

INSTITUTO DE SEGURIDAD Y SERVICIOS SOCIALES DE LOS TRABAJADORES DEL ESTADO

ACUERDO 67.1351.2015 relativo a la aprobación del Programa de Financiamiento del Fondo de la Vivienda 2016.

Al margen un logotipo, que dice: Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado.- Secretaría General.- SG/1125/2015.

LIC. JOSÉ REYES BAEZA TERRAZAS

Director General del Instituto de Seguridad y
Servicios Sociales de los Trabajadores del Estado
Presente

En sesión celebrada por la Junta Directiva el día 8 de octubre de 2015, al tratarse lo relativo a la aprobación del Programa de Financiamiento del Fondo de la Vivienda 2016, se tomó el siguiente:

ACUERDO 67.1351.2015.- “La Junta Directiva, con fundamento en los artículos 214, fracción XVI, inciso a), de la Ley del ISSSTE y 14, fracción XVII, inciso a), del Estatuto Orgánico; aprueba Programa de Financiamiento del Fondo de la Vivienda 2016, previamente autorizada por la Comisión Ejecutiva del FOVISSSTE mediante Acuerdo 6141.879.2015, conforme a lo siguiente:

El Programa de Crédito 2016, en su escenario básico, prevé el otorgamiento de 119,750 préstamos, de los cuales 45,000 serán destinados al esquema de “Crédito Tradicional” (37.6%), 10,000 con cargo al esquema de “Crédito con Subsidio” (8.3%), 2,000 con cargo al esquema de “Crédito a Pensiona2”, (1.7%), 1,500 con cargo al esquema de “Crédito Conyugal FOVISSSTE-INFONAVIT” (1.2%), 3,500 con cargo al esquema de “Crédito Alia2Plus” (2.9%), 250 con cargo al esquema de “Crédito Respald2” (0.2%), 45,000 del esquema de “Respald2-M” (37.6%), 500 del esquema de “FOVISSSTE-INFONAVIT COF” (0.4%), 2,000 del esquema de “FOVISSSTE EN PESOS” (1.7%), 8,000 del esquema de “FOVISSSTE EN PESOS PAGOS CRECIENTES” (6.7%), y 2,000 del esquema “FOVISSSTE SEGUNDO CREDITO” (1.7%).

Este programa requiere una inversión de \$40,132 millones (Cuarenta mil ciento treinta y dos millones de pesos) que serán financiados con las aportaciones de la subcuenta de vivienda del SAR, la recuperación de créditos, productos financieros, emisiones en los mercados de capital (bursatilización de la cartera), Fondo con líneas de almacenamiento y Cesión de derechos fiduciarios, como se aprecia en el siguiente cuadro.

FONDO DE LA VIVIENDA DEL ISSSTE
PROGRAMA DE FINANCIAMIENTO PARA EL AÑO 2016

INGRESOS

Miles de pesos

CONCEPTO	2016
DISPONIBILIDAD INICIAL	1,018,632
INGRESOS	
APORTACIONES 5% NETA	12,402,488
RECUPERACIÓN DE CRÉDITOS HIPOTECARIOS NETA	7,615,370
OTROS INGRESOS	1,670,737
SUMAN LOS INGRESOS NETOS	21,688,595
OTRAS FUENTES DE FINANCIAMIENTO	
BURSATILIZACIÓN	17,000,000
FONDEO LÍNEAS DE ALMACENAMIENTO	10,000,000
CESIÓN DE DERECHOS FIDUCIARIOS	3,000,000

SUMAN OTRAS FUENTES DE FINANCIAMIENTO	30,000,000
TOTAL PROGRAMA DE FINANCIAMIENTO	52,707,227

En suma se estima obtener recursos financieros por \$52,707.2 millones, de los cuales se destinarán a los siguientes conceptos:

CONCEPTO	IMPORTE (Miles de pesos)
CRÉDITOS HIPOTECARIOS	40,132,471
DEVOLUCIÓN DE DEPÓSITOS 5%	7,021,661
OTRAS EROGACIONES	1,873,830
GASTOS DE ADMINISTRACIÓN	1,382,403
INVERSIÓN FÍSICA	10,000
DISPONIBILIDAD FINAL	2,286,862
TOTAL DE RECURSOS FINANCIEROS	52,707,227

“CRÉDITO TRADICIONAL”, “CONYUGAL FOVISSSTE-INFONAVIT”, “FOVISSSTE INFONAVIT INDIVIDUAL” “ALIA2Plus” y “CRÉDITO CON SUBSIDIO”

Rango en SMMGVDF		Tasa de Interés	TRADICIONAL		FOVISSSTE-INFONAVIT Conyugal e individual	ALIA2+
			Adquisición, Construcción y Redención de pasivos hipotecarios	Ampliación y Reparación o Mejoramiento	Adquisición	Adquisición y Redención de pasivos hipotecarios
Igual o Mayor a:	Menor a:		Monto Máximo en SMMGVDF	Monto Máximo en SMMGVDF	Monto Máximo en SMMGVDF	Monto Máximo en SMMGVDF

Trabajadores con sueldo básico de hasta 5 veces el SMMGVDF

1	1.05	4.0%	70.6768	23.5589	70.6768	18.6405
1.05	1.10	4.0%	74.2106	24.7369	74.2106	19.5725
1.10	1.15	4.0%	77.7444	25.9148	77.7444	20.5045
1.15	1.20	4.0%	81.2783	27.0928	81.2783	21.4366
1.20	1.25	4.0%	84.8121	28.2707	84.8121	22.3686
1.25	1.30	4.0%	88.3459	29.4486	88.3459	23.3006
1.30	1.35	4.0%	91.8798	30.6266	91.8798	24.2326
1.35	1.40	4.0%	95.4136	31.8045	95.4136	25.1646
1.40	1.45	4.0%	98.9475	32.9825	98.9475	26.0967
1.45	1.50	4.0%	102.4813	34.1604	102.4813	27.0287
1.50	1.55	4.0%	106.0151	35.3384	106.0151	27.9607
1.55	1.60	4.0%	109.5490	36.5163	109.5490	28.8927
1.60	1.65	4.0%	113.0828	37.6943	113.0828	29.8248
1.65	1.70	4.0%	116.6166	38.8722	116.6166	30.7568
1.70	1.75	4.0%	120.1505	40.0502	120.1505	31.6888
1.75	1.80	4.0%	123.6843	41.2281	123.6843	32.6208
1.80	1.85	4.0%	127.2182	42.4061	127.2182	33.5529
1.85	1.90	4.0%	130.7520	43.5840	130.7520	34.4849
1.90	1.95	4.0%	134.2858	44.7619	134.2858	35.4169
1.95	2	4.0%	137.8197	45.9399	137.8197	36.3489

2	2.05	4.0%	141.3535	47.1178	141.3535	37.2810
2.05	2.10	4.0%	144.8873	48.2958	144.8873	38.2130
2.10	2.15	4.0%	148.4212	49.4737	148.4212	39.1450
2.15	2.20	4.0%	151.9550	50.6517	151.9550	40.0770
2.20	2.25	4.0%	155.4889	51.8296	155.4889	41.0091
2.25	2.30	4.0%	159.0227	53.0076	159.0227	41.9411
2.30	2.35	4.0%	162.5565	54.1855	162.5565	42.8731
2.35	2.40	4.0%	166.0904	55.3635	166.0904	43.8051
2.40	2.45	4.0%	169.6242	56.5414	169.6242	44.7372
2.45	2.50	4.0%	173.1580	57.7193	173.1580	45.4846
2.50	2.55	4.0%	176.6919	58.8973	176.6919	45.4903
2.55	2.60	4.0%	177.2257	59.0752	177.2257	45.6870
2.60	2.65	4.5%	177.2260	59.0753	177.2260	45.8044
2.65	2.70	4.5%	177.5000	59.1667	177.5000	46.6853
2.70	2.75	4.5%	180.5000	60.1667	180.5000	47.5661
2.75	2.80	4.5%	184.0000	61.3333	184.0000	48.4470
2.80	2.85	4.5%	187.0302	62.3434	187.0302	49.3279
2.85	2.90	4.5%	190.3700	63.4567	190.3700	50.2087
2.90	2.95	4.5%	193.7098	64.5699	193.7098	51.0896
2.95	3	4.5%	197.0497	65.6832	197.0497	51.9704
3	3.05	4.5%	200.3895	66.7965	200.3895	52.8513
3.05	3.10	4.5%	203.7293	67.9098	203.7293	53.7321
3.10	3.15	4.5%	207.0691	69.0230	207.0691	54.6130
3.15	3.20	4.5%	210.4090	70.1363	210.4090	55.4938
3.20	3.25	4.5%	213.7488	71.2496	213.7488	56.3747
3.25	3.30	4.5%	217.0886	72.3629	217.0886	56.5171
3.30	3.35	4.5%	218.0000	72.6667	218.0000	56.8441
3.35	3.40	4.5%	218.1000	72.7000	218.1000	56.9864
3.40	3.45	5.0%	218.2000	72.7333	218.2000	57.0652
3.45	3.50	5.0%	218.8000	72.9333	218.8000	57.5297
3.50	3.55	5.0%	222.0000	74.0000	222.0000	58.3634
3.55	3.60	5.0%	224.4506	74.8169	224.4506	58.5510
3.60	3.65	5.0%	227.6119	75.8706	227.6119	58.7386
3.65	3.70	5.0%	228.5000	76.1667	228.5000	58.7601
3.70	3.75	5.0%	228.9000	76.3000	228.9000	58.9292
3.75	3.80	5.5%	228.9500	76.3167	228.9500	59.2778
3.80	3.85	5.5%	229.6000	76.5333	229.6000	60.0682
3.85	3.90	5.5%	230.7498	76.9166	230.7498	60.8586
3.90	3.95	5.5%	233.7466	77.9155	233.7466	61.6490
3.95	4	5.5%	236.7433	78.9144	236.7433	61.8855
4	4.05	5.5%	239.7401	79.9134	239.7401	62.3066
4.05	4.10	5.5%	239.8368	79.9456	239.8368	62.5431
4.10	4.15	5.5%	240.1000	80.0333	240.1000	62.5684
4.15	4.20	6.0%	240.1500	80.0500	240.1500	62.6471
4.20	4.25	6.0%	240.5000	80.1667	240.5000	63.0282
4.25	4.30	6.0%	245.6000	81.8667	245.6000	63.7786
4.30	4.35	6.0%	246.1000	82.0333	246.1000	64.5289
4.35	4.40	6.0%	247.5111	82.5037	247.5111	65.2792

4.40	4.45	6.0%	250.3560	83.4520	250.3560	66.0296
4.45	4.50	6.0%	253.2010	84.4003	253.2010	66.7799
4.50	4.55	6.0%	256.0459	85.3486	256.0459	67.5303
4.55	4.60	6.0%	258.8909	86.2970	258.8909	68.2806
4.60	4.65	6.0%	261.7358	87.2453	261.7358	69.0309
4.65	4.70	6.0%	264.5808	88.1936	264.5808	69.7813
4.70	4.75	6.0%	267.4257	89.1419	267.4257	70.5316
4.75	4.80	6.0%	270.2707	90.0902	270.2707	71.2819
4.80	4.85	6.0%	273.1157	91.0386	273.1157	72.0323
4.85	4.90	6.0%	275.9606	91.9869	275.9606	72.7826
4.90	4.95	6.0%	278.8056	92.9352	278.8056	73.5329
4.95	5	6.0%	281.6505	93.8835	281.6505	74.2833
Trabajadores con sueldo básico mayor a 5.0 veces el SMMGVD						
5	5.05	6.0%	284.4955	94.8318	284.4955	75.0336
5.05	5.10	6.0%	287.3404	95.7706	287.3404	75.7840
5.10	5.15	6.0%	290.1854	96.7188	290.1854	76.5343
5.15	5.20	6.0%	293.0303	97.6670	293.0303	77.2846
5.20	5.25	6.0%	295.8753	98.6152	295.8753	78.0350
5.25	5.30	6.0%	298.7202	99.5635	298.7202	78.7853
5.30	5.35	6.0%	301.5652	100.5117	301.5652	79.5356
5.35	5.40	6.0%	304.4102	101.4599	304.4102	80.2860
5.40	5.45	6.0%	307.2551	102.4081	307.2551	81.0363
5.45	5.50	6.0%	310.1001	103.3564	310.1001	81.7866
5.50	5.55	6.0%	312.9450	104.3046	312.9450	82.5370
5.55	5.60	6.0%	315.7900	105.2528	315.7900	83.2873
5.60	5.65	6.0%	318.6349	106.2010	318.6349	84.0376
5.65	5.70	6.0%	321.4799	107.1492	321.4799	84.7880
5.70	5.75	6.0%	324.3248	108.0975	324.3248	85.5383
5.75	5.80	6.0%	327.1698	109.0457	327.1698	86.2887
5.80	5.85	6.0%	330.0148	109.9939	330.0148	87.0390
5.85	5.90	6.0%	332.8597	110.9421	332.8597	87.7893
5.90	5.95	6.0%	335.7047	111.8904	335.7047	88.5397
5.95	6	6.0%	338.5496	112.8386	338.5496	89.2900
6	6.05	6.0%	341.3946	113.7868	341.3946	90.0403
6.05	6.10	6.0%	344.2395	114.7350	344.2395	90.7907
6.10	6.15	6.0%	347.0845	115.6833	347.0845	91.5410
6.15	6.20	6.0%	349.9294	116.6315	349.9294	92.2913
6.20	6.25	6.0%	352.7744	117.5797	352.7744	93.0417
6.25	6.30	6.0%	355.6193	118.5279	355.6193	93.7920
6.30	6.35	6.0%	358.4643	119.4762	358.4643	94.5424
6.35	6.40	6.0%	361.3093	120.4244	361.3093	95.2927
6.40	6.45	6.0%	364.1542	121.3726	364.1542	96.0430
6.45	6.50	6.0%	366.9992	122.3208	366.9992	96.7934
6.50	6.55	6.0%	369.8441	123.2690	369.8441	97.5437
6.55	6.60	6.0%	372.6891	124.2173	372.6891	98.2940
6.60	6.65	6.0%	375.5340	125.1655	375.5340	99.0444
6.65	6.70	6.0%	378.3790	126.1137	378.3790	99.7947

6.70	6.75	6.0%	381.2239	127.0619	381.2239	100.5450
6.75	6.80	6.0%	384.0689	128.0102	384.0689	101.2954
6.80	6.85	6.0%	386.9138	128.9584	386.9138	102.0457
6.85	6.90	6.0%	389.7588	129.9066	389.7588	102.7961
6.90	6.95	6.0%	392.6038	130.8548	392.6038	103.5464
6.95	7	6.0%	395.4487	131.8031	395.4487	104.2967
7	7.05	6.0%	396.0000	131.9868	396.0000	105.0471
7.05	7.10	6.0%	396.5000	132.1535	396.5000	105.7974
7.10	7.15	6.0%	396.6000	132.1868	396.6000	106.5477
7.15	7.20	6.0%	397.0000	132.3201	397.0000	107.2981
7.20	7.25	6.0%	397.6789	132.5464	397.6789	108.0484
7.25	7.30	6.0%	400.4406	133.4669	400.4406	108.7987
7.30	7.35	6.0%	403.2023	134.3873	403.2023	109.5491
7.35	7.40	6.0%	405.9639	135.3078	405.9639	110.2994
7.40	7.45	6.0%	408.7256	136.2282	408.7256	111.0498
7.45	7.50	6.0%	411.4872	137.1487	411.4872	111.8001
7.50	7.55	6.0%	414.2489	138.0692	414.2489	112.5504
7.55	7.60	6.0%	417.0106	138.9896	417.0106	113.3008
7.60	7.65	6.0%	419.7722	139.9101	419.7722	114.0511
7.65	7.70	6.0%	422.5339	140.8305	422.5339	114.8014
7.70	7.75	6.0%	425.2955	141.7510	425.2955	115.5518
7.75	7.80	6.0%	428.0572	142.6715	428.0572	116.3021
7.80	7.85	6.0%	430.8189	143.5919	430.8189	117.0524
7.85	7.90	6.0%	433.5805	144.5124	433.5805	117.8028
7.90	7.95	6.0%	436.3422	145.4328	436.3422	118.5531
7.95	8	6.0%	439.1038	146.3533	439.1038	119.3034
8	8.05	6.0%	441.8655	147.2738	441.8655	120.0538
8.05	8.10	6.0%	441.8655	147.2738	441.8655	120.0538
8.10	8.15	6.0%	441.8655	147.2738	441.8655	120.0538
8.15	8.20	6.0%	441.8655	147.2738	441.8655	120.0538
8.20	8.25	6.0%	441.8655	147.2738	441.8655	120.0538
8.25	8.30	6.0%	441.8655	147.2738	441.8655	120.0538
8.30	8.35	6.0%	441.8655	147.2738	441.8655	120.0538
8.35	8.40	6.0%	441.8655	147.2738	441.8655	120.0538
8.40	8.45	6.0%	441.8655	147.2738	441.8655	120.0538
8.45	8.50	6.0%	441.8655	147.2738	441.8655	120.0538
8.50	8.55	6.0%	441.8655	147.2738	441.8655	120.0538
8.55	8.60	6.0%	441.8655	147.2738	441.8655	120.0538
8.60	8.65	6.0%	441.8655	147.2738	441.8655	120.0538
8.65	8.70	6.0%	441.8655	147.2738	441.8655	120.0538
8.70	8.75	6.0%	441.8655	147.2738	441.8655	120.0538
8.75	8.80	6.0%	441.8655	147.2738	441.8655	120.0538
8.80	8.85	6.0%	441.8655	147.2738	441.8655	120.0538
8.85	8.90	6.0%	441.8655	147.2738	441.8655	120.0538
8.90	8.95	6.0%	441.8655	147.2738	441.8655	120.0538
8.95	9	6.0%	441.8655	147.2738	441.8655	120.0538
9	9.05	6.0%	441.8655	147.2738	441.8655	120.0538
9.05	9.10	6.0%	441.8655	147.2738	441.8655	120.0538

3.1	3.2	5.00%	100.00%	88.4447	88.4447	88.4447	88.4447	88.4447	88.4447
3.2	3.3	5.00%	100.00%	90.8841	90.8841	90.8841	90.8841	90.8841	90.8841
3.3	3.4	5.00%	100.00%	93.3235	93.3235	93.3235	93.3235	93.3235	93.3235
3.4	3.5	5.00%	100.00%	95.7629	95.7629	95.7629	95.7629	95.7629	95.7629
3.5	3.6	6.00%	100.00%	98.2023	98.2023	98.2023	98.2023	98.2023	98.2023
3.6	3.7	6.00%	100.00%	100.8294	100.8294	100.8294	100.8294	100.8294	100.8294
3.7	3.8	6.00%	100.00%	103.4565	103.4565	103.4565	103.4565	103.4565	103.4565
3.8	3.9	6.00%	100.00%	106.0835	106.0835	106.0835	106.0835	106.0835	106.0835
3.9	4	6.00%	100.00%	108.7106	108.7106	108.7106	108.7106	108.7106	108.7106
4	4.1	6.00%	100.00%	111.3377	111.3377	111.3377	111.3377	111.3377	111.3377
4.1	4.2	6.00%	100.00%	114.0898	114.0898	114.0898	114.0898	114.0898	114.0898
4.2	4.3	6.00%	100.00%	116.8420	116.8420	116.8420	116.8420	116.8420	116.8420
4.3	4.4	6.00%	100.00%	119.5942	119.5942	119.5942	119.5942	119.5942	119.5942
4.4	4.5	6.00%	100.00%	122.3463	122.3463	122.3463	122.3463	122.3463	122.3463
4.5	4.6	6.00%	100.00%	125.0985	125.0985	125.0985	125.0985	125.0985	125.0985
4.6	4.7	6.00%	100.00%	127.8507	127.8507	127.8507	127.8507	127.8507	127.8507
4.7	4.8	6.00%	100.00%	130.6028	130.6028	130.6028	130.6028	130.6028	130.6028
4.8	4.9	6.00%	100.00%	133.3550	133.3550	133.3550	133.3550	133.3550	133.3550
4.9	5	6.00%	100.00%	136.1072	136.1072	136.1072	136.1072	136.1072	136.1072
5	5.1	6.00%	100.00%	138.8594	138.8594	138.8594	138.8594	138.8594	138.8594
5.1	5.2	6.00%	100.00%	141.5490	141.5490	141.5490	141.5490	141.5490	141.5490
5.2	5.3	6.00%	100.00%	144.2386	144.2386	144.2386	144.2386	144.2386	144.2386
5.3	5.4	6.00%	100.00%	146.9282	146.9282	146.9282	146.9282	146.9282	146.9282
5.4	5.5	6.00%	100.00%	149.6178	149.6178	149.6178	149.6178	149.6178	149.6178
5.5	5.6	6.00%	100.00%	152.3074	152.3074	152.3074	152.3074	152.3074	152.3074
5.6	5.7	6.00%	100.00%	154.9971	154.9971	154.9971	154.9971	154.9971	154.9971
5.7	5.8	6.00%	100.00%	157.6867	157.6867	157.6867	157.6867	157.6867	157.6867
5.8	5.9	6.00%	100.00%	160.3763	160.3763	160.3763	160.3763	160.3763	160.3763
5.9	6	6.00%	100.00%	163.0659	163.0659	163.0659	163.0659	163.0659	163.0659
6	6.1	6.00%	100.00%	165.7555	165.7555	165.7555	165.7555	165.7555	165.7555
6.1	6.2	6.00%	100.00%	168.4452	168.4452	168.4452	168.4452	168.4452	168.4452
6.2	6.3	6.00%	100.00%	171.1348	171.1348	171.1348	171.1348	171.1348	171.1348
6.3	6.4	6.00%	100.00%	173.8244	173.8244	173.8244	173.8244	173.8244	173.8244
6.4	6.5	6.00%	100.00%	176.5140	176.5140	176.5140	176.5140	176.5140	176.5140
6.5	6.6	6.00%	100.00%	179.2036	179.2036	179.2036	179.2036	179.2036	179.2036
6.6	6.7	6.00%	100.00%	181.8932	181.8932	181.8932	181.8932	181.8932	181.8932
6.7	6.8	6.00%	100.00%	184.5829	184.5829	184.5829	184.5829	184.5829	184.5829
6.8	6.9	6.00%	100.00%	187.2725	187.2725	187.2725	187.2725	187.2725	187.2725
6.9	7	6.00%	100.00%	189.9621	189.9621	189.9621	189.9621	189.9621	189.9621
7	7.1	6.00%	100.00%	192.6517	192.6517	192.6517	192.6517	192.6517	192.6517
7.1	7.2	6.00%	100.00%	195.2788	195.2788	195.2788	195.2788	195.2788	195.2788
7.2	7.3	6.00%	100.00%	197.9059	197.9059	197.9059	197.9059	197.9059	197.9059
7.3	7.4	6.00%	100.00%	200.5329	200.5329	200.5329	200.5329	200.5329	200.5329
7.4	7.5	6.00%	100.00%	203.1600	203.1600	203.1600	203.1600	203.1600	203.1600
7.5	7.6	6.00%	100.00%	205.7871	205.7871	205.7871	205.7871	205.7871	205.7871
7.6	7.7	6.00%	100.00%	208.4141	208.4141	208.4141	208.4141	208.4141	208.4141
7.7	7.8	6.00%	100.00%	211.0412	211.0412	211.0412	211.0412	211.0412	211.0412

7.6	7.7	6.00%	100.00%	208.4141	208.4141	208.4141	208.4141	208.4141	208.4141
7.7	7.8	6.00%	100.00%	211.0412	211.0412	211.0412	211.0412	211.0412	211.0412
7.8	7.9	6.00%	100.00%	213.6683	213.6683	213.6683	213.6683	213.6683	213.6683
7.9	8	6.00%	100.00%	216.2953	216.2953	216.2953	216.2953	216.2953	216.2953
8	más de 8	6.00%	100.00%	218.9224	218.9224	218.9224	218.9224	218.9224	218.9224

Rango en SMMGVDF			PENSIONA2 Adquisición						
Edad Pensionado:		Tasa de Interés	%	Subcta. Vivienda aplicable para cálculo de monto crédito	65	66	67	68	69
Igual o Mayor	Menor				Monto Máximo en SMMGVDF				
1	1.1	4.00%	100.00%	27.8970	27.5217	26.1456	24.7070	23.3309	
1.1	1.2	4.00%	100.00%	30.2738	28.8352	27.3340	25.8954	24.3942	
1.2	1.3	4.00%	100.00%	32.6507	31.0870	29.5232	27.8970	26.3332	
1.3	1.4	4.00%	100.00%	35.0276	33.3388	31.6499	29.9611	28.2723	
1.4	1.5	4.00%	100.00%	37.4045	35.5905	33.7766	31.9627	30.1487	
1.5	1.6	4.00%	100.00%	39.7813	37.8423	35.9033	34.0268	32.0878	
1.6	1.7	4.00%	100.00%	42.1582	40.0941	38.0299	36.0284	33.9642	
1.7	1.8	4.00%	100.00%	44.5351	42.4084	40.2192	38.0925	35.9033	
1.8	1.9	4.00%	100.00%	46.9119	44.6602	42.4084	40.1566	37.8423	
1.9	2	4.00%	100.00%	49.2888	46.9119	44.5351	42.1582	39.7813	
2	2.1	4.00%	100.00%	51.6657	49.1637	46.6617	44.1598	41.6578	
2.1	2.2	4.00%	100.00%	54.0426	51.4155	48.8510	46.2239	43.6594	
2.2	2.3	4.00%	100.00%	56.4194	53.6673	50.9776	48.2255	45.5359	
2.3	2.4	4.00%	100.00%	58.7963	55.9190	53.1043	50.2896	47.4123	
2.4	2.5	4.00%	100.00%	61.1732	58.1708	55.2310	52.2912	49.3514	
2.5	2.6	5.00%	100.00%	63.5500	60.4851	57.4202	54.3553	51.2904	
2.6	2.7	5.00%	100.00%	65.9895	62.7995	59.6094	56.4194	53.2294	
2.7	2.8	5.00%	100.00%	68.4289	65.1138	61.7987	58.4836	55.2310	
2.8	2.9	5.00%	100.00%	70.8683	67.4281	63.9879	60.6102	57.1700	
2.9	3	5.00%	100.00%	73.3077	69.7424	66.2397	62.6744	59.1716	
3	3.1	5.00%	100.00%	75.7472	72.0567	68.3663	64.7385	61.0481	
3.1	3.2	5.00%	100.00%	78.1866	74.3711	70.6181	66.8652	63.1122	
3.2	3.3	5.00%	100.00%	80.6260	76.6854	72.7448	68.8667	64.9887	
3.3	3.4	5.00%	100.00%	83.0654	79.0623	75.0591	71.0560	67.0528	
3.4	3.5	5.00%	100.00%	85.5048	81.3766	77.2483	73.1201	69.0544	
3.5	3.6	6.00%	100.00%	87.9443	83.6909	79.4376	75.1842	70.9934	
3.6	3.7	6.00%	100.00%	90.3837	86.0052	81.6893	77.3109	72.9950	
3.7	3.8	6.00%	100.00%	92.8231	88.3196	83.8786	79.4376	74.9340	
3.8	3.9	6.00%	100.00%	95.2625	90.6339	86.0678	81.5017	76.9356	
3.9	4	6.00%	100.00%	97.7019	92.9482	88.2570	83.5658	78.8746	
4	4.1	6.00%	100.00%	100.1414	95.3251	90.5088	85.6925	80.8762	
4.1	4.2	6.00%	100.00%	102.5808	97.6394	92.6980	87.7566	82.8152	
4.2	4.3	6.00%	100.00%	105.0202	99.9537	94.8872	89.8207	84.8168	

4.3	4.4	6.00%	100.00%	107.4596	102.2680	97.0764	91.8849	86.6933
4.4	4.5	6.00%	100.00%	109.8990	104.5824	99.3282	94.0115	88.7574
4.5	4.6	6.00%	100.00%	112.3385	106.8967	101.5174	96.1382	90.6964
4.6	4.7	6.00%	100.00%	114.7779	109.2110	103.7067	98.2023	92.6980
4.7	4.8	6.00%	100.00%	117.2173	111.5253	105.8959	100.2665	94.6370
4.8	4.9	6.00%	100.00%	119.6567	113.9022	108.1477	102.3931	96.6386
4.9	5	6.00%	100.00%	122.0962	116.2165	110.3369	104.4573	98.6402
5	5.1	6.00%	100.00%	124.5356	118.5308	112.5261	106.5839	100.5792
5.1	5.2	6.00%	100.00%	126.9750	120.8452	114.7779	108.6481	102.5808
5.2	5.3	6.00%	100.00%	129.4144	123.1595	116.9046	110.7122	104.4573
5.3	5.4	6.00%	100.00%	131.8538	125.4738	119.1563	112.8389	106.5214
5.4	5.5	6.00%	100.00%	134.2933	127.7881	121.3456	114.9030	108.4604
5.5	5.6	6.00%	100.00%	136.7327	130.1650	123.5973	117.0297	110.4620
5.6	5.7	6.00%	100.00%	139.1721	132.4793	125.7866	119.0938	112.4010
5.7	5.8	6.00%	100.00%	141.6115	134.7936	127.9758	121.2205	114.4026
5.8	5.9	6.00%	100.00%	144.0509	137.1080	130.1650	123.2220	116.2791
5.9	6	6.00%	100.00%	146.4904	139.4223	132.4168	125.3487	118.3432
6	6.1	6.00%	100.00%	148.9298	141.7366	134.6060	127.4754	120.2822
6.1	6.2	6.00%	100.00%	151.3692	144.0509	136.7952	129.5395	122.2838
6.2	6.3	6.00%	100.00%	153.8086	146.3653	138.9845	131.6036	124.2228
6.3	6.4	6.00%	100.00%	156.2480	148.7421	141.2362	133.7303	126.2244
6.4	6.5	6.00%	100.00%	158.6875	151.0565	143.4254	135.7944	128.2260
6.5	6.6	6.00%	100.00%	161.1269	153.3708	145.6147	137.9211	130.1650
6.6	6.7	6.00%	100.00%	163.5663	155.6851	147.8664	139.9852	132.1666
6.7	6.8	6.00%	100.00%	166.0057	157.9994	149.9931	142.0494	134.0431
6.8	6.9	6.00%	100.00%	168.4452	160.3137	152.2449	144.1760	136.1072
6.9	7	6.00%	100.00%	170.8846	162.6281	154.3716	146.1776	137.9837
7	7.1	6.00%	100.00%	173.3240	165.0049	156.6859	148.3668	140.0478
7.1	7.2	6.00%	100.00%	175.7634	167.3193	158.8751	150.4310	141.9868
7.2	7.3	6.00%	100.00%	178.2028	169.6336	161.0643	152.4951	143.9884
7.3	7.4	6.00%	100.00%	180.6423	171.9479	163.2536	154.5592	145.8649
7.4	7.5	6.00%	100.00%	183.0817	174.2622	165.5053	156.6859	147.9290
7.5	7.6	6.00%	100.00%	185.5211	176.5766	167.6946	158.8126	149.8680
7.6	7.7	6.00%	100.00%	187.9605	178.8909	169.8838	160.8767	151.8696
7.7	7.8	6.00%	100.00%	190.3999	181.2052	172.0730	162.9408	153.8086
7.8	7.9	6.00%	100.00%	192.8394	183.5821	174.3248	165.0675	155.8102
7.9	8	6.00%	100.00%	195.2788	185.8964	176.5140	167.1316	157.7492
8	más de 8	6.00%	100.00%	197.7182	188.2107	178.7032	169.2583	159.7508

Publíquese el presente Acuerdo en el Diario Oficial de la Federación".

Lo que me permito hacer de su conocimiento para los efectos legales procedentes.

Atentamente

México, D.F., a 19 de octubre de 2015.- El Secretario General y Secretario de la Junta Directiva, **Juan Manuel Verdugo Rosas**.- Rúbrica.