Money Market Cash

Ofi Invest ESG Monétaire parts GI

FR0014010UR5

29/10/2026

Marketed in FR DE AT IT

Six Financial Information star rating[2][3] -

Treasury - short term

Fund net assets	5 565,87 M€
Net assets per unit	45,95 M€
Net asset value	1 022,64 €

Monthly return[1]	Fund	Index
	0,20%	0,20%

Managers



Daniel Bernardo



Justine Petronio



Sophie Labigne

Teams are subject to change

Risk profile[3]

1 – 2 – 3 – 4 – 5 – 6 – 7

Recommended investment period

6 to 12 months

SFDR[3]	Article 8

	Fund	Universe
ESG rating[3]	6,76	6,25
ESG note coverage	91,66%	88,88%

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
21/07/2025

Share class launch date
03/11/2025

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
OFIEMGI FP

NAV publication
www.ofi-invest-am.com

Maximum management fees incl. taxes
0,25%

Management fees and other administrative and operating expenses
0,07%

Benchmark
€STR capitalisé + 5 bps

(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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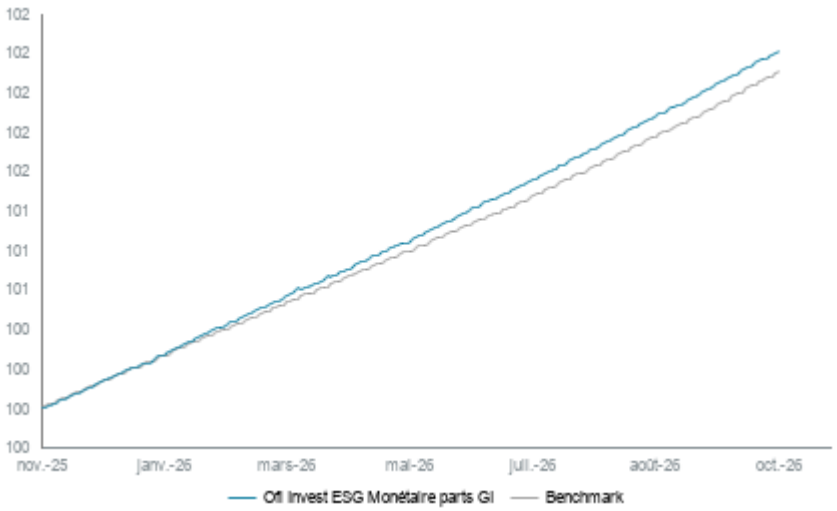
Performance & risks

Performance over time[1] (base: 100 at 11/03/2025)



Cumulative return[1]

As %	Fund	Index	Relative
YTD*	1,93	1,81	0,12
1 month	0,20	0,21	-0,01
3 months	0,61	0,60	0,01
6 months	1,20	1,14	0,06
1 year	-	-	-
2 years	-	-	-
3 years	-	-	-
5 years	-	-	-
8 years	-	-	-
10 years	-	-	-

*YTD: Year to date

Annual return[1]

As %	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund	-	-	-	-	-	-	-	-	-	-
Index	-	-	-	-	-	-	-	-	-	-
Relative	-	-	-	-	-	-	-	-	-	-

Monthly returns[1]

%	Jan.	Febr.	March	Apr.	May	June	July	August	Sept.	Oct.	Nov.	Dec.
2025											0,15	0,18
2026	0,19	0,16	0,19	0,18	0,20	0,19	0,20	0,21	0,20	0,20		

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 year	-	-	-	-	-	-	-	-	-	-	-
3 years	-	-	-	-	-	-	-	-	-	-	-
5 years	-	-	-	-	-	-	-	-	-	-	-
8 years	-	-	-	-	-	-	-	-	-	-	-
Inception	0,04	-	-0,01	-	1	-	0,03	4,41	5,45	0,66	0,02

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	54,8
Variable rate	32,1
UCI	5,1
Cash	7,9

Breakdown by instrument type

As %	Fund
NEUCP	27,9
ECP	30,6
CD	10,5
Short-term bonds	17,9
UCI	5,1
Cash	7,9

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

As %	Fund
Senior bank	76,9
Corporate	14,8
Financial services	3,0
Insurance	2,4
Public sector	1,2
Government and equivalent	0,9
Other	0,6

Geographical breakdown (excl. investment funds/cash)

As %	Fund
France	42,7
Netherlands	13,9
Spain	10,3
Italy	8,4
Germany	6,4
United Kingdom	4,6
Japan	2,7
United States	2,4
Other countries	8,5

Profile/Key figures[3]

Engagement Swap (%)	-44,41
Number of issuers	81
WAM (days)	14
WAL (days)	174
Yield to Maturity (%)	-

Breakdown by maturity

As %	Fund
< 1 month	12,1
1 - 3 months	20,4
3 - 6 months	23,4
6 - 12 months	28,2
12 - 24 months	2,8
UCI	5,1
Cash	7,9

Breakdown by short-term rating

As %	Fund
A1/P1/F1	74,1
A2/P2/F2	12,9
A3/P3/F3	-
NR	-
UCI	5,1
Cash	7,9

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

Perceived credit risk: Less risky ↕ Riskier

As %	Fund
AAA	-
AA	5,6
A	77,7
BBB	16,7
BB	-
B	-
<= CCC	-
NR	-

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

As %	Fund
BANQUE FEDERATIVE DU CREDIT MU	6,0
ING BANK NV	5,1
BPCE SA	4,7
SOCIETE GENERALE SA	4,0
INTESA SANPAOLO BANK LUXEMBOUR	3,8

(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

Risk assets had a volatile October, beset by growing doubts over the profitability of artificial intelligence (AI), a fresh surge in oil prices and a crisis of confidence in French sovereign debt.

In the US, tech and AI stocks fell victim to significant profit-taking, while traditional and defensive stocks benefited from sector rotation. European performance was a mixed bag, while Asian and emerging markets were penalised by growing risk aversion.

At the same time, persistent Middle East tensions fuelled a fresh spike in oil prices, reviving inflationary fears. Bond yields nevertheless declined in most major economies. The correction in tech and a flight to safe-haven assets prompted investors to once again turn to sovereign debt, the exception being French government bonds, with investors still wary given the state of France's public finances.

The major central banks generally adopted a cautious stance in response to the resurgence of inflationary risk, with most opting to maintain the status quo. While keeping rates unchanged, they signalled that they would remain vigilant, putting off the prospect of rate cuts in the short term.

Global bond yields eased in October, with the notable exception of French bonds, penalised by the risk premium arising from the trajectory of the country's public finances.

In the US, yields fluctuated significantly in the month. After peaking at 5.36% – its highest since 2002 – due to inflationary fears driven by rising oil prices, the yield on 10-year US Treasuries turned down in the second half of the month, with Treasuries benefiting from their safe-haven status as the tech sector was swept by a huge wave of profit-taking. The Fed also kept interest rates unchanged, as expected, while Fed chair Kevin Warsh made comments that investors interpreted as slightly accommodative. Against this backdrop, US 10-year yields ended the month at 4.93%, down 36 bps.

In Europe, German 10-year yields also benefited from the Bund's safe-haven status, ending the month 26 bps lower at 3.32%. The same trend was seen in Italy, where 10-year yields fell 10 bps to 4.51%, while the European Central Bank (ECB) also decided to maintain interest rates unchanged.

France was the exception, with the yield on 10-year OAT bonds rising 11 bps to end the month at 4.97% after exceeding 5.14% – its highest since 2002 – during trading. Reflecting concerns over the trajectory of the nation's debt and political uncertainty, the spread between French and German sovereign debt widened substantially to reach 174 bps on 22 October, a level not seen since the height of the eurozone crisis in November 2011.

Three-month Euribor ended the month at 2.676% and €STR at 2.44%.

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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/com.
Last ex-dividend date	-
Net amount at last ex-dividend date	-
Statutory auditors	PwC Sellam
Currency	EUR (€)
Subscription cut-off time	12:00
Redemption cut-off time	12:00
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.
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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