

# AMUNDI S.F. - DIVERSIFIED SHORT-TERM BOND SELECT - E EUR

FACTSHEET

Marketing  
Communication

28/02/2026

BOND

## Objective and Investment Policy

Seeks to increase the value of your investment and provide income over the recommended holding period.

The Sub-Fund invests primarily in a broad range of investment grade bonds of eurozone issuers, including governments and corporations, and in money market securities. These are denominated in euro or in other currencies, provided that the currency exposure is hedged back to the euro. The Sub-Fund aims to reduce interest rate risk through the use of floating rate bonds, short-term bonds and interest rate hedging techniques using derivative instruments such as interest rate swaps or futures. The Sub-Fund seeks to maintain interest rate duration in the range of -2 and +2 year. The Sub-Fund may invest up to 35% of its assets in below-investment grade bonds, excluding securities unrated by an international credit rating agency. The Sub-Fund may invest up to 20% of its assets in asset-backed securities, and up to 10% in contingent convertible bonds. The Sub-Fund may invest in subordinated securities primarily by corporate issuers based in the eurozone. The Sub-Fund may use derivatives to reduce various risks, for efficient portfolio management or as a way to gain exposure to various assets, markets or income streams.

**Benchmark :** The Sub-Fund is actively managed. The Euro OverNight Index serves a posteriori as an indicator for assessing the Sub-Fund's performance. The Sub-Fund also uses the composite benchmark 25% ICE BofA ML Euro Non-Financial High Yield Constrained BB Index; 25% ICE BofA ML Euro Subordinated Financial Index; 50% ICE BofA ML Euro Corporate Large Cap 1-3 Yrs Index and as a reference for calculating and monitoring its relative Value-at Risk. There are no constraints relative to those benchmarks restraining portfolio construction.

**Management Process :** The Sub-Fund integrates Sustainability Factors in its investment process and takes into account principal adverse impacts of investment decisions on Sustainability Factors as outlined in more detail in section "Sustainable Investment" of the Prospectus.

The investment manager uses a combination of market analysis and analysis of individual bond issuers to identify those bonds that appear to offer the best return for their risk level.

This is a non-distributing unit class. Investment income is re-invested.

The minimum recommended holding term is 3 years.

Investors may sell on demand on any business day in Luxembourg.

## Returns (Source: Fund Admin) - Past performance does not predict future returns

### Performance evolution (rebased to 100) from 27/10/2016 to 27/02/2026\* (Source: Fund Admin)



### Rolling performances \* (Source: Fund Admin)

	YTD	1 month	3 months	1 year	3 years	5 years	10 years	Since
Since	31/12/2025	30/01/2026	28/11/2025	28/02/2025	28/02/2023	26/02/2021	-	27/10/2016
Portfolio	0.54%	-0.12%	1.07%	4.21%	17.51%	16.70%	-	18.78%

The following information is additional to, and should be read only in conjunction with, the performance data presented above.

### Calendar year performance \* (Source: Fund Admin)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Portfolio	4.60%	7.62%	4.71%	-2.05%	0.53%	0.41%	2.55%	-2.91%	1.52%	-

\* Source : Fund Admin. Returns are annualised returns for periods exceeding 1 year (365 days basis). The above results pertain to full 12-month period per calendar year. All performances are calculated net income reinvested and net of all charges taken by the Sub-Fund. The value of investments may vary upwards or downwards according to market conditions.

## Risk & Reward Profile (Source: Fund Admin)

### Risk Indicator (Source : Fund Admin)



Lower Risk

Higher Risk



The SRI represents the risk and return profile as presented in the Key Information Document (KID). The lowest category does not imply that there is no risk. The SRI is not guaranteed and may change over time. The risk indicator assumes you keep the product for 3 years.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movement in the markets or because we are not able to pay you.

We have classified this product as 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you. Additional risks: Market liquidity risk could amplify the variation of product performances. This product does not include any protection from future market performance so you could lose some or all of your investment. Beside the risks included in the risk indicator, other risks may affect the Sub-Fund's performance. Please refer to the Amundi S.F. prospectus.

## Key Information (Source: Amundi)

Net Asset Value (NAV) : **5.94 ( EUR )**  
 NAV and AUM as of : **27/02/2026**  
 ISIN code : **LU1499628912**  
 Assets Under Management (AUM) : **2,307.98 ( million EUR )**  
 Sub-fund reference currency : **EUR**  
 Share-class reference currency : **EUR**  
 Benchmark : **None**  
 Morningstar Overall Rating © : **5 stars**  
 Morningstar Category © :  
**EAA FUND EUR DIVERSIFIED BOND - SHORT TERM**  
 Number of funds in the category : **567**  
 Rating date : **31/01/2026**

## BOND

## Meet the Team

## Meet the Team

**Hervé Boiral**  
Head of Euro Credit

## Bond Analysis (Source: Amundi)

	Fund
Modified Duration (Yrs)	2.05
Spread Duration (Yrs)	2.63
Current Yield (%)	3.79
Average Life (Yrs)	2.77
Coupon (%)	3.89
Average Credit Quality	BBB+

\* Bond Analysis data reflects any derivatives exposure.

## Risk analysis (rolling) (Source: Fund Admin)

	1 year	3 years	5 years
Portfolio volatility	1.69%	2.41%	2.51%
Benchmark volatility	0.04%	0.11%	-
Ex-post Tracking Error	1.69%	2.41%	-
Portfolio Information ratio	1.26	1.02	-
Sharpe ratio	1.27	1.02	0.52

\* Volatility is a statistical indicator that measures an asset's variations around its average value. For example, market variations of +/- 1.5% per day correspond to a volatility of 25% per year. The higher the volatility, the higher the risk.

## Portfolio Analysis (Source: Amundi)

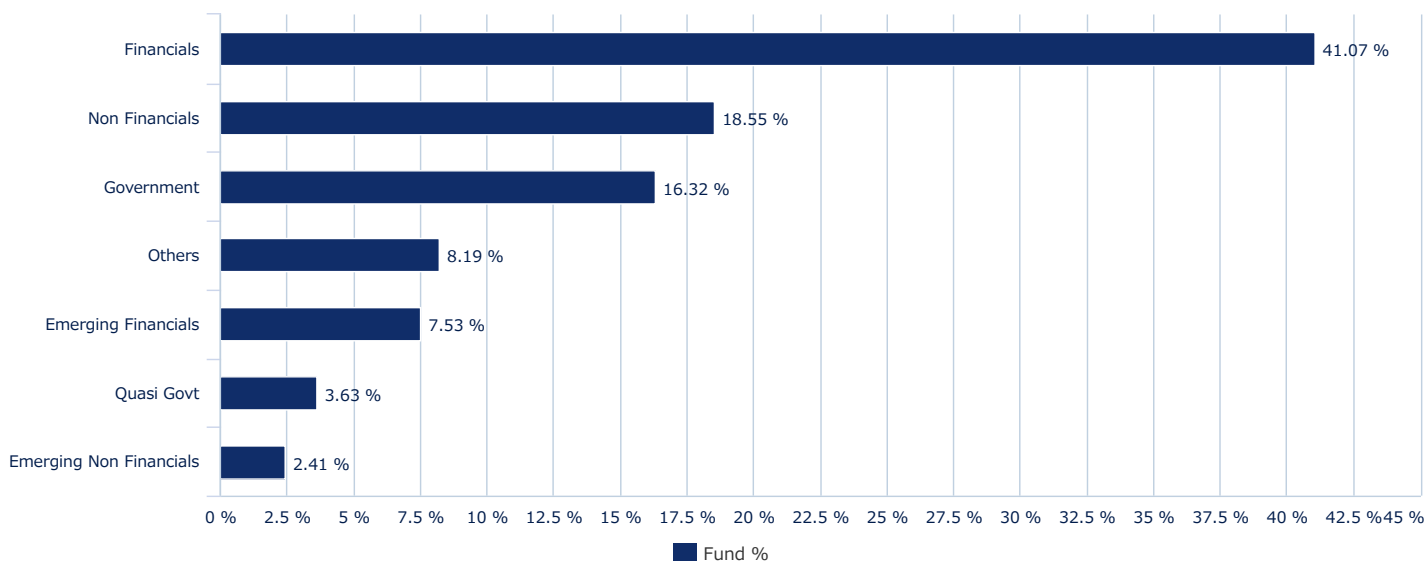
Total Number of Holdings	168
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## Country (Source: Amundi)

	Credit Exposure (%)	Bmk %	Int. Rate Exposure (%)
France	23.93%	-	0.00%
Other countries	17.74%	-	0.00%
Germany	9.73%	-	5.56%
Finland	9.68%	-	0.00%
United States	7.72%	-	10.51%
United Kingdom	5.29%	-	0.60%
Italy	5.09%	-	0.00%
Czech Republic	3.57%	-	0.00%
Austria	3.45%	-	0.00%
Netherlands	2.48%	-	0.00%
Hungary	2.38%	-	0.00%

## Asset Allocation (Source: Amundi)



▲ Asset Allocation data reflects the exposure of any credit derivatives.

## BOND

## Credit Rating (Source: Amundi) \*

	Fund %	Bmk %
AA	9.68%	-
A	11.33%	-
BBB	62.05%	-
BB	7.76%	-
B	0.42%	-
Not Rated	-1.84%	-

\* Credit Rating data and Average Credit Quality calculations use a Median of available ratings across S&P, Moodys, Fitch, KBRA, DBRS and Morningstar. Credit Rating data reflects the exposure of any credit derivatives.

## Top 10 Bonds (Source: Amundi)

	Fund %
FINLAND 0.5% (15/04/2026)	9.68%
FRANCE 3.5% (25/04/2026)	6.64%
UNICREDIT SPA 5.459% (30/06/2035)	1.13%
LA BANQUE POSTALE 5.625% (21/09/2028)	1.02%
SERVICIOS FI CA ES FI DE CR SA 3.5% (29/09/2028)	0.88%
CAIXA ECO MONTEPIO GERAL 8.5% (12/06/2034)	0.77%
AVIVA PLC 5.125% (04/06/2050)	0.77%
ARGENTUM NL BV FOR SWIS RE LTD 5.625% (15/08/2052)	0.76%
BP CAPITAL MARKETS PLC 6.0% (19/11/2099)	0.76%
TRATON FINANCE LUXEMBOURG SA 5.625% (16/01/2029)	0.76%

## Currency (Source: Amundi)

	Fund %	Benchmark
Euros	100.11%	100%
Renminbi	0.00%	-
Swiss Franc	0.00%	-
Czech Koruna	0.00%	-
Swedish Krona	0.00%	-
Australian Dollar	0.00%	-
New Zealand Dollar	0.00%	-
Norwegian Krone	0.00%	-
South African Rand	0.00%	-
Others	-0.11%	-

^ Currency data reflects the exposure of any fx derivatives and the market value of any credit, interest rate and equity derivatives.

## Notes

This Sub-Fund uses derivatives. Derivatives exposure is not reflected in portfolio breakdowns in this document unless otherwise stated.

## Information (Source: Amundi)

Fund structure : **Mutual Fund (FCP)**

Sub-fund launch date : **28/10/2016**

Share-class inception date : **28/10/2016**

Eligibility : -

Type of shares : **Accumulation**

Minimum first subscription / subsequent : **50 Euros / 1 thousandth(s) of (a) share(s)**

Entry charge (maximum) : **2.50%**

Management fees and other administrative or operating costs : **0.84%**

Exit charge (maximum) : **0.00%**

Minimum recommended investment period : **3 years**

Performance fees : **Yes**

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**SRI Terminology**

**Socially Responsible Investment (SRI)**

The SRI expresses sustainable development objectives in investment decisions by adding Environmental, Social and Governance (ESG) criteria in addition to the traditional financial criteria.

SRI thus aims to balance economic performance and social and environmental impact by financing companies and public entities which contribute to sustainable development whatever their business sector. By influencing the governance and behaviour of stakeholders, SRI promotes a responsible economy.

**ESG criteria**

The criteria are extra-financial criteria used to assess the Environmental, Social and Governance practices of companies, states or local authorities:

"E" for Environment (energy and gas consumption levels, water and waste management, etc.).

"S" for Social/Society (respect for human rights, health and safety in the workplace, etc.).

"G" for Governance (independence of board of directors, respect for shareholders' rights, etc.)

**SRI according to Amundi**

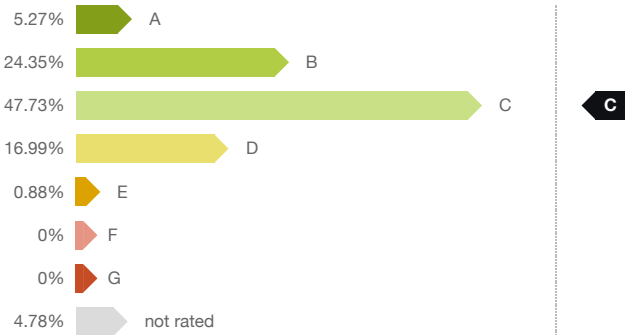
An SRI portfolio follows these rules :

- 1 - Exclusion of G score<sup>1</sup>
- 2 - Overall portfolio rating above the benchmark index/investment universe rating after exclusion of 20% of the lowest rated issuers
- 3 - ESG rating for 90% minimum of portfolio stock<sup>2</sup>

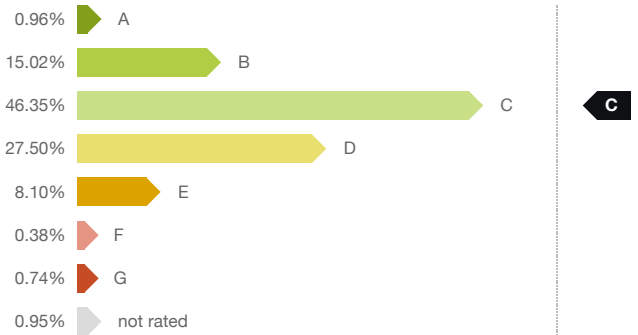
**AVERAGE ESG RATING (source : Amundi)**

Environmental, social and governance rating

**Of Portfolio<sup>3</sup>**



**From the universe of reference<sup>3</sup>**



**Evaluation by ESG criteria (Source: Amundi)**

Environment	C
Social	C
Governance	C
Overall Rating	C

**Coverage of ESG<sup>1</sup> analysis (Source: Amundi)**

Number of issuers in the portfolio	145
% of the portfolio with an ESG rating <sup>2</sup>	95.27%

<sup>1</sup> If an issuer's rating is downgraded to G, the manager has a period of three months in which to sell the security. A tolerance is authorized for buy and hold funds.

<sup>2</sup> Outstanding securities in terms of ESG criteria excluding cash assets.

<sup>3</sup> The investment universe is defined by the fund's reference indicator. If the fund does not have an indicator, it is defined by type of security, geographic zone and investment themes and business sectors.

For more information, we invite you to consult the fund's transparency charter, which is available on the management company's website and on the AFG website <http://www.afg.asso.fr>.

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Focus on Environmental, Social and Governance key performance indicators

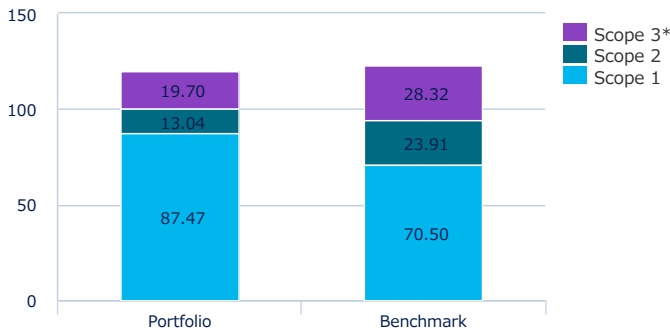
In addition to the overall ESG assessment of the portfolio and the E, S and G dimensions, the manager uses impact indicators to assess the ESG quality of his portfolio. Four representative indicators of Environment, Social, Human Rights and Governance have been identified. The manager's minimum objective is to deliver a quality score higher than that of the index on at least two of the indicators.

For these 4 indicators, the total for the portfolio/investment universe is equal to the companies' average for these indicators adjusted for their weight in the portfolio/investment universe.

Environment<sup>1</sup>

Carbon intensity per euro million of sales

Total carbon intensity (Portfolio/Index) : 120.21 / 122.73



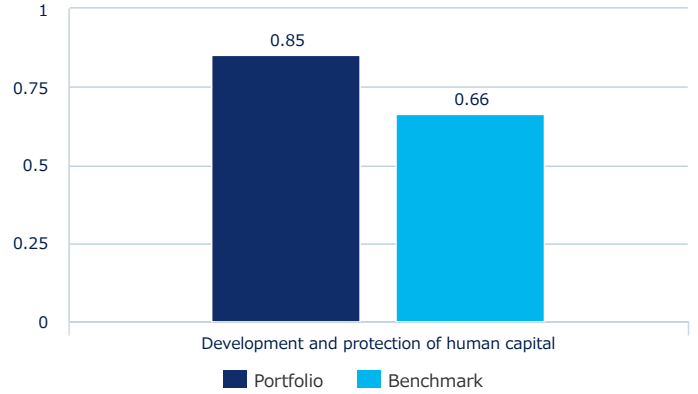
This indicator measures the average emissions in metric tonnes of carbon equivalent per unit of a company's revenue (€ million of sales). This is an indicator of the carbon intensity of the value chain of the companies in the portfolio.

\* Source: TRUCOST, first-tier suppliers only.

Coverage rate 90.70% 97.30%

Social<sup>2</sup>

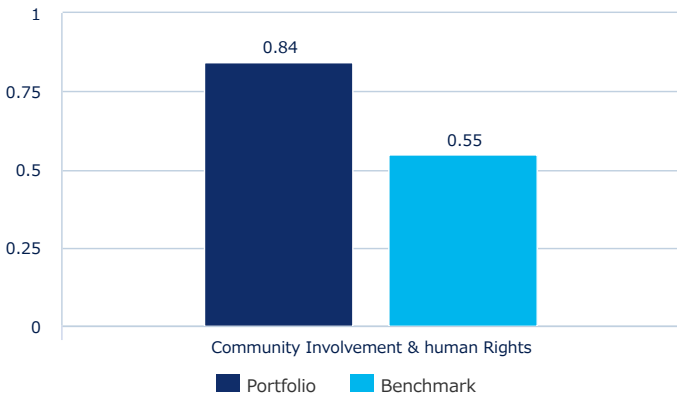
Development and protection of human capital



Coverage rate (Portfolio/Index) : 91.90% 97.49%

Human Rights Compliance<sup>3</sup>

Community Involvement & Human Rights



Coverage rate (Portfolio/Index) : 40.27% 51.04%

Governance<sup>4</sup>

ESG Corporate Strategy



Coverage rate (Portfolio/Index) : 90.76% 97.11%

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## Sources and definitions

**1. Environmental Indicator / Climate Indicator:** Carbon emissions intensity (in tCO<sub>2</sub> per million euros invested). This data is provided by Trucost. It corresponds to the annual emissions of companies and is expressed in tonnes of CO<sub>2</sub> equivalent, i.e. it includes the six greenhouse gases defined in the Kyoto Protocol, whose emissions are converted into global warming potential (GWP) in CO<sub>2</sub> equivalent.

Definition of scopes:

- Scope 1: All direct emissions from sources owned or controlled by the company.
- Scope 2: All indirect emissions induced by the purchase or production of electricity, steam, or heat.
- Scope 3: All other indirect emissions, upstream and downstream of the value chain. For reasons of data robustness, Amundi has chosen to use emissions from activities upstream of Scope 3
- Source: Trucost EEI-O model (input/output model extended to the Trucost environment).

**2. Indicator of human capital development and protection:** This indicator takes into account the company's investment in human capital development (training, career management) and working conditions, particularly in terms of health and safety. Data source: Refinitiv.

**3. Indicator of community engagement and human rights:** This indicator aims to promote the development of local communities. Participate in industry initiative groups to promote best practices related to the company's direct environment in developed and emerging countries. And ensure respect for fundamental human rights, including the right to individual freedom (especially in countries where this is not guaranteed). Prohibit forced labor and discrimination. Source: Refinitiv.

**4. ESG strategy indicator:** This indicator takes into account the integration of environmental, social, and governance factors into the company's strategy and the operating procedures of its governing bodies. Data source: Refinitiv.