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Holds a PhD in Economics from the University of Minnesota (USA). He holds a degree in Economics from the Complutense University of Madrid.

He was Executive Vice President of Banco Finantia Sofinloc (2002-2010) and CEO of Benito y Monjardín, Sociedad de Valores y Bolsa (1995-2002). Between 1988 and 1995, he was Chief Financial Officer of Banesto, with responsibility for treasury, capital markets and financial planning, and Chairman of Bandesco Gestión de Activos. Previously, he was Deputy General Manager of Monetary Management (1986-88),

Researcher at the Foundation for Applied Economics Studies (1984-86) and Consultant at the Bank of Spain's Training Center (1983-84). He has published two books on Introduction to the Spanish Economy and Financial System, as well as numerous articles on monetary policy, banking regulation and the structure of the financial system.