

# ACCIS conference Opening speech

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## HOUSEHOLD ACCESS TO CONSUMER CREDIT AND MORTGAGE LOANS

### Consumer credit

- Consumer credit market in Belgium: diversified and meets households' needs, but financially vulnerable borrowers require consideration
- Regulation has impact on access to finance for certain household categories
- Changing environment leads to new challenges in regulation

### Mortgage loans

- Increasing mortgage debt at BE and EU level
- Risk pockets: households with high debt ratios or small savings buffers
- Challenge for central bank: combining prudential measures that ensure financial system stability with access to finance for households



Banque **Nationale** Bank  
DE BELGIQUE VAN BELGIË

Eurosystem