

Profiled

ISIN Code : FR0010013953

Marketing communication

# GROUPAMA SELECTION ISR PRUDENCE N

Fund of funds

March 2024

Data as of

28/03/2024

### Total net assets

818,02 M €

### NAV per share

141,8 €

### 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

### Investment term

2 years

3 years

5 years

7 years

### Characteristics

|                         |  |
|-------------------------|--|
| Ticker Bloomberg        | GPRUDEN FP   |
| Benchmark               | 15% MSCI World closing € (net dividend reinvested) 85% Bloomberg EuroAgg Total Return Unhedged EUR |
| SFDR classification     | Article 8  |
| Sub-fund inception date | 05/02/2001   |
| Unit inception date     | 05/02/2001   |
| Reference currency      | EUR  |
| PEA                     | No   |
| PEA-PME                 | No   |

### Fees

|                                  |       |
|----------------------------------|-------|
| Maximum subscription fees        | 2,75% |
| Maximum redemption fees          | -     |
| Maximum direct management fees   | 1,15% |
| Maximum indirect management fees | 0,25% |



Morningstar rating  
(Data as of 29/02/2024)



Category " EAA Fund EUR Cautious Allocation"

SFDR 8

### Terms and conditions

|                                |              |
|--------------------------------|--------------|
| Valuation frequency            | Daily        |
| Type of share                  | Accumulation |
| Minimum initial subscription : | -            |
| Centralisation cut-off time    | 09:30, Paris |
| Type of NAV per share          | unknown      |
| Payment                        | D+3          |
| Centralizer                    | CACEIS BANK  |

Past performance does not guarantee future performance.



Groupama  
ASSET MANAGEMENT

# GROUPAMA SELECTION ISR PRUDENCE N

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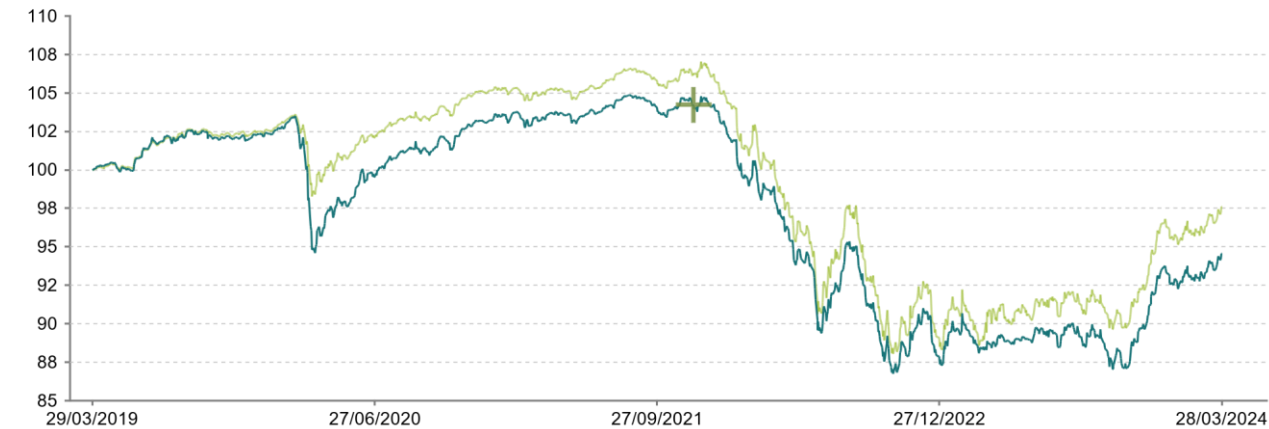
Data as of

28/03/2024

GROUPAMA SELECTION ISR PRUDENCE N

15% MSCI WORLD CLOSING € (NET DIVIDEND REINVESTED) 85%  
BLOOMBERG EUROAGG TOTAL RETURN UNHEDGED EUR

## PORTFOLIO PERFORMANCE



Past performance does not guarantee future performance.  
+ The management strategy was changed on 25/11/2021. Performance prior to that date reflects this strategy.

Source : Groupama AM

## Net cumulative returns in %

|               | YTD      | 1 month  | 3 months | 1 year   | 3 years  | 5 years  | 10 years |
|---------------|----------|----------|----------|----------|----------|----------|----------|
| Since         | 29/12/23 | 29/02/24 | 29/12/23 | 31/03/23 | 31/03/21 | 29/03/19 | 31/03/14 |
| Fund          | 1,35     | 1,43     | 1,35     | 6,21     | -8,47    | -5,44    | 0,32     |
| Benchmark     | 1,37     | 1,43     | 1,37     | 7,65     | -7,00    | -2,41    | 6,71     |
| Excess return | -0,02    | -0,00    | -0,02    | -1,44    | -1,47    | -3,03    | -6,39    |

## Net annual returns %

|               | 2023  | 2022   | 2021 | 2020  | 2019  | 2018  | 2017  | 2016 | 2015  | 2014  |
|---------------|-------|--------|------|-------|-------|-------|-------|------|-------|-------|
| Fund          | 6,91  | -15,94 | 0,56 | 1,09  | 4,28  | -3,08 | 1,51  | 2,18 | 0,81  | 4,22  |
| Benchmark     | 9,01  | -16,44 | 0,49 | 2,78  | 4,52  | -0,91 | 1,68  | 2,07 | 1,14  | 4,55  |
| Excess return | -2,10 | 0,50   | 0,06 | -1,69 | -0,24 | -2,16 | -0,17 | 0,11 | -0,33 | -0,33 |

Source : Groupama AM

## Risk analysis

|                          | 1 year | 3 years | 5 years | 10 years |
|--------------------------|--------|---------|---------|----------|
| Volatility               | 4,90%  | 5,57%   | 5,15%   | 3,48%    |
| Benchmark volatility     | 5,17%  | 6,21%   | 5,16%   | 3,56%    |
| Tracking Error (Ex-post) | 1,32   | 1,46    | 1,56    | 1,47     |
| Information Ratio        | -1,10  | -0,36   | -0,41   | -0,42    |
| Sharpe Ratio             | 0,51   | -0,77   | -0,34   | -0,03    |
| correlation coefficient  | 0,97   | 0,97    | 0,95    | 0,91     |
| Beta                     | 0,92   | 0,87    | 0,95    | 0,89     |

Source : Groupama AM

## Main risks related to the portfolio

Risk of capital loss

Interest rate risk

Credit risk

Foreign exchange risk

Equity risk

# GROUPAMA SELECTION ISR PRUDENCE N

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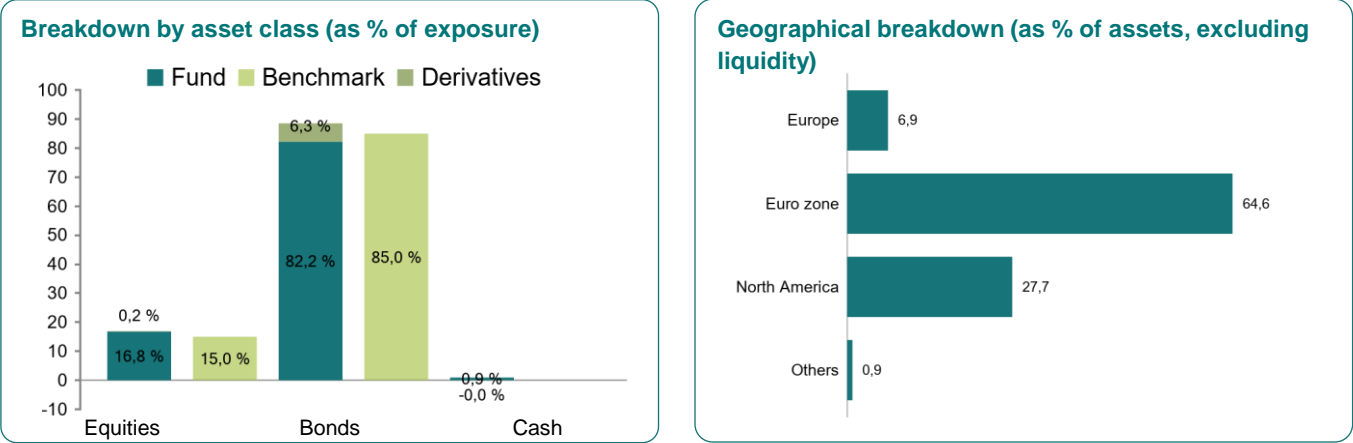
Data as of

28/03/2024

GROUPAMA SELECTION ISR PRUDENCE N

15% MSCI WORLD CLOSING € (NET DIVIDEND REINVESTED) 85%  
BLOOMBERG EUROAGG TOTAL RETURN UNHEDGED EUR

## Portfolio structure



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 OBLIG EURO - OA                       | 19,40%         | -0,03%           | -0,33%                | 0,31%         | 1,09%            | 1,09%                 | 0,00%         |
| GROUPAMA ETAT EURO ISR - OA                    | 18,41%         | -0,63%           | -0,65%                | 0,02%         | 1,02%            | 1,04%                 | -0,02%        |
| G FUND CREDIT EURO ISR - OA                    | 14,87%         | 0,87%            | 0,47%                 | 0,40%         | 1,29%            | 1,22%                 | 0,07%         |
| GROUPAMA US EQUITIES - OA                      | 10,39%         | 9,37%            | 10,44%                | -1,07%        | 3,49%            | 3,18%                 | 0,30%         |
| G FUND - GLOBAL INFLATION SHORT DURATION - OAC | 7,53%          | 0,51%            | 0,11%                 | 0,40%         | 0,52%            | 0,55%                 | -0,03%        |

Past performance does not guarantee future performance.

Investment team

Antoine BYJANI

Sofiane ATROU

Source : Groupama AM

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Data as of

28/03/2024

GROUPAMA SELECTION ISR PRUDENCE N

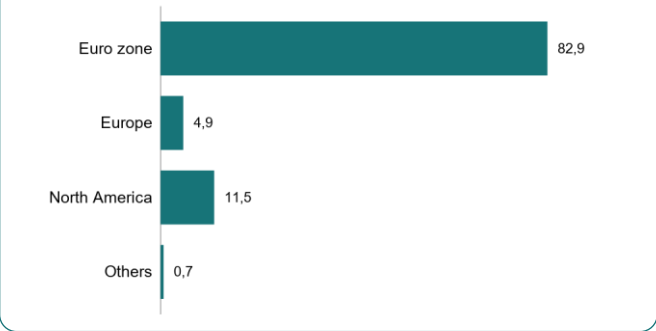
15% MSCI WORLD CLOSING € (NET DIVIDEND REINVESTED) 85%  
BLOOMBERG EUROAGG TOTAL RETURN UNHEDGED EUR

## Bond part 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 OBLIG EURO - OA                       | 19,40%         | -0,03%           | -0,33%                | 0,31%         | 1,09%            | 1,09%                 | 0,00%         |
| GROUPAMA ETAT EURO ISR - OA                    | 18,41%         | -0,63%           | -0,65%                | 0,02%         | 1,02%            | 1,04%                 | -0,02%        |
| G FUND CREDIT EURO ISR - OA                    | 14,87%         | 0,87%            | 0,47%                 | 0,40%         | 1,29%            | 1,22%                 | 0,07%         |
| G FUND - GLOBAL INFLATION SHORT DURATION - OAC | 7,53%          | 0,51%            | 0,11%                 | 0,40%         | 0,52%            | 0,55%                 | -0,03%        |
| GROUPAMA CREDIT EURO CT - OAC                  | 0,91%          | 1,00%            | 0,61%                 | 0,39%         | 0,66%            | 0,61%                 | 0,06%         |

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

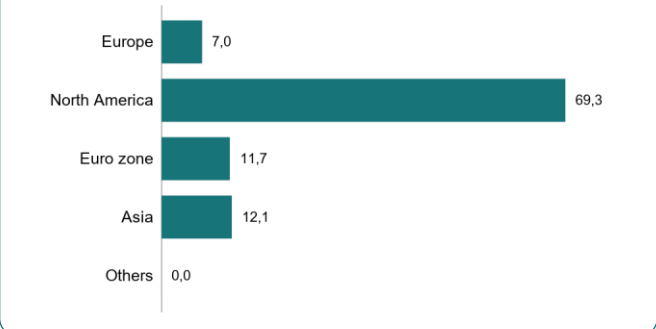


## Equity part analysis

### 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 EQUITIES - OA                  | 10,39%         | 9,37%            | 10,44%                | -1,07%        | 3,49%            | 3,18%                 | 0,30%         |
| G FUND WORLD VISION(R) - OA                | 1,83%          | 13,09%           | 11,33%                | 1,76%         | 4,53%            | 3,39%                 | 1,14%         |
| GROUPAMA EUROPE EQUITIES - OA              | 1,04%          | 9,01%            | 7,63%                 | 1,37%         | 4,55%            | 3,94%                 | 0,61%         |
| G FUND - TOTAL RETURN ALL CAP EUROPE - OAC | 0,66%          | 7,35%            | 7,63%                 | -0,28%        | 3,04%            | 3,94%                 | -0,91%        |
| G FUND - AVENIR EUROPE - OAD               | 0,59%          | -1,14%           | 3,49%                 | -4,63%        | -1,47%           | 4,33%                 | -5,79%        |

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



Past performance does not guarantee future performance.

Source : Groupama AM

Source : Groupama AM

Percentage of labelled funds in portfolio



■ Labelled funds : 91,89%  
■ Unlabelled funds : 7,98%

Details of funds in portfolio

| Fund name                                | Asset class | SRI label | % of net assets |
|--|-------------|-----------|-----------------|
| GROUPAMA OBLIG EURO                      | Bonds       | Yes       | 19,40%          |
| GROUPAMA ETAT EURO ISR                   | Bonds       | Yes       | 18,41%          |
| G FUND CREDIT EURO ISR                   | Bonds       | Yes       | 14,87%          |
| GROUPAMA US EQUITIES                     | Equities    | Yes       | 10,39%          |
| ISHARES EURO CORP ESG UCITS              | Bonds       | Yes       | 8,05%           |
| AMUNDI INDEX EURO AGG SRI-C              | Bonds       | Yes       | 7,90%           |
| G FUND - GLOBAL INFLATION SHORT DURATION | Bonds       | No        | 7,53%           |
| BNPP HY SRI FF UCITS ETF C               | Bonds       | Yes       | 5,12%           |
| G FUND WORLD VISION(R)                   | Equities    | Yes       | 1,83%           |
| BNP MSCI JAPAN ESG MIN TE                | Equities    | Yes       | 1,40%           |
| GROUPAMA EUROPE EQUITIES                 | Equities    | Yes       | 1,04%           |
| GROUPAMA CREDIT EURO CT                  | Bonds       | Yes       | 0,91%           |
| G FUND - TOTAL RETURN ALL CAP EUROPE     | Equities    | Yes       | 0,66%           |
| G FUND - AVENIR EUROPE                   | Equities    | Yes       | 0,59%           |
| G FUND OPPORTUNITIES EUROPE              | Equities    | Yes       | 0,55%           |
| AMUNDI MSCI PAC EXJ SRI PA-C             | Equities    | Yes       | 0,48%           |
| GROUPAMA ULTRA SHORT TERM BOND           | Bonds       | Yes       | 0,29%           |
| G FUND - HIGH YIELD MATURITY 2028        | Bonds       | No        | 0,25%           |
| SCOR SUS EURO HIGH YIELD                 | Bonds       | No        | 0,20%           |

ESG performance indicators definition

Carbon intensity

The carbon intensity is the weighted average greenhouse gas (GHG) emissions per million euros of revenue. Scope 1, 2 and 3 emissions are taken into account. Scope 1 and 2 correspond to emissions directly emitted by the company and those indirectly linked to its energy consumption. Scope 3 emissions are those emitted by the company's suppliers and those emitted during the use and end of life of the products it creates. Source: Iceberg Data Lab, Groupama AM calculations.

Green Part

The green share is the percentage of a company's revenue devoted to economic activities that contribute positively to energy and ecological transition. Source: Iceberg Data Lab, Groupama AM calculations

Implied temperature

Implied temperature is the difference between a company's projected carbon intensity trajectory and the reference trajectory of a climate scenario compatible with the Paris Agreements. Source: Iceberg Data Lab, Groupama AM calculations.

Net job creation

Average percentage of growth in number of employees over one year. Source: Moody's ESG, Groupama AM calculations.

Training hours

Average number of training hours per employee per year. Source : Vigeo Eiris, Groupama AM calculations.

Human rights policy

Proportion of portfolio made up of companies that have implemented a human rights policy. Source : Moody's ESG, Groupama AM calculations.

Independence of directors

Proportion of portfolio made up of companies in which independent directors form a majority on the Board of Directors or Supervisory Board. Source: Moody's ESG, Groupama AM calculations.

For more information on technical terms, please visit our website: [www.groupama-am.com](http://www.groupama-am.com)

Data source

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Historical modifications of the benchmark (10 years)

|                         |  |
|-------------------------|--|
| 01/10/2011 - 15/01/2015 | 60% EONIA capitalized d-1 20% EuroMTS 7-10 years closing d-1 10% JPM GBI Global Hedged closing d-1 10% MSCI Euro closing (net dividend reinvested) d-1 |
| 15/01/2015 - 10/03/2016 | 10% MSCI World closing Local Currency (net dividend reinvested) d-1 40% Barclays Capital Euro Aggregate closing d-1 50% EONIA capitalized              |
| 10/03/2016 - 24/08/2021 | 50% EONIA capitalized 40% Barclays Capital Euro Aggregate closing 10% MSCI World Hedged Euro (net dividend reinvested)                                 |
| 24/08/2021 - 25/11/2021 | 50% EONIA capitalised 40% Bloomberg Euro Aggregate closing 10% MSCI World Hedged Euro (net dividend reinvested)  |
| 25/11/2021              | 15% MSCI World closing € (net dividend reinvested) 85% Bloomberg EuroAgg Total Return Unhedged EUR   |

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