

Table 1: Overview of indicators

Name	Dimension	Previous value	Current value	Risk trend	History	Density	Indication	Current quantile
Excess capital	Banks	57.2%	56.0%	↓			<10 ^q or >90 ^q	92.9 ^q
Net interest income (profitability)	Banks	206.2 bp	204.7 bp	↓			<10 ^q or >90 ^q	85.0 ^q
Liquidity buffer quality	Banks	4.5%	4.6%	↑			<10 ^q or >90 ^q	100.0 ^q
Leverage ratio	Banks	10.5%	10.5%	↑			<10 ^q	97.3 ^q
Texas ratio	Banks	23.0%	21.8%	↑			<10 ^q	76.3 ^q
Quarterly growth, domestic loans, households and nonfinancial companies	Banks	397.0 billion	398.7 billion	↑			>90 ^q	47.3 ^q
Debt service ratio, corporates	Private sector	58.7%	59.0%	↑			>90 ^q	44.7 ^q
Debt service ratio, households	Private sector	8.2%	8.1%	↓			>90 ^q	1.2 ^q
House price valuation	Private sector	20.0 pp	19.0 pp	↓			>90 ^q	77.1 ^q
Cyclical risks from affordability	Private sector	35.6 pp	36.0 pp	↑			>90 ^q	44.3 ^q
New insolvencies	Macroeconomics / economy	1,000	997.0	↑			<10 ^q	95.0 ^q
Economic sentiment	Macroeconomics / economy	93.1 pp	88.1 pp	↓			>90 ^q	11.4 ^q
External capital flow vs. GDP	Macroeconomics / economy	222.0%	220.5%	↓			>90 ^q	34.9 ^q
Composite Indicator of Systemic Stress (CISS)	Financial market	2.3 pp	1.4 pp	↑			<10 ^q	20.2 ^q
Gap – standard	Gap	-15.7 pp	-16.3 pp	↓			>2 pp	
Gap – new business	Gap	-0.3 pp	0.0 pp	↑			>0.2 pp	

Note: Values with “q” denote quantiles, cutoff date: September 30, 2025.