ODDO BHF MONEY MARKET
Manage your cash

JULY 2026

MSCI ESG Rating: AA

Launched in: *1994*

Assets under management: *€ 3.07bn*

The solution for managing your cash reserves

- **ODDO BHF Money Market** actively invests in a mix of money market instruments with fixed or floating rate securities of high quality, covered bonds, agency, government-guaranteed bonds and government bonds
- **Minimum rating of at least AA-** at the time of purchase
- **Defensive investment approach** with focus on high quality issuers
- **Proven investment process** with a bottom-up driven issuer analysis
- All issuers with no explicit guarantee by a European State or regional authority have to be authorized by **a dedicated Money Market Committee**
- **Highly experienced management team** with a long track record of more than 15 years supported by more than 20 experts dedicated to the fixed income asset class

CHARACTERISTICS OF THE FUND

Fund	Morningstar	SFDR classification[1]	Risk scale[2]
ODDO BHF Money Market	-	6 **8** 9	**1** 2 3 4 5 6 7

MAIN RISKS:

ODDO BHF Money Market is principally exposed to the following risks: **a risk of capital loss, credit risk, interest rate risk and risk associated with discretionary management.** For more details about risks, please refer to page 5 of this document.

Past performance is not a reliable indication of future returns and is not constant over time.

[1] The EU Sustainable Finance Disclosure Regulation (SFDR) is a set of EU rules which aim to make the sustainability profile of funds transparent, more comparable and better understood by end investors. Article 6: The management team does not consider sustainability risks or adverse effects of investment decisions on sustainability factors in the investment decision making process. Article 8: The management team addresses sustainability risks by integrating ESG criteria (Environment and/or Social and/or Governance) into its investment decision making process. Article 9: The management team follows a strict sustainable investment objective that significantly contributes to the challenges of the ecological transition, and addresses Sustainability Risks through ratings provided by the Management Company's external ESG data provider. |

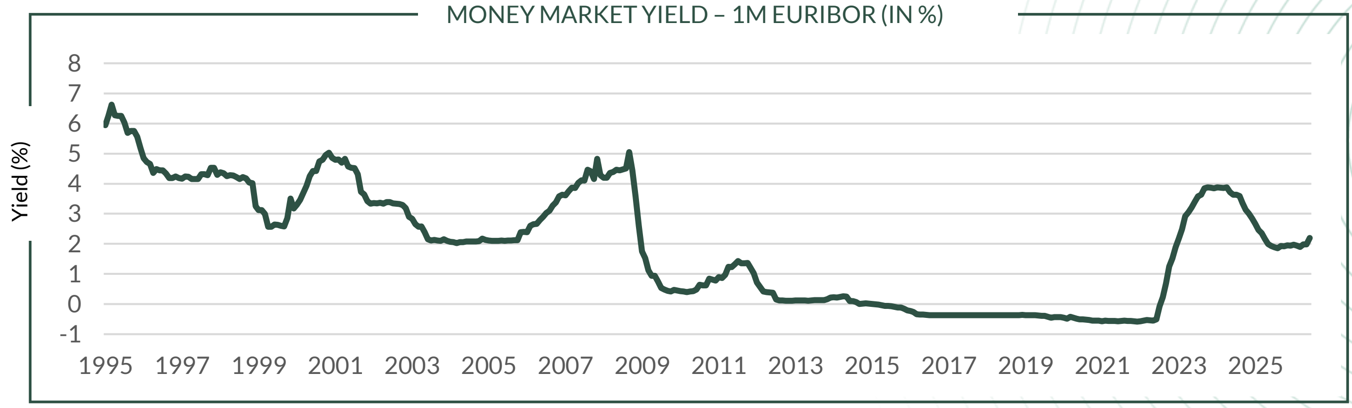
[2] Synthetic risk indicator ranging from 1 to 7, where 1 represents the lowest risk and 7 the highest. This indicator is revised when the risk profile of the fund changes.

Source: ODDO BHF AM GmbH | Data as of 30/06/2026

WHY INVEST IN *Money Market* ACCORDING TO OUR ANALYSIS?

- Money market instruments are typically interest-bearing instruments with a residual maturity of up 397 days (for floating rate notes up to 2 years if the yield-reset is at max 397 days)
- Low interest-rate sensitivity with a weighted average maturity (WAM) of under 90 days.
- After many years of low or even negative interest rates money market rates in the Eurozone have increased significantly since mid 2022

MONEY MARKET RATES AT MULTI-YEAR HIGH LEVELS



Past performance is not a reliable indication of future return and is not constant over time.

MONEY MARKET FUNDS

- Money market funds are tools for investors seeking to manage their excess cash, offering:

Easy access to the money market

Diversification

High degree of liquidity (daily)

Market-based yield

POTENTIAL RISKS OF MONEY MARKET FUNDS

- RISK OF CAPITAL LOSS
- CREDIT RISK
- LIQUIDITY RISK OF UNDERLYING ASSETS
- INTEREST RATE RISK

The fund is exposed to a risk of capital loss. This information is provided for illustrative purposes only and should not be construed as investment advice.

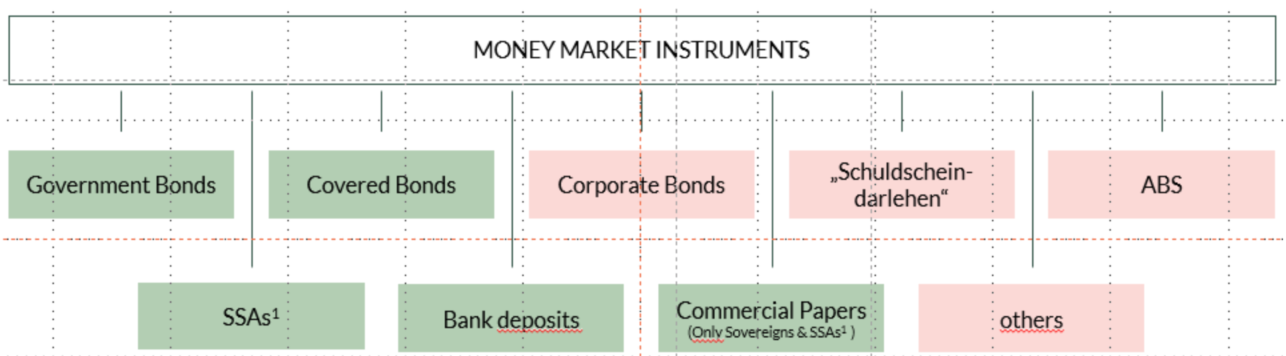
Source: ODDO BHF AM GmbH

ODDO BHF MONEY MARKET
investment approach

- **Investment objective:** Provide a steady increase in value in line with money market interest rates
- **Investment universe:** Money market instruments with
  - a residual maturity **less than 397 days** for fixed rate instruments
  - or a residual maturity less than 2 years with a **maximum rate reset in 397 days** for floating rate instruments
- **Risk Mitigation through additional constraints**
  - **Minimum rating** of at least **AA-** at the time of purchase
  - **No derivates** can be used and **no investments in structured products**
  - **No foreign-currency** investments
  - **Reduced weighted average maturity** (WAM) of max 90 days compared to regulation (max. 6 months) to further limit risk to interest rate shifts

INVESTMENT FOCUS

Examples for different types of money market instruments are high-quality government bonds, covered bonds, corporate bonds, commercial papers or bank deposits



Investment focus of ODDO BHF Money Market

The fund is exposed to a risk of capital loss.

[1] Sovereigns, supranationals and agency bonds | Source: ODDO BHF AM GmbH | Data as of 30/06/2026

ISSUER SELECTION & PORTFOLIO CONSTRUCTION

ISSUER ANALYSIS

- Focus on high quality issuers
- Quantitative analysis with focus on macroeconomic data and forecasts
- Qualitative analysis:
  - ✓ fundamental factors
  - ✓ technical factors
  - ✓ political factors
  - ✓ Additional aspects (e.g. legal framework, cover pool quality)

MONEY MARKET COMMITTEE[1]

- All issuers which are not explicitly guaranteed by a European state or regional authority need approval by the Money Market Committee[1]
- Review of ISSUER ANALYSIS
- Assign maximum size and maximum maturity per issuer
- Annual issuer review

PORTFOLIO CONSTRUCTION

- Management of the portfolio's
  - ✓ Weighted average maturity (WAM; max 90 days)
  - ✓ Weighted average life (WAL; max 1 year)
- Active allocation between segments: covered bonds, SSA[2] and Sovereigns
- Relative value considerations

MONITORING / RISK MNGMT BY PMS

- Monitoring of single credit & portfolio risk.
- Monitoring of the liquidity of the portfolio.

[1] The Money Market Committee is a dedicated credit Committee which consist of members of the senior management from different departments of ODDO BHF Asset Management. There are usually 10 to 12 meeting per year, more if needed. The objective is the annual review of each issuer with no explicit guarantee by a European State or regional authority; the review process is followed by fund management team and the compliance department. The Money Market Committee grants authorization or disapproval of issuers for the money market fund according to the credit assessment. The maximum authorization relies on the type and the credit quality of the issuer. However, if necessary, the committee could decide to reduce or suspend the authorization at any time

[2] Sovereigns, supranationals and agency bonds

This information should not be construed as investment advice. The fund bears the risk of capital loss.

INVESTMENT TEAM[3]

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Cyrielle Boyer
Global Head of Euro Aggregate & Money Market
ODDO BHF AM SAS

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Matthias Bayer, CIIA, CEFA
Portfolio Manager Euro Aggregate & Money Market
ODDO BHF AM GmbH

● Years of investment experience

[3] Current investment team, subject to change
Source: ODDO BHF AM GmbH | Data as of 30/06/2026

WHY INVEST IN *ODDO BHF Money Market* ACCORDING TO OUR ANALYSIS?

ACCESS

The fund provides easy access to a diversified portfolio of high-quality Euro-denominated money market instruments

Safe haven in times of crisis

Highly liquid and safe investment with a strict quality-based selection

MONEY MARKET COMMITTEE

A dedicated credit committee must approve every issuer before the fund can invest

Simple structure

The fund exhibits a relatively simple structure: It does not invest in derivatives, structured products or foreign-currencies.

INTERESTING YIELD LEVELS

Relatively high yield levels compared with the past makes an investment in short term solutions like money market compelling.

HIGHLY EXPERIENCED TEAM[1]

An experienced management team of portfolio managers specialized in money market instruments with a long track record of more than 15 years.

[1]Current management team, subject to change

RISKS

ODDO BHF Money Market is mainly exposed to a number of risks, including risk of capital loss, credit risk, interest rate risk, risk associated with discretionary management, counterparty risk, risks associated with portfolio concentration, operational risks including custody risk

The investor is invited to read the Key Information Document and the fund prospectus for detailed information concerning the risks to which the fund is exposed.

Sources: ODDO BHF AM GmbH | Data as of 30/06/2026

General characteristics

Fund name	ODDO BHF Money Market	
Investment objective	The aim of investing in ODDO BHF Money Market is to obtain a steady increase in value in line with money market interest rates. The fund is a money market fund that actively invests in a mix of money market instruments. The fund primarily invests in covered bonds (Pfandbriefe), variable or fixed-income debt securities, money market instruments and public issuer bonds (primarily from the European Union or a signatory state to the Agreement on the European Economic Area). The maximum weighted average maturity (WAM) of assets held for the fund is 90 days. As all investments are denominated in euro, there is no currency risk. Investments are selected according to the judgement of our capital markets experts, who focus specifically on high issuer credit quality. The assets held in the portfolio must have a minimum rating of at least AA- from a recognised rating agency or a similar rating upon acquisition.	
Recommended investment horizon	3 months	
Inception date	1-October-1994	
Class of units	CR-EUR	DR-EUR
ISIN code	DE0009770206	DE000A0YCBQ8
Currency	EUR	
Dividend policy	Accumulation	Distribution
Minimum initial subscription	EUR 100	
Subscription fees	none	
Management fees	0.23% p.a.	0.23% p.a.
Redemption fees	none	
Structure and technical information		
Legal structure	German OGAW	
Management company	ODDO BHF Asset Management GmbH	
Custodian	The Bank of New York Mellon SA/NV, Frankfurt am Main	
Subscription / redemption	Daily at an unknown price	
Valuation frequency	Daily	

Glossary	
Weighted average maturity (WAM)	The WAM is an average of the effective maturities of all securities held in the portfolio, weighted by each security's percentage of net assets.
Weighted average life (WAL)	The WAL is an average of the final maturities of all securities held in the portfolio, weighted by each security's percentage of net assets

ODDO BHF Asset Management GmbH (Deutschland)
Commercial Register: HRB 11971 local court of Düsseldorf
Regulated and supervised by: Bundesanstalt für Finanzdienstleistungsaufsicht ("BaFin") – Value added tax identification number (Ust-Id-Nr.): DE 153 144878
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