

## UBAM - Money Market EUR

### Monthly Institutional Factsheet | 28.11.2025

Marketing communication for Professional Investors in Switzerland or Professional Investors as defined by the relevant laws, Fund classification under the Sustainable Financial Disclosure Regulation (SFDR): Article 6

### Performance & key metrics

ISIN : LU2661246517 (IC - Share EUR)

NAV : 104.59 EUR

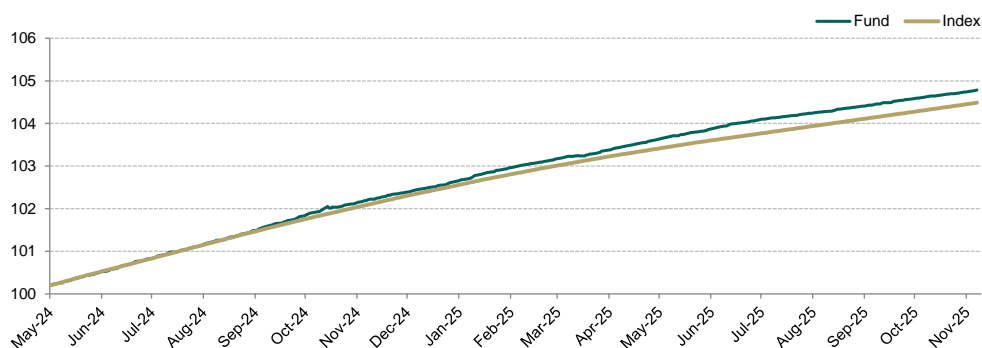
#### PERFORMANCE

	Fund <sup>1</sup>	Index <sup>2</sup>
November 2025	0.14%	0.15%
YTD	2.27%	2.07%
1Y	2.51%	2.34%
3Y	-	-
5Y	-	-
10Y	-	-
Since 22.05.2024*	4.58%	4.29%
2024	-	-
2023	-	-
2022	-	-

\* Inception date of the IC share class

The fund is actively managed. Past performance is not a guide to current or future results. See the disclaimer at the end of this document.

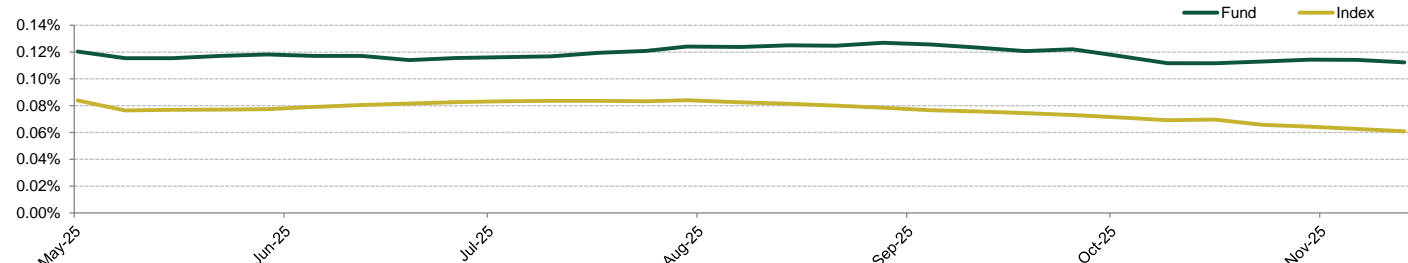
#### HISTORICAL TRACK RECORD \*



\* rebased at 100

Source: UBP; data as at 28.11.2025

#### 1 YEAR-ROLLING VOLATILITY



Source: UBP; data as at 28.11.2025

#### KEY METRICS

	Fund		Fund
Yield in %	2.3	Size, in M EUR	525.0
Spread over EUR cash in bp	40	Volatility (260 days), in %	0.1
Modified duration, in years	0.41	Number of holdings (bond portfolio)	103
Weighted Average Maturity (WAM), in days	162	Top 10 holdings (bond portfolio), %	21.2
Weighted Average life (WAL), in days	350	Average coupon, in %	1.5
Credit spread duration	0.4		
Average rating <sup>3</sup>	A / A-1		

Source: Bloomberg finance L.P., UBP; data as at 28.11.2025

<sup>1</sup> Based on IC-Share class (LU2661246517), net of fees. UBP Money Market Fund (EUR) merged with UBAM - Money Market EUR as of 22.05.2024.

<sup>2</sup> ESTER

<sup>3</sup> Long-term rating / Short-term rating

## Portfolio Breakdown

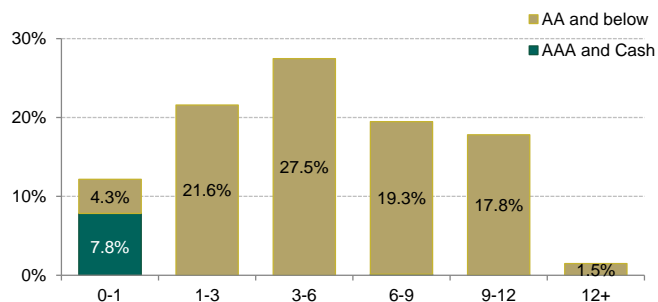
#### INSTRUMENT

	Weight	Weighted Modified Duration*
Cash	7.8%	0.0
Floating rate notes, in %	2.4%	0.0
Fixed, in %	89.8%	0.4
<b>Total</b>	<b>100%</b>	<b>0.4</b>

Source: UBP; data as at 28.11.2025

\* in years

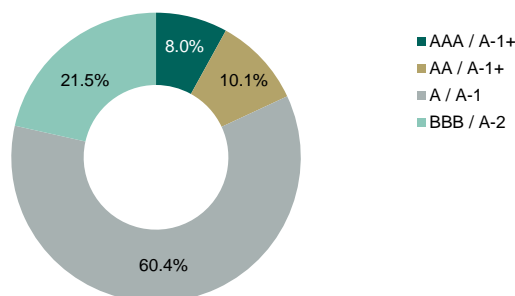
♦ MATURITY \*



Source: UBP; data as at 28.11.2025

\* in months

♦ RATING



♦ SECTOR

	Weight	Modified Duration*
Cash	7.8%	0.0
Banks	60.4%	0.5
Industrials	14.8%	0.3
Autos	1.7%	0.3
Consumer	4.5%	0.4
Agencies	0.0%	0.0
Sovereign	0.0%	0.0
Utilities	5.9%	0.4
TMT	4.9%	0.4
Insurance	0.0%	0.0
<b>Total</b>	<b>100%</b>	<b>0.4</b>

Source: UBP; data as at 28.11.2025

\* in years

♦ COUNTRY

	Weight	Modified Duration*
Cash	7.8%	0.0
France	14.4%	0.5
United Kingdom	9.1%	2.8
Germany	8.8%	0.4
Spain	4.5%	0.5
Italy	4.4%	0.6
Netherlands	3.8%	0.2
Ireland	3.8%	0.7
Switzerland	3.1%	0.6
Japan	2.7%	0.6
Belgium	2.7%	0.6
Others	34.7%	0.0
<b>Total</b>	<b>100%</b>	<b>0.4</b>

Top 10 Issuers

Name	Sector	Weight	Modified Duration
Deutsche Bank	Banks	3.8%	0.5
BNP Paribas	Banks	3.5%	0.5
Credit Agricole	Banks	3.3%	0.6
UBS Group	Banks	3.1%	0.6
Danske Bank	Banks	2.7%	0.2
KBC	Banks	2.7%	0.6
BPCE	Banks	2.7%	0.7
Morgan Stanley	Banks	2.6%	0.9
JP Morgan	Banks	2.3%	0.3
Santander	Banks	2.2%	0.6
<b>Total</b>		<b>28.7%</b>	

Source: UBP; data as at 28.11.2025

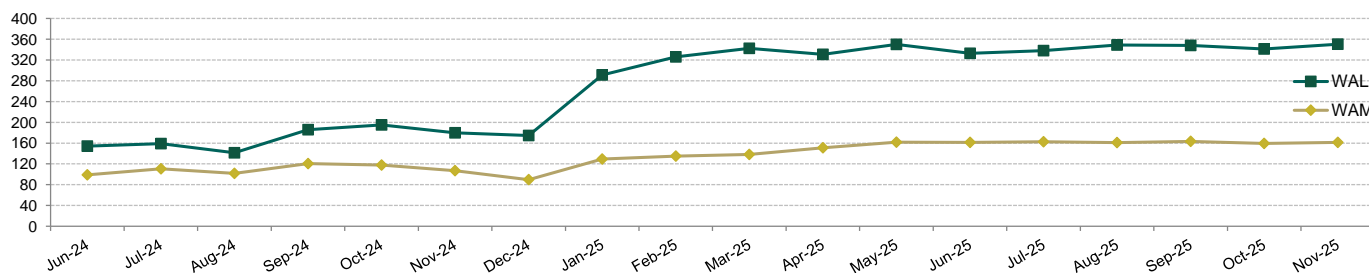
Historical Analysis

PORTFOLIO DATA

	Nov-25	Oct-25	Sep-25	Aug-25	Jul-25	Jun-25	May-25
Yield in %	2.3	2.3	2.3	2.3	2.3	2.4	2.5
Modified duration, in years	0.4	0.4	0.4	0.4	0.4	0.4	0.4
Average rating	A / A-1	A / A-1	A / A-1	A / A-1	A / A-1	A / A-1	A / A-1
Top 10 Holdings, in %	21.2%	24.0%	23.5%	25.6%	27.3%	26.9%	28.6%
Number of holdings	103	105	103	107	98	97	90

Source: UBP; data as at 28.11.2025

♦ WEIGHTED AVERAGE LIFE (WAL) and WEIGHTED AVERAGE MATURITY (WAM) \*



Source: UBP; data as at 28.11.2025

\* in days

## General Information

<b>Name</b>	UBAM - Money Market EUR	<b>Applicable Management fee<sup>1</sup></b>	AC EUR: 0.20% IC EUR: 0.15% UC EUR: 0.15%
<b>Legal form</b>	Sub-fund of UBAM, Luxembourg Domiciled SICAV, UCITS	<b>Registered Countries<sup>2</sup></b>	CH, DE, DK, ES, FI, FR, IT, LU, NL, PT, SE, UK, SG
<b>Base Currency</b>	EUR	<b>ISIN</b>	AC EUR: LU2661244066 IC EUR: LU2661246517 UC EUR: LU2661246780
<b>Currency Hedged Share Classes</b>	-	<b>Bloomberg Ticker</b>	-
<b>Cut-off time</b>	13:00 (LU time)	<b>Investment Manager</b>	Union Bancaire Privée, UBP SA
<b>Inception date of the sub-fund</b>	05/04/2024	<b>Depository Bank</b>	BNP Paribas S.A. Luxembourg Branch
<b>Minimum Investment</b>	None	<b>Administrator</b>	CACEIS Bank, Luxembourg Branch
<b>Liquidity</b>	Daily		

<sup>1</sup> Main share classes mentioned. Other share classes are available. I: Institutional share class. U: RDR compliant share class. C: Capitalisation share class.

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