

Template periodic disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of Regulation (EU) 2020/852

Product name:
Ofi Invest ISR Monétaire CT

Legal entity identifier:
9695001A1RB46DXET932

Environmental and/or social characteristics

Sustainable investment means an investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

The **EU Taxonomy** is a classification system laid down in Regulation (EU) 2020/852, establishing a list of **environmentally sustainable economic activities**. That Regulation does not include a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.



Sustainability indicators measure how the environmental or social characteristics promoted by the financial product are attained.

Did this financial product have a sustainable investment objective?

☒ Yes

☐ It made **sustainable investments with an environmental objective**: ____%

☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy

☐ in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy

☒ No

☐ It **promoted Environmental/Social (E/S) characteristics** and while it did not have as its objective a sustainable investment, it had a proportion of ____% of sustainable investments

☐ with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy

☐ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy

☐ with a social objective

☐ It made **sustainable investments with a social objective**: ____%

☒ It promoted E/S characteristics, but **did not make any sustainable investments**

To what extent were the environmental and/or social characteristics promoted by this financial product met?

Ofi Invest ISR Monétaire CT (hereinafter the "**Fund**") promoted environmental and social characteristics through implementing two systematic approaches:

1. Regulatory and sector-based exclusions;
2. ESG integration through different requirements.

In fact, this SRI-labelled Fund adopted a Best-in-Universe approach, through which 20% of the least virtuous issuers in terms of ESG practice in each sector of the investment universe were excluded, and only companies with the best ESG ratings were kept in the portfolio. It also complied with the SRI label requirements for monitoring performance indicators.

• *How did the sustainability indicators perform?*

As at 31 December 2024, the performance of the sustainability indicators used to measure attainment of the Fund's environmental and social characteristics was as follows:

- **ESG score:** the ESG score for the portfolio reached **8.28** out of 10 and the ESG score for its universe is **7.26**;
- **The percentage of companies with the worst ESG ratings excluded using the Best-in-Universe approach:** 20%.

In addition, as part of the SRI Label awarded to the Fund, the following two ESG indicators promoting social and environmental characteristics were piloted at the level of the Fund and its SRI universe. Their respective performances as at 31 December 2024 are as follows:

- **Carbon intensity:** the portfolio's carbon intensity amounts to **30.63** tonnes of CO2 emissions equivalent per million euros of turnover compared to its SRI universe, which has a carbon intensity of **91.24**.
- **The proportion of companies that comply with the principles of the UN Global Compact:** the proportion of companies that comply with the principles of the UN Global Compact is **36.65%**, compared to its universe, where the proportion is **68.19%**.

Monitoring of the indicators, mentioned previously, in management tools allows confirmation that there were no significant variations in the performance of the indicators throughout the reporting period in question, between 1st January 2023 and 29 December 2023.

For more information on these sustainability indicators and their calculation method, please refer to the Fund's prospectus and pre-contractual annex.

• *...and compared to previous periods?*

As at 29 December 2023, the performances of the sustainability indicators used to measure attainment of the Fund's environmental and social characteristics were as follows:

- **The ESG score:** the portfolio's ESG score reached **8.01** out of 10 and the ESG score of its reference benchmark was **7.26**;
- **The percentage of companies with the worst ESG ratings excluded using the Best-in-Universe approach:** 20%.

In addition, as part of the SRI Label awarded to the Fund, the following two ESG indicators promoting social and environmental characteristics were piloted at the level of the Fund and its SRI universe. Their respective performances as at 29 December 2023 were as follows:

- **Carbon intensity:** the portfolio's carbon intensity amounts to **51.75** tonnes of CO2 emissions equivalent per million euros of turnover compared to its SRI universe, which has a carbon intensity of **98.07 tonnes**.
- **The proportion of companies that comply with the principles of the UN Global Compact:** the proportion of companies that comply with the principles of the UN Global Compact was **42.35%**, compared to its universe, where the proportion was **69.27%**.

Monitoring of the indicators, mentioned previously, in management tools allows confirmation that there were no significant variations in the performance of the indicators throughout the reporting period in question, between 1st January 2023 and 29 December 2023.

For more information on these sustainability indicators and their calculation method, please refer to the Fund's prospectus and pre-contractual annex.

• *What were the objectives of the sustainable investments that the financial product partially made and how did the sustainable investment contribute to such objectives?*

Not applicable.

Principal adverse impacts are the most significant negative impacts of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

- **How did the sustainable investments that the financial product partially made not cause significant harm to any environmental or social sustainable investment objective?**

Not applicable.

- How were the indicators for adverse impacts on sustainability factors taken into account?

- Were sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights? Details:

The EU Taxonomy sets out a “do not significant harm” principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific Union criteria.

The “do no significant harm” principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities. Any other sustainable investments must also not significantly harm any environmental or social objectives.

How did this financial product consider principal adverse impacts on sustainability factors?¹

The methods of assessment by the Management Company of investee companies, for each of the principal adverse impacts linked to sustainability factors, are as follows:

Adverse impact indicator	Metric	Impact [year n]	Impact [year n-1]	Explanation	Actions taken, and targets set for the next reference period
Climate and other environment-related indicators					
Greenhouse gas emissions	Scope 1 GHG emissions	35,099.89 Teq CO ₂	76,739.54 Teq CO ₂	Adjustment of the PAI 1 aggregation formula in accordance with Annex I of the SFDR. Please refer to the “Statement on Principal Adverse Impacts of Investment Decisions on Sustainability Factors”, which can be found on the Management Company’s website [in French]	<p>ESG rating ¹: these indicators are taken into account in the analysis of the issues: “GHG emissions from the production process” and “GHG emissions linked to upstream and downstream production”</p> <p>Analysis of controversies on these issues;</p> <p>Engagement Policy on the climate aspect; Say-On Climate Voting Policy; Coal/oil and gas sector-based exclusion policies</p> <p>Indicator of financed emissions (scope 1 and 2) monitored for funds eligible for the SRI label;</p> <p><u>Additional measures defined in 2024:</u></p> <p>Delivery of tools to management to coordinate the climate trajectory for each portfolio.</p> <p>Implementation of a credibility score for transition plans in order to correct the trajectory announced.</p> <p>Convergence of funds’ ESG monitoring indicators with principal adverse impacts (PAIs).</p> <p>Strengthening of thresholds concerning exclusions based on coal and oil and gas policies</p>
		Coverage rate = 73.86%	Coverage rate = 58.44%		
	Scope 2 GHG emissions	3,745.04 Teq CO ₂	8,372.10 Teq CO ₂		
		Coverage rate = 73.86%	Coverage rate = 58.44%		
	Scope 3 GHG emissions	266706.28 t CO ₂ e	577819.09 t CO ₂ e		
		Coverage rate = 73.86%	Coverage rate = 58.44%		
	Total emissions GHG	305551.21 t CO ₂ e	669230.73 t CO ₂ e		
		Coverage rate = 73.86%	Coverage rate = 58.44%		

¹ The ESG rating relies on a sector-based approach. The issues under review and their number differ from one sector to another. For more details on this approach, see section entitled “Identification and prioritisation of principal adverse impacts on sustainability factors”

	2. Carbon footprint	Carbon footprint (Scope 1, 2 and 3 GHG / EVIC emissions)	162.45 (Teq CO2/million EUR)	298.10 (Teq CO2/million EUR)	Please refer to the "Statement on Principal Adverse Impacts of	Engagement Policy on the climate aspect. Say-on-Climate Voting Policy.
			Coverage rate = 73.86%	Coverage rate = 58.44%		
	3. GHG intensity of investee companies	GHG intensity of investee companies (Scope 1, 2 and 3 GHG emissions /	480.45 (Teq CO2/million EUR)	636.52 (Teq CO2/million EUR)		ESG rating: these indicators are taken into account in the analysis of the issues: "GHG emissions from the production process"
			Coverage rate = 73.86%	Coverage rate = 58.44%		
	4. Exposure to companies active in the fossil fuel	Share of investments in companies active	14.65%	13.75%	Please refer to the "Statement on Principal	Coal/oil and gas sector-based exclusion policies.
			Coverage rate = 92.26%	Coverage rate = 79.01%		
	5. Share of non-renewable energy consumption and production	Share of non-renewable energy consumption and non-renewable energy production of investee	Share of non-renewable energy consumed = 52.89%	Share of non-renewable energy consumed = 60.19%		ESG rating: these indicators are taken into account in the analysis of the issue: "GHG emissions from the production process"
			Coverage rate = 89.361%	Coverage rate = 58.39%		
			Share of non-renewable energy produced = 70.36%	Share of non-renewable energy produced = 65.50%		
			Coverage rate = 15.25%	Coverage rate = 13.41%		
	6. Energy consumption intensity per high impact climate sector	Energy consumption in GWh per million EUR of revenue of investee companies, per	0.21 (GWh/million euros)	0.24 (GWh/million euros)		ESG rating: these indicators are taken into account in the analysis of the issue: "GHG emissions from the production process" and "Opportunities in
			Coverage rate = 94.21%	Coverage rate = 75.95%	Please refer to the "Statement on Principal Adverse Impacts of Investment Decisions on Sustainability Factors", which can be found on the Management Company's website [in French]	
Biodiversity	7. Activities negatively affecting biodiversity-sensitive areas	Share of investments in investee companies with sites/operations located in or near to biodiversity-sensitive areas where activities of those investee companies negatively affect those areas	0.01%	0.01%		ESG rating: these indicators are taken into account in the analysis of the issue: "biodiversity"; Analysis of controversies on this issue; Engagement Policy on the biodiversity aspect; Biodiversity protection policy with the adoption

			Coverage rate = 94.42%	Coverage rate = 79.01%		
Water	8. Emissions to water	Tonnes of emissions to water generated by investee companies per	1,031.26 (Tonnes)	2581.42 (Tonnes)	Adjustment of the PAI 8 and PAI 9 aggregation formula in	ESG rating: these indicators are taken into account in the analysis of the issue: "Impact of the activity on water"; Analysis of
			Coverage rate = 4.11%	Coverage rate = 5.50%		
Waste	9. Hazardous waste and radioactive waste ratio	Tonnes of hazardous waste and radioactive waste generated by investee companies per million EUR	117.22 (Tonnes)	1282.38 (Tonnes)		ESG rating: these indicators are taken into account in the analysis of the issues: - "toxic waste"; - "packaging waste and recycling"; - "electronic waste and recycling" if deemed material
			Coverage rate = 21.83%	Coverage rate = 18.22%		
Indicators for social and employee, respect for human rights, anti-corruption and anti-bribery matters						
Social and employee matters	10. Violations of UN Global Compact principles and Organisation for Economic Cooperation and Development (OECD) Guidelines for Multinational	Share investments of in investee companies that have been involved in violations of the UNGC principles or OECD Guidelines for	0%	0%	Please refer to the "Statement on Principal Adverse Impacts of Investment Decisions on Sustainability Factors"	Regulatory exclusion policy based on the Global Compact; Engagement Policy on the social aspect (linked to the exclusion policy based on the Global Compact); Analysis of controversies on ESG-related issues as a whole with regard to
			Coverage rate = 99.61%	Coverage rate = 80.65%		
	11. Lack of processes and compliance mechanisms to monitor compliance with UN Global Compact principles and OECD Guidelines for Multinational Enterprises	Share investments of in investee companies without policies to monitor compliance with the UNGC principles or OECD Guidelines for Multinational Enterprises or grievance/complain	0.38%	0.39%		Regulatory exclusion policy based on the Global Compact. Engagement Policy on the social aspect (linked to the exclusion policy based on the Global Compact). Analysis of controversies on ESG-related issues as a whole with regard to

			Coverage rate = 94.42%	Coverage rate = 79.01%		
	12. Unadjusted gender pay gap	Average unadjusted gender pay gap of investee companies	0.15	0.23	Please refer to the "Statement on Principal Adverse Impacts of Investment"	Analysis of controversies, in particular based on gender-based discrimination at work. <i>Additional measures</i>
			Coverage rate = 38.15%	Coverage rate = 29.23%		
	13. Board diversity gender	Average ratio of female to male board members in investee companies, expressed as a percentage of all	Gender diversity = 0.4302%	Gender diversity = 41.98%		ESG rating: these indicators are taken into account in the analysis of the issue: "composition and functioning of the Board of Directors"; Engagement Policy, on
			Coverage rate = 95.77%	Coverage rate = 76.66%		
	14. Exposure to controversial weapons (anti-personnel mines,	Share investments of investee companies	0	PAI not covered	Please refer to the "Statement on Principal Adverse Impacts of Investment"	Exclusion policy on controversial weapons concerning 9 types of weapon, of which anti-personnel mines
			Coverage rate = 99.61%	Coverage rate = 0%		
Additional indicators for social and environmental issues						
Water, waste and material emissions	Investments in companies producing chemicals	Share investments of investee companies producing chemicals	0%	0.12%	Please refer to the "Statement on Principal Adverse Impacts of Investment Decisions on Sustainability Factors", which can be found on the Management Company's website [in French]	Convergence of funds' ESG monitoring indicators with principal adverse impacts (PAIs). <i>Implementation of</i>
			Coverage rate = 92.26%	Coverage rate = 79.01%		
Anti-corruption and anti-bribery	Cases of insufficient action taken to address breaches of standards of anti-corruption and anti-bribery	Share of investments in investee companies with identified insufficiencies in actions taken to address breaches in procedures and standards of anti-corruption and anti-bribery	10.94%	16.36%		ESG rating: these indicators are taken into account in the analysis of the issue: "Business Practices" Analysis of controversies on this issue Engagement Policy on the social aspect (linked to the exclusion policy in the event of controversies linked to Principle 10 of the Global Compact). <i>Additional measures defined in 2024:</i> convergence of funds' ESG monitoring indicators with principal adverse impacts (PAIs).
			Coverage rate = 98.12%	Coverage rate = 79.01%		

For more information, please refer to the "Statement on Principal Adverse Impacts of Investment Decisions on Sustainability Factors", which can be found on the Management Company's website [in French]: <https://www.ofi-invest-am.com/finance-durable>.



What were the top investments of this financial product?

As at 31 December 2024, the top investments are as follows:

The list includes the investments constituting **the greatest proportion of investments** of the financial product during the reference period which is:

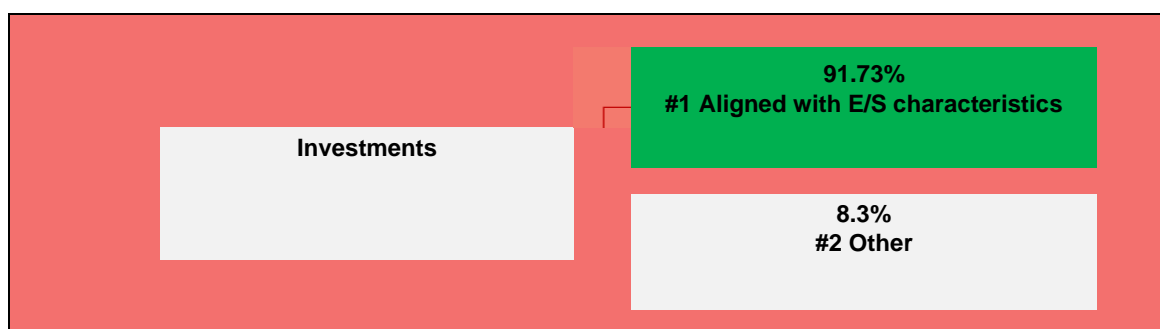
Assets	Weighting	Country	Sector
EUR CASH(Alpha Committed)	8.0%	European Union	
BFT FRANCE MONÉTAIRE CT ISR - I2 E	4.8%	France	
AXA COURT TERME I EUR	4.8%	France	
CREDIT AGRICOLE SA EURO	1.9%	France	
SUMITOMO MITSUI BANKING CORP (BRUS	1.9%	Japan	
AXA BANQUE S.A.	1.6%	France	
LSEG NETHERLANDS BV	1.6%	United Kingdom	
ENEL FINANCE INTERNATIONAL NV RegS	1.6%	Italy	
BANK OF MONTREAL	1.4%	Canada	
SOCIETE GENERALE SA	1.3%	France	
BNP PARIBAS SA	1.3%	France	
SANTANDER CONSUMER BANK AG	1.3%	Germany	
INTESA SANPAOLO BANK LUXEMBOURG SA RegS	1.3%	Italy	
BANQUE FEDERATIVE DU CREDIT MUTUEL	1.1%	France	
BPCE SA MTN RegS	1.1%	France	Finance



What was the proportion of sustainability-related investments?

Asset allocation describes the share of investments in specific assets.

What was the asset allocation?



To comply with the EU Taxonomy, the criteria for **fossil gas** include limitations on emissions and switching to fully renewable power or low-carbon fuels by the end of 2035. For **nuclear energy**, the criteria include comprehensive safety and waste management rules.

Enabling activities directly enable other activities to make a substantial contribution to an environmental objective.

Transitional activities are activities for which low-carbon alternatives are not yet available and among others have greenhouse gas emission levels corresponding to the best performance.

#1 Aligned with E/S characteristics includes the investments of the financial product used to attain the environmental or social characteristics promoted by the financial product.

#2 Other includes the remaining investments of the financial product which are neither aligned with the environmental or social characteristics, nor are qualified as sustainable investments.

As at 31 December 2024, at least **91.73%** of the Fund's net assets are made up of investments contributing to the promotion of environmental and social characteristics (#1 Aligned with E/S characteristics).

8.3% of the Fund's net assets belong to the category #2 Other. This category is made up of:

- 8% in cash;
- 0% in derivatives;
- 0.3% in securities or portfolio securities without an ESG score;

The Fund therefore complied with the expected asset allocation:

- A minimum of 80% of the Fund's net assets belonging to the category #1 Aligned with E/S characteristics;
- A maximum of 20% of the investments belonging to component #2 Other, including a maximum of 10% in securities or stocks that do not have an ESG score and a maximum of 10% in liquid assets and derivatives.

● In which economic sectors were the investments made?

As at 31 December 2024, the sector-based breakdown of assets invested is as follows:

Ofi Invest ISR Monétaire CT

Other	94.3%
Finance	5.4%
Industry	0.3%



To what extent were the sustainable investments with an environmental objective aligned with the EU Taxonomy?

As at 31 December 2024, the share of sustainable investments with an environmental objective aligned with the EU Taxonomy in the portfolio is nil.

● Did the financial product invest in fossil gas and/or nuclear energy related activities complying with the EU Taxonomy²?

☐ Yes

- ☐ In fossil gas
- ☐ In nuclear energy

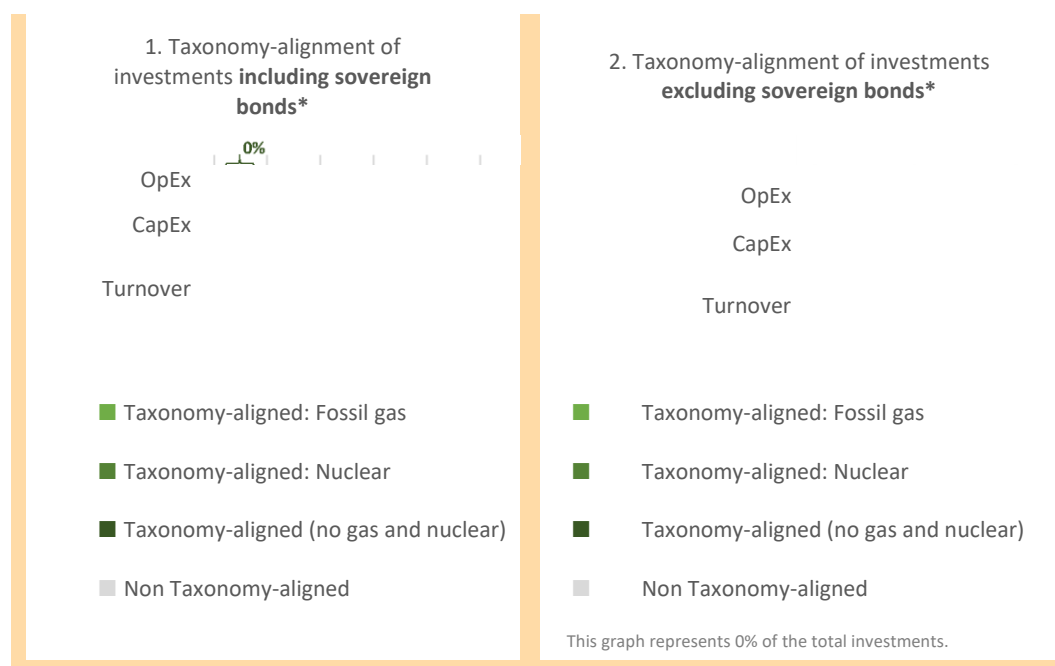
☒ No

² Fossil gas and/or nuclear related activities will only comply with the EU Taxonomy where they contribute to limiting climate change ("climate change mitigation") and do not significantly harm any EU Taxonomy objective - see explanatory note in the left hand margin. The full criteria for fossil gas and nuclear energy economic activities that comply with the EU Taxonomy are laid down in Commission Delegated Regulation (EU) 2022/1214.

Taxonomy-aligned activities are expressed as a share of:

- **turnover** reflecting the share of revenue from green activities of investee companies.
- **capital expenditure (CapEx)** showing the green investments made by investee companies, e.g. for a transition to a green economy.
- **operational expenditure (OpEx)** reflecting green operational activities of investee companies.

The graphs below show in green the percentage of investments that were aligned with the EU Taxonomy. As there is no appropriate methodology to determine the taxonomy-alignment of sovereign bonds*, the first graph shows the Taxonomy-alignment in relation to all the investments of the financial product including sovereign bonds, while the second graph shows the Taxonomy-alignment only in relation to the investments of the financial product other than sovereign bonds.



* For the purpose of these graphs, 'sovereign bonds' consist of all sovereign exposures.

What was the share of investments made in transitional and enabling activities?

As at 31 December 2024, the share of investments in transitional and enabling activities in the portfolio is nil.

How did the percentage of investments that were aligned with the EU Taxonomy compare with previous reference periods?

As at 31 December 2024, the share of investments that were aligned with the EU taxonomy remained nil.

 are sustainable investments with an environmental objective that **do not take into account the criteria** for environmentally sustainable economic activities under Regulation (EU) 2020/852.



What was the share of sustainable investments with an environmental objective not aligned with the EU Taxonomy?

Not applicable.



What was the share of socially sustainable investments?

Not applicable.



What investments were included under “other”, what was their purpose and were there any minimum environmental or social safeguards?

These investments, which were only made in specific situations, consisted of:

- cash;
- derivatives;
- securities that do not have an ESG score.

Although this category does not have an ESG score and no minimum environmental and social guarantees were implemented, its use did not have the effect of significantly or permanently distorting the environmental and/or social characteristics promoted by the Fund.



What actions have been taken to meet the environmental and/or social characteristics during the reference period?

In order to meet the environmental and/or social characteristics during the reference period, all ESG data were made available to managers in the management tools, and the various ESG requirements were configured and tracked in these same tools.



How did this financial product perform compared to the reference benchmark?

Not applicable.

- **How does the reference benchmark differ from a broad market index?**

Not applicable.

- **How did this financial product perform with regard to the sustainability indicators to determine the alignment of the reference benchmark with the environmental or social characteristics promoted?**

Not applicable.

- **How did this financial product perform compared with the reference benchmark?**

Not applicable.

- **How did this financial product perform compared with the broad market index?**

Not applicable.

Reference benchmarks are indexes to measure whether the financial product attains the environmental or social characteristics that they promote.