

Profiled

ISIN Code : FR0010013961

Marketing communication

GROUPAMA EQUILIBRE NC

Fund of funds

July 2025

Data as of

31/07/2025

Total net assets

781,37 M €

NAV per share

229,11 €

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% MSCI World clôture € (dividendes nets réinvestis) 50% Bloomberg EuroAgg Total Return Unhedged EUR
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	1,35%
Maximum indirect management fees	0,25%

Morningstar rating  
(Data as of 30/06/2025)



Category " EAA Fund EUR Moderate Allocation - Global"

SFDR 8

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



Groupama  
ASSET MANAGEMENT

GROUPAMA EQUILIBRE NC

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

PORTFOLIO PERFORMANCE



Past performance does not guarantee future performance.  
+ The management strategy was changed on 31/05/2022. Performance prior to that date reflects the previous strategy.

Source : Groupama AM

Net cumulative returns in %

	YTD	1 month	3 months	1 year	3 years	5 years	10 years
Since	31/12/24	30/06/25	30/04/25	31/07/24	29/07/22	31/07/20	31/07/15
Fund	0,46	2,00	5,45	4,50	12,62	19,32	29,30
Benchmark	0,76	1,94	5,54	6,21	20,86	28,73	60,17
Excess return	-0,29	0,06	-0,09	-1,72	-8,24	-9,41	-30,87

Net annual returns in %

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	12,62	8,39	-18,42	11,06	0,50	15,65	-7,53	7,43	6,48	2,64
Benchmark	14,13	13,78	-17,32	9,62	8,55	15,15	-4,37	8,48	5,69	3,27
Excess return	-1,51	-5,39	-1,10	1,43	-8,05	0,49	-3,15	-1,05	0,79	-0,63

Source : Groupama AM

Risk analysis

	1 year	3 years	5 years	10 years
Volatility	9,98%	8,98%	8,96%	9,08%
Benchmark volatility	9,53%	8,78%	8,72%	8,07%
Tracking Error (Ex-post)	1,12	1,33	1,37	3,03
Information Ratio	-1,53	-1,85	-1,23	-0,73
Sharpe Ratio	0,25	0,13	0,19	0,35
correlation coefficient	0,99	0,99	0,99	0,94
Beta	1,04	1,01	1,02	1,06

Source : Groupama AM

Main risks related to the portfolio

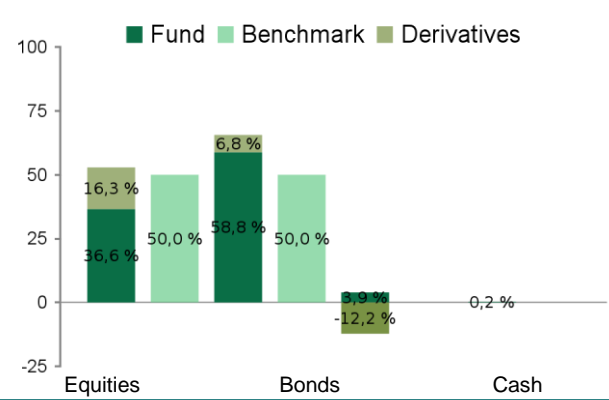
- Interest rate risk
- Credit risk
- Equity risk
- Foreign exchange risk
- Risk of capital loss

GROUPAMA EQUILIBRE NC

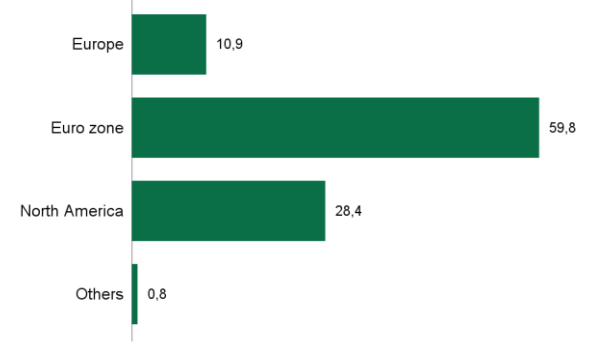
50% MSCI WORLD CLÔTURE € (DIVIDENDES NETS RÉINVESTIS)  
50% BLOOMBERG EUROAGG TOTAL RETURN UNHEDGED EUR

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 CREDIT - OAC	16,84%	2,71%	2,34%	0,37%	0,71%	0,53%	0,19%
GROUPAMA EURO BOND - OAC	15,69%	1,43%	0,85%	0,58%	0,33%	0,01%	0,32%
GROUPAMA EURO GOVIES - OAC	14,31%	0,48%	0,29%	0,19%	-0,16%	-0,23%	0,07%
GROUPAMA US STOCK - OAC	13,97%	7,67%	8,34%	-0,68%	1,47%	2,22%	-0,75%
GROUPAMA AMERICA ACTIVE EQUITY - OAC	5,94%	-0,99%	-1,98%	0,99%	5,56%	4,84%	0,72%

Past performance does not guarantee future performance.

Investment team

Antoine BYJANI

Sofiane ATROU

Source : Groupama AM

GROUPAMA EQUILIBRE NC

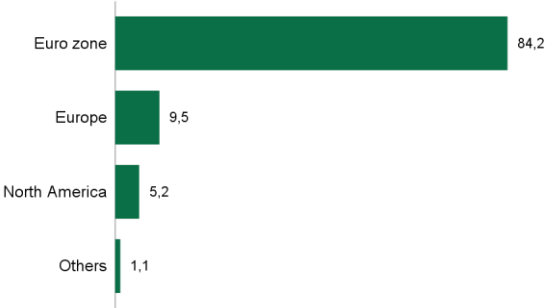
50% MSCI WORLD CLÔTURE € (DIVIDENDES NETS RÉINVESTIS)  
50% BLOOMBERG EUROAGG TOTAL RETURN UNHEDGED EUR

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 CREDIT - OAC	16,84%	2,71%	2,34%	0,37%	0,71%	0,53%	0,19%
GROUPAMA EURO BOND - OAC	15,69%	1,43%	0,85%	0,58%	0,33%	0,01%	0,32%
GROUPAMA EURO GOVIES - OAC	14,31%	0,48%	0,29%	0,19%	-0,16%	-0,23%	0,07%
GROUPAMA EURO FINANCIAL DEBT - OAD	4,26%	5,60%	3,84%	1,76%	1,24%	0,88%	0,36%
GROUPAMA EURO CREDIT SHORT DURATION - OAC	1,76%	2,79%	2,39%	0,40%	0,46%	0,31%	0,15%

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

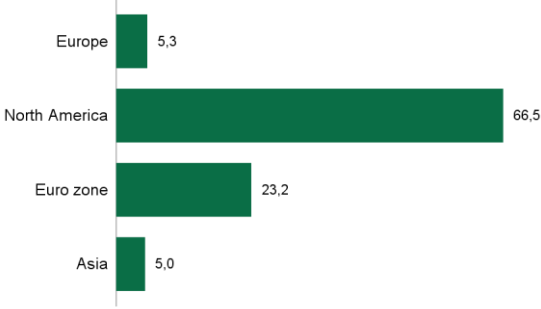


Equity Analysis

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	13,97%	7,67%	8,34%	-0,68%	1,47%	2,22%	-0,75%
GROUPAMA AMERICA ACTIVE EQUITY - OAC	5,94%	-0,99%	-1,98%	0,99%	5,56%	4,84%	0,72%
GROUPAMA EUROPE STOCK - OAC	5,26%	10,47%	9,34%	1,13%	0,77%	0,73%	0,04%
GROUPAMA EUROPE ACTIVE EQUITY - OAC	2,45%	10,52%	9,34%	1,17%	0,45%	0,73%	-0,28%

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



Past performance does not guarantee future performance.  
Source : Groupama AM

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Data source

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Historical modifications of the benchmark (10 years)

15/01/2015 - 10/03/2016	50% MSCI World closing Loc Crncy (net dividend reinvested) d-1 50% Barclays Capital Euro Aggregate closing d-1
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% MSCI World clôture € (dividendes nets réinvestis) 50% Bloomberg EuroAgg Total Return Unhedged EUR

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