CREDIT SUISSE

August 31, 2020
Spain

Risk profile (SRRI) [1]

1	**2**	3	4	5	6	7

CS (Lux) Fixed Maturity Bond Fund 2020 S-I

a subfund of CS Investment Funds 3 - Class IA USD

Investment policy

The main objective of the fund is to offer yield pickup by investing in USD-denominated corporate and quasi-sovereign bonds with a final maturity of up 30.09.2020.

Fund facts

Fund manager	Romeo Sakac
Fund manager since	28.09.2016
Location	Zurich
Management company	Credit Suisse Fund Management S.A.
Fund domicile	Luxembourg
Fund currency	USD
Close of financial year	30. Sep
Total net assets (in millions)	266,43
Inception date	28.09.2016
Management fee in % p.a.	0,30
TER (as of 30.09.2019) in %	0,51
Swinging single pricing (SSP) [4]	Yes

Unit Class	**Category IA (distribution)**
Unit class currency	USD
ISIN number	LU1457595525
Bloomberg ticker	CSFMBIA LX
Net Asset Value	1'019,43
Distribution Frequency	Semi-annually
Last distribution	05.05.2020
Distribution value	10,00
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 % [3]	0,64
Average remaining term to maturity in years	0,08
Modified duration in years	0,08

*The shown yield to maturity is calculated as of 31.08.2020 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 %	0,63	0,85
Maximum draw down in % [5]	-0,22	-0,49

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

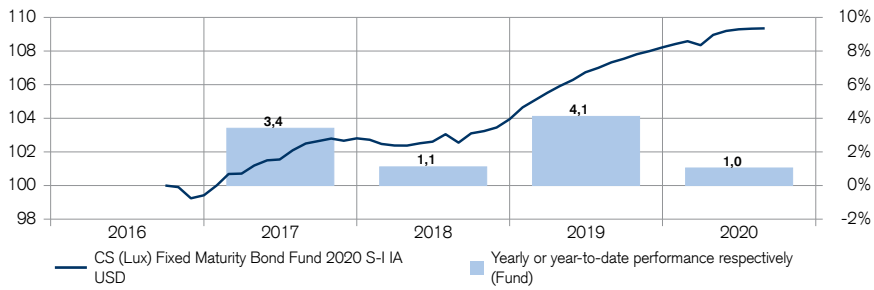
Currencies in %

	Fund
USD	100,00

Number of holdings

Fund	33

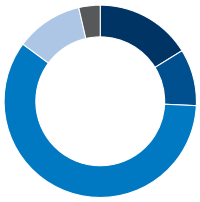
Net performance in USD (rebased to 100) and yearly performance [2]



Net performance in USD [2]

	1 month	**3 months**	**YTD**	**1 year**	**3 years**	**5 years**
Fund	0,02	0,14	1,04	1,88	6,68	-

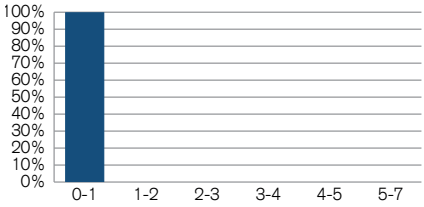
Credit Ratings in %



AAA	16,18
AA (Bucket)	9,54
A (Bucket)	59,41
BBB (Bucket)	11,28
BB (Bucket)	3,59

Linear Weighted Average Credit Rating = A+

Maturities in years

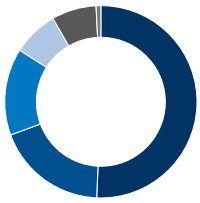


Countries in %



USA	10,97
Denmark	10,31
Supranational	9,33
Switzerland	7,98
Germany	7,61
Italy	7,61
United Arab Emirates	7,61
United Kingdom	6,26
Others	32,32

Regions in %



Europe	50,70
Supranational	18,70
North America	14,60
Asia	7,70
Middle East	7,50
Latin America	0,80

Sectors in %



Banks	53,20
Funds	9,54
Supranational organisations	9,33
Agency	5,13
Oil & Gas	4,57
Financial Services	3,81
Sovereign	3,81
Money Market	3,80
Industrials	2,33
Others	4,48

Top 10 holdings in %

Position	**Coupon %**	**Maturity**	**as % of assets**
UBS Group Funding	2,95	24.09.20	7,19
Eurasian Dev Bank	5,00	26.09.20	4,57
Abu Dhabi Commercial Bank	0,00	02.09.20	3,81
Asian Development Bank	0,00	21.09.20	3,81
Bank of Montreal	0,00	17.09.20	3,81
ENI Finance	0,00	02.09.20	3,81
First Abu Dhabi Bank	0,00	28.09.20	3,81
LBK Baden-W	0,00	28.09.20	3,81
LBK Hessen Thueringen	0,00	28.09.20	3,81
Skandinaviska Enskilda	0,00	28.09.20	3,81
Total			**42,24**

Indicate Payout Schedule [6]

Value Date	**04.05.2017**	**09.11.2017**	**04.05.2018**	**05.11.2018**	**09.05.2019**	**07.11.2019**	**07.05.2020**	**02.10.2020**
In %	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	*
In USD	10.00	10.00	10.00	10.00	10.00	10.00	10.00	*

*last coupon payment is part of the final payout proceeds.

6) The semi-annual distribution target amounts are not guaranteed. Dates are indicative only and might be subject to change.

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.

3) Yield to Maturity calculated in share class currency.

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 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.
- Event risk: In the case a trigger event occurs contingent capital is converted into equity or written down and thus may loose substantially in value.
- 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.

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.

Contact

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Data sources: Credit Suisse, otherwise specified.
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Investment principal on bonds can be eroded depending on sale price, market price or changes in redemption amounts. Care is required when investing in such instruments.
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Important information for investors in Spain
The fund CS (Lux) Fixed Maturity Bond Fund 2020 S-I IA USD 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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