

# OFI Invest ESG Monétaire Parts Ic

FRO011381227

30/11/2025

Marketed in

 AT  FR  IT  LI  PT  SI  ES  DE 

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


|                       |              |
|-----------------------|--------------|
| ▶ Fund net assets     | 4 931,83 M€  |
| ▶ Net assets per unit | 4 931,83 M€  |
| ▶ Net asset value     | 109 792,16 € |

|                                 | Fund  | Index |
|---------------------------------|-------|-------|
| ▶ Monthly return <sup>(1)</sup> | 0,17% | 0,15% |



## Managers



Daniel Bernardo



Justine Petronio

Teams are subject to change



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



## Investment period

6 to 12 months



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

|                             | Fund  | Univers |
|-----------------------------|-------|---------|
| ▶ ESG rating <sup>(3)</sup> | 6,6   | 6,2     |
| ▶ ESG note coverage         | 92,3% | 87,8%   |

## 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**

(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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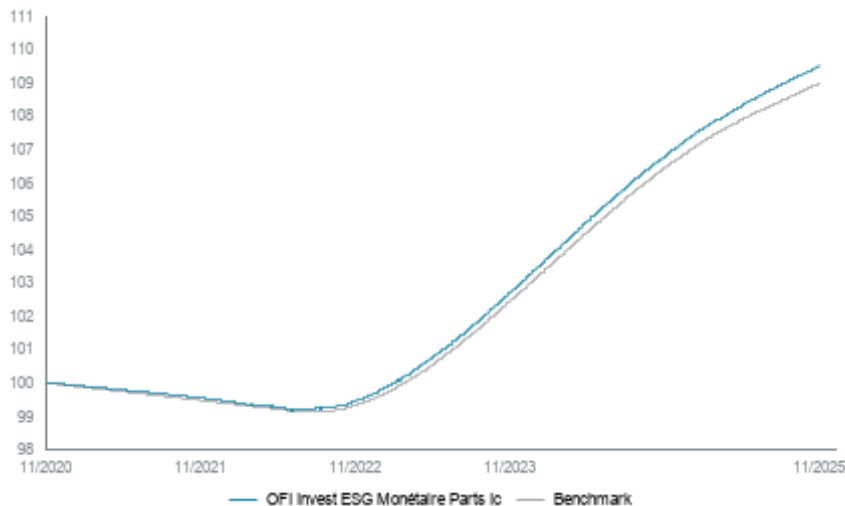
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Performance &amp; risks

## Performance over time<sup>(1)</sup> (base: 100 at 11/30/2020)



## Cumulative return<sup>(1)</sup>

| As %      | Fund  | Index | Relative |
|-----------|-------|-------|----------|
| YTD*      | 2,26  | 2,13  | 0,13     |
| 1 month   | 0,17  | 0,15  | 0,02     |
| 3 months  | 0,52  | 0,50  | 0,02     |
| 6 months  | 1,11  | 1,02  | 0,09     |
| 1 year    | 2,55  | 2,39  | 0,16     |
| 2 years   | 6,62  | 6,38  | 0,24     |
| 3 years   | 10,09 | 9,72  | 0,38     |
| 5 years   | 9,50  | 8,98  | 0,52     |
| 8 years   | 8,79  | 7,82  | 0,97     |
| 10 years  | 8,70  | 7,20  | 1,50     |
| Inception | 9,79  | 7,31  | 2,48     |

\*YTD: Year to date

## Annual return<sup>(1)</sup>

| 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 | 3,83 |
| Relative | 0,23  | 0,34  | 0,12  | 0,07  | 0,23  | 0,13  | 0,07  | 0,05 | 0,10 | 0,12 |

## Quarterly performance over last 5 years<sup>(1)</sup>

| 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      | 0,83  |
| 2025 | 0,74      | 0,71  | 0,61      | 0,57  | 0,55      | 0,52  | -         | -     |

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

| 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       | 0,06  | -0,01        | -     | 1               | Rec   | 0,05           | 2,91         | 2,61         | 0,94 | 0,01  |
| 3 years  | 0,12       | 0,11  | -0,01        | -     | 4               | Rec   | 0,05           | 2,29         | 1,42         | 0,95 | 0,00  |
| 5 years  | 0,26       | 0,25  | -0,81        | -0,86 | 236             | 194   | 0,05           | 1,72         | 0,55         | 1,01 | 0,00  |
| 8 years  | 0,26       | 0,24  | -1,45        | -1,92 | 319             | 313   | 0,10           | 1,06         | 0,61         | 1,00 | 0,00  |
| 10 years | 0,24       | 0,23  | -1,64        | -2,48 | 340             | 370   | 0,09           | 1,46         | 0,76         | 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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## ► Breakdown by rate type

| As %          | Fund |
|---------------|------|
| Fixed rate    | 56,1 |
| Variable rate | 28,9 |
| UCI           | 6,9  |
| Cash          | 8,1  |

## ► Breakdown by instrument type

| As %             | Fund |
|------------------|------|
| NEUCP            | 32,6 |
| ECP              | 18,7 |
| CD               | 10,3 |
| Short-term bonds | 23,3 |
| UCI              | 6,9  |
| Cash             | 8,1  |

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

| As %                      | Fund |
|---------------------------|------|
| Senior bank               | 74,7 |
| Corporate                 | 15,4 |
| Financial services        | 3,9  |
| Government and equivalent | 3,4  |
| Insurance                 | 1,7  |
| Secteur public            | 0,9  |

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

| As %            | Fund |
|-----------------|------|
| France          | 52,0 |
| Italy           | 10,9 |
| Netherlands     | 8,3  |
| Spain           | 7,2  |
| Germany         | 5,6  |
| United Kingdom  | 5,3  |
| Finland         | 3,0  |
| Japan           | 2,2  |
| Other countries | 5,5  |

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

|                       |        |
|-----------------------|--------|
| Engagement Swap (%)   | -49,31 |
| Number of issuers     | 77     |
| WAM (days)            | 6      |
| WAL (days)            | 138    |
| Yield to Maturity (%) | -      |

## ► Breakdown by maturity

| As %           | Fund |
|----------------|------|
| < 1 month      | 10,5 |
| 1 - 3 months   | 23,4 |
| 3 - 6 months   | 25,8 |
| 6 - 12 months  | 20,6 |
| 12 - 24 months | 4,6  |
| UCI            | 6,9  |
| Cash           | 8,1  |

## ► Breakdown by short-term rating

| As %     | Fund |
|----------|------|
| A1/P1/F1 | 69,1 |
| A2/P2/F2 | 15,9 |
| A3/P3/F3 | -    |
| NR       | -    |
| UCI      | 6,9  |
| Cash     | 8,1  |

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

| Perception du risque de crédit | As %   | Fund |
|--------------------------------|--------|------|
| - Risky                        | AAA    | -    |
|                                | AA     | 6,6  |
|                                | A      | 67,2 |
|                                | BBB    | 26,2 |
|                                | BB     | -    |
|                                | B      | -    |
|                                | <= CCC | -    |
| + Risky                        | NR     | -    |

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

| As %                           | Fund |
|--------------------------------|------|
| BANQUE FEDERATIVE DU CREDIT MU | 6,4  |
| BPCE SA                        | 5,7  |
| CREDIT AGRICOLE SA             | 5,2  |
| BANCO BILBAO VIZCAYA ARGENTARI | 3,9  |
| LA BANQUE POSTALE              | 3,7  |

(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, 10-year Treasury yields declined for the fourth month running, falling 7 bps to 4.01%. Yields initially rose as the prospect of a Fed rate cut appeared to recede following the release of minutes showing that Fed officials were highly divided over the issue of further monetary easing in December. Yields then fell again as expectations reversed in mid-December following the release of lacklustre economic indicators, particularly on employment, and reassuring comments from New York Fed President John Williams.

In Europe, fiscal uncertainty meant sovereign yields were a mixed bag. At the end of the month, the German parliament passed a 2026 budget with more than €180 billion in additional debt. Meanwhile, 10-year German Bund yields rose 6 bps to 2.69%. In France, yields on OAT bonds held more or less steady at 3.41% as parliamentary debate continued in an effort to avoid a deadlock over the social security budget. Elsewhere in Europe, yields on Italian 10-year debt rose 2 bps to 3.40% despite the decision by Moody's to upgrade Italy's sovereign rating to Baa2 with stable outlook.

Three-month Euribor ended the month at 2.06% and €STR at 1.925%.

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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: <a href="https://www.ofi-invest-am.com/fr">https://www.ofi-invest-am.com/fr</a> . |
| 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  |
| 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.   |
| 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.   |

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