

INVESTMENT OVERVIEW

The FCP BAM TRÉSOR mutual fund is a money market fund designed to enhance the value of investors' capital by delivering stable and consistent returns, while ensuring a high level of capital preservation. It also incorporates environmental, social, and governance (ESG) criteria, supporting a responsible and sustainable investment approach.

Asset Allocation

FCP BAM TRÉSOR invests exclusively in money market and short-term fixed income instruments with maturities of less than two years, including:

- o Money market securities
- o Short-dated government bonds
- o Certificates of deposit
- o Treasury instruments
- o Short-term corporate bonds

The Fund may also allocate up to 20% of its net assets to term deposits or other interest rate-linked instruments for liquidity and yield optimization.

All investments are carried out in compliance with the regulatory framework of the Financial Markets Authority.

Investment Process

The Fund's investment process is driven by a disciplined internal strategy and proprietary tools developed by Baobab Asset Management. This approach combines in-depth market analysis with rigorous issuer selection to identify high-quality, best-performing securities, with the objective of delivering optimal risk-adjusted returns.

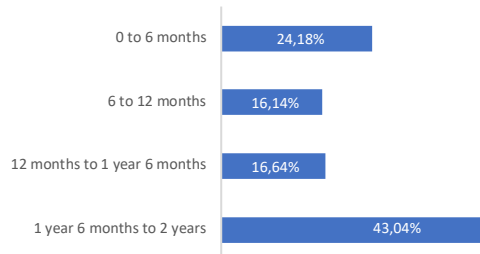
Investments denominated in XOF benefit from a stable currency framework, as the XOF is pegged to the euro, providing investors with strong currency visibility and reduced exchange rate risk.

Applicable Fees (net of fees)

Subscription Fees	0%
Redemption Fees	0%
Management Fees	1.17%

Maturity Breakdown (% of Assets)

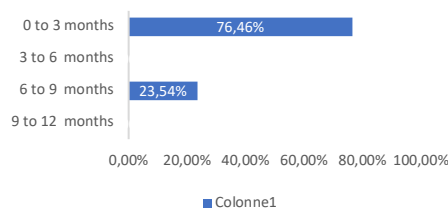
Bonds : 87.88% of Assets



Corporate Bonds : 0.79% of Assets



Treasury Bonds : 11.33% of Assets



Source : Baobab Asset Management

Performance Disclosures

The published performance represents past data. Past performance may not be a reliable guide to future performance.

At a glance

Net Asset Value (NAV) as of 30.07.2026	XOF 12'011 € 18.31
Performance Since Inception (net of fees)	20,12%
Performance 2025 (net of fees)	7.65%
Performance 2024 (net of fees)	7.42%

Risk Profile



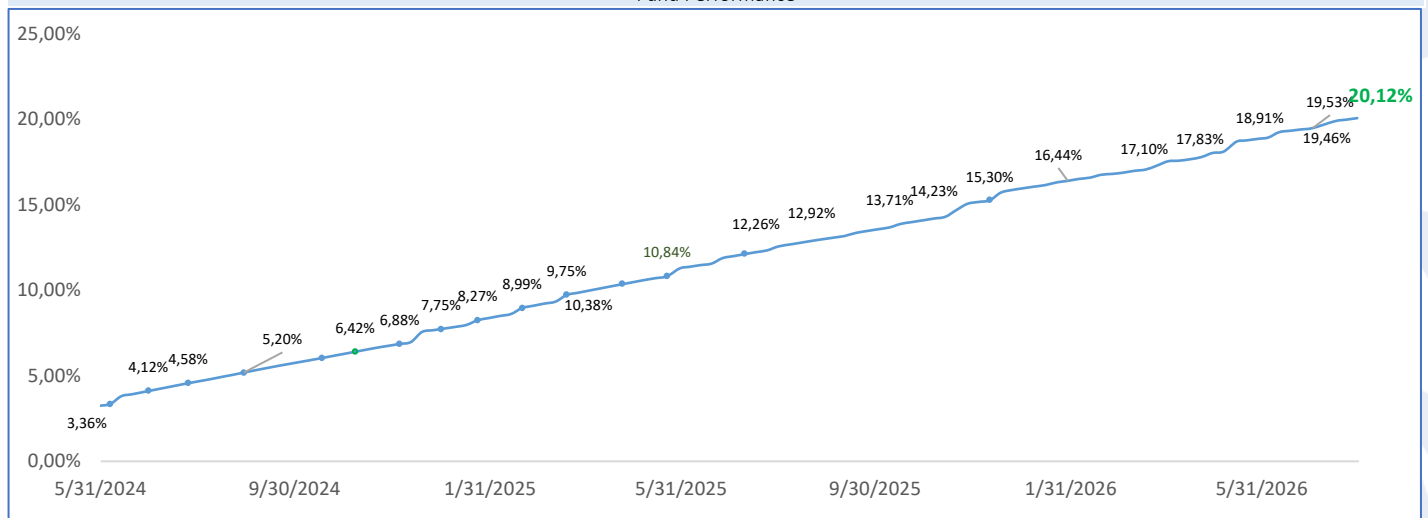
General Information

Open to Retail Investors	Yes
Legal form	Mutual Funds (FCP)
Certification	N° FCP/2023-06 (AMF-UMOA)
Residency	Dakar, Senegal
Inception date	July 28, 2023
Launch date	December 21, 2023
Share class currency	XOF
Compartment currency	XOF
Dividend	Distributed
Order deadline	16:00 GMT
NAV calculation	Weekly
Recommended investment horizon	06 Months
Decimalization	Decimals
Voting rights	No voting rights

Management Team

Penda NDIAYE, Papa Yatma GAYE
 BAOBAB ASSET MANAGEMENT

Fund Performance



Source : Baobab Asset Management