Ofi invest Asset Management

Money Market Cash

OFI Invest ESG Monétaire Parts Ic

FR0011381227

30/07/2026

Marketed in AT FR IT LI PT SI ES DE

Six Financial Information star rating[2][3] -

Treasury

Fund net assets		5 769,61 M€
Net assets per unit		5 515,24 M€
Net asset value		111 404,00 €

	Fund	Index
Monthly return[1]	0,20%	0,19%

Managers

Daniel Bernardo

Justine Petronio

Sophie Labigne

Teams are subject to change

Risk profile[3]

1 2 3 4 5 6 7

Recommended investment period

6 to 12 months

SFDR[3] Article 8

	Fund	Universe
ESG rating[3]	6,80	6,30
ESG note coverage	91,38%	88,5%

Investment strategy

The fund aims to achieve a short-term return in excess of compounded €STR + 5 bps. It is intended for institutional investors wishing to secure a higher return on their cash than the overnight rate, combining flexibility of use, minimal risk and a responsible approach. One of the sources of the fund's outperformance is lengthening the maturity of investments.

Key characteristics

Share class creation date
04/01/2013

Share class launch date
04/01/2013

Management company
Ofi Invest Asset Management

Legal form
Mutual fund (FCP)

AMF classification
Standard money market with variable net asset value (VNAV)

Appropriation of income
Accumulation

Valuation frequency
Daily

Bloomberg ticker
MACIOFI FP

NAV publication
www.ofi-invest-am.com

Maximum management fees incl. taxes
0,15%

Management fees and other administrative and operating expenses
0,08%

Benchmark
€STR capitalisé + 5 bps

(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 Asset Management • 127-129 Quai du Président Roosevelt - 92130 Issy-les-Moulineaux • France • Tel.: +33 (0)1 40 68 17 17 • www.ofi-invest-am.com • Asset management company • Public limited company (société anonyme) with a board of directors and share capital of €71,957,490 • Company registration no. 384 940 342 Nanterre • APE activity code: 6630 Z • Authorised by the AMF
Authorisation no. GP 92012 • FR 51384940342 • CONTACT: Sales Department • 01 40 68 17 17 • service.client@ofi-invest.com

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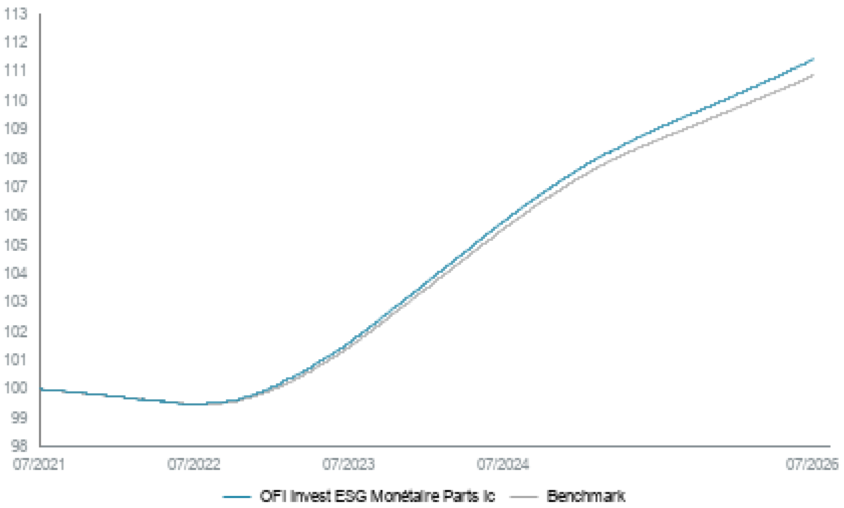
Performance & risks

Performance over time(1) (base: 100 at 07/30/2021)



Cumulative return(1)

As %	Fund	Index	Relative
YTD*	1,29	1,20	0,09
1 month	0,20	0,19	0,01
3 months	0,58	0,54	0,04
6 months	1,11	1,04	0,07
1 year	2,18	2,06	0,12
2 years	5,30	5,04	0,26
3 years	9,64	9,29	0,35
5 years	11,41	10,87	0,54
8 years	10,59	9,55	1,04
10 years	10,23	8,87	1,36

*YTD: Year to date

Annual return(1)

As %	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund	0,07	-0,18	-0,25	-0,12	-0,28	-0,46	0,07	3,43	3,95	2,44
Index	-0,27	-0,31	-0,32	-0,35	-0,42	-0,52	0,02	3,33	3,85	2,29
Relative	0,34	0,12	0,07	0,23	0,13	0,07	0,05	0,10	0,09	0,15

Monthly returns(1)

%	Jan.	Febr.	March	Apr.	May	June	July	August	Sept.	Oct.	Nov.	Dec.
2022	-0,05	-0,06	-0,04	-0,04	-0,04	-0,09	-0,01	0,07	-0,00	0,06	0,15	0,13
2023	0,20	0,20	0,21	0,24	0,30	0,27	0,31	0,33	0,30	0,36	0,35	0,31
2024	0,39	0,33	0,30	0,38	0,35	0,33	0,33	0,31	0,32	0,30	0,26	0,28
2025	0,28	0,23	0,23	0,19	0,21	0,21	0,20	0,18	0,18	0,17	0,17	0,17
2026	0,18	0,16	0,19	0,17	0,19	0,19	0,20					

Key risk indicators(3)

As %	Volatility		Maximum drawdown		Recovery period		Tracking error	Information ratio	Sharpe ratio	Bêta	Alpha
	Fund	Index	Fund	Index	Fund	Index					
1 year	0,04	0,01	-0,01	-	1	0.0	0,04	3,06	4,58	0,82	0,01
3 years	0,12	0,12	-0,01	-	1	0.0	0,04	2,73	1,35	0,97	0,00
5 years	0,23	0,22	-0,54	-0,53	200	141.0	0,05	1,79	0,65	1,01	0,00
8 years	0,26	0,24	-1,28	-1,71	299	292.0	0,10	1,15	0,65	1,00	0,00
10 years	0,25	0,23	-1,64	-2,32	340	355.0	0,09	1,31	0,70	1,00	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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Portfolio structure

Breakdown by rate type

As %	Fund
Fixed rate	54,8
Variable rate	33,4
UCI	4,0
Cash	7,8

Breakdown by instrument type

As %	Fund
NEUCP	28,7
ECP	29,4
CD	11,4
Short-term bonds	18,6
UCI	4,0
Cash	7,8

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

As %	Fund
Senior bank	75,7
Corporate	17,1
Financial services	3,0
Insurance	2,3
Government and equivalent	1,2
Public sector	0,8

Geographical breakdown (excl. investment funds/cash)

As %	Fund
France	44,3
Netherlands	13,9
Spain	10,4
Italy	8,2
Germany	6,2
United Kingdom	5,0
United States	2,3
Japan	2,2
Other countries	7,5

Profile/Key figures[3]

Engagement Swap (%)	-46,39
Number of issuers	90
WAM (days)	14
WAL (days)	174
Yield to Maturity (%)	2,39

Breakdown by maturity

As %	Fund
< 1 mois	5,7
1 - 3 mois	16,2
3 - 6 mois	24,6
6 - 12 mois	37,9
12 - 24 mois	3,7
UCI	4,0
Cash	7,8

Breakdown by short-term rating

As %	Fund
A1/P1/F1	74,9
A2/P2/F2	13,3
A3/P3/F3	-
NR	-
UCI	4,0
Cash	7,8

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

Perceived credit risk	As %	Fund
Less risky	AAA	-
	AA	6,2
	A	76,3
	BBB	17,1
	BB	-
	B	-
	<= CCC	-
Riskier	NR	0,4

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

As %	Fund
BANQUE FEDERATIVE DU CREDIT MU	5,5
ING BANK NV	5,4
BPCE SA	4,8
CREDIT AGRICOLE SA	4,4
INTESA SANPAOLO BANK LUXEMBOUR	4,3

(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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Investment commentary

Equity markets delivered mixed performances in July, reflecting the rebound in oil prices driven by persistent tensions in the Middle East and renewed concerns over the valuations of artificial intelligence (AI) specialists, particularly semiconductor manufacturers.

In fixed income markets, bond yields moved higher as the recovery in oil prices fuelled inflationary concerns and reinforced expectations that the major central banks may maintain restrictive monetary policies for longer than previously anticipated. Yields rose in both the United States and Europe, as the oil price rebound linked to the Middle East conflict heightened inflation risks.

Against this backdrop, the Federal Reserve left interest rates unchanged. However, its new Chair, Kevin Warsh, adopted a distinctly hawkish stance, reaffirming that the central bank would not hesitate to act should inflationary pressures intensify. This outlook, despite inflation having eased in July, pushed long-term US Treasury yields to their highest levels in nearly twenty years. The yield on the 10-year US Treasury note increased by 27 basis points to 4.73%.

Government bond yields also moved higher across Europe in July. As in the United States, fixed income markets were affected by the continued surge in oil prices stemming from geopolitical tensions, which reinforced inflationary risks. The European Central Bank (ECB) decided to leave its key interest rates unchanged, allowing itself additional time to assess the impact of renewed tensions in the Middle East and the sharp rise in oil prices on inflation within the monetary union. The ECB's next monetary policy meeting is scheduled for 9 and 10 September.

The yield on the German Bund rose by 35 basis points in July to 3.21%. In France, the yield on the 10-year OAT (Obligation Assimilable du Trésor) increased by 35 basis points to 4.00%. For the first time since September 2008, the yield on the French 10-year government bond exceeded the 4% threshold. Elsewhere in Europe, the yield on Italian government debt rose by 39 basis points to 4.02%.

The 3-month Euribor stood at 2.484%, while the €STR (Euro Short-Term Rate) was 2.184%.

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Additional characteristics

Fund inception date	16/11/2009
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/com.
Last ex-dividend date	-
Net amount at last ex-dividend date	-
Statutory auditors	PwC Sellam
Currency	EUR (€)
Subscription cut-off time	12:00
Redemption cut-off time	12:00
Settlement	J + 1
Min. initial investment	None
Min. subsequent investment	None
SICAV name	-
Sub-fund name	-
Valuation agent	Société Générale Paris
Depositary	Société Générale Paris

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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.
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%.

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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