



**GENERALI
INVESTMENTS**

March 2024
Fund Indicators as of 31.3.2024

Generali Premium Conservative Fund



Basic data

ISIN	IE00B4361325
Type	Bond
Currency	EUR
Domicil	Ireland
Asset Manager	Generali Investments CEE, investiční společnost, a.s.
Portfolio Manager	Martin Pecka
Auditor	KPMG Audit
Depository	SOCIÉTÉ GÉNÉRALE S.A
Fund inception	01.02.2010
Bloomberg code	GIPCOFE ID
Fund Size	24 925 747 EUR
Price	11,34 EUR
1 Year High	11,34 EUR
1 Year Low	10,96 EUR
Positions	55
Volatility (3Y p.a.)	1,02 %
Avg Rating	A-
Macaulay Duration of Bonds	1,32
Bonds Gross Yield to Maturity*	3,92 % p.a.
Fund classification according to SFDR**	Article 6

The performance so far is not a prediction of future yields and the investment may lead to a financial loss. Taxation of yields depends on the personal situation of each investor and may change in the future. In some cases, your yield may be increased or reduced as a result of exchange rate fluctuations. Investments into the funds represent a share, interest, credit, or even financial, economic and political risks, as well as a currency risk, derivative risk, settlement risk and insufficient liquidity risk. The value of securities issued by a fund with a summary risk indicator of 2 may have a high volatility. In case of funds domiciled in Ireland, the manager may decide to cancel the measures which were adopted for the purpose of offering. The real return for clients may differ from the nominal return, which may be significantly affected by the current level of inflation.

* Annual gross income of the bonds, including income from currency hedging (if implemented) calculated for one year.

** Fund classification according to Regulation (EU) 2019/2088 of the European Parliament and of the Council

Disclaimer

This is a promotional material. It is not an offer, public offer or offer to make an agreement. Before you make any final investment decision, please read the statute/prospect of the respective fund and key information for investors. In these documents, you can find detailed information including information about fees, risks and investment strategy in the English language; prospects of funds domiciled in Ireland are in the English language. These documents are available electronically at the website of Generali Investments CEE, investiční společnost, a.s. at www.generali-investments.en. Information about the aspects of sustainability in the sense of Regulation (EU) 2019/2088 are available at the same website, under section Social Responsibility and in the prospect/statute. Information about the investor's rights is in the English language in a document titled Company Information, which is available at the website under section "About", subsection "Funds". These documents are also available in a written form at the company's registered office or a place of contact and from the company's contractual partners. The fund has an active management unrelated to the reference index. Costs and fees stated in the statute/prospect and in the key information are used, among other things, to cover the costs of management and administration of the fund class, including any costs of public offering and promotion and they reduce the potential return on investment.

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Risk level (SRI)

1	2	3	4	5	6	7
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Minimal investment horizon

more than 1 Y

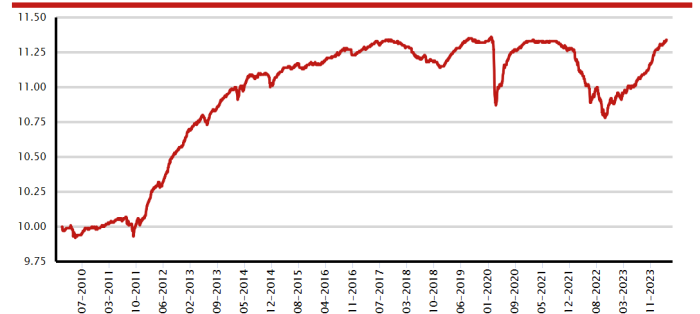
Investment Strategy

The Fund is suitable for all clients who prefer a lower risk and who are willing to invest their money for at least 1 year. The Fund makes investments primarily into government and corporate bonds with a low risk of value fluctuation. Expected rate of appreciation exceeds the level of savings accounts and term deposit products. The Fund is actively managed.



Martin Pecka
Portfolio Manager

Fund performance since inception



Source and calculations: Generali Investments CEE

Factsheet

Commodities

Equities

Mix

Bonds

Real Estate

Other

Fees and Expenses

Entry Fee	1,00 %
Exit Fee	0,00 %
Management Fee	0,70 %
Total Costs	1,02 %

Others

Min Investment	10 EUR
Valuation	Daily

Performance

	1 month	3 months	6 months	YTD	1 year	3 years	5 years	3 years p.a.	5 years p.a.
Fund	0,27 %	0,62 %	2,16 %	0,62 %	3,47 %	0,18 %	0,80 %	0,06 %	0,16 %
	Since Inception	Since Inception p.a.	2023	2022	2021	2020	2019		
Fund	13,40 %	0,89 %	3,58 %	-3,55 %	-0,44 %	0,00 %	1,61 %		

Top Holdings

Regional Allocation

United States of America	16,67 %
Czechia	10,81 %
Austria	7,53 %
Germany	6,89 %
Netherlands	6,60 %
Croatia	6,41 %
Romania	6,05 %

Asset Allocation

Corporate bonds	62,65 %
Government bonds	27,90 %
Finances	9,45 %

Sector Allocation

Banks	46,47 %
Sovereign	27,90 %
Auto Manufacturers	5,90 %
Electric	2,78 %
Oil&Gas	2,36 %
Diversified Finan Serv	1,91 %
Agriculture	1,19 %
Auto Parts&Equipment	1,00 %

Currency Allocation

EUR	93,36 %
CZK	5,97 %
USD	0,68 %
PLN	0,00 %

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Allocation by Rating

AA	8,02 %
A	31,43 %
BBB	51,09 %

Allocation by Maturity

0 - 1 year	47,31 %
1 - 3 years	33,88 %
3 - 5 years	7,18 %
5+ years	1,65 %
Variable bonds	9,98 %

Top Holdings	Currency	Weight (%)	Rating	Sector
AUSTRIA GB 1.65 21/10/2024	EUR	3.98 %	AA+	Sovereign
CITIGROUP 1.75 28/01/2025	EUR	3.94 %	BBB+	Banks
CESKA SPORITELNA 6.693/L+370 14/11/25 C24	EUR	3.73 %	BBB+	Banks
ROMANIA GB 3.625 24/4/2024 EUR	EUR	3.3 %	BBB-	Sovereign
CROATIA GOV 3 11/3/2025 EUR	EUR	3.18 %	BBB+	Sovereign
ING GROUP 1.125 14/02/2025	EUR	3.13 %	A-	Banks
GOLDMAN SACHS GROUP L+100 23/09/2027	EUR	2.84 %	BBB+	Banks
LLOYDS BANK L+78 21/6/2024	EUR	2.81 %	BBB+	Banks
VOLKSWAGEN FIN SERV 1.5 01/10/2024	EUR	2.78 %	BBB+	Auto Manufacturers
ENEL FIN INTL NV 0 17/06/2024	EUR	2.78 %	BBB	Electric
Total		32.49 %		

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