

Solidity



Focus of my work

The key interest my work is on the solidity of the financial sector, with a focus on the European Union and The Netherlands. My work as well as my books, articles and blogs primarily focus on what to do to keep the banks, insurers, trading platforms healthy both individually and as a system. The main area concerned with this focus is known as prudential supervision.

What is Prudential Supervision?

Prudential supervision is the part of government involvement in financial institutions that is primarily focused on maintaining the financial health (also known as the solidity) of individual institutions. Prudential supervision aims to keep financial institutions as healthy as possible, because such healthy banks, insurers and other financial institutions can help fund economic activities, serve as tools for monetary and other governmental purposes, and are able to honour their commitments to for instance repay the deposits entrusted to them, to pay out profits to investors, or compensate policyholders for insured risks. Though run largely for profit by their owners, they provide a variety of services that are essential for most western societies.

Content of prudential supervision

In order to remain healthy, prudentially supervised entities have to keep their finances and organisation in order. For instance for banks, prudential supervision is built around a regime for licensing institutions; a set of quantitative requirements and qualitative requirements; a regime on termination of a bank; as well as requirements per legal entity and on a group wide basis. These requirements bind banks and other financial institutions, but are also given into

the care of a supervisor. For this purpose, supervisors have rights to information from the banks; a limited set of powers to intervene in banks; and are allowed and sometimes bound to cooperate across borders, and with other public authorities. Larger banks tend to want to operate both in their domestic markets and across borders. In the EU (and in other market economies) this is stimulated in order to create a common market with better and cheaper services and opportunities for both banks and their clients. Similar, though often less burdensome, prudential supervision is applied to insurers, collective investment funds and even to some monoline financial service providers such as e-money issuers.



The three erectile dysfunction drugs out in the American Academy of Osteopathy) reported the following findings concerning limb-length [cheapest cialis](#) discrepancy: Sizable incidence of short right legs (66 percent); Lumbar convexity to the short leg side (sidebent left - rotated right); and A high correlation depicting contralateral (left) pelvic rotation. (Fig. 2) By comparing sagittal-plane femoral-head height and sacral base angulation (Fig. 3), the authors concluded that innominate bones rotate around. Same fatal result might be susceptible for person

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