

# Fima Premium

As of 23-Apr-24

## Investment Objective

Fima Premium is a mutual fund that provides liquidity and a yield that is somewhere between a savings account and a time deposit. Fima Premium invests mainly in DDAs and time deposits. Investments are subject to strict credit risk controls and adequate cash flows.

- Rating: "AAA" (Moody's)
- Currency: AR\$ (Argentine Pesos)
- Redemption Period: T+0
- Management Fees:
  - + Class A: 3.50%
  - + Class B: 2.05%
  - + Class C: 1.70%
- Operation channels:
  - + Galicia Online y Office Banking
  - + App Banco Galicia and App Galicia Office
  - + Authorized Comprehensive Placement and Distribution Agents.
- Business hours: from 04:00 am to 07:00 pm. by Office Banking and App Galicia Office. From 04:00 am to 00:00 am by Online Banking and App Galicia.
- It allows programming operations for the next 60 days.
- Fund Formation Date: 10/09/2003

## Portfolio Manager Comment as of December 2023

The portfolio maximizes investment returns in Fixed Term and Remunerated Accounts, prioritizing first-line entities. We maintain the same composition as the last months, without making Precancellable Fixed Terms for the moment.

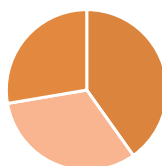
Fund Manager:

**Galicia**  
**Asset Management**

Custodian Entity:



## Investment Portfolio Structure



- Time Deposit 40%
- Interest-bearing account 32%
- Repurchase Agreement 28%

Main investments in time deposits in financial institutions	Weight
Time Deposit BANCO DE LA NACION ARGENTINA	15.0%
Time Deposit BBVA BANCO FRANCES SA	5.4%
Time Deposit BANCO SANTANDER RIO S.A.	4.5%

## Information of Fund

Nominal annual interest rate (*)	60.84%
Average life	3 days
Total assets (ARS Millions)	3355719 \$MM

(\*) Without discounting management fees.

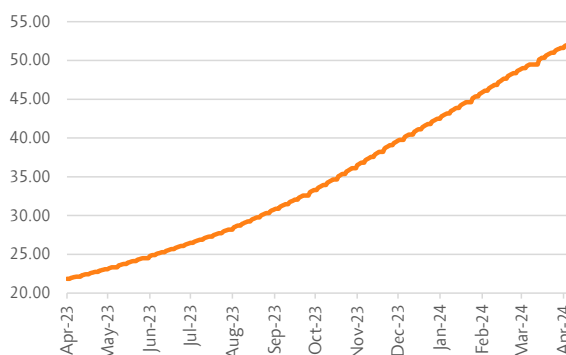
## Net Annualized Yields for the Term Considered

	Class A	Class B	Clase C
Minimum investment	\$100	\$40,000,000	\$3,000,000,000
Year 2023	132.9%	136.3%	137.1%
YTD 2024	87.8%	89.7%	90.2%
Last 30 days	66.9%	68.5%	68.9%
Last 7 days	59.5%	61.0%	61.3%

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

\*Class C began operations on April 1, 2022

## 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).

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