

CSIF (Lux) Equity Emerging Markets Fundamental

 Risk profile (SRRI) ¹⁾

1	2	3	4	5	6	7
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Class QB EUR

Investment policy

The fund is managed with an indexed approach and is distinguished by its broad diversification, minimal tracking error, and cost-effective management. Strategy Indices deliberately deviate from market capitalization in their weighting in order to capture factor premiums or reduce the investment risk. FTSE RAFI Index constituents are weighted using a composite of fundamental factors (total cash dividends, free cash flow, total sales and book equity value). Consequently the indices are less prone to excessive concentration arising from market fads, which can result in over-exposure to individual companies, sectors or countries.

Fund facts

Fund manager

Credit Suisse Asset Management (Schweiz) AG,
 Index Solutions Team

Fund manager since	21.12.2018
Location	Zurich
Management company	Credit Suisse Fund Management S.A.
Fund domicile	Luxembourg
Fund currency	USD
Close of financial year	31. Dec
Total net assets (in millions)	22,45
Inception date	18.04.2016
Ongoing charge ³⁾	0,35%
Subscription spread (remains within the fund) in %	0,18
Redemption spread (remains within the fund) in %	0,27
Subscription / Redemption Cut-Off	15:00/15:00
Benchmark (BM)	FTSE RAFI Emerging (NR)
Benchmark (BM) Bloomberg Ticker	TFREMNU
Unit Class	Category QB (capital growth)
Unit class currency	EUR
ISIN number	LU1004511074
Bloomberg ticker	CSIEEBE LX
Net Asset Value	1'355,47
Redemptions	Daily
Sales registration:	Australia (Wholesale Clients), Austria, France, Germany, Great Britain, Ireland, Italy (Institutional Investors), Liechtenstein, Luxembourg, Netherlands, Singapore (Institutional Investors), Spain, Sweden, Switzerland

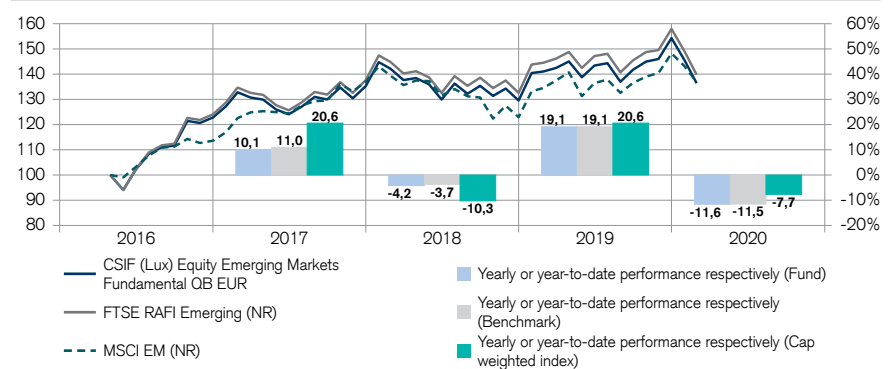
Fund Statistics

	1 year	3 years
Annualized volatility in %	14,31	12,73
Tracking Error (Ex post)	0,32	0,28
Beta	1,01	1,00

Number of holdings

Fund	350
Benchmark	359

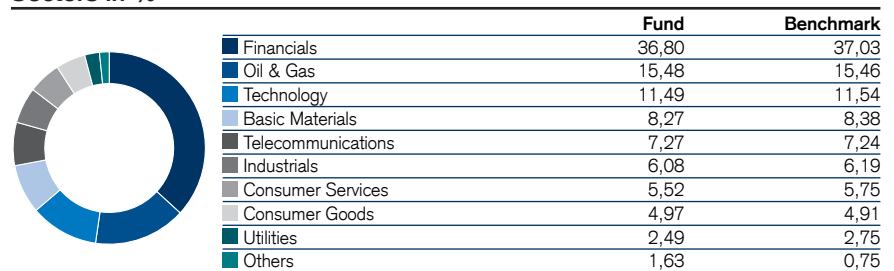
Net performance in EUR (rebased to 100) and yearly performance ²⁾



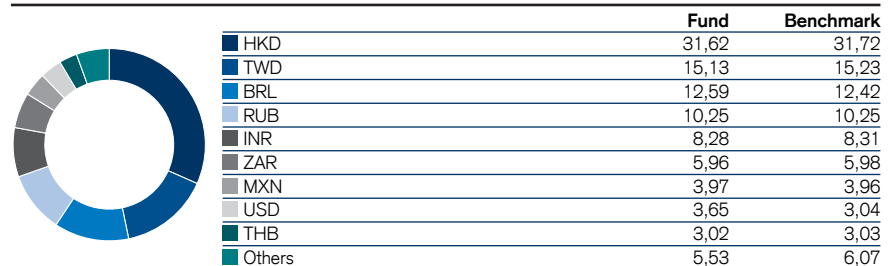
Net performance in EUR ²⁾

	1 month	3 months	YTD	1 year	3 years	5 years
Fund	-6,29	-6,58	-11,60	-3,29	2,71	-
FTSE RAFI Emerging (NR)	-6,27	-6,55	-11,52	-3,31	3,78	-
MSCI EM (NR) ⁴⁾	-4,43	-2,58	-7,69	1,71	11,63	-

Sectors in %



Currencies in %



Countries in %

	Fund	Benchmark
China	34,66	34,75
Taiwan	15,10	15,23
Brazil	12,42	12,42
Russia	10,36	10,25
India	8,26	8,31
South Africa	5,96	5,98
Mexico	3,95	3,96
Thailand	3,01	3,03
Turkey	2,09	2,09
Others	4,20	3,97

Top 10 holdings in %

Company	%
Taiwan Semiconductor Manufacturing Co Ltd	5,01
China Construction Bank	4,65
Industrial and Commercial BK China	3,18
NK Lukoil Pao	2,65
Bank of China Ltd	2,22
Gazprom	2,11
China Mobile	1,92
Sberbank Rossii	1,82
Vale	1,46
Itau Unibanco Holding SA	1,43
Total	26,43

1) The calculation of the risk indicator is based on the Committee of European Securities Regulators/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 no reliable indicators of future performance. The performance data do not take into account the commissions and costs incurred on the issue and redemption of fund units.

3) 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 December 31, 2018, the ongoing charges figure is based on estimated expenses. From December 2019, the ongoing charges figure is based on last year's expenses for the year ending December 2019. 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.

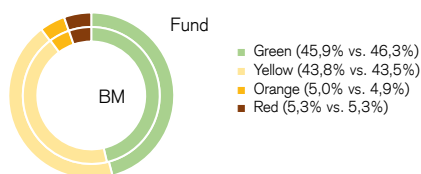
4) Official benchmark of the presented share class is FTSE RAFI Emerging (NR). MSCI EM (NR) is used for comparison purposes only.

Class QB EUR

ESG Rating vs Benchmark ⁵⁾

	ESG	E	S	G
Fund	BBB	BBB	BBB	BB
BM	BBB	BBB	BBB	BB

ESG Controversies Flag ⁷⁾



ESG Breakdown ⁹⁾

	Score
Overall Score	4,3
Environment	4,7
Climate Change	5,7
Env. Opportunities	4,1
Natural Capital	4,4
Pollution & Waste	3,8
Social	4,9
Human Capital	4,7
Product Liability	4,9
Social Opportunities	5,2
Stakeholder Opposition	7,4
Governance	3,9
Corporate Behavior	2,7
Corporate Governance	4,7

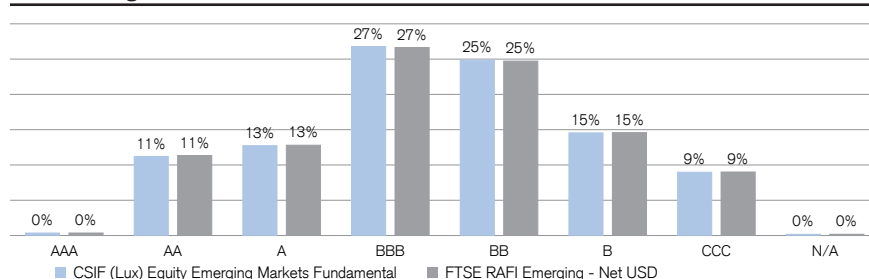
Portfolio Summary ⁶⁾

This fund does not invest in companies which are involved in the development or production of nuclear, biological, and chemical warfare agents, anti-personnel mines and cluster bombs according to the exclusion list from the Swiss Association for Responsible Investments (SVVK - ASIR).

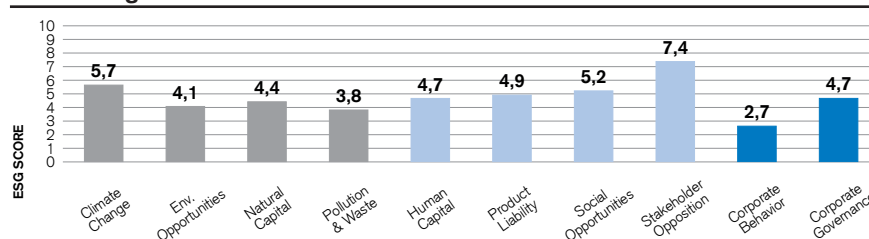
Applied ESG Characteristics

- ESG Benchmark
- ESG Reporting
- Exclusion Criteria
- ESG Integration
- Proxy Voting
- Engagement

ESG Rating in Percent vs Benchmark ⁸⁾



ESG Ratings Theme ⁹⁾



Top 10 Holdings

Holding Name	Weight	ESG Rating	Cont.Flag	E	S	G
TSMC	5,0%	AA	■	■	■	■
China Construction Bank Corporation	4,7%	BBB	■	■	■	■
Industrial and Commercial Bank of China Limited	3,2%	BB	■	■	■	■
Oil company LUKOIL PJSC	2,7%	BBB	■	■	■	■
Bank of China Limited	2,2%	BB	■	■	■	■
Public Joint-Stock Company Gazprom	2,1%	BBB	■	■	■	■
China Mobile Limited	1,9%	BB	■	■	■	■
Sberbank Russia OJSC	1,8%	BB	■	■	■	■
Vale S.A.	1,5%	CCC	■	■	■	■
Itau Unibanco Holding S.A.	1,4%	BBB	■	■	■	■

Legend

5) 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.

6) The SVVK-ASIR exclusions are applicable to in-house funds and products only. They do not apply to external funds and ETF's.

7) 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.

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

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.

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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.

- Liquidity risk: Assets cannot necessarily be sold at limited cost in an adequately short timeframe. Part of the Fund's investments may be prone to limited liquidity. The Fund will endeavor to mitigate this risk by various measures.
- 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.

This section is not exhaustive, for more risks, please refer to the Prospectus.

Exclusion of controversial weapons producers ¹⁰⁾

Credit Suisse Index Funds will no longer invest in companies which are involved in the development or production of nuclear, biological, and chemical warfare agents, anti-personnel mines and cluster bombs. Hence we position ourselves in line with the exclusion list from the Swiss Association for Responsible Investments (SVVK - ASIR). The tracking quality of our index funds remains broadly unchanged by these exclusions.

10) The exclusions of the Swiss association for responsible investments (SVVK-ASIR) apply only to in-house funds and products. External funds, ETFs, and futures are not included.

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Equities are subject to market forces and hence fluctuations in value, which are not entirely predictable. Emerging market investments usually result in higher risks such as political, economic, credit, exchange rate, market liquidity, legal, settlement, market, shareholder and creditor risks. Emerging markets are located in countries that possess one or more of the following characteristics: a certain degree of political instability, relatively unpredictable financial markets and economic growth patterns; a financial market that is still at the development stage or a weak economy.

CSIF (Lux) Equity Emerging Markets Fundamental QB EUR: This fund is domiciled in Luxembourg. The representative in Switzerland is Credit Suisse Funds AG, Zurich. The paying agent in Switzerland is Credit Suisse (Schweiz) AG, Zurich. The prospectus, the simplified prospectus and/or the Key Investor Information Document (KIID) and the annual and half-yearly reports may be obtained free of charge from the representative or from any branch of Credit Suisse AG in Switzerland.

Important information for investors in Spain

The fund CSIF (Lux) Equity Emerging Markets Fundamental QB EUR is registered at the Comisión Nacional del Mercado de Valores for distribution in Spain by registered distributors. The prospectus, the key investor information document or the document replacing it in the home country of the fund, the management regulations or bylaws and the annual and/or semi-annual reports are available free of charge from registered distributors, such as Credit Suisse International, Sucursal en España and/or Credit Suisse AG, Sucursal en España, with registered office at calle Ayala 42, 28001 Madrid, España. Investors should carefully read and analyze the mentioned documents, if necessary with the help of a professional advisor. In Spain, this material is distributed by CS AG, Sucursal en España.

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