

CM-AM CASH ISR S



Registered in: FR

KEY FIGURES

NAV: 109,671.28€

Fund size: €15.50B

SYNTHETIC RISK INDICATOR



INVESTMENT HORIZON

Greater than 7 days

CHARACTERISTICS

Legal form: UCITS fund

Marketing category: Monetary Fund

Inception date: 07/11/2022

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: FR001400DG78

Bloomberg Ticker: CMAQAIS FP Equity

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

Settlement: D business days

Min. initial subscription: 1 unit

Eligibility for PEA: No

Max. subscription fees: 0%

Max. redemption fees: 0%

Maximum management fees: 0.5% max, incl. tax

Management fees and other administrative and operating expenses: 0.07%

Performance fees:

performance_fee_1329907_indice_1364836_tau x40

Custodian: Banque Fédérative du Crédit Mutuel

Administrator: CIC

Management company: Crédit Mutuel Asset

Management

Portfolio Manager(s):



Laurent
PELLICER GARCIA



Salim
KHALIFA

INVESTMENT STRATEGY

This UCITS is actively managed on a discretionary basis according to a qualitative non-financial filter in line with the policy implemented by Crédit Mutuel Asset Management and in compliance with the requirements of the French SRI label. The investment objective is to seek a performance, net of the actual management expenses applicable to this unit category, equal to that of its benchmark index, the capitalised €STR, over the recommended investment period. The benchmark index is the capitalised €STR. The index is analysed at its closing price and expressed in euros. It takes into account the capitalisation of interest for the €STR.

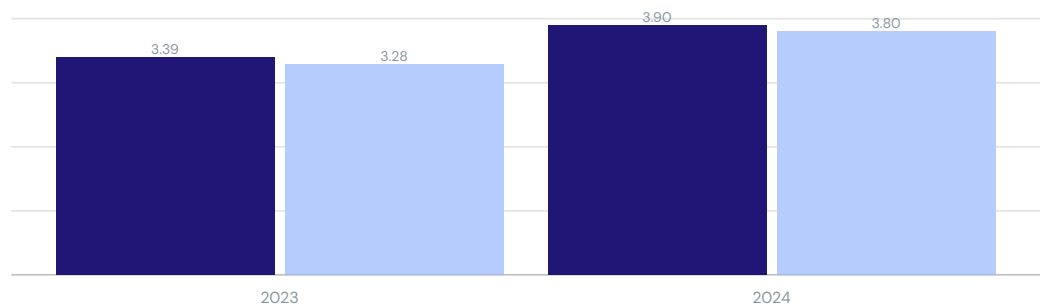
NET PERFORMANCES

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	0.17%	0.53%	1.13%	1.84%	2.71%	-	-	-
Benchmark	0.17%	0.49%	1.05%	1.74%	2.57%	-	-	-
Annualized						3 years	5 years	10 years
Fund						-	-	-
Benchmark						-	-	-

CALENDAR NET PERFORMANCES

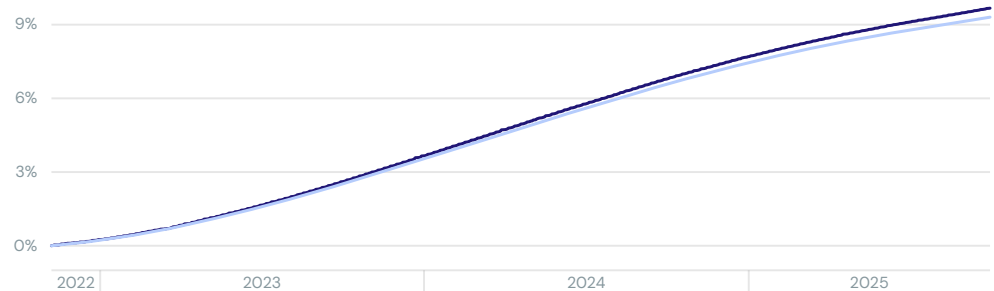
● Fund ● Benchmark



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 SINCE INCEPTION

● Fund ● Benchmark



PERFORMANCE INDICATORS

Weekly frequency	1 year	3 years	5 years	10 years
Fund volatility	0.09%	-	-	-
Sharpe ratio	1.49	-	-	-
Tracking-Error	0.06%	-	-	-

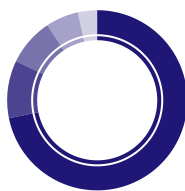
Over 5 years

Max. run-up	9.67%
Max. Drawdown	0.00%
Recovery	1 days (the 15/03/2023)

CM-AM CASH ISR S

ASSET TYPE

In % of AUM



Commercials papers	71.80%
Cash	10.34%
Negotiable medium-term notes	8.48%
Bonds	5.90%
Money market funds	3.48%

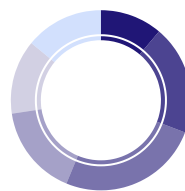
SHORT-TERM RATING

In % of AUM (excluding cash)

A-1+/A-1	57.88%
A-2	27.79%
A-3	0.50%

MATURITY RANGE

In % of AUM (excluding cash)



0-1 month	9.62%
1-3 months	16.93%
3-6 months	21.92%
6-9 months	14.11%
9-12 months	11.49%
> 1 year	12.11%

COUNTRY

In % of AUM (excluding cash)

France	45.43%
United Kingdom	12.79%
Spain	9.22%
Netherlands	5.16%
Canada	4.56%
Germany	3.68%
USA	1.80%
Italy	1.53%
Sweden	1.36%
Japan	0.65%
Finland	0.01%

RISK INDICATORS

Modified duration	0.03
Weighted average maturity (WAM)	10
Weighted average life (WAL)	180
Number of holdings	337
Number of issuers	62

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	73.61%
Corporate	8.33%
Govies	4.01%
Insurance	0.16%
Financial services	0.07%

RATE TYPES

In % of AUM (excluding cash)

Fix	57.28%
Floating rate	28.90%

ISSUERS

In % of AUM (excluding cash)

Issuers	Weight
BPCE	6.25%
Banque fédérative du Crédit Mutuel	5.91%
Société Générale	5.24%
Natwest Markets Plc	4.97%
BBVA SA	4.49%
Lloyds Bank Corporate Markets plc	4.05%
CA leasing and factoring	4.04%
ABN Amro Bank NV	3.68%
Acoss	3.54%
Crédit Lyonnais Sa	3.05%

TOP PORTFOLIO HOLDINGS

Excluding cash

Bonds	Asset type	Maturity date	Country	Weight
Abn Amro Bank Nv 2,06 % 11/12/2025	Commercials papers	11/12/2025	Netherlands	2.57%
La Banque Postale 0,00 % 01/10/2025	Commercials papers	01/10/2025	France	1.81%
Bfcm Estr +33bp 11/04/2025	Commercials papers	04/11/2025	France	1.65%
Bpce Ois_estr 05/02/2026	Commercials papers	05/02/2026	France	1.31%
Acoss Ois_estr 25/03/2026	Commercials papers	25/03/2026	France	1.29%
Svenska Handelsbanken Ab 2,62 % 24/10/2025	Commercials papers	24/10/2025	Sweden	1.29%
Bbva Sa 0,00 % 14/11/2025	Commercials papers	14/11/2025	Spain	1.29%
Acoss 0,00 % 17/11/2025	Commercials papers	17/11/2025	France	1.29%
Bbva Sa 0,00 % 02/02/2026	Commercials papers	02/02/2026	Spain	1.28%
Barclays Bank Plc .00% 05/19/2026	Commercials papers	19/05/2026	United Kingdom	1.27%

Number of holdings: 159

Top 10 holdings weight: 15.05%

CM-AM CASH ISR S

*Universe: Monetary universe

ESG SCORES

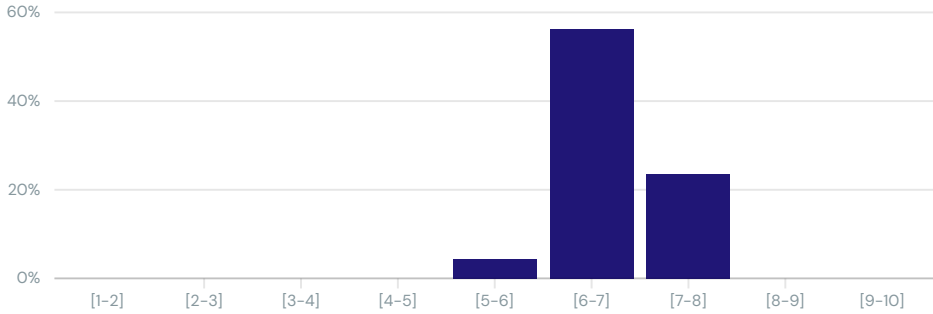
Min 1 / Max 10

	Fund	Universe*
ESG coverage	95.95%	89.30%
ESG score	6.71	5.98
E score	6.03	5.50
S score	6.64	5.73
G score	7.28	6.66

DISTRIBUTION OF ESG SCORES

Min 1 / Max 10

● Fund



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	79.72%	36.00%	93.35%	72.38%
2nd performance indicator	Carbon footprint	6.14	73.47	94.32%	89.45%

Source : Crédit Mutuel Asset Management

DEFINITIONS OF EXTRA-FINANCIAL TERMS

Crédit Mutuel Asset Management's proprietary ESG analysis model assesses the non-financial risks and opportunities of issuers in the portfolio through three main pillars of analysis: environmental, social, and governance. A rating is calculated based on these three components, which allows each issuer to be ranked in terms of ESG. The exercise of voting rights and dialogue or engagement with companies, particularly in the event of controversy, complete our responsible investment approach.

Environment: this pillar assesses companies' strategies for managing and reducing the environmental impact of their activities and across their entire value chain, covering in particular the company's environmental approach, climate trajectory, biodiversity policy, water and energy consumption, and waste management.

Social: this pillar analyzes human capital management strategies (covering employees as well as suppliers and subcontractors) and relations with customers and civil society. It assesses respect for human rights, health and safety policy, the resources allocated to skills development, job quality, and commercial and marketing practices.

Governance: this pillar covers both business ethics (lobbying practices, compliance with market rules on corruption, etc.) and corporate governance practices (composition and functioning of governance bodies, executive compensation, etc.).

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

Carbon footprint: Aggregate emissions from the issuer for scopes 1 and 2 per million euros of enterprise value. Emissions data represents the final value revised and approved by ISS based on available sources.

CM-AM CASH ISR S

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
The information contained in this document (themes, investment process, portfolio holdings, etc.) is valid on the date indicated but is subject to change. No reference to a ranking rating or award constitutes a guarantee of future results and is not constant over time.

The information contained in this document does not constitute an offer or solicitation to invest, nor does it constitute investment advice, a recommendation on specific investments or legal advice. The figures are not contractually binding and are subject to change.

Information on the fund, including performance calculations and other data, is provided by the management company at the date of the document. These performances do not take into account fees and expenses relating to the issue and redemption of units or taxes. The value of investments and the income derived from them may go down as well as up and the investor may not get back the full amount originally invested. Changes in exchange rates may also affect the value of the investment. For this reason, and given the initial charges usually levied, an investment is not generally suitable as a short-term investment. Fees and expenses have an adverse effect on the fund's performance.

Past performance is no guarantee of future performance and is not constant over time. Investing in a UCI can be risky, the investor may not get back the money invested. If you wish to invest, a financial adviser will be able to help you assess the investment solutions that match your objectives, your knowledge and experience of the financial markets, your assets and your sensitivity to risk, and will also explain the potential risks.

The tax treatment of holding, acquiring or disposing of shares or units in a fund depends on the tax status or treatment specific to each investor and may be subject to change. Potential investors are strongly encouraged to seek advice from their own tax advisor.

Although every care has been taken in the preparation of this document, we make no representation or warranty of any kind, express or implied (including to third parties) as to the accuracy, reliability or completeness of the information contained herein. Any reliance placed on the information contained on this page shall be at the sole discretion of the recipient. This content does not provide sufficient information to support an investment decision.

The Key Information Document (KID), the management processes and the prospectus are available on the management company's website (www.creditmutuel-am.eu). The KID must be provided to the subscriber prior to each subscription.

Distribution of this document may be limited in certain countries. The UCI may not be marketed in all countries and the offer and sale of the UCI to certain types of investors may be restricted by the local regulatory authority

This UCI may not be offered, sold, marketed or transferred in the United States (including its territories and possessions), nor may it directly or indirectly benefit a US natural or legal person, US citizens or a US Person.

This document may not be reproduced or used without the express authorisation of the management company. The names, logos or slogans identifying the management company's products or services are the exclusive property of the management company and may not be used in any way whatsoever without the prior written consent of the management company.

Morningstar and/or Lipper ratings are subject to copyright. All rights reserved. The information presented: (1) is the property of Morningstar and/or Lipper and/or their information providers (2) may not be reproduced or redistributed (3) is presented without any guarantee of accuracy, completeness or timeliness. Neither Morningstar and/or Lipper nor its content providers shall be liable for any damages or losses arising from any use of this information.

Important information for investors in Germany

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

Important Information for investors in the United Kingdom

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.

Important information for investors in Singapore

The fund is not authorised under Section 286 of the Securities and Futures Act (Cap. 289) ("SFA") or recognised under Section 287 of the SFA, and the Fund is not permitted to be offered to the public. This material and any other document issued in connection with the offering or sale of Units is not a prospectus as defined in the SFA and will not be filed or registered as a prospectus with the Monetary Authority of Singapore. Legal liability under the SFA for the content of prospectuses does not apply. No offer or invitation to subscribe or purchase units may be made, nor may any document or other material (including but not limited to, such material) relating to the Fund may be disseminated or distributed – directly or indirectly – to any person in Singapore other than an institutional investor (as defined in Section 4A of the SFA) in accordance with Section 304 of the SFA. When an offer is made to institutional investors in accordance with Article 304 of the SFA, certain restrictions may apply to the shares acquired under such an offer.

SRI label: Created in early 2016 by the French Ministry of Finance and Public Accounts with the support of asset management professionals, the label aims to promote the visibility of SRI (Socially Responsible Investment) management among savers. It enables investors to easily identify investment products that incorporate environmental, social and governance (ESG) criteria into their investment policy. A fund awarded the SRI label must meet a number of requirements: – transparency for investors (objectives, analyses, processes, inventories, etc.), – portfolio selection based on proven ESG criteria, – management techniques in line with a long-term management philosophy, – a consistent voting and engagement policy, – measured positive impacts. For more information, visit www.labelsri.fr

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

All the codes of transparency, voting policy and shareholder engagement, as well as the sustainable investment policy, are available on the management company's website (www.creditmutuel-am.eu)

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)

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

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