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PRESS RELEASE

For the twelfth year running, the National Bank of Belgium has published its *Financial Stability Review*.

The regular feature of this publication, the *Overview*, takes a close look at the main determinants of the stability of the Belgian financial system and analyses recent developments in the banking and insurance sector in Belgium.

The second part of the *Financial Stability Review* contains four articles. Through more specific thematic articles, the Review also contributes to debate and reflection on the major changes underway in the financial system. This year, the Review features articles on the following themes:

- Review of the Belgian insurance sector's government bond portfolio
- Loans to non-financial corporations: what can we learn from credit condition surveys?

Two other articles cover the Bank's oversight and supervision activities of financial market infrastructures in 2012 and the assessment of Euroclear Bank against the CPSS-IOSCO Principales for Financial Market Infrastructures.