

OFI Invest ESG Monétaire Parts Ic

FR0011381227

30/10/2025

Marketed in AT FR IT LI PT SI ES DE

Six Financial Information star rating⁽²⁾ -

Treasury

Investment strategy

The fund aims to achieve a short-term return in excess of compounded €STR + 5 bps. It is intended for institutional investors wishing to secure a higher return on their cash than the overnight rate, combining flexibility of use, minimal risk and a responsible approach. One of the sources of the fund's outperformance is lengthening the maturity of investments.

Key characteristics

Share Class creation date

04/01/2013

Share Class launch date

07/01/2013

Management company

Ofi Invest Asset Management

Legal form

Mutual fund (FCP)

AMF classification

Standard money market with variable net asset value (VNAV)

Appropriation of income

Accumulation

Valuation frequency

Daily

Bloomberg ticker

MACIOFI FP

NAV publication

www.ofi-invest-am.com

Maximum management fees incl. taxes

0,15%

Management fees and other administrative and operating expenses

0,08%

Benchmark

€STER capitalisé + 5 bp

▶ Fund net assets	5 305,38 M€
▶ Net assets per unit	5 305,38 M€
▶ Net asset value	109 603,39 €

	Fund	Index
▶ Monthly return ⁽¹⁾	0,17%	0,16%

Managers



Daniel Bernardo



Justine Petronio

Teams are subject to change

Risk profile⁽³⁾



Investment period

6 to 12 months

SFDR⁽³⁾

Article 8

	Fund	Univers
▶ ESG rating ⁽³⁾	6,6	6,2
▶ ESG note coverage	91,3%	87,8%

(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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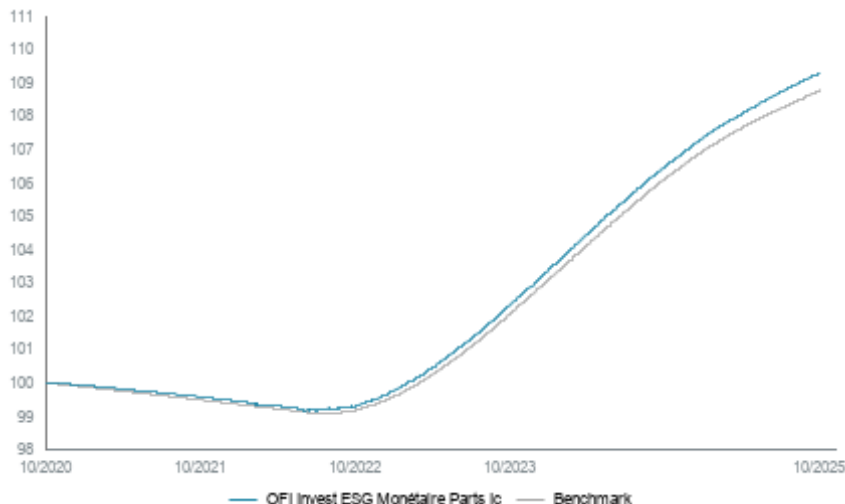
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Performance & risks

Performance over time⁽¹⁾ (base: 100 at 10/30/2020)



Cumulative return⁽¹⁾

As %	Fund	Index	Relative
YTD*	2,09	1,95	0,14
1 month	0,17	0,16	0,00
3 months	0,53	0,51	0,02
6 months	1,15	1,04	0,10
1 year	2,64	2,50	0,14
2 years	6,81	6,57	0,25
3 years	10,06	9,68	0,39
5 years	9,29	8,78	0,52
8 years	8,59	7,63	0,96
10 years	8,52	7,03	1,49
Inception	9,60	7,14	2,46

*YTD: Year to date

Annual return⁽¹⁾

As %	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Fund	0,13	0,07	-0,18	-0,25	-0,12	-0,28	-0,46	0,07	3,43	3,95
Index	-0,11	-0,27	-0,31	-0,32	-0,35	-0,42	-0,52	0,02	3,33	3,85
Relative	0,23	0,34	0,12	0,07	0,23	0,13	0,07	0,05	0,10	0,09

Quarterly performance over last 5 years⁽¹⁾

As %	Quarter 1		Quarter 2		Quarter 3		Quarter 4	
	Fund	Index	Fund	Index	Fund	Index	Fund	Index
2021	-0,10	-0,13	-0,11	-0,13	-0,12	-0,13	-0,13	-0,13
2022	-0,15	-0,13	-0,17	-0,13	0,06	-0,02	0,34	0,31
2023	0,62	0,58	0,81	0,79	0,94	0,92	1,01	1,00
2024	1,02	1,00	1,06	0,99	0,96	0,95	0,84	0,85
2025	0,74	0,68	0,61	0,57	0,55	0,52	-	-

Key risk indicators⁽³⁾

As %	Volatility		Maximum loss		Recovery period		Tracking error	Ratio d'info	Sharpe ratio	Bêta	Alpha
	Fund	Index	Fund	Index	Fund	Index					
1 year	0,07	0,07	-0,01	-	1	Rec	0,05	2,03	2,11	0,82	0,01
3 years	0,12	0,11	-0,01	-	4	Rec	0,05	2,26	1,37	0,96	0,00
5 years	0,26	0,25	-0,83	-0,90	238	197	0,05	1,77	0,55	1,01	0,00
8 years	0,26	0,24	-1,47	-1,94	319	316	0,10	1,07	0,61	1,00	0,00
10 years	0,24	0,23	-1,64	-2,50	340	372	0,09	1,48	0,77	0,99	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 (excl. derivatives)

As %	Fund
Fixed rate	52,2
Variable rate	30,7
UCI	9,9
Cash	7,3

► Breakdown by instrument type

As %	Fund
NEUCP	30,4
ECP	18,2
CD	11,4
Short-term bonds	22,9
UCI	9,9
Cash	7,3

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

As %	Fund
Senior bank	74,1
Corporate	17,3
Financial services	4,4
Government and equivalent	1,9
Insurance	1,6
Secteur public	0,7

► Geographical breakdown (excl. investment funds/cash)

As %	Fund
France	53,7
Italy	10,9
Netherlands	9,2
United Kingdom	5,9
Spain	5,1
Germany	5,1
Finland	2,4
Belgium	1,9
Other countries	5,9

► Profile/Key figures⁽³⁾

Engagement Swap (%)	-45,31
Number of issuers	76
WAM (days)	6
WAL (days)	132
Yield to Maturity (%)	-

► Breakdown by maturity

As %	Fund
< 1 mois	13,0
1 - 3 mois	22,0
3 - 6 mois	26,3
6 - 12 mois	17,7
12 - 24 mois	3,8
UCI	9,9
Cash	7,3

► Breakdown by short-term rating

As %	Fund
A1/P1/F1	67,5
A2/P2/F2	15,3
A3/P3/F3	-
NR	-
UCI	9,9
Cash	7,3

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

Perception du risque de crédit	As %	Fund
- Risqué	AAA	-
	AA	4,3
	A	70,1
	BBB	25,6
	BB	-
	B	-
	<= CCC	-
+ Risqué	NR	-

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

As %	Fund
BPCE SA	7,3
BANQUE FEDERATIVE DU CREDIT MU	6,0
CREDIT AGRICOLE SA	4,8
SOCIETE GENERALE SA	3,9
LA BANQUE POSTALE	3,5

(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

In the US, the Fed continued with the policy easing on which it had embarked in September to support an economy that was showing signs of running out of steam. The central bank cut rates by another quarter-point and signalled its intention to stop removing liquidity from the financial system by ending its balance sheet downsizing on 1 December. However, with visibility limited by the shutdown, the Fed refused to commit to a further rate cut in December.

In Europe, yields on the German 10-year Bund fell 8 bps in October to 2.63%, while the ECB left interest rates unchanged, in line with market expectations. The central bank has achieved its inflation target and sees encouraging signs for the European economy. Some risks to growth have receded, according to ECB President Christine Lagarde, who has spoken of the ceasefire deal in Gaza and recent progress in US-China trade talks. Yields on French 10-year OAT bonds fell 11 bps from 3.53% to 3.42%. Investors kept an eye on the examination of the 2026 budget in the National Assembly. However, French yields suffered a brief bout of volatility following the surprise downgrade of France's credit rating by S&P Global Ratings. The rating agency downgraded France's sovereign rating by one notch, from AA- to A+, citing increased risks to the trajectory of the country's public finances during the current period of political instability. Meanwhile, Moody's maintained France's Aa3 rating but downgraded its outlook to "negative". In the rest of Europe, Italian 10-year yields fell 15 bps to 3.38%, with the government in Rome now planning to reduce its public deficit to below the symbolic threshold of 3% of GDP by 2025, a year earlier than expected.

Three-month Euribor ended the month at 2.04% and €STR at 1.9210%

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► Additional characteristics

Fund inception date	16/11/2009
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/fr .
Last ex-dividend date	-
Net amount at last ex-dividend date	-
Statutory auditors	PwC Sellam
Currency	EUR (€)
Subscription cut-off time	J + 1 12:00
Redemption cut-off time	12:00
Settlement	J + 1
Min. initial investment	None
Min. subsequent investment	None
SICAV name	-
Sub-fund name	-
Valuation agent	Société Générale Paris
Depository	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.
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%.	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.
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.	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».
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.	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.
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.		

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