

Cash

ISIN Code : FR0013153772

Marketing communication

GROUPAMA MONETAIRE ID

French mutual fund (FCP)

February 2025

Data as of

27/02/2025



SFDR 8

Total net assets

3 547,70 M €

NAV per share

10 329,18 €

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

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%

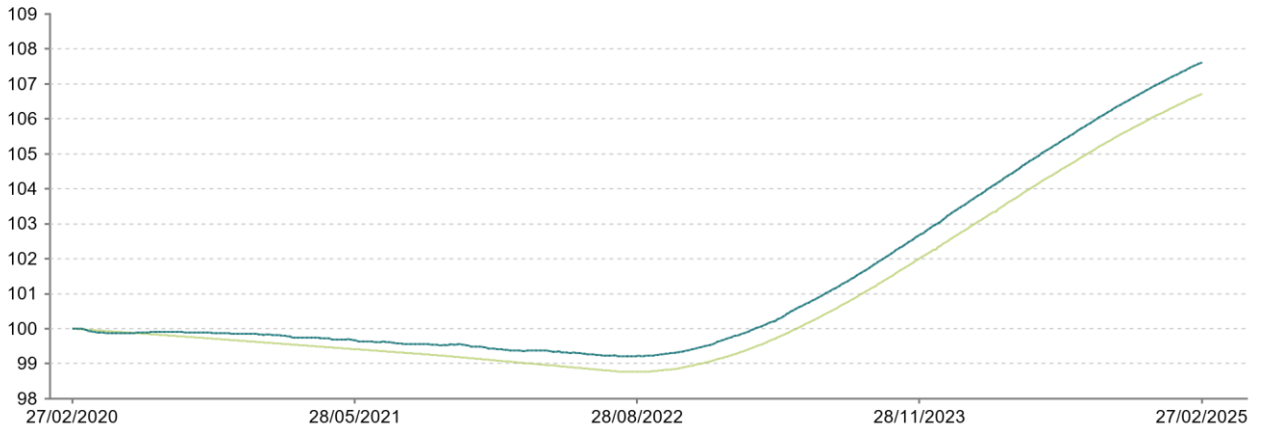
Terms and conditions

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
Transfer agent	CACEIS BANK

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	30/12/24	30/01/25	28/11/24	29/02/24	28/02/22	27/02/20	-
Fund	0,48	0,22	0,76	3,70	8,31	7,62	-
Benchmark	0,46	0,21	0,74	3,57	7,77	6,72	-
Excess return	0,02	0,01	0,02	0,13	0,54	0,91	-

Net annual returns in %

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	3,97	3,47	0,12	-0,39	-0,22	-0,21	-0,27	-	-	-
Benchmark	3,80	3,28	-0,03	-0,50	-0,46	-0,39	-0,37	-	-	-
Excess return	0,17	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	0,07%	0,23%	0,28%	-
Benchmark volatility	0,06%	0,23%	0,27%	-
Tracking Error (Ex-post)	0,03	0,05	0,07	-
Information Ratio	0,66	3,22	2,58	-
Sharpe Ratio	3,65	1,04	0,79	-
correlation coefficient	0,45	0,30	0,19	-
Beta	0,46	0,74	0,71	-

Source : Groupama AM

Main risks related to the portfolio

Interest rate risk

Risk of capital loss

Credit risk

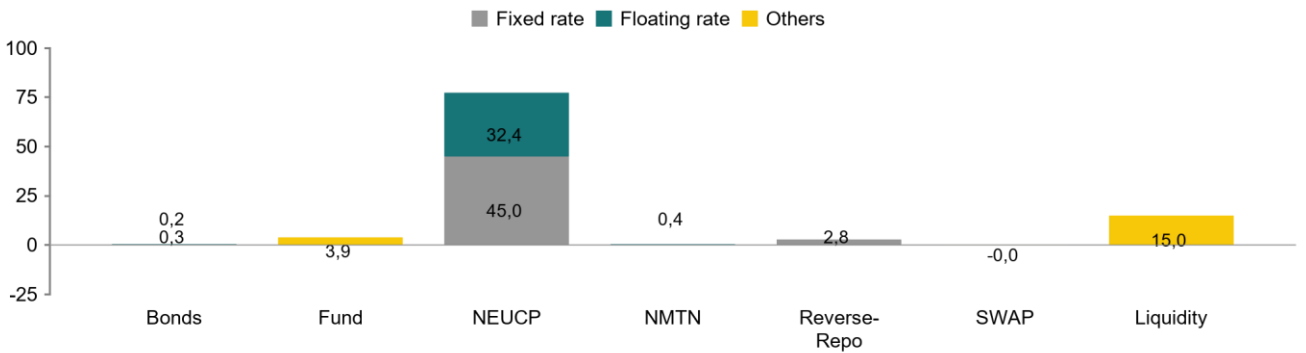
UCI profile

Number of holdings	173
Number of issuers	58
Portfolio average rating	BBB
Weighted Average Life (WAL)	103,8
Weighted Average Maturity (WAM)	12,5

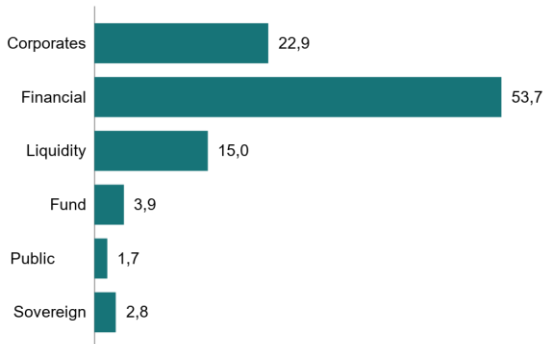
Fixed-rate instruments	48,1%
Floating rate instruments	33,1%
Yield to maturity	2,6%
Modified duration	0.03
Duration	0.04

GROUPAMA MONETAIRE ID CAPITALIZED ESTER

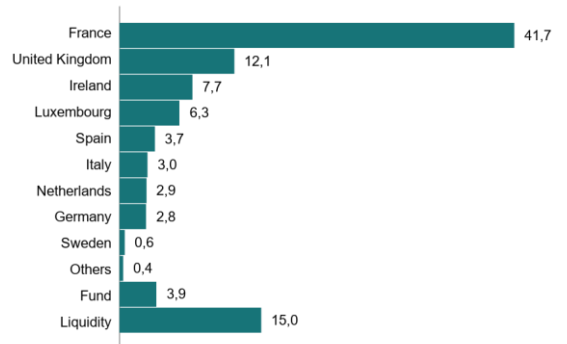
Asset allocation (in % of the exposure)



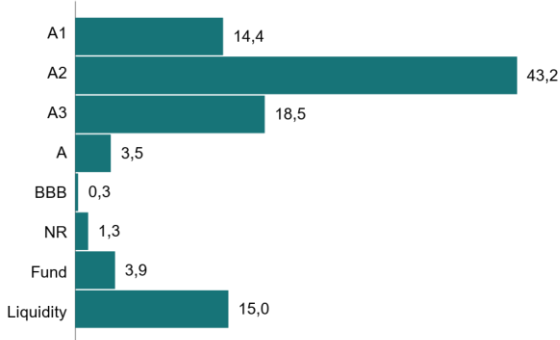
Breakdown by type of issuer (in % of the asset)



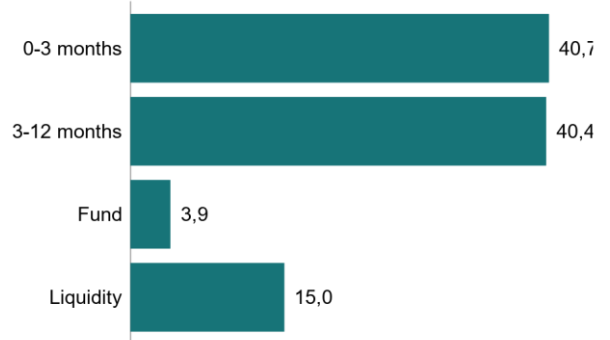
Geographical breakdown (in % of the asset)



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
KINGDOM OF SPAIN	31/10/2034	Spain	Treasuries	2,8%
CM ARKEA	05/09/2025	France	Banking	1,6%
CM ARKEA	13/08/2025	France	Banking	1,1%
BNP PARIBAS - Groupe	31/03/2025	France	Banking	1,1%
GOLDMAN SACHS INTERNATIONAL BA	31/07/2025	United Kingdom	Banking	1,1%
LES MOUSQUETAIRES SAS	10/04/2025	France	Consumer non cyclical	1,0%
CA CONSUMER FINANCE SA	23/04/2025	France	Finance companies	0,9%
HSBC CONTINENTAL EUROPE	25/04/2025	France	Banking	0,9%
HSBC CONTINENTAL EUROPE	30/05/2025	France	Banking	0,9%
SOCIETE GENERALE - Groupe	05/05/2025	France	Banking	0,9%
Total				12,3%

Investment team

Alberto TERRICABRAS

Boris NESME

Eric LOICHOT

Source : Groupama AM




Key ESG performance indicators

	Fund coverage ratio(*)	Fund	Universe		Fund coverage ratio(*)	Fund	Universe	
 Carbon intensity	89%	67 054	102 051		Board Gender Diversity	92%	37%	32%

(*) 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	75	60
Coverage rate	95%	100%

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	70	60
Social	76	60
Governance	61	60

Best portfolio's ESG score

Value	Sector	Weight	ESG rating
NEUCP CFCM 050924 050925 ESTRON 0.3 - 05/09/25	Banking	1,58%	A
NEUCP CFCM 130824 130825 ESTRON 0.29 - 13/08/25	Banking	1,15%	A
NEUCP BNPPAR 311224 310325 ESTRON 0.15 - 31/03/25	Banking	1,13%	A
NEUCP BANSOF 230424 230425 ESTRON 0.3 - 23/04/25	Finance companies	0,87%	A
NEUCP SOCGEN 310524 050525 ESTRON 0.27 - 05/05/25	Banking	0,87%	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.

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.

Board Gender Diversity

Average ratio of female to male board members in investee companies, expressed as a percentage of all board members.

Source: Clarity AI, 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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