

SCENARIJI USPJEŠNOSTI FONDOVA

Datum	Scenarij	OTP INDEKSNI		OTP MERIDIAN 20		OTP URAVNOTEŽENI		OTP ABSOLUTE		OTP START	OTP MULTI USD 3		OTP MULTI EUR 2026		OTP MULTI EUR 2027	
		1Y	RHP	1Y	RHP	1Y	RHP	1Y	RHP	RHP	1Y	RHP	1Y	RHP	1Y	RHP
31.12.2022	U uvjetima stresa	-21,43%	-22,98%	-18,58%	-16,17%	-13,93%	-12,95%	-19,35%	-9,28%	-0,39%						
	Nepovoljni	-17,19%	-0,72%	-17,69%	-2,00%	-13,38%	-4,33%	-5,64%	-0,32%	-0,21%						
	Umjereni	2,78%	3,03%	5,15%	3,69%	3,91%	1,85%	3,96%	2,51%	0,09%						
	Povoljni	38,04%	7,72%	33,75%	8,13%	24,76%	6,99%	15,91%	9,49%	1,68%						
31.1.2023	U uvjetima stresa	-56,14%	-23,53%	-43,51%	-16,14%	-27,02%	-12,95%	-24,45%	-9,27%	-1,21%						
	Nepovoljni	-17,19%	-1,08%	-17,69%	-2,00%	-13,38%	-4,49%	-9,80%	-3,38%	-0,22%						
	Umjereni	1,76%	2,60%	3,01%	2,75%	2,83%	1,07%	2,36%	1,97%	0,06%						
	Povoljni	38,04%	5,29%	33,75%	5,78%	24,76%	6,99%	15,91%	9,13%	0,68%						
28.2.2023	U uvjetima stresa	-56,11%	-23,70%	-43,54%	-16,23%	-27,03%	-12,95%	-24,45%	-9,27%	-1,23%						
	Nepovoljni	-17,19%	-0,72%	-17,69%	-2,00%	-13,38%	-4,33%	-9,80%	-3,28%	-0,34%						
	Umjereni	1,76%	2,60%	2,46%	2,67%	2,58%	0,97%	2,36%	1,83%	0,06%						
	Povoljni	38,04%	5,29%	33,75%	5,11%	24,76%	6,99%	15,91%	9,13%	0,68%						
31.3.2023	U uvjetima stresa	-31,38%	-23,53%	-22,58%	-16,14%	-17,81%	-12,95%	-22,45%	-9,18%	-1,23%						
	Nepovoljni	-17,19%	-0,72%	-17,69%	-2,00%	-13,38%	-4,33%	-9,80%	-3,13%	-0,34%						
	Umjereni	1,87%	2,69%	2,37%	2,67%	1,62%	0,96%	2,32%	1,69%	0,06%						
	Povoljni	38,04%	5,45%	33,75%	5,11%	24,76%	6,99%	15,91%	9,13%	0,68%						
30.4.2023	U uvjetima stresa	-31,32%	-23,70%	-20,10%	-16,23%	-17,23%	-8,79%	-22,46%	-8,92%	-1,23%						
	Nepovoljni	-17,19%	-0,72%	-17,69%	-2,00%	-13,38%	-4,33%	-9,80%	-2,99%	-0,34%						
	Umjereni	2,01%	2,76%	2,37%	2,67%	0,90%	0,59%	1,81%	1,49%	0,06%						
	Povoljni	38,04%	5,60%	33,75%	5,11%	24,76%	6,99%	15,91%	9,13%	0,68%						
31.5.2023	U uvjetima stresa	-31,33%	-23,70%	-19,11%	-16,23%	-17,23%	-8,62%	-21,99%	-8,77%	-1,23%						
	Nepovoljni	-17,19%	-0,72%	-17,69%	-2,00%	-13,38%	-4,33%	-9,80%	-3,29%	-0,34%						
	Umjereni	2,22%	2,86%	2,37%	2,67%	0,78%	0,36%	1,56%	1,47%	0,06%						
	Povoljni	38,04%	5,60%	33,75%	5,11%	24,76%	6,99%	15,91%	9,13%	0,68%						
30.6.2023	U uvjetima stresa	-31,33%	-23,53%	-18,73%	-16,15%	-17,23%	-8,30%	-21,66%	-8,70%	-0,92%						
	Nepovoljni	-17,19%	-0,72%	-17,69%	-2,00%	-13,38%	-4,33%	-9,80%	-3,10%	-0,34%						
	Umjereni	2,55%	2,86%	2,37%	2,67%	0,78%	0,35%	1,35%	1,40%	0,06%						
	Povoljni	38,04%	6,53%	33,75%	5,11%	24,76%	6,99%	15,91%	9,13%	0,68%						
31.7.2023	U uvjetima stresa	-31,34%	-23,70%	-18,73%	-16,23%	-17,23%	-8,30%	-21,66%	-8,70%	-0,66%						
	Nepovoljni	-17,19%	-0,72%	-17,69%	-2,00%	-13,38%	-4,33%	-9,80%	-2,89%	-0,34%						
	Umjereni	2,57%	2,87%	2,37%	2,67%	0,78%	0,20%	1,22%	1,26%	0,06%						
	Povoljni	38,04%	7,04%	33,75%	4,97%	24,76%	6,99%	15,91%	9,13%	0,68%						
31.8.2023	U uvjetima stresa	-31,30%	-23,70%	-18,74%	-16,23%	-17,23%	-8,30%	-21,65%	-8,70%	-0,66%						
	Nepovoljni	-17,19%	-0,72%	-17,69%	-2,00%	-13,38%	-4,33%	-9,80%	-3,32%	-0,34%						
	Umjereni	3,02%	2,90%	2,37%	2,67%	0,78%	-0,02%	1,03%	1,21%	0,06%						
	Povoljni	38,04%	7,50%	33,75%	4,97%	24,76%	6,99%	15,91%	8,88%	0,68%						
30.9.2023	U uvjetima stresa	-31,29%	-23,53%	-18,73%	-16,15%	-17,23%	-8,30%	-21,65%	-8,70%	-0,66%						
	Nepovoljni	-17,19%	-0,72%	-17,69%	-2,00%	-13,38%	-4,33%	-9,80%	-3,73%	-0,34%						
	Umjereni	3,02%	2,93%	2,37%	2,67%	0,78%	-0,05%	0,99%	1,16%	0,06%						
	Povoljni	38,04%	7,76%	33,75%	4,97%	24,76%	6,99%	15,91%	8,88%	0,68%						

SCENARIJI USPJEŠNOSTI FONDOVA

Datum	Scenarij	OTP INDEKSNI		OTP MERIDIAN 20		OTP URAVNOTEŽENI		OTP ABSOLUTE		OTP START	OTP MULTI USD 3		OTP MULTI EUR 2026		OTP MULTI EUR 2027	
		1Y	RHP	1Y	RHP	1Y	RHP	1Y	RHP	RHP	1Y	RHP	1Y	RHP	1Y	RHP
31.10.2023	U uvjetima stresa	-31,27%	-23,69%	-18,05%	-16,23%	-17,22%	-8,30%	-21,64%	-8,70%	-0,67%						
	Nepovoljni	-17,19%	-0,72%	-17,69%	-2,00%	-13,38%	-4,33%	-9,80%	-4,14%	-0,34%						
	Umjereni	3,02%	3,03%	2,37%	2,67%	0,78%	-0,06%	0,95%	1,09%	0,06%						
	Povoljni	38,04%	7,76%	33,75%	4,97%	24,76%	6,99%	15,91%	8,50%	0,59%						
30.11.2023	U uvjetima stresa	-31,29%	-23,70%	-18,06%	-16,23%	-16,71%	-8,30%	-20,20%	-8,70%	-0,67%						
	Nepovoljni	-17,19%	-0,72%	-17,69%	-2,00%	-13,38%	-4,33%	-9,80%	-3,48%	-0,34%						
	Umjereni	3,02%	3,10%	2,37%	2,67%	0,78%	-0,12%	0,87%	1,08%	0,06%						
	Povoljni	38,04%	8,37%	33,75%	4,97%	24,76%	6,99%	15,91%	8,50%	0,59%						
29.12.2023	U uvjetima stresa	-31,26%	-26,35%	-18,10%	-16,94%	-16,27%	-8,41%	-16,94%	-8,82%	-0,70%						
	Nepovoljni	-17,19%	-0,72%	-17,67%	-2,00%	-13,38%	-4,29%	-9,72%	-2,75%	-0,22%						
	Umjereni	3,03%	3,29%	2,39%	2,68%	0,90%	-0,39%	0,90%	1,07%	0,06%						
	Povoljni	38,04%	9,61%	33,78%	5,46%	23,34%	6,42%	15,91%	8,53%	0,59%						
31.1.2024	U uvjetima stresa	-31,25%	-26,35%	-18,11%	-16,94%	-13,38%	-8,41%	-15,79%	-8,82%	-0,70%						
	Nepovoljni	-17,19%	-0,72%	-17,67%	-2,00%	-13,38%	-4,29%	-9,72%	-2,54%	-0,22%						
	Umjereni	3,13%	3,52%	2,46%	2,75%	0,90%	-0,45%	0,90%	1,05%	0,06%						
	Povoljni	38,04%	10,46%	33,78%	5,53%	23,34%	6,42%	15,91%	7,51%	0,59%						
29.2.2024	U uvjetima stresa	-26,67%	-26,30%	-18,10%	-16,93%	-13,38%	-8,41%	-15,79%	-8,82%	-0,70%						
	Nepovoljni	-17,19%	-0,72%	-17,67%	-2,00%	-13,38%	-4,29%	-9,72%	-2,58%	-0,22%						
	Umjereni	3,41%	3,60%	3,01%	2,75%	0,90%	-0,49%	0,90%	0,94%	0,06%						
	Povoljni	38,04%	10,47%	33,78%	5,96%	23,34%	6,42%	15,91%	7,04%	0,59%						
29.3.2024	U uvjetima stresa	-26,67%	-26,30%	-18,13%	-16,94%	-13,38%	-8,41%	-15,79%	-8,82%	-0,70%						
	Nepovoljni	-17,19%	-0,72%	-17,67%	-2,00%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%						
	Umjereni	3,71%	3,66%	3,01%	2,89%	0,90%	-0,55%	0,90%	0,94%	0,06%						
	Povoljni	38,04%	11,34%	33,78%	6,02%	23,34%	5,55%	15,91%	6,46%	0,61%						
30.4.2024	U uvjetima stresa	-26,67%	-26,35%	-17,67%	-16,95%	-13,38%	-8,41%	-15,78%	-8,82%	-0,70%						
	Nepovoljni	-17,19%	-0,72%	-17,67%	-2,00%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%						
	Umjereni	4,46%	3,70%	3,01%	2,89%	0,90%	-0,59%	0,90%	0,92%	0,06%						
	Povoljni	38,04%	11,34%	33,78%	6,02%	23,34%	5,25%	14,45%	5,96%	0,64%						
31.5.2024	U uvjetima stresa	-26,68%	-26,40%	-17,67%	-16,96%	-13,38%	-8,41%	-15,78%	-8,82%	-0,70%						
	Nepovoljni	-17,19%	-0,72%	-17,67%	-2,00%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%						
	Umjereni	4,46%	3,70%	3,01%	2,89%	0,90%	-0,59%	0,90%	0,89%	0,06%						
	Povoljni	38,04%	11,34%	33,78%	6,02%	23,34%	5,25%	14,45%	5,10%	0,67%						
28.6.2024	U uvjetima stresa	-26,69%	-26,30%	-17,67%	-16,94%	-13,38%	-8,41%	-15,78%	-8,82%	-0,65%			-2,65%	-1,70%		
	Nepovoljni	-17,19%	-0,72%	-17,67%	-2,00%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%			-0,45%	-0,37%		
	Umjereni	4,46%	3,70%	3,01%	2,97%	0,90%	-0,59%	0,90%	0,84%	0,06%			0,00%	0,00%		
	Povoljni	38,04%	11,34%	33,78%	6,14%	23,34%	5,06%	14,45%	4,73%	0,67%			3,69%	1,88%		
31.7.2024	U uvjetima stresa	-26,68%	-26,30%	-17,67%	-16,94%	-13,38%	-8,41%	-15,78%	-8,82%	-0,47%			-2,61%	-1,70%		
	Nepovoljni	-17,19%	-0,72%	-17,67%	-2,00%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%			-0,45%	-0,37%		
	Umjereni	4,81%	3,77%	3,73%	3,03%	1,12%	-0,59%	0,90%	0,74%	0,06%			0,01%	0,01%		
	Povoljni	38,04%	11,34%	33,78%	6,33%	23,34%	5,06%	14,45%	4,48%	0,67%			3,69%	1,88%		

SCENARIJI USPJEŠNOSTI FONDOVA

Datum	Scenarij	OTP INDEKSNI		OTP MERIDIAN 20		OTP URAVNOTEŽENI		OTP ABSOLUTE		OTP START	OTP MULTI USD 3		OTP MULTI EUR 2026		OTP MULTI EUR 2027	
		1Y	RHP	1Y	RHP	1Y	RHP	1Y	RHP	RHP	1Y	RHP	1Y	RHP	1Y	RHP
30.8.2024	U uvjetima stresa	-26,40%	-26,30%	-18,43%	-16,94%	-13,38%	-8,45%	-15,79%	-8,83%	-0,47%			-2,62%	-1,72%		
	Nepovoljni	-17,19%	-0,72%	-17,67%	-2,00%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%			-0,45%	-0,37%		
	Umjereni	4,88%	3,77%	3,73%	3,03%	1,12%	-0,59%	0,90%	0,74%	0,06%			0,01%	0,01%		
	Povoljni	38,04%	11,34%	33,78%	6,46%	23,34%	5,06%	14,45%	3,97%	0,69%			3,69%	1,88%		
30.9.2024	U uvjetima stresa	-25,11%	-26,30%	-18,43%	-16,94%	-13,38%	-8,46%	-15,79%	-8,83%	-0,49%			-2,62%	-1,72%		
	Nepovoljni	-17,19%	-0,72%	-17,67%	-2,00%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%			-0,45%	-0,37%		
	Umjereni	5,47%	3,80%	4,03%	3,11%	1,62%	-0,59%	0,90%	0,59%	0,06%			0,01%	0,01%		
	Povoljni	38,04%	11,34%	33,78%	6,46%	23,34%	5,06%	14,45%	3,97%	0,69%			3,69%	1,88%		
31.10.2024	U uvjetima stresa	-25,12%	-26,26%	-18,43%	-16,93%	-13,38%	-8,45%	-13,96%	-8,83%	-1,35%			-2,62%	-1,72%		
	Nepovoljni	-17,19%	-0,72%	-17,67%	-2,00%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%			-0,45%	-0,37%		
	Umjereni	6,10%	3,98%	4,14%	3,29%	1,62%	-0,59%	0,90%	0,56%	0,06%			0,01%	0,02%		
	Povoljni	38,04%	11,34%	33,78%	6,46%	23,34%	5,06%	14,45%	3,97%	0,69%			3,69%	1,88%		
29.11.2024	U uvjetima stresa	-25,13%	-26,31%	-18,44%	-16,94%	-13,38%	-8,46%	-13,84%	-8,83%	-1,35%			-2,57%	-1,72%		
	Nepovoljni	-17,19%	-0,72%	-17,67%	-2,00%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%			-0,45%	-0,37%		
	Umjereni	6,65%	3,98%	4,18%	3,38%	1,75%	-0,59%	0,90%	0,56%	0,06%			0,02%	0,03%		
	Povoljni	38,04%	11,34%	33,78%	6,60%	23,34%	5,06%	14,45%	3,87%	0,69%			3,69%	1,88%		
31.12.2024	U uvjetima stresa	-25,13%	-16,01%	-18,44%	-11,54%	-13,38%	-8,25%	-13,83%	-8,59%	-1,35%			-2,57%	-1,72%		
	Nepovoljni	-17,19%	-0,72%	-17,67%	-2,00%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%			-0,45%	-0,35%		
	Umjereni	6,78%	3,98%	4,90%	3,42%	1,98%	-0,59%	0,90%	0,53%	0,06%			0,02%	0,03%		
	Povoljni	38,04%	11,34%	33,78%	6,81%	23,34%	5,06%	14,45%	3,87%	0,69%			3,69%	1,88%		
31.1.2025	U uvjetima stresa	-25,13%	-15,63%	-18,45%	-11,36%	-13,38%	-6,77%	-13,76%	-8,36%	-1,35%			-2,26%	-1,72%		
	Nepovoljni	-17,19%	-0,72%	-17,67%	-2,00%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%			-0,45%	-0,35%		
	Umjereni	6,79%	3,98%	4,91%	3,42%	2,05%	-0,59%	0,90%	0,41%	0,06%			0,03%	0,04%		
	Povoljni	38,04%	12,87%	33,78%	8,11%	23,34%	5,06%	14,45%	3,52%	0,69%			3,69%	1,88%		
28.2.2025	U uvjetima stresa	-23,18%	-14,90%	-18,46%	-10,98%	-13,38%	-6,54%	-13,76%	-8,17%	-1,35%			-2,25%	-1,72%		
	Nepovoljni	-17,19%	-0,72%	-17,67%	-2,00%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%			-0,45%	-0,25%		
	Umjereni	6,83%	3,98%	4,99%	3,42%	2,61%	-0,59%	0,90%	0,41%	0,06%			0,03%	0,04%		
	Povoljni	38,04%	13,89%	33,78%	10,14%	23,34%	5,06%	14,45%	3,52%	0,69%			3,69%	1,88%		
31.3.2025	U uvjetima stresa	-31,28%	-14,38%	-26,07%	-10,24%	-13,38%	-6,51%	-14,79%	-7,68%	-1,35%			-2,25%	-1,73%		
	Nepovoljni	-17,19%	-0,72%	-17,67%	-2,00%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%			-0,45%	-0,24%		
	Umjereni	7,38%	4,12%	5,59%	3,62%	2,61%	-0,59%	0,90%	0,41%	0,06%			0,05%	0,04%		
	Povoljni	38,04%	18,73%	33,78%	13,50%	23,34%	5,06%	14,45%	3,52%	0,72%			3,69%	1,88%		
30.4.2025	U uvjetima stresa	-48,52%	-14,40%	-43,59%	-10,88%	-19,34%	-6,50%	-19,28%	-7,50%	-1,40%			-2,20%	-1,72%		
	Nepovoljni	-17,19%	-0,55%	-1,64%	-1,64%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%			-0,45%	-0,25%		
	Umjereni	9,27%	4,17%	3,76%	3,76%	2,75%	-0,55%	1,03%	0,36%	0,06%			0,06%	0,04%		
	Povoljni	38,04%	18,73%	13,50%	13,50%	23,34%	5,06%	14,45%	3,52%	0,75%			3,69%	1,86%		
31.5.2025	U uvjetima stresa	-49,09%	-14,44%	-43,62%	-11,28%	-19,39%	-6,50%	-19,28%	-7,32%	-1,39%			-2,20%	-1,72%		
	Nepovoljni	-17,19%	-0,46%	-1,11%	-1,11%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%			-0,45%	-0,25%		
	Umjereni	9,79%	4,31%	3,84%	3,84%	3,09%	-0,49%	1,03%	0,36%	0,06%			0,06%	0,06%		
	Povoljni	38,04%	18,73%	13,50%	13,50%	23,34%	5,06%	14,45%	3,52%	0,75%			3,69%	1,86%		

SCENARIJI USPJEŠNOSTI FONDOVA

Datum	Scenarij	OTP INDEKSNI		OTP MERIDIAN 20		OTP URAVNOTEŽENI		OTP ABSOLUTE		OTP START	OTP MULTI USD 3		OTP MULTI EUR 2026		OTP MULTI EUR 2027	
		1Y	RHP	1Y	RHP	1Y	RHP	1Y	RHP	RHP	1Y	RHP	1Y	RHP	1Y	RHP
30.6.2025	U uvjetima stresa	-49,08%	-14,44%	-43,63%	-11,28%	-19,40%	-6,50%	-19,28%	-7,33%	-1,40%			-1,69%	-1,53%	-3,00%	-1,53%
	Nepovoljni	-17,19%	-0,46%	-1,11%	-1,11%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%			-0,45%	-0,25%	-1,31%	-0,78%
	Umjereni	9,97%	4,38%	3,88%	3,88%	3,20%	-0,49%	1,03%	0,36%	0,06%			0,07%	0,07%	0,00%	0,06%
	Povoljni	38,04%	18,88%	13,50%	13,50%	23,34%	5,57%	14,45%	3,52%	0,78%			3,69%	1,86%	3,69%	1,86%
31.7.2025	U uvjetima stresa	-49,07%	-14,44%	-43,64%	-11,28%	-19,40%	-6,50%	-19,28%	-7,32%	-1,39%			-1,69%	-1,28%	-3,00%	-1,28%
	Nepovoljni	-17,19%	-0,46%	-1,11%	-1,11%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%			-0,45%	-0,25%	-1,31%	-0,80%
	Umjereni	10,31%	5,01%	3,89%	3,89%	3,60%	-0,49%	1,03%	0,36%	0,06%			0,07%	0,07%	0,00%	0,06%
	Povoljni	38,04%	20,41%	14,29%	14,29%	23,34%	6,38%	14,45%	3,52%	0,84%			3,69%	1,86%	3,69%	1,86%
29.8.2025	U uvjetima stresa	-49,07%	-14,44%	-43,64%	-11,28%	-19,40%	-6,50%	-19,28%	-7,33%	-1,39%			-1,69%	-1,28%	-3,00%	-1,28%
	Nepovoljni	-17,19%	-0,46%	-1,05%	-1,05%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%			-0,45%	-0,25%	-1,31%	-0,93%
	Umjereni	10,32%	5,25%	3,91%	3,91%	3,70%	-0,45%	1,03%	0,36%	0,06%			0,08%	0,07%	0,00%	0,06%
	Povoljni	38,04%	20,41%	14,29%	14,29%	23,34%	6,77%	14,45%	3,52%	0,84%			3,69%	1,86%	3,69%	1,86%
30.9.2025	U uvjetima stresa	-49,07%	-14,44%	-43,64%	-11,28%	-19,40%	-5,87%	-19,28%	-6,59%	-0,69%			-1,69%	-1,26%	-3,00%	-1,26%
	Nepovoljni	-17,19%	-0,46%	-1,05%	-1,05%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%			-0,45%	-0,21%	-1,31%	-0,98%
	Umjereni	10,67%	5,68%	4,01%	4,01%	3,70%	-0,39%	1,03%	0,36%	0,06%			0,08%	0,07%	0,01%	0,06%
	Povoljni	38,04%	20,41%	14,31%	14,31%	23,34%	8,43%	14,45%	3,64%	0,84%			3,69%	1,86%	3,69%	1,86%
31.10.2025	U uvjetima stresa	-49,10%	-14,44%	-43,65%	-11,28%	-19,41%	-5,68%	-19,28%	-6,44%	-0,69%			-1,69%	-1,22%	-3,00%	-1,22%
	Nepovoljni	-17,19%	-0,46%	-1,05%	-1,05%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%			-0,45%	-0,21%	-1,31%	-0,97%
	Umjereni	10,67%	5,74%	4,02%	4,02%	3,70%	-0,32%	1,03%	0,36%	0,06%			0,09%	0,08%	0,01%	0,06%
	Povoljni	38,04%	20,41%	15,59%	15,59%	23,34%	8,43%	11,48%	4,06%	0,84%			3,69%	1,86%	3,69%	1,86%
28.11.2025	U uvjetima stresa	-49,10%	-14,44%	-43,65%	-11,28%	-19,41%	-5,62%	-19,28%	-6,39%	-0,69%			-1,67%	-1,21%	-3,00%	-1,21%
	Nepovoljni	-17,19%	-0,46%	0,48%	0,48%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%			-0,45%	-0,14%	-1,31%	-1,06%
	Umjereni	10,67%	5,94%	4,03%	4,03%	3,70%	-0,22%	1,03%	0,36%	0,06%			0,09%	0,09%	0,01%	0,06%
	Povoljni	38,04%	20,41%	15,59%	15,59%	23,34%	8,43%	11,48%	4,15%	0,84%			3,69%	1,86%	3,69%	1,86%
31.12.2025	U uvjetima stresa	-49,10%	-14,44%	-43,65%	-11,28%	-19,41%	-5,62%	-19,28%	-6,39%	-0,69%	-3,40%	-1,46%	-1,67%	-1,21%	-3,00%	-1,21%
	Nepovoljni	-17,19%	-0,46%	0,48%	0,48%	-13,38%	-4,29%	-9,72%	-2,41%	-0,22%	-1,70%	-0,98%	-0,45%	-0,14%	-1,31%	-1,10%
	Umjereni	10,67%	6,97%	4,08%	4,08%	3,70%	-0,16%	1,03%	0,36%	0,06%	0,39%	0,45%	0,11%	0,10%	0,01%	0,07%
	Povoljni	38,04%	20,41%	15,59%	15,59%	23,34%	8,84%	11,48%	5,00%	0,84%	3,72%	1,74%	3,69%	1,88%	3,69%	1,86%