

Ofi Invest ISR Monétaire CT E

FRO010738229

30/06/2026

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	4 244,57 M€
▶ Net assets per unit	11,70 M€
▶ Net asset value	1 120,77 €
▶ Monthly return ⁽¹⁾	Fund
	0,18%
	Index
	0,18%



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⁾	6,87	6,30
▶ ESG note coverage	93,24%	88,48%

(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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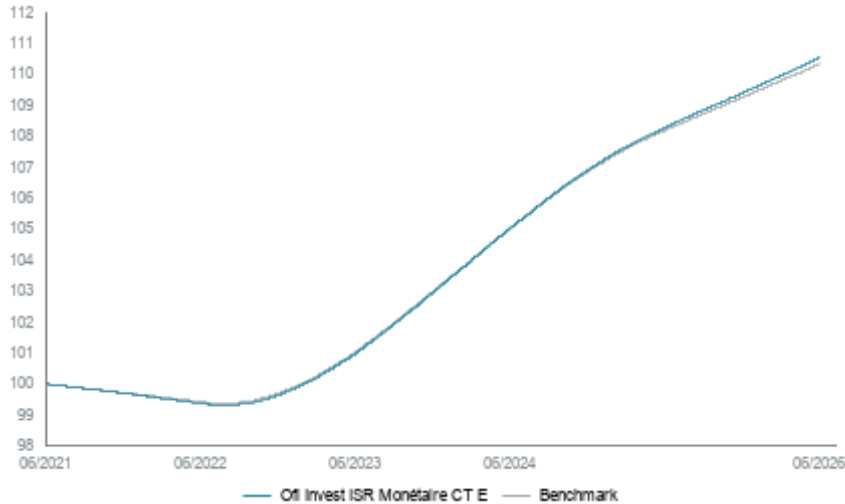
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Performance & risks

▶ Performance over time⁽¹⁾ (base: 100 at 06/30/2021)



▶ Cumulative return⁽¹⁾

As %	Fund	Index	Relative
YTD*	1,04	0,98	0,06
1 month	0,18	0,18	0,00
3 months	0,53	0,50	0,03
6 months	1,04	0,98	0,06
1 year	2,09	1,98	0,10
2 years	5,26	5,08	0,18
3 years	9,48	9,22	0,26
5 years	10,53	10,33	0,20
8 years	9,09	8,89	0,20
10 years	8,45	8,11	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	-0,02	3,27	3,80	2,24
Relative	0,19	0,04	-0,00	0,00	0,03	-0,04	-0,05	0,03	0,05	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	0,18	0,18						

▶ 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	0,04	0,01	-0,01	-	1	-	0,04	2,82	2,81	1,03	0,00
3 ans	0,12	0,12	-0,01	-	1	-	0,04	1,89	0,62	0,97	0,00
5 ans	0,23	0,22	-0,68	-0,62	171	163	0,04	0,95	0,15	1,02	-0,00
8 ans	0,25	0,24	-1,97	-1,92	326	322	0,03	0,72	0,10	1,02	0,00
10 ans	0,23	0,23	-2,56	-2,62	385	392	0,03	1,03	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.

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Portfolio structure

► Breakdown by rate type

As %	Fund
Fixed rate	55,9
Variable rate	23,2
UCI	9,7
Cash	11,2

► Breakdown by instrument type

As %	Fund
NEUCP	38,9
ECP	28,1
CD	7,8
Short-term bonds	4,3
UCI	9,7
Cash	11,2

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

As %	Fund
Senior bank	50,5
Corporate	41,6
Insurance	3,6
Government and equivalent	2,5
Financial services	1,2
Public sector	0,6

► Geographical breakdown (excl. investment funds/cash)

As %	Fund
France	52,3
Netherlands	8,7
Spain	7,7
Germany	6,8
Italy	6,1
Japan	5,6
Belgium	3,0
United States	2,7
Other countries	7,1

► Profile/Key figures⁽³⁾

Engagement Swap (%)	-24,12
Number of issuers	86
WAM (days)	17
WAL (days)	105
Yield to Maturity (%)	-

► Breakdown by maturity

As %	Fund
< 1 mois	20,2
1 - 3 mois	23,4
3 - 6 mois	14,4
6 - 12 mois	21,0
12 - 24 mois	0,1
UCI	9,7
Cash	11,2

► Breakdown by short-term rating

As %	Fund
A1/P1/F1	55,1
A2/P2/F2	24,0
A3/P3/F3	-
NR	-
UCI	9,7
Cash	11,2

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

Perceived credit risk	As %	Fund
Less risky	AAA	-
	AA	4,9
	A	60,8
	BBB	34,3
	BB	-
	B	-
	<= CCC	-
Riskier	NR	-

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

As %	Fund
COMMERZBANK AG	3,4
INTESA SANPAOLO BANK LUXEMBOUR	3,3
NTT FINANCE UK LTD	3,2
ELECTRICITE DE FRANCE SA	3,1
ENGIE 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.

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▶ Investment commentary

Global equity markets posted mixed performances in June. Investors were reassured by the fall in oil prices after the US and Iran reached a preliminary deal to end the war in the Middle East and reopen the Strait of Hormuz. Easing tensions in the Middle East were offset by fears of continued high interest rates and the upward revision of inflation expectations in most countries, despite the sharp drop in oil prices. At its first meeting with Kevin Wash as Chair, the Fed showed its determination to restore price stability, while the European Central Bank (ECB) got on the front foot by raising interest rates for the first time in three years.

Against this backdrop, gold, which had fallen to its lowest level since last November, lost ground for a fourth consecutive month as investors continued to anticipate monetary policy tightening by the main central banks.

Sovereign yields were a mixed bag in June.

In the US, yields on 10-year Treasuries ended the month up a modest 3 bps, at 4.47%. The first meeting of the Federal Open Market Committee chaired by Kevin Warsh proved more hawkish than expected. The Fed unanimously decided to maintain interest rates within a range of 3.5–3.75%, considered neutral or slightly restrictive for the economy. However, half the Fed's members expect a rate hike by the end of the year, with the average inflation forecast for 2026 revised sharply higher to 3.6%, from 2.7% in March.

In Europe, the ECB hiked rates for the first time since 2023, raising its deposit facility rate by 25 bps to 2.25%, against a backdrop of quickening inflation in the monetary union as a result of the war in the Middle East. The ECB also raised its overall inflation forecast and downgraded its growth forecast for the eurozone. Its president, Christine Lagarde, described the increase as entirely justified and legitimate and pointed out that the inflationary shock was becoming increasingly broad-based.

However, the weakening labour market, fragile growth in the eurozone and the sharp drop in oil prices heightened expectations that interest rates would remain unchanged for the next few months. Against this backdrop, the yield on the German 10-year Bund rose 8 bps to 2.86%. In France, yields on 10-year OAT bonds ended the month 10 bps higher at 3.65%. Elsewhere in Europe, the yield on Italian 10-year debt fell 2 bps to 3.63%.

Three-month Euribor ended the month at 2.324% and €STR at 2.182%.

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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/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
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. 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.

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▶ General disclaimer

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