



Thinking Heads



The World's Leading Minds  
Shaping your Future

## Aristóbulo de Juan

**International Consultant in Banking Systems.  
Former Senior Financial Advisor at the World Bank.**

Aristóbulo de Juan is one of the most important experts in banking systems in Europe. He has more than 48 years of experience in banking, including 14 years in top positions in private commercial banking. He is considered a worldwide authority in his areas of expertise. He is President and founder of **Aristóbulo de Juan & Asociados** since 1989. This consulting company, with HQ in Madrid (Spain), is specialized in topics related to banking, banking supervision and bank resolution.

Previously, for more than two years, he was Senior Financial Advisor at the **World Bank**, in Washington D.C. In this position he was an advisor for the World Bank policy maker and the Governments of several developing countries on Financial Sector Reform and banking. He also founded and ran, along with the **FED**, a permanent seminar for international bank supervisors.

*"The key factor in financial crises, isolated or systemic, is mismanagement. As much, or even more than the large macroeconomic storm"*

He was also General Manager at **Banco de España**, a position in which he was responsible for the banking supervision of over 350 financial institutions. In this capacity, he overhauled the Spanish banking regulation, as well as the supervision strategies and mechanisms. He was also First Chief Executive Officer of the **Fondo de Garantía de Depósitos** (Deposit Insurance Fund) within the same institution. This institution dealt with the Spanish banking crisis of the '80s, where 52 out of 106 banks as well as a number of saving banks and credit unions failed. Under his leadership, this institution designed from scratch and handled the restructuring and sale of 48 of those banks, as well as the merger and/or liquidation of a number of other financial institutions. He has worked "hands-on" on the reform of financial systems of over 30 countries, ranging from China, Russia and the USA, to Argentina, Mexico, Colombia, Peru, Poland, former Yugoslavia, Slovenia, Egypt and Turkey. During the current crisis, his advice is being sought after by international and national institutions and specialists.

### General topics

- Retail Banking
- Bank Management
- Banking Supervision
- Banking Systems
- Teaching the Financial Crisis

### Specific topics

- Management of banking crises
- From good bankers to bad bankers
- Lessons from the banking pathology
- False friends in the financial reform: Mistakes disguised as successes

### Publicaciones destacadas



**Anatomía de una crisis**  
Planeta, 2013.



<http://en.thinkingheads.com>

**Madrid** Velázquez, 24 7º / 28001 - Tel 91 310 77 40  
**Barcelona** Carrer de Llauder 4 1º / 08003 - Tel 93 184 53 63

[www.thinkingheads.com](http://www.thinkingheads.com)

Thinking Heads

