

2 July 2026

Liquidity summary

Key points for May 2026

- The aggregate one-week mismatch ratio decreased to 8.3 percent at the end of May-26, decreasing from 8.5 percent in April-26. The aggregate one-month mismatch ratio decreased to 7.2 percent in May-26, down from 8.2 percent in April-26.
- Annually the one-week mismatch ratio was up by 0.1 percentage points, the one-month mismatch ratio was down by 0.7 percentage points.
- Core funding ratio (CFR) decreased to 89.3 percent in May-26 from 90.1 percent in April-26 and was up 0.1 percentage points annually.
- Total (net) loans and advances increased from \$581.9 billion at the end of April-26 to \$585.5 billion at the end of May-26. Annually, this was up \$30.7 billion from when it was \$554.8 billion in May-25. The value for total loans and advances is for the month that is two months prior to the BS13 reporting month.
- Total funding decreased from \$622.8 billion at the end of April-26 to \$622.5 billion at the end of May-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 \$255.9 billion in May-26, decreasing from \$261.1 billion at the end of April-26, holding 41.1 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)

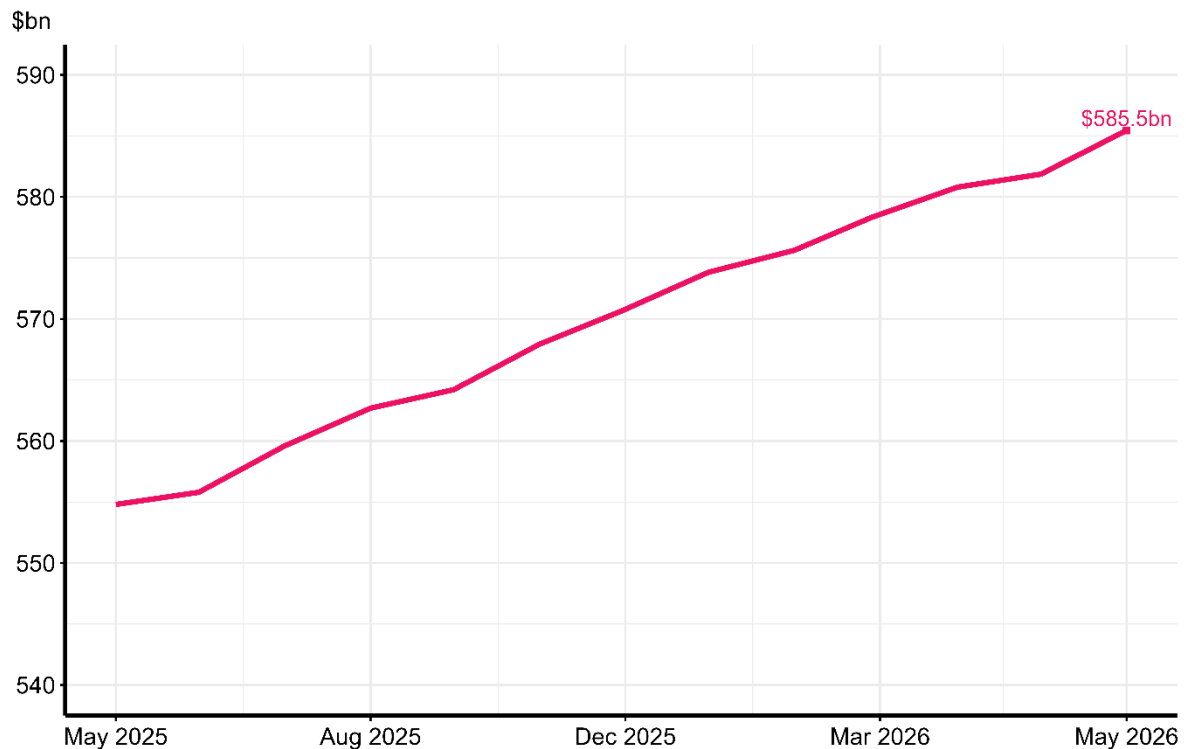


Figure 2: Total funding

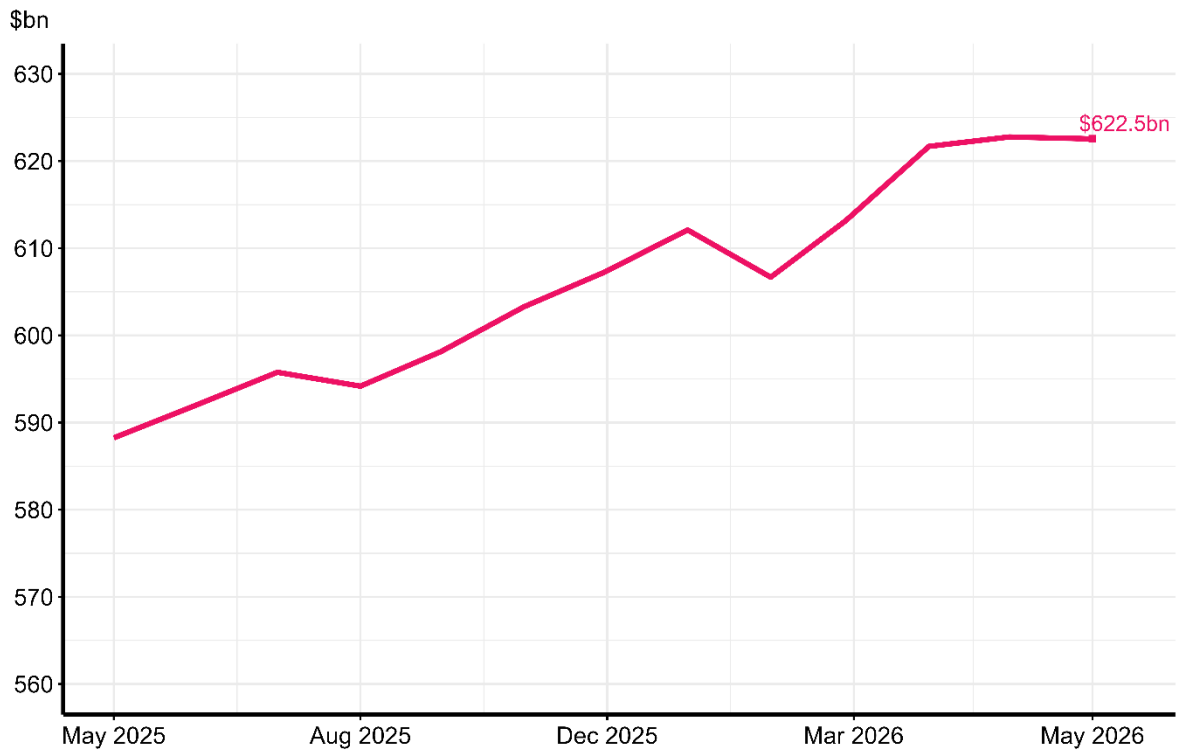
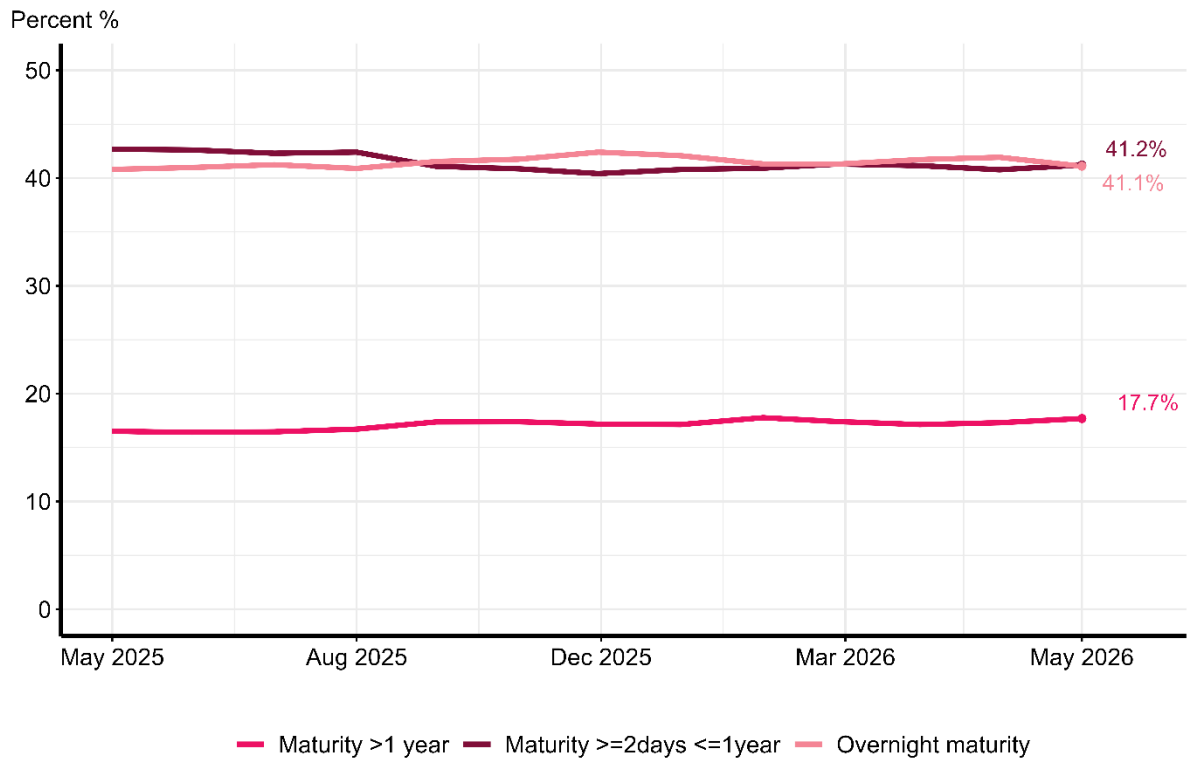


Figure 3: Funding by residual maturity as percentage of total funding



We use unrounded figures for our calculations.