

# Ofi Invest ISR Monétaire CT E

FRO010738229

31/03/2026

Marketed in



Six Financial Information star rating<sup>(2)(3)</sup>

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

**27/08/2009**

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	3 140,88 M€				
▶ Net assets per unit	10,90 M€				
▶ Net asset value	1 114,84 €				
▶ Monthly return <sup>(1)</sup>	<table border="1"> <thead> <tr> <th>Fund</th> <th>Index</th> </tr> </thead> <tbody> <tr> <td>0,18%</td> <td>0,18%</td> </tr> </tbody> </table>	Fund	Index	0,18%	0,18%
Fund	Index				
0,18%	0,18%				



### Managers



Sophie Labigne



Justine Petronio



Daniel Bernardo

Teams are subject to change



### Risk profile<sup>(3)</sup>



### Recommended investment period

From one day



### SFDR<sup>(3)</sup> Article 8

	Fund	Universe
▶ ESG rating <sup>(3)</sup>	6,76	6,28
▶ ESG note coverage	93,39%	88,00%

(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

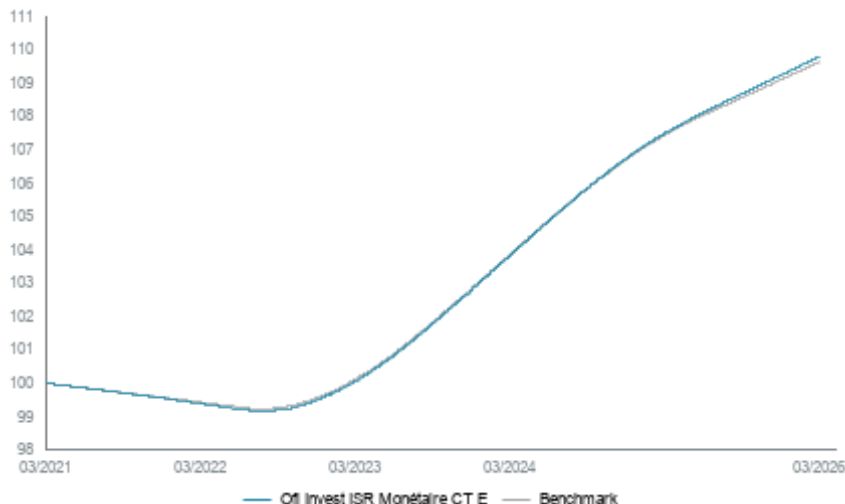
FR0010738229

31/03/2026



Performance & risks

### ▶ Performance over time<sup>(1)</sup> (base: 100 at 03/31/2021)



### ▶ Cumulative return<sup>(1)</sup>

As %	Fund	Index	Relative
YTD*	0,51	0,49	0,02
1 month	0,18	0,18	0,01
3 months	0,51	0,49	0,02
6 months	1,02	0,98	0,04
1 year	2,14	2,04	0,10
2 years	5,78	5,59	0,19
3 years	9,74	9,52	0,22
5 years	9,78	9,63	0,15
8 years	8,41	8,25	0,16
10 years	7,84	7,48	0,36

\*YTD: Year to date

### ▶ Annual return<sup>(1)</sup>

As %	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund	-0,13	-0,32	-0,37	-0,39	-0,43	-0,59	-0,07	3,30	3,85	2,34
Index	-0,32	-0,36	-0,37	-0,40	-0,47	-0,55	-0,03	3,28	3,79	2,24
Relative	0,19	0,04	-0,00	0,00	0,03	-0,05	-0,04	0,02	0,06	0,10

### ▶ Monthly returns<sup>(1)</sup>

%	Jan.	Febr.	March	Apr.	May	June	July	August	Sept.	Oct.	Nov.	Dec.
2022			-0,06	-0,05	-0,06	-0,05	-0,05	0,00	0,01	0,05	0,11	0,14
2023	0,18	0,17	0,20	0,22	0,30	0,26	0,31	0,32	0,30	0,34	0,34	0,31
2024	0,37	0,32	0,30	0,37	0,34	0,31	0,33	0,30	0,32	0,29	0,27	0,27
2025	0,27	0,22	0,23	0,19	0,19	0,20	0,18	0,17	0,17	0,17	0,17	0,17
2026	0,17	0,16	0,18									

### ▶ Key risk indicators<sup>(3)</sup>

As %	Volatility		Maximum drawdown		Recovery period		Tracking error	Information Ratio	Sharpe ratio	Bêta	Alpha
	Fund	Index	Fund	Index	Fund	Index					
1 an	0,03	0,03	-0,01	-	1	-	0,03	3,26	2,87	0,84	0,01
3 ans	0,11	0,11	-0,01	-	1	-	0,04	1,90	0,60	0,97	0,00
5 ans	0,25	0,24	-0,82	-0,80	193	184	0,04	0,78	0,11	1,02	-0,00
8 ans	0,25	0,24	-2,06	-2,04	336	331	0,03	0,61	0,08	1,02	0,00
10 ans	0,23	0,23	-2,59	-2,73	386	399	0,03	1,12	0,14	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.

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FR0010738229

31/03/2026



Portfolio structure

### ► Breakdown by rate type

As %	Fund
Fixed rate	57,6
Variable rate	25,8
UCI	8,7
Cash	7,9

### ► Breakdown by instrument type

As %	Fund
NEUCP	39,2
ECP	25,9
CD	9,3
Short-term bonds	9,0
UCI	8,7
Cash	7,9

### ► Breakdown by sector (excl. investment funds/cash)<sup>(4)</sup>

As %	Fund
Senior bank	63,0
Corporate	26,4
Insurance	7,0
Government and equivalent	2,9
Secteur public	0,8

### ► Geographical breakdown (excl. investment funds/cash)

As %	Fund
France	50,0
Netherlands	10,0
Italy	8,2
Germany	8,1
Spain	7,0
Japan	5,3
Belgium	4,5
United States	2,9
Other countries	4,1

### ► Profile/Key figures<sup>(3)</sup>

Engagement Swap (%)	-27,13
Number of issuers	69
WAM (days)	14
WAL (days)	105
Yield to Maturity (%)	-

### ► Breakdown by maturity

As %	Fund
< 1 month	23,6
1 - 3 months	28,1
3 - 6 months	8,8
6 - 12 months	22,9
12 - 24 months	-
UCI	8,7
Cash	7,9

### ► Breakdown by short-term rating

As %	Fund
A1/P1/F1	58,2
A2/P2/F2	25,2
A3/P3/F3	-
NR	-
UCI	8,7
Cash	7,9

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

Perception of Credit Risk	As %	Fund
Less risky	AAA	0,0
	AA	7,8
	A	61,6
	BBB	30,6
	BB	-
	B	-
	<= CCC	-
Riskier	NR	-

### ► Key issuers (excl. investment funds/cash/derivatives)

As %	Fund
AXA BANQUE S.A.	4,4
ING BANK NV	3,9
INTESA SANPAOLO BANK LUXEMBOUR	3,9
COMMERZBANK AG	3,8
NTT FINANCE UK LTD	3,7

(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.

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FR0010738229

31/03/2026



### ▶ Investment commentary

Risk assets had a bad month in March, dominated by the conflict in the Middle East, which caused oil prices to spike and left them highly volatile. Against a backdrop of open warfare, a major energy supply shock and extreme political uncertainty, global stock markets lost ground but did not crash. Investors were betting that the conflict would remain contained and the situation might de-escalate. Donald Trump's U-turns fuelled volatility, as did Tehran's denials that negotiations were taking place as claimed by the US president.

On 31 March, President Trump's comments to the effect that the war would soon be over sent oil prices lower and gave equities a boost.

Government bonds were also hit hard in March as the conflict caused inflation expectations to spike and fuelled growing speculation about central bank rate hikes. While the Fed kept interest rates within the range 3.50-3.75%, it acknowledged that inflationary risk was now dominant in the short term. In this context, 10-year yields ended the month higher on both sides of the Atlantic.

After several months of euphoria, gold fell sharply, posting one of its worst monthly performances in over a decade, affected in particular by rising yields.

The bond market reacted strongly to the conflict in the Middle East. Investors who had been anticipating central bank rate cuts reversed course as the energy shock prompted renewed inflationary risk.

US 10-year yields rose 38 bps to 4.32% in the space of one month. In Europe, the yield on the 10-year German Bund rose 36 bps to 3%, while that on 10-year French OAT bonds rose 50 bps to 3.72% after climbing to 3.83% – its highest since June 2009 - on 27 March. In the rest of Europe, the yield on Italian 10-year debt jumped 64 bps to 3.91%.

The market priced in the idea that central banks might be forced to tighten monetary policy as a result of renewed inflation. On 19 March, the Fed left interest rates unchanged – as expected – and appeared in no hurry to further ease monetary policy given inflationary risk triggered by the spike in oil prices. A few hours earlier, the European Central Bank once again left rates unchanged, as expected, while upgrading its inflation forecasts and downgrading its growth forecasts. ECB President Christine Lagarde said she was ready to act decisively on rates if inflation threatened to significantly and lastingly exceed its 2% target. In this regard, European statistics agency Eurostat announced on 31 March that inflation in the eurozone had quickened significantly in the month to 2.5%, driven by energy prices, compared with 1.9% in February.

Three-month Euribor ended the month at 2.079% and €STR at 1.929%.

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FR0010738229

31/03/2026

### ▶ 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: <a href="https://www.ofi-invest-am.com/com">https://www.ofi-invest-am.com/com</a> .
Last ex-dividend date	-
Net amount at last ex-dividend date	-
Statutory auditors	Deloitte & Associés (Paris)
Currency	EUR (€)
Subscription cut-off time	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

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31/03/2026

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.
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.	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.
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».	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.
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.	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.
SIX FINANCIAL STAR RATING	The rating is based on the analysis of the return and risk of each fund within its Europerformance category, using a minimum three-year track record. A score is calculated by comparing the fund's performance and volatility with those of its category index, and then converted into a number of stars according to a quintile ranking. A "junior" rating is applied to funds with a two- to three-year history, by linking their performance to their category index to reach the required three years. Categories or funds that are too heterogeneous, insufficiently documented, or with incomplete data are excluded from the process.	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.

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