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## Mariken van Loopik and Maurits ter Haar in The Banking Regulation Review

**In the Netherlands chapter of the 7th edition of The Banking Regulation Review, Mariken van Loopik and Maurits ter Haar comment on the present regulation regime applicable to banks in the Netherlands. They conclude that despite the modest economic recovery and the strengthening by banks of their balance sheets over recent years, the sentiment remains cautious. This is ascribed to uncertainty over the level of non-performing loans, the slowdown in global growth, the impact of financial technology, the low or negative interest rate environment and new regulatory burdens.**

Although the main elements are in place, reform of the banking sector is ongoing. In particular the Basel Committee's ongoing 'Basel IV' revisions of the standardised and internal approaches to risk-weighting, including the standardised approach to credit and market risks and the introduction of new capital floors, are resulting in a high degree of uncertainty in the sector. Other ongoing uncertainties include a number of elements of the bank recovery and resolution framework which are still subject to further development and implementation, in particular the setting of the minimum requirement for own funds and eligible liabilities (MREL), and the finalisation under Basel III and the Capital Requirements Directive and Regulation (CRD IV/CRR) of the calibration of the minimum leverage ratio and net stable funding requirements.

Despite these uncertainties, the post-crisis regulatory reform agenda for the banking sector is slowly nearing completion. Indeed, in the past year the first signs of 'regulatory easing' and stocktaking could be seen, most notably in the form of the announced set of proposals under the Capital Markets Union and the Commission's call for evidence on the consistency and coherence of the financial legislation adopted in response to the financial crisis.

This seventh edition of The Banking Regulation Review contains contributions by authors covering 39 jurisdictions, as well as chapters on international initiatives and developments at the level of the European Union.

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