# Zwitserleven **Factsheet**

## **Zwitserleven Credits Fonds**

#### **Fund Profile**

Zwitserleven Credits Fonds invests predominately in corporate bonds of exchange listed companies of investment grade quality and denominated in euro. The fund invests at least 90% with a minimum average rating of BBB - and a maximum of 10% in assets with a lower average rating. The weighted average rating of the portfolio is at least BBB+. The fund consists of bonds issued by 40 or more different issuing entities. The fund promotes, among other, environmental or social characteristics and aims to at least match the return of the benchmark. All debtors and/or (fixed income) securities in the investment universe obtain an ESG-score. The ESG-score of the portfolio will always exceed the ESG-score of the benchmark.

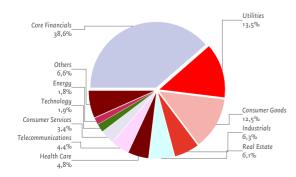
#### **Performance and risk characteristics**

			Fund	d B	enchmark
Standard deviation 36 m			6,63%	6	6,43%
Sharpe ratio 36m			-0,50		-0,58
Yield		3,79%		6	3,62%
Average rating		BBB+		+	BBB+
Modified Duration		4,12		2	
Green Bonds <sup>2</sup>		19,29%		0	
Net Perfor	rmance				
			Fund	d B	enchmark
1 month			1,35%		1,20%
3 months			0,84%	34% 0,37	
12 months		7,64%		6,75%	
3 years, annualised		1)	-1,98%		-2,43%
5 years, annualised		1)	-0,21%		-0,50%
2024			0,84%		0,37%
	2019	2020	2021	2022	2023
Fund	6,22%	2,83%	-0,90%	-14,11%	8,93%
Benchmark	6,29%	2,73%	-1,08%	-14,17%	8,19%

#### **Price Index Fund**



#### Sectors





#### Key Information as of March 31st 2024

Investment Institution	Zwitserleven Institutionele Beleggingsfondsen		
Currency	Euro		
Inception Date	02-19-2001		
Fund Manager	Cardano Asset Management N.V.		
Country of Residence	The Netherlands		
Ongoing charges figure	0,040% (2023)		
Obtainable via Benchmark	Insurance product Zwitserleven iBoxx € Corporates Index (TR)		

#### **Prices (Euro) and Facts**

Net Asset Value End of Month	10,59
Highest price 12 months	10,59
Lowest price 12 months	9,81
Fund size	1.041.948.579
Outstanding participations	98.354.052
Dividend paying	No
SFDR classificiation	8

#### Fundamental Investment Principles (ESG-criteria)\*



\* Click the symbols for more information

### Sustainability and Impact<sup>3</sup>





**Instruments ESG-policy** 

in tonner

#### (\*Click the symbols for more information)

Waterverbruik

2.000 in liter (x1000)

Screeni for in-/

ESGintegration

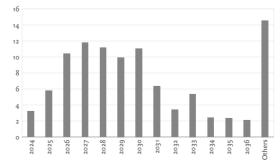


#### **Issuers / ratings**

exclusion

Debtors (top 5)		Ratings	
Bnp Paribas Sa	2,47%	AAA	2,2%
Banque Federative Du Cre	2,25%	AA	6,8%
Banco Santander Sa	2,18%	A	31,7%
Caixabank Sa	1,84%	BBB	58,1%
Societe Generale Sa	1,69%	Others	1,2%
Maturity Date (%)			

#### Maturity Date (%)



Zwitserleven Credits Fonds is a sub-fund of Zwitserleven Institutionele Beleggingsfondsen. Cardano Asset Management N.V. (Cardano) is the fund manager. In its capacity as fund manager, Cardano is registered with the Netherlands Authority for the Financial Markets (AFM). The prospectus and Key Investor Information Document for this sub-fund are available via https://www.cardano.nl/onze-fondsen. This factsheet should not be regarded as investment advice. The value of your investment can fluctuate. Past performance is no guarantee of future returns. 1) Based on geometric mean values.2) The green bond percentage of the part of the fund that invests in bonds. 3) The information Sustainability and Impact relates to data from last month. This factsheet has been translated from the original factsheet in Dutch. In case of any doubt or ambiguity in the English text, the Dutch text shall prevail.