

Profiled

ISIN Code : FR0014009CJ2

Marketing communication

GROUPAMA PRUDENCE E3C

Fund of funds

1 Previously GROUPAMA SELECTION ISR PRUDENCE E3 . Effective date of the name change: 24/06/2024 .

October 2024

Data as of

31/10/2024



Total net assets

839,12 M €

NAV per share

111,73 €

Risk Return

Lower risk

1 **2** 3 4 5 6 7

Higher risk

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

Recommended holding period

2 years **3 years** 5 years 7 years

SFDR 8

Characteristics

Ticker Bloomberg	N/A
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	19/04/2022
Reference currency	EUR
PEA	No
PEA-PME	No

Fees

Maximum subscription fees	4,00%
Maximum redemption fees	-
Maximum direct management fees	0,80%
Maximum indirect management fees	0,25%

Terms and conditions

Valuation frequency	Daily
Type of share	Accumulation
Minimum initial subscription :	0,01 €
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 PRUDENCE E3C

15% MSCI WORLD CLOSING € (NET DIVIDEND REINVESTED) 85%
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	29/12/23	30/09/24	31/07/24	31/10/23	-	-	-
Fund	4,24	-0,53	0,85	11,25	-	-	-
Benchmark	4,13	-0,52	1,09	11,10	-	-	-
Excess return	0,10	-0,00	-0,25	0,15	-	-	-

Net annual returns in %

	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Fund	7,91	-	-	-	-	-	-	-	-	-
Benchmark	9,01	-	-	-	-	-	-	-	-	-
Excess return	-1,10	-	-	-	-	-	-	-	-	-

Source : Groupama AM

Risk analysis

	1 year	3 years	5 years	10 years
Volatility	4,15%	-	-	-
Benchmark volatility	4,22%	-	-	-
Tracking Error (Ex-post)	0,57	-	-	-
Information Ratio	-0,07	-	-	-
Sharpe Ratio	1,34	-	-	-
correlation coefficient	0,99	-	-	-
Beta	0,98	-	-	-

Source : Groupama AM

Main risks related to the portfolio

Risk of capital loss

Interest rate risk

Credit risk

Foreign exchange risk

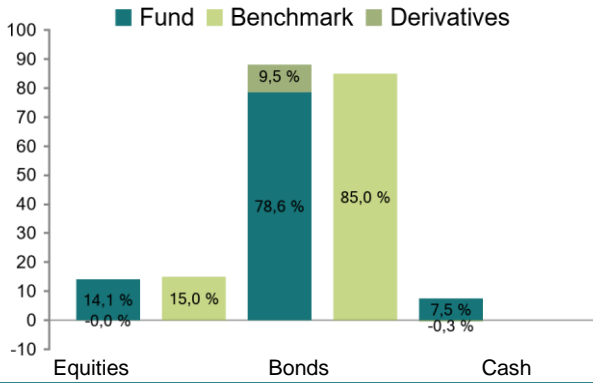
Equity risk

GROUPAMA PRUDENCE E3C

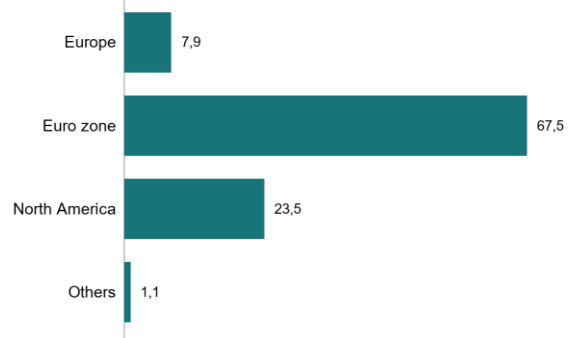
15% MSCI WORLD CLOSING € (NET DIVIDEND REINVESTED) 85% BLOOMBERG EUROAGG TOTAL RETURN UNHEDGED EUR

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 BOND - OAC	19,62%	1,75%	1,73%	0,02%	-0,55%	-0,75%	0,20%
GROUPAMA EURO GOVIES - OAC	18,61%	1,09%	0,98%	0,11%	-0,93%	-0,97%	0,04%
GROUPAMA EURO CREDIT - OAC	14,71%	4,27%	3,51%	0,75%	-0,10%	-0,31%	0,20%
GROUPAMA US STOCK - OAC	11,22%	19,44%	20,56%	-1,13%	-1,21%	-0,93%	-0,28%
GROUPAMA GLOBAL INFLATION SHORT DURATION - OAC	5,62%	2,56%	2,36%	0,20%	-0,50%	-0,59%	0,10%

Past performance does not guarantee future performance.

Investment team

Antoine BYJANI

Sofiane ATRou

Source : Groupama AM

GROUPAMA PRUDENCE E3C

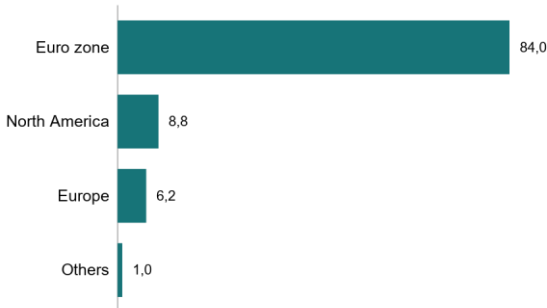
15% MSCI WORLD CLOSING € (NET DIVIDEND REINVESTED) 85% BLOOMBERG EUROAGG TOTAL RETURN UNHEDGED EUR

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 BOND - OAC	19,62%	1,75%	1,73%	0,02%	-0,55%	-0,75%	0,20%
GROUPAMA EURO GOVIES - OAC	18,61%	1,09%	0,98%	0,11%	-0,93%	-0,97%	0,04%
GROUPAMA EURO CREDIT - OAC	14,71%	4,27%	3,51%	0,75%	-0,10%	-0,31%	0,20%
GROUPAMA GLOBAL INFLATION SHORT DURATION - OAC	5,62%	2,56%	2,36%	0,20%	-0,50%	-0,59%	0,10%
GROUPAMA ULTRA SHORT TERM - IC	2,56%	3,64%	3,25%	0,39%	0,38%	0,29%	0,09%

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

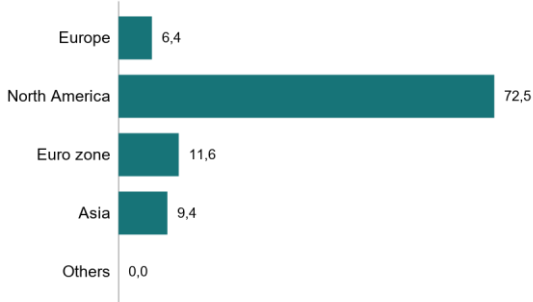


Equity Analysis

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	11,22%	19,44%	20,56%	-1,13%	-1,21%	-0,93%	-0,28%
GROUPAMA EUROPE STOCK - OAC	1,04%	9,83%	7,98%	1,85%	-2,35%	-3,26%	0,91%
GROUPAMA EUROPE ACTIVE EQUITY - OAC	0,80%	8,14%	7,98%	0,16%	-2,72%	-3,26%	0,54%
GROUPAMA OPPORTUNITIES EUROPE - OAD	0,55%	11,34%	7,98%	3,35%	-0,95%	-3,26%	2,30%
GROUPAMA GLOBAL ACTIVE EQUITY - OAC	0,00%	19,08%	18,54%	0,54%	0,17%	0,76%	-0,60%

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



Past performance does not guarantee future performance.

Source : Groupama AM

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Percentage of labelled funds in portfolio



- Labelled funds : 93,90%
- Unlabelled funds : 6,18%

Details of funds in portfolio

Fund name	Asset class	SRI label	% of net assets
GROUPAMA EURO BOND	Bonds	Yes	20,63%
GROUPAMA EURO GOVIES	Bonds	Yes	19,56%
GROUPAMA EURO CREDIT	Bonds	Yes	15,47%
GROUPAMA US STOCK	Equities	Yes	11,79%
AMUNDI INDEX EURO AGG SRI-C	Bonds	Yes	9,95%
ISHARES EURO AGGREGATE ESG	Bonds	Yes	9,64%
GROUPAMA GLOBAL INFLATION SHORT DURATION	Bonds	No	5,91%
GROUPAMA ULTRA SHORT TERM	Bonds	Yes	2,70%
GROUPAMA EUROPE STOCK	Equities	Yes	1,09%
BNP MSCI JAPAN ESG MIN TE	Equities	Yes	0,91%
GROUPAMA EUROPE ACTIVE EQUITY	Equities	Yes	0,84%
GROUPAMA OPPORTUNITIES EUROPE	Equities	Yes	0,58%
AMUNDI MSCI PAC EXJ SRI PA-C	Equities	Yes	0,52%
GROUPAMA EUROPE HIGH YIELD 2028	Bonds	No	0,27%
SCOR SUS EURO HIGH YIELD	Bonds	Yes	0,22%
GROUPAMA GLOBAL ACTIVE EQUITY	Equities	Yes	0,00%

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)

15/11/2021 - 25/11/2021	50% MSCI World € close (net dividends reinvested) 50% Bloomberg Euro Aggregate close (coupons reinvested)
25/11/2021	15% MSCI World closing € (net dividend reinvested) 85% Bloomberg EuroAgg Total Return Unhedged EUR

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