

OFI Invest ISR Monétaire Ct Part E

FR0010738229

29/01/2026

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	3 349,31 M€
▶ Net assets per unit	10,81 M€
▶ Net asset value	1 111,07 €
▶ Monthly return ⁽¹⁾	Fund
	0,17%
	Index
	0,16%



Managers



Sophie Labigne



Justine Petronio

Teams are subject to change



Risk profile⁽³⁾



Investment period

From one day



SFDR⁽³⁾

Article 8

▶ ESG rating ⁽³⁾	Fund	6,71
	Universe	6,19
▶ ESG note coverage	92,59%	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.

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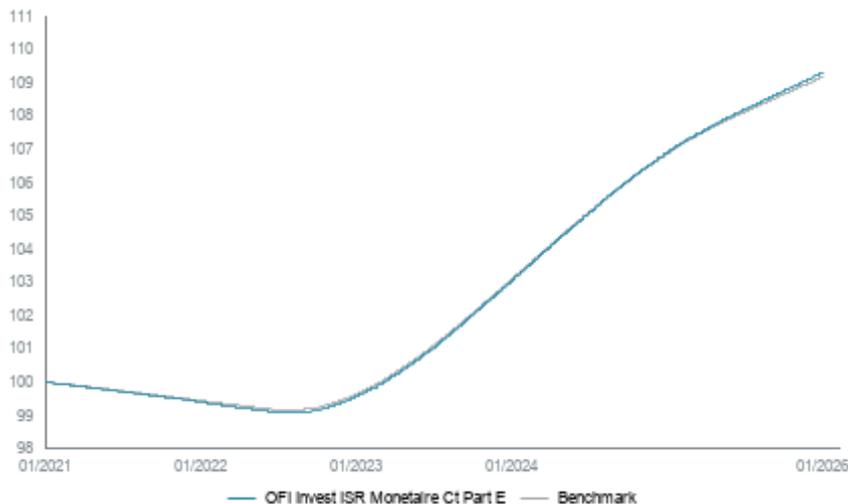
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Performance & risks

▶ Performance over time⁽¹⁾ (base: 100 at 01/29/2021)



▶ Cumulative return⁽¹⁾

As %	Fund	Index	Relative
YTD*	0,17	0,16	0,01
1 month	0,17	0,16	0,01
3 months	0,51	0,49	0,02
6 months	1,02	0,98	0,04
1 year	2,24	2,15	0,09
2 years	6,07	5,91	0,17
3 years	9,78	9,58	0,20
5 years	9,30	9,18	0,12
8 years	7,98	7,83	0,15
10 years	7,45	7,08	0,37

*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											

▶ Key risk indicators⁽³⁾

As %	Volatility		Maximum drawdown		Recovery period		Tracking error	Ratio d'info	Sharpe ratio	Bêta	Alpha
	Fund	Index	Fund	Index	Fund	Index					
1 year	0,05	0,04	-	-	Rec	Rec	0,03	3,09	1,96	0,92	0,01
3 years	0,11	0,11	-0,01	-	4	Rec	0,04	1,51	0,54	0,97	0,00
5 years	0,25	0,24	-0,92	-0,84	210	196	0,04	0,62	0,10	1,03	-0,00
8 years	0,25	0,24	-2,12	-2,07	343	338	0,03	0,55	0,08	1,02	0,00
10 years	0,23	0,23	-2,61	-2,75	388	406	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.

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Portfolio structure

► Breakdown by rate type

As %	Fund
Fixed rate	56,7
Variable rate	26,6
UCI	8,9
Cash	7,8

► Breakdown by instrument type

As %	Fund
NEUCP	39,6
ECP	26,5
CD	7,5
Short-term bonds	9,7
UCI	8,9
Cash	7,8

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

As %	Fund
Senior bank	57,5
Corporate	29,1
Insurance	7,4
Government and equivalent	4,1
Secteur public	1,5
Financial services	0,4

► Geographical breakdown (excl. investment funds/cash)

As %	Fund
France	54,7
Italy	8,9
Netherlands	8,6
Spain	8,3
Germany	5,1
Belgium	4,4
Japan	4,2
United States	2,8
Other countries	2,9

► Profile/Key figures⁽³⁾

Engagement Swap (%)	-25,98
Number of issuers	69
WAM (days)	16
WAL (days)	97
Yield to Maturity (%)	-

► Breakdown by maturity

As %	Fund
< 1 mois	21,8
1 - 3 mois	28,3
3 - 6 mois	17,0
6 - 12 mois	15,8
12 - 24 mois	0,4
UCI	8,9
Cash	7,8

► Breakdown by short-term rating

As %	Fund
A1/P1/F1	60,1
A2/P2/F2	23,2
A3/P3/F3	-
NR	-
UCI	8,9
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	57,2
	BBB	30,3
	BB	-
	B	-
	<= CCC	-
+ Riskier	NR	-

► Top 5 issuers (excl. investment funds/cash/derivatives)

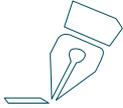
As %	Fund
AXA BANQUE S.A.	4,8
ING BANK NV	3,6
LA BANQUE POSTALE	3,4
BANQUE FEDERATIVE DU CREDIT MU	3,4
INTESA SANPAOLO BANK LUXEMBOUR	3,3

(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

Risk assets put in a strong performance in January, buoyed by better than expected economic data in the US and Europe. On Wall Street, the S&P 500 briefly exceeded 7,000 points for the first time in its history.

However, as in 2025, this market rise took place amid a tense environment marked by a sharp increase in geopolitical risk, particularly in Venezuela, Iran and Greenland, tense trade talks and questions around the Fed's independence.

Against this backdrop, oil prices posted their biggest monthly rise in four years, particularly after US President Donald Trump announced that an "armada" was headed for Iran, fuelling speculation over a US strike.

Government bond yields were a mixed bag on both sides of the Atlantic in January, albeit in an low-volatility environment.

US yields recovered, signalling an adjustment in monetary policy expectations and driven by geopolitical tensions. Unsurprisingly, the Fed left interest rates unchanged, with inflation still sustained but approaching its target and the labour market showing signs of slowing. January also saw the announcement of Kevin Warsh as Trump's nominee to be the next Fed chairman. The nomination of Walsh, a former Fed governor between 2006 and 2011 seen as a "hawk", i.e. in favour of restrictive monetary policy, reduced the likelihood of a more accommodative Fed. Yields on 10-year Treasuries rose almost 7 basis points in the month, to 4.24%.

In Europe, yields were more of a mixed bag, with investors not expecting the European Central Bank (ECB) to ease its policy in the short term. The eurozone saw moderate Q4 growth of 0.3%, while December inflation was confirmed at 1.9%, below the ECB's 2% target. In Germany, the yield on the 10-year Bund ended the month slightly lower at 2.84%. Meanwhile, yields on French OAT bonds fell 14 bps to 3.43%, while those on Italian debt fell 9 bps to 3.46%, reflecting an easing of tensions on European debt.

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▶ 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 .
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

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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.
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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