José José Cabezas
Representative of the Personnel

Place of birth

Valladolid

Academic qualifications, distinctions and awards

1990 Degree in Economics and Business Studies. Universidad de Valladolid.

Career details

2025 to date Representative of the Personnel on the Governing Council. Banco de España.

2022-2025 Lead supervisor of joint supervisory team. Significant Institutions I Department. Directorate General Banking Supervision. Banco de España.

2014-2022 Lead supervisor in on-site inspections. Inspections and Internal Models Department. Directorate General Banking Supervision. Banco de España.

2009-2013 Lead supervisor for investee and business model risk. Caja Madrid-Bankia team. Savings Banks and Credit Co-operatives Supervision Department II. Directorate General Banking Supervision. Banco de España.

2003-2008 Lead supervisor in inspections. Savings Banks and Credit Co-operatives Supervision Department. Directorate General Banking Supervision. Banco de España.

2001-2003 Banking supervision inspector. Financial Institutions Supervision Department. Directorate General Banking Supervision. Banco de España.

1992-2000 Junior audit and supervision analyst. Savings Banks and Credit Co-operatives Supervision Department. Directorate General Banking Supervision. Banco de España.

Other professional activities

--- Member of the European Central Bank (ECB) working group on credit and counterparty risk methodology.

--- Member of the ECB working group on governance.

--- Trainer at the Instituto de Crédito Oficial and Instituto de Estudios Bursátiles. Madrid.

--- Public sector examination coach for banking supervision inspectors and junior bank examiners at the Banco de España. Universidad CEU San Pablo.

--- Public sector examination coach for banking supervision inspectors and tax administration officers. Universitas Castellae.

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