

Profiled

ISIN Code : FR0007010228

Marketing communication

GAN EQUILIBRE ID

Feeder fund GROUPAMA EQUILIBRE

July 2025

Data as of

31/07/2025

Total net assets

229,17 M €

NAV per share

3 008,2 €

Risk Return

Lower risk

1

2

3

4

5

6

7

Higher risk

Potentially lower return This indicator represents the risk profile displayed in the KID. The risk category is not guaranteed and may change during the month. Potentially higher return

Recommended holding period

3 years

5 years

7 years

8 years

Characteristics

Ticker Bloomberg	GPGANEQ FP
Benchmark	50% MSCI World clôture € (dividendes nets réinvestis) 50% Bloomberg EuroAgg Total Return Unhedged EUR
SFDR classification	Article 8
Fund's inception date	28/04/1997
Unit inception date	28/04/1997
Reference currency	EUR
PEA	No
PEA-PME	No

Fees

Maximum subscription fees	3,00%
Maximum redemption fees	-
Maximum direct management fees	0,35%
Maximum indirect management fees	1,15%

Morningstar rating

(Data as of 30/06/2025)



Category " EAA Fund EUR Moderate Allocation - Global"

SFDR 8

Terms and conditions

Valuation frequency	Daily
Type of share	Distribution
Minimum initial subscription :	600,00 €
Centralisation cut-off time	09:00, Paris
Type of NAV per share	unknown
Payment	D+3
Transfer agent	CACEIS BANK

GAN EQUILIBRE ID

50% MSCI WORLD CLÔTURE € (DIVIDENDES NETS RÉINVESTIS)
50% BLOOMBERG EUROAGG TOTAL RETURN UNHEDGED EUR

PORTFOLIO PERFORMANCE



Past performance does not guarantee future performance.

Source : Groupama AM

Net cumulative returns in %

	YTD	1 month	3 months	1 year	3 years	5 years	10 years
Since	31/12/24	30/06/25	30/04/25	31/07/24	29/07/22	31/07/20	31/07/15
Fund	0,52	2,01	5,46	4,59	12,96	19,80	30,91
Benchmark	0,76	1,94	5,54	6,21	20,86	28,08	59,45
Excess return	-0,24	0,06	-0,08	-1,63	-7,90	-8,28	-28,54

Net annual returns in %

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	12,70	8,45	-18,25	11,21	0,56	15,87	-7,59	7,88	6,57	3,14
Benchmark	14,13	13,78	-17,32	9,27	8,52	15,45	-4,86	8,64	5,69	4,59
Excess return	-1,43	-5,33	-0,93	1,95	-7,96	0,42	-2,73	-0,76	0,88	-1,45

Source : Groupama AM

Risk analysis

	1 year	3 years	5 years	10 years
Volatility	9,93%	8,93%	8,86%	9,04%
Benchmark volatility	9,53%	8,78%	8,60%	8,03%
Tracking Error (Ex-post)	1,10	1,33	1,44	3,23
Information Ratio	-1,47	-1,78	-1,00	-0,63
Sharpe Ratio	0,26	0,15	0,21	0,37
correlation coefficient	0,99	0,99	0,99	0,94
Beta	1,04	1,01	1,02	1,05

Source : Groupama AM

Main risks related to the portfolio

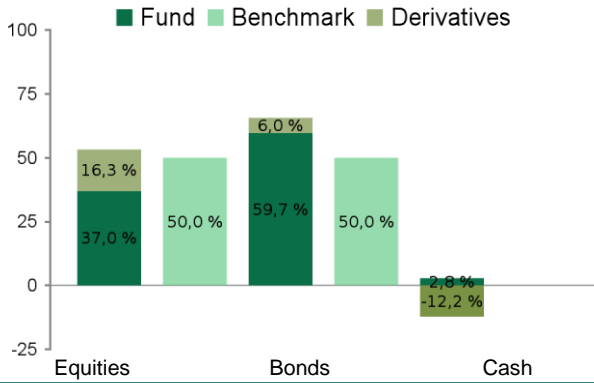
- Interest rate risk
- Credit risk
- Equity risk
- Foreign exchange risk
- Risk of capital loss

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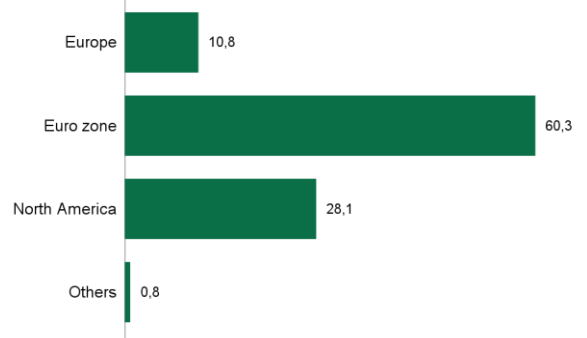
50% MSCI WORLD CLÔTURE € (DIVIDENDES NETS RÉINVESTIS)
50% BLOOMBERG EUROAGG TOTAL RETURN UNHEDGED EUR

Portfolio structure

Breakdown by asset class (as % of exposure)



Geographical breakdown (as % of assets, excluding liquidity)



5 main internal funds returns (in % of the asset)

Fund	% of the asset	Fund YTD returns	Benchmark YTD returns	Excess return	Fund MTD returns	Benchmark MTD returns	Excess return
GROUPAMA EURO CREDIT - OAC	16,36%	2,71%	2,34%	0,37%	0,71%	0,53%	0,19%
GROUPAMA EURO BOND - OAC	15,25%	1,43%	0,85%	0,58%	0,33%	0,01%	0,32%
GROUPAMA EURO GOVIES - OAC	13,90%	0,48%	0,29%	0,19%	-0,16%	-0,23%	0,07%
GROUPAMA US STOCK - OAC	13,57%	7,67%	8,34%	-0,68%	1,47%	2,22%	-0,75%
GROUPAMA AMERICA ACTIVE EQUITY - OAC	5,77%	-0,99%	-1,98%	0,99%	5,56%	4,84%	0,72%

Past performance does not guarantee future performance.

Investment team

Antoine BYJANI

Sofiane ATRou

Source : Groupama AM

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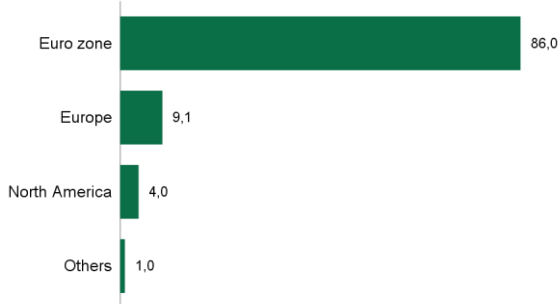
50% MSCI WORLD CLÔTURE € (DIVIDENDES NETS RÉINVESTIS)
50% BLOOMBERG EUROAGG TOTAL RETURN UNHEDGED EUR

Fixed Income Analysis

5 main internal bond funds returns (in % of the asset)

Fund	% of the asset	Fund YTD returns	Benchmark YTD returns	Excess return	Fund MTD returns	Benchmark MTD returns	Excess return
GROUPAMA EURO CREDIT - OAC	16,36%	2,71%	2,34%	0,37%	0,71%	0,53%	0,19%
GROUPAMA EURO BOND - OAC	15,25%	1,43%	0,85%	0,58%	0,33%	0,01%	0,32%
GROUPAMA EURO GOVIES - OAC	13,90%	0,48%	0,29%	0,19%	-0,16%	-0,23%	0,07%
GROUPAMA EURO FINANCIAL DEBT - OAD	4,14%	5,60%	3,84%	1,76%	1,24%	0,88%	0,36%
GROUPAMA EURO CREDIT SHORT DURATION - OAC	1,71%	2,79%	2,39%	0,40%	0,46%	0,31%	0,15%

Geographical breakdown (in % of the part, excluding liquidity)

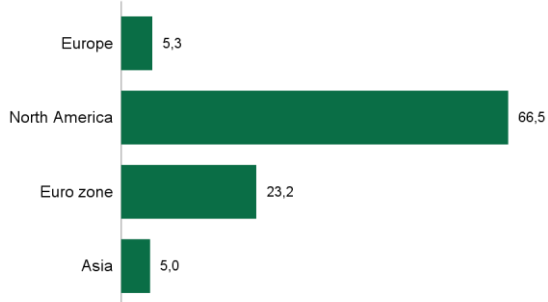


Equity Analysis

5 main internal equity funds returns (in % of the asset)

Fund	% of the asset	Fund YTD returns	Benchmark YTD returns	Excess return	Fund MTD returns	Benchmark MTD returns	Excess return
GROUPAMA US STOCK - OAC	13,57%	7,67%	8,34%	-0,68%	1,47%	2,22%	-0,75%
GROUPAMA AMERICA ACTIVE EQUITY - OAC	5,77%	-0,99%	-1,98%	0,99%	5,56%	4,84%	0,72%
GROUPAMA EUROPE STOCK - OAC	5,11%	10,47%	9,34%	1,13%	0,77%	0,73%	0,04%
GROUPAMA EUROPE ACTIVE EQUITY - OAC	2,38%	10,52%	9,34%	1,17%	0,45%	0,73%	-0,28%

Geographical breakdown (in % of the part, excluding liquidity)



Past performance does not guarantee future performance.

Source : Groupama AM

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Data source

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Historical modifications of the benchmark (10 years)

16/02/2015 - 10/03/2016	50% MSCI World closing Loc Crncy (net dividend reinvested) d-1 50% Barclays Capital Euro Aggregate closing d-1
10/03/2016 - 11/07/2017	50% MSCI World closing (net dividend reinvested) d-1 50% Barclays Capital Euro Aggregate closing d-1
11/07/2017 - 24/08/2021	50% Barclays Capital Euro Aggregate closing d-1 50% MSCI World Hedged Euro (net dividend reinvested) d-1
24/08/2021 - 01/12/2023	50% Bloomberg Capital Euro Aggregate closing d-1 50% MSCI World Hedged Euro (net dividend reinvested) d-1
01/12/2023	50% MSCI World clôture € (dividendes nets réinvestis) 50% Bloomberg EuroAgg Total Return Unhedged EUR

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