

ISABEL ARGIMON

February 2019

PROFESSIONAL ACTIVITIES:

- 2018- **Banco de España.** *Economist at the Macro-Financial Analysis and Monetary Policy Department (Directorate General Economics, Statistics and Research).*
Main duties: monitoring and research of banks and the banking system of different economies; analysis of international banking and the financial industry.
- 2015-18 **Banco de España.** *Adviser at the International Financial Markets Division (Associate Directorate General International Affairs).*
Main duties: Monitoring of banking sector in emerging economies; short term analysis and research on the banking and the financial system of different economies; analysis of the internationalization of Spanish banks; monitoring fintech developments.
- 2013- 15: **Banco de España.** *Head of the Banking Analysis and Regulatory Policy Division at the Financial Stability Department (Directorate Banking Regulation).*
Main duties: Impact assessment on banking regulation, accounting and policy proposals affecting the banking and the financial system; development of the research agenda in the area of banking and management of the unit.
- 2012- 12: **European Central Bank.** *Senior National Expert in the Financial Stability Policy Division (three months appointment).*
Main duties: Briefing notes on several issues for international meetings. Assessment and contribution to the Banking Union discussion.
- 2007- 12: **Banco de España.** *Head of the Banking Analysis and Regulatory Policy Division at the Financial Stability Department (Directorate Banking Regulation).*
Main duties: Development of the Cost-Benefit Analysis agenda for financial regulation; management of the research unit in the area of banking.
- 2004- 07: **Banco de España.** *Public Sector and Fiscal Policy Principal Economist at the Economic Analysis and Forecasting Department (Directorate Economics, Statistics and Research).*
Main duties: Assessment of Spanish public finances; management of the research and short term analysis unit in the area of public finance.
- 2002- 04: **Financial Services Authority.** *Associate and then Manager in the Economics of Financial Regulation team in the Finance, Strategy and Risk Department.*
Main duties: policy advice, support on cost-benefit analysis on financial regulation and supervision; develop research agenda in agreement with FSA management. Main areas include prudential regulation, conduct of business on financial promotions and the supervision manual.
- 2001-02: **Her Majesty's Treasury.** *Policy Advisor in the European Financial Services team at the Finances and Regulation of Industry Directorate.*
Main duties: assessment, negotiating and policy advise on prudential regulation; negotiation of Financial Conglomerates Directive; assessment on EU implementation on

Basel 2 for capital requirements for banks and investment firms and on Solvency 2 for solvency requirements for insurance undertakings.

1999-01: **Her Majesty's Treasury.** *Economic Advisor in the Public Service Delivery Analysis (Central and Operational Research Economics) Team at the Public Services Directorate.*

Main duties: assessment, implementation and monitoring of the efficiency in the provision of public services. Development of the "Adding it up" project to promote evidence-based policy making across government

1987-98: **Bank of Spain.** *Junior and afterwards Senior Economist at the Economic Analysis and Forecasting Department (Directorate Economics, Statistics and Research).*

Main duties: research in the area of public finance, with emphasis on applied matters; provision of forecasts for public sector data; monitoring, assessment and reporting on the developments of fiscal policy design and implementation in Spain.

1985-87: **Ministry of Finance.** *Member of the Research team in the Area of Public Finance.*

Main duties: research with the aim of providing empirical evidence to support and help in the design of new policies and the evaluation of the current ones.

ACADEMIC QUALIFICATIONS, DISTINCTIONS AND AWARDS:

- **PH.D. in Economics.** 1996. Universidad Complutense de Madrid. Dissertation title "Saving and its composition: empirical evidence for some European Union countries"(in Spanish). Award for best Ph.D in Economics at the Universidad Complutense.
- **Master in Economics.** 1985. University of California, San Diego. Academic Excellence Award.
- **Diploma of Post-Graduate Studies on European Communities,** Foreign Affairs Ministry, Spain. 1982.
- **Graduate in Economics.** 1980. Universidad de Barcelona.

OTHER ACTIVITIES DEVELOPED

- Member of the ECB Working Group on Public Finances and of different Task Forces and Expert Groups from ECB and BIS.
- Referee for academic economic journals and official research institutions.

LANGUAGE SKILLS

Spanish and Catalan, native; French, fluent; English, fluent; Russian, basic

FIELDS OF RESEARCH INTEREST:

Government and policy regulation in financial markets;
Financial stability;
Political economy

JEL CODES DESCRIBING INTERESTS: g28, g18, g21, h3, h55