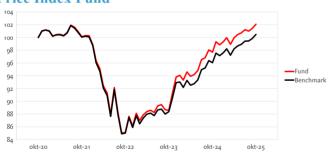# Zwitserleven

Factsheet

Zwitserleven Credits Fonds

Fund Profile

Zwitserleven Credits Fonds invests, via Cardano Green, Social & Sustainable Euro Credit, in sustainable corporate bonds of mainly investment grade quality, whereby it may also partially invest in bonds of government-related institutions (subsovereigns), agencies or supranational institutions. The objective is to at least match the return of the benchmark using an active investment strategy, and taking into account the Cardano Sustainable Investment Policy. The fund has a sustainable investment objective as referred to in Article 9 of the SFDR, pursuing one or more long-term Cardano Sustainability Objectives.
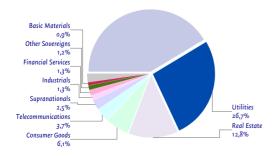
Performance and risk characteristics

	Fund	Benchmark
Standard deviation 36 m	3,91%	3,71%
Sharpe ratio 36m	0,98	0,89
Yield	3,37%	3,36%
Average rating	BBB+	BBB
Modified Duration	3,93	

Net Performance

	Fund	Benchmark
1 month	0,67%	0,65%
3 months	0,85%	1,06%
12 months	4,49%	4,63%
3 years, annualised [1]	6,26%	5,73%
5 years, annualised [1]	0,41%	0,10%
2025	3,27%	3,43%

	2020	2021	2022	2023	2024
Fund	2,83%	-0,90%	-14,11%	8,93%	5,38%
Benchmark	2,73%	-1,08%	-14,17%	8,19%	4,54%

Price Index Fund

Fund
Benchmark

Sectors

- Basic Materials 0,9%
- Other Sovereigns 1,2%
- Financial Services 1,3%
- Industrials 1,3%
- Supranationals 2,5%
- Telecommunications 3,7%
- Consumer Goods 6,1%
- Utilities 26,7%
- Real Estate 12,8%

Key Information as of October 31st 2025

Investment Institution	Zwitserleven 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% (2024)
Obtainable via	Insurance product Zwitserleven
Benchmark	iBoxx EURO GSS Bonds Corporates Index

Prices (Euro) and Facts

Net Asset Value End of Month	11,43
Highest price 12 months	11,44
Lowest price 12 months	10,95
Fund size	7.701.432
Outstanding participations	673.638
Dividend paying	No
SFDR classificiation	9

Fundamental Investment Principles (ESG-criteria)

| Human rights | Labour rights | Weapons | Sanctions | Corruption | Client & product integrity | Environ-ment |

Sustainability and Impact[3]

ESG	CO₂	💧
ESG-score	CO2-uitstoot	Waterverbruik
80	44 in tonnen	Water consumption score does not apply to this fund

Instruments ESG-policy

| Screening for in-/exclusion | ESG-integration | Engage-ment |

Issuers / ratings

Debtors (top 5)		Ratings	
Caixabank Sa	2,32%	AAA	3,4%
Engie Sa	2,29%	AA	4,1%
Dnb Bank Asa	2,18%	A	33,7%
International Bank For Re	2,17%	BBB	56,8%
Tennet Netherlands Bv	1,91%	Others	2,0%

Maturity Date (%)