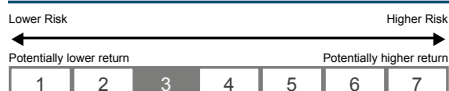


# Candriam Bonds Euro Corporate Ex-Financials

Class(\*): Classic Share type: Cap. (EUR)

www.candriam.com

## RISK AND REWARD PROFILE



The risk level shown reflects the fund's historical volatility, completed where applicable by that of its reference framework. The volatility indicates the extent to which the value of the fund may fluctuate upwards or downwards.

- The indicated category may vary over time.
- The historical data give no indication of a future risk profile.
- The lowest category does not mean "risk-free".
- There is no guarantee or mechanism to protect the capital.

## CHARACTERISTICS

Legal form	Sicav under Luxembourg law with subfunds
Commercialised in	AT,CH,DE,ES,FI,FR,IT,LU,NL,PT,SE
Share type(s)	Cap, Dis
Currency	EUR
NAV calculation	Daily

## ADDITIONAL INFORMATION

The information included in this document is complementary to that in the fund prospectus and the Key Investor Information, documents supplied by the distributor to the investor. The distributor will provide any additional information required for the investor to feel that he disposes of all the information he needs to make the right investment decision, especially as regards (a) the advantages receivable from or payable to the distributor, with respect to the transaction in question, and (b) the adequacy of the match between the UCITS and the investor's risk profile.

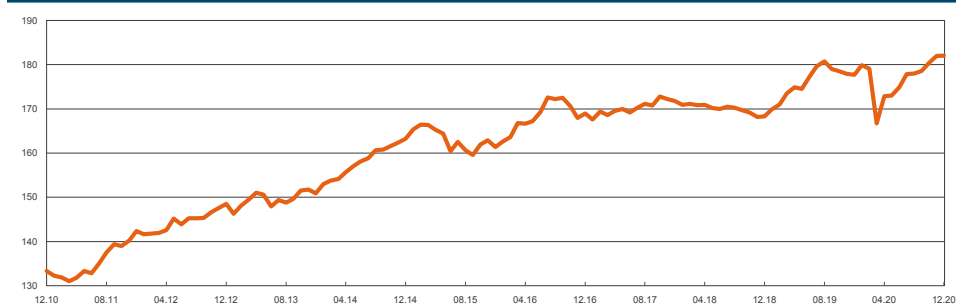
## PRINCIPAL HOLDINGS (%)

Title	Sector	Weight
CANDRIAM MONETAIRE SICAV - Z Cap	Other	2.77
ANHEUSER 1.65% 28/03/31	Corporate : Non Financials	1.82
TAKEDA PHA 0.75% 09/07/27	Corporate : Non Financials	1.60
VODAFONE 2.625% 27/08/80 FIF	Corporate : Non Financials	1.27
BECTON DIC 1.208% 04/06/26	Corporate : Non Financials	1.26
BMW FI 1.5% 06/02/29	Corporate : Non Financials	1.23
TOTAL CAPI 0.75% 12/07/28	Corporate : Non Financials	1.13
ORANGE SA 1% 12/05/25	Corporate : Non Financials	1.12
DS SMITH P 1.375% 26/07/24	Corporate : Non Financials	1.11
IBM 1.75% 07/03/28	Corporate : Non Financials	0.91

## INVESTMENT STRATEGY

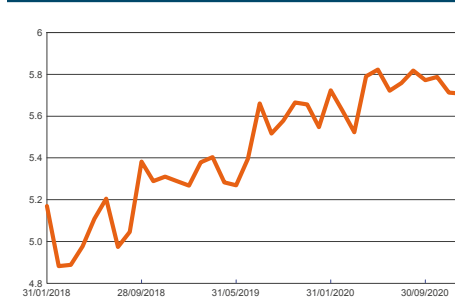
Candriam Bonds Euro Corporate ex-Financials, a sub-fund of the Candriam Bonds sicav, invests principally in euro-denominated bonds and related securities. The selected bonds are issued by private companies (financial institutions are excluded), with a minimum good quality rating of BBB-/Baa3 by one of the 3 main ratings agencies at the time of their acquisition. The fund carries out an active currency hedging policy versus the EUR, and may use currency, volatility, interest rate or credit derivatives for efficient portfolio management purposes (hedge, exposure, arbitrage).

## NAV EVOLUTION (ABSOLUTE VALUE) OVER 10 YEARS IN EUR

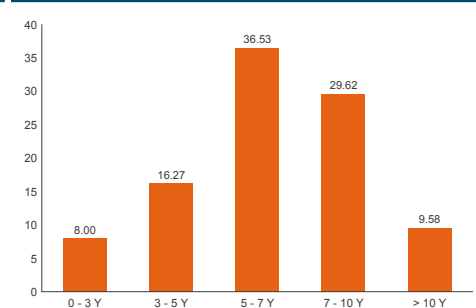


The past performances displayed on this page are not necessarily an indicator of future performances and are not constant over time. Navs are provided by the accounting department and benchmarks by official data providers.

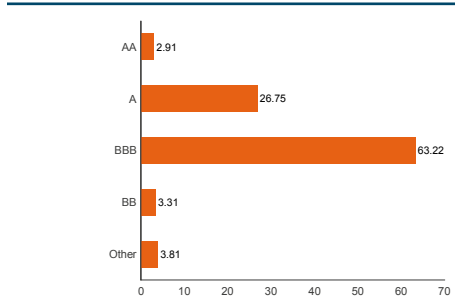
## MODIFIED DURATION EVOLUTION



## MATURITY BREAKDOWN (%)

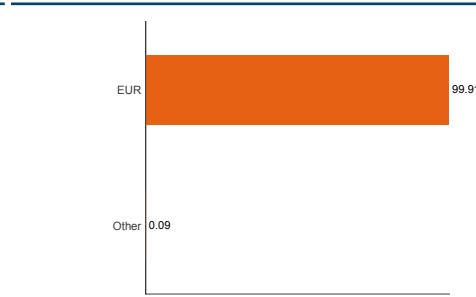


## RATING ALLOCATION\* (%)



\* The « 2nd Best » is calculated daily on instrument level, using ratings from 3 worldwide renowned rating agencies. NR indicates that none of the rating agencies issued a rating on the instrument.

## CURRENCY ALLOCATION (%)



In cases where performance is expressed in a currency other than that of the investor's country of residence, the returns mentioned may increase or decrease as a result of currency fluctuations. Candriam consistently recommends investors to consult via our website www.candriam.com the key information document, prospectus, and all other relevant information prior to investing in one of our funds, including the net asset value ("NAV") of the funds. This information is available either in English or in local languages for each country where the fund's marketing is approved.

# Candriam Bonds Euro Corporate Ex-Financials

Class(\*): Classic Share type: Cap. (EUR)

www.candriam.com

## PRACTICAL INFORMATION

	Capitalization	Distribution
1st NAV at	15/09/2003	24/10/2003
1st NAV (EUR)	100.00	100.21
NAV per share on 31.12.2020 (EUR)	182.03	120.54
Total net assets (M EUR)	37.59	
Latest dividend distributed (EUR)	1.79	
Date latest dividend distributed	04.05.2020	
ISIN Code	LU0170294283	LU0170294796
Subscription fees (max.) (%)	2.50	2.50
Redemption fees (%)	0.00	0.00
Benchmark	iBoxx Euro Corporate ex Financials	

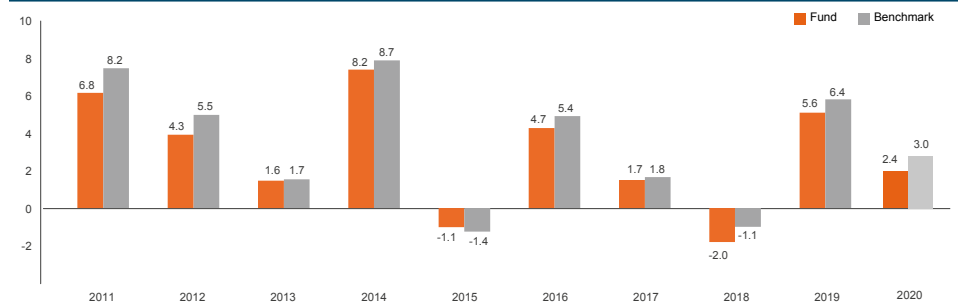
## FINANCIAL SERVICES

Luxembourg  
Banque Internationale à Luxembourg,  
69, route d'Esch, L-2953 Luxembourg  
www.bil.com

A full list with all entities in charge of financial service in different countries is available on: www.candriam.com.

Information on terminology, class (\*), risk class, duration etc. is available in the section « glossary » and at the intermediary in charge with the financial services. The prospectus, the Key Investor Information document, last periodical report, information on risk class, duration evolution, ratings and also a rate list are available free of charge at each intermediary in charge with the financial services, and also on our website www.candriam.com.

## ANNUAL PERFORMANCE OF LAST 10 YEARS (COSTS/TAXES EXCL.) IN EUR (%)



Data on end december (calendar year closing)

## ANNUALISED PERFORMANCES ON 31.12.2020 (%)

Performances	1 year	3 years	5 years	10 years	Inception
Class EUR	2.41	1.95	2.44	3.16	3.52
Class EUR - Benchmark	2.98	2.71	3.07	3.77	4.23

Average performances, based on annual calculation of costs and taxes. Performances are based on historical data, which may not provide any guarantee whatsoever of future performances and do not take account of possible mergers of UCITS or parts of investment companies.

## MANAGER'S COMMENT

The comments on this fund are available on the website www.candriam.com

## SUBFUNDS RISK PROFILE

To better understand the fund's risk profile, investors are asked to consider, in addition to their risk category, the risks that are inherent to the investment strategy as described in the prospectus. Investors should be aware that the fund's value may decrease, particularly due to its exposure to the following main risks:

- Interest rate risk, i.e., fluctuations in interest rates.
- Credit risk: default or downgrade of the credit rating of a fund issuer or counterparty.
- Liquidity risk: certain market events may prevent the fund from selling its positions at the valuation prices.
- Derivatives and related risks, such as their sophistication, higher volatility and possible use of leverage.
- Investors may not receive back the full amount invested.

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