



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.

Key Information

Type of Fund: Fixed Income

Currency: Euro

Trading Frequency: Daily

Fund Manager: Cardano Asset Management N.V.

Investment Institution: Zwitserleven Beleggingsfondsen

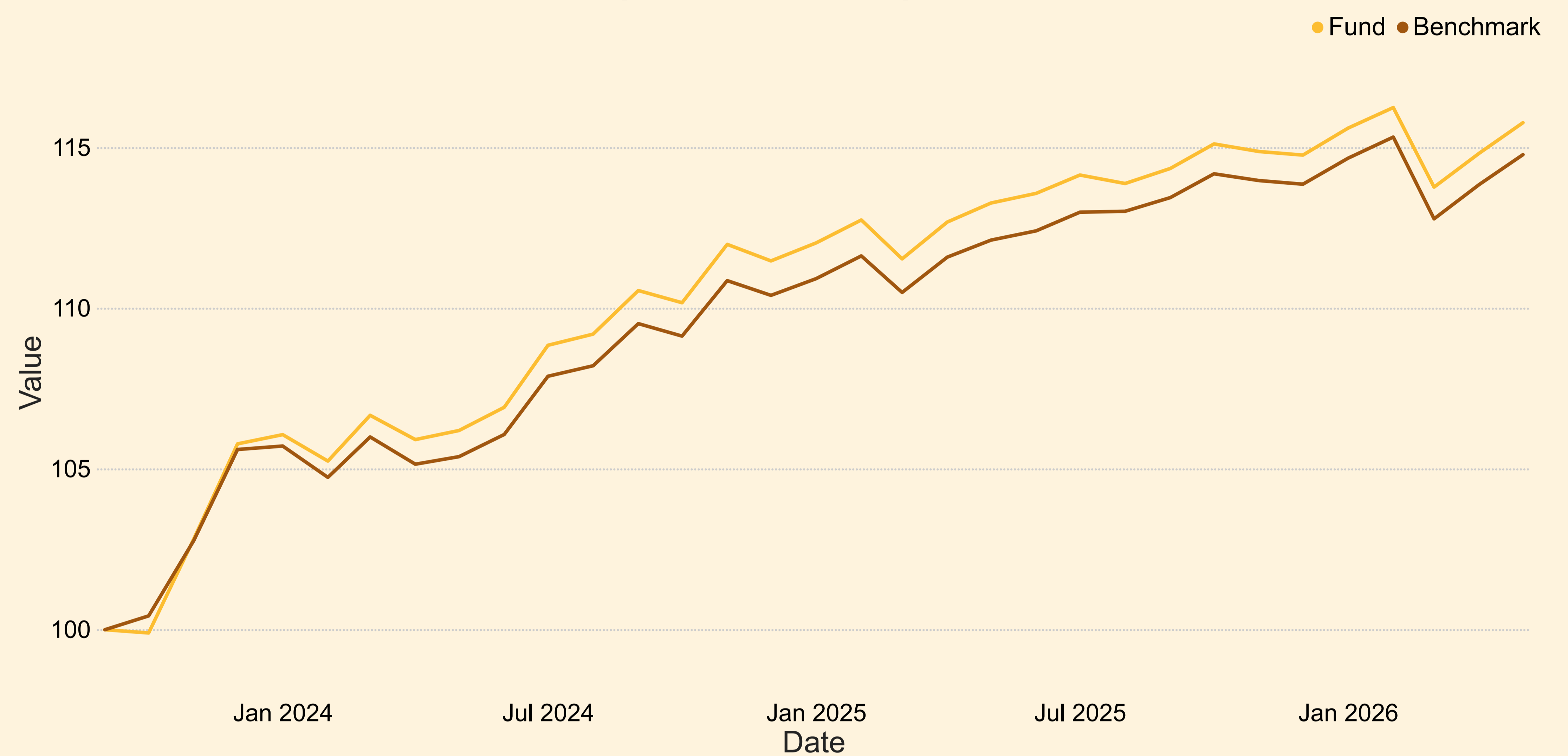
Country of Residence: The Netherlands

Inception Date: 19/02/2001

Inception Date Unit Class: 19/02/2001

Benchmark: iBoxx EURO GSS Bonds Corporates Index

Cumulative Performance (Net of Fees)



Fund Facts

NAV End of Month: €11.50

Fund Size: €100,649,170

Outstanding Participations: 8,753,457

Dividend Paying: No

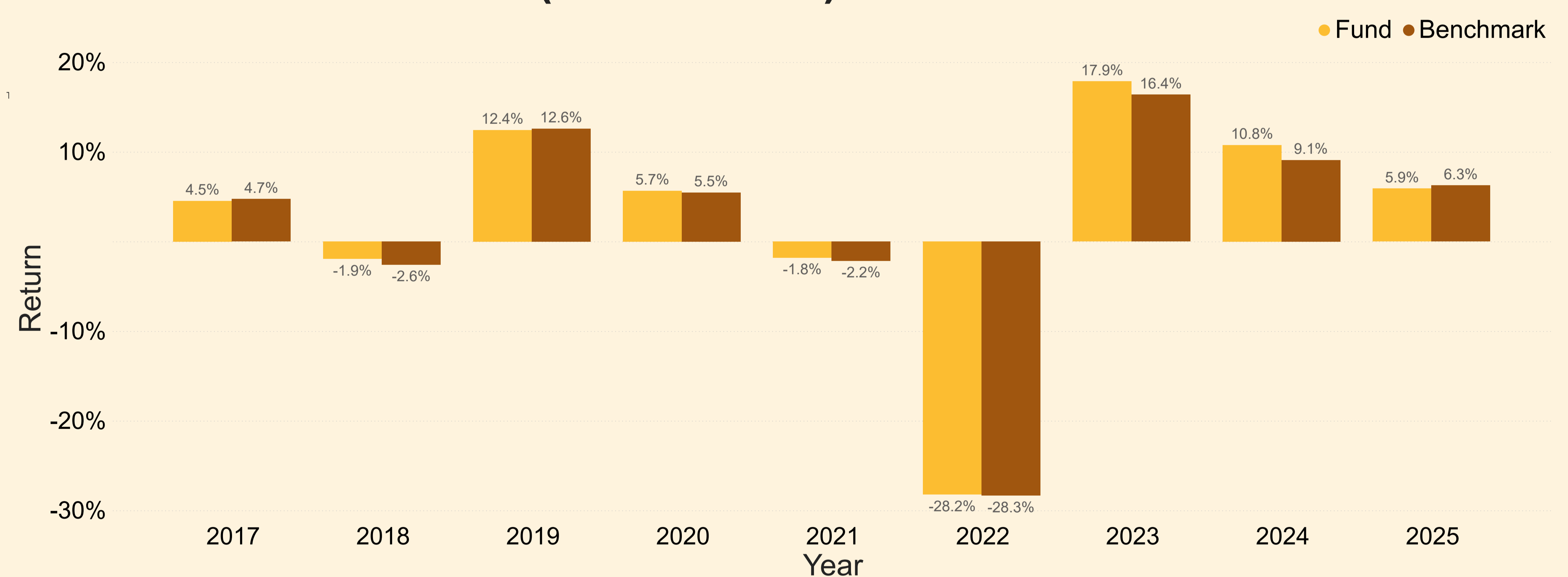
Holdings in Portfolio: 1

Price End of Month: €11.48

Lowest Price 12 Months: €11.24

Highest Price 12 Months: €11.56

Calendar Year Return (Net of Fees)



Fees & Charges

Management Fee: 0.040%

Entry Fee: 0.100%

Exit Fee: 0.050%

Ongoing Charges: 0.040%

Returns (Net of Fees)

	Portfolio	Benchmark	Excess Return
Month-to-Date	0.83%	0.82%	0.01%
2026	0.88%	0.81%	0.07%
3 Months Rolling	-0.41%	-0.47%	0.07%
12 Months Rolling	2.21%	2.37%	-0.17%
3 Year Annualised	5.04%	4.65%	0.39%
5 Year Annualised	0.47%	0.15%	0.32%

Sustainability

SFDR Classification: Article 8

Morningstar

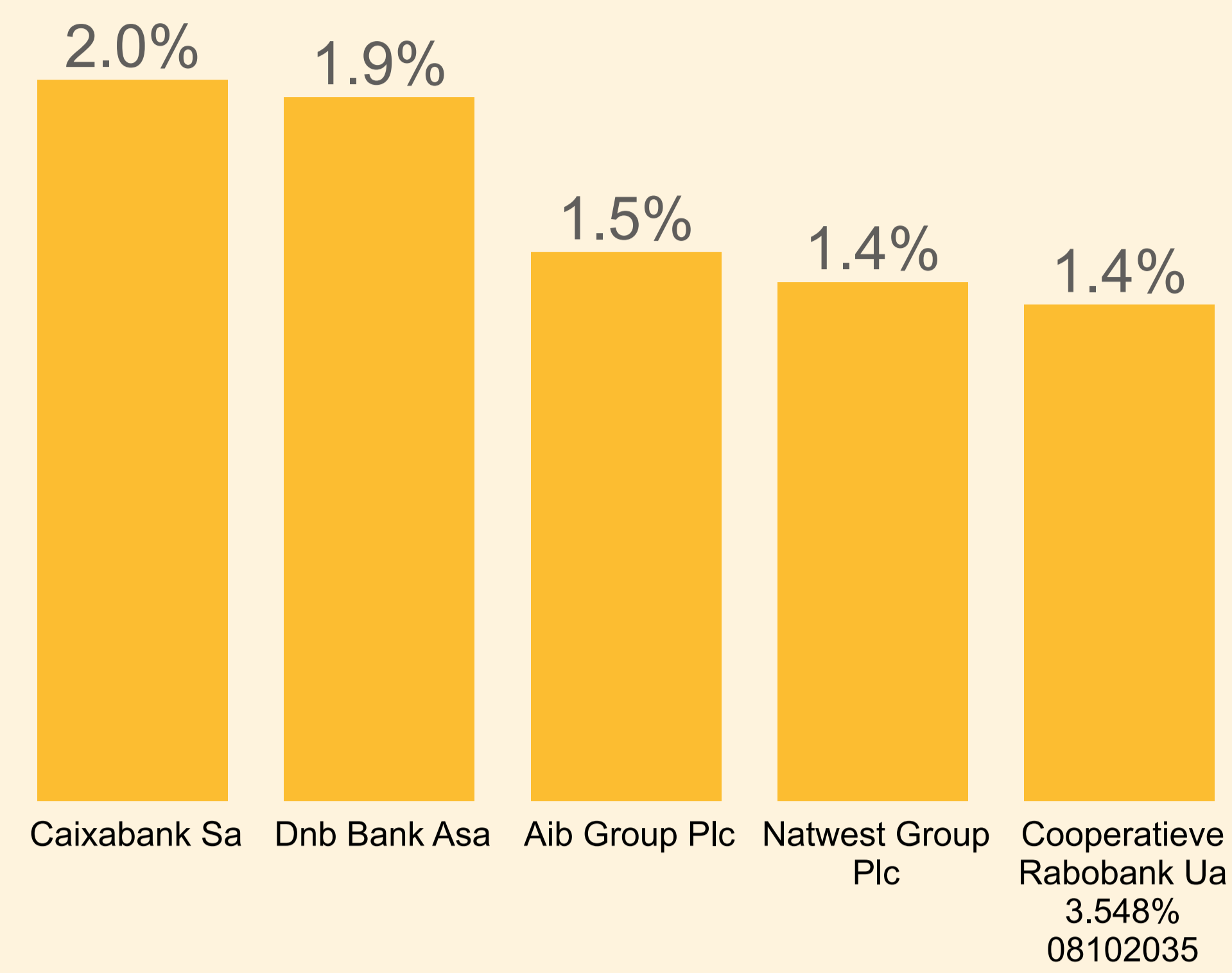
Morningstar Category: EAA Insurance EUR Corporate Bond

Risk Characteristics

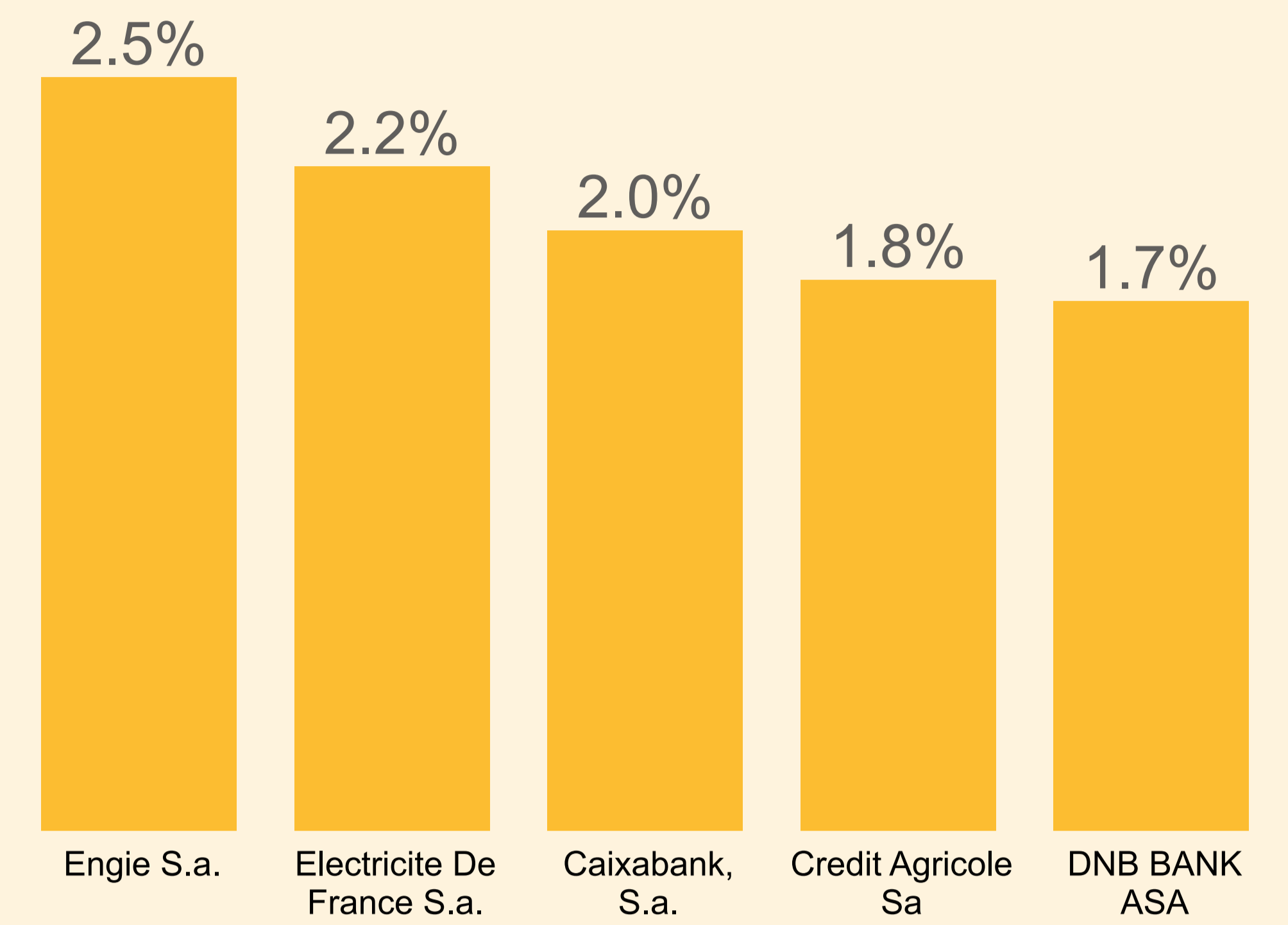
	Portfolio	Benchmark
Standard Deviation	3.48%	3.29%
Sharpe Ratio	0.58	0.50
Average Rating	BBB+	BBB+
Yield to Maturity	3.71	3.77
Modified Duration	3.99	3.85

Standard Deviation and Sharpe Ratios are calculated over a 36 month period.

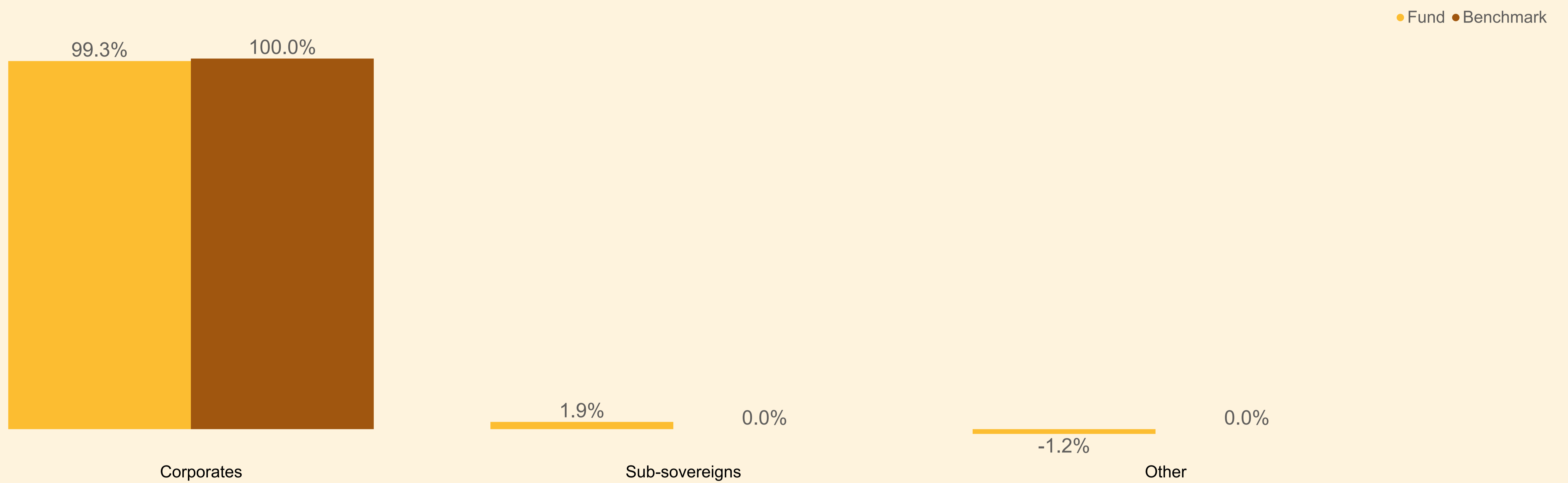
Top Holdings by Weight



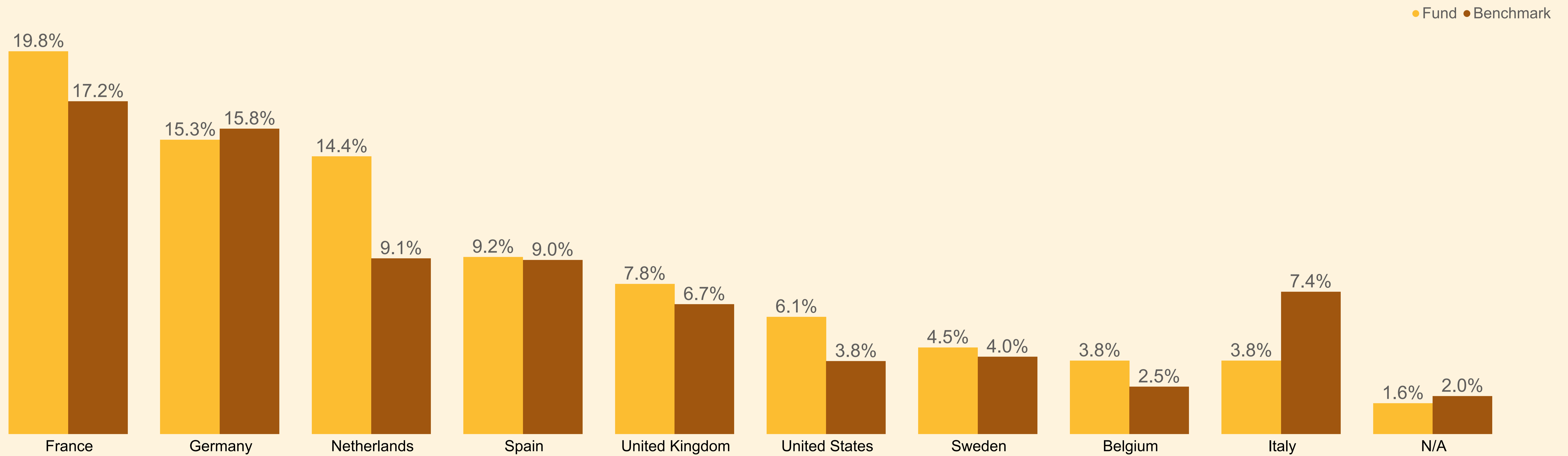
Top Issuers by Weight



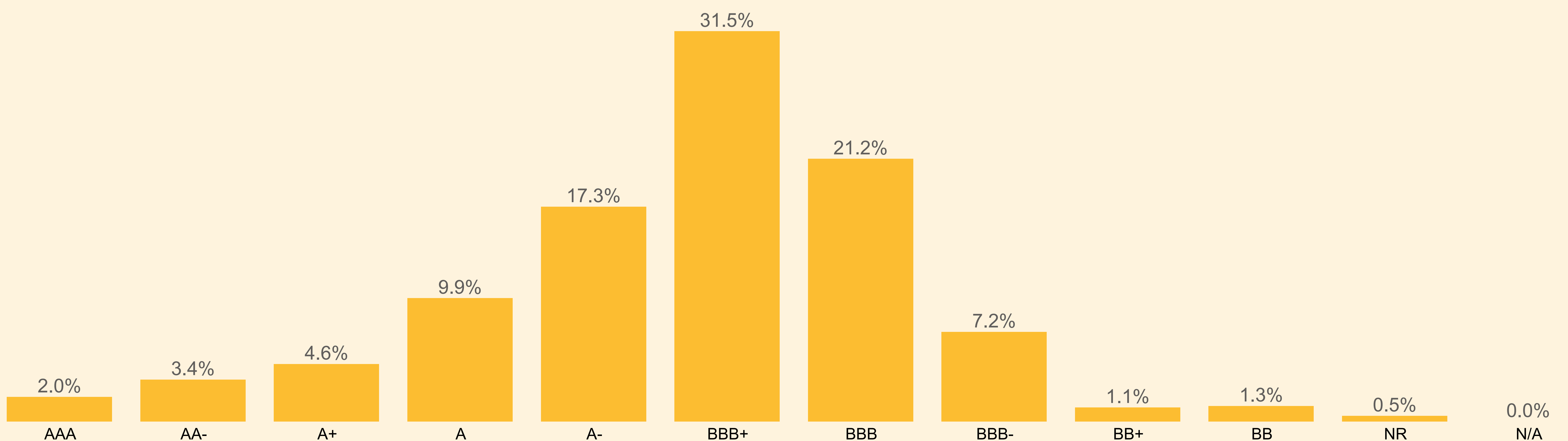
Asset Class Allocation (Top by Weight)



Country Allocation (Top by Weight)

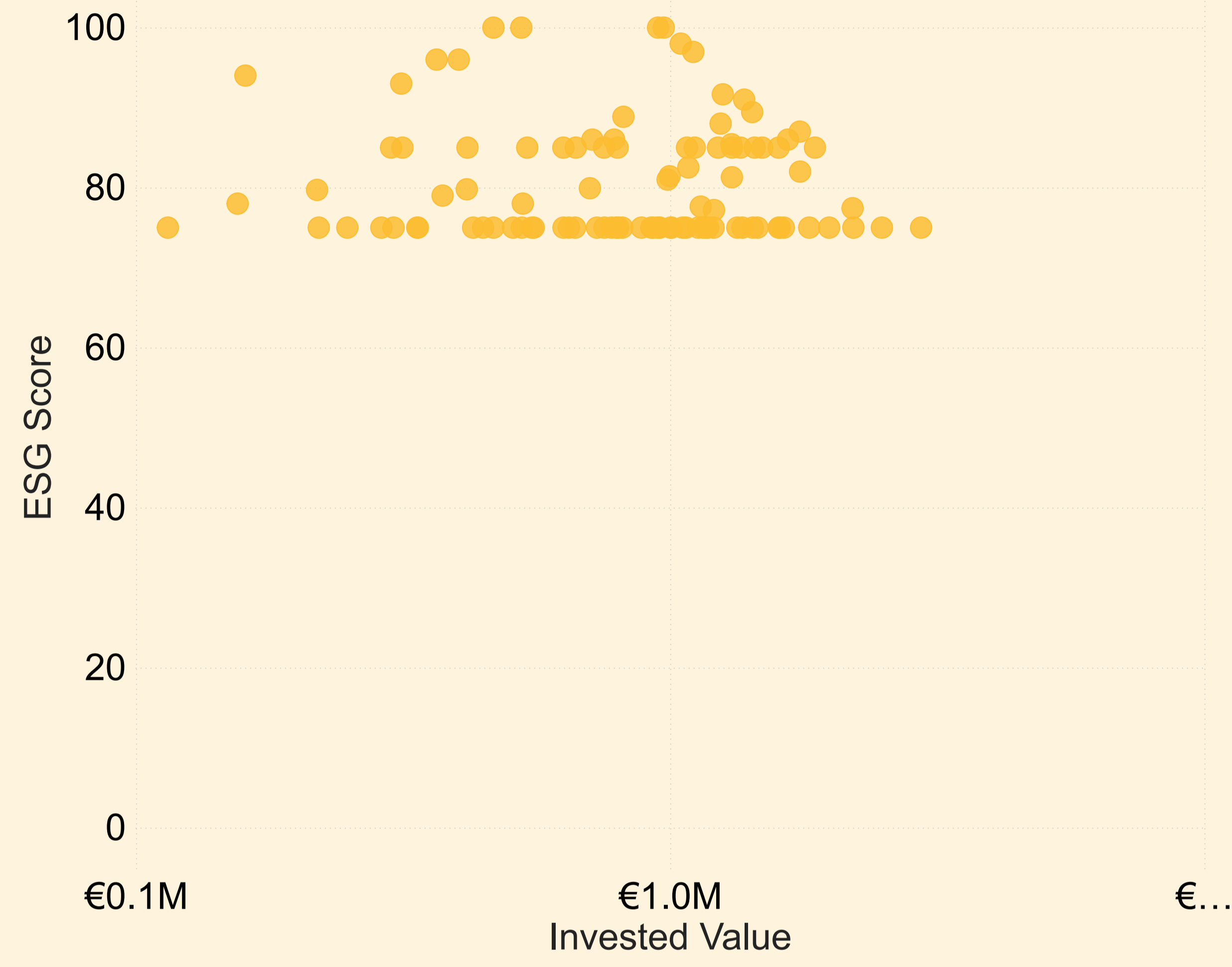


Ratings Breakdown - Fixed Income Exposure



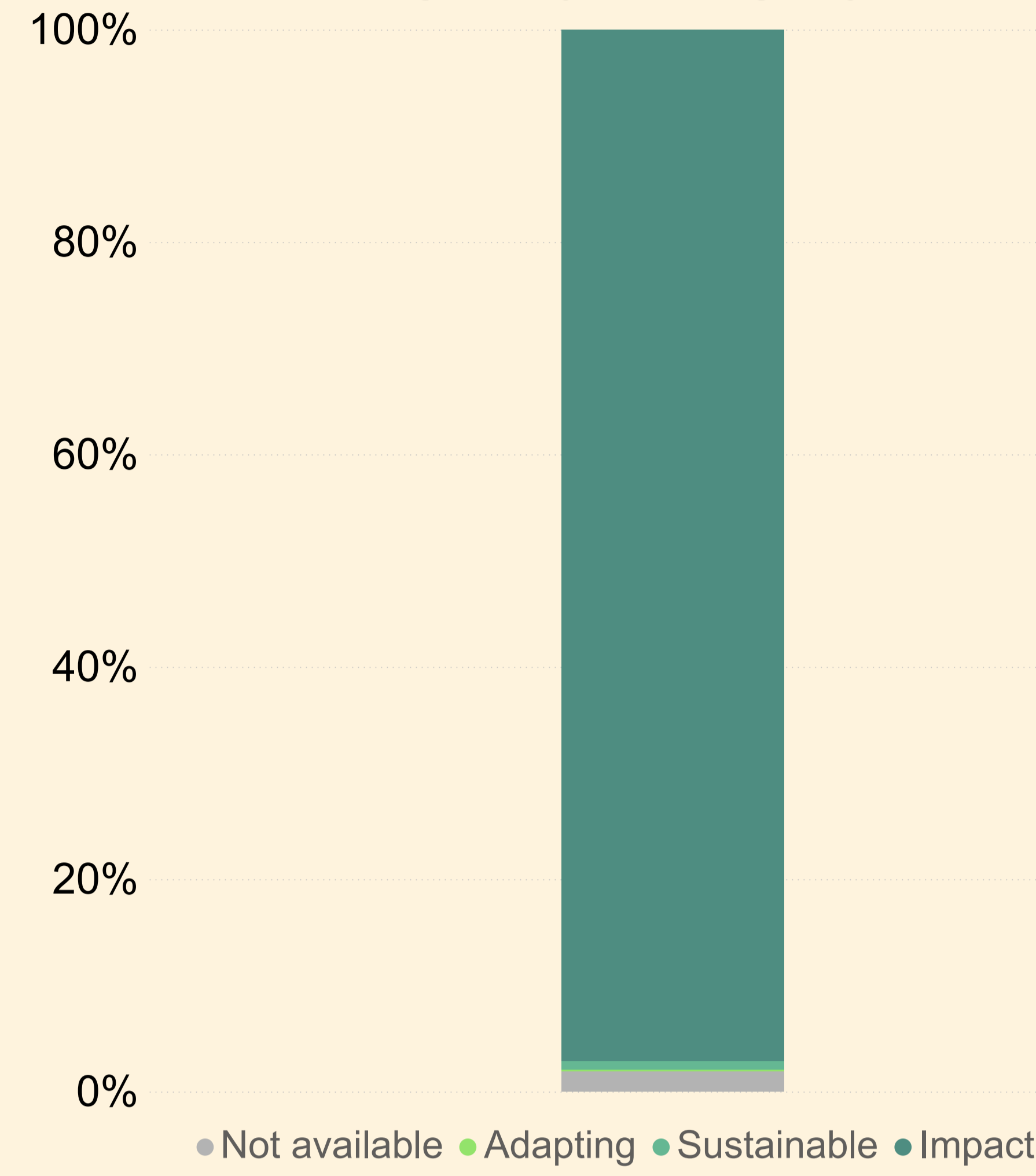
ESG Score: 80 out of 100

Distribution of Issuers



Sustainable Investment Framework

Portfolio Weight by Category



CARDANO DUURZAAMHEIDSRAMWERK	
POSITIEVE IMPACT	
DUURZAAM	
ADAPTIEF	
RISICOVOL	
NIET-ADAPTIEF	
SCHADELIJK	
INTERNATIONALE STANDAARDEN	

Carbon Footprint (Scope 1 and 2)

