



[ENGLISH TRANSLATION FOR INFORMATION PURPOSES ONLY, IN THE EVENT OF ANY CONFLICT, THE SPANISH TEXT SHALL PREVAIL]

Report on FHipo's Portfolio Composition as of September 30th, 2019

FHipo presents the following summary of its portfolio as of the 3Q19. The securitized portfolio does not consolidate in FHipo's balance, however, it is consolidated within this report.

October 24th, 2019

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Summary of FHipo's Consolidated Portfolio Characteristics

FHipo - Consolidated Portfolio	3Q19	3Q18
Total Balance (FHipo's Participation)	\$30,478 million ⁽¹⁾	\$31,267 million ⁽¹⁾
Total Number of Loans	108,099	111,611
Average Co-Participated Loan Balance by Mortgage Loan	\$281,945	\$280,143
Average Loan-to-Value at Origination (LTV) ⁽²⁾	77.38%	77.16%
Average Payment-to-Income (PTI) ⁽²⁾	24.19%	24.14%
Current Portfolio	97.55% (NPL = 2.45%)	98.73% (NPL = 1.27%)
By Origination Program		
Infonavit Total (IT)		
Portfolio Balance IT (VSM ⁽³⁾ and Pesos)	\$12,998 million	\$14,144 million
Portfolio Balance - IT VSM ⁽³⁾	\$6,582 million	\$7,350 million
Average Interest Rate - IT VSM ⁽²⁾⁽³⁾	9.50% (Real)	9.51% (Real)
Portfolio Balance - IT Pesos	\$6,416 million	\$6,794 million
Average Interest Rate - IT Pesos	12.00% (Nominal)	12.00% (Nominal)
Infonavit Más Crédito (IMC)		
Portfolio Balance IMC	\$14,414 million	\$14,258 million
Average Interest Rate IMC ⁽²⁾	10.86% (Nominal)	10.84% (Nominal)
Fovissste		
Portfolio Balance Fovissste ⁽³⁾	\$2,758 million	\$2,824 million
Average Interest Rate ⁽²⁾⁽³⁾	5.36% (Real)	5.37% (Real)
Smart Lending		
Portfolio Balance Smart Lending	\$308 million	\$41 million
Average Interest Rate ⁽²⁾⁽⁴⁾	12.89%	13.12%

Note: Consolidated figures consider Infonavit's portfolio, collection rights on Fovissste's and Smart Lending's portfolio (on and off balance).

(1) Refers to FHipo's outstanding portfolio balance, excluding accrued interest and indexation on loans denominated in times minimum wage (VSM). As of September 30th, 2019, FHipo co-participates ~ 63% (weighted average) of each mortgage loan.

(2) Weighted average by "Total Balance".

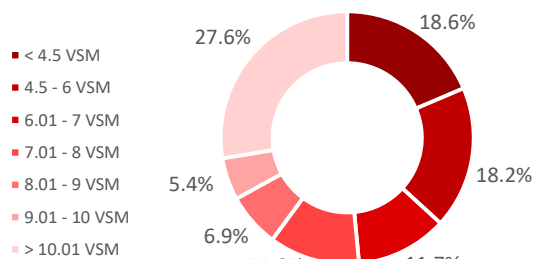
(3) VSM denominated loans are indexed to the lower between the increase in the minimum wage and the increase in the UMA.

(4) Net revenue paid to FHipo derived from Smart Lending's portfolio, excludes insurance/accessories, origination fee, and administration fee, expenses that are covered by Smart Lending through the revenue generated from the mortgages ("APR").

Infonavit's Portfolio Characteristics (Infonavit Total and Infonavit Más Crédito)

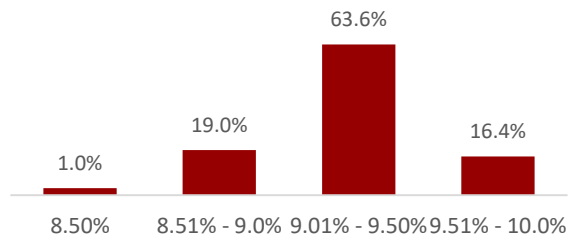
Distribution by borrower's salary in VSM at loan origination date

(as % of total loans within Infonavit's portfolio)



Distribution by interest rate in VSM ⁽¹⁾

(as % of total loans within Infonavit's VSM portfolio)



Infonavit Total Pesos = 12.00% nominal

Infonavit Más Crédito:

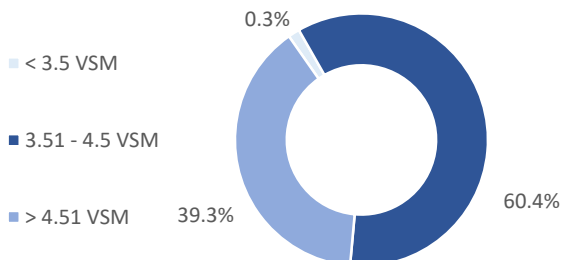
Average Rate = 10.86% nominal

Current Origination Rate = 11.90% nominal ⁽²⁾

Fovissste's Portfolio characteristics

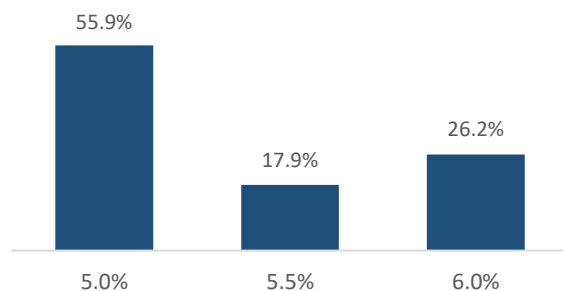
Distribution by borrower's salary in VSM at loan origination date

(as % of total loans within Fovissste's portfolio)



Distribution by interest rate in VSM ⁽¹⁾

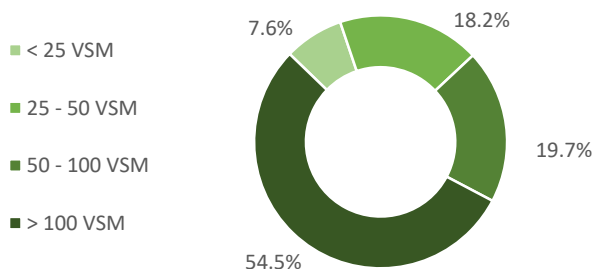
(as % of total loans within Fovissste's portfolio)



Smart Lending's Portfolio characteristics

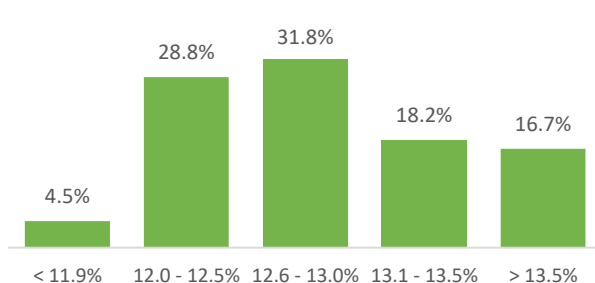
Distribution by borrower's salary at loan origination date on mortgage guarantee

(as % of total loans within Smart Lending's portfolio)



Distribution by APR of the mortgage guarantee

(as % of total loans within Smart Lending's portfolio)



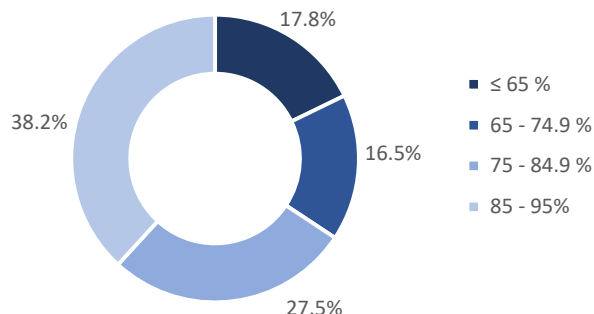
(1) VSM denominated loans are indexed to the lower between the increase in the minimum wage and the increase in the UMA.

(2) Current origination rate, referring to the auction of the "Infonavit Más Crédito" program held on June 11th, 2019.

Consolidated Portfolio Characteristics

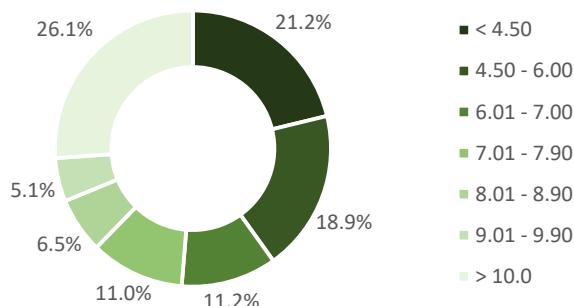
Distribution by Loan-to-Value (LTV) at loan origination date

(as % of total loans within consolidated portfolio)



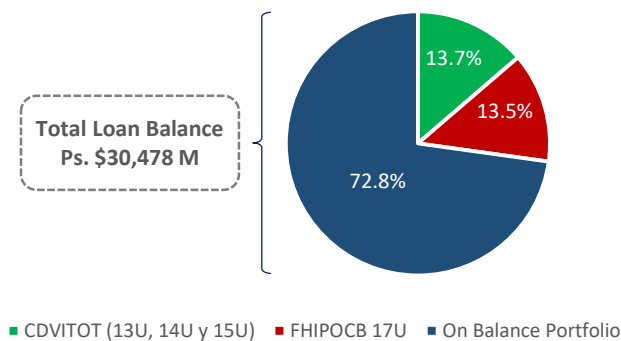
Distribution by borrower's salary in VSM at loan origination date

(as % of total loans within consolidated portfolio)



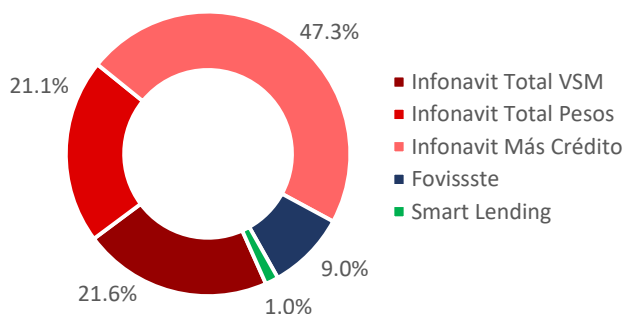
Distribution by Total Balance (on and off balance)

(as % of total consolidated portfolio loan balance)



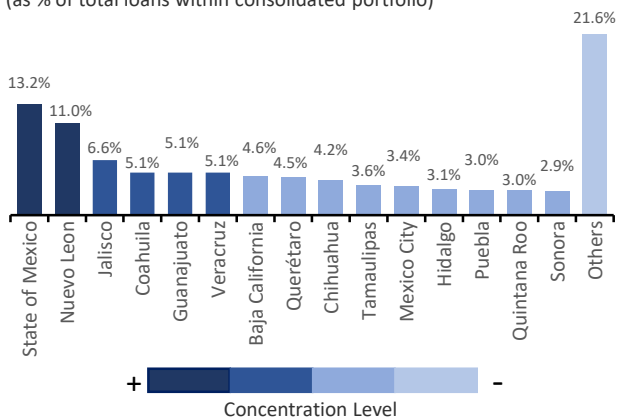
Distribution by origination program

(as % of total consolidated portfolio loan balance)



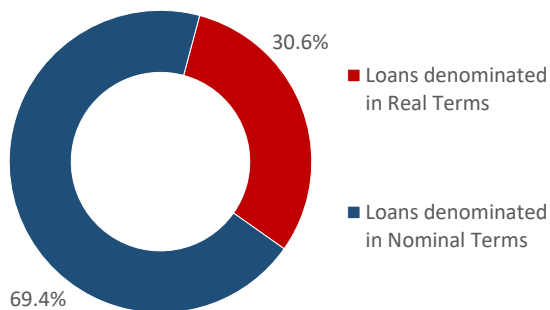
Geographic distribution of the portfolio

(as % of total loans within consolidated portfolio)



Distribution by Interest Rate (Real vs. Nominal)

(as % of total consolidated portfolio loan balance)



Stratification Analysis of Infonavit's Portfolio

(Infonavit's on and off balance portfolio)

By Loan Denomination							
Loan Denomination	Average Interest Rate	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Infonavi Total VSM (real rate)	9.50%	42,875	42.40%	\$ 6,581,626,332	24.01%	2,562,440	24.01%
Infonavit Total Pesos	12.00%	29,597	29.27%	\$ 6,416,807,401	23.41%	2,498,270	23.41%
Infonavit Mas Credito Pesos	10.86%	28,642	28.33%	\$ 14,413,953,840	52.58%	5,611,818	52.58%
Total		101,114	100.00%	\$ 27,412,387,573	100.00%	10,672,528	100.00%

By Worker's Salary							
Worker's Salary		Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
<=4.50 - 5 VSM		18,760	18.55%	\$ 3,271,246,297	11.93%	1,273,602	11.93%
5.01 - 6 VSM		18,405	18.20%	\$ 3,259,367,901	11.89%	1,268,977	11.89%
6.01 - 7 VSM		11,880	11.75%	\$ 1,791,651,309	6.54%	697,548	6.54%
7.01 - 8 VSM		11,714	11.58%	\$ 1,938,182,207	7.07%	754,597	7.07%
8.01 - 9 VSM		6,950	6.87%	\$ 1,542,186,969	5.63%	600,423	5.63%
9.01 - 10 VSM		5,463	5.40%	\$ 1,394,226,085	5.09%	542,817	5.09%
> 10.01 VSM		27,942	27.63%	\$ 14,215,526,804	51.86%	5,534,564	51.86%
Total		101,114	100.00%	\$ 27,412,387,573	100.00%	10,672,528	100.00%

By Interest Rate in VSM							
Interest Rate		Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
8.50%		469	1.09%	\$ 72,532,933	1.10%	28,239	1.10%
8.6% - 9.0%		8,135	18.97%	\$ 1,165,084,964	17.70%	453,605	17.70%
9.1% - 9.50%		27,248	63.55%	\$ 3,717,614,263	56.48%	1,447,387	56.48%
9.6% - 10.0%		7,023	16.38%	\$ 1,626,394,173	24.71%	633,208	24.71%
Total		42,875	100.00%	\$ 6,581,626,332	100.00%	2,562,440	100.00%

By Months Past Due ⁽¹⁾							
Months Past Due		Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
0 months		90,469	89.47%	\$ 24,616,425,236	89.80%	9,583,969	89.80%
< 91 days		7,906	7.82%	\$ 2,091,836,618	7.63%	814,420	7.63%
≥ 91 days (W/out CDVITOT 13U y 14U)		1,953	1.93%	\$ 569,510,106	2.08%	221,729	2.08%
≥ 91 days (CDVITOT 13U y 14U)		786	0.78%	\$ 134,615,612	0.49%	52,410	0.49%
Total		101,114	100.00%	\$ 27,412,387,573	100.00%	10,672,528	100.00%

By Loan to Value (LTV)							
Loan to Value (LTV)		Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
<= 65%		17,288	17.10%	\$ 4,003,964,894	14.61%	1,558,873	14.61%
65% - 74.9%		16,477	16.30%	\$ 3,937,127,921	14.36%	1,532,851	14.36%
75% - 84.9%		27,245	26.94%	\$ 7,064,741,403	25.77%	2,750,532	25.77%
85% - 95.0%		40,104	39.66%	\$ 12,406,553,356	45.26%	4,830,272	45.26%
Total		101,114	100.00%	\$ 27,412,387,573	100.00%	10,672,528	100.00%

By Loan Regime ⁽¹⁾							
Loan Regime		Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Ordinary Amortization Regime (ROA)		83,701	82.78%	\$ 22,790,593,802	83.14%	8,873,114	83.14%
Special Amortization Regime (REA)		13,961	13.81%	\$ 3,681,442,373	13.43%	1,433,304	13.43%
Extension		3,452	3.41%	\$ 940,351,398	3.43%	366,109	3.43%
Total		101,114	100.00%	\$ 27,412,387,573	100.00%	10,672,528	100.00%

By Total Current Balance Co-participated - VSM							
Total Current Balance		Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Less than or equal to 100 VSM		37,722	87.98%	\$ 4,713,541,583	71.62%	1,835,134	71.62%
100.01 - 200 VSM		4,561	10.64%	\$ 1,480,802,685	22.50%	576,524	22.50%
200.01 - 300 VSM		463	1.08%	\$ 273,480,564	4.16%	106,475	4.16%
300.01 - 400 VSM		114	0.27%	\$ 96,868,998	1.47%	37,714	1.47%
> 400 VSM		15	0.03%	\$ 16,932,503	0.26%	6,592	0.26%
Total		42,875	100.00%	\$ 6,581,626,332	100.00%	2,562,440	100.00%

(1) Considers 174 loans in conciliation process with Infonavit.

Stratification Analysis of Infonavit's Portfolio (Cont.)

(Infonavit's on and off balance portfolio)

By Total Current Balance Co-participated - Pesos						
Total Current Balance	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
< 200 thousand Ps.	24,918	42.79%	\$ 3,972,051,168	19.07%	1,546,448	19.07%
200.1 thousand Ps. -- 400 thousand Ps.	15,556	26.71%	\$ 4,232,270,990	20.32%	1,647,760	20.32%
400.1 thousand Ps. -- 600 thousand Ps.	7,859	13.49%	\$ 3,856,736,415	18.51%	1,501,552	18.51%
> 600.1 thousand Ps.	9,906	17.01%	\$ 8,769,702,667	42.10%	3,414,328	42.10%
Total	58,239	100.00%	\$ 20,830,761,241	100.00%	8,110,088	100.00%

By Worker's Age (years)						
Worker's Age	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Less than or equal to 25 years	8,428	8.34%	\$ 1,515,776,881	5.53%	590,141	5.53%
25.1 - 30 years	21,115	20.88%	\$ 4,005,079,823	14.61%	1,559,307	14.61%
30.1 - 35 years	18,947	18.74%	\$ 4,144,631,376	15.12%	1,613,639	15.12%
35.1 - 40 years	16,032	15.86%	\$ 4,609,347,117	16.81%	1,794,568	16.81%
40.1 - 45 years	14,125	13.97%	\$ 5,134,972,086	18.73%	1,999,210	18.73%
45.1 - 50 years	11,772	11.64%	\$ 4,419,015,428	16.12%	1,720,465	16.12%
50.1 - 55 years	7,488	7.41%	\$ 2,681,311,783	9.78%	1,043,921	9.78%
55.1 - 60 years	2,994	2.96%	\$ 863,088,698	3.15%	336,028	3.15%
60.1 - 65 years	213	0.21%	\$ 39,164,382	0.14%	15,248	0.14%
Total	101,114	100.00%	\$ 27,412,387,573	100.00%	10,672,528	100.00%

Stratification Analysis of Fovissste's Portfolio

(collection rights on Fovissste's portfolio)

By Loan Denomination							
Loan Denomination	Average Interest Rate	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Fovissste VSM (real rate)	5.36%	6,919	100.00%	\$ 2,757,851,758	100.00%	1,073,721	100.00%
Total		6,919	100.00%	\$ 2,757,851,758	100.00%	1,073,721	100.00%

By Worker's Salary						
Worker's Salary	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
< 3.5 VSM	18	0.26%	\$ 2,575,043	0.09%	1,003	0.09%
3.51 - 4.5 VSM	4,182	60.44%	\$ 1,777,536,022	64.45%	692,052	64.45%
> 4.51 VSM	2,719	39.30%	\$ 977,740,693	35.45%	380,666	35.45%
Total	6,919	100.00%	\$ 2,757,851,758	100.00%	1,073,721	100.00%

By Interest Rate in VSM						
Interest Rate	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
5% VSM	3,866	55.88%	\$ 1,480,848,646	53.70%	576,542	53.70%
5.5% VSM	1,239	17.91%	\$ 546,762,805	19.83%	212,872	19.83%
6% VSM	1,814	26.22%	\$ 730,240,307	26.48%	284,306	26.48%
Total	6,919	100.00%	\$ 2,757,851,758	100.00%	1,073,721	100.00%

By Months Past Due						
Months Past Due	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
0 months	6,731	97.28%	\$ 2,674,348,453	96.97%	1,041,210	96.97%
< 91 days	95	1.37%	\$ 40,703,238	1.48%	15,847	1.48%
≥ 91 days	93	1.34%	\$ 42,800,068	1.55%	16,663	1.55%
Total	6,919	100.00%	\$ 2,757,851,758	100.00%	1,073,721	100.00%

By Loan to Value (LTV)						
Loan to Value (LTV)	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
<= 65%	1,918	27.72%	\$ 500,309,813	18.14%	194,787	18.14%
65% - 74.9%	1,359	19.64%	\$ 554,955,770	20.12%	216,062	20.12%
75% - 84.9%	2,435	35.19%	\$ 1,116,747,101	40.49%	434,786	40.49%
85% - 95.0%	1,207	17.44%	\$ 585,839,075	21.24%	228,086	21.24%
Total	6,919	100.00%	\$ 2,757,851,758	100.00%	1,073,721	100.00%

Stratification Analysis of Fovissste's Portfolio (Cont.)

(collection rights on Fovissste's portfolio)

Employment Status						
Total Current Balance	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Active + Pensioner	6,740	97.41%	\$ 2,673,794,419	96.95%	1,040,995	96.95%
Out of Sector	179	2.59%	\$ 84,057,339	3.05%	32,726	3.05%
Total	6,919	100.00%	\$ 2,757,851,758	100.00%	1,073,721	100.00%

By Total Current Balance - VSM						
Total Current Balance	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Less than or equal to 100 VSM	1,344	19.42%	\$ 201,794,198	7.32%	78,565	7.32%
100.01 - 200 VSM	4,457	64.42%	\$ 1,918,484,877	69.56%	746,928	69.56%
200.01 - 300 VSM	1,029	14.87%	\$ 563,027,798	20.42%	219,205	20.42%
300.01 - 400 VSM	89	1.29%	\$ 74,544,886	2.70%	29,023	2.70%
> 400 VSM	0	0.00%	\$ -	0.00%	0	0.00%
Total	6,919	100.00%	\$ 2,757,851,758	100.00%	1,073,721	100.00%

By Worker's Age (years)						
Worker's Age	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Less than or equal to 25 years	173	2.50%	\$ 67,583,469	2.45%	26,312	2.45%
25.1 - 30 years	1,113	16.09%	\$ 446,287,373	16.18%	173,754	16.18%
30.1 - 35 years	1,319	19.06%	\$ 532,351,418	19.30%	207,262	19.30%
35.1 - 40 years	1,303	18.83%	\$ 510,198,130	18.50%	198,637	18.50%
40.1 - 45 years	1,241	17.94%	\$ 477,221,206	17.30%	185,798	17.30%
45.1 - 50 years	1,033	14.93%	\$ 407,010,760	14.76%	158,462	14.76%
50.1 - 55 years	636	9.19%	\$ 267,510,533	9.70%	104,150	9.70%
55.1 - 60 years	101	1.46%	\$ 49,688,869	1.80%	19,345	1.80%
60.1 - 65 years	0	0.00%	\$ -	0.00%	0	0.00%
Total	6,919	100.00%	\$ 2,757,851,758	100.00%	1,073,721	100.00%

Stratification Analysis of Smart Lending's Portfolio

(collection rights on Smart Lending's portfolio)

By Loan Denomination (mortgage guarantee)							
Loan Denomination	Average Interest Rate	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Smart Lending (TAC)	12.89%	66	100.00%	\$ 307,785,799	100.00%	119,831	100.00%
Smart Lending (FHipo Loan)	10.62%	66	100.00%	\$ 307,785,799	100.00%	119,831	100.00%
Total		66	100.00%	\$ 307,785,799	100.00%	119,831	100.00%

By Total Annual Cost (mortgage guarantee)						
Interest Rate	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
5% VSM	3	4.55%	\$ 19,068,412	6.20%	7,424	6.20%
5.5% VSM	19	28.79%	\$ 94,226,020	30.61%	36,685	30.61%
6% VSM	21	31.82%	\$ 79,972,504	25.98%	31,136	25.98%
5.5% VSM	12	18.18%	\$ 34,869,842	11.33%	13,576	11.33%
5% VSM	11	16.67%	\$ 79,649,022	25.88%	31,010	25.88%
Total	66	100.00%	\$ 307,785,799	100.00%	119,831	100.00%

By Interest Rate - FHipo (net of expenses)						
Interest Rate	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
5% VSM	25	37.88%	\$ 110,073,393	35.76%	42,855	35.76%
5.5% VSM	16	24.24%	\$ 67,252,397	21.85%	26,184	21.85%
6% VSM	12	18.18%	\$ 54,458,837	17.69%	21,203	17.69%
5.5% VSM	5	7.58%	\$ 14,144,900	4.60%	5,507	4.60%
5% VSM	8	12.12%	\$ 61,856,272	20.10%	24,083	20.10%
Total	66	100.00%	\$ 307,785,799	100.00%	119,831	100.00%

Stratification Analysis of Smart Lending's Portfolio (Cont.)

(collection rights on Smart Lending's portfolio)

By Worker's Salary (mortgage guarantee)						
Worker's Salary	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
< 25 VSM	5	7.58%	\$ 4,890,843	1.59%	1,904	1.59%
25 - 50 VSM	12	18.18%	\$ 37,652,423	12.23%	14,659	12.23%
50 - 100 VSM	13	19.70%	\$ 39,802,033	12.93%	15,496	12.93%
> 100 VSM	36	54.55%	\$ 225,440,501	73.25%	87,771	73.25%
Total	66	100.00%	\$ 307,785,799	100.00%	119,831	100.00%

By Months Past Due (mortgage guarantee)						
Months Past Due	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
0 months	66	100.00%	\$ 307,785,799	100.00%	119,831	100.00%
< 91 days	0	0.00%	-	0.00%	0	0.00%
≥ 91 days	0	0.00%	-	0.00%	0	0.00%
Total	66	100.00%	\$ 307,785,799	100.00%	119,831	100.00%

By Loan to Value (LTV, mortgage guarantee)						
Loan to Value (LTV)	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
<= 65%	29	43.94%	\$ 147,380,964	47.88%	57,380	47.88%
65% - 74.9%	14	21.21%	\$ 69,778,751	22.67%	27,167	22.67%
75% - 84.9%	16	24.24%	\$ 64,393,839	20.92%	25,071	20.92%
85% - 95.0%	7	10.61%	\$ 26,232,246	8.52%	10,213	8.52%
Total	66	100.00%	\$ 307,785,799	100.00%	119,831	100.00%

By Total Current Balance (mortgage guarantee)						
Total Current Balance	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Less than or equal to 100 VSM	26	39.39%	\$ 38,224,171	12.42%	14,882	12.42%
100.01 - 200 VSM	18	27.27%	\$ 61,725,082	20.05%	24,032	20.05%
200.01 - 300 VSM	9	13.64%	\$ 53,186,279	17.28%	20,707	17.28%
300.01 - 400 VSM	5	7.58%	\$ 45,572,455	14.81%	17,743	14.81%
200.01 - 300 VSM	4	6.06%	\$ 46,175,206	15.00%	17,977	15.00%
> 400 VSM	4	6.06%	\$ 62,902,607	20.44%	24,490	20.44%
Total	66	100.00%	\$ 307,785,799	100.00%	119,831	100.00%

By Worker's Age (mortgage guarantee)						
Worker's Age	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
Less than or equal to 25 years	1	1.52%	\$ 1,330,000	0.43%	518	0.43%
25.1 - 30 years	8	12.12%	\$ 16,545,954	5.38%	6,442	5.38%
30.1 - 35 years	25	37.88%	\$ 119,100,979	38.70%	46,370	38.70%
35.1 - 40 years	10	15.15%	\$ 51,675,500	16.79%	20,119	16.79%
40.1 - 45 years	8	12.12%	\$ 40,137,342	13.04%	15,627	13.04%
45.1 - 50 years	7	10.61%	\$ 58,441,875	18.99%	22,753	18.99%
50.1 - 55 years	4	6.06%	\$ 11,385,572	3.70%	4,433	3.70%
55.1 - 60 years	3	4.55%	\$ 9,168,576	2.98%	3,570	2.98%
60.1 - 65 years	0	0.00%	-	0.00%	0	0.00%
Total	66	100.00%	\$ 307,785,799	100.00%	119,831	100.00%