

Ofi Invest ISR Monétaire CT E

FR0010738229

30/09/2026

Marketed in

ES IT FR

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
€STR capitalisé

▶ Fund net assets	3 394,51 M€				
▶ Net assets per unit	12,53 M€				
▶ Net asset value	1 127,58 €				
▶ Monthly return ⁽¹⁾	<table> <tr> <th>Fund</th><th>Index</th></tr> <tr> <td>0,21%</td><td>0,19%</td></tr> </table>	Fund	Index	0,21%	0,19%
Fund	Index				
0,21%	0,19%				

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⁾	6,76	6,25
▶ ESG note coverage	93,83%	88,88%

(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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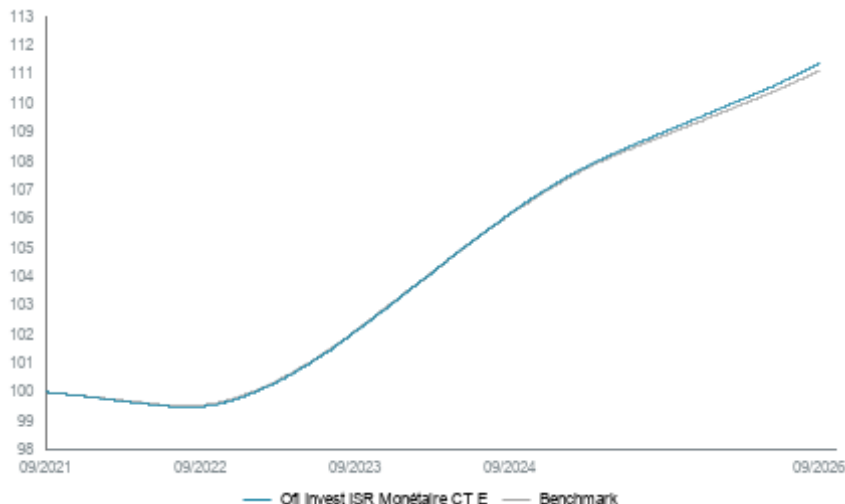
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Performance & risks

► Performance over time⁽¹⁾ (base: 100 at 09/30/2021)



► Cumulative return⁽¹⁾

As %	Fund	Index	Relative
YTD*	1,66	1,56	0,10
1 month	0,21	0,19	0,01
3 months	0,61	0,57	0,04
6 months	1,14	1,07	0,07
1 year	2,18	2,06	0,11
2 years	4,90	4,68	0,22
3 years	9,13	8,85	0,28
5 years	11,37	11,12	0,25
8 years	9,86	9,61	0,25
10 years	9,15	8,82	0,33

*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	0,19	0,21	0,21			

► 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	0,03	0,02	-0,01	-	1	-	0,03	3,95	3,20	1,16	-0,00
3 years	0,12	0,12	-0,01	-	1	-	0,04	2,22	0,70	0,97	0,00
5 years	0,22	0,21	-0,53	-0,48	148	140	0,04	1,19	0,20	1,02	-0,00
8 years	0,25	0,24	-1,88	-1,83	316	312	0,03	0,87	0,12	1,02	0,00
10 years	0,24	0,23	-2,52	-2,53	379	385	0,03	1,00	0,13	1,02	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	56,0
Variable rate	27,9
UCI	8,4
Cash	7,7

► Breakdown by instrument type

As %	Fund
NEUCP	36,5
ECP	33,7
CD	9,6
Short-term bonds	4,0
UCI	8,4
Cash	7,7

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

As %	Fund
Senior bank	60,2
Corporate	32,9
Insurance	3,3
Financial services	2,3
Government and equivalent	1,4

► Geographical breakdown (excl. investment funds/cash)

As %	Fund
France	48,8
Italy	8,9
Spain	8,2
Japan	8,0
Netherlands	7,2
Germany	6,5
United States	3,2
United Kingdom	2,9
Other countries	6,2

► Profile/Key figures⁽³⁾

Engagement Swap (%)	-24,89
Number of issuers	71
WAM (days)	14
WAL (days)	105
Yield to Maturity (%)	-

► Breakdown by maturity

As %	Fund
< 1 month	21,1
1 - 3 months	25,2
3 - 6 months	14,7
6 - 12 months	22,9
12 - 24 months	-
UCI	8,4
Cash	7,7

► Breakdown by short-term rating

As %	Fund
A1/P1/F1	64,7
A2/P2/F2	19,2
A3/P3/F3	-
NR	-
UCI	8,4
Cash	7,7

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

Perceived credit risk	As %	Fund
Less risky	AAA	-
	AA	4,5
	A	69,2
	BBB	26,3
	BB	-
	B	-
	<= CCC	-
Riskier	NR	-

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

As %	Fund
BANQUE FEDERATIVE DU CREDIT MU	4,6
NTT FINANCE UK LTD	4,1
INTESA SANPAOLO BANK LUXEMBOUR	4,0
COMMERZBANK AG	3,6
CREDIT AGRICOLE SA	3,6

(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

September was very much a mixed bag for risk assets, characterised by renewed inflationary pressures and the resumption of a global rate hike cycle. This situation was mainly driven by the conflict between the US and Iran, with the price of a barrel of Brent up nearly 15% in the month and more than 40% in Q3.

In this volatile environment, US equity markets generally held up well thanks to the technology sector. Conversely, European indices fell more sharply, penalised by surging energy prices and interest rates.

Government bond yields in Europe reached their highest levels since the sovereign debt crisis in 2012. The yield spread between 10-year French OAT bonds and the 10-year German Bund ended the month at close to 130 basis points – its highest for 14 years – due to significant uncertainties around France's proposed 2027 budget.

Faced with persistent inflation and encouraged by resilient global economic growth, the main central banks confirmed their restrictive stance. The Federal Reserve, the European Central Bank and the Bank of Japan all raised their rates.

In the US, the yield on 10-year Treasuries rose 53 bps to end the month at 5.28%, having, on 30 September, surpassed its 2007 high of 5.30% for the first time this year. With inflation still well above target, investors expect the Fed to continue with its policy of monetary tightening. At its meeting of 16 September, the central bank raised interest rates for the first time since 2023 in an attempt to curb persistent US inflation. This restrictive stance is encouraged by strong labour market performance and economic activity. According to the Fed's projections, a clear majority of its members expect at least one further rate hike this year.

Long yields also surged in Europe, driven by inflation and political and fiscal instability, notably in France. Meanwhile, the yield on the 10-year German Bund rose 26 bps to 3.6%. The correction was sharper in France, with the 10-year OAT yield soaring 68 bps to 4.86%. The yield on Italian debt rose nearly 46 bps to 4.6%. On the monetary policy front, the ECB unsurprisingly hiked rates by 25 bps on 10 September and left the door open for further tightening due to higher oil prices.

The European credit market suffered in September as interest rates rose sharply. Investment-grade corporate bonds thus posted negative returns.

Three-month Euribor ended the month at 2.617% and €STR at 2.437%.

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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
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. 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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