

# Ofi Invest ISR Monétaire CT E

FR0010738229

26/02/2026

Marketed in



Six Financial Information star rating<sup>(2)(3)</sup>

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               | 3 348,18 M€  |
| ▶ Net assets per unit           | 10,79 M€     |
| ▶ Net asset value               | 1 112,81 €   |
| ▶ Monthly return <sup>(1)</sup> | <b>Fund</b>  |
|                                 | 0,16%        |
|                                 | <b>Index</b> |
|                                 | 0,15%        |



### Managers



Sophie Labigne



Justine Petronio



Daniel Bernardo

Teams are subject to change



### Risk profile<sup>(3)</sup>



### Recommended investment period

From one day



### SFDR<sup>(3)</sup> Article 8

|                             |             |                 |
|-----------------------------|-------------|-----------------|
|                             | <b>Fund</b> | <b>Universe</b> |
| ▶ ESG rating <sup>(3)</sup> | 6,80        | 6,19            |
| ▶ ESG note coverage         | 92,89%      | 88,10%          |

(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

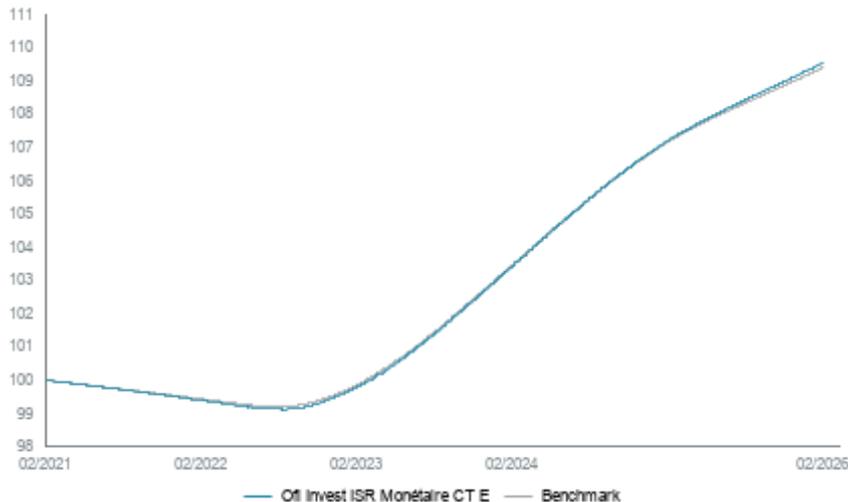
FR0010738229

26/02/2026



Performance & risks

## ▶ Performance over time<sup>(1)</sup> (base: 100 at 02/26/2021)



## ▶ Cumulative return<sup>(1)</sup>

| As %     | Fund | Index | Relative |
|----------|------|-------|----------|
| YTD*     | 0,33 | 0,31  | 0,01     |
| 1 month  | 0,16 | 0,15  | 0,01     |
| 3 months | 0,50 | 0,48  | 0,01     |
| 6 months | 1,01 | 0,97  | 0,03     |
| 1 year   | 2,18 | 2,09  | 0,09     |
| 2 years  | 5,91 | 5,74  | 0,17     |
| 3 years  | 9,77 | 9,56  | 0,21     |
| 5 years  | 9,53 | 9,38  | 0,14     |
| 8 years  | 8,18 | 8,02  | 0,15     |
| 10 years | 7,63 | 7,26  | 0,36     |

\*YTD: Year to date

## ▶ Annual return<sup>(1)</sup>

| 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<sup>(1)</sup>

| %    | Jan. | Febr. | March | Apr.  | May   | June  | July  | August | Sept. | Oct. | Nov. | Dec. |
|------|------|-------|-------|-------|-------|-------|-------|--------|-------|------|------|------|
| 2022 |      | -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  |       |       |       |       |       |        |       |      |      |      |

## ▶ Key risk indicators<sup>(3)</sup>

| As %   | Volatility |       | Maximum drawdown |       | Recovery period |       | Tracking error | Ratio d'info | Sharpe ratio | Bêta | Alpha |
|--------|------------|-------|------------------|-------|-----------------|-------|----------------|--------------|--------------|------|-------|
|        | Fund       | Index | Fund             | Index | Fund            | Index |                |              |              |      |       |
| 1 an   | 0,04       | 0,03  | -                | -     | -               | -     | 0,03           | 3,17         | 2,37         | 0,88 | 0,01  |
| 3 ans  | 0,11       | 0,11  | -0,01            | -     | 4               | -     | 0,04           | 1,55         | 0,54         | 0,97 | 0,00  |
| 5 ans  | 0,25       | 0,24  | -0,88            | -0,80 | 203             | 192   | 0,04           | 0,70         | 0,11         | 1,03 | -0,00 |
| 8 ans  | 0,25       | 0,24  | -2,10            | -2,04 | 338             | 336   | 0,03           | 0,59         | 0,08         | 1,02 | 0,00  |
| 10 ans | 0,23       | 0,23  | -2,60            | -2,73 | 387             | 402   | 0,03           | 1,16         | 0,15         | 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

26/02/2026



Portfolio structure

### ► Breakdown by rate type

| As %          | Fund |
|---------------|------|
| Fixed rate    | 59,0 |
| Variable rate | 26,1 |
| UCI           | 7,1  |
| Cash          | 7,8  |

### ► Breakdown by instrument type

| As %             | Fund |
|------------------|------|
| NEUCP            | 40,9 |
| ECP              | 26,4 |
| CD               | 8,1  |
| Short-term bonds | 9,8  |
| UCI              | 7,1  |
| Cash             | 7,8  |

### ► Breakdown by sector (excl. investment funds/cash)<sup>(4)</sup>

| As %                      | Fund |
|---------------------------|------|
| Senior bank               | 59,5 |
| Corporate                 | 28,6 |
| Insurance                 | 7,2  |
| Government and equivalent | 3,7  |
| Secteur public            | 0,7  |
| Financial services        | 0,4  |

### ► Geographical breakdown (excl. investment funds/cash)

| As %            | Fund |
|-----------------|------|
| France          | 51,7 |
| Netherlands     | 8,8  |
| Italy           | 8,7  |
| Spain           | 8,1  |
| Germany         | 7,0  |
| Japan           | 4,9  |
| Belgium         | 4,5  |
| United States   | 3,0  |
| Other countries | 3,4  |

### ► Profile/Key figures<sup>(3)</sup>

|                       |        |
|-----------------------|--------|
| Engagement Swap (%)   | -26,94 |
| Number of issuers     | 69     |
| WAM (days)            | 18     |
| WAL (days)            | 99     |
| Yield to Maturity (%) | -      |

### ► Breakdown by maturity

| As %           | Fund |
|----------------|------|
| < 1 month      | 27,9 |
| 1 - 3 months   | 25,5 |
| 3 - 6 months   | 12,2 |
| 6 - 12 months  | 18,8 |
| 12 - 24 months | 0,6  |
| UCI            | 7,1  |
| Cash           | 7,8  |

### ► Breakdown by short-term rating

| As %     | Fund |
|----------|------|
| A1/P1/F1 | 60,7 |
| A2/P2/F2 | 24,5 |
| A3/P3/F3 | -    |
| NR       | -    |
| UCI      | 7,1  |
| Cash     | 7,8  |

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

| Perception of Credit Risk | As %   | Fund |
|---------------------------|--------|------|
| Less risky                | AAA    | 0,0  |
|                           | AA     | 12,4 |
|                           | A      | 57,9 |
|                           | BBB    | 29,6 |
|                           | BB     | -    |
|                           | B      | -    |
|                           | <= CCC | -    |
| Riskier                   | NR     | -    |

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

| As %                           | Fund |
|--------------------------------|------|
| AXA BANQUE S.A.                | 4,8  |
| ING BANK NV                    | 3,6  |
| INTESA SANPAOLO BANK LUXEMBOUR | 3,6  |
| NTT FINANCE UK LTD             | 3,5  |
| LA BANQUE POSTALE              | 3,4  |

(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

26/02/2026



### ▶ Investment commentary

Risk assets had a strong month in February, with a number of records set in Europe and Asia, driven in particular by strong corporate earnings. Meanwhile, Wall Street had a bad month, with investors worried about the impact of artificial intelligence (AI) on a growing number of sectors. After initially penalising the software and IT services sectors, these fears spread to insurance, logistics and banking.

On the trade front, while the US Supreme Court's ruling overturning many of the import tariffs introduced by President Donald Trump was initially welcomed, the almost immediate announcement of new 15% tariffs benefited European equities.

The final week of the month saw renewed geopolitical tensions as the risk of military intervention by the US and Israel against Iran escalated in the absence of a nuclear and ballistics deal, helping push oil prices higher.

Bond yields in the US and the eurozone eased significantly in February, with sovereign bonds benefiting from their safe-haven status amid US trade uncertainty and renewed geopolitical tensions.

In this volatile environment, yields barely reacted to the release of the minutes of the Fed's last monetary policy meeting, which confirmed that the central bank was in no hurry to cut interest rates further. Most Fed members wanted to see further progress on bringing inflation down before considering further monetary easing. Moreover, news of a stronger than expected labour market and quickening consumer prices in December and producer prices in January revived inflationary fears and bolstered expectations that the Fed would hold rates unchanged at its March meeting. The ten-year US Treasury yield fell 30 basis points in February, to 3.94%.

In Europe, the European Central Bank once again left interest rates unchanged at the beginning of February, as expected by observers, while eurozone inflation fell below the institution's medium-term target of 2%, with the Harmonised Index of Consumer Prices (HICP) up 1.7% year on year in January, its lowest level since September 2024. In February, the yield on the 10-year German Bund fell 20 bps to 2.64%, while the yield on 10-year French OAT bonds fell 21 bps to 3.22%. Yields on Italian 10-year debt slid 19 bps to 3.27%.

Three-month Euribor ended the month at 2.013% and €STR at 1.93%.

## Ofi Invest ISR Monétaire CT E

FR0010738229

26/02/2026

### ▶ 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: <a href="https://www.ofi-invest-am.com/com">https://www.ofi-invest-am.com/com</a> . |
| 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+1   |
| Min. initial investment             | None  |
| Min. subsequent investment          | None  |
| SICAV name                          | -   |
| Sub-fund name                       | -   |
| Valuation agent                     | Société Générale Paris  |
| Depositary                          | Société Générale Paris  |

# Ofi Invest ISR Monétaire CT E

FR0010738229

26/02/2026

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.<br>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

26/02/2026

### ▶ General disclaimer

This marketing communication was prepared by Ofi Invest Asset Management, a French portfolio management company (APE activity code 6630Z) authorised by the Autorité des Marchés Financiers (AMF) under no. GP 92012 – intracommunity VAT no. FR51384940342, a public limited company (société anonyme) with a board of directors and share capital of €71,957,490, having its registered office at 127-129 Quai du Président Roosevelt, 92130 Issy-les-Moulineaux, France; company registration no. 384 940 342 Nanterre. It should not be construed as direct marketing, an offer of securities or financial instruments or a recommendation to buy or sell securities or financial instruments. Unless otherwise stated, all data in this document is sourced from Ofi Invest Asset Management. This document contains information and figures that Ofi Invest Asset Management considers to be well-founded or accurate as at the date on which they were drawn up. The accuracy of information from publicly available sources cannot be guaranteed. This marketing communication gives no assurance that the products or services presented are suited to the investor's circumstances or objectives, nor does it constitute a recommendation, advice or an invitation to purchase the financial products mentioned. Ofi Invest Asset Management accepts no liability for any loss or damage resulting from the use of the information contained herein or any part thereof. The value of a market investment may go down as well as up and may vary as a result of exchange rate fluctuations. Depending on the economic situation and market risks, no guarantee is given that the products or services presented will achieve their investment objectives. Past performance is not a reliable indicator of future performance. The funds presented in this marketing communication may not be registered in all jurisdictions. Funds may be subject to restrictions in respect of certain persons or in certain countries under domestic regulations applicable to such persons or in such countries. The complaints policy can be found at [www.ofi-invest-am.com](http://www.ofi-invest-am.com). The manager or management company may decide to stop marketing its collective investment undertakings in accordance with Article 93a of Directive 2009/65/EC and Article 32a of Directive 2011/61/EU. The information in this document may not be reproduced in whole or in part without the prior consent of its author.

### ▶ Disclaimer by country of distribution

#### Spain

For marketing in Spain, the Key Information Document (KIID/KID) in Spanish, the prospectus in English and the latest available financial statements for funds managed by Ofi Invest Asset Management are available to the public on request from Ofi Invest Asset Management or direct from [www.ofi-invest-am.com/en](http://www.ofi-invest-am.com/en).

#### Italy

For marketing in Italy, the Key Information Document (KIID/KID) in Italian, the prospectus in English and the latest available financial statements for funds managed by Ofi Invest Asset Management are available to the public on request from Ofi Invest Asset Management or direct from [www.ofi-invest-am.com/en](http://www.ofi-invest-am.com/en).