

Ofi Invest ISR Monétaire CT E

FR0010738229

30/10/2025

Marketed in ES IT FR

Six Financial Information star rating⁽²⁾ -

Treasury - short term

Investment strategy

The Fund's objective is to outperform compounded €STR net of management fees while delivering steady growth in net asset value and applying an SRI filter. If money market interest rates are too low to cover management fees or if interest rates rise significantly, the fund's net asset value could fall.

Key characteristics

Share Class creation date
27/08/2009

Share Class launch date
31/03/2009

Management company
Ofi Invest Asset Management

Legal form
Mutual fund (FCP)

AMF classification
Short-term money market with variable net asset value (VNAV)

Appropriation of income
Accumulation

Valuation frequency
Daily

Bloomberg ticker
VICMONE FP

NAV publication
www.ofi-invest-am.com

Maximum management fees incl. taxes
0,11%

Management fees and other administrative and operating expenses
0,12%

Benchmark
Compounded €STR

▶ Fund net assets	3 984,70 M€				
▶ Net assets per unit	10,51 M€				
▶ Net asset value	1 105,42 €				
▶ Monthly return ⁽¹⁾	<table> <tr> <th>Fund</th><th>Index</th></tr> <tr> <td>0,17%</td><td>0,16%</td></tr> </table>	Fund	Index	0,17%	0,16%
Fund	Index				
0,17%	0,16%				

▶ Managers	  Sophie Labigne Justine Petronio
	Teams are subject to change

▶ Risk profile ⁽³⁾	1 2 3 4 5 6 7
-------------------------------	---

▶ Investment period	From one day
---------------------	--------------

▶ SFDR ⁽³⁾	Article 8				
▶ ESG rating ⁽³⁾	<table> <tr> <th>Fund</th><th>Univers</th></tr> <tr> <td>6,7</td><td>6,2</td></tr> </table>	Fund	Univers	6,7	6,2
Fund	Univers				
6,7	6,2				
▶ ESG note coverage	<table> <tr> <td>92,1%</td><td>87,8%</td></tr> </table>	92,1%	87,8%		
92,1%	87,8%				

(1) Past performance is not a reliable indicator of future performance. It is calculated based on net asset value and net of all fees applicable to the fund. (2) References to rankings, awards or labels are not a reliable indicator of the fund's or its manager's future performance. (3) For definitions, please refer to the "Glossary" page at the end of the document.

Ofi Invest ISR Monétaire CT E

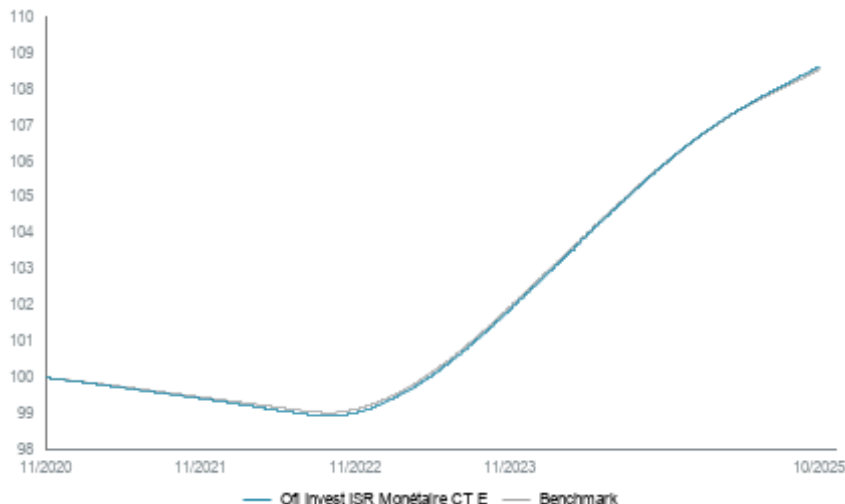
FR0010738229

30/10/2025



Performance & risks

Performance over time⁽¹⁾ (base: 100 at 10/30/2020)



Cumulative return⁽¹⁾

As %	Fund	Index	Relative
YTD*	1,98	1,90	0,08
1 month	0,17	0,16	0,01
3 months	0,51	0,49	0,02
6 months	1,08	1,01	0,07
1 year	2,54	2,44	0,10
2 years	6,62	6,45	0,17
3 years	9,69	9,49	0,20
5 years	8,59	8,52	0,08
8 years	7,33	7,21	0,12
10 years	6,91	6,52	0,39
Inception	10,54	-	-

*YTD: Year to date

Annual return⁽¹⁾

As %	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Fund	0,04	-0,13	-0,32	-0,37	-0,39	-0,43	-0,59	-0,07	3,30	3,87
Index	-0,10	-0,32	-0,36	-0,37	-0,40	-0,47	-0,55	-0,03	3,28	3,80
Relative	0,15	0,19	0,04	-0,00	0,00	0,03	-0,05	-0,04	0,02	0,07

Quarterly performance over last 5 years⁽¹⁾

As %	Quarter 1		Quarter 2		Quarter 3		Quarter 4	
	Fund	Index	Fund	Index	Fund	Index	Fund	Index
2021	-0,15	-0,12	-0,15	-0,14	-0,15	-0,14	-0,15	-0,14
2022	-0,17	-0,15	-0,16	-0,15	-0,04	-0,03	0,30	0,29
2023	0,55	0,55	0,77	0,77	0,93	0,92	1,00	1,00
2024	0,99	0,99	1,03	0,98	0,95	0,95	0,85	0,82
2025	0,70	0,68	0,58	0,55	0,52	0,49	-	-

Key risk indicators⁽³⁾

As %	Volatility		Maximum loss		Recovery period		Tracking error	Ratio d'info	Sharpe ratio	Bêta	Alpha
	Fund	Index	Fund	Index	Fund	Index					
1 year	0,07	0,07	-	-	Rec	Rec	0,04	1,74	0,91	0,86	0,01
3 years	0,12	0,11	-0,01	-	4	Rec	0,04	1,46	0,47	0,98	0,00
5 years	0,26	0,25	-1,06	-0,96	224	212	0,04	0,42	0,07	1,03	-0,00
8 years	0,25	0,24	-2,22	-2,16	351	346	0,03	0,46	0,06	1,02	-0,00
10 years	0,23	0,23	-2,62	-2,79	389	408	0,03	1,23	0,16	1,01	0,00

Source : Six Financial Information

(1) Past performance is not a reliable indicator of future performance. The value of an investment in the fund may go down as well as up. Performance is calculated based on net asset value and net of all fees applicable to the fund. Calculated performance for indices made up of more than one index is rebalanced monthly. (3) For definitions, please refer to the "Glossary" page at the end of the document.

Ofi Invest ISR Monétaire CT E

FR0010738229

30/10/2025



Portfolio structure

► Breakdown by rate type (excl. derivatives)

As %	Fund
Fixed rate	54,1
Variable rate	28,8
UCI	9,6
Cash	7,5

► Breakdown by instrument type

As %	Fund
NEUCP	47,9
ECP	24,8
CD	4,5
Short-term bonds	5,7
UCI	9,6
Cash	7,5

► Breakdown by sector (excl. investment funds/cash)⁽⁴⁾

As %	Fund
Senior bank	49,2
Corporate	35,3
Insurance	6,8
Government and equivalent	4,6
Financial services	2,5
Secteur public	1,6

► Geographical breakdown (excl. investment funds/cash)

As %	Fund
France	61,5
Netherlands	6,0
Italy	5,8
Spain	5,0
Belgium	4,3
United Kingdom	4,1
Japan	3,9
Germany	3,1
Other countries	6,2

► Profile/Key figures⁽³⁾

Engagement Swap (%)	-20,25
Number of issuers	79
WAM (days)	18
WAL (days)	94
Yield to Maturity (%)	-

► Breakdown by maturity

As %	Fund
< 1 mois	20,6
1 - 3 mois	24,9
3 - 6 mois	19,5
6 - 12 mois	17,9
12 - 24 mois	-
UCI	9,6
Cash	7,5

► Breakdown by short-term rating

As %	Fund
A1/P1/F1	61,4
A2/P2/F2	21,5
A3/P3/F3	-
NR	-
UCI	9,6
Cash	7,5

► Breakdown by long-term rating (excl. investment funds/cash/derivatives)

Perception du risque de crédit	As %	Fund
- Risqué	AAA	-
	AA	10,4
	A	57,4
	BBB	32,2
	BB	-
	B	-
	<= CCC	-
+ Risqué	NR	-

► Top 5 issuers (excl. investment funds/cash/derivatives)

As %	Fund
LA BANQUE POSTALE	4,2
AXA BANQUE S.A.	4,1
AGENCE CENTRALE DES ORGANISMES	3,8
BANQUE FEDERATIVE DU CREDIT MU	3,3
BANCO BILBAO VIZCAYA ARGENTARI	2,8

(3) For definitions, please refer to the "Glossary" page at the end of the document. (4) Securities and sectors are presented for information only and may be missing from the portfolio at certain times. This is not a recommendation to buy or sell.

Ofi Invest ISR Monétaire CT E

FR0010738229

30/10/2025



Investment commentary

In the US, the Fed continued with the policy easing on which it had embarked in September to support an economy that was showing signs of running out of steam. The central bank cut rates by another quarter-point and signalled its intention to stop removing liquidity from the financial system by ending its balance sheet downsizing on 1 December. However, with visibility limited by the shutdown, the Fed refused to commit to a further rate cut in December.

In Europe, yields on the German 10-year Bund fell 8 bps in October to 2.63%, while the ECB left interest rates unchanged, in line with market expectations. The central bank has achieved its inflation target and sees encouraging signs for the European economy. Some risks to growth have receded, according to ECB President Christine Lagarde, who has spoken of the ceasefire deal in Gaza and recent progress in US-China trade talks. Yields on French 10-year OAT bonds fell 11 bps from 3.53% to 3.42%. Investors kept an eye on the examination of the 2026 budget in the National Assembly. However, French yields suffered a brief bout of volatility following the surprise downgrade of France's credit rating by S&P Global Ratings. The rating agency downgraded France's sovereign rating by one notch, from AA- to A+, citing increased risks to the trajectory of the country's public finances during the current period of political instability. Meanwhile, Moody's maintained France's Aa3 rating but downgraded its outlook to "negative". In the rest of Europe, Italian 10-year yields fell 15 bps to 3.38%, with the government in Rome now planning to reduce its public deficit to below the symbolic threshold of 3% of GDP by 2025, a year earlier than expected.

Three-month Euribor ended the month at 2.04% and €STR at 1.9210%

Ofi Invest ISR Monétaire CT E

FR0010738229

30/10/2025

► Additional characteristics

Fund inception date	04/03/1998
Key risks	The investment in the product or strategy involves specific risks, which are detailed in the UCITS Prospectus available at: https://www.ofi-invest-am.com/fr .
Last ex-dividend date	-
Net amount at last ex-dividend date	-
Statutory auditors	Deloitte & Associés (Paris)
Currency	EUR (€)
Subscription cut-off time	J 12:30
Redemption cut-off time	12:30
Settlement	D
Min. initial investment	None
Min. subsequent investment	None
SICAV name	-
Sub-fund name	-
Valuation agent	Société Générale Paris
Depository	Société Générale Paris

Ofi Invest ISR Monétaire CT E

FR0010738229

30/10/2025

Glossary

ALPHA	Alpha is equal to the average return on the product, i.e. the value added by the manager after deducting market influences over which the manager has no control. This calculation is expressed as a percentage.	BETA	Beta is an indicator of a fund's sensitivity relative to its benchmark. A fund with a beta of less than 1 is likely to fall less than its benchmark, while a fund with a beta of greater than 1 is likely to fall further than its benchmark.	RECOVERY PERIOD	The recovery period (expressed in days) is the number of days needed to recoup the losses incurred after a maximum loss is sustained. Maximum loss is the largest loss the fund has experienced.
TRACKING ERROR	Tracking error is a measure of the risk taken by a fund relative to its benchmark. It is given by the annualised standard deviation of a fund's performance relative to its benchmark. The lower the tracking error, the closer the fund's risk profile is to that of its benchmark.	VOLATILITY	Volatility denotes the annualised standard deviation of returns in a historical series (fund/index). It quantifies a fund's risk by indicating how dispersed around the average the fund's returns are. The volatility of a money market fund is typically less than 1%. It is around 0.4% (or 40 basis points of volatility) for such funds. However, the volatility of an equity fund, which is invested in a riskier asset class, is often greater than 10%.	WAL	WAL (weighted average life) is a measure of the average term to maturity of all securities in the portfolio, weighted to reflect the relative weighting of each instrument, where the maturity of a floating-rate instrument is taken to be the maturity of the security in question.
SFDR	The SFDR (Sustainable Finance Disclosure Regulation) is a regulation intended to promote sustainability in the European financial sector. In particular, it proposes a typology to better identify assets falling under the banner of sustainable finance, notably through three categories: Article 6, Article 8 and Article 9 funds.	SRI	The SRI (Synthetic Risk Indicator) provides an assessment of the product's risk relative to that of other products. It indicates the probability of the product incurring losses in the event of market movements or of us not being able to pay you. The risk indicator assumes that you will hold the product for the minimum recommended investment period.	SRRI	The SRRI (Synthetic Risk & Reward Indicator: Risk indicator based on the volatility over a period of 260 weeks). Historic data such as those used to calculate the synthetic indicator may not be a reliable indication of the future risk profile. The risk category associated with this Fund is not guaranteed and may change over time. The lowest category does not mean «riskfree».
MAXIMUM DRAWDOWN	The maximum drawdown is the return over the worst possible investment period. It indicates the maximum loss an investor could have sustained if they had invested in the fund at the peak of the observation period and liquidated their investment at the lowest point in that period.	INFORMATION RATIO	The information ratio is an indicator of the extent to which a fund has underperformed or outperformed its benchmark. A positive information ratio indicates outperformance. The higher the information ratio, the better the fund. The information ratio indicates the extent to which a fund has outperformed an index, taking into account the risk incurred.	SHARPE RATIO	The Sharpe ratio measures the difference between the return on a portfolio and the risk-free rate of return (i.e. the risk premium), divided by the standard deviation of the return on that portfolio (volatility). A high Sharpe ratio is considered good.
WAM	WAM (weighted average maturity) is a measure of the average term to maturity of the securities in the portfolio, weighted to reflect the relative weighting of each instrument, where the maturity of a floating-rate instrument is taken to be not the maturity of the security but the time remaining until the next interest rate reset.	YIELD TO MATURITY	Yield to maturity is considered a long-term bond yield expressed as an annual rate. Yield to maturity is calculated based on the assumption that all coupons are reinvested at the same rate as the bond's current yield, taking into account the bond's current price, par value, coupon rate and remaining term to maturity.		

Ofi Invest ISR Monétaire CT E

FR0010738229

30/10/2025

► General disclaimer

This marketing communication was prepared by Ofi Invest Asset Management, a French portfolio management company (APE activity code 6630Z) authorised by the Autorité des Marchés Financiers (AMF) under no. GP 92012 – intracommunity VAT no. FR51384940342, a public limited company (société anonyme) with a board of directors and share capital of €71,957,490, having its registered office at 127-129 Quai du Président Roosevelt, 92130 Issy-les-Moulineaux, France; company registration no. 384 940 342 Nanterre. It should not be construed as direct marketing, an offer of securities or financial instruments or a recommendation to buy or sell securities or financial instruments. Unless otherwise stated, all data in this document is sourced from Ofi Invest Asset Management. This document contains information and figures that Ofi Invest Asset Management considers to be well-founded or accurate as at the date on which they were drawn up. The accuracy of information from publicly available sources cannot be guaranteed. This marketing communication gives no assurance that the products or services presented are suited to the investor's circumstances or objectives, nor does it constitute a recommendation, advice or an invitation to purchase the financial products mentioned. Ofi Invest Asset Management accepts no liability for any loss or damage resulting from the use of the information contained herein or any part thereof. The value of a market investment may go down as well as up and may vary as a result of exchange rate fluctuations. Depending on the economic situation and market risks, no guarantee is given that the products or services presented will achieve their investment objectives. Past performance is not a reliable indicator of future performance. The funds presented in this marketing communication may not be registered in all jurisdictions. Funds may be subject to restrictions in respect of certain persons or in certain countries under domestic regulations applicable to such persons or in such countries. The complaints policy can be found at www.ofi-invest-am.com. The manager or management company may decide to stop marketing its collective investment undertakings in accordance with Article 93a of Directive 2009/65/EC and Article 32a of Directive 2011/61/EU. The information in this document may not be reproduced in whole or in part without the prior consent of its author.

► Disclaimer by country of distribution

Spain

For marketing in Spain, the Key Information Document (KIID/KID) in Spanish, the prospectus in English and the latest available financial statements for funds managed by Ofi Invest Asset Management are available to the public on request from Ofi Invest Asset Management or direct from www.ofi-invest-am.com/en.

Italy

For marketing in Italy, the Key Information Document (KIID/KID) in Italian, the prospectus in English and the latest available financial statements for funds managed by Ofi Invest Asset Management are available to the public on request from Ofi Invest Asset Management or direct from www.ofi-invest-am.com/en.