

3 June 2026

Liquidity summary

Key points for April 2026

- The aggregate one-week mismatch ratio increased to 8.5 percent at the end of April-26, increasing from 8.0 percent in March-26. The aggregate one-month mismatch ratio increased to 8.2 percent in April-26, up from 7.7 percent in March-26.
- Annually the one-week mismatch ratio was up by 0.3 percentage points, the one-month mismatch ratio was also up by 0.3 percentage points.
- Core funding ratio (CFR) increased to 90.1 percent in April-26 from 89.5 percent in March-26 and was up 0.3 percentage points annually.
- Total (net) loans and advances increased from \$580.8 billion at the end of March-26 to \$581.9 billion at the end of April-26. Annually, this was up \$28.7 billion from when it was \$553.1 billion in April-25. The value for total loans and advances is for the month that is two months prior to the BS13 reporting month.
- Total funding increased from \$621.7 billion at the end of March-26 to \$622.8 billion at the end of April-26. Total funding is the sum of all market and non-market funding as defined in [L3 table](#).
- The value of funding with an overnight residual maturity was \$261.1 billion in April-26, increasing from \$259.3 billion at the end of March-26, holding 41.9 percent of total funding.
- Banks are required to hold a sufficient stock of liquid assets to be able to fill the projected 'mismatch' between cash inflows and outflows over the next week and month (refer to Liquidity policy [page](#) on our website).

Figure 1: Total net loans and advances – two months prior (BS13 Liquidity policy)

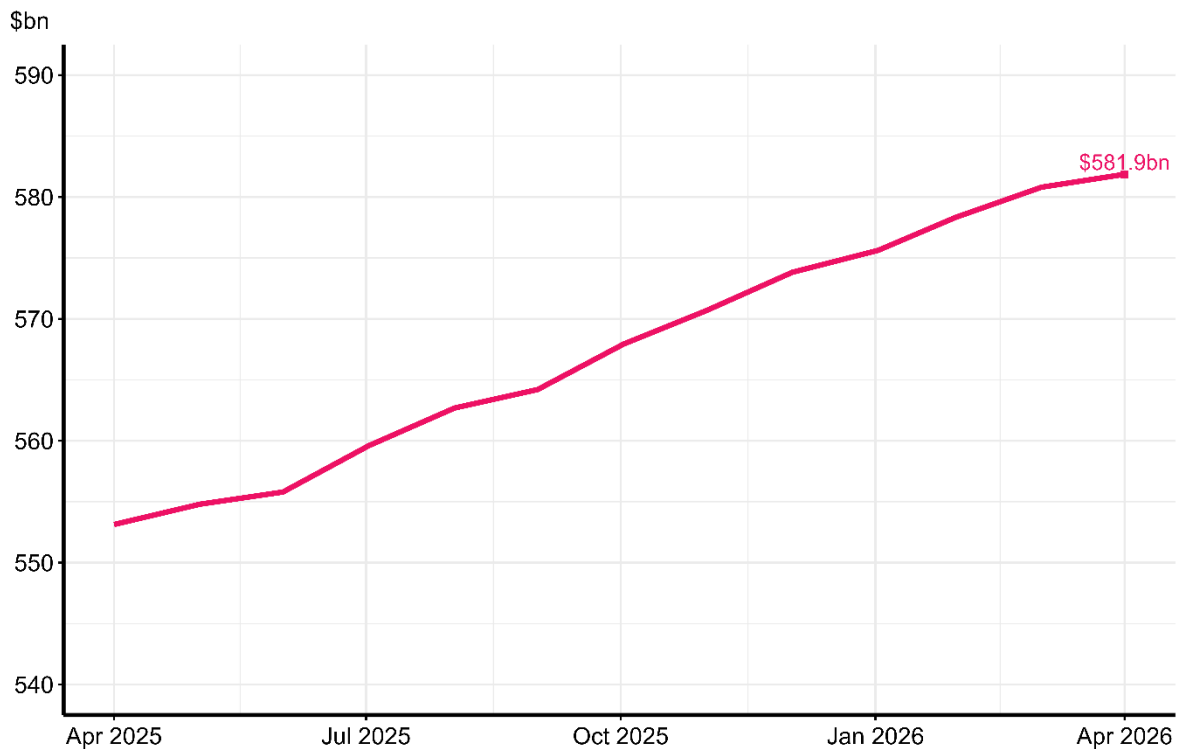


Figure 2: Total funding

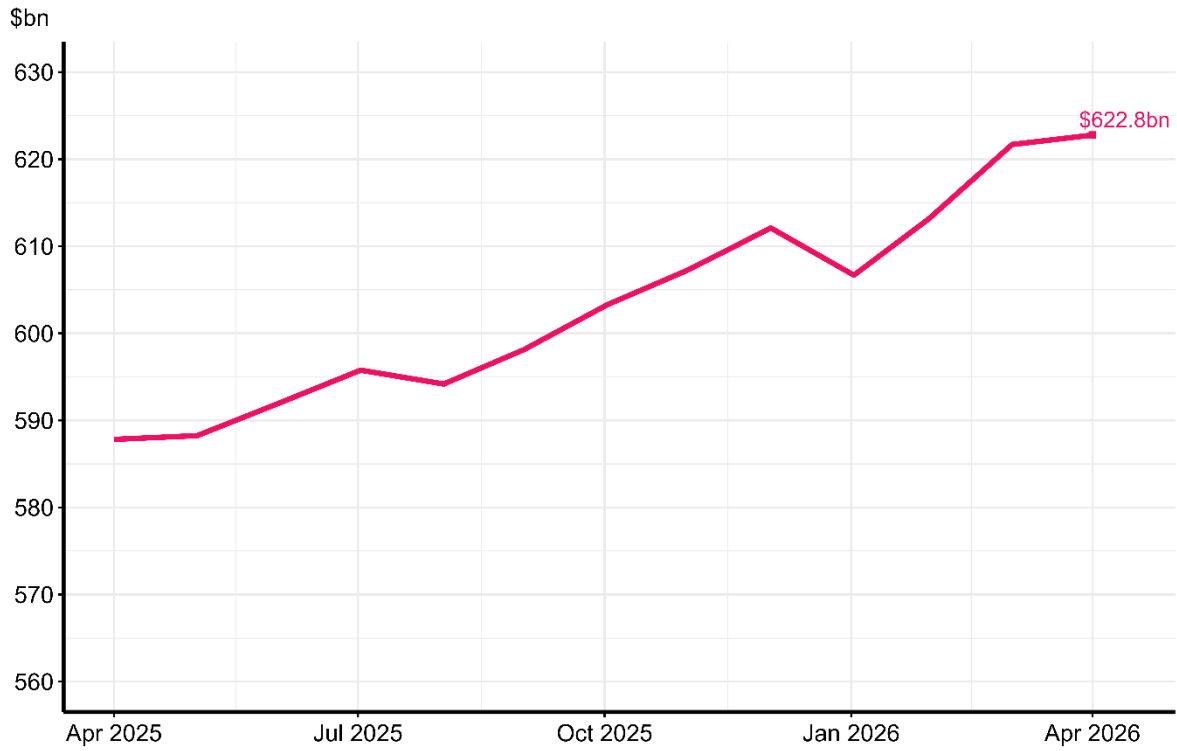
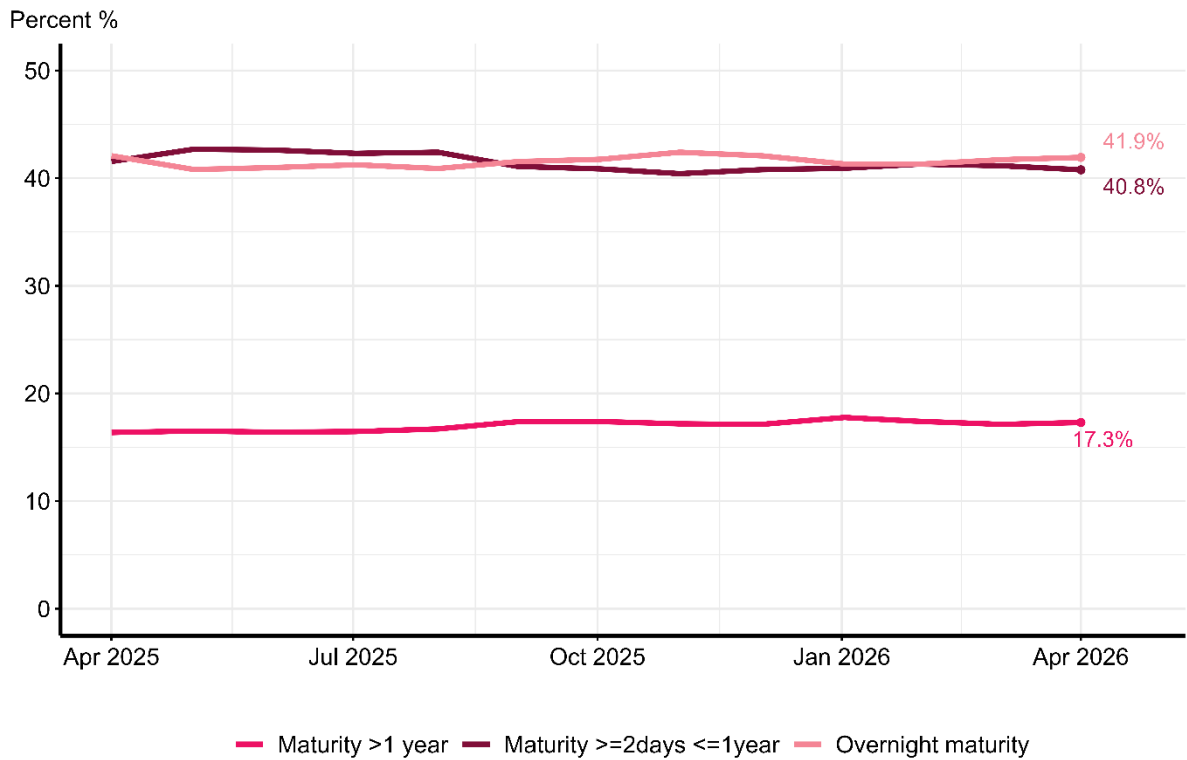


Figure 3: Funding by residual maturity as percentage of total funding



We use unrounded figures for our calculations.