

Cash

ISIN Code : FR0013277753

Marketing communication

GROUPAMA MONETAIRE RC

French mutual fund (FCP)

1 Previously GROUPAMA MONETAIRE R . Effective date of the name change: 24/06/2024 .

October 2024

Data as of

30/10/2024

Total net assets

3 552,28 M €

NAV per share

535,32 €

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	GRPAEOR FP
Benchmark	Capitalized ESTER
SFDR classification	Article 8
Fund's inception date	14/02/2008
Unit inception date	15/09/2017
Reference currency	EUR
PEA	No
PEA-PME	No

Fees

Maximum subscription fees	0,50%
Maximum redemption fees	0,50%
Maximum direct management fees	0,40%
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	Accumulation
Minimum initial subscription :	-
Centralisation cut-off time	12:00, Paris
Type of NAV per share	known
Payment	D
Centralizer	CACEIS BANK

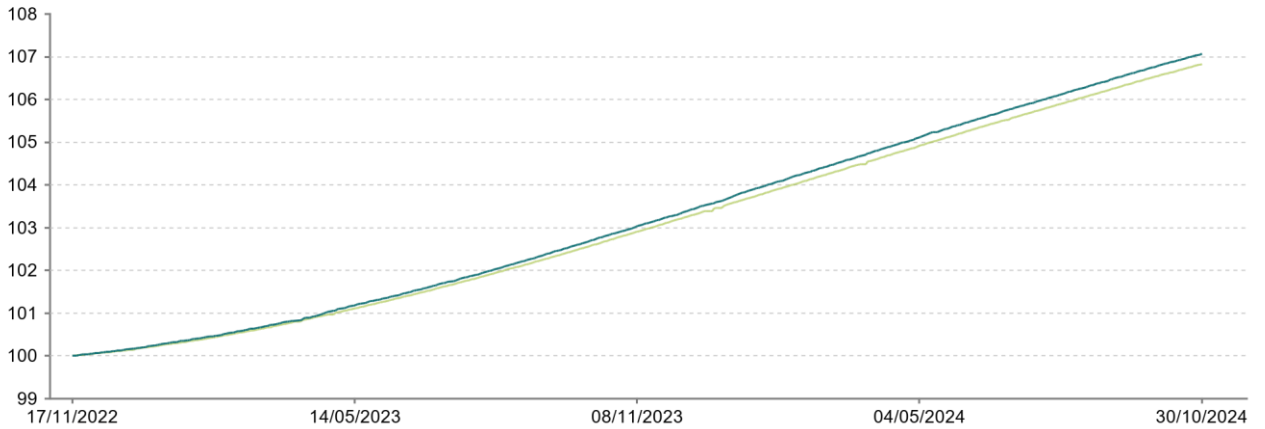
Past performance does not guarantee future performance.

**Groupama**
ASSET MANAGEMENT

GROUPAMA MONETAIRE RC

CAPITALIZED ESTER

Returns since the inception (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	-	-	-
Fund	3,35	0,29	0,91	4,03	-	-	-
Benchmark	3,25	0,28	0,90	3,92	-	-	-
Excess return	0,10	0,01	0,02	0,11	-	-	-

Net annual returns in %

	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Fund	3,40	-	-	-	-	-	-	-	-	-
Benchmark	3,28	-	-	-	-	-	-	-	-	-
Excess return	0,12	-	-	-	-	-	-	-	-	-

Source : Groupama AM

Risk analysis

	1 year	3 years	5 years	10 years
Volatility	0,06%	-	-	-
Benchmark volatility	0,03%	-	-	-
Tracking Error (Ex-post)	0,04	-	-	-
Information Ratio	2,91	-	-	-
Sharpe Ratio	4,21	-	-	-
correlation coefficient	0,50	-	-	-
Beta	1,26	-	-	-

Source : Groupama AM

Main risks related to the portfolio

Interest rate risk
Risk of capital loss
Credit risk

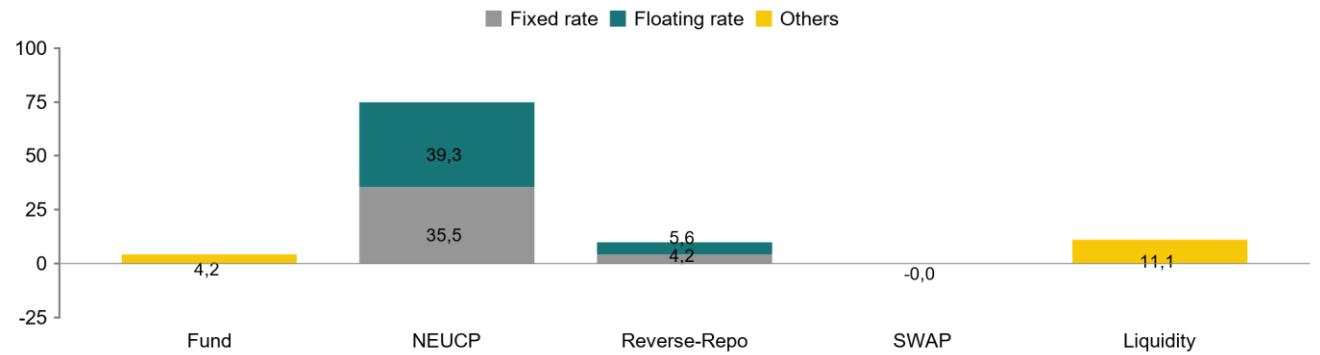
UCI profile

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

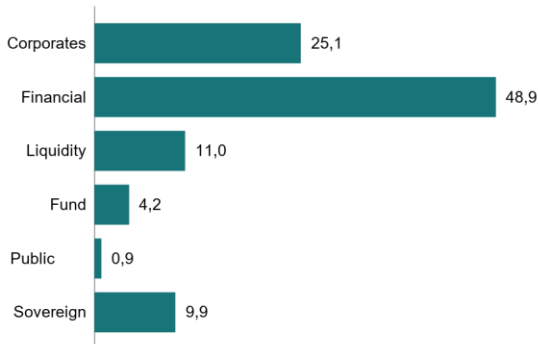
Fixed-rate instruments	39,8%
Floating rate instruments	44,9%
Yield to maturity	3,1%
Modified duration	0.03
Duration	0.03

GROUPAMA MONETAIRE RC CAPITALIZED ESTER

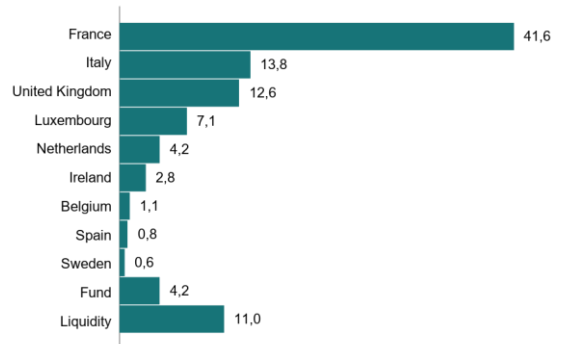
Asset allocation (in % of the exposure)



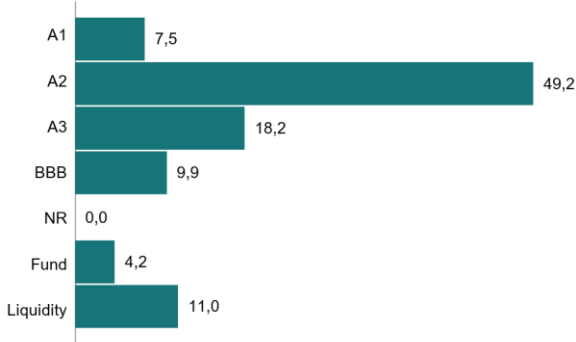
Breakdown by type of issuer (in % of the asset)



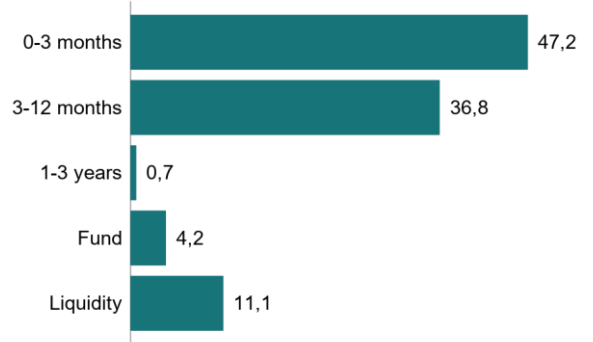
Geographical breakdown (in % of the asset)



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%
Total				18,8%

Investment team

Alberto TERRICABRAS

Source : Groupama AM

Key ESG performance indicators


	Fund	Universe		Fund	Universe
 Carbon intensity	393	480	 Human rights policy	99%	95%

ESG performance indicators

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

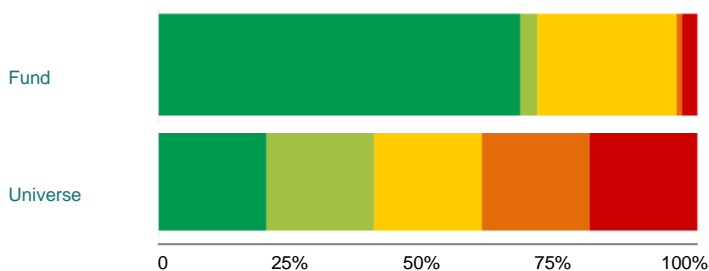
	Fund	Universe
 Overall ESG score	78	60
Coverage rate	97%	100%

Score for E, S and G factors

	Fund	Universe
Environment	76	60
Social	80	60
Governance	56	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%	A
NEUCP CFCM 050924 050925 ESTRON 0.3 - 05/09/25	Banking	1,56%	A
NEUCP BFCM 050224 050225 ESTRON 0.32 - 05/02/25	Banking	1,16%	A
NEUCP CFCM 130824 130825 ESTRON 0.29 - 13/08/25	Banking	1,14%	A
NEUCP INGBAN 281123 261124 ESTRON 0.325 - 26/11/24	Banking	0,88%	A

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

Data source

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Historical modifications of the benchmark (10 years)

07/03/2018 - 15/10/2021	Eonia Capitalised
15/10/2021	Capitalized ESTER

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