



Generali Premium Balanced Fund



Basic data

ISIN	IE00BGLNMD67
Type	Balanced
Currency	EUR
Domicil	Ireland
Asset Manager	Generali Investments CEE, investiční společnost, a.s.
Portfolio Manager	Daniel Kukačka
Auditor	KPMG Audit
Depository	SOCIÉTÉ GÉNÉRALE S.A
Fund inception	02.01.2014
Bloomberg code	GIPBAFE ID
Fund Size	32 924 454 EUR
Price	11,33 EUR
1 Year High	11,33 EUR
1 Year Low	10,36 EUR
Positions	81
Volatility (3Y p.a.)	5,87 %
Avg Rating	BB
Macaulay Duration of Bonds	2,42
Bonds Gross Yield to Maturity*	6,06 % 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 3 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

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Risk level (SRI)

1	2	3	4	5	6	7
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Minimal investment horizon



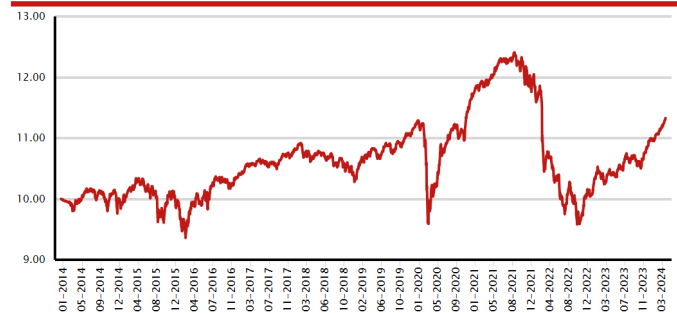
Investment Strategy

The Fund is one of the three profile funds. Its basic characteristic is that it can continuously change the weight of equity and bond components in the portfolio, thus allowing a fast response to changing conditions in the capital markets. The Fund is suitable for clients who seek a balanced proportion between yields and risk and who can afford to invest their money for at least 5 years. The portfolio of the Fund consists of the equity and bond components where in the neutral allocation the proportion of the equity component reaches about 40%. Equities are broadly diversified with respect to both regions and sectors. The bond component of the portfolio is a mix of corporate bonds with a higher yield potential, and government bonds with a lower risk. The average duration of the bond component of the portfolio does not exceed 7 years.



Daniel Kukačka
Portfolio Manager

Fund performance since inception



Source and calculations: Generali Investments CEE

Fees and Expenses

Entry Fee	1,80 - 3,00 %
Exit Fee	0,00 %
Management Fee	1,75 %
Total Costs	2,05 %

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	1,61 %	3,09 %	6,48 %	3,09 %	9,05 %	-4,79 %	5,59 %	-1,62 %	1,09 %
	Since Inception	Since Inception p.a.	2023	2022	2021	2020	2019		
Fund	13,30 %	1,23 %	9,14 %	-16,08 %	2,13 %	5,10 %	8,02 %		

Top Holdings

Regional Allocation of Equities

United States of America	8,93 %
Global Exposure	6,26 %
Germany	2,02 %
France	1,49 %
Kazakhstan	1,43 %
China	1,28 %
Spain	1,24 %

Sector Allocation of Equities

Internet	2,82 %
Oil&Gas	2,79 %
Banks	2,02 %
Agricultural commodities	1,92 %
Gold	1,82 %
Industrial metals	1,68 %
Index Fund	1,55 %
Auto Manufacturers	1,52 %

Asset Allocation

Corporate bonds	61,44 %
Equities	18,17 %
Finances	10,05 %
Commodities	6,97 %
Funds	3,37 %

Currency Allocation

USD	52,74%
EUR	42,14%
CZK	5,11%

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Allocation by Rating

BBB	9,01 %
BB	41,02 %
B	10,84 %
CCC	0,26 %

Allocation by Maturity

0 - 1 year	13,46 %
1 - 3 years	32,11 %
3 - 5 years	22,05 %
5+ years	2,04 %
Variable bonds	1,82 %

Market Capitalization (USD)

Large (50+ mld.)	46,65 %
Large (10-50 mld.)	15,37 %
Medium (5-10 mld.)	1,89 %
Small (0 - 5 mld.)	36,08 %

5 Top Holdings	Currency	Weight (%)	Country	Sector
GOLD BULLION SECURITIES LTD ETC	USD	1,82 %	Global Exposure	Commodity Fund
WT INDUSTRIAL METALS ETC	USD	1,68 %	Global Exposure	Commodity Fund
ISHARES WRLD MINIVOL ESG USDA ETF	EUR	1,55 %	United States of America	Equity Fund
ETFS AGRICULTURE	USD	1,20 %	Global Exposure	Commodity Fund
ISHARES MSCI EUROPE QUALITY DIVIDEND ESG UCITS ETF	EUR	1,11 %	United States of America	Equity Fund
		7,37 %		
5 Top Holdings			Rating	
SASOL 4.375 18/09/2026 C 26	USD	3,70 %	BB+	Chemicals
STILLWATER MINING CO 4 16/11/2026	USD	3,56 %	BB-	Mining
ENERGO PRO AS 8.5 04/02/2027 C24	USD	3,45 %	BB-	Energy-Alternate Sources
TURK SISE VE CAM FABRIKA 6.95 14/03/2026 C25	USD	3,38 %	B+	Housewares
MBANK 8.375/L+490 11/09/2027 C26	EUR	3,36 %	BB+	Banks
Total		17,46 %		

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