |
| 1,613,260.26 | 140,390,051.58 | 1.149% | | 14.988% | 2007 |
| 1,167,648.90 | 138,268,864.25 | 0.844% | | 10.618% | 2007 |
| 1,156,535.35 | 135,883,758.50 | 0.851% | | 10.705% | 2007 |
| 1,196,629.36 | 134,504,769.24 | 0.890% | | 11.214% | 2008 |
| 1,232,205.60 | 132,420,387.11 | 0.931% | | 11.756% | 2008 |
| 985,844.03 | 130,865,947.70 | 0.754% | | 9.439% | 2008 |
| 1,281,607.39 | 128,748,213.51 | 0.989% | | 12.413% | 2008 |
| 1,184,846.58 | 129,515,406.33 | 0.915% | | 11.546% | 2008 |
| 958,803.44 | 127,760,869.61 | 0.750% | | 9.387% | 2008 |
| 1,355,058.92 | 125,412,757.48 | 1.080% | | 13.765% | 2008 |
| 698,564.20 | 121,817,851.71 | 0.500% | | 6.162% | 2008 |
| 797,154,286 | 120,450,120.87 | 0.662% | | 8.237% | 2008 |
| 875,037.80 | 118,955,560.91 | 0.726% | | 9.193% | 2008 |
| 1,602,945.52 | 115,690,700.84 | 1.386% | | 17.954% | 2008 |
| 989,383.20 | 113,472,169.01 | 0.872% | | 10.980% | 2008 |
| 1,389,860.77 | 111,437,516.26 | 1.247% | | 16.037% | 2008 |
| 787,506.89 | 109,801,186.59 | 0.719% | | 8.971% | 2009 |
| 1,695,341.74 | 107,129,397.26 | 1.579% | | 20.600% | 2009 |
| 1,064,567.86 | 105,295,558.68 | 1.012% | | 12.842% | 2009 |
| 846,975.88 | 103,022,296.22 | 0.822% | | 10.324% | 2009 |
| 601,944.74 | 101,499,877.80 | 0.593% | | 7.353% | 2009 |
| 1,532,489.29 | 100,042,740.69 | 1.532% | | 20.013% | 2009 |
| 608,465.49 | 99,098,000.91 | 0.614% | | 7.622% | 2009 |
| 371,366.76 | 97,674,204.94 | 0.380% | | 4.655% | 2009 |
| 561,402.78 | 95,186,003.08 | 0.590% | | 7.312% | 2009 |
| 1,206,960.78 | 93,872,812.01 | 1.284% | | 16.549% | 2009 |
| 744,705.71 | 92,477,617.14 | 0.805% | | 10.103% | 2009 |
| 949,553.33 | 91,300,286.33 | 1.041% | | 13.231% | 2009 |
| 295,583.76 | 89,956,361.02 | 0.330% | | 4.025% | 2010 |
| 538,422.85 | 89,779,530.98 | 0.600% | | 7.439% | 2010 |
| 406,931.22 | 89,550,164.51 | 0.454% | | 5.591% | 2010 |
| 424,750.71 | 88,554,490.37 | 0.480% | | 5.910% | 2010 |
| 565,305.36 | 87,273,290.16 | 0.636% | | 7.908% | 2010 |
| 674,133.80 | 85,183,898.61 | 0.791% | | 9.521% | 2010 |
| 764,468.38 | 83,725,743.21 | 0.913% | | 11.524% | 2010 |
| 296,043.66 | 83,161,008.12 | 0.356% | | 4.357% | 2010 |
| 1,340,363.22 | 79,591,566.61 | 1.684% | | 22.190% | 2010 |
| 95,996.65 | 79,618,343.85 | 0.121% | | 1.456% | 2010 |
| 434,081.52 | 77,214,080.77 | 0.562% | | 6.959% | 2010 |
| 571,645.73 | 73,203,145.42 | 0.771% | | 9.784% | 2010 |
| 284,757.68 | 73,473,329.20 | 0.388% | | 4.751% | 2011 |
| 360,055.45 | 71,838,986.35 | 0.501% | | 6.183% | 2011 |
| 308,500.89 | 69,903,291.64 | 0.441% | | 5.426% | 2011 |
| 298,256.09 | 67,428,736.49 | 0.442% | | 5.439% | 2011 |
| 227,988.97 | 66,476,977.26 | 0.343% | | 4.194% | 2011 |
| 237,148.70 | 65,920,486.39 | 0.360% | | 4.402% | 2011 |
| 589,674.23 | 64,013,977.86 | 0.921% | | 11.632% | 2011 |
| 279,302.01 | 63,157,080.46 | 0.442% | | 5.438% | 2011 |
| 568,281.61 | 61,857,763.57 | 0.919% | | 11.599% | 2011 |
| 579,595.01 | 60,462,698.02 | 0.959% | | 12.129% | 2011 |
| 705,258.20 | 59,283,673.32 | 1.274% | | 16.408% | 2011 |
| 738,640.57 | 58,686,222.84 | 1.259% | | 16.194% | 2011 |
| 266,528.30 | 58,717,127.14 | 0.454% | | 5.585% | 2012 |
| 644,497.76 | 57,086,779.30 | 1.129% | | 14.421% | 2012 |
| 699,082.79 | 56,015,279.26 | 1.248% | | 16.048% | 2012 |
| 614,464.79 | 55,192,307.84 | 1.113% | | 14.209% | 2012 |
| 369,144.19 | 54,043,677.30 | 0.683% | | 8.512% | 2012 |
| 562,866.69 | 53,674,843.99 | 1.026% | | 13.034% | 2012 |
| 331,331.11 | 52,816,216.27 | 0.627% | | 7.793% | 2012 |
| 748,882.77 | 51,910,880.97 | 1.443% | | 18.753% | 2012 |
| 457,761.87 | 51,022,629.05 | 0.897% | | 11.314% | 2012 |
| 160,725.18 | 50,563,517.13 | 0.316% | | 3.883% | 2012 |
| 299,512.21 | 49,983,250.08 | 0.589% | | 7.432% | 2012 |
| 381,700.78 | 50,020,812.02 | 0.763% | | 9.551% | 2012 |
| 28,223.20 | 50,026,890.10 | 0.056% | | 0.679% | 2013 |
| 253,856.51 | 49,331,698.14 | 0.515% | | 6.353% | 2013 |
| 1,739,489.43 | 48,826,192.09 | 3.553% | | 52.207% | 2013 |
| 909,848.07 | 47,717,862.71 | 1.933% | | 28.715% | 2013 |
| 570,682.68 | 47,319,046.76 | 1.206% | | 15.472% | 2013 |
| 480,536.49 | 46,311,516.99 | 1.038% | | 13.187% | 2013 |
| 245,372.63 | 46,151,527.96 | 0.532% | | 6.570% | 2013 |
| 711,122.70 | 45,124,898.71 | 1.576% | | 20.639% | 2013 |
| 402,602.74 | 44,636,726.65 | 0.902% | | 11.377% | 2013 |
| 819,576.00 | 43,676,171.11 | 1.876% | | 24.855% | 2013 |
| 349,844.87 | 42,985,985.73 | 0.814% | | 10.216% | 2013 |
| 612,375.38 | 42,684,416.08 | 1.438% | | 18.689% | 2013 |
| 370,091.33 | 41,982,959.00 | 0.882% | | 11.107% | 2014 |
| 304,122.51 | 41,468,933.02 | 0.733% | | 8.164% | 2014 |
| 332,863.81 | 41,397,871.45 | 0.804% | | 10.090% | 2014 |
| 477,500.37 | 40,476,735.03 | 1.180% | | 15.112% | 2014 |
| 497,965.22 | 39,875,005.04 | 1.246% | | 16.016% | 2014 |
| 72,886.05 | 39,356,580.00 | 0.185% | | 2.245% | 2014 |
| 268,532.59 | 39,348,234.56 | 0.682% | | 8.504% | 2014 |
| 539,119.73 | 39,309,653.67 | 1.407% | | 18.256% | 2014 |
| 238,558.63 | 38,978,783.77 | 0.585% | | 7.377% | 2014 |
| 461,213.31 | 37,549,775.88 | 1.228% | | 15.777% | 2014 |
| 258,504.07 | 37,079,256.57 | 1.228% | | 8.694% | 2014 |
| 685,687.44 | 36,469,105.13 | 1.880% | | 25.048% | 2014 |
| 540,567.77 | 36,035,317.22 | 1.500% | | 19.563% | 2015 |
| 227,870.23 | 35,636,530.64 | 0.639% | | 7.945% | 2015 |
| 243,554.08 | 35,066,569.54 | 0.695% | | 8.660% | 2015 |
| 202,835.02 | 34,480,952.89 | 0.588% | | 7.292% | 2016 |

