

Ofi Invest ISR Monétaire CT

FR0010738229 E

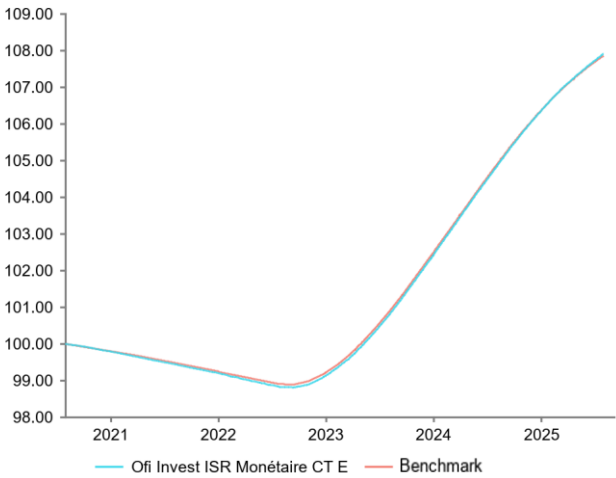
Monthly report as of 31 July 2025



■ Net asset value : €1,099.83

■ AUM : 3,737,437,541 €

■ Fund performance:



(rebased to 100 on 30-Jul-2020)

■ Cumulative returns

	Ytd	1M	3M	6M	1Y	3Y	5Y	8Y	10Y
Fund	1,48%	0,18%	0,57%	1,21%	2,96%	9,20%	7,92%	6,69%	6,38%
Benchmark	1,41%	0,17%	0,53%	1,16%	2,86%	9,06%	7,86%	6,59%	5,96%

■ Annual returns

	2019	2020	2021	2022	2023	2024
Fund	-0.39%	-0.43%	-0.59%	-0.08%	3.29%	3.88%
Benchmark	-0.40%	-0.47%	-0.55%	-0.04%	3.28%	3.81%

Past performance is no guarantee of future performance. The value of an investment in the Fund may fluctuate upwards or downwards. The performances presented are dividends/coupons reinvested. The performance calculation of indices composed of several indices is rebalanced every month.

■ Indicators

	Fund
WAL (asset attribute)	101
WAM (asset attribute)	12

	1Y	3Y	5Y	8Y	10Y
Annualized fund volatility	0.095	0.161	0.270	0.249	0.229
Annualized benchmark volatility	0.082	0.154	0.261	0.243	0.226

Swap commitment	-23.16%
Percentage of money market funds in the portfolio	8.10%

■ Inception date

27 August 2009

■ Type

Variable Net Asset Value (VNAV)

■ Legal form

FCP under French law

■ ESG note

Fund	Benchmark/Univers
6.64	-

■ Classification

Short-term money market

■ SFDR Categorization

Article 8

■ Currency

EUR (€)

■ ESG note coverage

Fund	Benchmark/Univers
93,03%	-

■ Management objective

The Fund's objective is to deliver a performance, minus financial management fees, greater than the capitalized €STER, while ensuring regular changes in its net asset value and applying an SRI (Socially Responsible Investment) filter.

However, in the event of very low money market interest rates that are not sufficient to cover financial management costs, or in the event of a significant rise in interest rates, the net asset value of the UCITS may experience a negative variation.

■ Benchmark

Capitalized €STER (since 01/04/2021)

■ Recommended minimum investment period

From one day

■ Synthetic risk indicator (SRI)

1	2	3	4	5	6	7
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Lowest risk

Highest risk

SRI (Synthetic Risk Indicator): The Synthetic Risk Indicator allows you to assess the level of risk of this product compared to others. It indicates the probability that this product will suffer losses in the event of market movements or our inability to pay you. The risk indicator assumes that you keep the product for the recommended minimum investment period.

■ Portfolio Manager(s)

Sophie Labigne

Justine Petronio



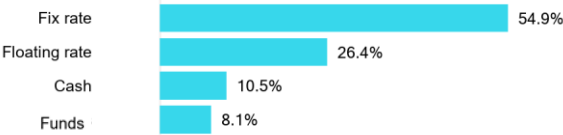
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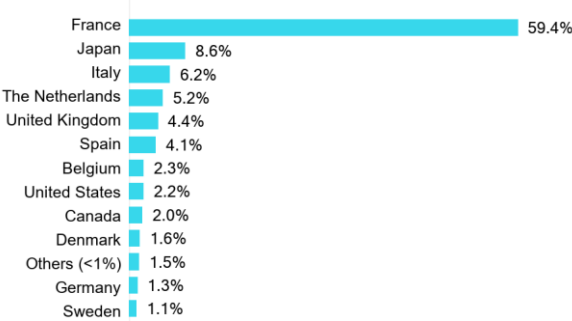
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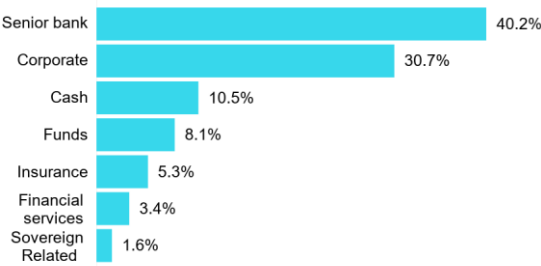
■ Rate type (Excluding derivatives and OPC) *



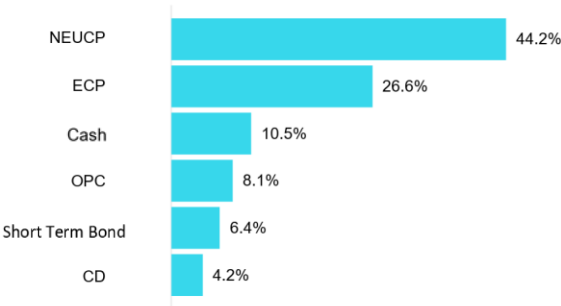
■ Origin country breakdown (excluding OPC) *



■ Sector breakdown *



■ Asset breakdown *



■ 5 major Corporate issuers *

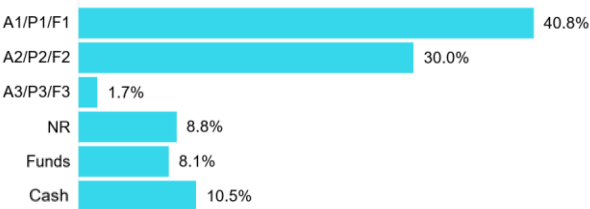
LA BANQUE POSTALE	4.4%
BFT FRANCE MONETAIRE COURT TERME ISR	4.4%
AXA BANQUE S.A.	4.3%
BANQUE FEDERATIVE DU CREDIT MUTUEL SA	3.2%
SAFRAN SA	2.8%

Total number of issuers: 77

■ Long-term rating breakdown **

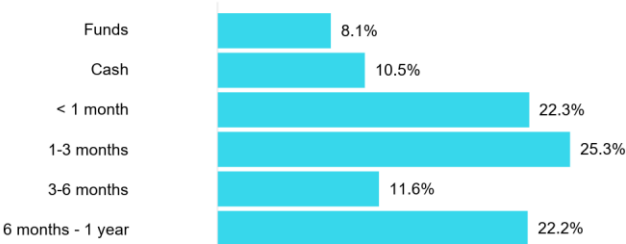
	AAA	AA	A	BBB	NR	Cash
< 1 month		0.8%	8.6%	8.0%	4.9%	
1-3 months			13.0%	7.4%	4.9%	
3-6 months		2.9%	8.1%	0.5%	0.1%	
6 months - 1 year	0.0%	0.1%	17.9%	4.2%		
Funds						8.1%
Cash						10.5%
Total	0.0%	3.9%	47.6%	20.0%	9.9%	18.6%

■ Short-term rating breakdown (excluding cash and OPC) **



** A3/P3, BB and NR ratings have an internal credit assessment consistent with management objectives.

■ Residual maturity *



■ Management Commentary

Risk assets delivered mixed performances in July, as the theme of the trade war once again captured investors' attention. US President Donald Trump initially extended the original 9 July deadline for new tariffs to 1 August. He then threatened to further increase these tariff rates before ultimately reaching several agreements with key US trading partners. Japan, the European Union and South Korea accepted tariffs of 15%, less than the initial threats.

At the beginning of the month, market attention was also drawn to US fiscal policy, following the Senate's approval and President Trump's signing of the "One Big Beautiful Bill". This budget law, which combines tax cuts, reductions in social spending, and increased investment in defence and national security, is likely to worsen the US deficit for several years.

As expected, the ECB decided on 24 July to leave its key interest rate unchanged at 2%. Most importantly, the Central Bank did not give any hints of a further rate cut at its next meeting scheduled for September. As expected, the Fed left its key rates unchanged on 30 July, thereby maintaining a relatively restrictive policy to avoid fuelling a rise in inflation until the economic repercussions of the new tariffs become clear. Nonetheless, dissenting voices emerged within its ranks in support of the monetary easing called for by Donald Trump to bolster economic growth.

Three-month Euribor ended the month at 2.008% and €STR at 1.919%.

* Cash and cash equivalents include bank cash, provisions, DATs, management fees and the purchase/sale of deferred securities.

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■ Main characteristics

Investment manager	Ofi Invest Asset Management	Depository	Société Générale S.A.
ISIN code	FR0010738229	Custodian	Société Générale S.A.
Legal form	FCP under the French law	SFDR categorization	Article 8
Inception date	27 August 2009	Max subscription fees	1.0%
Recommended minimum investment period	From one day	Annual maximum inc. taxes	0,11%
NAV calculation	Daily	Performance fees	No
Initial investment	None	NAV publication	www.ofi-invest-am.com
Additional investment	None	Auditor	Deloitte & Associés
Bloomberg ticker	VICMONE	Dividend Policy	Accumulation
Benchmark	€STER acc. (since 01/04/2021)		

■ Definitions

The **WAM** is a measure of the average term to maturity of all securities held in the portfolio, weighted to reflect the relative weight of each instrument, considering that the maturity of a floating-rate instrument is the time remaining until the next revision of this rate index, and not the maturity of the security.

The **WAL** is a measure of the average term to maturity of all securities held in the portfolio, weighted to reflect the relative weight of each instrument, considering that the maturity of a floating-rate instrument is the maturity of the security.

■ Disclaimer

Investing in a money market fund is not a guaranteed investment. It differs from an investment in deposits and may fluctuate in terms of price, which means that you may not get back the initial amount you invested. The fund does not rely on external support to ensure liquidity or stabilize its net asset value. The risk of loss of the principal is to be borne by the investor.

■ Contacts

Ofi Invest Asset Management

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