

Ofi Invest ISR Monétaire CT

FR0010738229 E

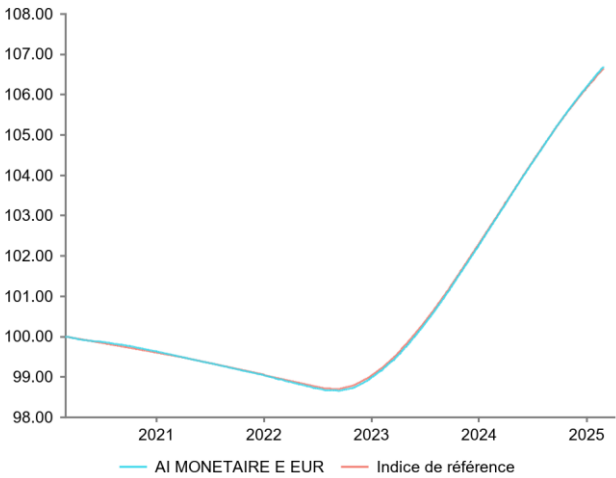
Monthly report as of 27 February 2025



■ Net asset value : €1,089.06

■ AUM : 2,732,270,308 €

■ Fund performance:



(rebased to 100 on 27-Feb-2020)

■ Cumulative returns

	Ytd	1M	3M	6M	1Y	3Y	5Y	8Y	10Y
Fund	0.49%	0.22%	0.75%	1.64%	3.65%	7.84%	6.69%	5.50%	5.35%
Benchmark	0.46%	0.21%	0.74%	1.60%	3.58%	7.77%	6.64%	5.43%	4.93%

■ 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)	92
WAM (asset attribute)	6

	1Y	3Y	5Y	8Y	10Y
Annualized fund volatility	0.074	0.235	0.277	0.246	0.224
Annualized benchmark volatility	0.057	0.225	0.269	0.241	0.221

Swap commitment	-33.41%
Percentage of money market funds in the portfolio	8.05%

■ Inception date

27 August 2009

■ Type

Variable Net Asset Value (VNAV)

■ Legal form

FCP under French law

■ ESG note

Fund	Benchmark/Univers
6.59	-

■ Classification

Short-term money market

■ SFDR Categorization

Article 8

■ Currency

EUR (€)

■ ESG note coverage

Fund	Benchmark/Univers
93.74%	-

■ 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



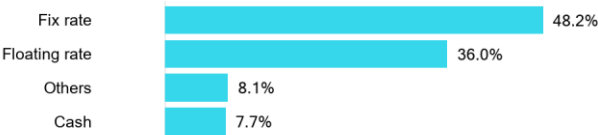
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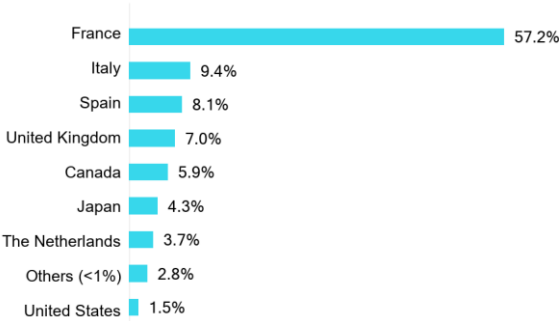
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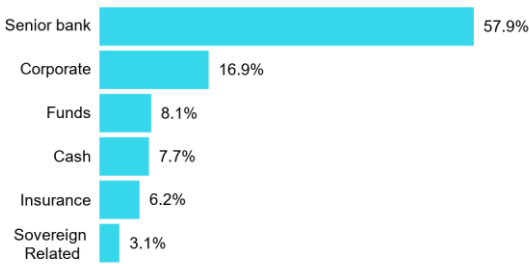
■ Rate type (Excluding derivatives and OPC) *



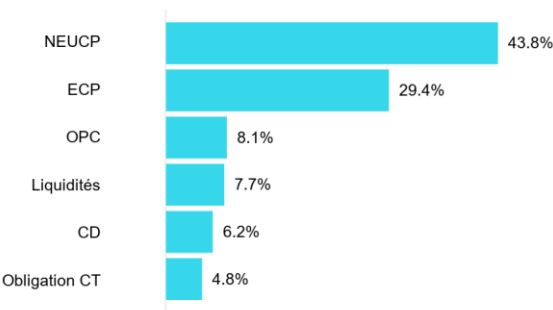
■ Origin country breakdown (excluding OPC) *



■ Sector breakdown *



■ Asset breakdown *



■ 5 major Corporate issuers *

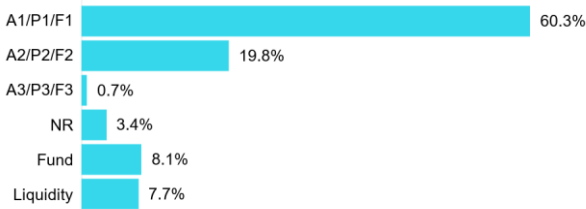
BANQUE FEDERATIVE DU CREDIT MUTUEL SA	5.8%
AXA BANQUE S.A.	5.2%
BFT FRANCE MONETAIRE COURT TERME ISR	4.8%
INTESA SANPAOLO BANK LUXEMBOURG SA	4.7%
LA BANQUE POSTALE	3.9%

Total number of issuers: 58

■ Long-term rating breakdown **

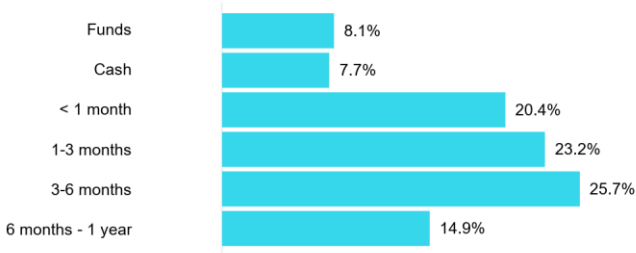
	AA	A	BBB	NR	Cash
< 1 month	1.1%	8.7%	4.3%	6.3%	
1-3 months	0.4%	15.4%	4.5%	2.9%	
3-6 months	4.6%	16.6%	4.5%		
6 months - 1 year	3.1%	11.1%	0.7%		
Funds					8.1%
Cash					7.7%
Total	9.2%	51.8%	14.1%	9.2%	15.8%

■ 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

February was a volatile month for risk assets amid heightened geopolitical tensions and the threat of trade wars between the US and the rest of the world. Investors worried about the impact on the world's largest economy of upcoming import tariffs announced by US President Donald Trump. Doubts over Donald Trump's policy and its implications for the US economy also spread to the bond market, with 10-year Treasury yields falling sharply to end February at around 4.21%, their lowest since mid-December. European investors acknowledged the slowdown in inflation and expect the European Central Bank (ECB) to continue with its monetary easing cycle. Yields on 10-year US Treasuries fell more than 30 basis points to end the month at 4.21%, their lowest since mid-December. Against this backdrop, a number of Fed members reiterated that the central bank should maintain a cautious approach to further interest rate cuts. In Europe, yields also moved lower, with the disinflation process on the right track in the eurozone. While inflation fell back below 1% for the first time since February 2021 in France, it slowed less sharply in Germany. At the end of January, the ECB cut rates for the fourth time running and paved the way for a further cut at its 6 March meeting to support a still fragile European economy. The European credit market delivered a positive performance in February. Three-month Euribor ended the month at 2.464% and €STR at 2.658%.

* 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	0,12%
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

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