

Profiled

ISIN Code : FR0010013961

Marketing communication

GROUPAMA EQUILIBRE NC

Fund of funds

April 2026

Data as of

30/04/2026

Total net assets

764,85 M €

NAV per share

241,69 €

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	GPEQUIL FP
Benchmark	50% Bloomberg EuroAgg Total Return Unhedged EUR 50% MSCI World clôture € (dividendes nets réinvestis)
SFDR classification	Article 8
Fund's 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	1,23%
Maximum indirect management fees	0,25%
Operating fees and other services	0,12%
Performance fee	10% of performance exceeding the benchmark index

Morningstar rating

(Data as of 31/03/2026)



Category " EAA Fund EUR Moderate Allocation - Global"

SFDR 8

Investment team

Antoine BYJANI

Sofiane ATROU

Florent VAUTIER

Terms and conditions

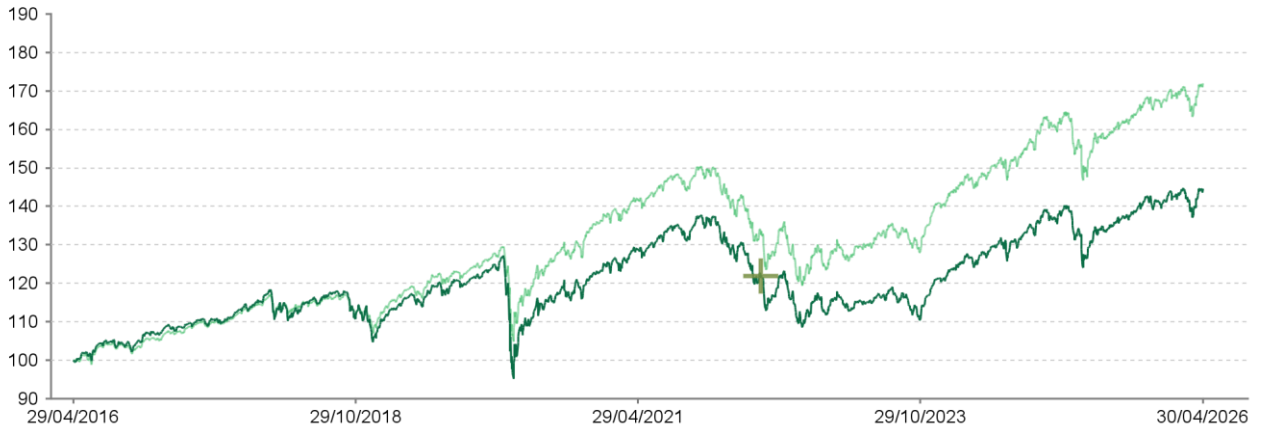
Valuation frequency	Daily
Type of share	Accumulation
Minimum initial subscription :	-
Centralisation cut-off time	09:30, Paris
Type of NAV per share	unknown
Payment	D+3
Transfer agent	CACEIS BANK

The methods for calculating outperformance are specified in the fund's prospectus, which is available on the Groupama AM website

GROUPAMA EQUILIBRE NC

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

Returns 10 years (on a basis of 100)



Past performance does not predict future returns and may vary over time.

Source : Groupama AM

+ The management strategy was changed on 31/05/2022. Performance prior to that date reflects the previous strategy.

Net cumulative returns in %

	YTD	1 month	3 months	1 year	3 years	5 years	10 years
Since	31/12/25	31/03/26	30/01/26	30/04/25	28/04/23	30/04/21	29/04/16
Fund	2,50	4,15	1,51	11,24	25,40	12,52	44,64
Benchmark	2,83	4,05	1,98	12,20	32,06	21,62	72,03
Excess return	-0,33	0,10	-0,47	-0,96	-6,66	-9,11	-27,39

Net annual returns in %

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	3,40	12,62	8,39	-18,42	11,06	0,50	15,65	-7,53	7,43	6,48
Benchmark	4,17	14,13	13,78	-17,32	9,62	8,55	15,15	-4,37	8,48	5,69
Excess return	-0,77	-1,51	-5,39	-1,10	1,43	-8,05	0,49	-3,15	-1,05	0,79

Source : Groupama AM

Risk analysis

	1 year	3 years	5 years	10 years
Volatility	6,68%	8,11%	8,74%	8,97%
Benchmark volatility	6,20%	7,59%	8,50%	7,94%
Tracking Error (Ex-post)	0,78	1,14	1,23	2,41
Information Ratio	-1,23	-1,64	-1,33	-0,75
Sharpe Ratio	1,38	0,59	0,05	0,52
correlation coefficient	1,00	0,99	0,99	0,97
Beta	1,07	1,06	1,02	1,09

Source : Groupama AM

Main risks related to the portfolio

Risk of capital loss

Equity risk

Interest rate risk

Credit risk

Counterparty risk

Foreign exchange risk

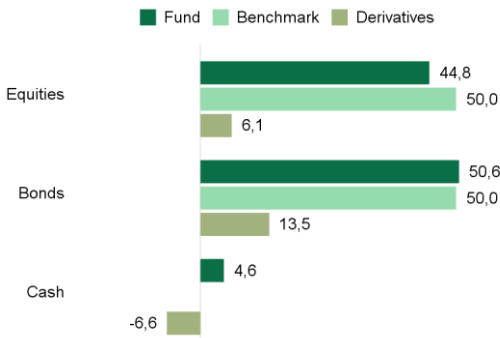
Sustainability risk

GROUPAMA EQUILIBRE NC

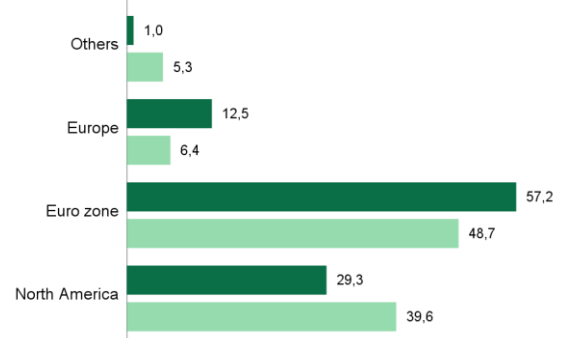
50% BLOOMBERG EUROAGG TOTAL RETURN UNHEDGED EUR
50% MSCI WORLD CLÔTURE € (DIVIDENDES NETS RÉINVESTIS)

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 GOVIES - OAC	14,74%	-0,26%	-0,30%	0,04%	0,33%	0,32%	0,01%
GROUPAMA EURO CREDIT - OAC	12,40%	-0,00%	-0,06%	0,06%	1,08%	0,94%	0,14%
GROUPAMA US STOCK - OAC	9,79%	4,83%	5,59%	-0,76%	10,37%	10,47%	-0,10%
GROUPAMA AMERICA ACTIVE EQUITY - OAC	6,10%	9,01%	5,71%	3,30%	8,74%	8,51%	0,23%
GROUPAMA EURO FINANCIAL DEBT - OAD	4,67%	0,93%	0,36%	0,57%	1,84%	1,51%	0,33%

Past performance does not predict future returns and may vary over time.

Source : Groupama AM

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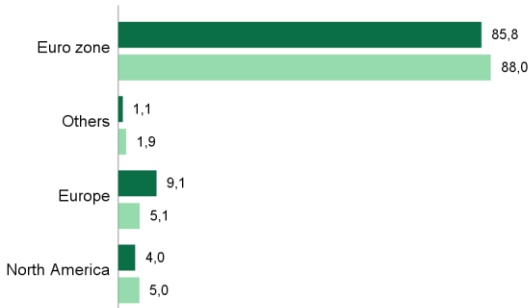
50% BLOOMBERG EUROAGG TOTAL RETURN UNHEDGED EUR
50% MSCI WORLD CLÔTURE € (DIVIDENDES NETS RÉINVESTIS)

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 GOVIES - OAC	14,74%	-0,26%	-0,30%	0,04%	0,33%	0,32%	0,01%
GROUPAMA EURO CREDIT - OAC	12,40%	-0,00%	-0,06%	0,06%	1,08%	0,94%	0,14%
GROUPAMA EURO FINANCIAL DEBT - OAD	4,67%	0,93%	0,36%	0,57%	1,84%	1,51%	0,33%
GROUPAMA EURO BOND - OAC	3,92%	0,42%	-0,18%	0,60%	0,70%	0,46%	0,24%
GROUPAMA EURO CREDIT SHORT DURATION - OAC	0,77%	0,15%	0,10%	0,05%	0,68%	0,58%	0,10%

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

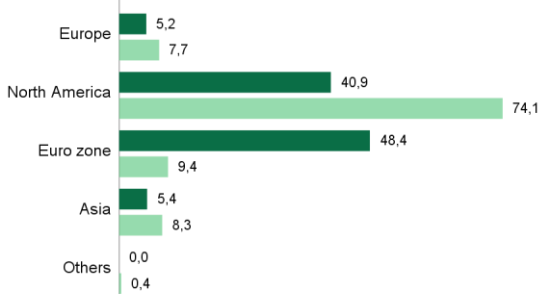


Equity Analysis

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	9,79%	4,83%	5,59%	-0,76%	10,37%	10,47%	-0,10%
GROUPAMA AMERICA ACTIVE EQUITY - OAC	6,10%	9,01%	5,71%	3,30%	8,74%	8,51%	0,23%
GROUPAMA EUROPE STOCK - OAC	3,32%	3,03%	4,20%	-1,17%	4,82%	5,19%	-0,37%
GROUPAMA EUROPE ACTIVE EQUITY - OAC	2,80%	3,89%	4,20%	-0,31%	5,05%	5,19%	-0,14%
GROUPAMA OPPORTUNITIES EUROPE - OAD	2,13%	5,23%	4,20%	1,03%	5,61%	5,19%	0,42%

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



Past performance does not predict future returns and may vary over time.

*Source : Groupama AM

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Data source

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Historical modifications of the benchmark (10 years)

10/03/2016 - 24/08/2021	50% MSCI World Hedged Euro (net dividend reinvested) 50% Barclays Capital Euro Aggregate closing
24/08/2021 - 01/12/2023	50% MSCI World Hedged Euro (net dividend reinvested) 50% Bloomberg Euro Aggregate closing
01/12/2023	50% Bloomberg EuroAgg Total Return Unhedged EUR 50% MSCI World clôture € (dividendes nets réinvestis)

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Marketing communication.

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Past performance is no guarantee of future performance and is not constant over time.

Information on sustainability is available on the website www.groupama-am.com, on the "Groupama AM, our commitment" page.

Under no circumstances does this non-contractual document constitute a recommendation or personalised investment advice and should in no case be interpreted as such.

This investment involves a number of risks, including the risk of capital loss.

Before investing, investors should read the UCI's prospectus or key information document (KID).

These documents are available free of charge upon request from Groupama AM or at www.groupama-am.com.

Spain: The Prospectus and the Key Information Document available in Spanish and the annual and semi-annual reports can be obtained from Groupama Asset Management SA sucursal en España, Paseo de la Castellana 95 28 Torre Europa, Madrid, registered under number 5 in the SGIC register of the CNMV or at www.groupama-am.com/es.

Italy: the Prospectus and the Key Information Document available in Italian and the annual and semi-annual reports can be obtained from Groupama AM succursale italiana, Via di Santa Teresa 35, Roma or at www.groupama-am.fr/it.

Switzerland: the fund complies with Swiss law on distribution to qualified investors in Switzerland. The local Representative is ACOLIN Fund Services AG, Leutschenbachstrasse 50, CH-8050 Zurich and the Paying Agent for Sub-Funds registered for public offering in Switzerland is Banque Cantonale de Genève, Quai de l'Île, CH-1204 Geneva. This document may be published, transmitted or distributed, but does not constitute an offer to the public in Switzerland. Recipients of this document in Switzerland must not pass it on to a third party without first consulting their legal advisor or other professional advisor or representative.

Germany: the Prospectus and the Key Information Document available in German and the current annual and semi-annual reports can be obtained from CACEIS Germany, Lillienthalallee 36, 80939 Munich, Germany.

Portugal: the Prospectus and the Key Information Document available in Portuguese and the current annual and semi-annual reports can be obtained from Bancobest, rue Castilho 26, Piso 2, 1250-069 Lisbon, Portugal.

Netherlands: the Prospectus and the Key Information Document available in Dutch and the current annual and semi-annual reports can be obtained from Groupama AM.