

# Fima Ahorro Plus

As of 5-Mar-24

## Investment Objective

Its investment portfolio includes short and medium term peso bonds with low volatility and high liquidity. It is an alternative for investors seeking a balance of risk and return. The investment portfolio contains AR treasury bills in pesos, corporate bonds of First-line companies, provincial letters, time deposits, other mutual funds shares and interest-bearing accounts, among others.

The investor profile in this case is conservative / moderate and its recommended horizon is 90 to 120 days.

- Rating: "A" (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 the next 60 days.

### ■ Fund Formation Date: 08/23/2011

## Portfolio Manager Comment as of December 2023

We have diversified the exposure with fixed, CER and dual rates. Marginally concentrated in the second quarter of 2024 with the objective of capitalizing on expectations of high inflation data. While duals offer double protection (the greater between exchange rate or inflation)

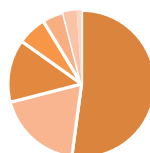
Fund Manager:

**Galicia**  
**Asset Management**

Custodian Entity:



## Investment Portfolio Structure



- Government Bonds 52%
- AR Treasury Bills Pesos 19%
- Repurchase Agreement 14%
- Corporate bonds 6%
- Mutual Fund Shares 5%
- Dollar Linked Government Bonds 3%
- Province Bills 1%

Main investments	Weight
AR Treasury Bill 2024 CER+1.5% - "BONTE"	20.6%
AR Treasury Bill "LELITE" 05/20/2024	13.9%
ON Banco Santander Class 26	2.0%
Dual AR Treasury Dollar Linked Bond 06/30/2024	1.9%
Mutual Fund Shares	1.8%

## Fund Information

Nominal annual interest rate (*)	94.58%
Average life	54 days
Total assets (ARS Millions)	115219 \$MM

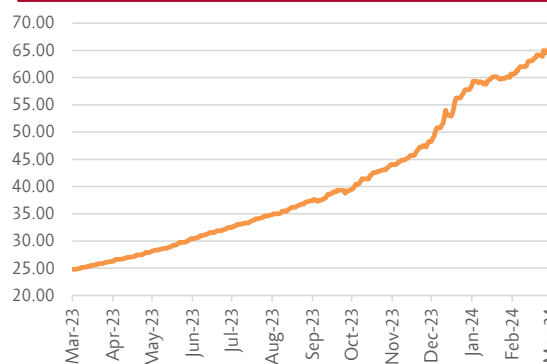
(\*) Without discounting management fees.

## Net Annualized Yields for the Term Considered

	Class A	Class B	Class C
Minimum investment	\$100	\$20,000,000	\$100,000,000
Year 2023	160.2%	161.6%	162.7%
YTD 2024	70.5%	71.2%	71.6%
Last 120 days	146.2%	147.1%	147.7%
Last 30 days	86.7%	87.3%	87.7%

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 SIRCRES 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.