

Cash

ISIN Code : FR0013153772

Marketing communication

# GROUPAMA MONETAIRE ID

French mutual fund (FCP)

October 2024

Data as of

30/10/2024

## Total net assets

3 552,28 M €

## NAV per share

10 223,45 €

## 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

1 months

3 months

6 months

## Characteristics

Ticker Bloomberg	GRPAEID FP
Benchmark	Capitalized ESTER
SFDR classification	Article 8
Fund's inception date	14/02/2008
Unit inception date	29/04/2016
Reference currency	EUR
PEA	No
PEA-PME	No

## Fees

Maximum subscription fees	0,50%
Maximum redemption fees	0,50%
Maximum direct management fees	0,20%
Maximum indirect management fees	0,00%



SFDR 8

## Carbon intensity



393 tCO2

vs 480 for the universe

## Green Part



3% of net assets

3% for the universe

## Implied temperature



2,52 °C

N/A for the universe

## Terms and conditions

Valuation frequency	Daily
Type of share	Distribution
Minimum initial subscription :	-
Centralisation cut-off time	12:00, Paris
Type of NAV per share	known
Payment	D
Centralizer	CACEIS BANK

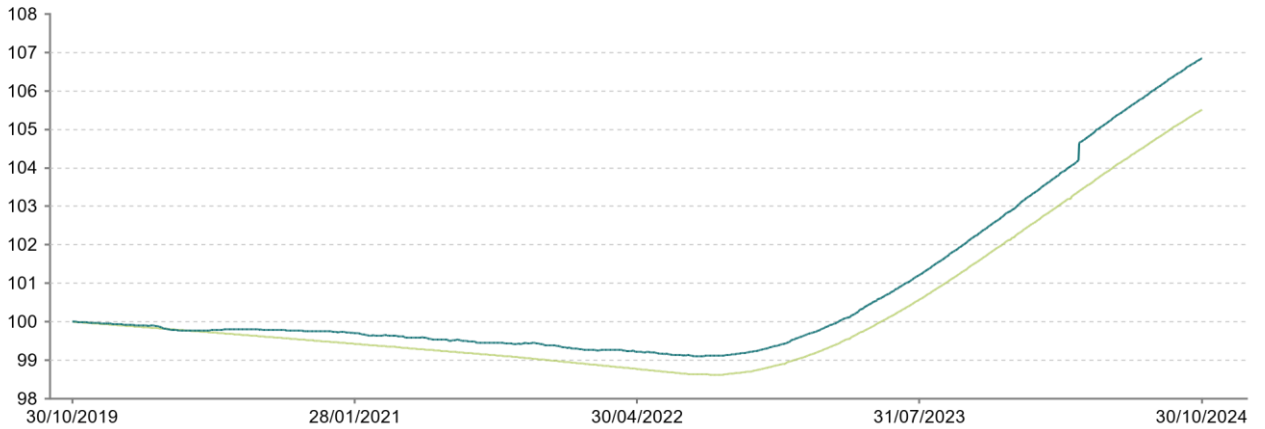
Past performance does not guarantee future performance.


**Groupama**  
 ASSET MANAGEMENT

GROUPAMA MONETAIRE ID

CAPITALIZED ESTER

## Returns 5 years (on a basis of 100)



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	28/12/23	30/09/24	31/07/24	30/10/23	28/10/21	30/10/19	-
Fund	3,83	0,29	0,93	4,52	7,46	6,85	-
Benchmark	3,25	0,28	0,90	3,92	6,50	5,51	-
Excess return	0,58	0,01	0,03	0,60	0,95	1,35	-

## Net annual returns in %

	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Fund	3,47	0,12	-0,39	-0,22	-0,21	-0,27	-	-	-	-
Benchmark	3,28	-0,03	-0,50	-0,46	-0,39	-0,37	-	-	-	-
Excess return	0,19	0,15	0,11	0,24	0,19	0,10	-	-	-	-

Source : Groupama AM

## Risk analysis

	1 year	3 years	5 years	10 years
Volatility	0,42%	0,37%	0,34%	-
Benchmark volatility	0,03%	0,26%	0,27%	-
Tracking Error (Ex-post)	0,41	0,25	0,20	-
Information Ratio	1,48	1,23	1,31	-
Sharpe Ratio	1,70	0,98	0,86	-
correlation coefficient	0,06	0,13	0,11	-
Beta	1,27	1,84	1,52	-

Source : Groupama AM

## Main risks related to the portfolio

- Interest rate risk
- Risk of capital loss
- Credit risk

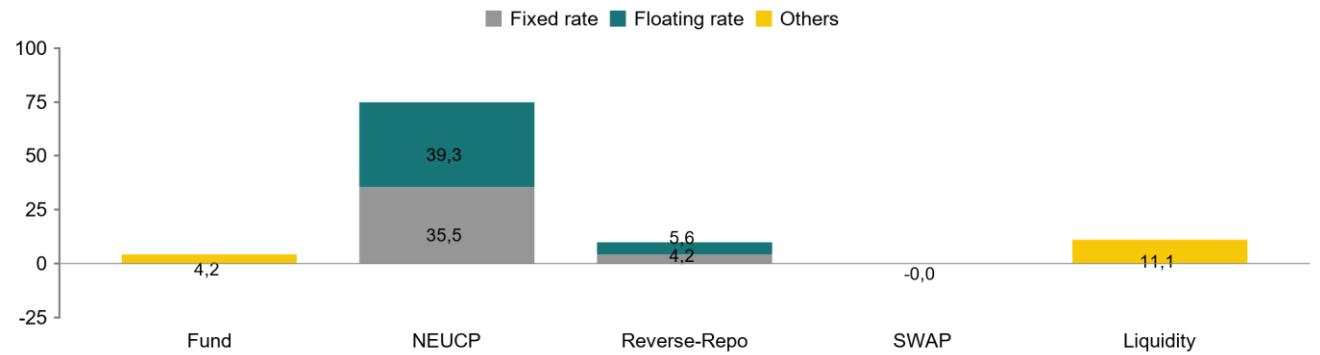
## UCI profile

Number of holdings	176
Number of issuers	61
Portfolio average rating	BBB
Weighted Average Life (WAL)	116,9
Weighted Average Maturity (WAM)	7,9

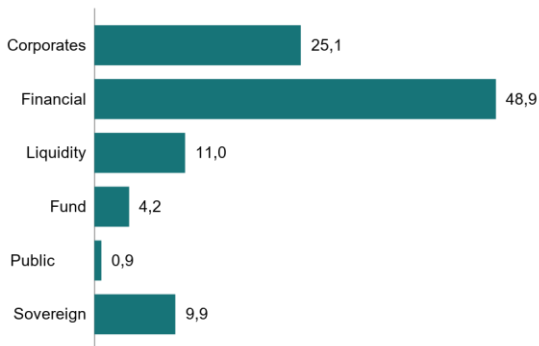
Fixed-rate instruments	39,8%
Floating rate instruments	44,9%
Yield to maturity	3,1%
Modified duration	0.03
Duration	0.03

GROUPAMA MONETAIRE ID CAPITALIZED ESTER

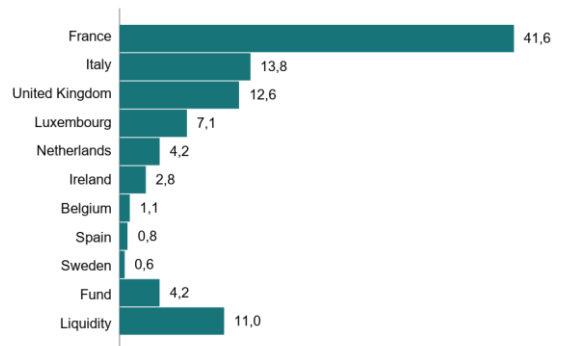
## Asset allocation (in % of the exposure)



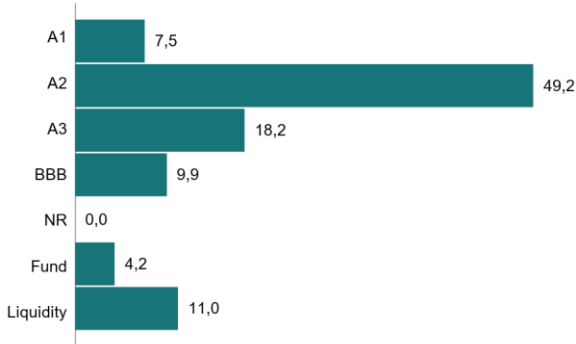
## Breakdown by type of issuer (in % of the asset)



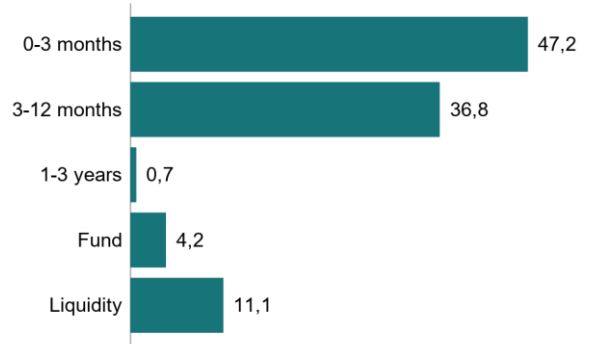
## Geographical breakdown (in % of the asset)



## Breakdown by rating (in % of assets)



## Breakdown by maturity (in % of the asset)



## Top ten holdings in the portfolio (in % of assets)

	Maturity	Country	Sector	% of the asset
REPUBLIC OF ITALY - Groupe	15/01/2025	Italy	Treasuries	5,6%
REPUBLIC OF ITALY - Groupe	01/08/2028	Italy	Treasuries	4,2%
BARCLAYS BANK PLC	03/02/2025	United Kingdom	Banking	1,6%
CM ARKEA	05/09/2025	France	Banking	1,6%
BFCM	05/02/2025	France	Banking	1,2%
CM ARKEA	13/08/2025	France	Banking	1,1%
ING BANK NV	26/11/2024	Netherlands	Banking	0,9%
CREDIT AGRICOLE CONSUMER	02/01/2025	France	Finance companies	0,9%
CREDIT AGRICOLE CONSUMER	23/04/2025	France	Finance companies	0,9%
HSBC CONTINENTAL EUROPE	25/04/2025	France	Banking	0,9%
<b>Total</b>				<b>18,8%</b>

## Investment team

Alberto TERRICABRAS

Source : Groupama AM

## Key ESG performance indicators


	Fund	Universe		Fund	Universe
 Carbon intensity	<b>393</b>	480	 Human rights policy	<b>99%</b>	95%

## ESG performance indicators

Criteria	ESG performance indicator	Measurement		Coverage rate(*)	
		Fund	Universe	Fund	Universe
Environment	Carbon intensity (in tCO <sup>2</sup> )	<b>393</b>	480	<b>94%</b>	92%
Social	Net job creation (in %)	<b>4%</b>	2%	<b>87%</b>	97%
	Training hours (in hours)	<b>30</b>	25	<b>83%</b>	54%
Human Rights	Human rights policy (in %)	<b>99%</b>	95%	<b>87%</b>	99%
Governance	Independence of directors (in %)	<b>67%</b>	52%	<b>87%</b>	99%

(\*) The coverage ratio is the percentage of stocks that contribute to the ESG indicator score  
For definitions of ESG performance indicators, please refer to the last page of the document.

## Portfolio ESG score

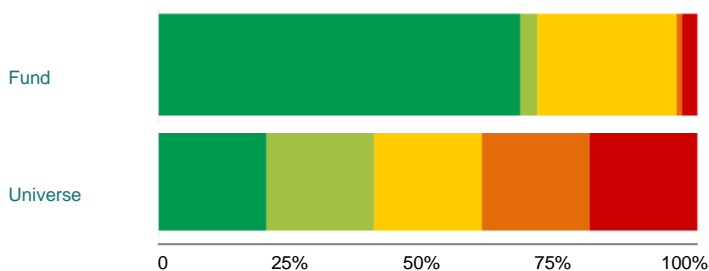
	Fund	Universe
 Overall ESG score	<b>78</b>	60
Coverage rate	<b>97%</b>	100%

## Score for E, S and G factors

	Fund	Universe
Environment	<b>76</b>	60
Social	<b>80</b>	60
Governance	<b>56</b>	60

Levels A B C D E refer to the five equal portions (quintiles) into which the universe is divided, with A being the best score and E the worst.

## Portfolio distribution by ESG score



Overall ESG score	Fund	Universe
A	67,1%	20,0%
B	3,1%	20,0%
C	25,9%	20,0%
D	1,0%	20,0%
E	2,8%	20,0%

## Best portfolio's ESG score

Value	Sector	Weight	ESG rating
NEUCP BARCLA 050224 030225 ESTRON 0.32 - 03/02/25	Banking	1,60%	<b>A</b>
NEUCP CFCM 050924 050925 ESTRON 0.3 - 05/09/25	Banking	1,56%	<b>A</b>
NEUCP BFCM 050224 050225 ESTRON 0.32 - 05/02/25	Banking	1,16%	<b>A</b>
NEUCP CFCM 130824 130825 ESTRON 0.29 - 13/08/25	Banking	1,14%	<b>A</b>
NEUCP INGBAN 281123 261124 ESTRON 0.325 - 26/11/24	Banking	0,88%	<b>A</b>

## 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: MSCI, 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: Clarity AI, 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: MSCI, 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)

31/12/2007 - 15/10/2021	Eonia Capitalised
15/10/2021	Capitalized ESTER

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