


This document does not constitute an offer to sell or a solicitation of an offer to buy any securities.

Highlights

<p>First investment vehicle in Mexico that allows the general public to invest in high-quality residential mortgage portfolios.</p>	<p>The portfolio is integrated by low-risk mortgages using payroll deduction mechanisms for the majority of the portfolio and a strong collection platform.</p>	<p>Through FHipo, investors have access to yields of the Mexican real estate market, diversifying their investment portfolio.</p>
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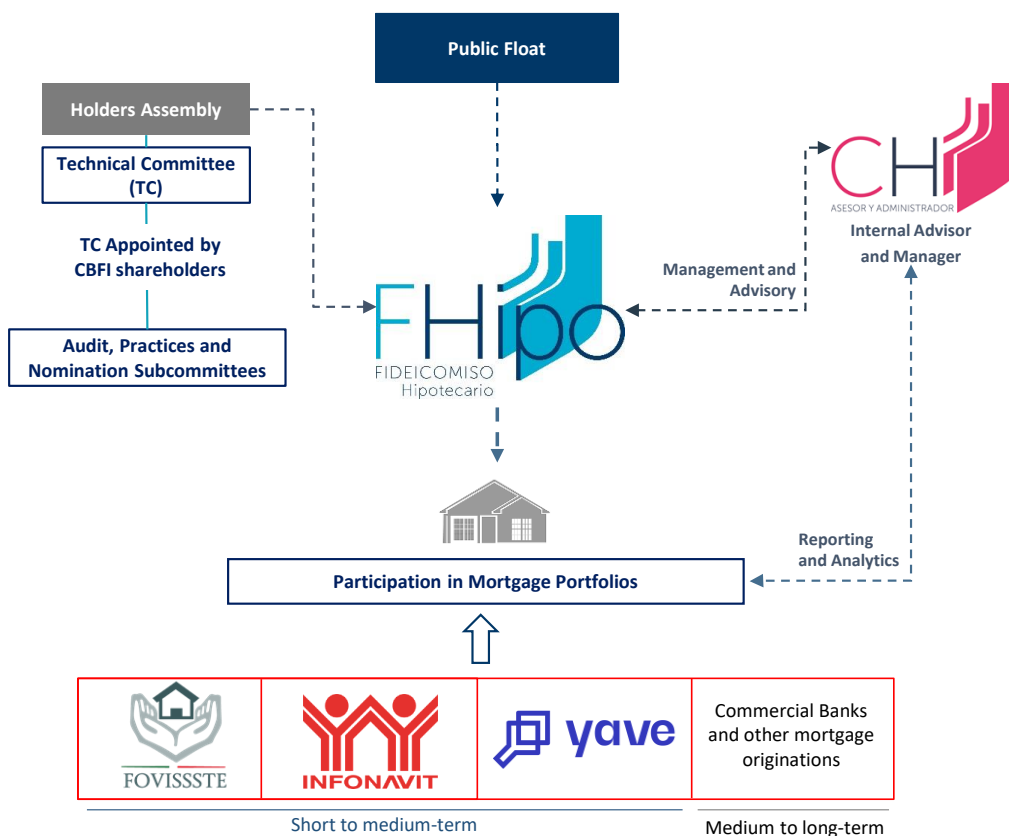
What is a mortgage REIT?

Mortgage Real Estate Investment Trusts (Mortgage REITs)



Investment vehicles created with the purpose of attracting private capital to invest and finance real estate, through mortgages and loan securities.

FHipo's Operating Structure



FHipo's Strategic Partners



- Largest mortgage originator in Mexico and Latin America.
- Origination Programs: Infonavit Total and Infonavit Más Crédito.
- Borrowers from INFONAVIT service their mortgage loans through payroll deduction.



- Financing system that grants accessible loans to State workers.
- Second most important mortgage originator with payroll deduction payment in Mexico.



- Innovative digital platform which grants individual loans with mortgage guarantees.
- Collection capacity through a payment domiciliation mechanism.

Main Investment Guidelines

- ✓ Mortgage portfolios **originated in Mexico.**
- ✓ Collection mainly through **automatic payroll deduction or direct debit payment.**
- ✓ Loans issued for the **purchase of residential housing with mortgage guarantee.**
- ✓ Valid and enforceable **mortgage guarantees.**
- ✓ Monthly payment-to-income (PTI) of up to 35% of the borrower's monthly income.
- ✓ Loans must be denominated in **MXN or VSM.**
- ✓ Loan-to-value (LTV) of up to 90%.

FHipo's Strategies

1 Distribution Policy

FHipo, on a quarterly basis, distributes to its shareholders up to 95% of its net income, according to the current distribution policy.

2 Derivative Policy

Stable level of debt exposure at floating rates between 25% and 35% of the total debt on balance.

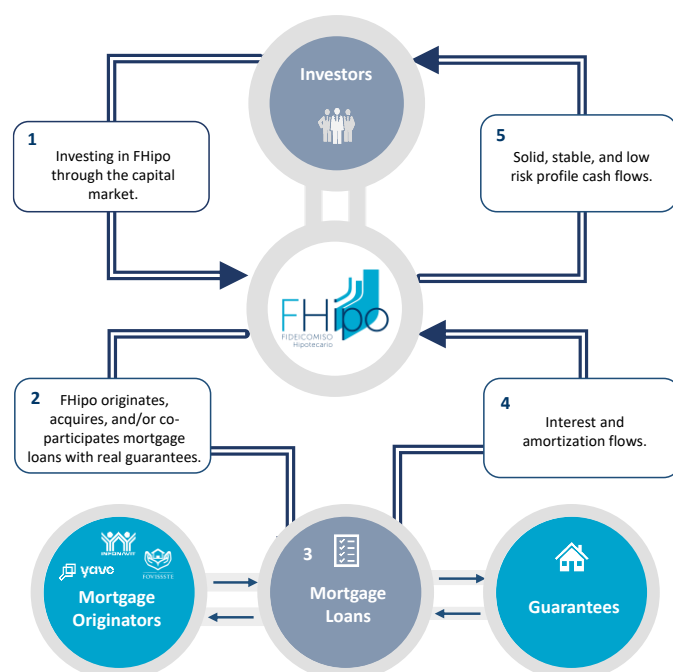
3 Sustainability Policy

Evaluation of environmental and social risks as well as; efficient and ethical use of resources in internal processes.

Investment Opportunity

FHipo has reported satisfactory results that demonstrate the strength of its business model and its mortgage portfolio.

Also, at FHipo, we are focused on generating value to investors, by seeking to maintain constant distributions even in high volatility and uncertain macroeconomic environments, in order to generate stable and attractive returns to our investors.



FHipo's Strategies

Financing

Efficient management of leverage level, with the objective to maintain currency and maturity matching in our balance, in compliance with our leverage guidelines.

Current Leverage Target On Balance: Debt / Equity \leq 2.5

Growth

Long-term growth by increasing our mortgage portfolio coupled with the growth in the housing sector.

Investment

Through both distributions and growth in equity value, FHipo seeks attractive returns for long-term investors.

Our Mortgage Portfolio as of 2Q22

- Portfolio of **\$25 + billion** pesos and participation in **~ 88,000 mortgage loans**.
- Average Interest Rate of **11.77%** ⁽¹⁾.
- Average Loan-to-Value at origination of **~ 71.05%**.
- Average Payment-to-Income of **~ 23.86%**.
- NPL levels below market standards of **5.03%**.

Monitoring of our Main Metrics as of 2Q22

ROE ⁽²⁾	~ 12.09%
Debt / Equity Ratio	~ 0.67 times
Debt Service Coverage Ratio	~ 6.36 times

Why invest in FHipo?

1 Diversification

- Investment vehicle offering exposure to mortgage sector yields.
- Diversification *vis-a-vis* debt securities and common stock.

2 Liquidity

Investors have access to mortgage securities through a vehicle with constant distributions and attractive returns, thus benefiting from the liquidity of being traded in the Institutional Stock Exchange (BIVA).

3 Income

FHipo distributes up to 95% of its net income⁽³⁾ to investors, representing a source of predictable cash flows over time.

4 Performance

The asset yield of a mortgage portfolio is generally higher than the capitalization rates and yields of other real estate properties such as shopping centers, industrial parks and office buildings.

5 Transparency

- Best practices in corporate governance.
- Relevant and accurate information to investors.
- Accountability and portfolio management.
- Efficient and transparent tax structure.

(1) Weighted average by principal outstanding portfolio and active interest rate of every origination program.

(2) Annualized Return on equity (ROE). Considers average total equity during the quarter.

(3) Subject to FHipo's current distribution policy.