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Marco Gross works as a Senior Financial Sector Expert in the IMF's Monetary and Capital Markets (MCM) Department, since 2018. His expertise spans monetary economics, central banking, macroprudential policies, banking, and financial markets. He regularly conducts IMF Financial Sector Assessment Programs (FSAPs), has led multiple Technical Assistance (TA) missions, and has contributed to Article IV consultations, all across a wide range of countries. Prior to joining the IMF, Marco worked at the European Central Bank (ECB) from 2008 to 2018, primarily in the areas of macroprudential policy, financial stability, and research. He played a leading role in developing the models underpinning the European-wide bank stress tests from 2014 onward and contributed to the design of stress-testing frameworks beyond banks, including for insurers and pension funds. His work has supported policymakers in the design and calibration of macroprudential policies. Over the past two years, Marco has conducted numerous missions to IMF member countries' central banks on digital money developments, including central bank digital currencies (CBDCs), stablecoins, and related financial system implications.