

Table 1: Overview of indicators

Name	Dimension	Previous value	Current value	Risk trend	History	Density	Indication	Current quantile
Excess capital	Banks	56.0%	56.5%	↑			<10 ^q or >90 ^q	96.6 ^q
Net interest income (profitability)	Banks	204.7 bp	203.0 bp	↓			<10 ^q or >90 ^q	82.9 ^q
Liquidity buffer quality	Banks	4.0%	3.6%	↓			<10 ^q or >90 ^q	93.7 ^q
Leverage ratio	Banks	10.5%	10.5%	↑			<10 ^q	94.7 ^q
Texas ratio	Banks	22.5%	22.5%	↑			<10 ^q	82.1 ^q
Quarterly growth, domestic loans, households and nonfinancial companies	Banks	399.1bn	399.6bn	↑			>90 ^q	35.8 ^q
Debt service ratio, corporates	Private sector	58.9%	58.1%	↓			>90 ^q	39.5 ^q
Debt service ratio, households	Private sector	8.1%	8.2%	↑			>90 ^q	3.5 ^q
House price valuation	Private sector	18.0 pp	18.0 pp	-			>90 ^q	75.6 ^q
Cyclical risks from affordability	Private sector	36.0 pp	38.0 pp	↑			>90 ^q	50.0 ^q
New insolvencies	Macroeconomics	997.0	1.0k	↓			<10 ^q	96.7 ^q
Economic sentiment	Macroeconomics	92.9 pp	94.9 pp	↑			>90 ^q	30.6 ^q
External capital flow vs. GDP	Macroeconomics	220.4%	223.0%	↑			>90 ^q	39.3 ^q
Composite Indicator of Systemic Stress (CISS)	Financial market	0.6 pp	0.3 pp	↑			<10 ^q	0.6 ^q
Gap – standard	Gap	-16.6 pp	-16.6 pp	↑			>2 pp	
Gap – new business	Gap	0.0 pp	0.0 pp	↑			>0.2 pp	

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