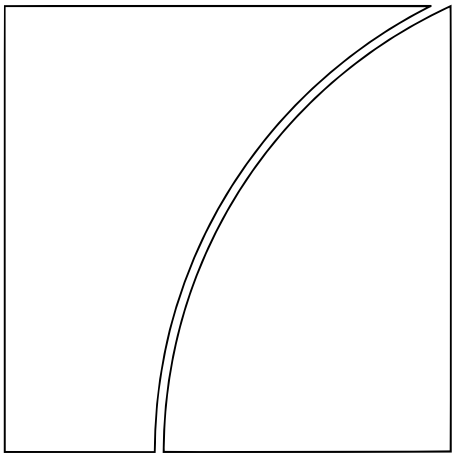
Basel Committee on Banking Supervision

NSF

Net stable funding ratio

NSF20

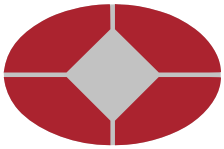
Calculation and reporting



This chapter contains the minimum NSFR requirement and associated regulatory reporting.

Version effective as of 15 December 2019

First version in format of consolidated framework.



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20.1

The net stable funding ratio (NSFR) requires banks to maintain a stable funding profile in relation to the composition of their assets and off-balance sheet activities. A sustainable funding structure is intended to reduce the likelihood that disruptions to a bank's regular sources of funding will erode its liquidity position in a way that would increase the risk of its failure and potentially lead to broader systemic stress. The NSFR limits overreliance on short-term wholesale funding, encourages better assessment of funding risk across all on- and off-balance sheet items, and promotes funding stability.

20.2

The NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. This ratio should be equal to at least 100% on an ongoing basis. "Available stable funding" is defined as the portion of capital and liabilities expected to be reliable over the one-year time horizon considered by the NSFR. The amount of stable funding required ("required stable funding") of an institution is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off-balance sheet exposures.

$$\frac{Available\ amount\ of\ stable\ funding}{Required\ amount\ of\ stable\ funding} \geq 100\%$$

20.3

The NSFR must be reported at least quarterly. The time lag in reporting should not surpass the allowable time lag under the Basel capital standards.