CFM INDOSUEZ
WEALTH MANAGEMENT

CFM INDOSUEZ ENVIRONNEMENT DEVELOPPEMENT DURABLE
SHARE C / SHARE D

Marketing communication - July 2026

INVESTMENT OBJECTIVE

The CFM Indosuez Environnement Développement Durable risk-profiled fund of funds aims to achieve longterm appreciation of your assets via a portfolio of funds invested chiefly in equities. Its objective is to combine financial performance with sustainable development policy to generate a performance superior to its benchmark:100% MSCI World

RISK / RETURN PROFILE

The synthetic risk/return reward indicator classifies the Fund on a scale of 1 to 7 (1 representing the lowest level of risk and 7 the highest level of risk).
See explanation in the Key Investor Information Document or in the fund's simplified prospectus.

PERFORMANCE BY CALENDAR YEAR (net of fees)

	2025	2024	2023	2022	2021	2020
Portfolio	3.88%	6.82%	6.28%	-20.32%	18.28%	13.93%
Benchmark	6.77%	26.60%	19.60%	-12.78%	27.08%	79.86%

Without TESLA, the benchmark's performance shoud be +26,75% vs 79,86% in 2020

PERFORMANCE AS AT 31/07/2026 (net of fees)

	YTD	1 month	1 year	3 years	5 years
Since	31/12/2025	30/06/2026	31/07/2025	31/07/2023	29/07/2021
Portfolio	10.38%	-4.13%	14.79%	20.89%	12.01%
Benchmark	12.55%	-0.12%	19.78%	58.00%	74.40%

Sources: Fund management company
Past performance is no guarantee of future results and is not constant over time.
Performances are calculated by comparing the net asset value at the end of the period to that at the beginning of the period. The figures shown are calculated in the reference currency of the share class. They are calculated after deduction of all charges, with the exception of any entry/exit charges. Net figures do not take account of taxes applicable to the average retail individual client in their country of residence. When the currency shown differs from the client's currency, there is a currency risk that can result in a decrease in value.

KEY DATA

Net asset value	3,118.45 EUR 1,062.35 EUR
Net Asset Value Date	31/07/2026
Assets under management (AUM)	30.87 (million EUR)
ISIN codes - Income appropriation	MC9992003013 - Accumulation MC00100021H8 - Income
Max entry fee	3.00%
Max redemption fee	0.00%
Management fee max.	1.50%

NET PERFORMANCE OVER FIVE YEARS OR SINCE FUND LAUNCH

VOLATILITY BY ROLLING PERIOD AS AT 31/07/2026

	1 year	3 years	5 years
Portfolio	10.1%	12.0%	13.1%
Benchmark	9.5%	13.2%	13.7%

Volatility is a statistical indicator that measures the magnitude of changes in an asset around its average.

MAIN CHARACTERISTICS

Legal structure	Mutual Fund (FCP) Monegasque
Fund launch date	28/01/2003
Domicile	Monegasque
Eligible PEA	No
Benchmark index	100% MSCI WORLD
	Dividends reinvested
Currency (shareclass and benchmark)	EUR
NAV calculation	Daily
Order reception	D 17:00
Subscription/redemption	Unknown price
Minimum subscription amount	1.00 Share(s)
Subsequent subscription amount	1.00 Share(s)
Payment	J+4
Recommended investment horizon	5 years
Management company	CFM Indosuez Gestion
Custodian	CFM Indosuez Wealth

Architects of Wealth

MANAGEMENT TEAM

Frédéric Staub

Portfolio Manager

Anthony Constantini

Portfolio Manager

MANAGEMENT TEAM COMMENT

July was marked by a resumption of escalation in the conflict between the United States and Iran. The interim truce, pending a memorandum of understanding, collapsed in mid-July when US forces reimposed a naval blockade of Iranian ports and launched a new wave of airstrikes, while Tehran attacked tankers transiting through the strait. The Fed maintained its key rate at 3.75% at the July 29 FOMC meeting, confirming a wait-and-see stance. The ECB also maintained its deposit rate at 2.25% at its meeting on 23 July, pending new macroeconomic data. Stock market performances diverged on both sides of the Atlantic. Europe's lower exposure to technology stocks and its greater weight in banks and energy enabled the EuroStoxx 50 index to post a rise of +0.47% over the month. The S&P 500 index ended the month down -0.13%, with significant sector dispersion. The Nasdaq, for its part, fell 3.20%, marked by a questioning of the profitability of models linked to artificial intelligence. Emerging countries also suffered in a context of rising oil prices (MSCI Emerging Markets index -3.31%). Against this backdrop, the fund ended the month down 4.13%, bringing its annual performance to +10.38%. Themes related to artificial intelligence and renewable energies corrected sharply against the backdrop of renewed hostilities in the Middle East. The Vontobel Asian Leaders Ex-Japan fund suffered from its exposure to Asian semiconductors. Investors are concerned about a possible slowdown in artificial intelligence momentum and model profitability. We took advantage of the rebound in the "water" theme to reduce our exposure to the theme. Rising interest rates are weighing on margins; we prefer to focus on other long-term growth drivers.

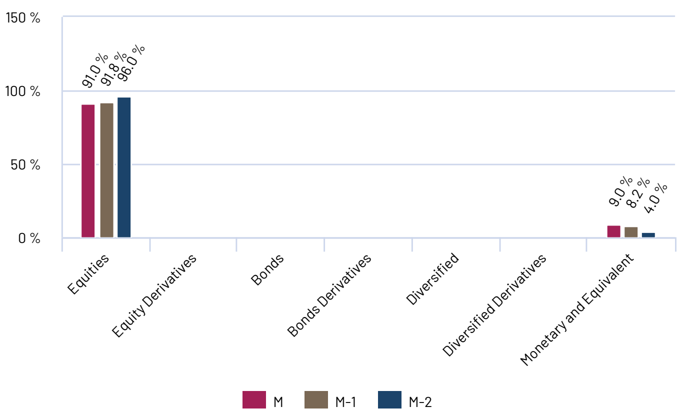
BREAKDOWN BY TYPE OF ASSETS

	Portfolio
Equities	91.02%
Equity Derivatives	-
Bonds	-
Bond derivatives	-
Diversified	-
Cash & equivalents	8.98%

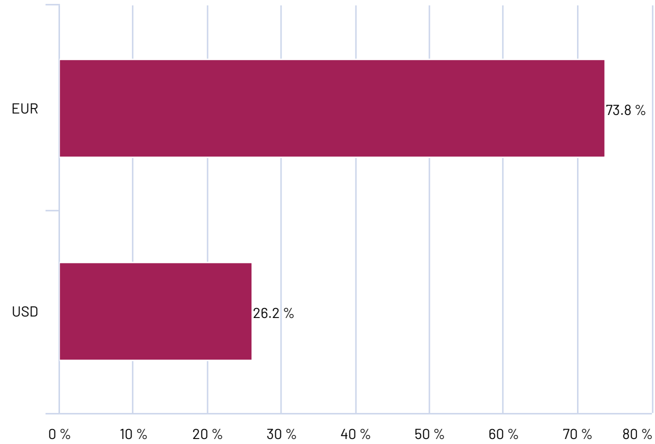
MAIN POSITIONS

	Portfolio
ROBECOSAM SMART ENGY EQ F EUR	8.22%
N1 GL CLIMATE&ENVIRON BI USD	7.75%
Vontobel mtx Asian Ldrs Ex Jpn I EUR	7.49%
SCHRODER INT-G CLIM CH-CUSDA	7.22%
PICTET CLEAN ENERGY-HI EUR	7.17%
Amundi MSCI World ESG Broad Transition U	6.87%
A-F GLOBAL EQY RESPONSIBLE-R EUR-C	6.34%
JPM I-US RES.ENH.I.E. DLA UCITS ETF(LSE)	6.12%
INVESCO QUANT STGS ESG GLOB EQUITY MF UC	5.24%
CPR INVEST - HYDROGEN - I EUR - ACC	4.88%

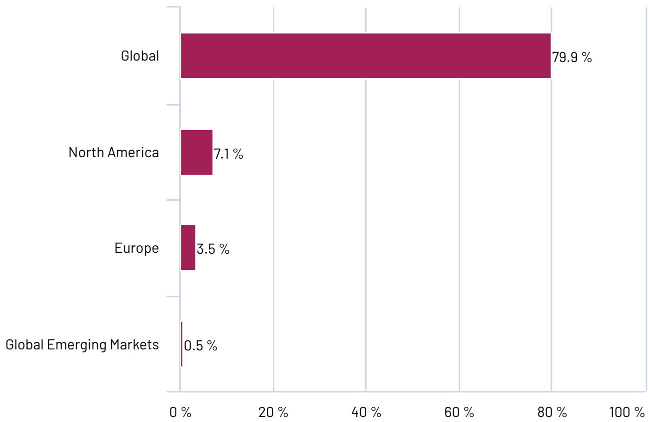
CHANGE IN BREAKDOWN BY ASSET TYPE (including derivatives)



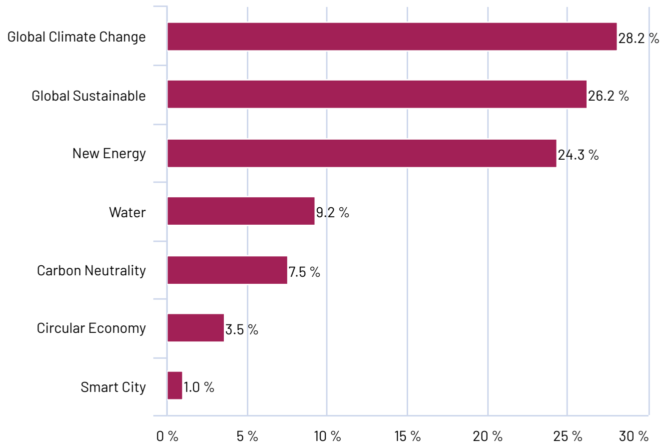
EXPOSURE BY CURRENCY (with hedging and derivatives)



GEOGRAPHICAL BREAKDOWN OF THE EQUITIES SEGMENT (as a % of the fund's net assets)



THEMATIC BREAKDOWN (% of the equities segment)



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