

Asset Management  
March 31, 2024

# CSIF (Lux) Bond Corporate EUR DB EUR

## Fund information

Fixed income

**139'086'686**

Fund total net assets in EUR

Share class TNA, EUR <b>107'307'081</b>	Share class NAV, EUR <b>1'006.92</b>	Ongoing charges <sup>1</sup> <b>0.03%</b>
MTD (net) return <b>1.25%</b> Bench. 1.22%	QTD (net) return <b>0.50%</b> Bench. 0.47%	YTD (net) return <b>0.50%</b> Bench. 0.47%

## Fund details

Investment Manager	Credit Suisse Asset Management (Schweiz) AG, Index Solutions Team
Fund launch date	30.01.2018
Share class launch date	30.01.2018
Share class	DB
Share class currency	EUR
Distribution policy	Accumulating
Fund domicile	Luxembourg
Benchmark	Bloomberg Euro-Aggr. Corp. (TR)

## Investment Policy

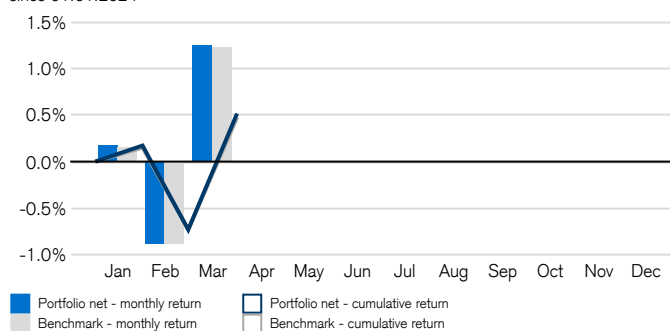
The fund is managed with an indexed method and is distinguished by broad diversification, low tracking errors, and low-cost management. The investment objective is to replicate the reference index as closely as possible and to minimize performance deviations from the benchmark. The Bloomberg Euro Aggregate Corporate Index is a broad-based benchmark that measures the investment grade, euro-denominated, fixed-rate corporate bond market.

The fund follows the exclusion recommendations of the Swiss Association for Responsible Investments ([www.svk-asir.ch](http://www.svk-asir.ch)). The recommendations affect issuers whose conduct or products violate the normative criteria of SVVK-ASIR, e.g. violations of international conventions or production of controversial weapons. This fund is not a sustainable fund and it does not integrate any environmental, social and governance (ESG) considerations into its investment process. The fund does not meet Credit Suisse Asset Management (CSAM) Sustainable Investing Policy, nor any specific client or investor sustainability preferences.

Investing involves risk including the risk of loss of capital. Past performance does not predict future returns. Neither simulated nor historical performance is a reliable indicator for current or future performance.

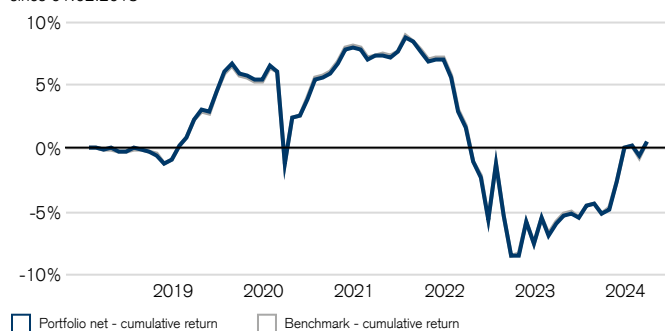
## Performance overview - monthly & cumulative

since 01.01.2024



## Performance overview - cumulative

since 01.02.2018



## Performance overview - monthly & YTD

since 01.01.2024, in %

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
Portfolio net	0.15	-0.89	1.25										0.50
Benchmark	0.14	-0.88	1.22										0.47
Relative net	0.02	-0.01	0.03										0.04

<sup>1</sup> If the currency of a financial product and/or its costs is different from your reference currency, the return and cost may increase or decrease as a result of currency fluctuations.

## Performance overview

since 01.02.2018, in %

	Rolling Returns		Annualized Returns			
	1 months	3 months	1 year	3 years	5 years	ITD
Portfolio net	1.25	0.50	6.99	-2.13	-0.33	0.09
Benchmark	1.22	0.47	6.82	-2.18	-0.33	0.08
<b>Relative net</b>	<b>0.03</b>	<b>0.04</b>	<b>0.17</b>	<b>0.06</b>	<b>0.00</b>	<b>0.01</b>

## Performance overview - yearly

since 01.02.2018, in %

	2018	2019	2020	2021	2022	2023	2024	ITD
Portfolio net	-1.02	6.41	2.52	-0.97	-13.63	8.31	0.50	0.54
Benchmark	-0.99	6.24	2.77	-0.97	-13.65	8.19	0.47	0.49
<b>Relative net</b>	<b>-0.03</b>	<b>0.17</b>	<b>-0.25</b>	<b>0.00</b>	<b>0.02</b>	<b>0.12</b>	<b>0.04</b>	<b>0.05</b>

## Asset breakdown by instrument currency

In % of total economic exposure

	Portfolio	Benchmark
EUR	100.00	99.89
ITL	-	0.11

## Risk overview - ex post

since 01.02.2018, in %

	Annualized risk, in %			
	1 year	3 years	5 years	ITD
Portfolio volatility	3.97	6.43	6.35	5.77
Benchmark volatility	3.92	6.42	6.32	5.74
<b>Tracking error</b>	<b>0.09</b>	<b>0.07</b>	<b>0.10</b>	<b>0.10</b>

## Asset breakdown by Bloomberg rating

In % of total economic exposure

	Portfolio	Benchmark
AAA	0.35	0.30
AA+	0.28	0.27
AA	1.16	1.08
AA-	6.61	6.96
A+	10.14	9.81
A	8.67	9.03
A-	21.91	21.24
BBB+	22.19	22.05
BBB	18.38	18.10
Others	10.31	11.17

## Asset breakdown by duration

In % of total economic exposure

	Portfolio	Benchmark
<1 year	0.64	0.97
1-3 years	33.46	33.82
3-5 years	29.73	29.26
5-7 years	19.25	19.30
7-10 years	13.57	13.08
>10 years	3.36	3.58

## Asset breakdown by Bloomberg sector

In % of total economic exposure

	Portfolio	Benchmark
Industrials	48.59	48.65
Financial Institutions	43.04	43.14
Utility	8.23	8.20
Cash	0.15	-

## Asset breakdown by risk country

In % of total economic exposure

	Portfolio	Benchmark
France	20.96	20.40
United States	16.60	16.30
Germany	13.38	13.41
United Kingdom	8.18	8.98
Italy	6.32	6.29
Others	34.56	34.63

## Potential Risks

The Fund's risk and reward profile does not reflect the risk inherent in future circumstances that differ from what the Fund has experienced in the recent past. This includes the following events which are rare but can have a large impact.

- Credit risk: Issuers of assets held by the Fund may not pay income or repay capital when due. The Fund's investments generally have low credit risk.
- Liquidity risk: Assets cannot necessarily be sold at limited cost in an adequately short timeframe. However, this Fund's investments should generally have good liquidity.
- Operational risk: Deficient processes, technical failures or catastrophic events may cause losses.
- Political and Legal risks: Investments are exposed to changes of rules and standards applied by a specific country. This includes restrictions on currency convertibility, the imposing of taxes or controls on transactions, the limitations of property rights or other legal risks.
- Sustainability risks: Sustainability risks are environmental, social or governance events or conditions can have a material negative effect on the return, depending on the relevant sector, industry and company exposure.

The product's investment objectives, risks, charges and expenses, as well as more complete information about the product, are provided in the prospectus (or relevant offering document), which should be read carefully before investing.

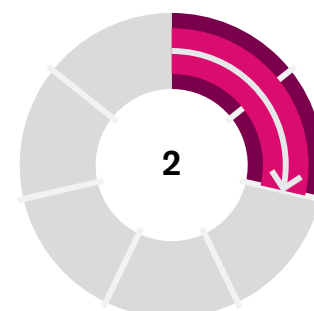
**Investors may lose part or all of their invested amount.**

**The full offering documentation including complete information on risks may be obtained free of charge from a Credit Suisse client advisor, representative, or, where applicable, via Fundsearch ([credit-suisse.com/fundsearch](https://credit-suisse.com/fundsearch)).**

**The investment promoted in this marketing material concerns the acquisition of units or shares in a fund and not of any underlying assets. The underlying assets are owned by the fund only.**

## Risk profile<sup>2</sup>

PRIIP SRI



Larger values (up to 7) indicate higher risk while lower values (up to 1) indicate lower risk.

## Top 10 positions

In % of total economic exposure

Instrument Name <sup>3</sup>	ISIN	Coupon p.a.	Maturity date	Weight
SOCIETE GENERALE SA	FR0013430733	0.88%	01.07.2026	0.20%
JPMORGAN CHASE & CO	XS1615079974	1.64%	18.05.2028	0.17%
UBS GROUP AG	CH1214797172	7.75%	01.03.2029	0.17%
UBS GROUP AG	CH1255915014	4.75%	17.03.2032	0.15%
NATIONWIDE BUILDING SOCIETY	XS2710354544	4.50%	01.11.2026	0.15%
GOLDMAN SACHS GROUP INC/THE	XS1458408561	1.63%	27.07.2026	0.15%
BANCO SANTANDER SA	XS2743029840	3.75%	09.01.2034	0.15%
CREDIT MUTUEL ARKEA	FR001400CQ85	3.38%	19.09.2027	0.15%
GIVAUDAN FINANCE EUROPE BV	XS2715302001	4.13%	28.11.2033	0.15%
UBS GROUP AG	CH1194000340	2.75%	15.06.2027	0.14%

## Top 10 issuers

In % of total economic exposure

Issuer name <sup>3</sup>	Weight
BANQUE FEDERATIVE DU CREDIT	1.74%
BNP PARIBAS SA	1.59%
CREDIT AGRICOLE SA	1.31%
BPCE SA	1.26%
SOCIETE GENERALE SA	1.17%
ING GROEP NV	1.13%
BANCO SANTANDER SA	1.10%
UBS GROUP AG	1.03%
VOLKSWAGEN INTERNATIONAL FIN NV	1.00%
CAIXABANK SA	0.92%

## Key risk figures

	Portfolio	Benchmark		Portfolio	Benchmark
Percentage of top 10 positions	1.57%	0.97%	Number of securities	1'480	3'667
Modified duration	4.49	4.47	Linear weighted average credit rating	BBB+	BBB+
Yield to worst	3.65%	3.65%			

## Risk overview - ex post

	3 years Portfolio	5 years Portfolio
Beta	1.00	1.00

<sup>2</sup> The risk indicator assumes you keep the Product for 5 years. The actual risk can vary significantly if you redeem at an early stage and you may get back less. The Summary Risk Indicator is a guide to the level of risk of this Product compared to other products. It shows how likely it is that the Product will lose money because of movements in the markets. Be aware of currency risk if your reference currency differs from the currency of the Product. You may receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. Investors shall note that the Product may be exposed to further risks such as operational, counterparty, political, sustainability and legal risks that are not included in the Summary Risk Indicator. This Product does not include any protection from future market performance so you could lose some or all of your investment.

<sup>3</sup> The individual entities and/or instruments mentioned on this page are meant for illustration purposes only and are not intended as a solicitation or an offer to buy or sell any interest or any investment.

Key identifiers

Instrument Name	CSIF (Lux) Bond Corporate EUR DB EUR
ISIN	LU1479966837
Valor no.	33667269
Bloomberg ticker	CSCBDBE LX
Benchmark	Bloomberg Euro-Aggr. Corp. (TR)
Benchmark Bloomberg ticker	LECPTREU
Other share classes	LU1479966837, LU1479968452, LU2396119740

Key facts

Fund management company	Credit Suisse Fund Management S.A.
UCITS	Yes
Fund of funds	No
SFDR Classification	Article 6
Accounting year end	31. December
Securities lending	Yes
Subscription notice period	daily
Subscription settlement period	T + 2
Redemption notice period	daily
Redemption settlement period	T + 2
Subscription spread (remains within the fund)	0.40%
Redemption spread (remains within the fund)	0.00%
Cut-off time	14:00 CET

## Glossary

Accumulating	Indicates a regular reinvestment of the dividends received in the portfolio itself
Beta	A measure of the volatility, or systematic risk, of a single security or fund in comparison to the market as a whole.
Distribution policy	Indicates whether the fund distributes or reinvests the dividends received from underlying securities (Accumulating)
Ex post	Refers to metrics based on historical data
ITD	Inception-to-date
MTD	Month-to-date
NAV	Net Asset Value
Ongoing Charges	The calculation of the ongoing charge is based on the Committee of European Securities Regulators/10-674 Directive. For a maximum of 12 months from fund fiscal year end and since inception, the ongoing charges figure is based on estimated expenses. After that, the ongoing charges correspond to the TER of the last annual report. It excludes performance fees and portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling shares/units in another collective investment undertaking.
QTD	Quarter-to-date
Rating	A measure of creditworthiness of a financial instrument (e.g. bond) or their issuer (e.g. corporate or sovereign). They are published by credit rating agencies and can be combined into a single representative metric.
Sustainable Finance Disclosure Regulation (SFDR)	Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector
TNA	Total Net Assets
Tracking error	Measure of the deviation of the return of a fund compared to the return of a benchmark over a fixed period of time.
YTD	Year-to-date

## Warning statements

Asset breakdown	Indicative allocation may change over time. All holdings are shown strictly for information purposes only and do not constitute investment recommendations of Credit Suisse. Please note that this does not constitute an offer or a solicitation to buy or sell any interest or any investment.
Performance start date	Performance calculation and presentation start with the first full month of an invested strategy. This can lead to a difference in launch and performance start dates.
PRIIP SRI	The Summary Risk Indicator is a guide to the level of risk of this Product compared to other products. It shows how likely it is that the Product will lose money because of movements in the markets.
Yield to maturity/Yield to worst	The shown yield to maturity/yield to worst is calculated as of 31.03.2024 and does not take into account costs, changes in the portfolio, market fluctuations and potential defaults. The yield to maturity / yield to worst is an indication only and is subject to change.

**Want to learn more?**

Visit: <https://credit-suisse.com/fundsearch>

## Important information

Source: Credit Suisse, unless otherwise specified

This material constitutes marketing material of Credit Suisse AG and/or its affiliates (hereafter "CS").

This material does not constitute or form part of an offer or invitation to issue or sell, or of a solicitation of an offer to subscribe or buy, any securities or other financial instruments, or enter into any other financial transaction, nor does it constitute an inducement or incitement to participate in any product, offering or investment.

This marketing material is not a contractually binding document or an information document required by any legislative provision.

Nothing in this material constitutes investment research or investment advice and may not be relied upon. It is not tailored to your individual circumstances, or otherwise constitutes a personal recommendation, and is not sufficient to take an investment decision.

The information and views expressed herein are those of CS at the time of writing and are subject to change at any time without notice. They are derived from sources believed to be reliable.

CS provides no guarantee with regard to the content and completeness of the information and where legally possible does not accept any liability for losses that might arise from making use of the information. If nothing is indicated to the contrary, all figures are unaudited. The information provided herein is for the exclusive use of the recipient.

The information provided in this material may change after the date of this material without notice and CS has no obligation to update the information.

This material may contain information that is licensed and/or protected under intellectual property rights of the licensors and property right holders. Nothing in this material shall be construed to impose any liability on the licensors or property right holders. Unauthorised copying of the information of the licensors or property right holders is strictly prohibited.

The full offering documentation including, the prospectus or offering memorandum, the Key Investor Information Document (KIID), the Key Information Document (KID), the fund rules, as well as the annual and bi-annual reports ("Full offering documentation"), as the case may be, may be obtained free of charge in one of the languages listed below from the legal entity/entities indicated below and where available via FundSearch ([credit-suisse.com/fundsearch](https://credit-suisse.com/fundsearch)).

Information on your local distributors, representatives, information agent, paying agent, if any, and your local contacts in respect of the investment product(s) can be found below.

The only legally binding terms of any investment product described in this material, including risk considerations, objectives, charges and expenses are set forth in the prospectus, offering memorandum, subscription documents, fund contract and/or any other fund governing documents.

For a full description of the features of the products mentioned in this material as well as a full description of the opportunities, risks, and costs associated with the respective products, please refer to the relevant underlying securities prospectuses, sales prospectuses, or other additional product documents, which we will be pleased to provide to you at any time upon request.

The investment promoted in this marketing material concerns the acquisition of units or shares in a fund and not of any underlying assets. The underlying assets are owned by the fund only.

This material may not be forwarded or distributed to any other person and may not be reproduced. Any forwarding, distribution or reproduction is unauthorized and may result in a violation of the U.S. Securities Act of 1933, as amended (the "Securities Act"). The securities referred to herein have not been, and will not be, registered under the Securities Act, or the securities laws of any states of the United States and, subject to certain exceptions, the securities may not be offered, pledged, sold or otherwise transferred within the United States or to, or for the benefit or account of, U.S. persons.

In addition, there may be conflicts of interest with regard to the investment.

In connection with the provision of services, Credit Suisse AG and/or its affiliates may pay third parties or receive from third parties, as part of their fee or otherwise, a one-time or recurring fee (e.g., issuing commissions, placement commissions or trailer fees).

Prospective investors should independently and carefully assess (with their tax, legal and financial advisers) the specific risks described in available materials, and applicable legal, regulatory, credit, tax and accounting consequences prior to making any investment decision.

The alternative investment fund manager or the (UCITS) management company, as applicable, may decide to terminate local arrangements for the marketing of the shares/units of a fund, including terminating registrations or notifications with the local supervisory authority.

A summary of investor rights for investing into European Economic Area domiciled investment funds managed or sponsored by Credit Suisse Asset Management can be obtained in English via [www.credit-suisse.com/am/regulatory-information](https://www.credit-suisse.com/am/regulatory-information), local laws relating to investor rights may apply.

## Spain

**Regulator / Supervisor legal entity:** Comisión Nacional del Mercado de Valores ("CNMV"), Edison, 4, 28006 Madrid Spain, Tel: 34 91 585 15 00, Website: [www.cnmv.es](https://www.cnmv.es)

**Distributor - if this material is distributed by:** Credit Suisse AG, Sucursal en España, Calle Ayala 42, 28001 Madrid, España

\* Legal entity, from which the full offering documentation, the key investor information document (KIID), the fund rules, as well as the annual and bi-annual reports, if any, may be obtained free of charge.

**Language versions available:** English, German, French or Italian