

Margarita Delgado
Board-member

Place of birth

- Madrid

Academic qualifications, distinctions and awards

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

Career details

2018 to date	Deputy Governor of the Banco de España. Ex-officio member of the Council of the Comisión Nacional del Mercado de Valores (Spanish National Securities Market Commission). Chairperson of the Managing Committee of the Fondo de Garantía de Depósitos de Entidades de Crédito (Deposit Guarantee Scheme for Credit Institutions). Vice-Chairperson of the Governing Committee of the Fondo de Reestructuración Ordenada Bancaria (Fund for the Orderly Restructuring of the Banking Sector). Member of the Supervisory Board of the European Central Bank's Single Supervisory Mechanism.
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.