

# GENerali Investment Unit Solution Armonie

Data raport: 31-Dec-12

<b>Performanta</b>	1 luna	De la 1 Ianuarie	1 an	De la lansare
Randament net	3.56%	13.73%	13.73%	43.26%
Randament brut	1.95%	13.57%	13.57%	57.42%
Randament Benchmark	2.03%	9.35%	9.35%	32.81%
<b>Randament activ net</b>	<b>1.50%</b>	<b>4.00%</b>	<b>4.00%</b>	<b>7.86%</b>
<b>Randament activ brut</b>	<b>-0.09%</b>	<b>3.85%</b>	<b>3.85%</b>	<b>18.52%</b>

**Scaderea maxima** -26.25%

<b>Indicatori de risc</b>	Randament net	Randament brut
Deviatia standard lunara	1.81%	1.75%
Deviatia standard anualizata	6.27%	6.07%

**Asimetria randamentelor lunare** 1.04

<b>Semi-Deviatia standard</b>	Deviatia standard – valori sub medie	Deviatia standard - valori peste medie
Lunara	1.27%	1.29%
Anualizata	4.40%	4.48%

Potential de crestere 0.72%  
Rata potentialului de crestere 0.57

<b>Valoare la risc la o luna, 99% interval de incredere</b>	Metoda analitica	Metoda istorica
Valoare la risc	0.60	0.45
Valoare la risc (%)	4.21%	3.12%
Pierdere asteptata	4.81%	3.25%

Rata dobanzii fara risc - medie anuala 6.51%

<b>Rata Sharpe lunara</b>	Randament net	Randament brut
	0.03	0.08