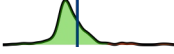
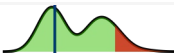
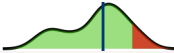


Table 1: Overview of indicators

Name	Dimension	Previous value	Current value	Risk trend	History	Density	Indication	Current quantile
Excess capital	Banks	55.7%	57.7%	↑			<10 ^q or >90 ^q	100.0 ^q
Net interest income (profitability)	Banks	200.4 bp	189.6 bp	↓			<10 ^q or >90 ^q	79.1 ^q
Liquidity buffer quality	Banks	4.6%	4.9%	↑			<10 ^q or >90 ^q	100.0 ^q
Leverage ratio	Banks	10.5%	10.9%	↓			<10 ^q	100.0 ^q
Texas ratio	Banks	22.4%	21.4%	↑			<10 ^q	70.7 ^q
Quarterly growth, domestic loans, private sector	Banks	401.9bn	404.6bn	↑			>90 ^q	73.9 ^q
Debt service ratio, corporates	Private sector	56.3%	56.2%	↓			>90 ^q	33.0 ^q
Debt service ratio, households	Private sector	8.1%	8.1%	↓			>90 ^q	1.1 ^q
House price valuation	Private sector							
Cyclical risks from affordability	Private sector	38.0 pp	38.8 pp	↑			>90 ^q	53.7 ^q
New insolvencies	Macroeconomics	995.0	992.0	↑			<10 ^q	92.6 ^q
Economic sentiment	Macroeconomics	90.4 pp	87.6 pp	↓			>90 ^q	9.5 ^q
External capital flow vs. GDP	Macroeconomics	214.5%	224.1%	↑			>90 ^q	40.4 ^q
Composite Indicator of Systemic Stress (CISS)	Financial market	0.3 pp	0.3 pp	↓			<10 ^q	0.9 ^q
Gap – standard	Gap	-18.3 pp	-15.7 pp	↑			>2 pp	
Gap – new business	Gap	0.1 pp	-0.1 pp	↓			>0.2 pp	

Note: Values with “q” denote quantiles, cutoff date: 30 June 2026. Due to kernel smoothing, density curves may exceed the observed minimum and maximum values.