

Risk profile (SRRI) <sup>1)</sup>

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## Credit Suisse (Lux) Fixed Maturity Bond Fund 2024 S-V

a subfund of CS Investment Funds 3 - Class AH SGD

### Investment policy

The main objective of the fund is to offer yield pickup by investing in USD-denominated corporate and quasi-sovereign bonds from Asia, emerging markets (non-Asian countries), and developed markets with a final maturity on September 30, 2024.

### Fund facts

#### Fund manager

Credit Suisse Asset Management (Singapore) Limited,  
Jeffrey Lau, Peijiao Yu

#### Fund manager since

13.01.2020, 13.01.2020, 13.01.2020

**Location** Singapore, Hong Kong, Singapore

**Management company** Credit Suisse Fund Management

**company** S.A.

**Fund domicile** Luxembourg

**Fund currency** USD

**Close of financial year** 30. Sep

**Total net assets (in millions)** 457,28

**Inception date** 13.01.2020

**Management fee p.a.** 0,60%

**Ongoing charge** 0,89%

**Benchmark (BM)** No Benchmark

**Swinging single pricing (SSP) <sup>4)</sup>** Yes

**Unit class** Category AH

**(distribution)**

**Unit class currency** SGD

**ISIN number** LU2062500462

**Bloomberg ticker** CSF24HS LX

**Net Asset Value** 97,91

**Last distribution** 03.08.2021

**Distribution value** 0,70

**Redemptions** Daily

4) For more details, please refer to the relevant chapter "Net Asset Value" of the Fund's prospectus.

### Duration and yield

	Fund
Yield to maturity in % <sup>3)</sup>	4,85
Average remaining term to maturity in years	2,31
Modified duration in years	2,09

\*The shown yield to maturity is calculated as of 30.09.2021 and does not take into account costs, changes in the portfolio, market fluctuations and potential defaults. The yield to maturity is an indication only and is subject to change.

### Fund statistics

	1 year	3 years
Annualized volatility in %	2,52	-
Maximum drawdown in % <sup>5)</sup>	-2,09	-

5) Maximum drawdown is the most negative cumulative return over a given time period.

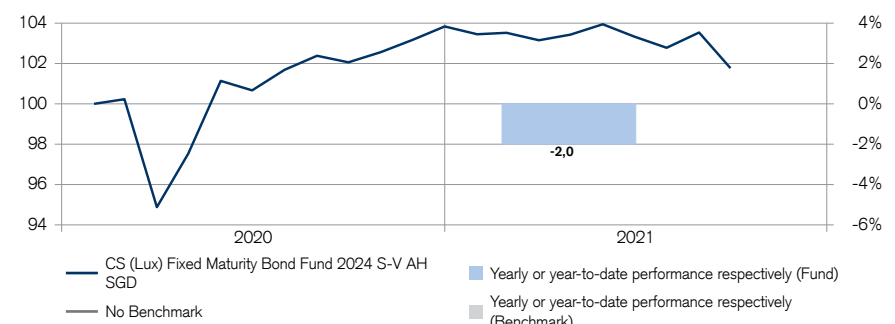
### Number of holdings

Fund	225
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### Payout details

Frequency	Quarterly
Payout months	February, May, August, November
First Coupon	06 August 2020
Last Coupon	08 August 2024
Target Payout	2.8% p.a.

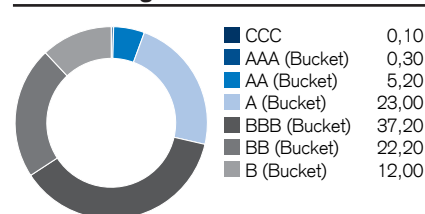
### Net performance in SGD (rebased to 100) and yearly performance <sup>2)</sup>



### Net performance in SGD <sup>2)</sup>

	1 month	3 months	YTD	1 year	3 years	5 years
Fund	-1,71	-1,52	-1,99	-0,28	-	-

### Credit ratings in %

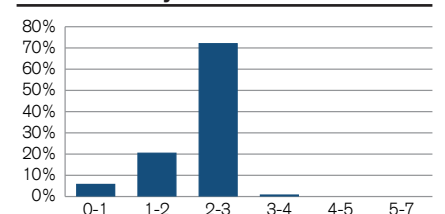


Default Probability Weighted Average Credit

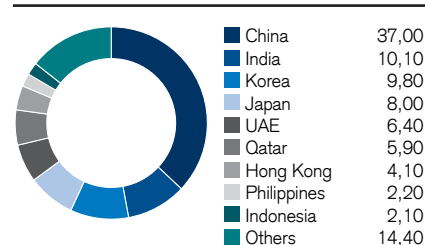
Rating = BB+

Linear Weighted Average Credit Rating = BBB-

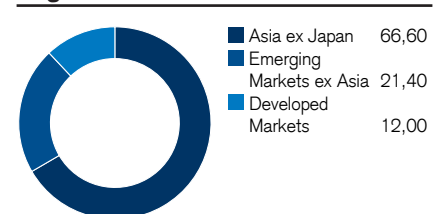
### Maturities in years



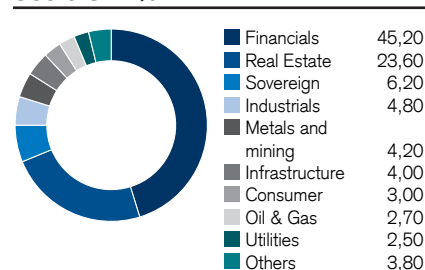
### Countries in %



### Regions in %



### Sectors in %



### Top 10 holdings in %

Position	Maturity	as % of assets
Rural Electrification	25.07.24	1,77
Eastern and Southern Africa	23.05.24	1,73
Black Sea Trade and Development	25.06.24	1,70
Bank Mandiri	11.04.24	1,53
Africa Finance	13.04.24	1,50
QIB Sukuk	26.03.24	1,50
ABQ Finance Ltd	24.09.24	1,49
Bank of Baroda	04.04.24	1,46
Rakfunding Cayman	09.04.24	1,43
African Export-Import	20.06.24	1,42
<b>Total</b>		<b>15,53</b>

1) The calculation of the risk indicator is based on the CESR/10-673 Directive. The risk indicator is based on historic and partly simulated data; it cannot be used to predict future developments. The classification of the Fund may change in future and does not represent a guarantee. A classification into category 1 is not a risk-free investment either.

2) Historical performance indications and financial market scenarios are not reliable indicators of current or future performance. The performance data does not take into account the commissions and costs incurred on the issue and redemption of fund units.

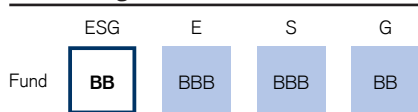
Asset Allocation presented on this page may change over time.

3) The portfolio return takes into account currency hedging, whereas the benchmark return shown here does not take currency hedging into account. Yield to Maturity calculated in share class currency.

# Credit Suisse (Lux) Fixed Maturity Bond Fund 2024 S-V

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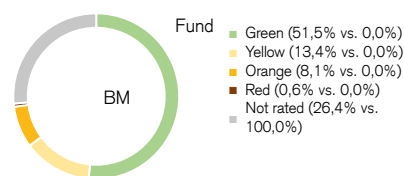
## ESG Rating <sup>6)</sup>



## ESG Breakdown <sup>9)</sup>

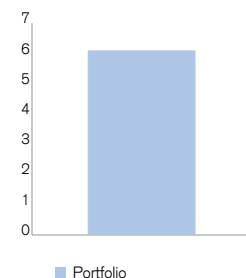
	Score
<b>Overall Score</b>	<b>3,8</b>
<b>Environment</b>	<b>4,3</b>
Climate Change	3,7
Env. Opportunities	4,8
Natural Capital	4,5
Pollution & Waste	4,3
<b>Social</b>	<b>4,3</b>
Human Capital	3,8
Product Liability	4,4
Social Opportunities	4,7
Stakeholder Opposition	5,2
<b>Governance</b>	<b>3,9</b>

## ESG Controversies Flag <sup>10)</sup>



## Low Carbon Transition Score <sup>12)</sup>

Portfolio: **6,1 / 0,0**



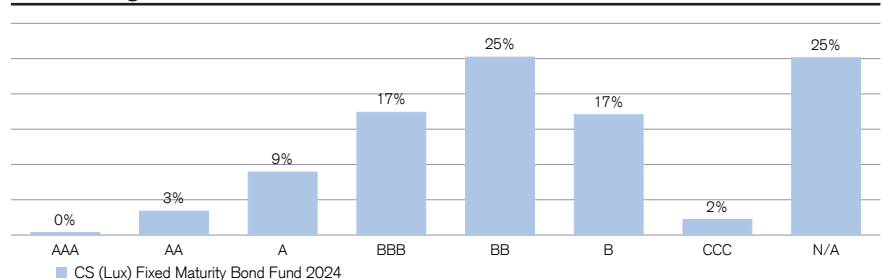
## Portfolio Summary <sup>7)</sup>

This fund promotes environmental, social and governance (ESG) characteristics (within the meaning of Art. 8 of Regulation (EU) 2019/2088). It applies the CSAM Sustainable Investing Policy ([www.credit-suisse.com/esg](http://www.credit-suisse.com/esg)) to combine the most material ESG factors with traditional financial analysis to calculate an ESG integrated credit rating, which serves as the basis for a bottom-up security selection process.

## Applied ESG Characteristics <sup>8)</sup>

- ☐ ESG Benchmark  
☒ ESG Integration  
☒ Exclusion Criteria  
☐ Proxy Voting  
☒ Engagement

## ESG Rating in Percent <sup>11)</sup>



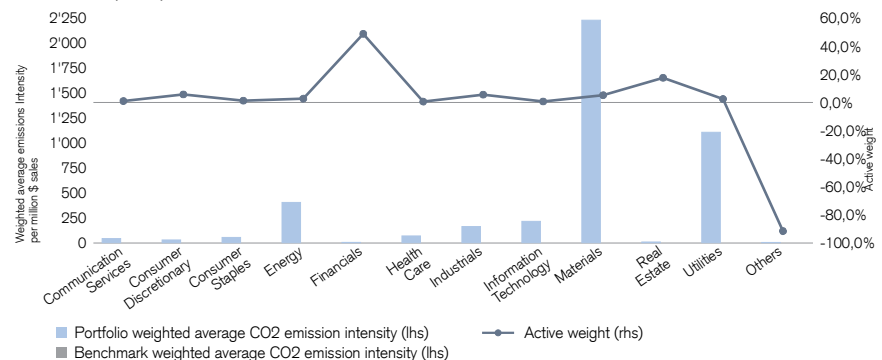
## Top 10 Holdings

Holding Name	Weight	ESG Rating	Cont.Flag	E	S	G
REC Limited	1,8%	B				
Eastern and Southern African Trade and Development Bank	1,7%	N/A				
Black Sea Trade and Development Bank	1,7%	N/A				
PT Bank Mandiri (Persero) Tbk	1,5%	BBB				
QIB Sukuk Ltd.	1,5%	B				
Africa Finance Corp.	1,5%	BB				
ABQ Finance Ltd.	1,5%	BB				
Bank of Baroda London Branch	1,5%	BBB				
Rakfunding Cayman Ltd.	1,4%	BBB				
African Export-Import Bank	1,4%	B				

## Carbon Emission Intensity <sup>13)</sup>

Tons CO2-equivalent emissions per \$m revenues

Portfolio: **152,6 / 0,0**



## Legend

6) ESG Rating which is provided by MSCI ESG, is measured on a scale from AAA (highest rating) to CCC (lowest rating). The rating is based on the underlying company's exposure to industry specific sustainability risks and their ability to mitigate those risks relative to their peers. The overall portfolio rating is calculated on an industry relative basis while the underlying individual E, S and G ratings are absolute. Hence, the overall rating cannot be seen as an average of the individual E, S and G ratings.

7) For more information on the applied norms-based exclusions please refer to: [www.svk-asir.ch](http://www.svk-asir.ch) © In the absence of suitable and/or liquid equity index futures on ESG indices, the Sub-Fund / Fund may use equity index futures, which refer to traditional indices (non-ESG) in order to reduce various risks, for efficient portfolio management and as a way to gain or reduce market exposure.

8) For further information on the methodology applied to assess the ESG characteristics of the investments, please refer to [www.msci.com/our-solutions/esg-investing/](http://www.msci.com/our-solutions/esg-investing/)

9) The Overall ESG Quality Score does not correspond directly to the presented underlying Environment, Social and Governance Pillar scores. The Pillar scores are derived on an absolute basis, while the Overall ESG Quality Score is adjusted to reflect the industry-specific level of sustainability risk exposure. Since Pillar scores are absolute, and Overall scores are relative, the first cannot be averaged to derive the latter. ESG Themes represent a break-down of individual E, S and G scores. All scores and its' components are rated on a scale of 0-10 (provided by MSCI), where 0 is very poor and 10 is very good.

10) ESG Controversies Flag is designed to provide timely and consistent assessments of ESG controversies involving publicly traded companies and fixed income issuers. A controversy case is typically a one-off event such as an environmental oil spill, an accident, or allegations such as safety issues in a production facility. The colour indicator, which spans from red to green, indicates the most severe involvement (red) to the least involved (green) in any controversies. The grey colour indicates where data is unavailable.

11) ESG Ratings represents the ESG Rating breakdown in percentage in an absolute view or relative to a benchmark.

12) Low Carbon Transition Score is based on a multi-dimensional risks and opportunities assessment and considers both predominant and secondary risks a company faces. The scale ranges from 0-10 (with 10 representing a potential leader) and is industry agnostic and represents an absolute assessment of a company's position vis-à-vis the transition. On a portfolio level, individual scores are aggregated and compared to the benchmark (if existent).

13) Carbon Intensities compares the weighted average emissions intensity per million \$ sales (broken down by GICS sector) between the portfolio and the benchmark. It also displays active GICS sector weights.

## 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. Part of the Fund's investments may have considerable credit risk.
- Liquidity risk: Assets cannot necessarily be sold at limited cost in an adequately short timeframe. The Fund's investments may be prone to limited liquidity. The Fund will endeavor to mitigate this risk by various measures.
- Counterparty risk: Bankruptcy or insolvency of the Fund's derivative counterparties may lead to payment or delivery default.
- 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. Investments in less developed financial markets may expose the Fund to increased operational, legal and political risk.
- Sustainability risks: Sustainability risks are environmental, social or governance events or conditions that 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.

Data sources as of September 30, 2021: Credit Suisse, otherwise specified.

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<https://www.cnmv.es/>

\*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.