KEY INFORMATION DOCUMENT

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

DPAM B Bonds EUR Government Medium Term - Class B EUR - ISIN: BE0944432401

A sub-fund of DPAM B, a public SICAV under Belgian law

Name of the originator of the product: CA Indosuez Fund Solutions S.A., abbreviated CAI FS.

Rue Eugène Ruppert 12, L-2453 Luxembourg - www.ca-indosuez-fundsolutions.com - Call +352 266 45 01 for more information. CAI FS is part of the Crédit Agricole group.

DPAM B is managed by the management company CAI FS, which acts in that capacity within the meaning of Directive 2009/65/EC.

Competent authority: The Financial Services and Markets Authority (FSMA) is responsible for supervising CAI FS in relation to this Key Information Document.

This product is authorised in Belgium.

CAI FS is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

Publication date of the Key Information Document: 01/10/2026

What is this product?

Type

Capitalisation share of a sub-fund of DPAM B, a public SICAV under Belgian law. The shares of the sub-fund are capitalisation shares, which do not give right to a dividend. All income earned by the product is reinvested.

Duration

Indefinite. This product does not have a fixed maturity date.

Objectives

Objective: The sub-fund's objective is to obtain as high a return as possible by investing mainly in bonds, of any duration, denominated in one or more European currencies and issued or guaranteed by investment grade entities. This is an actively managed sub-fund, which means that the portfolio manager does not aim to replicate the performance of a benchmark. The sub-fund promotes environmental and social aspects within the meaning of Article 8 of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector. It does not have a sustainable investment objective.

Investment policy: The sub-fund invests in bonds and other debt securities in European currencies and in cash and cash equivalents. The sub-fund applies binding investment restrictions to (a) companies that do not comply with Global Standards, (b) companies involved in controversial activities, and (c) companies involved in controversies of maximum severity. More information on the product can be found on the manager's website https://www.funds.dpaminvestments.com/funds.html.

Characteristics of the bonds Investment grade government, quasi-government, supranational and covered bonds rated between AAA and BBB-.

Duration of the bonds: between 3 and 8 years.

Derivative products: The sub-fund may, on an optional basis, use derivatives such as options and/or futures contracts (“futures” and/or “forwards”) in order to achieve the investment objectives and/or for risk hedging purposes (hedging or exposure of/to interest rate and credit risks).

Benchmark: JPM EMU Government Investment Grade 1-10 years.

Use of the benchmark: The benchmark is used to compare performance. The selection and weighting of the assets in the sub-fund's portfolio may differ significantly from the composition of the benchmark.

Subscription/Redemption: You can exchange your shares in this sub-fund for shares in another sub-fund. For more information on this subject, please refer to the information in the prospectus under the heading “Information about the shares and trading of the shares”.

All share subscription or redemption requests may be made prior to 3:00 p.m. (Belgian time) on each business day to the financial service.

Intended Retail Investor

This product is intended for investors with an investment horizon of 2 years meet the criteria for access to this share class described in the prospectus and that:

- have sufficient knowledge and experience in the markets for equities and funds, and understand the risks of the product
- are seeking exposure to debt securities denominated in European currencies and issued or guaranteed by investment grade debtors
- are interested in an investment that promotes environmental and social characteristics without a sustainable investment objective
- can suffer a loss of generally less than 10% per year

Practical information

Custodian: CACEIS Bank, Belgium Branch

The Key Information Document describes a share class of the sub-fund DPAM B Bonds EUR Government Medium Term of the SICAV DPAM B.

DPAM B is an undertaking for collective investment in transferable securities incorporated in Belgium (the Home Member State of the SICAV), which complies with the requirements of Directive 2009/65/EC and which is subject to prudential supervision by the FSMA.

In accordance with the applicable legal provisions, the assets of the sub-fund are segregated from the assets of the other sub-funds of the SICAV, which means that the rights of the investors and other creditors of this sub-fund are limited to the assets thereof.

The prospectus and periodic reports are drawn up for all the sub-funds of the SICAV.

Additional information on the sub-fund is available in the prospectus and in the periodic reports, which can be obtained on request, without charge, from the registered office of the SICAV. These documents (which are produced in French, Dutch and English) as well as more extensive information about this product are available on the manager's website: https://www.funds.dpaminvestments.com/funds.html (tab 'Publications').

All other practical information, including the most recent net asset value of the shares, is available on the website mentioned above (tab 'Net asset value').

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes that you will hold the product for 2 years.
The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 movements 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. In other words, the potential losses related to the future performance of the product are low.

Investing in this product also entails risks that are materially relevant but not included in the risk indicator:

- Concentration risk: As the portfolio of the sub-fund is mainly composed of debt securities issued or guaranteed by European States, it is likely to be more specifically exposed to the economic performance of Europe.
- Inflation risk: The sub-fund invests primarily in fixed income securities. A rise in inflation could cause the value of the assets in the portfolio to fall.
- Sustainability risk: Environmental and/or social aspects are taken into consideration during the sub-fund's investment selection process. Nevertheless, the risk of sustainability remains. As a result, the sub-fund may have greater exposure to issuers that have a negative sustainability impact.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.
The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and/or a suitable benchmark over the last 10 years.
Markets could develop very differently in the future.

Recommended holding period:		2 years	
Example Investment:		10 000 EUR	
		If you exit after 1 year	If you exit after 2 years
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	8 390 EUR	8 530 EUR
	Average return each year	-16.06%	-7.62%
Unfavourable	What you might get back after costs	8 600 EUR	8 530 EUR
	Average return each year	-13.95%	-7.62%
Moderate	What you might get back after costs	9 860 EUR	9 910 EUR
	Average return each year	-1.41%	-0.46%
Favourable	What you might get back after costs	10 640 EUR	10 840 EUR
	Average return each year	6.44%	4.13%

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. These figures do not take into account your personal tax situation, which may also affect the amounts you will receive.
The stress scenario shows what you might get back in extreme market circumstances.
Your maximum loss cannot exceed the amount of your initial investment.
Unfavourable scenario: this type of scenario occurred for an investment between 12 2020 et 12 2022.
Moderate scenario: this type of scenario occurred for an investment between 04 2016 and 04 2018.
Favourable scenario: this type of scenario occurred for an investment between 10 2023 and 10 2025.

What happens if CAI FS is unable to pay out?

The assets of the sub-fund are held with the Custodian and maintained separate from the other assets held by the Custodian.
In the event of a default by CAI FS or any other sub-fund of the SICAV, neither of them may use the funds of the product to pay their debts.
However, your investment is not protected by an indemnification or guarantee mechanism.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.
If you change sub-funds, you will pay any difference between the marketing fee for the sub-funds in question.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.
We have assumed:

- In the first year, you would get back the amount that you invested (0 % annual return)
- the other holding periods we have assumed the product performs as shown in the moderate scenario
- that EUR 10,000 is invested

	If you exit after 1 year	If you exit after 2 years
Total costs	**258 EUR**	**315 EUR**
Annual cost impact (*)	**2.6%**	**1.6% each year**

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 1,29% before costs and -0,31% after costs.

These figures include the maximum distribution fee that the person selling you the product may charge (2,00% of the amount invested). This person will inform you of the actual distribution fee.

Composition of costs

We may share part of the costs with the person selling you the product to cover the services they provide to you.

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	Max 2,00%. This is the fee you pay when you make your investment (subscription fee). These fees include distribution fees. This is the maximum amount you will pay. The person who sells you the product will inform you of the actual costs.	Up to 200 EUR
Exit costs	We do not charge an exit fee for this product.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0,56% of the value of your investment per year. These are the portfolio management fees of the sub-fund, including the fees of the service provider and the operation of the sub-fund. This estimate is based on actual costs over the past year.	55 EUR
Transaction costs	0,03% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the investments underlying the product. The actual amount will vary depending on the quantity we buy and sell.	2 EUR
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	This product does not charge any performance fees.	0 EUR

How long should I hold it and can I take money out early?

The recommended holding period is 2 years.

This has been defined on the basis of the sub-fund's asset mix (equities, bonds or a mix), risk profile and geographical exposure.

You can sell your shares in the sub-fund at any time. The decision to exit before the end of the recommended holding period may have a negative impact on the performance and risk profile of your investment.

The section “What are the costs?” provides information on the impact of costs over time.

All share subscription or redemption requests may be made prior to 3:00 p.m. (Belgian time) on each business day to the financial service.

How can I complain?

You can send an e-mail with a description of the problem and your contact details to caifs_compliance@ca-indosuez.lu, or send your complaint in writing, with supporting documents, to the following address:

CA Indosuez Fund Solutions S.A.

For the attention of the Head of Compliance

12, rue Eugène Ruppert

L-2453 Luxembourg.

The complaint may concern the product, the conduct of its originator or the person who provides advice about the product or who sells it.

All information on the complaint handling procedure is available on the website https://www.ca-indosuez-fundsolutions.com

Other relevant information

The information on the performance scenarios is updated monthly and published on https://api.publifund.com/publifund-document/hyperlink/monthlyperf/BE0944432401/en_BE.

Information on past performance is published at https://api.publifund.com/publifund-document/hyperlink/pastperf/BE0944432401/en_BE. This information is available for the last 10 years. For recent products, past performance may be shown for less than 10 years.