# Zwitserleven Credits Fonds

Factsheet as of end of August 2026

## 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.

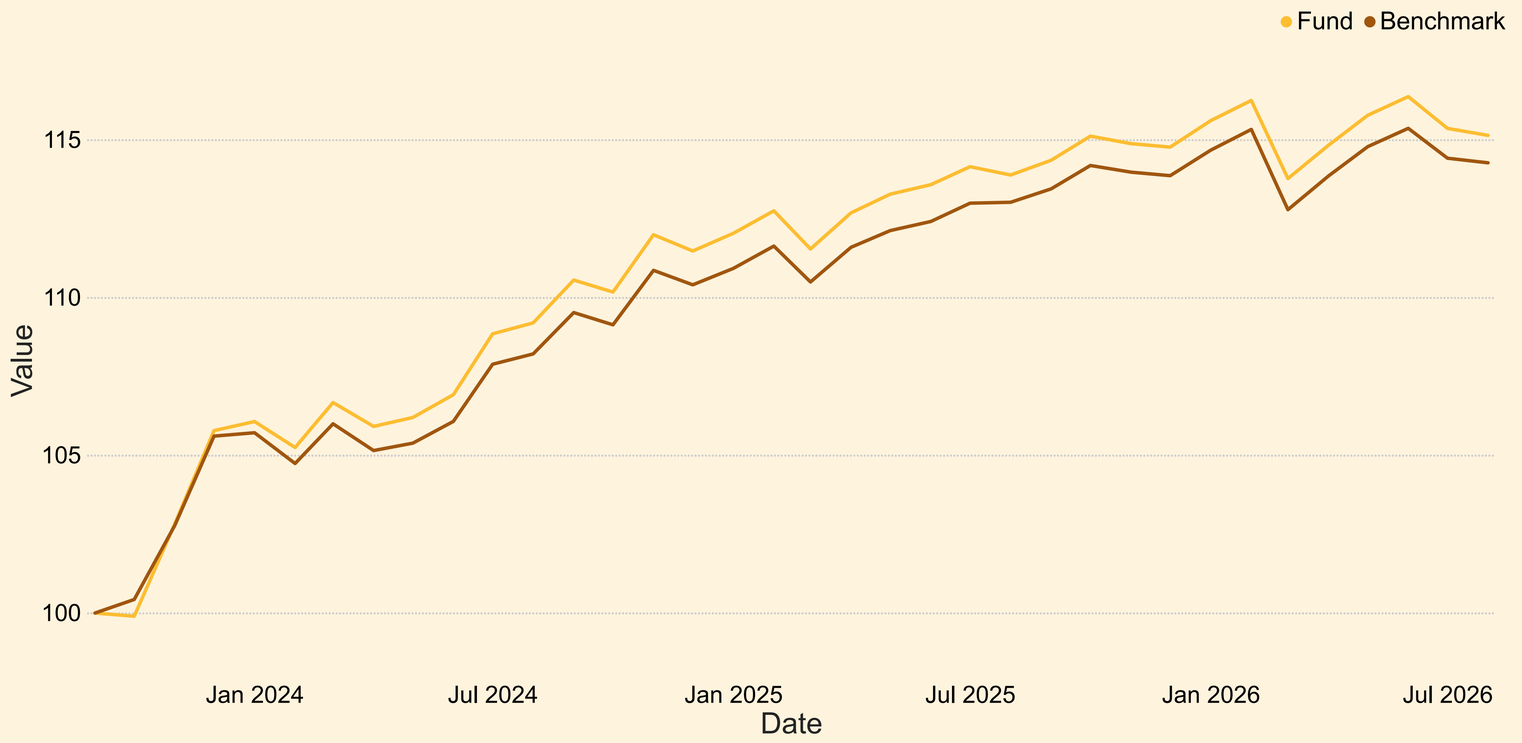
**Investment Institution**: Zwitserleven Beleggingsfondsen

**Country of Residence**: The Netherlands

**Inception Date**: 19/02/2001

**Benchmark**: iBoxx EURO GSS Bonds Corporates Index

## Cumulative Performance (Net of Fees)




## Fund Facts

**NAV End of Month**: €11.43

**Fund Size**: €100,410,200

**Outstanding Participations**: 8,780,979

**Dividend Paying**: No

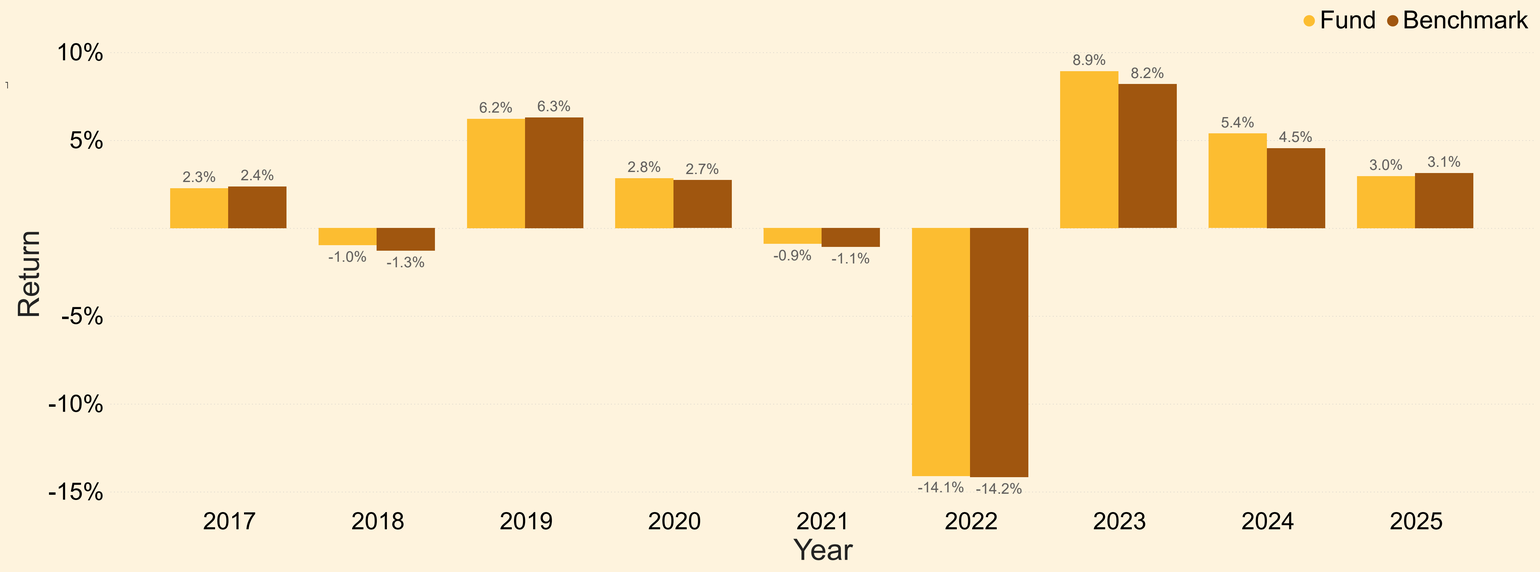
**Holdings in Portfolio**: 248

**Price End of Month**: €11.46

**Lowest Price 12 Months**: €11.28

**Highest Price 12 Months**: €11.57

## 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** | -0.19% | -0.13% | -0.06% |
| **2026** | 0.32% | 0.36% | -0.03% |
| **3 Months Rolling** | -0.55% | -0.45% | -0.10% |
| **12 Months Rolling** | 1.10% | 1.11% | -0.00% |
| **3 Year Annualised** | 4.50% | 4.24% | 0.26% |
| **5 Year Annualised** | 0.10% | -0.18% | 0.28% |

## Sustainability

**SFDR Classification**: Article 9

## Morningstar

**Morningstar Category**: EAA Insurance EUR Corporate Bond

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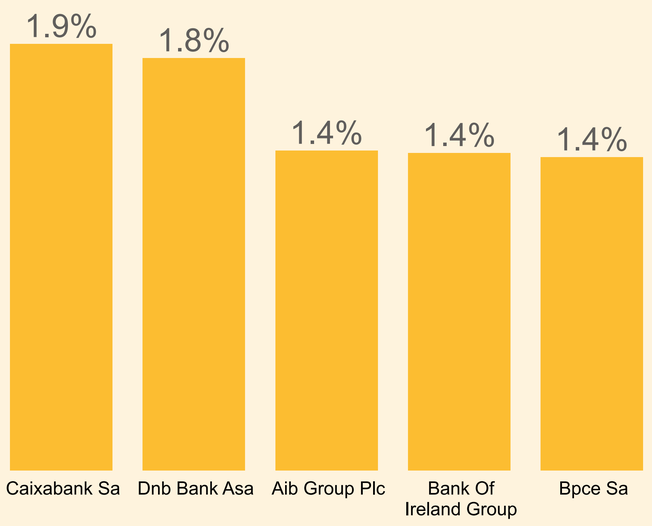
## Risk Characteristics

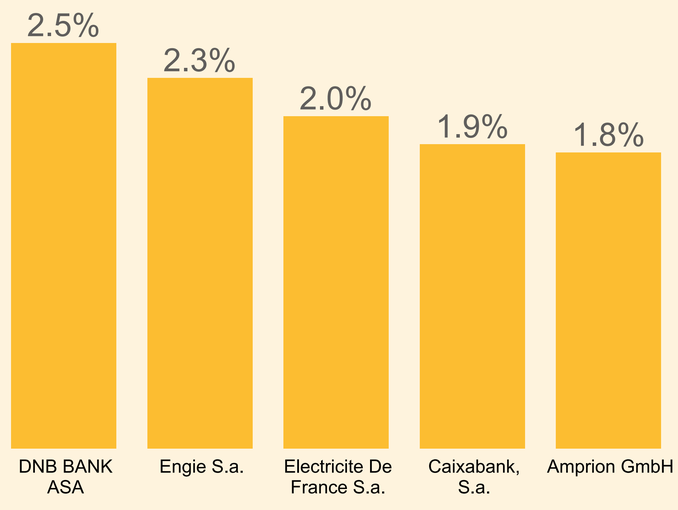
| | Portfolio | Benchmark |
|---|---|---|
| **Standard Deviation** | 3.51% | 3.32% |
| **Sharpe Ratio** | 0.46 | 0.41 |
| **Average Rating** | BBB+ | BBB+ |
| **Yield to Maturity** | 4.13 | 4.15 |
| **Modified Duration** | 3.81 | 3.77 |

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

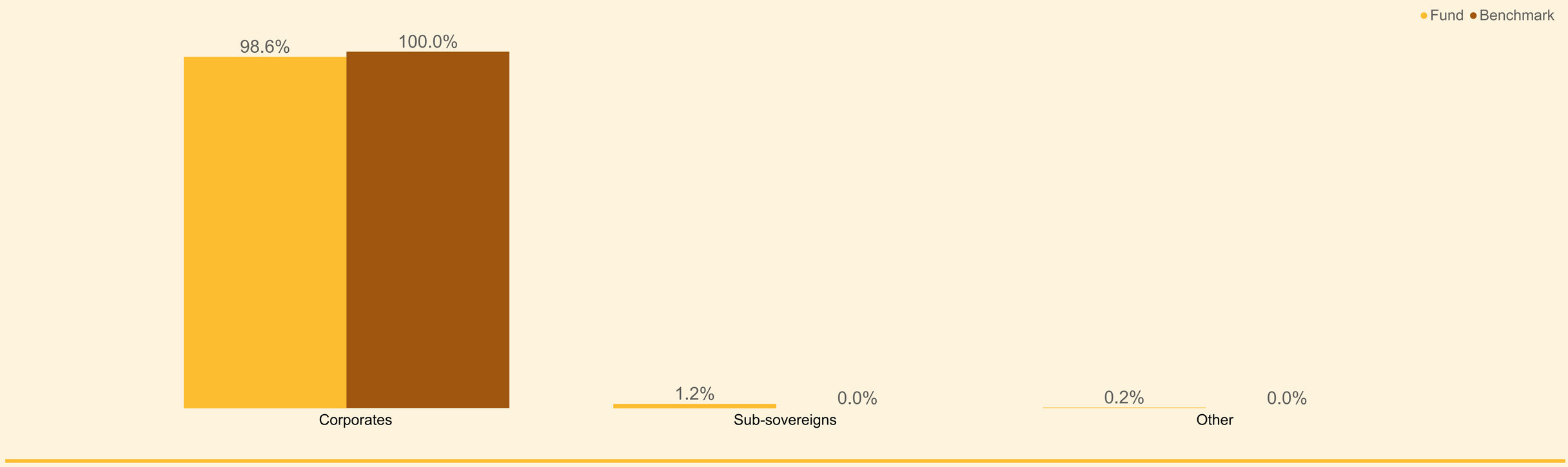
## Top Holdings by Weight



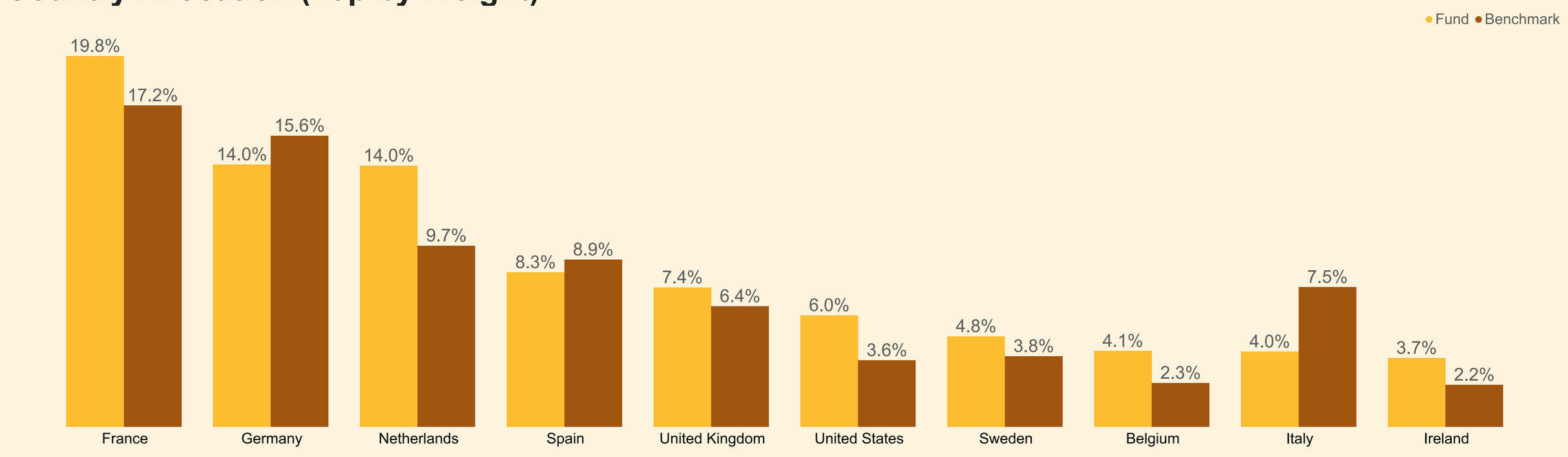

## Top Issuers by Weight



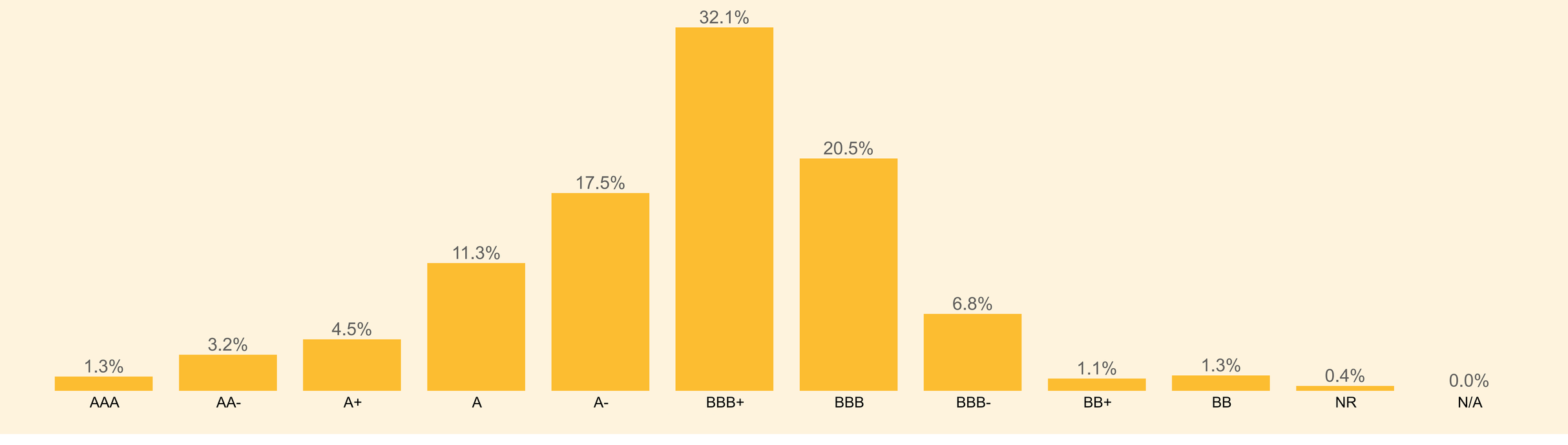

## Asset Class Allocation (Top by Weight)




## Country Allocation (Top by Weight)




## Ratings Breakdown - Fixed Income Exposure



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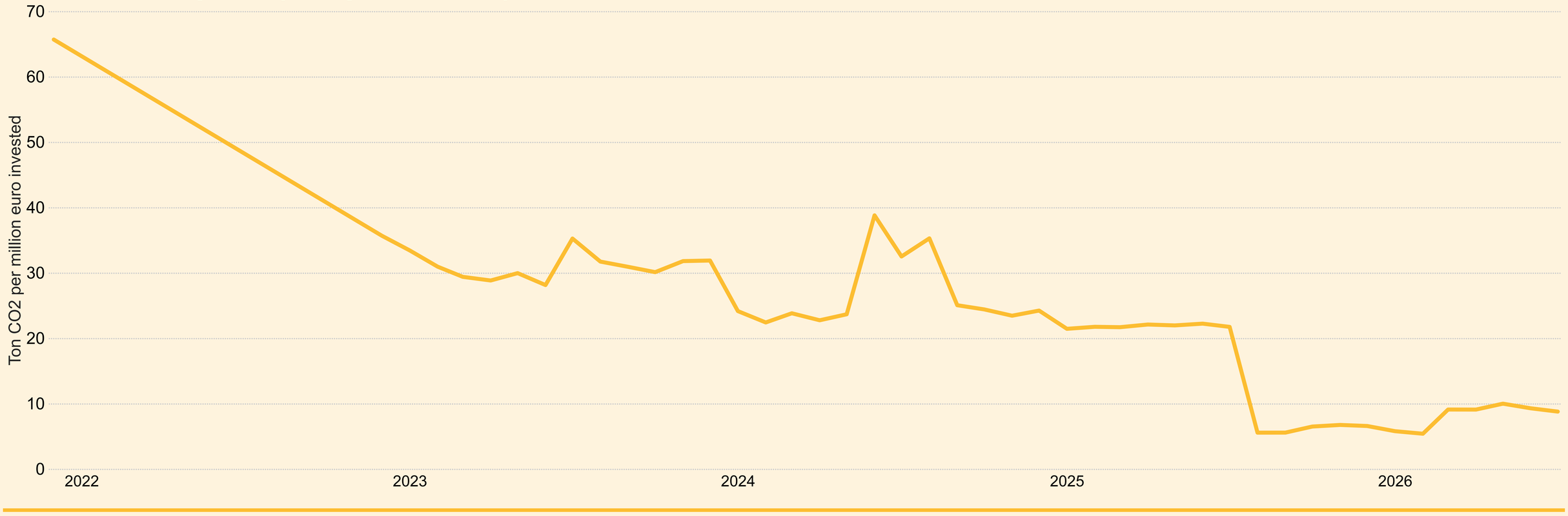
## Carbon Footprint (Scope 1 and 2)




**Disclaimer**: The fund manager of Zwitserleven Credits Fonds is Cardano Asset Management N.V. (Cardano). Cardano and Zwitserleven Credits Fonds are registered with the Dutch Authority for the Financial Markets (AFM). The prospectus and the Key Information Document for this fund are available via 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. 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. Returns are based on geometric mean values. To the extent figures are shown for time periods that exceed the period of existence of the fund, the figures are partly derived from the historical returns of the fund from which this fund originated. The ESG information on page 3 relates to the previous month.