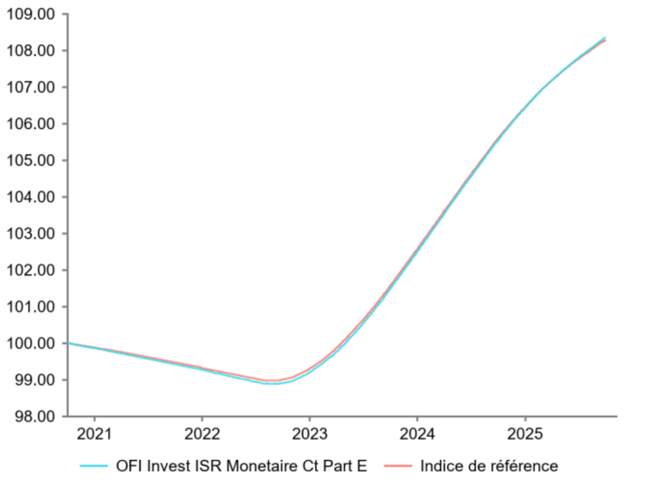
OFI Invest ISR Monetaire Ct

FR0010738229 E

Monthly report as of 30 September 2025

- **Net asset value : €1,103.57**
- **AUM : 3,694,594,285 €**
- **Fund performance:**



(rebased to 100 on 30-Sep-2020)

Cumulative returns

	Ytd	1M	3M	6M	1Y	3Y	5Y	8Y	10Y
Fund	1.83%	0.17%	0.52%	1.14%	2.67%	9.56%	8.37%	7.11%	6.73%
Benchmark	1.74%	0.16%	0.49%	1.08%	2.57%	9.39%	8.30%	7.00%	6.33%

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)	93
WAM (asset attribute)	12

	1Y	3Y	5Y	8Y	10Y
Annualized fund volatility	0.090	0.129	0.266	0.249	0.231
Annualized benchmark volatility	0.071	0.123	0.256	0.243	0.227

Swap commitment	-22.23%
Percentage of money market funds in the portfolio	9.95%

Inception date

27 August 2009

Classification

Short-term money market

Type

Variable Net Asset Value (VNAV)

SFDR Categorization

Article 8

Legal form

FCP under French law

Currency

EUR (€)

ESG note

Fund	Benchmark/Univers
6.64	-

ESG note coverage

Fund	Benchmark/Univers
90.54%	-

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) filter90.54% -

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)

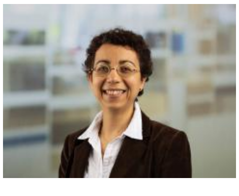
1	2	3	4	5	6	7

Lowest risk **Highest risk**

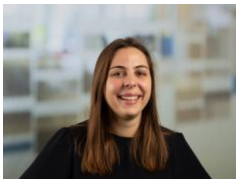
SRI (Synthetic Risk Indicator): The Synthetic Risk Indicator allows you to assess the level of risk of this product compared to others. It indicates the probability that this product will suffer losses in the event of market movements or our inability to pay you. The risk indicator assumes that you keep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

Portfolio Manager(s)

Sophie Labigne



Justine Petronio



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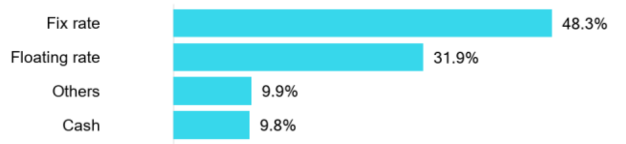
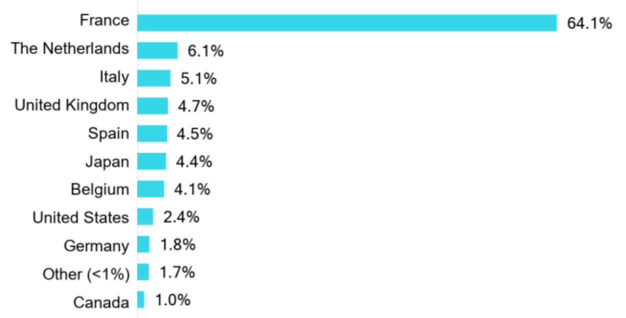
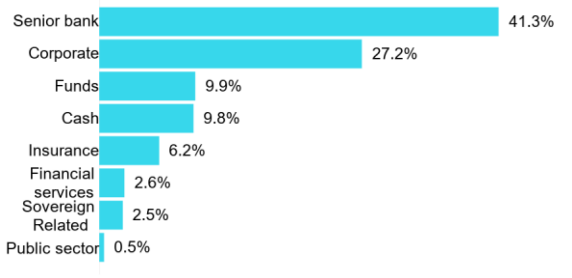
Rate type (Excluding derivatives and OPC) *



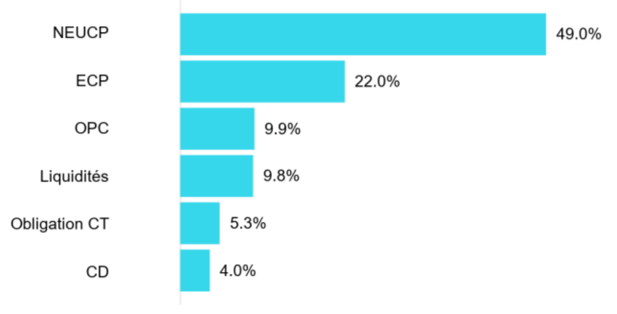
Origin country breakdown (excluding OPC) *



Sector breakdown *



Asset breakdown *



5 major Corporate issuers *

AXA BANQUE S.A.	5.2%
BFT FRANCE MONETAIRE COURT TERME ISR	4.7%
LA BANQUE POSTALE	4.5%
OSTRUM SRI CASH PLUS	3.5%
BANQUE FEDERATIVE DU CREDIT MUTUEL SA	3.3%

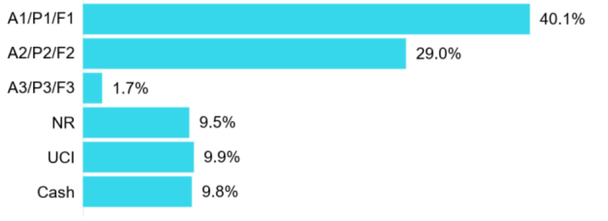
Total number of issuers: 71

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

Long-term rating breakdown **

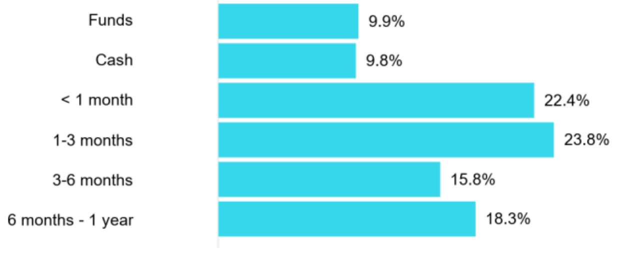
	AAA	AA	A	BBB	NR	Cash
< 1 month			10.6%	4.3%	7.5%	
1-3 months		1.9%	11.4%	5.4%	5.1%	
3-6 months		2.1%	11.6%	2.1%		
6 months - 1 year	0.0%	0.1%	13.9%	4.2%		
Funds						9.9%
Cash						9.8%
Total	0.0%	4.1%	47.5%	16.0%	12.6%	19.7%

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 had a solid September, thanks in particular to resilient global growth and subdued inflation. The negative impact of tariffs on the economy has been more limited than expected in both the US and Europe. The European Central Bank (ECB) has revised its growth forecast for the eurozone for 2025 upwards from 0.9% to 1.2%.Investor optimism has also been buoyed by the Federal Reserve's (Fed) support for the US economy. The Central Bank lowered its key interest rates by a quarter of a point and paved the way for further cuts before the end of the year in order to support a slowing labor market in the United States. The institution's determination to preserve jobs has clearly benefited US Treasury bonds.
However, the situation remains fragile in Europe, where fears over budget deficits have weighed on sovereign bonds, particularly in France. The rating agency Fitch downgraded France's rating from "AA-" to "A+," and the other agencies, Moody's (Aa3) and Fitch (AA-), are expected to follow suit. In this uncertain environment, France now borrows at roughly the same rate as Italy and at a higher rate than Greece, two countries that are nevertheless more indebted. At the very end of the month, the markets reacted very little to the threat of a temporary shutdown of many public services in the United States due to persistent budget disagreements in Congress.The 3-month Euribor stands at 2.032% and the Estr at 1.916%.

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Main characteristics

Investment manager	Ofi Invest Asset Management	Depositary	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 subscrition fees	1.0%
Recommeded 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
Additionnal investment	None	Auditor	Deloitte & Associés (Paris)
Bloomberg ticker	VICMONE FP	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

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Email : contact.clients.am@ofi-invest.com

Important information