

Jos Heuvelman has been a member of the Executive Board of the Dutch Authority for the Financial Markets (AFM) since 1 September 2018. Within the board, he is responsible for the AFM's supervision of the retail market. The retail market includes loans, savings, investments, insurances and pensions.

Jos worked at the Dutch Central Bank (DNB) as central banker and as supervisor of the financial sector for (nearly) 33 years. Prior to his appointment at the AFM, Jos was the division director of the Supervision of European Banks. Within the Single Supervisory Mechanism, his division at DNB was responsible for the day-to-day supervision of the six big Dutch banks.

At DNB, Jos held a range of management positions in different supervisory divisions, at both national and international level. In these positions, he dealt with banks, insurers, pension funds, investment companies and portfolio managers, among other things. Jos played an instrumental role in various major changes within DNB, including the introduction of the European banking union. He also headed up various international working groups.

Jos studied econometrics in Groningen, economics in Amsterdam and obtained a Master's degree in financial risk management at the NYU Stern School of Business.

Jos is married with 3 children.