

Fima Renta en Pesos

As of 30-Sep-24

Investment Objective

The objective of the fund is to maximize the yield of a portfolio of assets in pesos at a medium-term fixed and variable rate. The portfolio composition includes government bonds, treasury bills in pesos, corporate bonds and asset-backed securities, among others. Currently its benchmark is CER, it could be subject to changes depending on market conditions

The associated investor profile is moderate between 180 days and 1.5 years.

- Rating: "A" (Moody's)
- Currency: AR\$ (Argentine Pesos)
- Redemption Period: T+1 (24hs)

Management Fees:

- + Class A: 2.95%
- + Class B: 2.50%
- + Class C: 2.20%
- + Class L Law N° 27.743: 2.95%

Operation channels:

- + Galicia Online y Office Banking
- + App Banco Galicia
- + Authorized Comprehensive Placement and Distribution Agents.

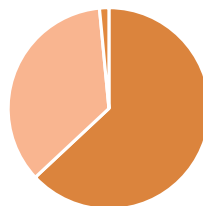
- Business hours: from 04:00 am to 04:00 pm.
- It allows programming operations for 60 days.
- Fund Formation Date: 22/12/1993

Portfolio Manager Comment

as of August 2024

We maintain a conservative profile with a duration of 6 months. Its main holdings are assets with exposure to the short-term CER (inflation) adjustment via boncers and concentrated in the first months of 2025, diversifying the portfolio with fixed rate assets via LECAPS, maintaining focus on controlling volatility and risk.

Investment Portfolio Structure



- Government Bonds 63%
- AR Treasury Bills Pesos 35%
- Mutual Fund Shares 2%

Main investments

Main investments	Weight
AR Treasury Bill "BONCER" 06/30/2025	20.1%
AR Treasury Bill "BONCER" 12/15/2025	9.0%
AR Treasury Bill "BONCER" 03/31/2025	8.4%
AR Treasury Bill "LECAP" 06/18/2025	8.2%
AR Treasury Bill "LECAP" 03/31/2025	6.1%

Fund Information

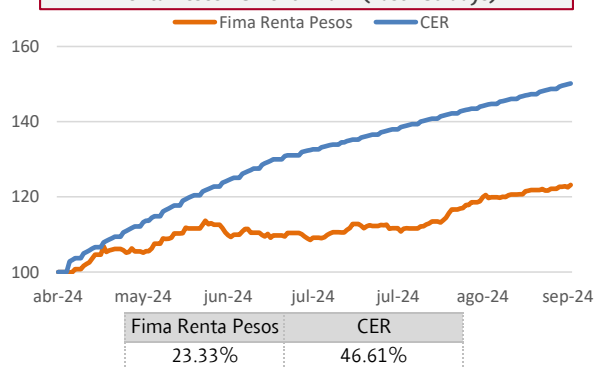
Internal rate of return	57.52%
Average life	0.6 years
Total Assets (ARS Millions)	96375 \$MM

Net Effective Yields for the Term Considered

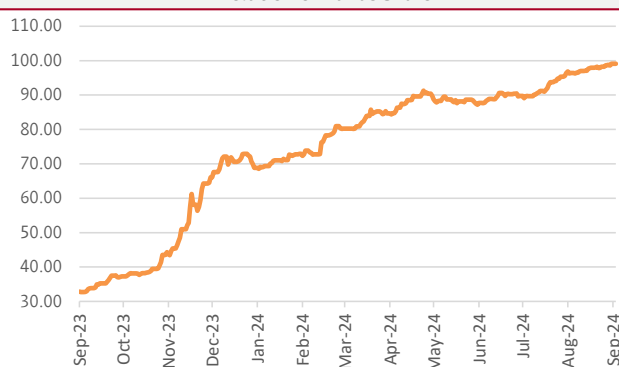
	Class A	Class B	Class C
Minimum investment	\$100	\$100,000,000	\$500,000,000
Year 2023	196.95%	198.28%	199.16%
YTD 2024	46.13%	46.63%	46.97%
Last 180 days	23.33%	23.60%	23.79%
Last 30 days	2.77%	2.81%	2.84%

Management fees are deducted from the value of interests in the Fund.

Renta Pesos VS Benchmark (Last 180 days)



Evolution of Funds Share



Galicia Asset Management



fondosfima.com.ar

Tax treatment: Tax on Bank Debits and Credits: exempt for natural and legal persons. Income Tax: exempt for individuals according to Art.33 Law 27,541 and taxed for legal entities applying the treatment mentioned in article 65 of the Income Tax Law (T.O.2019), regarding the inflation adjustment of the cost of the subscriptions. Personal Property Tax (Holding as of 12/31/2023): Exempt Fima Funds: Fima Premium, Fima Ahorro Pesos, Fima Ahorro Plus, Fima Renta Plus, Fima Sustentable ASG and Fima Abierto Pymes. Taxed Fima Funds: Fima Renta in Pesos, Fima Capital Plus, Fima Mix I, Fima Mix II, Fima Shares, Fima PB Shares, Fima International Fixed Income and Fima Shares Latin America. Provincial regimes for the collection of Gross Income on credits in bank accounts: the exemption to rescues of common investment funds applies to the SIRCREB regime (multilateral agreement) and ARBA (Province of Buenos Aires) among other provinces, except Córdoba (See particular situations in Regulatory Resolution DGR 55/2019 and Decree 1290/2019) and Tucumán (See General Resolution DGR 4/2020).

An investment in interests in the Fund is not a deposit at Banco Galicia in the terms of the Financial Institutions Act, and is not covered by any of the guaranties in respect of any such sight or term deposits under the laws and regulations that govern deposits at financial institutions. Additionally, Banco Galicia is prevented by the rules of the Central Bank of Argentina from making any commitment, express or implied, to maintain at any time the value of the principal amount invested, or in connection with the yield or the redemption value of interests in the Fund, or from providing liquidity for that purpose. The Fund Manager is Galicia Administradora de Fondos S.A.S.G.F.C.I. and The Fund Depository is Banco de Galicia y Buenos Aires S.A.U.