

Cash

ISIN Code : FR0013153772

Marketing communication

GROUPAMA MONETAIRE ID

French mutual fund (FCP)

November 2024

Data as of

28/11/2024

Total net assets

3 444,88 M €

NAV per share

10 251,05 €

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



406 tCO2

vs 479 for the universe

Green Part



3% of net assets

3% for the universe

Implied temperature



2,55 °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

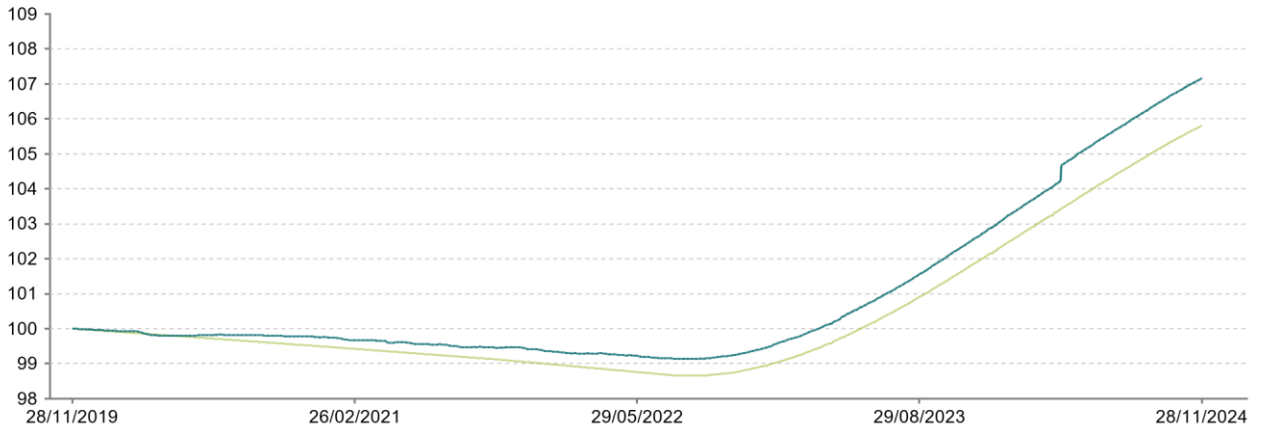
Past performance does not guarantee future performance.


Groupama
 ASSET MANAGEMENT

GROUPAMA MONETAIRE ID

CAPITALIZED ESTER

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	28/12/23	30/10/24	29/08/24	30/11/23	30/11/21	28/11/19	-
Fund	4,11	0,27	0,89	4,44	7,78	7,17	-
Benchmark	3,52	0,26	0,86	3,83	6,83	5,81	-
Excess return	0,59	0,01	0,04	0,61	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%	0,35%	-
Benchmark volatility	0,04%	0,25%	0,27%	-
Tracking Error (Ex-post)	0,41	0,24	0,20	-
Information Ratio	1,48	1,26	1,32	-
Sharpe Ratio	1,69	1,03	0,87	-
correlation coefficient	0,05	0,12	0,10	-
Beta	1,03	1,66	1,44	-

Source : Groupama AM

Main risks related to the portfolio

Interest rate risk
Risk of capital loss
Credit risk

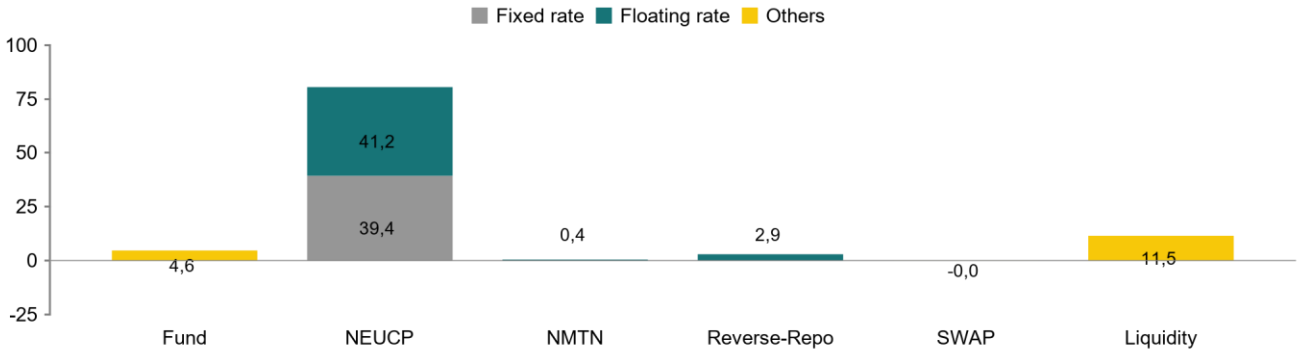
UCI profile

Number of holdings	182
Number of issuers	61
Portfolio average rating	BBB
Weighted Average Life (WAL)	107,3
Weighted Average Maturity (WAM)	10,3

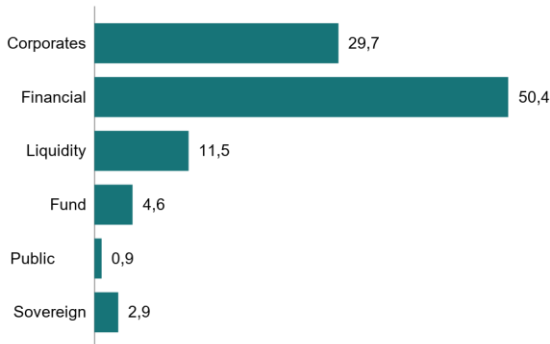
Fixed-rate instruments	39,4%
Floating rate instruments	44,5%
Yield to maturity	3,0%
Modified duration	0.03
Duration	0.03

GROUPAMA MONETAIRE ID CAPITALIZED ESTER

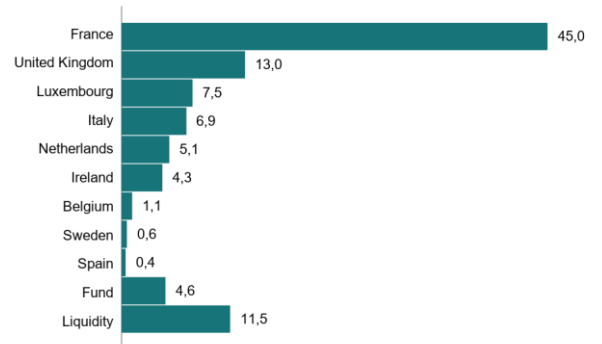
Asset allocation (in % of the exposure)



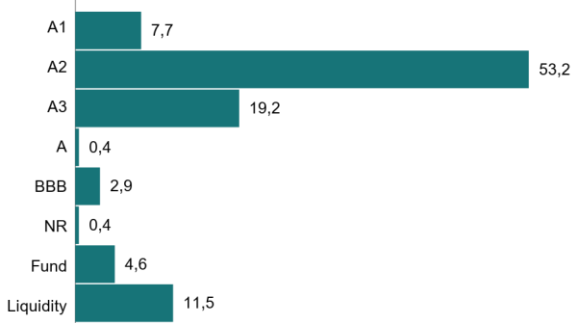
Breakdown by type of issuer (in % of the asset)



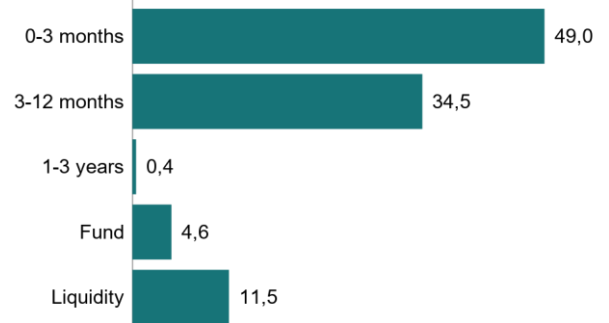
Geographical breakdown (in % of the asset)



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	15/05/2036	Italy	Treasuries	2,9%
BARCLAYS BANK PLC	03/02/2025	United Kingdom	Banking	1,7%
CM ARKEA	05/09/2025	France	Banking	1,6%
ENGIE SA	29/11/2024	France	Natural gas	1,5%
BFCM	05/02/2025	France	Banking	1,2%
CM ARKEA	13/08/2025	France	Banking	1,2%
CA CONSUMER FINANCE SA	02/01/2025	France	Finance companies	0,9%
CA CONSUMER FINANCE SA	23/04/2025	France	Finance companies	0,9%
HSBC CONTINENTAL EUROPE	25/04/2025	France	Banking	0,9%
SOCIETE GENERALE - Groupe	05/05/2025	France	Banking	0,9%
Total				13,6%

Investment team

Alberto TERRICABRAS

Source : Groupama AM

Key ESG performance indicators

	Fund	Universe		Fund	Universe
 Carbon intensity	406	479	 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)	406	479	92%	92%
Social	Net job creation (in %)	4%	2%	93%	97%
	Training hours (in hours)	30	25	88%	54%
Human Rights	Human rights policy (in %)	99%	95%	93%	99%
Governance	Independence of directors (in %)	68%	52%	93%	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.

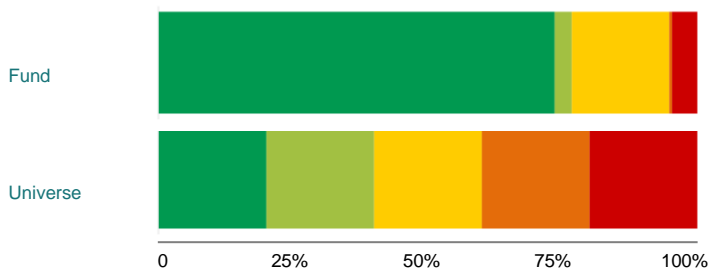
Portfolio ESG score

Score for E, S and G factors

	Fund	Universe		Fund	Universe
 Overall ESG score	80	60	Environment	73	60
Coverage rate	95%	100%	Social	82	60
			Governance	61	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	73,5%	20,0%
B	3,2%	20,0%
C	18,1%	20,0%
D	0,5%	20,0%
E	4,7%	20,0%

Best portfolio's ESG score

Value	Sector	Weight	ESG rating
NEUCP BARCLA 050224 030225 ESTRON 0.32 - 03/02/25	Banking	1,65%	A
NEUCP CFCM 050924 050925 ESTRON 0.3 - 05/09/25	Banking	1,61%	A
NEUCP ENGIFP 311024 291124 ESTRON 0.1 - 29/11/24	Natural gas	1,46%	A
NEUCP BFCM 050224 050225 ESTRON 0.32 - 05/02/25	Banking	1,20%	A
NEUCP CFCM 130824 130825 ESTRON 0.29 - 13/08/25	Banking	1,17%	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)

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

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