

# IMGA FINANCIAL BONDS 3Y 2,25% SERIE I CAT A

Open-Ended Bond Fund

RISK (ISR) 2

Manager: Ana Aguiar Co-Manager: Joana Felício

## Fund data as of 30.04.2025

Assets Under Management	€ 181.850.976
Share Price	€ 10,1992
Initial Subscription	€ 100.000
Subscription Fee	7%
Management Fee	1% / year
Depositary Fee	0,06% / year
Redemption Fee	0% on liquidation, 5% until 1 year, 4% until 2 years and 3% until 3 years according to the investment period

**Fund Class:** Fixed Income

**Currency:** EUR

**Launch Date:** Feb/23

**ISIN:** PTIG1ZHM0007

**Cash settlement:** Available on the 5th day after redemption request

**Income Policy:** The Fund aims to distribute an annual return of 2.25% on the initial value of the unit used to set up the Fund (10 euros). The income will be distributed annually on 31/01/2024, 31/01/2025 and on the Fund's liquidation date.

**Management Company:** IM Gestão de Ativos - Sociedade Gestora de Organismos de Investimento Coletivo, S.A.

## Investment Objectives

The Fund's objective is to ensure, at the end of its life, the protection of the subscribed capital during the initial subscription period, as well as the payment of an annual yield of 2.25% in the first, second and third anniversary years of the Fund, calculated on the initial value of the unit (10 euros).

The Fund will hold at least 80% of its net asset value invested directly or indirectly in bonds.

## Investor Profile

Category A is for Non-Professional Investors, Professional Investors and Eligible Counterparties who prefer low volatility and reduced probability of capital devaluation.

The return on investment will be stable and approximate to money market interest rates, and the Fund can therefore be seen as an alternative to traditional investments of similar risk, provided that the client accepts the uncertainty of the Fund's future return.

Category I is exclusively aimed at professional investors and eligible counterparties.

## Manager comments

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**What helped the Fund:**

nan

**What harmed the Fund:**

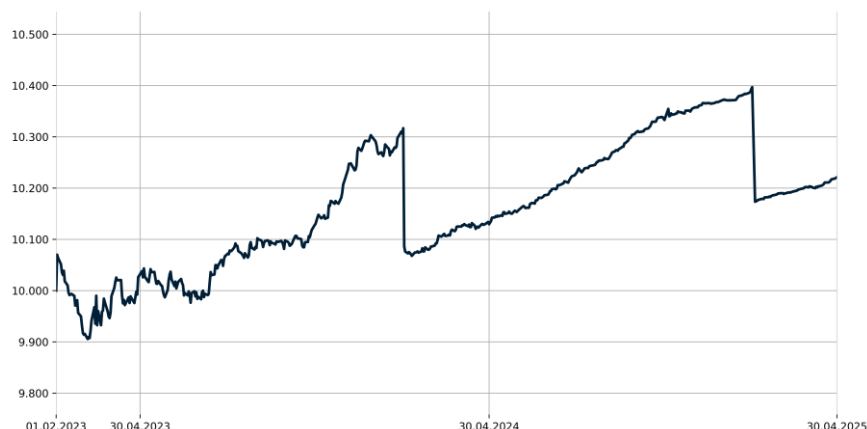
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**Perspectives for the Fund:**

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## Fund Evolution

Evolution of a 10.000€ investment in the fund



Portfolio Composition



Top 10 Biggest Positions

ABN Amro Bank NV 3.625% 10/01/26	7,01%
Ing Groep Inv 2.125% 10/01/26	6,91%
Banque Fed Cred Mutuel 1.625% 19/01/26	6,87%
Nykredit Realkredit AS 0.25% 13/01/26	6,78%
Belfius Bank SA/NV 0.375% 13/02/26	4,88%
MedioBanca Di Cred Fin 0.875% 15/01/26	4,75%
HSBC Holdings PLC Var 13/11/26	4,63%
UBS Group AG Var 03/11/26	4,62%
Intesa Sanpaolo SPA 0.625% 24/02/26	4,61%
AIB Group PLC Var 04/07/26	4,54%

Return and Risk

Annual Performance

	2024	2023	2022	2021	2020
Performance	2,92%	-%	-%	-%	-%
Risk Class	2	-	-	-	-
Risk (Volatility)	0,65%	-%	-%	-%	-%
Sharpe	4,49	-	-	-	-
Max. Monthly Profit	0,47%	-%	-%	-%	-%
Max. Monthly Loss	-2,24%	-%	-%	-%	-%

Annualized Performance

	YTD <sup>(1)</sup>	12 months	24 months	36 months	60 months
Performance	0,78%	3,19%	3,25%	-%	-%
Risk Class	3	3	3	-	-
Risk (Volatility)	3,88%	2,19%	2,35%	-%	-%
Sharpe	-0,35	0,47	0,47	-	-
Max. Monthly Profit	0,24%	0,47%	0,86%	-%	-%
Max. Monthly Loss	-1,99%	-1,99%	-2,24%	-%	-%

<sup>(1)</sup> Effective performance since the beginning of the year



The published returns represent past data, and do not constitute a guarantee of future profitability. The reference periods considered are the last quotation date and the quotation on the same date in the previous 12 months, 3 and 5 years. Annualized returns would only be obtained if the investment was made and maintained throughout the reference period. For the purpose of calculating returns, redemption fees are not taken into account, when applicable, and are net of all other fees. The value of the units may increase or decrease depending on the level of risk that varies between 1 (minimum risk) and 7 (maximum risk).

Note: Since January 1st, 2023, with the implementation of the PRIIPS Regulation, the Summary Risk Indicator (SRI) replaced the Summary Risk and Remuneration Indicator (SRI) as the Funds' risk indicator.

Investment in funds may result in the loss of invested capital if the fund is not guaranteed capital. The tax regime for investment funds was changed as of July 1, 2015, whereby the figures disclosed until June 30, 2015 are deducted from the tax then borne by the fund but do not take into account the tax that may be due by the Participants in relation income earned in the period after that date. Investing in the funds does not dispense with reading the Basic Investor and Prospectus Information, available on this website, at [www.cmv.pt](http://www.cmv.pt) and on the respective distributors' websites before making the decision investment. For any additional information, contact us at 21 120 91 00, Monday to Friday from 9:00 am to 6:00 pm.