

Ofi Invest ISR Monétaire CT E

FRO010738229

29/04/2026

Marketed in



Six Financial Information star rating⁽²⁾⁽³⁾

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 | 3 374,37 M€ | | | | |
|---------------------------------|--|------|-------|-------|-------|
| ▶ Net assets per unit | 10,92 M€ | | | | |
| ▶ Net asset value | 1 116,68 € | | | | |
| ▶ Monthly return ⁽¹⁾ | <table border="1"> <thead> <tr> <th>Fund</th> <th>Index</th> </tr> </thead> <tbody> <tr> <td>0,17%</td> <td>0,16%</td> </tr> </tbody> </table> | Fund | Index | 0,17% | 0,16% |
| Fund | Index | | | | |
| 0,17% | 0,16% | | | | |



Managers



Sophie Labigne



Justine Petronio



Daniel Bernardo

Teams are subject to change



Risk profile⁽³⁾



Recommended investment period

From one day



SFDR⁽³⁾ Article 8

| | Fund | Universe |
|-----------------------------|--------|----------|
| ▶ ESG rating ⁽³⁾ | 6,88 | 6,28 |
| ▶ ESG note coverage | 92,31% | 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

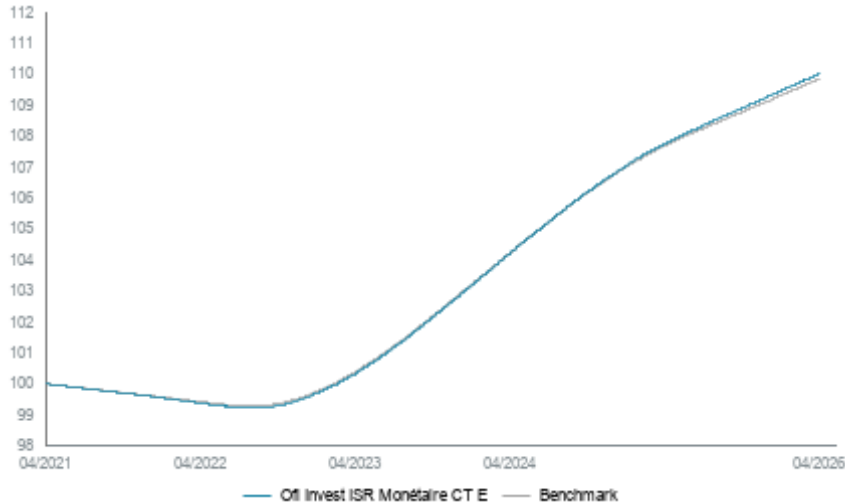
FR0010738229

29/04/2026



Performance & risks

▶ Performance over time⁽¹⁾ (base: 100 at 04/29/2021)



▶ Cumulative return⁽¹⁾

| As % | Fund | Index | Relative |
|----------|-------|-------|----------|
| YTD* | 0,68 | 0,65 | 0,02 |
| 1 month | 0,17 | 0,16 | 0,00 |
| 3 months | 0,50 | 0,49 | 0,02 |
| 6 months | 1,02 | 0,98 | 0,04 |
| 1 year | 2,11 | 2,00 | 0,11 |
| 2 years | 5,57 | 5,39 | 0,18 |
| 3 years | 9,69 | 9,45 | 0,24 |
| 5 years | 10,01 | 9,85 | 0,16 |
| 8 years | 8,62 | 8,46 | 0,17 |
| 10 years | 8,02 | 7,68 | 0,34 |

*YTD: Year to date

▶ Annual return⁽¹⁾

| 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⁽¹⁾

| % | Jan. | Febr. | March | Apr. | May | June | July | August | Sept. | Oct. | Nov. | Dec. |
|------|-------|-------|-------|-------|-------|-------|-------|--------|-------|------|------|------|
| 2022 | -0,06 | -0,05 | -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 | 0,17 | | | | | | | | |

▶ 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 an | 0,03 | 0,02 | -0,01 | - | 1 | - | 0,03 | 3,64 | 3,38 | 1,03 | 0,00 |
| 3 ans | 0,12 | 0,11 | -0,01 | - | 1 | - | 0,04 | 1,92 | 0,60 | 0,97 | 0,00 |
| 5 ans | 0,24 | 0,24 | -0,78 | -0,76 | 189 | - | 0,04 | 0,85 | 0,12 | 1,02 | -0,00 |
| 8 ans | 0,25 | 0,24 | -2,03 | -2,01 | 332 | - | 0,03 | 0,64 | 0,09 | 1,02 | 0,00 |
| 10 ans | 0,23 | 0,23 | -2,58 | -2,70 | 385 | - | 0,03 | 1,10 | 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.

Ofi Invest ISR Monétaire CT E

FR0010738229

29/04/2026



Portfolio structure

► Breakdown by rate type

| As % | Fund |
|---------------|------|
| Fixed rate | 53,2 |
| Variable rate | 21,7 |
| UCI | 9,1 |
| Cash | 15,9 |

► Breakdown by instrument type

| As % | Fund |
|------------------|------|
| NEUCP | 34,8 |
| ECP | 24,5 |
| CD | 9,3 |
| Short-term bonds | 6,4 |
| UCI | 9,1 |
| Cash | 15,9 |

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

| As % | Fund |
|---------------------------|------|
| Senior bank | 61,0 |
| Corporate | 30,3 |
| Insurance | 5,1 |
| Government and equivalent | 2,9 |
| Secteur public | 0,8 |

► Geographical breakdown (excl. investment funds/cash)

| As % | Fund |
|-----------------|------|
| France | 49,2 |
| Netherlands | 11,4 |
| Italy | 8,8 |
| Spain | 7,8 |
| Germany | 7,0 |
| Japan | 5,3 |
| Belgium | 3,8 |
| United States | 2,2 |
| Other countries | 4,4 |

► Profile/Key figures⁽³⁾

| | |
|-----------------------|--------|
| Engagement Swap (%) | -27,62 |
| Number of issuers | 73 |
| WAM (days) | 11 |
| WAL (days) | 96 |
| Yield to Maturity (%) | 1,96 |

► Breakdown by maturity

| As % | Fund |
|--------------|------|
| < 1 mois | 24,7 |
| 1 - 3 mois | 18,8 |
| 3 - 6 mois | 10,4 |
| 6 - 12 mois | 21,0 |
| 12 - 24 mois | - |
| UCI | 9,1 |
| Cash | 15,9 |

► Breakdown by short-term rating

| As % | Fund |
|----------|------|
| A1/P1/F1 | 55,3 |
| A2/P2/F2 | 19,7 |
| A3/P3/F3 | - |
| NR | - |
| UCI | 9,1 |
| Cash | 15,9 |

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

| Perceived credit risk | As % | Fund |
|-----------------------|--------|------|
| Less risky | AAA | 0,0 |
| | AA | 6,9 |
| | A | 65,7 |
| | BBB | 27,4 |
| | BB | - |
| | B | - |
| | <= CCC | - |
| Riskier | NR | - |

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

| As % | Fund |
|--------------------------------|------|
| COMMERZBANK AG | 4,0 |
| ING BANK NV | 3,5 |
| INTESA SANPAOLO BANK LUXEMBOUR | 3,5 |
| NTT FINANCE UK LTD | 3,4 |
| CREDIT LYONNAIS SA | 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

29/04/2026



▶ Investment commentary

Risk assets rose in April despite oil price volatility. Investors bet on a rapid resolution of the Middle East conflict even as talks between the US and Iran remained at a standstill and US President Donald Trump threatened to extend the US blockade of the Strait of Hormuz.

Last month, Wall Street posted its best monthly performance since 2020. Continued investment in artificial intelligence (AI), strong corporate earnings in both the US and Europe and resilient consumer spending tempered fears stemming from the war in the Middle East.

However, oil prices surged above \$100 a barrel, weighing on bonds. Higher energy prices are already feeding through to inflation worldwide.

Against this backdrop, while investors feared that inflation and interest rates would stay high, the price of gold continued to fall, moving further away from its end-January record of \$5,626.8/oz.

Bond yields rose overall in April, fuelled by higher oil prices and inflation fears. Oil prices were the main source of inflation concerns, with investors anticipating that higher energy prices will force central banks to hike rates over the coming months.

The European Central Bank (ECB) and the Bank of England (BoE) held interest rates unchanged. However, they both stressed the risks of second-round effects from higher energy prices and said they were ready to act if necessary. Markets are pricing in three ECB rate hikes by the end of the year. In the US, the Fed left policy unchanged and was divided on what stance to adopt over the coming months. At his last press conference as Fed Chair, Jerome Powell stressed that energy prices had yet to peak and that developments in the Middle East were likely to limit the Fed's ability to cut rates.

In the euro credit market, the investment grade segment delivered positive performance for the month. The prospect of a resolution of the conflict in Iran and the reopening of the Strait of Hormuz prompted a gradual tightening in eurozone credit spreads, which had peaked at the end of March. In the investment grade segment, spreads tightened by around 15 bps in April.

Three-month Euribor ended the month at 2.199% and €STR at 1.93%.

Ofi Invest ISR Monétaire CT E

FR0010738229

29/04/2026

► 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: https://www.ofi-invest-am.com/com . |
| 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

FR0010738229

29/04/2026

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. 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. |

Ofi Invest ISR Monétaire CT E

FR0010738229

29/04/2026

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