

# Fima Ahorro Pesos

As of 23-Apr-24

## Investment Objective

Its objective seeks to obtain yield from a short-term portfolio of bonds in Argentine pesos. Its portfolio mainly includes AR treasury bills in pesos, time deposits, other mutual fund shares and remunerated accounts, among others.

*Suitable for conservative short-term investments, for example, those with an investment horizon of approximately 30 to 60 days.*

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

### ■ Management Fees:

- + **Class A: 2.95%**
- + **Class B: 2.40%**
- + **Class C: 2.00%**

### ■ Operation channels:

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

- Business hours: de 04:00 am to 04:00 pm.
- It allows programming operations for 60 days.
- Fund Formation Date: **07/21/1997**

## Portfolio Manager Comment as of December 2023

In the current context, we favor short instruments, diversifying exposure with fixed, CER and dual rates. This has allowed us to maintain a spread against similar alternatives, minimizing volatility.

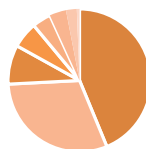
Fund Manager:

**Galicia**  
**Asset Management**

Custodian Entity:



## Investment Portfolio Structure



- AR Treasury Bills Pesos 44%
- Government Bonds 30%
- Dollar Linked Government Bonds 9%
- Post-dated check 6%
- Mutual Fund Shares 4%
- Corporate bonds 4%
- Repurchase Agreement 2%
- Province Bills 1%

## Main investments

	Weight
AR Treasury Bill 07/26/2024 - "BONCER"	17.5%
AR Treasury Bill "CER" 05/20/2024	13.9%
Lecap 01-31-25	11.7%
AR Treasury Bill "BONCER" 05/20/2024	10.4%
Lecap S14O4	9.6%

## Fund Information

Nominal annual interest rate (*)	79.77%
Average life	118 days
Total assets (ARS Millions)	117943 \$MM

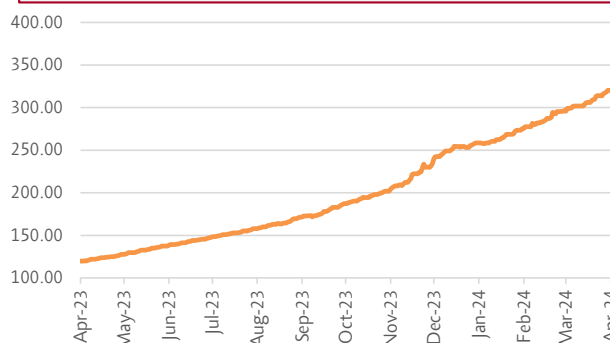
(\*) Sin descontar honorarios de administración.

## Net Annualized Yields for the Term Considered

	Class A	Class B	Class C
Minimum investment	\$100	\$20,000,000	\$100,000,000
Year 2023	160.8%	162.2%	163.3%
YTD 2024	90.5%	91.2%	91.8%
Last 60 days	95.0%	95.6%	96.1%
Last 30 days	83.5%	84.1%	84.5%

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

## Evolution of Funds share



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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 Depositary is Banco de Galicia y Buenos Aires S.A.U.