

Margarita Delgado
Deputy Governor

Place of birth

Madrid

Academic qualifications, distinctions and awards

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| 1986 | Degree in Economics and Business Studies. Madrid Complutense University. |
| 2009 | Management programme. IESE Business School. |

Career details

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| 2019 to date | <p>Member of the Council and Chair of the Technical Committee of the Macroeprudential Authority Financial Stability Board (AMCESFI).</p> <p>Alternate member of the Standing Committee on Supervisory and Regulatory Cooperation of the Financial Stability Board (FSB).</p> |
| 2018 to date | <p>Deputy Governor of the Banco de España.</p> <p>Ex-officio member of the Council of the <i>Comisión Nacional del Mercado de Valores</i> (Spanish National Securities Market Commission).</p> <p>Chairperson of the Managing Committee of the <i>Fondo de Garantía de Depósitos de Entidades de Crédito</i> (Deposit Guarantee Scheme for Credit Institutions).</p> <p>Vice-Chairperson of the Governing Committee of the <i>Fondo de Reestructuración Ordenada Bancaria</i> (Fund for the Orderly Restructuring of the Banking Sector).</p> <p>Member of the Supervisory Board of the European Central Bank's Single Supervisory Mechanism.</p> <p>Member of the Board of Trustees and Chair of the Executive Commission of <i>Centro de Estudios Monetarios y Financieros</i> (CEMFI).</p> <p>Member of the Network for Greening the Financial System (NGFS).</p> <p>Member of the Committee on the Global Financial System (CGFS) of the Bank for International Settlements (BIS).</p> |
| 2014-2018 | Deputy Director General of the Single Supervisory Mechanism, DG Micro-Prudential Supervision I, European Central Bank. |

2013-2014	Director of Banking Supervision Department I of the Banco de España.
2011-2013	Executive Co-ordinator of Banking Supervision Department III of the Banco de España.
2008-2011	Head of Division of several Supervision Departments within the Directorate General Banking Supervision of the Banco de España.
2007-2008	Advisor in the Directorate General Banking Supervision's Cabinet of the Banco de España.
1993-2007	Team leader, responsible for on-site inspections at the Banco de España.
1991-1993	Bank examiner, Banco de España.
1989-1991	Banking technician, Banco de España.
1986-1993	Assistant lecturer at the Madrid Complutense University.
1986-1989	Finance Department, CAMPSA.