



# The Spanish Financial System

*José Luis Malo de Molina, Pablo Martín-Aceña*

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This book examines the changes in the Spanish financial system over the past century, with reference to the broad social, political and economic background of the time. Among other aspects of the financial system, the analysis covers its main reforms, its role in economic development, the interplay with macroeconomic stability, regulation and supervision, internationalization and the complex relationship between competition and financial stability.

The book comprises contributions by various specialists with extensive knowledge of the Spanish financial system. It combines historical reflection with contemporary applied analysis in order to explore the system's current challenges and future outlook.

Reviewing the Spanish financial system from an historical perspective shows that crises have been a recurrent feature. These were successfully overcome only following considerable efforts by the system's players, with major changes in structure being needed to correct some of the long-latent weaknesses that surfaced during such crises. The financial system emerged stronger from these crises, with the capacity to contribute decisively to the subsequent development and modernization of our economy.

These historical experiences are most useful for understanding and setting in context the current restructuring and recapitalization of the Spanish financial system. The book analyses the key elements of this process and the factors that made it necessary, describing the impact of the recent international financial crisis and the measures adopted by the authorities to address the problems that emerged during its different stages.

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