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PRESS RELEASE

For the thirteenth 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 seven thematic articles. This year, the Review features articles on the following themes:

- Macroprudential policy in the banking sector: framework and instruments
- Structural banking reforms
- The Belgian mortgage market: recent developments and prudential measures
- Evaluating early warning indicators for real estate related risks
- The role of internal models in regulatory capital requirements: a comparison of Belgian banks' credit risk parameters

Two other articles cover the Bank's oversight and supervision activities of financial market infrastructures in 2013 and developments in the post-trade services environment in Europe.