

La Française Trésorerie ISR T C



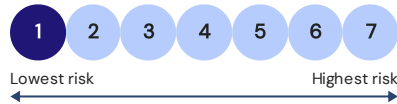
Registered in: FR ES

KEY FIGURES

NAV: 107.19€

Fund size: €3.48B

SYNTHETIC RISK INDICATOR



INVESTMENT HORIZON

Greater than 7 days

CHARACTERISTICS

Legal form: UCITS fund

AMF Classification: Money market funds with Variable Net Asset Value (VNAV)

Inception date: 21/12/2017

Benchmark: €STR capitalized

Benchmark change: until 12/31/21: Eonia capitalized

Allocation of distributable amounts: Capitalization

Currency: EUR

Valuation frequency: Daily (sunday included)

Clients: All subscribers

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

COMMERCIAL INFORMATION

ISIN code: FR0013289022

Bloomberg Ticker: CMNTRC FP Equity

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

Settlement: D business days

Eligibility for PEA: No

Max. subscription fees: 0%

Max. redemption fees: 0%

Management fees and other administrative and operating expenses: 0.10%

Custodian: BNP Paribas SA

Administrator: BNP Paribas SA

Management company: Crédit Mutuel Asset Management

Portfolio Manager(s): Adrien FREYRE, Salim KHALIFA

Since 18/11/2020, La Française Trésorerie is named La Française Trésorerie ISR

INVESTMENT STRATEGY

The objective of the fund, classified as standard money market fund with variable net asset value (VNAV), is to seek market opportunities on short-term maturities in order to offer the same performance as the capitalised €STR, less management fees, by investing in a portfolio of issuers screened in advance according to Environmental, Social and Governance criteria.

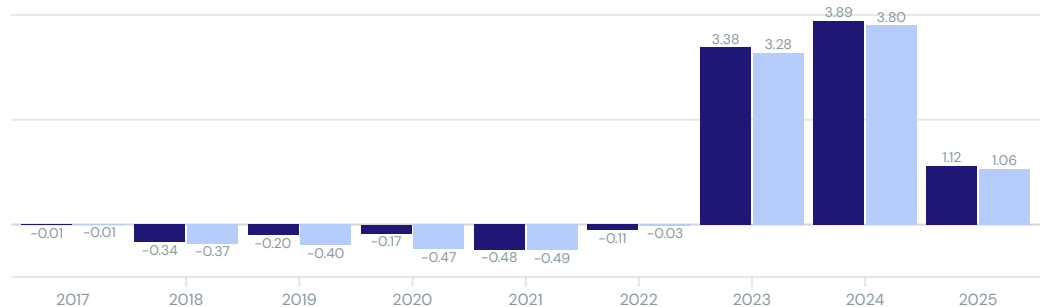
NET PERFORMANCES

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 | Inception |
|------------|---------|----------|----------|-------|--------|---------|---------|-----------|
| Fund | 0.20% | 0.64% | 1.40% | 1.12% | 3.27% | 8.80% | 8.08% | 7.19% |
| Benchmark | 0.18% | 0.60% | 1.34% | 1.06% | 3.17% | 8.58% | 7.48% | 6.45% |
| Annualized | 1 month | 3 months | 6 months | YTD | 1 year | 3 years | 5 years | Inception |
| Fund | 2.36% | 2.53% | 2.77% | 2.69% | 3.28% | 2.85% | 1.56% | 0.94% |
| Benchmark | 2.17% | 2.36% | 2.65% | 2.55% | 3.17% | 2.78% | 1.45% | 0.84% |

CALENDAR NET PERFORMANCES

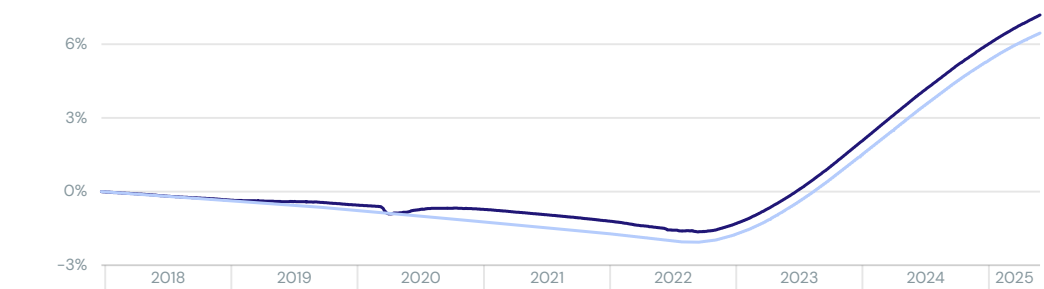
● Fund ● Benchmark



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EVOLUTION OF PERFORMANCE SINCE INCEPTION

● Fund ● Benchmark



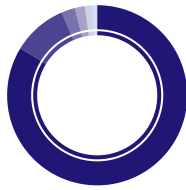
PERFORMANCE INDICATORS

| Weekly frequency | 1 year | 3 years | 5 years | 10 years |
|------------------|--------|---------|---------|----------|
| Fund volatility | 0.08% | 0.20% | 0.27% | - |
| Sharpe ratio | 1.25 | 0.36 | 0.42 | - |
| Tracking-Error | 0.04% | 0.05% | 0.06% | - |

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ASSET TYPE

In % of AUM



| | |
|------------------------------|--------|
| Commercial papers | 83.72% |
| Money market funds | 9.81% |
| Negotiable medium-term notes | 2.46% |
| Bonds | 1.78% |
| Treasury bill | 1.43% |
| Cash | 0.80% |

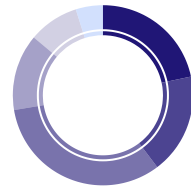
SHORT-TERM RATING

In % of AUM (excluding cash)

| | |
|----------|--------|
| A-1+/A-1 | 64.79% |
| A-2 | 24.60% |

MATURITY RANGE

In % of AUM (excluding cash)



| | |
|-------------|--------|
| 0-1 month | 19.36% |
| 1-3 months | 16.11% |
| 3-6 months | 29.21% |
| 6-9 months | 12.25% |
| 9-12 months | 8.09% |
| > 1 year | 4.35% |

COUNTRY

In % of AUM (excluding cash)

| | |
|----------------|--------|
| France | 54.24% |
| Netherlands | 8.02% |
| United Kingdom | 7.94% |
| Canada | 6.24% |
| Italy | 3.43% |
| Germany | 2.83% |
| Spain | 2.28% |
| USA | 1.29% |
| Sweden | 1.17% |
| Denmark | 1.17% |
| Japan | 0.79% |

RISK INDICATORS

| | |
|---------------------------------|------|
| Modified duration | 0.11 |
| Weighted average maturity (WAM) | 21 |
| Weighted average life (WAL) | 143 |
| Number of holdings | 152 |
| Number of issuers | 53 |

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 | 70.67% |
| Corporate | 14.45% |
| Govies | 3.85% |
| Insurance | 0.43% |

RATE TYPES

In % of AUM (excluding cash)

| | |
|---------------|--------|
| Floating rate | 53.77% |
| Fixed rate | 35.62% |

ISSUERS

In % of AUM (excluding cash)

| Issuers | Weight |
|------------------------------------|--------|
| La Banque Postale | 16.14% |
| BPCE | 5.40% |
| Lloyds Bank Corporate Markets | 4.67% |
| Toronto Dominion Bank London | 3.95% |
| Banque Palatine | 3.21% |
| ABN Amro Bank NV | 3.09% |
| Banque fédérative du Crédit Mutuel | 2.78% |
| Stellantis France | 2.64% |
| Cm Ocean | 2.63% |
| Bpifrance Sa | 2.41% |

TOP PORTFOLIO HOLDINGS

Excluding cash

| Bonds | Asset type | Maturity date | Country | Weight |
|---|-------------------|---------------|----------------|--------|
| La Banque Postale ,00% 05/30/2025 | Commercial papers | 30/05/2025 | France | 11.48% |
| Lloyds Bank Corporate Market Plc Estr +29bp 09/05/2025 | Commercial papers | 05/09/2025 | United Kingdom | 2.94% |
| La Banque Postale Estr +28,5bp 03/26/2026 | Commercial papers | 26/03/2026 | France | 1.73% |
| Neu Cp Bpce Sa Ester+28bps 04/06/2025 | Commercial papers | 04/06/2025 | France | 1.48% |
| Bfcm Estr +30bp 10/02/2025 | Commercial papers | 02/10/2025 | France | 1.46% |
| Toronto-dominion Bank (london Branch) Estr +34bp 11/24/2025 | Commercial papers | 24/11/2025 | Canada | 1.46% |
| Banque Palatine Estr +30.5bp 12/05/2025 | Commercial papers | 05/12/2025 | France | 1.45% |
| Bpce Estr +30bp 12/16/2025 | Commercial papers | 16/12/2025 | France | 1.45% |
| Bt 0,00 % 18/06/2025 | Treasury bill | 18/06/2025 | France | 1.43% |
| Abn Amro Bank Nv 2,33 % 29/08/2025 | Commercial papers | 29/08/2025 | Netherlands | 1.43% |

Number of holdings: 104

Top 10 holdings weight: 26.32%

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*Universe: Monetary universe

ESG SCORES

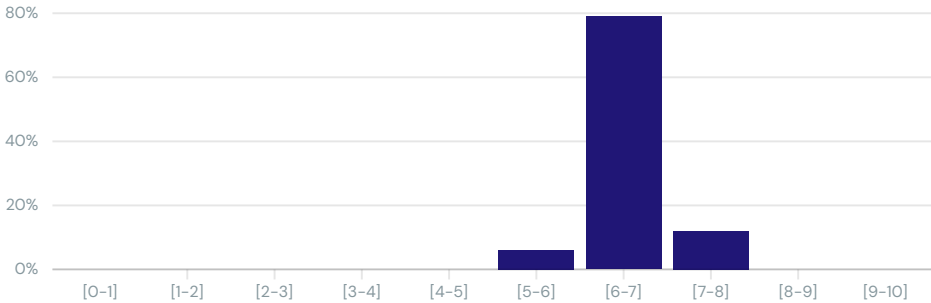
Min 0 / Max 10

| | Fund | Universe* |
|--------------|--------|-----------|
| ESG coverage | 97.64% | 92.97% |
| ESG score | 6.49 | 5.91 |
| E score | 6.01 | 5.52 |
| S score | 6.43 | 5.57 |
| G score | 6.92 | 6.60 |

DISTRIBUTION OF ESG SCORES

Min 0 / Max 10

● Fund



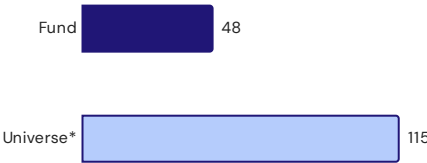
CARBON FOOTPRINT

equiv. CO2 tons / M€ invested



CARBON INTENSITY

equiv. CO2 tons / M€ revenues



Carbon footprint reduction against universe 62%

ESG IMPACT INDICATORS

The aim of the performance indicator data used above is to outperform the universe. The raw data for the ESG indicators (E, S, G and HR) are published once a year by the companies. Calculations are based on the latest data available.

| ESG impact indicators | | Measure | | Coverage ratio | |
|---------------------------|------------------|---------|----------|----------------|----------|
| | | Funds | Universe | Funds | Universe |
| 1st performance indicator | ESG linked bonus | 67.87% | 36.22% | 91.62% | 75.81% |
| 2nd performance indicator | Carbon footprint | 33.80 | 89.89 | 88.89% | 88.13% |

Source : Crédit Mutuel Asset Management

DEFINITIONS OF EXTRA-FINANCIAL TERMS

ESG score : the ESG score measures the overall ESG quality of a company. It is calculated as a weighted-average of the three factor scores (ES, HC and OS) using sector-specific weights. The ESG scoring of the investment universe is automated and allows for adjustments to reflect additional information available to the ESG analysts as appropriate.

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).

Carbon Intensity: The carbon intensity of a company is calculated as the ratio between the volume of greenhouse gas (GHG) emissions of the company in tonnes of CO2eq and the turnover.

Carbon Footprint : carbon indicator of the financed emissions of companies in our portfolio in tons of CO2 per million EUR invested. The CO2 calculation model is provided by La Française, based on data provided by CDP. It covers scopes 1 and 2. The calculation is the following: $\sum (i \text{ to } n) (\text{investment } i / \text{Enterprise value}) / (\text{Current portfolio value}) \times \text{Issuer's emissions } i$

Women on board (%): Percentage of women on the Board of Directors (%): Number of women directors/total number of directors.

Human rights policy (%): Number of companies with a human rights policy (%).

ESG-Linked Bonus : Percentage of companies that have included ESG objectives in the criteria for awarding variable remuneration.

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DISCLAIMER

Disclaimer: Simplified and non-contractual document.

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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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 50, 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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Manager: Current management team, subject to change with time.

Short-Term rating: corresponds to the most recent issuer rating between S&P and Moody's.

The management company does not exclusively or mechanically use the ratings established by rating agencies and performs its own credit analysis. Ratings are determined on a case-by-case basis on the basis of an internal methodology and are subject to change.

The SRI-Label does not guarantee the fund's financial performance.

All the codes of transparency, voting and commitment policies, as well as the sustainable investment charter are available on the La Française Group website (<https://www.la-francaise.com/en/regulatory-information/>)

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.

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