Profiled

ISIN Code : FR0010013961

Marketing communication

GROUPAMA EQUILIBRE NC

Fund of funds

May 2026

Data as of 29/05/2026

Morningstar rating
(Data as of 30/04/2026)

★★★

Category " EAA Fund EUR Moderate Allocation - Global"

SFDR 8

Total net assets

784,36 M €

NAV per share

249,86 €

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% Bloomberg EuroAgg Total Return Unhedged EUR 50% MSCI World clôture € (dividendes nets réinvestis)
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	1,23%
Maximum indirect management fees	0,25%
Operating fees and other services	0,12%
Performance fee	10% of performance exceeding the benchmark index

Investment team

Antoine BYJANI

Sofiane ATROU

Florent VAUTIER

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

The methods for calculating outperformance are specified in the fund's prospectus, which is available on the Groupama AM website

Groupama ASSET MANAGEMENT

GROUPAMA EQUILIBRE NC

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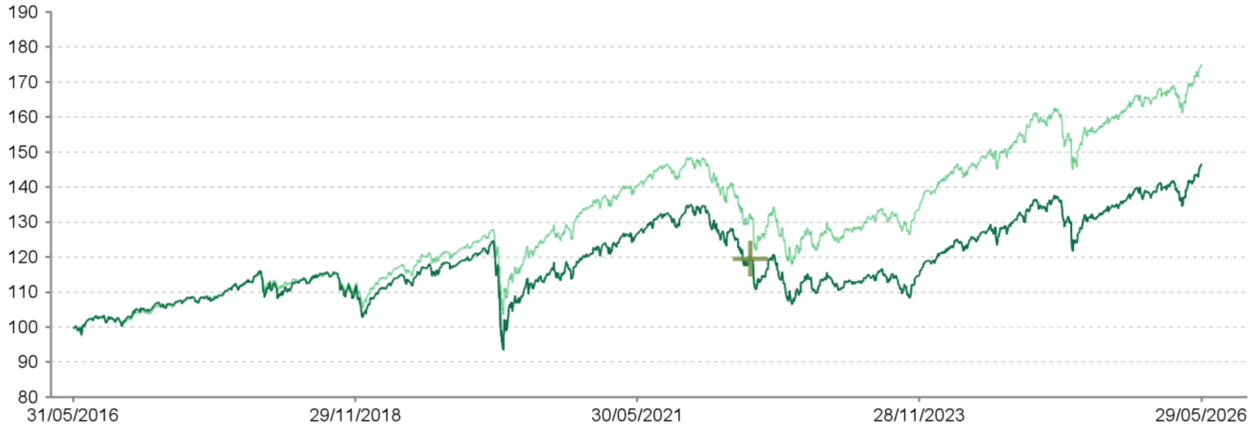
Data as of 29/05/2026

GROUPAMA EQUILIBRE NC

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

Returns 10 years (on a basis of 100)



Past performance does not predict future returns and may vary over time. *Source : Groupama AM*

+ The management strategy was changed on 31/05/2022. Performance prior to that date reflects the previous strategy.

Net cumulative returns in %

	YTD	1 month	3 months	1 year	3 years	5 years	10 years
Since	31/12/25	30/04/26	27/02/26	30/05/25	31/05/23	31/05/21	31/05/16
Fund	**5,96**	**3,38**	**3,52**	**11,58**	**29,66**	**15,79**	**46,65**
Benchmark	6,00	3,08	3,73	12,16	36,09	24,80	75,10
Excess return	-0,04	0,30	-0,21	-0,58	-6,44	-9,01	-28,45

Net annual returns in %

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	**3,40**	**12,62**	**8,39**	**-18,42**	**11,06**	**0,50**	**15,65**	**-7,53**	**7,43**	**6,48**
Benchmark	4,17	14,13	13,78	-17,32	9,62	8,55	15,15	-4,37	8,48	5,69
Excess return	-0,77	-1,51	-5,39	-1,10	1,43	-8,05	0,49	-3,15	-1,05	0,79

Source : Groupama AM

Risk analysis

	1 year	3 years	5 years	10 years
Volatility	6,08%	8,14%	8,75%	8,98%
Benchmark volatility	5,48%	7,58%	8,50%	7,95%
Tracking Error (Ex-post)	0,91	1,16	1,25	2,39
Information Ratio	-0,64	-1,46	-1,26	-0,78
Sharpe Ratio	1,59	0,67	0,11	0,54
correlation coefficient	0,99	0,99	0,99	0,97
Beta	1,10	1,06	1,02	1,09

Source : Groupama AM

Main risks related to the portfolio

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

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Data as of 29/05/2026

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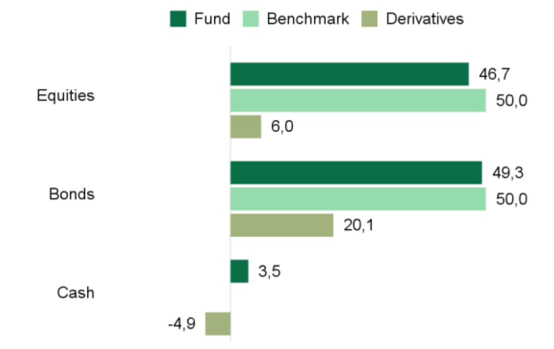
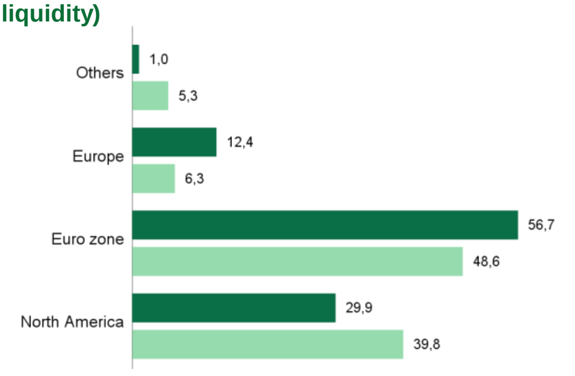
50% BLOOMBERG EUROAGG TOTAL RETURN UNHEDGED EUR
50% MSCI WORLD CLÔTURE € (DIVIDENDES NETS RÉINVESTIS)

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 GOVIES - OAC	14,41%	0,87%	0,85%	0,02%	1,14%	1,15%	-0,02%
GROUPAMA EURO CREDIT - OAC	12,10%	0,98%	0,89%	0,09%	0,98%	0,94%	0,04%
GROUPAMA US STOCK - OAC	9,96%	9,89%	11,11%	-1,22%	4,82%	5,23%	-0,40%
GROUPAMA AMERICA ACTIVE EQUITY - OAC	6,26%	15,71%	11,82%	3,89%	6,15%	5,78%	0,37%
GROUPAMA OPPORTUNITIES EUROPE - OAD	4,95%	9,44%	7,50%	1,95%	4,01%	3,16%	0,84%

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Source : Groupama AM

Source : Groupama AM

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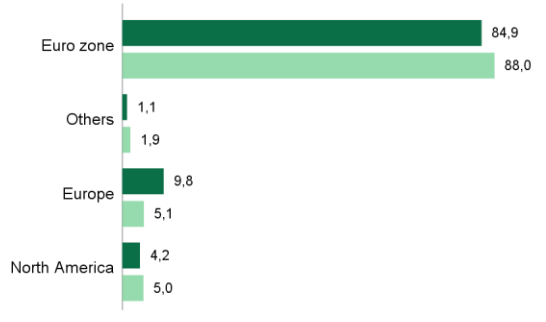
50% BLOOMBERG EUROAGG TOTAL RETURN UNHEDGED EUR
50% MSCI WORLD CLÔTURE € (DIVIDENDES NETS RÉINVESTIS)

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 GOVIES - OAC	14,41%	0,87%	0,85%	0,02%	1,14%	1,15%	-0,02%
GROUPAMA EURO CREDIT - OAC	12,10%	0,98%	0,89%	0,09%	0,98%	0,94%	0,04%
GROUPAMA EURO FINANCIAL DEBT - OAD	4,55%	1,84%	1,09%	0,74%	0,89%	0,73%	0,16%
GROUPAMA EURO BOND - OAC	3,79%	1,49%	0,88%	0,61%	1,07%	1,06%	0,01%
GROUPAMA EURO CREDIT SHORT DURATION - OAC	0,75%	0,76%	0,65%	0,11%	0,61%	0,55%	0,06%

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

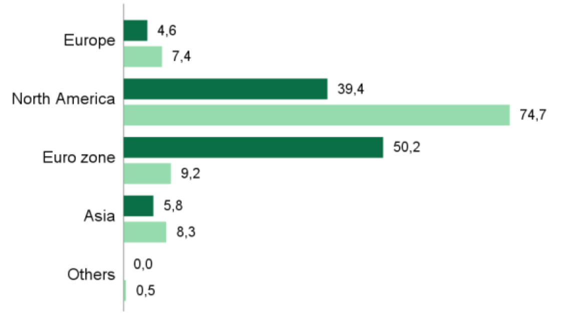


Equity Analysis

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	9,96%	9,89%	11,11%	-1,22%	4,82%	5,23%	-0,40%
GROUPAMA AMERICA ACTIVE EQUITY - OAC	6,26%	15,71%	11,82%	3,89%	6,15%	5,78%	0,37%
GROUPAMA OPPORTUNITIES EUROPE - OAD	4,95%	9,44%	7,50%	1,95%	4,01%	3,16%	0,84%
GROUPAMA EUROPE STOCK - OAC	3,30%	6,21%	7,50%	-1,28%	3,09%	3,16%	-0,08%
INOCAP FRANCE SMALLCAPS - OAC	0,36%				8,98%		

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



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Source : Groupama AM

Source : Groupama AM

Groupama ASSET MANAGEMENT

Data source

Historical modifications of the benchmark (10 years)

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% Bloomberg EuroAgg Total Return Unhedged EUR 50% MSCI World clôture € (dividendes nets réinvestis)

Disclaimer

Marketing communication.

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Past performance is no guarantee of future performance and is not constant over time.

Information on sustainability is available on the website www.groupama-am.com, on the "Groupama AM, our commitment" page.

Under no circumstances does this non-contractual document constitute a recommendation or personalised investment advice and should in no case be interpreted as such.

This investment involves a number of risks, including the risk of capital loss.

Before investing, investors should read the UCI's prospectus or key information document (KID).

These documents are available free of charge upon request from Groupama AM or at www.groupama-am.com.

Spain: The Prospectus and the Key Information Document available in Spanish and the annual and semi-annual reports can be obtained from Groupama Asset Management SA sucursal en España, Paseo de la Castellana 95 28 Torre Europa, Madrid, registered under number 5 in the SGIIC register of the CNMV or at www.groupama-am.com/es.

Italy: the Prospectus and the Key Information Document available in Italian and the annual and semi-annual reports can be obtained from Groupama AM succursale italiana, Via di Santa Teresa 35, Roma or at www.groupama-am.fr/it.

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Portugal: the Prospectus and the Key Information Document available in Portuguese and the current annual and semi-annual reports can be obtained from Bancobest, rue Castilho 26, Piso 2, 1250-069 Lisbon, Portugal.

Netherlands: the Prospectus and the Key Information Document available in Dutch and the current annual and semi-annual reports can be obtained from Groupama AM.