

Credit Suisse (Lux) Portfolio Fund Yield EUR

a subfund of CS Investment Funds 12 - Class IB EUR

Investment policy

The aim of the fund is to achieve an appropriate return in EUR by taking advantage of the possibilities for international diversification. The fund invests worldwide in fixed and variable rate securities as well as in equities and equity-type securities. Fixed and variable rate securities account for at least 35% of the net assets of the fund at any given time. In addition, money market instruments may be held on an ancillary basis. The fund may also invest a maximum of 20% in alternative investments.

Fund facts

Fund manager

CREDIT SUISSE (ITALY) S.P.A., Credit Suisse Asset Management (Schweiz) AG, Urs Hiller, Francesco Spadaccia, Gerhard Werginz

Fund manager since

01.07.2020, 30.10.1998, 01.07.2020, 01.04.2017

Location Zurich

Management company Credit Suisse Fund Management S.A.

Fund domicile Luxembourg

Fund currency EUR

Close of financial year 31. Mar

Total net assets (in millions) 656,48

Inception date 04.09.2013

Management fee p.a. 0,60%

Ongoing charge 1,02%

Swinging single pricing (SSP) ²⁾ Yes

Unit class **Category IB**

(capital growth)

Unit class currency EUR

ISIN number LU0108838904

Bloomberg ticker CRSIEI LX

Net Asset Value 1'376,11

Last distribution -

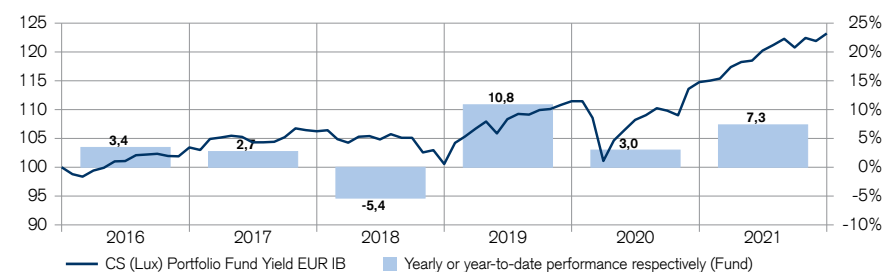
Distribution value -

Min. Init. Investm. Amount (in mill.) 3

Morningstar Rating as of 31.12.2021 ★★★★★

²⁾ For more details, please refer to the relevant chapter "Net Asset Value" of the Fund's prospectus.

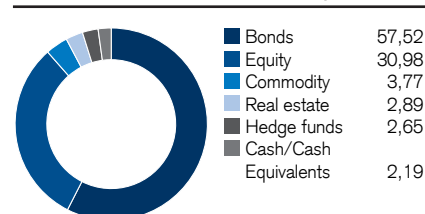
Net performance in EUR (rebased to 100) and yearly performance ¹⁾



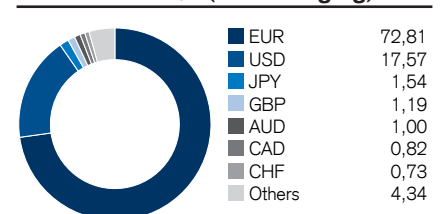
Net performance in EUR ¹⁾

	1 month	3 months	YTD	1 year	3 years	5 years
Fund	1,08	2,01	7,35	7,35	22,52	19,12

Allocation asset classes in %



Currencies in % (after hedging)



Asset allocation in %

	Cash/Cash Equivalents	Bonds	Equity	Alternatives	Total
Others	2,19	-	-	-	2,19
USA	-	11,28	8,78	-	20,06
Emerging Markets	-	10,15	3,44	-	13,59
Global	-	4,55	3,50	9,31	17,36
Asia Pacific	-	0,49	0,49	-	0,98
Euroland	-	30,52	11,86	-	42,38
Canada	-	0,53	0,52	-	1,05
UK	-	-	0,80	-	0,80
Japan	-	-	1,05	-	1,05
Switzerland	-	-	0,54	-	0,54
Total	2,19	57,52	30,98	9,31	100,00

Duration

Modified duration in years	4,65
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Allocation of bonds in %

Straight bonds	74,44
Emerging Market Bonds	17,65
High Yield Bonds	5,86
Convertibles	2,05

Fund statistics

	3 years	5 years
Annualised volatility in %	6,58	5,65
Maximum draw down in % ³⁾	-9,30	-9,30

³⁾ Maximum drawdown is the most negative cumulative return over a given time period.

Top 10 holdings in %

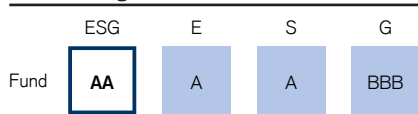
Position	as % of assets
Credit Suisse Commodity Allocation Fund	3,77
ASML Holding	1,31
Microsoft Corp	1,19
Italy BTP	1,12
US Treasury	0,98
BNP Paribas	0,95
Banco Santander	0,92
Rabobank	0,84
EDP Finance	0,81
Daimler AG	0,79
Total	12,68

based on a look-through

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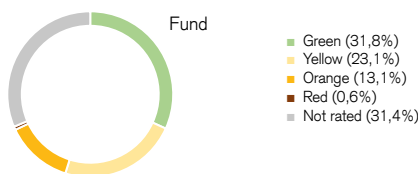
ESG Rating ⁴⁾



ESG Breakdown ⁷⁾

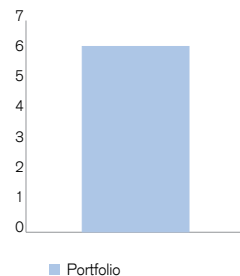
	Score
Overall Score	7,7
Environment	6,0
Climate Change	7,6
Env. Opportunities	5,7
Natural Capital	6,0
Pollution & Waste	5,6
Social	5,7
Human Capital	5,1
Product Liability	5,4
Social Opportunities	5,3
Stakeholder Opposition	6,6
Governance	5,6

ESG Controversies Flag ⁸⁾



Low Carbon Transition Score ¹⁰⁾

Portfolio: **6,2**



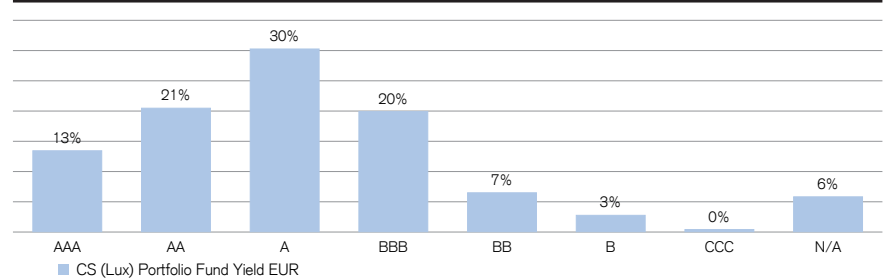
Portfolio Summary ⁵⁾

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). Based on research on material ESG factors and/or the classification of funds, ESG Factors are considered within the portfolio construction depending on the underlying asset class.

Applied ESG Characteristics ⁶⁾

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

ESG Rating in Percent ⁹⁾



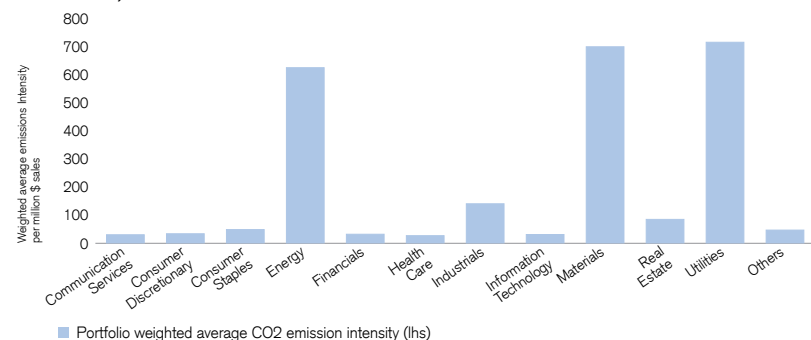
Top 10 Holdings

Holding Name	Weight	ESG Rating	Cont.Flag	E	S	G
ASML Holding NV	1,3%	AAA				
Microsoft Corporation	1,2%	AAA				
Italy	1,1%	BBB				
United States of America	1,0%	A				
BNP Paribas S.A.	0,9%	AA				
Banco Santander, S.A.	0,9%	AA				
Cooperatieve Rabobank UA	0,8%	A				
EDP Finance BV	0,8%	AAA				
Daimler AG	0,8%	A				
Spain	0,8%	BBB				

Carbon Emission Intensity ¹¹⁾

Tons CO2-equivalent emissions per \$m revenues

Portfolio: **149,7**



Legend

- 4) 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.
- 5) For more information on the applied norms-based exclusions please refer to: 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.
- 6) 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/
- 7) 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.
- 8) 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.
- 9) ESG Ratings represents the ESG Rating breakdown in percentage in an absolute view or relative to a benchmark.
- 10) 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).
- 11) 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. The Fund's investments generally have low 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 December 31, 2021: Credit Suisse, otherwise specified.

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*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.