

## Margarita Delgado

Deputy Governor

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### Place of birth

Madrid

### Academic qualifications, distinctions and awards

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

### Career details

2019	Member of the Council and Chair of the Technical Committee of the Macropprudential Authority Financial Stability Board (AMCESFI).
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.