

Table 1: Overview of indicators

Name	Dimension	Previous value	Current value	Risk trend	History	Density	Indication	Current quantile
Excess capital	Banks	57.2%	55.7%	↑			<10 ^q or >90 ^q	86.7 ^q
Net interest income (profitability)	Banks	203.0 bp	200.4 bp	↓			<10 ^q or >90 ^q	81.0 ^q
Liquidity buffer quality	Banks	4.1%	4.3%	↑			<10 ^q or >90 ^q	98.2 ^q
Leverage ratio	Banks	10.6%	10.5%	↑			<10 ^q	92.3 ^q
Texas ratio	Banks	22.5%	22.4%	↑			<10 ^q	77.5 ^q
Quarterly growth, domestic loans, private sector	Banks	398.4 billion	400.4 billion	↑			>90 ^q	36.1 ^q
Debt service ratio, corporates	Private sector	57.4%	56.8%	↓			>90 ^q	36.8 ^q
Debt service ratio, households	Private sector	8.2%	8.1%	↓			>90 ^q	2.3 ^q
House price valuation	Private sector	19.0 pp	19.0 pp	-			>90 ^q	80.0 ^q
Cyclical risks from affordability	Private sector	38.4 pp	38.2 pp	↓			>90 ^q	50.6 ^q
New insolvencies	Macroeconomics	1,000	995	↑			<10 ^q	93.4 ^q
Economic sentiment	Macroeconomics	93.0 pp	91.7 pp	↓			>90 ^q	18.7 ^q
External capital flow vs. GDP	Macroeconomics	220.6%	215.1%	↓			>90 ^q	26.9 ^q
Composite Indicator of Systemic Stress (CISS)	Financial market	0.5 pp	3.9 pp	↓			<10 ^q	41.3 ^q
Gap – standard	Gap	-16.7 pp	-18.0 pp	↓			>2 pp	
Gap – new business	Gap	0.0 pp	0.1 pp	↑			>0.2 pp	

Note: Values with “q” denote quantiles, cutoff date: 31 March 2026.

