



Fund Profile

Zwitserleven Credits Fonds invests predominately in corporate bonds of exchange listed companies of investment grade quality and denominated in euro. The fund invests at least 90% with a minimum average rating of BBB- and a maximum of 10% in assets with a lower average rating. The weighted average rating of the portfolio is at least BBB+. The fund consists of bonds issued by 40 or more different issuing entities. The fund promotes, among other, environmental or social characteristics and aims to at least match the return of the benchmark. All debtors and/or (fixed income) securities in the investment universe obtain an ESG-score. The ESG-score of the portfolio will always exceed the ESG-score of the benchmark.

Performance and risk characteristics

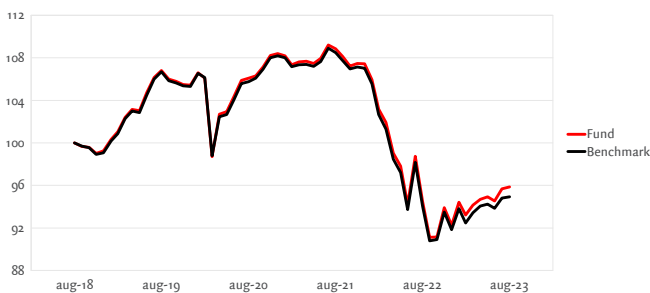
| | Fund | Benchmark |
|--------------------------|--------|-----------|
| Standard deviation 36m | 6,12% | 6,02% |
| Sharpe ratio 36m | -0,67 | -0,71 |
| Yield | 4,44% | 4,22% |
| Average rating | BBB+ | BBB+ |
| Modified Duration | 4,47 | |
| Green Bonds ² | 16,85% | |

Net Performance

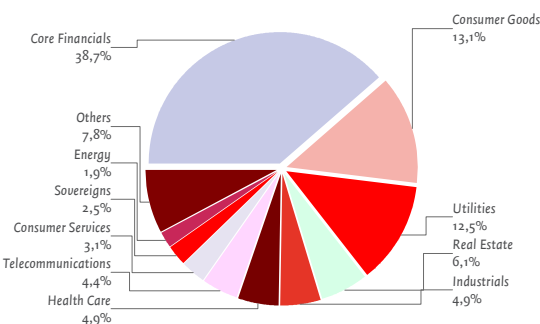
| | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| 1 month | 0,19% | 0,13% |
| 3 months | 0,98% | 0,73% |
| 12 months | 1,45% | 0,97% |
| 3 years, annualised ¹⁾ | -3,33% | -3,53% |
| 5 years, annualised ¹⁾ | -0,84% | -1,04% |
| 2023 | 3,89% | 3,35% |

| | 2018 | 2019 | 2020 | 2021 | 2022 |
|-----------|--------|-------|-------|--------|---------|
| Fund | -0,97% | 6,22% | 2,83% | -0,90% | -14,11% |
| Benchmark | -1,29% | 6,29% | 2,73% | -1,08% | -14,17% |

Price Index Fund



Sectors



Zwitserleven Credits Fonds is a sub-fund of Zwitserleven Institutionele Beleggingsfondsen. Cardano Asset Management N.V. (Cardano) is the fund manager. In its capacity as fund manager, Cardano is registered with the Netherlands Authority for the Financial Markets (AFM). The prospectus and Key Investor Information Document for this sub-fund are available via www.actiam.com/nl/fonds/informatie. This factsheet should not be regarded as investment advice. The value of your investment can fluctuate. Past performance is no guarantee of future returns. ¹⁾ Based on geometric mean values. ²⁾ The green bond percentage of the part of the fund that invests in bonds. ³⁾ The information Sustainability and Impact relates to data from last month. 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.

Key Information as of August 31st 2023

| | |
|------------------------|---|
| Investment Institution | Zwitserleven Institutionele 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% (2022) |
| Obtainable via | Insurance product Zwitserleven |
| Benchmark | iBoxx € Corporates Index (TR) |

Prices (Euro) and Facts

| | |
|------------------------------|-------------|
| Net Asset Value End of Month | 10,02 |
| Highest price 12 months | 10,02 |
| Lowest price 12 months | 9,38 |
| Fund size | 933.041.211 |
| Outstanding participations | 93.120.507 |
| Dividend paying | No |
| SFDR classification | 8 |

Fundamental Investment Principles (ESG-criteria)*



* Click the symbols for more information

Sustainability and Impact³



ESG-score
69



CO₂-uitsloot
38.000
in tonnen



Waternverbruik
1.000
in liter (x1000)

Instruments ESG-policy

(*Click the symbols for more information)



Issuers / ratings

| Debtors (top 5) | | Ratings | |
|--------------------------|-------|---------|-------|
| Bnp Paribas Sa | 2,84% | AAA | 5,7% |
| Germany | 2,49% | AA | 8,8% |
| Banco Santander Sa | 1,97% | A | 36,7% |
| Caixabank Sa | 1,85% | BBB | 47,3% |
| Banque Federative Du Cre | 1,79% | Others | 1,5% |

Maturity Date (%)

