

CM-AM MONEPLUS RC



Registered in: FR

KEY FIGURES

NAV: 107.48€

Fund size: €11.39B

SYNTHETIC RISK INDICATOR



INVESTMENT HORIZON

Greater than 7 days

CHARACTERISTICS

Legal form: UCITS fund

Marketing category: Monetary Fund

Inception date: 18/12/2018

Benchmark: €STR capitalized

Allocation of distributable amounts: Capitalization

Currency: EUR

Valuation frequency: Daily

Major risks not taken into account by the indicator: Impact of techniques such as derivative investments

COMMERCIAL INFORMATION

ISIN code: FR0013354230

Bloomberg Ticker: UMONERF FP Equity

Cut-off time: D before 12:00 am CET

Settlement: D business days

Min. initial subscription: 1 thousandth of unit

Eligibility for PEA: No

Max. subscription fees: 0%

Max. redemption fees: 0%

Maximum management fees: 0.65% max, incl. tax

Management fees and other administrative and operating expenses: 0.09%

Performance fees: 40% including tax of the performance, net of fixed management fees, exceeding the benchmark capitalised €STR + 0.03%, even if this performance is negative

Custodian: Banque Fédérative du Crédit Mutuel

Administrator: CIC

Management company: Crédit Mutuel Asset Management

Portfolio Manager(s):



Salim
KHALIFA



Laurent
PELLICER GARCIA

INVESTMENT STRATEGY

The objective of the fund is to preserve capital and to achieve a performance in line with that of the money market (capitalised EONIA), minus actual management fees applicable to this category of securities. The fund's NAV may decrease if interest rates are very low, negative or volatile.

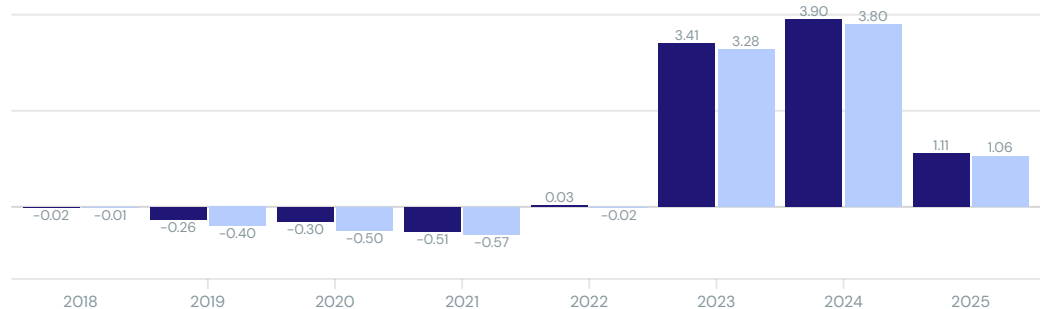
NET PERFORMANCES

The figures quoted relate to previous years. Past performance is not a reliable indication of future performance. This performance does not take into account the fees and costs for the issue and redemption of units.

Cumulative	1 month	3 months	6 months	YTD	1 year	3 years	5 years	10 years
Fund	0.19%	0.63%	1.39%	1.11%	3.27%	8.92%	7.95%	-
Benchmark	0.18%	0.60%	1.34%	1.06%	3.16%	8.59%	7.37%	-
Annualized	3 years		5 years		10 years			
Fund	2.89%		1.54%		-			
Benchmark	2.78%		1.43%		-			

CALENDAR NET PERFORMANCES

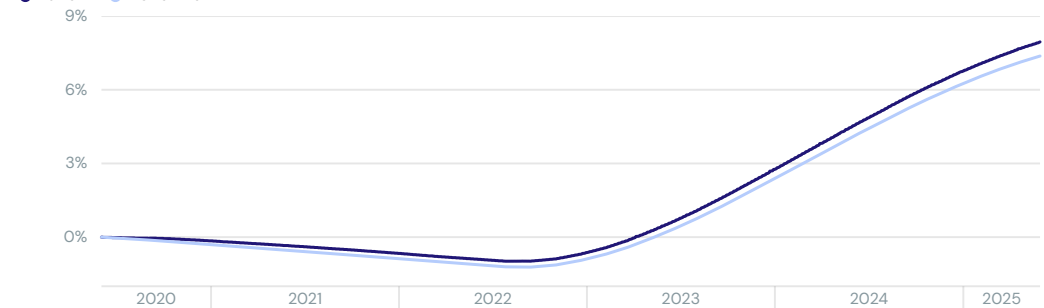
● Fund ● Benchmark



The figures quoted relate to previous years. Past performance is not a reliable indication of future performance. This performance does not take into account the fees and costs for the issue and redemption of units.

EVOLUTION OF PERFORMANCE OVER 5 YEARS

● Fund ● Benchmark



PERFORMANCE INDICATORS

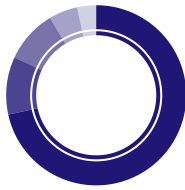
Weekly frequency	1 year	3 years	5 years	10 years
Fund volatility	0.09%	0.20%	0.27%	-
Sharpe ratio	1.34	0.52	0.31	-
Tracking-Error	0.06%	0.07%	0.05%	-

Over 5 years	
Max. run-up	9.02%
Max. Drawdown	-0.98%
Recovery	252 days (the 06/04/2023)

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ASSET TYPE

In % of AUM



Commercial papers	71.55%
Negotiable medium-term notes	10.35%
Cash	9.52%
Bonds	5.14%
Money market funds	3.44%

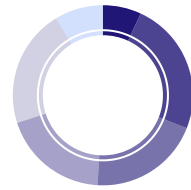
SHORT-TERM RATING

In % of AUM (excluding cash)

A-1+/A-1	50.77%
A-2	36.27%

MATURITY RANGE

In % of AUM (excluding cash)



0-1 month	6.00%
1-3 months	20.93%
3-6 months	17.40%
6-9 months	16.62%
9-12 months	18.53%
> 1 year	7.55%

COUNTRY

In % of AUM (excluding cash)

France	46.92%
Netherlands	7.81%
Spain	7.81%
Germany	7.24%
United Kingdom	7.04%
USA	3.99%
Italy	3.01%
Japan	1.54%
Sweden	0.77%
Switzerland	0.65%
Denmark	0.26%

RISK INDICATORS

Weighted average maturity (WAM)	12
Weighted average life (WAL)	183
Number of holdings	515
Number of issuers	97

The posted rate of return a) does not constitute a promise of return; b) is likely to change over time depending on market conditions; c) is the weighted average of the instantaneous returns of the portfolio securities denominated in local currency; d) does not take into account any faults that may arise; e) gross instantaneous return excluding hedging costs.

SECTORS

In % of AUM (excluding cash)

Bank	62.52%
Corporate	22.92%
Govies	1.29%
Insurance	0.31%

RATE TYPES

In % of AUM (excluding cash)

Fix	54.25%
Floating rate	32.79%

ISSUERS

In % of AUM (excluding cash)

Issuers	Weight
BNP Paribas Fortis SA	5.63%
Banque fédérative du Crédit Mutuel	5.33%
BPCE	4.67%
Crédit Lyonnais Sa	3.84%
Société Générale	3.59%
BBVA SA	3.57%
Natixis Sa	3.10%
ABN Amro Bank NV	2.87%
Goldman Sachs Intl Bank	2.78%
CA Consumer Finance	2.50%

TOP PORTFOLIO HOLDINGS

Excluding cash

Bonds	Asset type	Maturity date	Country	Weight
Banque Federative Du Credit Mutuel Estr +34bp 05/14/2026	Commercial papers	14/05/2026	France	2.11%
Bpce Estr +33bp 01/22/2026	Commercial papers	22/01/2026	France	1.42%
Natixis Sa Ois_estr 30/04/2026	Commercial papers	30/04/2026	France	0.97%
Bfcm Ncp01082025	Commercial papers	01/08/2025	France	0.90%
Bpce Ois_estr 09/01/2026	Commercial papers	09/01/2026	France	0.89%
Volkswagen Ag 2,75 % 27/06/2025	Commercial papers	27/06/2025	Germany	0.88%
Goldman Sachs Intl Bank 2,66 % 30/07/2025	Commercial papers	30/07/2025	USA	0.87%
Abn Amro Bank Nv 2,27 % 13/10/2025	Commercial papers	13/10/2025	Netherlands	0.87%
Bnp Paribas Fortis Sa 2,76 % 16/10/2025	Commercial papers	16/10/2025	France	0.87%
Abn Amro Bank Nv 2,22 % 31/10/2025	Commercial papers	31/10/2025	Netherlands	0.87%

Number of holdings: 257

Top 10 holdings weight: 10.64%

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*Universe: Monetary universe

ESG SCORES

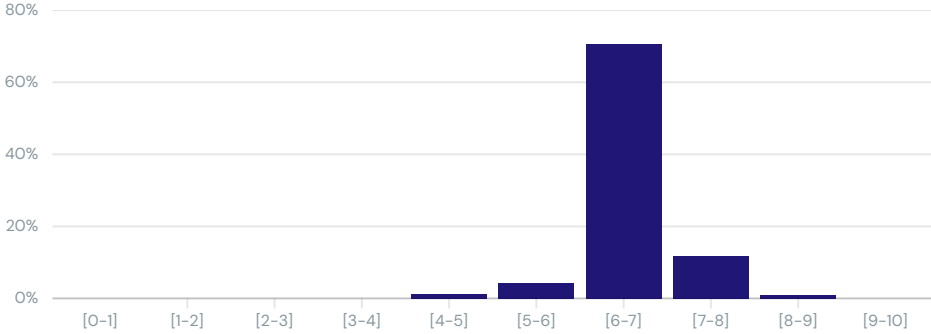
Min 0 / Max 10

	Fund	Universe*
ESG coverage	98.63%	83.82%
ESG score	6.55	5.92
E score	6.16	5.58
S score	6.43	5.56
G score	6.85	6.69

DISTRIBUTION OF ESG SCORES

Min 0 / Max 10

● Fund



DEFINITIONS OF EXTRA-FINANCIAL TERMS

Crédit Mutuel Asset Management’s proprietary ESG analysis model uses a tool to assess the risks and opportunities related to the environmental and social transitions of the issuers making up the portfolio. The analysis of issuers covers five main pillars: environmental, social, societal, governance and the company’s commitment to a socially responsible approach. A rating is then calculated based on three components (environment, social and governance), which enables us to position the portfolio in terms of ESG. The exercise of voting rights and dialogue with issuers round out our responsible investor approach.

Environmental Sustainability : the first factor of La Française’s ESG model assesses companies’ performance and strategies for reducing the environmental impacts of their operations and wider value chain.

Human Capital : the second factor of the ESG model assesses companies’ policies, programs and performance to manage and develop their workforce.

Organisational Sustainability : the third factor of the ESG model assesses the quality of companies’ corporate governance practices and their management of stakeholder relations (e.g. suppliers).

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DISCLAIMER

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Document for the use of both non-professional and professional investors – Please read the disclaimer on the last page – Non contractual document. Before subscribing please refer to the fund prospectus available on the internet : www.creditmutuel-am.eu. Data : Crédit Mutuel Asset Management, Bloomberg

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Information Agent and Paying Agent: BNP PARIBAS Securities Services S.A. – Frankfurt am Main branch, Europa-Allee 12, 60327 Frankfurt am Main

Important information for investors in Spain

Local representative: Allfunds Bank SA Calle Estafeta 6 – Complejo Plaza de la Fuente, Edificio 3, La Moraleja, Spain

Important information for investors in Italy

Local distributor: BNP PARIBAS Securities Services, Via Ansperto no. 5 20123 Milan, Italy

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Information Agent and Paying Agent: BNP Paribas Securities Services London, 5 Moorgate, London EC2R 6PA United Kingdom

Important information for investors in Switzerland

Local Representative: ACOLIN Fund Services AG, Leutschenbachstrasse 5Q, CH-8050 Zurich and Local Paying Agent: NPB Neue Privat Bank AG, Limmatquai 1/am Bellevue, P.O.Box, CH-8024 Zurich.

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SFDR Classification : The Sustainable Finance Disclosure Regulation aims to direct capital flows towards more responsible investments, to ensure transparency, consistency and quality of information for investors and thus to allow a comparison of the different investment vehicles. It applies to all financial market players but also to products.

3 categories of products:

1/ Automatically all funds are classified in Article 6, without sustainability objective.

2/ Article 8 applies for funds that promote ESG characteristics.

3/ Article 9 goes further, with a sustainable and measurable investment objective. That is, the funds invest in an activity that contributes to an environmental or social objective, such as reducing CO2 emissions or fighting inequality.

For more information on sustainability issues, please visit the management company's website (www.creditmutuel-am.eu)

DEFINITIONS

The synthetic risk indicator makes it possible to assess the level of risk of this product compared to others. It indicates the likelihood of this product incurring losses in the event of market developments or our inability to pay you.

Volatility is a measure for the strength of fluctuation in the performance of the fund during a certain period. The higher it is the more volatile and therefore risky a fund is.

The Sharpe Ratio measures the average return earned in excess in dependency of the risk relative to a benchmark (risk-free rate). For the assessment of this key figure, the attainable riskfree yield is subtracted from the yield actually earned. The result is divided by the risk that has been taken by the fund. A Sharpe Ratio > 1 indicates that an excess yield compared to the riskfree money market investment has been earned. At the same time, it shows the ratio of this excess yield to the risk taken. In reverse, a negative Sharpe Ratio (<0) illustrates that the money market interest rate has not been outperformed.

Modified duration: makes it possible to measure the percentage change, upward or downward, of the price of a bond or of the net asset value of a bond UCITS, induced by a 1% fluctuation of market interest rates.

WAM : Weighted Average Maturity to Maturity Date

WAL : Weighted Average Life to maturity of financial instruments, calculated as the average of the final maturities of the financial instruments