

Aggregate

ISIN Code : FR0000991473

Marketing communication

GROUPAMA EURO BOND IC

French mutual fund (FCP)

April 2026

Data as of

30/04/2026

Total net assets

116,30 M €

NAV per share

23 763,83 €

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

6 months

18 months

2 years

3 years

Characteristics

Ticker Bloomberg	FIGROTV FP
Benchmark	Bloomberg Euro Agg. Closing
SFDR classification	Article 8
Fund's inception date	04/07/1997
Unit inception date	04/07/1997
Reference currency	EUR
PEA	No
PEA-PME	No

Fees

Maximum subscription fees	2,75%
Maximum redemption fees	-
Maximum direct management fees	0,70%
Maximum indirect management fees	0,00%
Operating fees and other services	0,12%
Performance fee	No

Morningstar rating

(Data as of 31/03/2026)



Category " EAA Fund EUR Diversified Bond"

SFDR 8

Investment team

François FREYSSINIER Damien TEULON
Damien MARTIN Julien MOUTIER

Terms and conditions

Valuation frequency	Daily
Type of share	Accumulation
Minimum initial subscription :	-
Centralisation cut-off time	11:00, Paris
Type of NAV per share	unknown
Payment	D+2
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 EURO BOND IC

BLOOMBERG EURO AGG. CLOSING

Returns 10 years (on a basis of 100)



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

Source : Groupama AM

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	0,35	0,69	-0,70	1,37	10,37	-6,09	4,49
Benchmark	-0,18	0,46	-0,91	0,30	8,77	-8,16	0,81
Excess return	0,53	0,23	0,21	1,07	1,59	2,07	3,68

Net annual returns in %

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	1,71	2,74	7,65	-16,57	-2,54	5,09	6,37	-0,82	1,30	3,05
Benchmark	1,25	2,63	7,19	-17,17	-2,85	4,05	5,98	0,41	0,68	3,32
Excess return	0,46	0,11	0,46	0,60	0,31	1,05	0,39	-1,23	0,62	-0,27

Source : Groupama AM

Risk analysis

	1 year	3 years	5 years	10 years
Volatility	2,94%	3,91%	5,16%	4,06%
Benchmark volatility	2,84%	4,07%	5,42%	4,35%
Tracking Error (Ex-post)	0,56	0,82	1,04	0,93
Information Ratio	1,91	0,65	0,43	0,39
Sharpe Ratio	-0,21	0,09	-0,60	-0,02
correlation coefficient	0,98	0,98	0,98	0,98
Beta	1,02	0,94	0,93	0,91

Source : Groupama AM

Main risks related to the portfolio

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

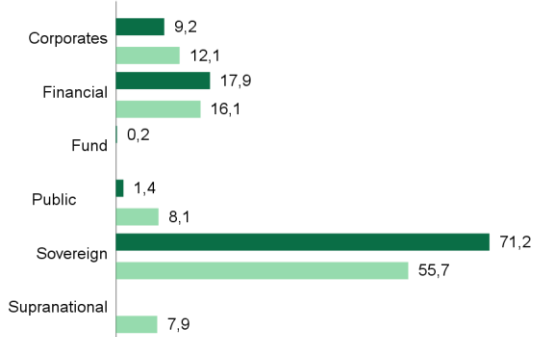
UCI profile

Number of holdings	160	Yield to maturity	3,6%
Number of issuers	62	Modified duration	6.1
Portfolio average rating	BBB+	Duration	6.3
		Credit derivatives (in %)	-0,18%

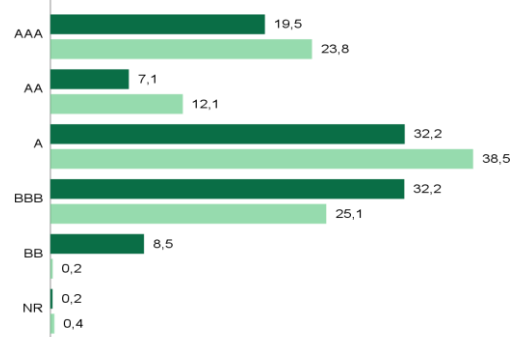
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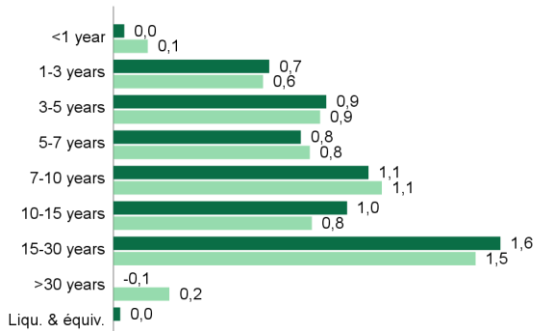
Breakdown by type of issuer (as % of assets, excluding liquidity)



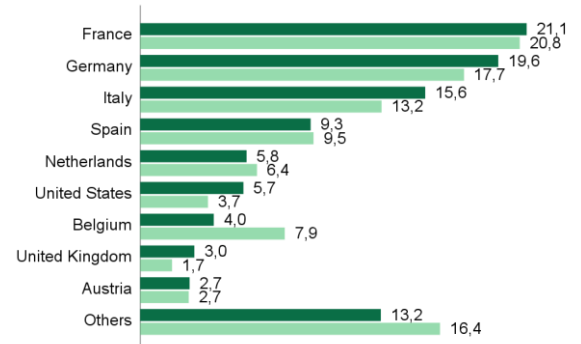
Breakdown by rating (in % of assets, excluding liquidity)



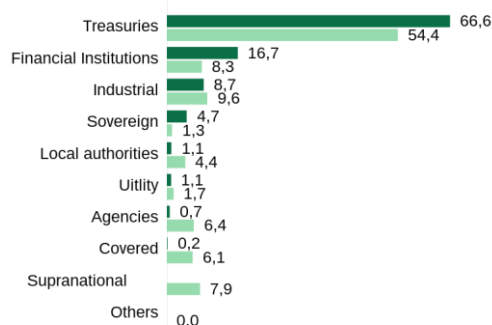
Modified duration breakdown by maturity



Geographical breakdown (as % of assets, excluding liquidity)



Sector breakdown (as % of assets, excluding liquidity)



Source : Groupama AM

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

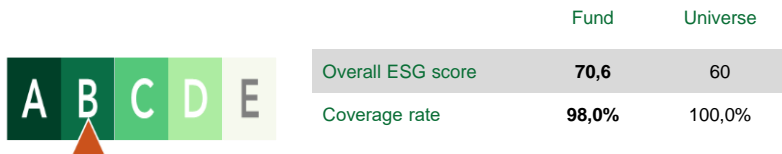
	Maturity date	Country	Sector	% of the asset	% of the asset in the benchmark
FEDERAL REPUBLIC OF GERMANY - Groupe	04/07/2028	Germany	Treasuries	6,0%	0,1%
REPUBLIC OF ITALY - Groupe	01/08/2028	Italy	Treasuries	3,6%	0,1%
FRENCH REPUBLIC - Groupe	25/05/2033	France	Treasuries	3,4%	0,3%
FRENCH REPUBLIC - Groupe	25/11/2029	France	Treasuries	3,4%	0,3%
FRENCH REPUBLIC - Groupe	25/11/2034	France	Treasuries	2,4%	0,3%
FEDERAL REPUBLIC OF GERMANY - Groupe	15/05/2035	Germany	Treasuries	1,9%	0,1%
UNITED MEXICAN STATES - Groupe	16/04/2031	Mexico	Sovereign	1,9%	0,0%
FRENCH REPUBLIC - Groupe	25/11/2030	France	Treasuries	1,8%	0,3%
REPUBLIC OF ITALY - Groupe	01/06/2032	Italy	Treasuries	1,6%	0,1%
SLOVAK REPUBLIC - Groupe	19/02/2046	République Slovaque	Treasuries	1,5%	0,0%
Total				21,9%	

Source : Groupama AM

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Portfolio ESG score

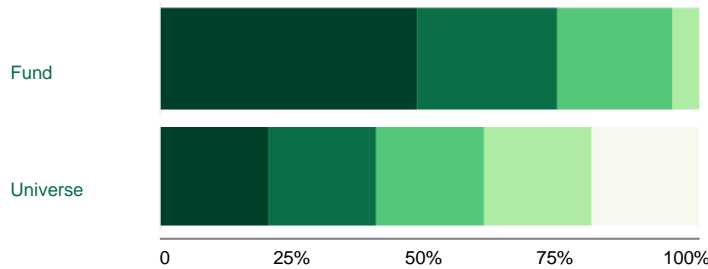


Levels A B C D E refer to the five equal portions (quintiles) into which the universe is divided, with A being the best score and E the worst.

Score for E, S and G factors

	Fund	Universe
Environment	59,9	60
Social	64,0	60
Governance	67,5	60

Portfolio distribution by ESG score



Overall ESG score	Fund	Universe
A	47,6%	20,0%
B	26,0%	20,0%
C	21,3%	20,0%
D	5,1%	20,0%
E	0,0%	20,0%

Best portfolio's ESG score

Value	Sector	Weight	ESG rating
ISPIM 9 1/8 PERP - 07/03/75	Banking	2,81%	A
SECUSS 4 3/8 03/06/29 - 06/03/29	Consumer cyclical	2,75%	A
BNP 2 1/2 03/31/32 - 31/03/32	Banking	2,43%	A
CABKSM 5 3/8 11/14/30 - 14/11/30	Banking	2,28%	A
DANBNK 4 3/4 06/21/30 - 21/06/30	Banking	2,25%	A

ESG performance indicators definition

Carbon intensity

Carbon intensity corresponds to the weighted average of greenhouse gas (GHG) emissions per million euro of turnover of the issuers invested in.

Scope 1, 2 and 3 upstream emissions are taken into account.

Scope 1 emissions correspond to emissions directly emitted by the company, while scope 2 emissions correspond to indirect emissions linked to its energy consumption. Upstream scope 3 emissions are all other indirect emissions generated upstream of the production activity.

Source: MSCI, Groupama AM calculations.

Net job creation

Average percentage of growth in number of employees over one year.

Source: MSCI, Groupama AM calculations.

Training hours

Average number of training hours per employee per year.

Source : MSCI, Groupama AM calculations.

Human rights policy

Proportion of portfolio made up of companies that have implemented a human rights policy.

Source : MSCI, 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: MSCI, 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)

02/11/2010 - 24/08/2021	Barclays Capital Euro Agg. Closing
24/08/2021	Bloomberg Euro Agg. Closing

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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.

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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.