



[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 March 31<sup>st</sup>, 2020

FHipo presents the following summary of its portfolio as of the 1Q20. The securitized portfolio does not consolidate in FHipo's balance, however, it is consolidated within this report.

April 30<sup>th</sup>, 2020

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## Summary of FHipo's Consolidated Portfolio Characteristics

FHipo - Consolidated Portfolio	1Q20	1Q19	Var. %
<b>Total Balance (FHipo's Participation)</b>	<b>\$29,061 million <sup>(1)</sup></b>	<b>\$31,343 million <sup>(1)</sup></b>	<b>(7.28%)</b>
<b>Total Number of Loans</b>	<b>102,675</b>	<b>110,363</b>	<b>(6.97%)</b>
Average co-participated loan balance by Mortgage Loan	\$283,043	\$283,999	(0.34%)
Average Loan-to-Value at Origination (LTV)	77.62%	77.27%	0.34%
Payment-to-Income (PTI) <sup>(2)</sup>	24.24%	24.15%	0.09%
<b>Current Portfolio</b>	<b>97.19% (NPL = 2.81%)</b>	<b>98.32% (NPL = 1.68%)</b>	<b>1.13%</b>

By Origination Program			
<b>Infonavit Total (IT)</b>			
<b>Portfolio Balance IT (VSM <sup>(3)</sup> and Pesos)</b>	<b>\$11,948 million</b>	<b>\$13,786 million</b>	<b>(13.33%)</b>
Portfolio Balance - IT VSM <sup>(3)</sup>	\$5,984 million	\$7,150 million	(16.31%)
Average Interest Rate - IT VSM <sup>(2)(3)</sup>	9.49% (Real)	9.51% (Real)	(0.02%)
Portfolio Balance - IT Pesos	\$5,964 million	\$6,636 million	(10.14%)
Average Interest Rate - IT Pesos	12.00% (Nominal)	12.00% (Nominal)	NA

<b>Infonavit Más Crédito (IMC)</b>			
<b>Portfolio Balance IMC</b>	<b>\$14,055 million</b>	<b>\$14,572 million</b>	<b>(3.55%)</b>
Average Interest Rate IMC <sup>(2)</sup>	10.94% (Nominal)	10.84% (Nominal)	0.10%

<b>Fovissste</b>			
<b>Portfolio Balance Fovissste <sup>(3)</sup></b>	<b>\$2,729 million</b>	<b>\$2,851 million</b>	<b>(4.28%)</b>
Average Interest Rate <sup>(2)(3)</sup>	5.36% (Real)	5.37% (Real)	(0.01%)

<b>Smart Lending</b>			
<b>Portfolio Balance Smart Lending</b>	<b>\$329 million</b>	<b>\$134 million</b>	<b>145.52%</b>
Average Interest Rate <sup>(2)(4)</sup>	13.47% (Nominal)	13.11% (Nominal)	0.36%

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

(1) FHipo's principal outstanding portfolio balance, excluding accrued interest and indexation on loans denominated in times minimum wage (VSM).

(2) Weighted average by "Total Balance".

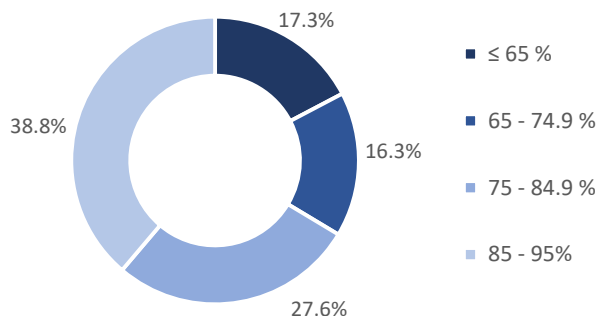
(3) VSM denominated loans are indexed to the lower between the increase in the minimum wage and the increase in the UMA.

(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").

## Consolidated Portfolio Characteristics

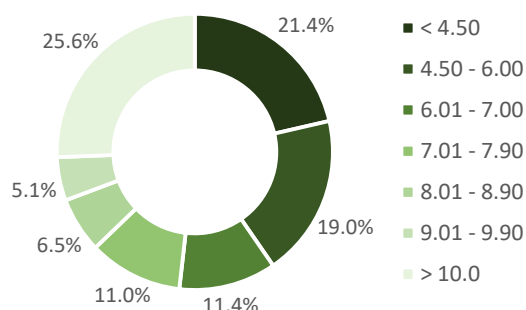
### Distribution by Loan-to-Value (LTV) at loan origination date

(as % of total loans within consolidated portfolio)



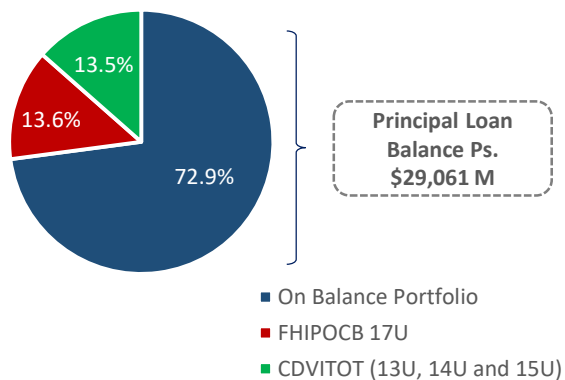
### Distribution by borrower's salary in VSM at loan origination date

(as % of total loans within consolidated portfolio)



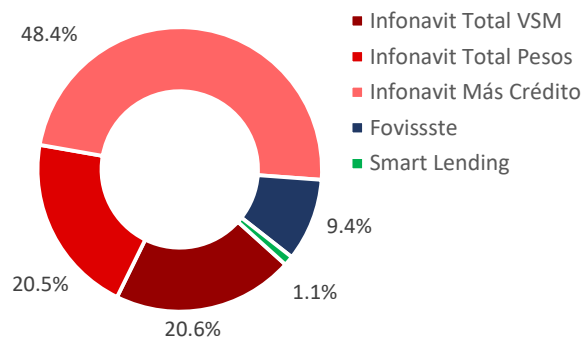
### Distribution by loan balance (on and off balance)

(as % of total consolidated portfolio loan balance)



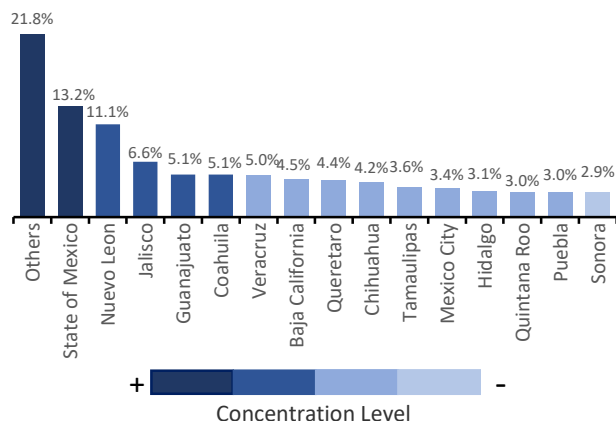
### Distribution by origination program

(as % of total consolidated portfolio loan balance)



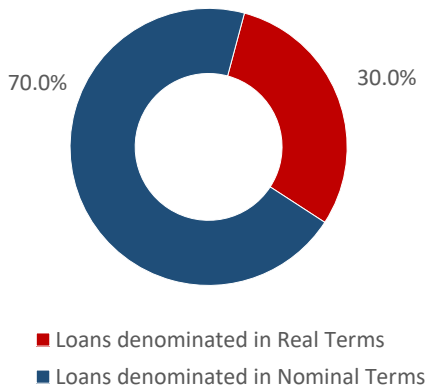
### Geographic distribution of the portfolio

(as % of total loans within consolidated portfolio)



### Distribution by interest rate (Real vs. Nominal)

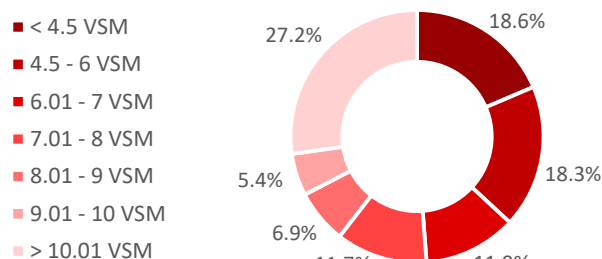
(as % of total consolidated portfolio loan balance)



## INFONAVIT's Portfolio Characteristics (INFONAVIT Total and INFONAVIT Más Crédito)

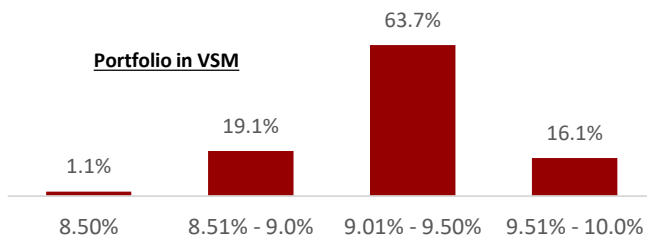
### Distribution by borrower's salary in VSM at loan origination date

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



### Distribution by interest rate in VSM <sup>(1)</sup>

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



#### Portfolio in Pesos

**INFONAVIT Total Pesos** = 12.00% nominal

**INFONAVIT Más Crédito:**

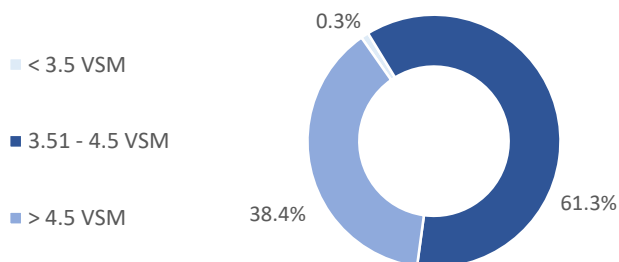
Average Rate = 10.94% nominal

Current Origination Rate = 11.90% nominal <sup>(2)</sup>

## FOVISSSTE's Portfolio characteristics

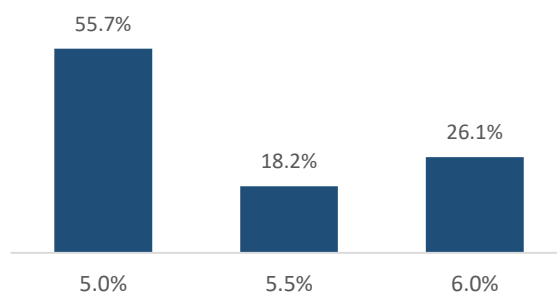
### Distribution by borrower's salary in VSM at loan origination date

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



### Distribution by interest rate in VSM <sup>(1)</sup>

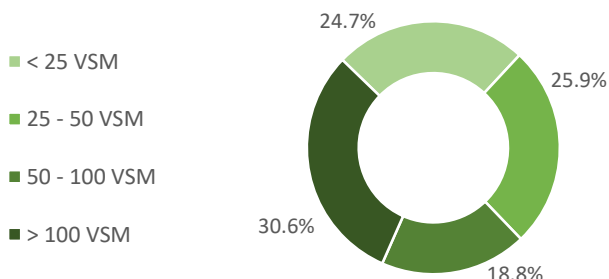
(as % of total loans within FOVISSSTE's portfolio)



## Smart Lending's Portfolio characteristics

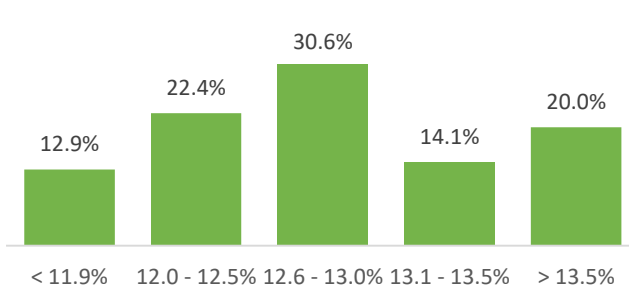
### Distribution by borrower's salary at loan origination date on mortgage guarantee

(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 11<sup>th</sup>, 2019.

(3) APR before incurring in expenses such as insurance/accessories, origination fee and administration fee, which are covered by SL.

## 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)	9.49%	40,274	42.02%	\$ 5,984,283,040	23.01%	2,265,787	23.01%
Infonavit Total Pesos	12.00%	27,832	29.04%	\$ 5,963,309,700	22.93%	2,257,846	22.93%
Infonavit Mas Credito Pesos	10.94%	27,731	28.94%	\$ 14,055,361,824	54.05%	5,321,683	54.05%
<b>Total</b>		<b>95,837</b>	<b>100.00%</b>	<b>\$ 26,002,954,564</b>	<b>100.00%</b>	<b>9,845,315</b>	<b>100.00%</b>

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	17,860	18.64%	\$ 3,111,227,302	11.96%	1,177,982	11.96%	
5.01 - 6 VSM	17,554	18.32%	\$ 3,106,764,957	11.95%	1,176,293	11.95%	
6.01 - 7 VSM	11,407	11.90%	\$ 1,705,842,132	6.56%	645,871	6.56%	
7.01 - 8 VSM	11,191	11.68%	\$ 1,842,786,181	7.09%	697,721	7.09%	
8.01 - 9 VSM	6,577	6.86%	\$ 1,466,539,133	5.64%	555,265	5.64%	
9.01 - 10 VSM	5,202	5.43%	\$ 1,332,003,226	5.12%	504,327	5.12%	
> 10.01 VSM	26,046	27.18%	\$ 13,437,791,633	51.68%	5,087,856	51.68%	
<b>Total</b>	<b>95,837</b>	<b>100.00%</b>	<b>\$ 26,002,954,564</b>	<b>100.00%</b>	<b>9,845,315</b>	<b>100.00%</b>	

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%	436	1.08%	\$ 65,933,992	1.10%	24,964	1.10%	
8.6% - 9.0%	7,754	19.25%	\$ 1,089,037,682	18.20%	412,335	18.20%	
9.1% - 9.50%	25,802	64.07%	\$ 3,408,230,169	56.95%	1,290,434	56.95%	
9.6% - 10.0%	6,282	15.60%	\$ 1,421,081,197	23.75%	538,054	23.75%	
<b>Total</b>	<b>40,274</b>	<b>100.00%</b>	<b>\$ 5,984,283,040</b>	<b>100.00%</b>	<b>2,265,787</b>	<b>100.00%</b>	

By 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	86,273	90.02%	\$ 23,325,213,336	89.70%	8,831,461	89.70%	
< 91 days	6,609	6.90%	\$ 1,911,881,630	7.35%	723,882	7.35%	
≥ 91 days (W/out CDVITOT 13U y 14U)	1,637	1.71%	\$ 539,382,581	2.07%	204,223	2.07%	
≥ 91 days (CDVITOT 13U y 14U)	1,318	1.38%	\$ 226,477,017	0.87%	85,749	0.87%	
<b>Total</b>	<b>95,837</b>	<b>100.00%</b>	<b>\$ 26,002,954,564</b>	<b>100.00%</b>	<b>9,845,315</b>	<b>100.00%</b>	

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%	15,968	16.66%	\$ 3,675,119,025	14.13%	1,391,484	14.13%	
65% - 74.9%	15,335	16.00%	\$ 3,591,609,959	13.81%	1,359,866	13.81%	
75% - 84.9%	25,920	27.05%	\$ 6,704,519,021	25.78%	2,538,485	25.78%	
85% - 95.0%	38,614	40.29%	\$ 12,031,706,559	46.27%	4,555,480	46.27%	
<b>Total</b>	<b>95,837</b>	<b>100.00%</b>	<b>\$ 26,002,954,564</b>	<b>100.00%</b>	<b>9,845,315</b>	<b>100.00%</b>	

By Loan Regime							
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)	78,513	81.92%	\$ 21,331,124,612	82.03%	8,076,453	82.03%	
Special Amortization Regime (REA)	13,753	14.35%	\$ 3,733,458,023	14.36%	1,413,573	14.36%	
Extension	3,571	3.73%	\$ 938,371,929	3.61%	355,289	3.61%	
<b>Total</b>	<b>95,837</b>	<b>100.00%</b>	<b>\$ 26,002,954,564</b>	<b>100.00%</b>	<b>9,845,315</b>	<b>100.00%</b>	

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	36,015	89.42%	\$ 4,410,067,724	73.69%	1,669,753	73.69%	
100.01 - 200 VSM	3,797	9.43%	\$ 1,266,174,086	21.16%	479,403	21.16%	
200.01 - 300 VSM	370	0.92%	\$ 224,731,053	3.76%	85,088	3.76%	
300.01 - 400 VSM	81	0.20%	\$ 70,625,432	1.18%	26,740	1.18%	
> 400 VSM	11	0.03%	\$ 12,684,746	0.21%	4,803	0.21%	
<b>Total</b>	<b>40,274</b>	<b>100.00%</b>	<b>\$ 5,984,283,040</b>	<b>100.00%</b>	<b>2,265,787</b>	<b>100.00%</b>	

Note: The balances presented, consider FHipo's principal outstanding portfolio balance, excluding accrued interest and indexation on loans denominated in times minimum wage (VSM).

## 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.	23,537	42.36%	\$ 3,725,594,188	18.61%	1,410,595	18.61%
200.1 thousand Ps. -- 400 thousand Ps.	14,809	26.65%	\$ 4,045,050,683	20.21%	1,531,549	20.21%
400.1 thousand Ps. -- 600 thousand Ps.	7,642	13.75%	\$ 3,747,551,007	18.72%	1,418,909	18.72%
> 600.1 thousand Ps.	9,575	17.23%	\$ 8,500,475,646	42.46%	3,218,475	42.46%
<b>Total</b>	<b>55,563</b>	<b>100.00%</b>	<b>\$ 20,018,671,524</b>	<b>100.00%</b>	<b>7,579,528</b>	<b>100.00%</b>

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	7,972	8.32%	\$ 1,412,413,134	5.43%	534,772	5.43%
25.1 - 30 years	19,936	20.80%	\$ 3,697,446,738	14.22%	1,399,938	14.22%
30.1 - 35 years	18,044	18.83%	\$ 3,902,915,944	15.01%	1,477,734	15.01%
35.1 - 40 years	15,321	15.99%	\$ 4,439,677,475	17.07%	1,680,964	17.07%
40.1 - 45 years	13,449	14.03%	\$ 4,937,253,201	18.99%	1,869,357	18.99%
45.1 - 50 years	10,986	11.46%	\$ 4,210,027,211	16.19%	1,594,013	16.19%
50.1 - 55 years	7,005	7.31%	\$ 2,529,111,783	9.73%	957,580	9.73%
55.1 - 60 years	2,922	3.05%	\$ 838,026,023	3.22%	317,296	3.22%
60.1 - 65 years	202	0.21%	\$ 36,083,055	0.14%	13,662	0.14%
<b>Total</b>	<b>95,837</b>	<b>100.00%</b>	<b>\$ 26,002,954,564</b>	<b>100.00%</b>	<b>9,845,315</b>	<b>100.00%</b>

## 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%	6,753	100.00%	\$ 2,729,396,112	100.00%	1,033,412	100.00%
<b>Total</b>		<b>6,753</b>	<b>100.00%</b>	<b>\$ 2,729,396,112</b>	<b>100.00%</b>	<b>1,033,412</b>	<b>100.00%</b>

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	17	0.25%	\$ 2,421,232	0.09%	917	0.09%
3.51 - 4.5 VSM	4,141	61.32%	\$ 1,775,905,896	65.07%	672,399	65.07%
> 4.51 VSM	2,595	38.43%	\$ 951,068,984	34.85%	360,097	34.85%
<b>Total</b>	<b>6,753</b>	<b>100.00%</b>	<b>\$ 2,729,396,112</b>	<b>100.00%</b>	<b>1,033,412</b>	<b>100.00%</b>

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	3,763	55.72%	\$ 1,471,839,869	53.93%	557,272	53.93%
5.5% VSM	1,231	18.23%	\$ 545,240,381	19.98%	206,441	19.98%
6% VSM	1,759	26.05%	\$ 712,315,863	26.10%	269,699	26.10%
<b>Total</b>	<b>6,753</b>	<b>100.00%</b>	<b>\$ 2,729,396,112</b>	<b>100.00%</b>	<b>1,033,412</b>	<b>100.00%</b>

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	6,478	95.93%	\$ 2,607,219,659	95.52%	987,153	95.52%
< 91 days	164	2.43%	\$ 71,262,825	2.61%	26,982	2.61%
≥ 91 days	111	1.64%	\$ 50,913,629	1.87%	19,277	1.87%
<b>Total</b>	<b>6,753</b>	<b>100.00%</b>	<b>\$ 2,729,396,112</b>	<b>100.00%</b>	<b>1,033,412</b>	<b>100.00%</b>

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%	1,779	26.34%	\$ 477,083,486	17.48%	180,635	17.48%
65% - 74.9%	1,347	19.95%	\$ 547,174,946	20.05%	207,173	20.05%
75% - 84.9%	2,423	35.88%	\$ 1,116,740,046	40.92%	422,823	40.92%
85% - 95.0%	1,204	17.83%	\$ 588,397,634	21.56%	222,781	21.56%
<b>Total</b>	<b>6,753</b>	<b>100.00%</b>	<b>\$ 2,729,396,112</b>	<b>100.00%</b>	<b>1,033,412</b>	<b>100.00%</b>

Note: The balances presented, consider FHipo's principal outstanding portfolio balance, excluding accrued interest and indexation on loans denominated in times minimum wage (VSM).

## 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	6,550	96.99%	\$ 2,632,381,952	96.45%	996,680	96.45%
Out of Sector	203	3.01%	\$ 97,014,160	3.55%	36,732	3.55%
<b>Total</b>	<b>6,753</b>	<b>100.00%</b>	<b>\$ 2,729,396,112</b>	<b>100.00%</b>	<b>1,033,412</b>	<b>100.00%</b>

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	1,333	19.74%	\$ 209,407,554	7.67%	79,287	7.67%
100.01 - 200 VSM	4,551	67.39%	\$ 2,003,325,551	73.40%	758,505	73.40%
200.01 - 300 VSM	794	11.76%	\$ 452,022,469	16.56%	171,146	16.56%
300.01 - 400 VSM	75	1.11%	\$ 64,640,539	2.37%	24,474	2.37%
> 400 VSM	0	0.00%	\$ -	0.00%	0	0.00%
<b>Total</b>	<b>6,753</b>	<b>100.00%</b>	<b>\$ 2,729,396,112</b>	<b>100.00%</b>	<b>1,033,412</b>	<b>100.00%</b>

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	171	2.53%	\$ 66,931,717	2.45%	25,342	2.45%
25.1 - 30 years	1,090	16.14%	\$ 442,304,274	16.21%	167,467	16.21%
30.1 - 35 years	1,285	19.03%	\$ 526,565,401	19.29%	199,370	19.29%
35.1 - 40 years	1,258	18.63%	\$ 503,523,735	18.45%	190,646	18.45%
40.1 - 45 years	1,209	17.90%	\$ 470,928,748	17.25%	178,304	17.25%
45.1 - 50 years	1,017	15.06%	\$ 403,138,984	14.77%	152,638	14.77%
50.1 - 55 years	622	9.21%	\$ 266,121,817	9.75%	100,760	9.75%
55.1 - 60 years	101	1.50%	\$ 49,881,437	1.83%	18,886	1.83%
60.1 - 65 years	0	0.00%	\$ -	0.00%	0	0.00%
<b>Total</b>	<b>6,753</b>	<b>100.00%</b>	<b>\$ 2,729,396,112</b>	<b>100.00%</b>	<b>1,033,412</b>	<b>100.00%</b>

## 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)	13.47%	85	100.00%	\$ 329,105,276	100.00%	124,607	100.00%
Smart Lending (FHipo Loan)	10.78%	85	100.00%	\$ 329,105,276	100.00%	124,607	100.00%
<b>Total</b>		<b>85</b>	<b>100.00%</b>	<b>\$ 329,105,276</b>	<b>100.00%</b>	<b>124,607</b>	<b>100.00%</b>

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	11	12.94%	\$ 42,210,488	12.83%	15,982	12.83%
5.5% VSM	19	22.35%	\$ 78,196,859	23.76%	29,607	23.76%
6% VSM	26	30.59%	\$ 115,220,516	35.01%	43,625	35.01%
5.5% VSM	12	14.12%	\$ 30,406,898	9.24%	11,513	9.24%
5% VSM	17	20.00%	\$ 63,070,516	19.16%	23,880	19.16%
<b>Total</b>	<b>85</b>	<b>100.00%</b>	<b>\$ 329,105,276</b>	<b>100.00%</b>	<b>124,607</b>	<b>100.00%</b>

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	9	10.59%	\$ 27,633,829	8.40%	10,463	8.40%
5.5% VSM	15	17.65%	\$ 53,315,414	16.20%	20,186	16.20%
6% VSM	36	42.35%	\$ 174,701,552	53.08%	66,146	53.08%
5.5% VSM	15	17.65%	\$ 54,580,342	16.58%	20,665	16.58%
5% VSM	10	11.76%	\$ 18,874,140	5.73%	7,146	5.73%
<b>Total</b>	<b>85</b>	<b>100.00%</b>	<b>\$ 329,105,276</b>	<b>100.00%</b>	<b>124,607</b>	<b>100.00%</b>

Note: The balances presented, consider FHipo's principal outstanding portfolio balance, excluding accrued interest and indexation on loans denominated in times minimum wage (VSM).

## 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	21	24.71%	\$ 23,502,504	7.14%	8,899	7.14%
25 - 50 VSM	22	25.88%	\$ 53,715,031	16.32%	20,338	16.32%
50 - 100 VSM	16	18.82%	\$ 58,946,986	17.91%	22,319	17.91%
> 100 VSM	26	30.59%	\$ 192,940,755	58.63%	73,052	58.63%
<b>Total</b>	<b>85</b>	<b>100.00%</b>	<b>\$ 329,105,276</b>	<b>100.00%</b>	<b>124,607</b>	<b>100.00%</b>

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	85	100.00%	\$ 329,105,276	100.00%	124,607	100.00%
< 91 days	0	0.00%	-	0.00%	0	0.00%
≥ 91 days	0	0.00%	-	0.00%	0	0.00%
<b>Total</b>	<b>85</b>	<b>100.00%</b>	<b>\$ 329,105,276</b>	<b>100.00%</b>	<b>124,607</b>	<b>100.00%</b>

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%	37	43.53%	\$ 167,604,348	50.93%	63,459	50.93%
65% - 74.9%	13	15.29%	\$ 57,063,291	17.34%	21,605	17.34%
75% - 84.9%	26	30.59%	\$ 77,222,779	23.46%	29,238	23.46%
85% - 95.0%	9	10.59%	\$ 27,214,858	8.27%	10,304	8.27%
<b>Total</b>	<b>85</b>	<b>100.00%</b>	<b>\$ 329,105,276</b>	<b>100.00%</b>	<b>124,607</b>	<b>100.00%</b>

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	39	45.88%	\$ 53,974,297	16.40%	20,436	16.40%
100.01 - 200 VSM	27	31.76%	\$ 94,176,154	28.62%	35,657	28.62%
200.01 - 300 VSM	9	10.59%	\$ 58,211,763	17.69%	22,040	17.69%
300.01 - 400 VSM	5	5.88%	\$ 48,041,821	14.60%	18,190	14.60%
200.01 - 300 VSM	2	2.35%	\$ 23,593,232	7.17%	8,933	7.17%
> 400 VSM	3	3.53%	\$ 51,108,010	15.53%	19,351	15.53%
<b>Total</b>	<b>85</b>	<b>100.00%</b>	<b>\$ 329,105,276</b>	<b>100.00%</b>	<b>124,607</b>	<b>100.00%</b>

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	1.18%	\$ 1,911,600	0.58%	724	0.58%
25.1 - 30 years	14	16.47%	\$ 42,847,742	13.02%	16,223	13.02%
30.1 - 35 years	24	28.24%	\$ 100,982,718	30.68%	38,234	30.68%
35.1 - 40 years	13	15.29%	\$ 53,929,675	16.39%	20,419	16.39%
40.1 - 45 years	13	15.29%	\$ 39,431,411	11.98%	14,930	11.98%
45.1 - 50 years	7	8.24%	\$ 44,305,325	13.46%	16,775	13.46%
50.1 - 55 years	9	10.59%	\$ 34,527,421	10.49%	13,073	10.49%
55.1 - 60 years	4	4.71%	\$ 11,169,384	3.39%	4,229	3.39%
60.1 - 65 years	0	0.00%	-	0.00%	0	0.00%
<b>Total</b>	<b>85</b>	<b>100.00%</b>	<b>\$ 329,105,276</b>	<b>100.00%</b>	<b>124,607</b>	<b>100.00%</b>

By Loan Term						
Term (months)	Number of Loans	% of Total Loans	Balance in Pesos	% of Total Balance in Pesos	Balance in VSM	% of Total Balance in VSM
120 - 179	3	3.53%	\$ 11,351,900	3.45%	4,298	3.45%
180 - 239	18	21.18%	\$ 33,665,312	10.23%	12,746	10.23%
240 - 299	51	60.00%	\$ 187,019,109	56.83%	70,810	56.83%
300 - 360	13	15.29%	\$ 52,900,804	16.07%	20,029	16.07%
<b>Total</b>	<b>85</b>	<b>100.00%</b>	<b>\$ 284,937,125</b>	<b>86.58%</b>	<b>107,884</b>	<b>86.58%</b>

Note: The balances presented, consider FHipo's principal outstanding portfolio balance, excluding accrued interest and indexation on loans denominated in times minimum wage (VSM).

