

# 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.

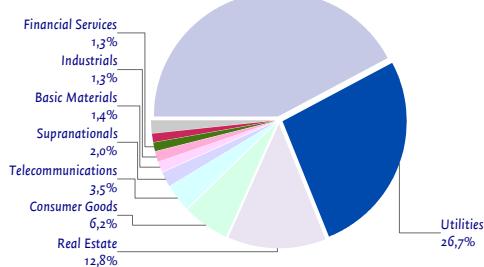
#### Performance and risk characteristics

	Fund	Benchmark			
Standard deviation 36 m	3,44%	3,23%			
Sharpe ratio 36m	0,95	0,86			
Yield	3,58%	3,59%			
Average rating	BBB+	BBB			
Modified Duration	3,83				
<b>Net Performance</b>					
	Fund	Benchmark			
1 month	-0,10%	-0,10%			
3 months	0,36%	0,37%			
12 months	2,95%	3,13%			
3 years, annualised <sup>1)</sup>	5,73%	5,27%			
5 years, annualised <sup>1)</sup>	0,12%	-0,19%			
2025	2,95%	3,13%			
	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



#### Sectors



#### Key Information as of December 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	11,40
Highest price 12 months	11,44
Lowest price 12 months	10,97
Fund size	7.633.244
Outstanding participations	669.697
Dividend paying	No
SFDR classification	9

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



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



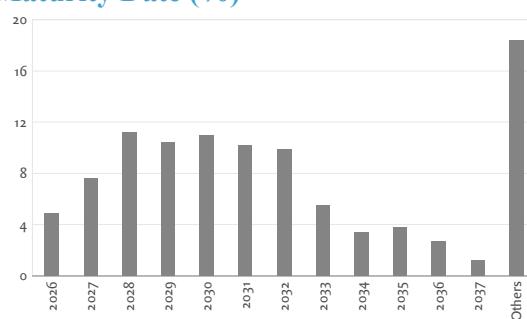
#### Instruments ESG-policy



#### Issuers / ratings

Debtors (top 5)	Ratings
Electricite De France Sa	2,28% AAA 2,0%
Engie Sa	2,22% AA 5,1%
Caixabank Sa	2,19% A 37,2%
Dnb Bank Asa	2,16% BBB 53,7%
International Bank For Re	1,99% Others 2,0%

#### Maturity Date (%)



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