Zwitserleven Credits Fonds

Factsheet as of end of September 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.

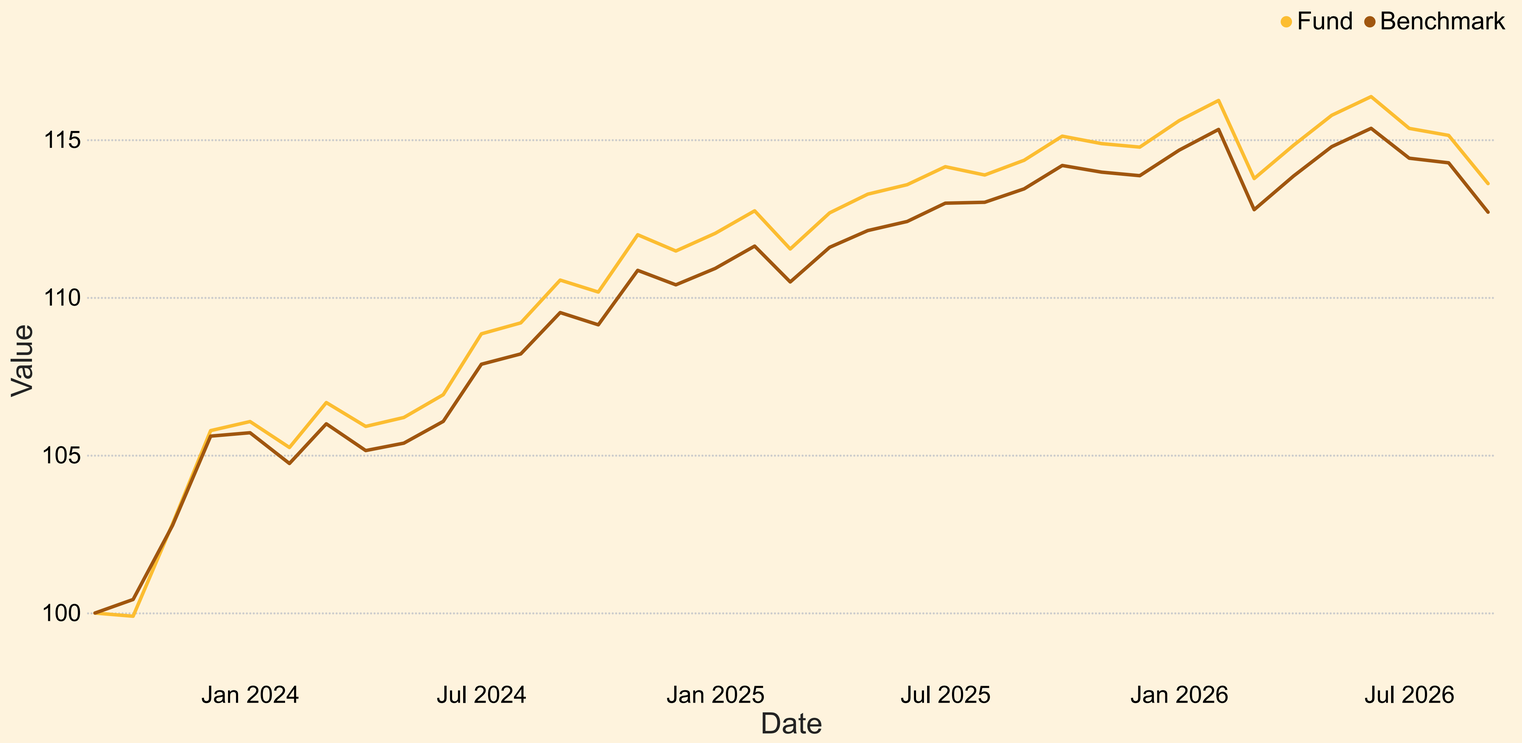
Investment Institution: Zwitserleven Beleggingsfondsen

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: €11.28

Fund Size: €99,110,699

Outstanding Participations: 8,783,946

Dividend Paying: No

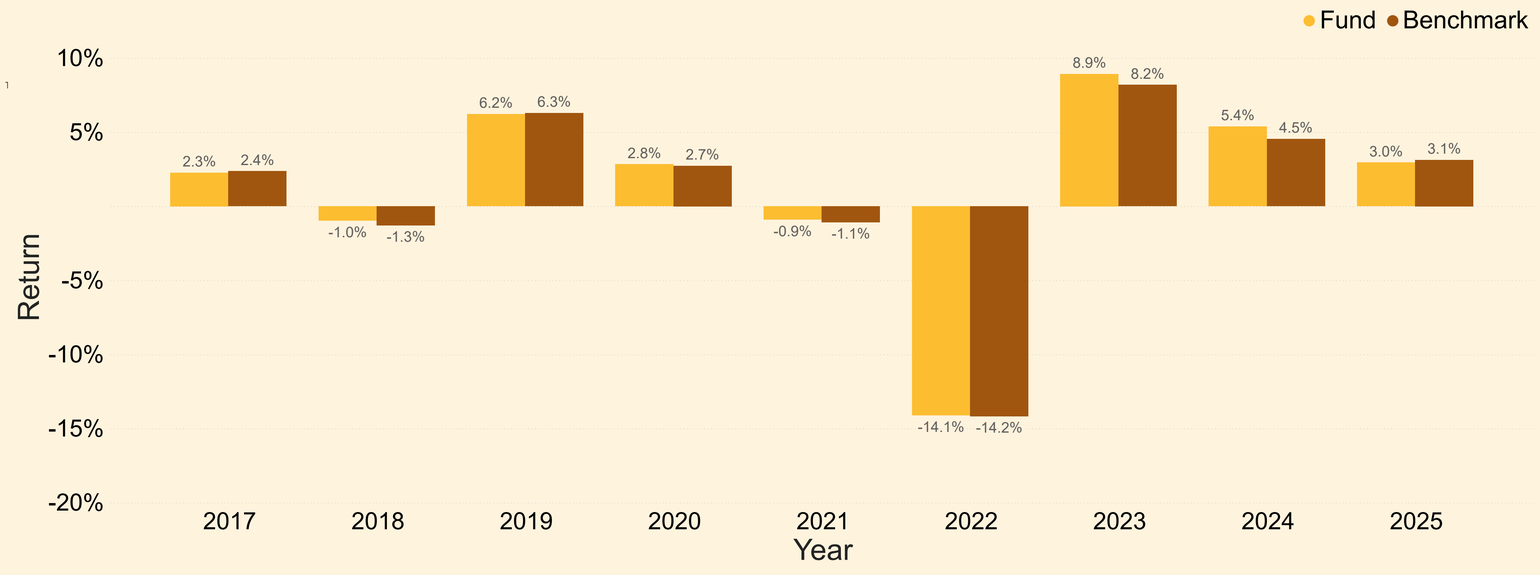
Holdings in Portfolio: 248

Price End of Month: €11.26

Lowest Price 12 Months: €11.26

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	-1.33%	-1.37%	0.04%
2026	-1.01%	-1.02%	0.01%
3 Months Rolling	-2.37%	-2.30%	-0.07%
12 Months Rolling	-0.65%	-0.65%	0.00%
3 Year Annualised	4.35%	4.07%	0.28%
5 Year Annualised	-0.03%	-0.32%	0.28%

Sustainability

SFDR Classification: Article 9

Morningstar

Morningstar Category: EAA Insurance EUR Corporate Bond

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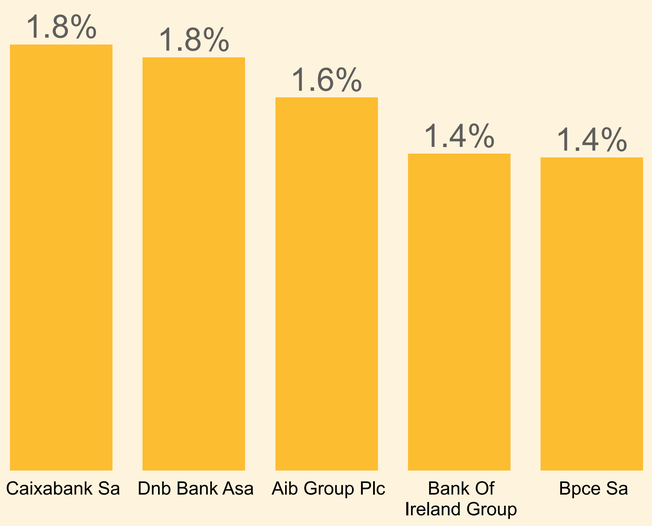
Risk Characteristics

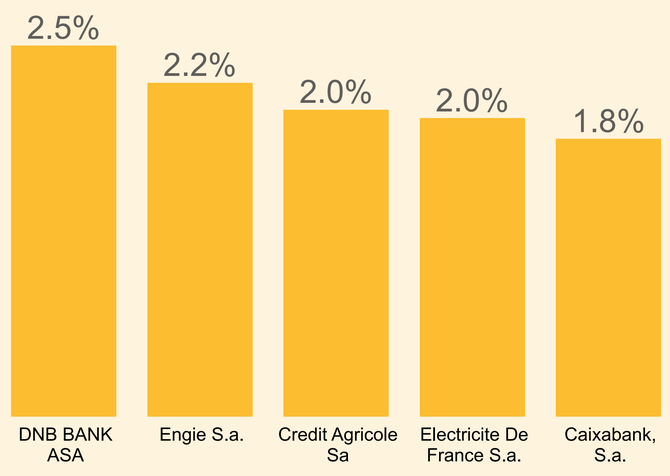
	Portfolio	Benchmark
Standard Deviation	3.57%	3.39%
Sharpe Ratio	0.42	0.36
Average Rating	BBB+	BBB+
Yield to Maturity	4.58	4.61
Modified Duration	3.81	3.73

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

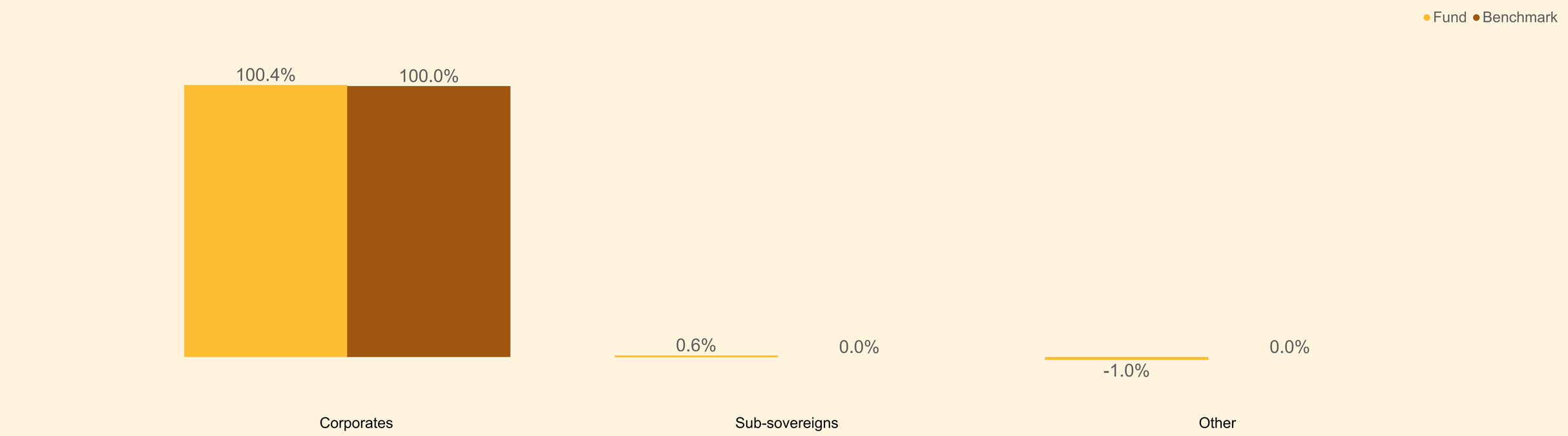
Top Holdings by Weight



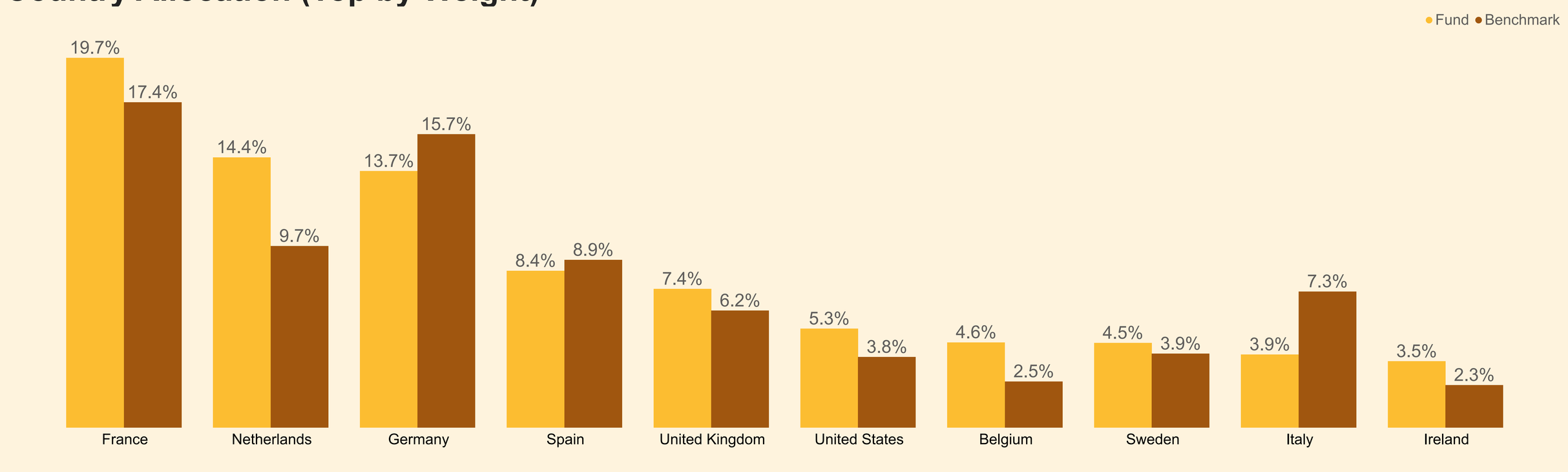
Top Issuers by Weight



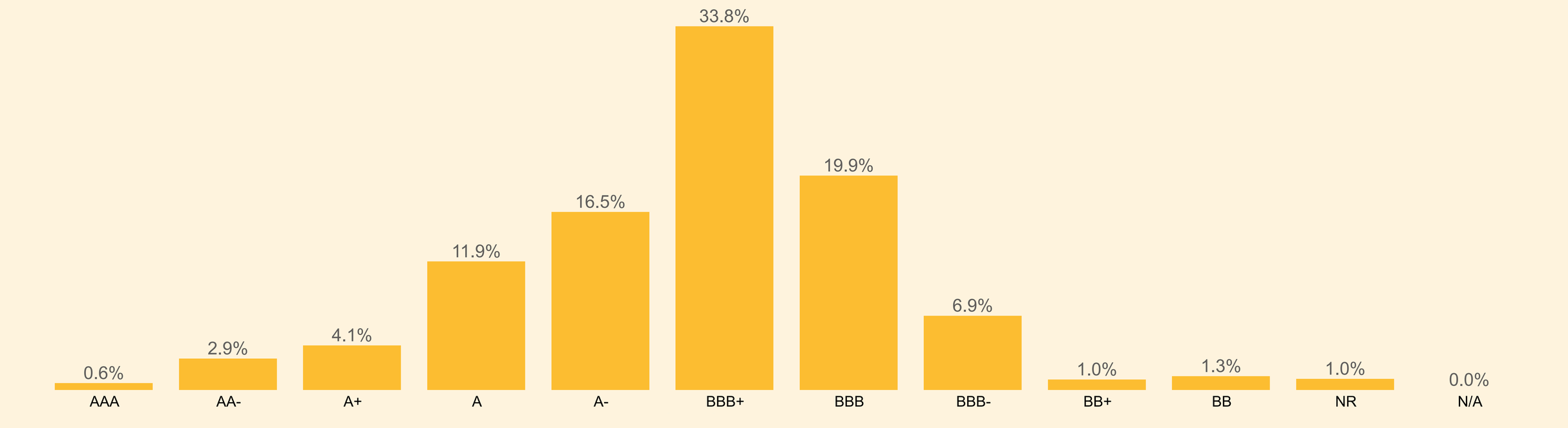
Asset Class Allocation (Top by Weight)



Country Allocation (Top by Weight)



Ratings Breakdown - Fixed Income Exposure



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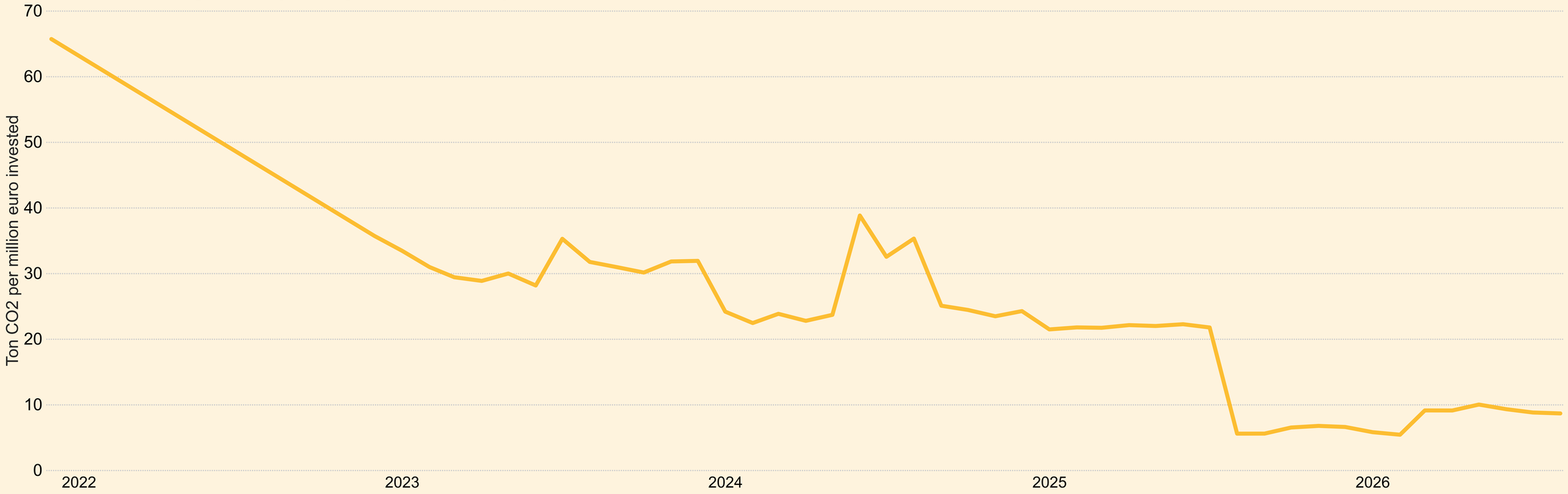
Carbon Footprint (Scope 1 and 2)



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.