

# Curriculum vitae



## Personal Information

Surname / First name **Cristi SPULBAR**  
Current working place University of Craiova, Faculty of Economics and Business Administration  
Working place address St. A.I. Cuza, no. 13, Craiova, Dolj, cod 200585  
Phone(s) 0251.411593 Mobil: 0722.309021  
Fax(es) 0251.411317  
E-mail(s) [cristi\\_spulbar@yahoo.com](mailto:cristi_spulbar@yahoo.com), [cristispulbar7@gmail.com](mailto:cristispulbar7@gmail.com)  
Nationality(-ies) Romanian  
Date of birth 20th February 1971

## Professional Experience

Period **August 2016 – present**  
Job or position **Doctoral supervisor - Professor, Habilitated Doctor in Finance**  
Main activities and duties Working in Research and Graduate Teaching in the following areas: *Bank management, Credit and money, Derivative instruments, Credit analysis, Banking and financial intermediation, Comparative banking systems, Financial tools evaluation, Financial Markets.*  
Employer's name and address University of Craiova, Faculty of Economics and Business Administration, Doctoral School of Economic Sciences  
Activity type or branch Higher education

Period **November 2016 – present**  
Job or position **Director of the Center for Banking and Financial Research**  
Main activities and duties Working in Research (Financial field)  
Employer's name and address University of Craiova, Faculty of Economics and Business Administration  
Activity type or branch Higher education

Period **October 1995 - present**  
Job or position Junior Assistant (1995), Assistant (1998), Lecturer (2001), Associate Professor (2005), **Professor (2009)**  
Main activities and duties Teaching activities in the following areas: *Bank management, Credit and money, Derivative instruments, Credit analysis, Banking and financial intermediation, Comparative banking systems, Financial tools evaluation.*  
- research, working and writing for courses activity and, respectively, books.  
-attending researching projects based on grant obtained by national and international competition, as a project director or member of researching team.  
- Bachelor/MSc coordinator;  
- *Banking and Financial Markets* scientific circle coordinator  
- attending commissions for PhD thesis;  
- attending commissions for teaching contest in higher education.  
Employer's name and address University of Craiova, A.I. Cuza street, no.13, 200585, Craiova, Dolj, Romania,tel: 0251/411593,

Activity type or branch Higher education

Period **March 2004 – present**

Job or position **Expert in banking professional education, ID programs and e-learning**

Main activities and duties - Craiova Regional Centre activity coordination  
- working at the banking professional preparation programs  
- Expert for the programs: *Management and banking marketing, Financial markets. International trade financing, European Banking Certificate- EFCB*

Employer's name and address Bucharest Romanian Banking Institute, Negru Vodă street, no. 3, sector 3, Bucharest

Activity type or branch Professional education in banking domain and in banking expertise

Period **September 1999 – June 2003**

Job **Lecturer**

Main activities and duties - teaching activity for *Bank Accountant* course  
- elaborating and teaching *SMEs marketing policy* course  
- elaborating and teaching *SMEs Management* course  
- elaborating and teaching *Real estate agents preparation* course- basic level

Employer's name and address Romanian Business School of Chambers of Commerce and Industry, Dolj Branch.

Activity type and branch Professional education, writing courses, professional evaluation.

Period **December 2005 – September 2008**

Job or position **Administrator, board of trustees**

Main activities and duties -applying the society strategy, the annual programs of activity, the annual budgets of earnings and expenditure and the risk policy;  
- defining the outcome objectives for executive leaders and supervising their achievement;

Employer's name and address Local Loans Fund Guarantee Craiova FNGCIMM IFN S.A. Branch

Activity type and branch Bank activity, bank management, entrepreneurship

Period **September 2006 – March 2008**

Job and position **Risks Administration Committee President**

Main activities and duties - developing the appropriate policies and procedures in order to identify, evaluate, monitor and control the significant risks and the appropriate reference systems for this type of risks;  
- elaborating the adequate methodologies and models for risks evaluation and exposures limitation;  
-establishing the appropriate limits regarding the risk exposure, including crisis situations, as well as the necessary procedures for approving the exceptions from the respective rules.

Employer's name and address Local Loans Fund Guarantee Craiova FNGCIMM IFN S.A. Branch.

Activity type and branch Bank activity, non-bank financial institutions risk management

branch

## Education and training

Period **1996-1999**

Qualification / obtained diploma PhD in economics, with the following thesis *Banking management optimisation in the market economy conditions*

Main studied subjects/acquired professional competences Banking management, Money and credit, International monetary economy

Educational institution's name and type University of Craiova, Faculty of Economic Sciences, Craiova, Romania

The level in national and international classification ISCED 6

Period **1995-1996**

Qualification / obtained diploma MSc.

Main studied subjects/acquired professional competences Financial Management, Bank management, Bank-financial decisional simulations

Educational institution's name and type	University of Craiova, Faculty of Economic Sciences, Craiova, Romania
The level in national and international classification	ISCED 6
Period	<b>1990-1995</b>
Qualification / obtained diploma	Bachelor in Economics
Main studied subjects/acquired professional competences	Finance of firms, Currency and credit, Instruments for bank management, Stock market
Educational institution's name and type	University of Craiova, Faculty of Economic Sciences, Craiova, Romania
The level in national and international classification	ISCED 5

### Personal abilities and skills

Mother tongue **Romanian Language**

Known foreign languages

Auto evaluation	Understanding		Speaking		Writing
<i>European level (*)</i>	Listening	Reading	Conversation	Oral expression	Written language
English	B2	B2	B1	B1	B2
French	C1	C2	B2	C1	C1

(\*) [\*Common European Framework of Reference for Languages\*](#)

Foreign training and documentation

- research scholarship for Ph.D. thesis preparation at Toulouse University of Social Sciences, France, Academic Higher School of Management, between 7<sup>th</sup> October and 29<sup>th</sup> December 1996, within the Tempus Program of training and specialisation;
- research and documentation at the Catholic University from Nijmegen, Holland, in 2000;
- research and documentation at TEI Piraeus University, Greece, in 2001;
- research and documentation at Robert Schuman University- Strasbourg, France, in 2002;
- research and documentation at Granada University, Spain, in 2002;
- research and documentation at the University from Budapest and University from Pecs, Hungary, 2002;
- documentation at Radboud Nijmegen University, Holland within ERASMUS program, 2008;
- documentation at Portugal ISCTE University, within PRAXIS Project, 2011 and 2013.

Social skills and abilities

- experience in working in heterogeneous teams and in different environments;
- high capacity of adaption;
- experience in creating working groups;
- experience in developing partnerships between different organisations;
- leadership skills;

Organizational skills and abilities

- member of the Department of Finance, Banking and Economic Analysis Council, from 2012;
- deputy manager of the Economy Faculties Association from Romania, February 2010-February 2011;
- Coordinator of FEAA '*Financial education-challenges and solutions*' project from 2013
- Coordinator of the "*Banking Scientific Circle*" from 2007;
- projects coordinator in partnership with National Bank of Romania, Bucharest Stock Exchange and other financial and nonfinancial institutions from 2004;
- projects management;
- organizing social and professional events (seminars, trainings, conferences)

Technical skills and abilities

- *Commercial instruments*, after graduating the management course: 'Commercial instruments for professionals' between October 1993 and June 1994 organised within PHARE Program with the support of Marketing American Association, Chapter Oregon and Portland University from United States.
- *Commercial agent, including broker and dealer*, with Certificate series S no. 098/16.12.1995, after graduating the courses organised by the Romanian Association of Marketing and Stock Exchange Oltenia;
- *Securities Agent*, by Decision no. D 223/27.10.1995 of the National Commission of Securities
- *Economic and financial evaluator*, according to graduating certificate series A no. 0000755/05.08.1996 issued by the Body of Experts and Licensed Accountants from Romania;
- *Investment Consultant*, through Decision no. D 3855/11.03.1997 of the National Commission of securities;
- The World Bank Institute, "*Introduction to Corporate Social Responsibility: Romania*", April, 2-20, 2003;
- The Romanian Banking Institute, '*Management and Banking Marketing*' Specialisation Certificate, March-July 2005;
- Sibiu Exchange, "*Certificate for brokers and traders on the markets regularised by commodities and derivates financial tools*", 25 – 28 May 2005;
- Centre for International Public Policy and Administration, Brussels, Belgium, "*Accessing and using European Union structural funds*", May 2007, within European Project Manager program;
- practical abilities in bank and financial domain;
- abilities in elaborating projects and business plans;
- Effective collaboration with my colleagues;
- well knower of the regional and local business environment.

Skills and abilities in using the computer

Excellent skills in using Microsoft Office Packages (Word, Excel, PowerPoint, Access, Publisher)

Knowledge and usage of the following web browsers : Internet Explorer, Mozilla Firefox, Opera, Apple Safari, Google Chrome.

Knowledge and usage of the following programs : Eviews, Stata, Matlab, SPSS

National and international recognition/  
Membership in scientific and professional societies

- ARACIS expert
- charter member of the Investments Consultants National Association;
- Bucharest Romanian Banking Institute expert;
- member of the General Association of the Economists from Romania– AGER;
- collective member of Academica NBR project;
- Member in the editorial collectives or scientific committee for: Scientific Annals of the "Alexandru Ioan Cuza" University of Iași; Annals of the University of Oradea: Economic Science.
- Member of the Technical Committee at International Conference On Research Advances In Engineering, Technology, Science and Management (TECH INSIGHT - 2018), 30-31-March, 2018 Dubai, United Arab Emirates, <http://www.tiesm.com/>
- Member of the Technical Committee at International Conference On Innovative Research In Engineering, Applied Science and Management (INTERSEAM – 2018), 27-28-April, 2018, Dubai, United Arab Emirates, <http://www.interseam.com/>
- Member of the Technical Committee at International Conference On Technological Innovations In Engineering Science and Management (TECH IMPACT – 2018), 28-29 September, 2018, Dubai, United Arab Emirates, <http://www.ticesm.com/>
- Honorary Special Guest and Speaker at BEMM'2018 - The 6th International Conference on Business Economics, Marketing & Management Research, 1-4 November 2018, Hammamet – Tunisia, <http://www.conf-event.com/BEMM/BEMM.html>
- Scientific Director at International Journal of Core Engineering and Management (iJCEM), India, <http://ijcem.in/indexing/>, <http://ijcem.in/>
- Scientific Director at International Journal of Business Quantitative Economics and Applied Management Research, India, <http://ijbemr.com/indexing/>, <http://ijbemr.com/>

- Prizes and awards - *Diploma of Honor for outstanding results obtained in the scientific research activity during 2014, distinction awarded by the University of Craiova to the Research Excellence Gala, 1st Edition, 2016;*  
 - *Le Prix Pour Recherches Financieres et Medaille "Mihai Eminescu" honor description Pours ses travaux de favoriser la recherche de solutions a des problematiques financiers, distincție conferită de Academie Internationale "Mihai Eminescu", 2015;*  
 - *Diploma of Excellence for the paper "The loss of public confidence in the banking sector and the risk of misconduct. Romanian experience" presented in the plenary section at the XII th Edition of the International Scientific Conference ECOTREND 2015 - PERFORMANCE, COMPETITIVENESS, CREATIVITY held at Faculty of Economics, "Constantin Brâncuși" University of Târgu Jiu, Romania, 2015;*  
 - *First prize for the economic literature in Money and banks domain, awarded by AFER for the Comparative Banking Systems, 2013;*  
 - *Teacher of year 2011, awarded by AFER, in 2012, for special contribution to the assertion of the economic higher education and scientific research from our country;*  
 - *Diploma of excellence, awarded by AFER in 2009;*  
 - *Jubilee Diploma, University from Pitesti, 2007;*  
 - *Third Prize for the economic specialty literature from the Finance department for risk management and banking performances paper, awarded by AFER within AFER Prizes 2006.*  
 - *Diploma of honour, Faculty of Economy and Business Administration Craiova, 2006*

- Scientific research activity** - research studies and scientific articles published in specialty magazines or at different scientific events from country and abroad: over 200;  
 - published books: 22;  
 - Research projects grant based: 18 (see **Appendices**).

**Driving licence** B

## Appendices

### List of Research Project Grants (Selection)

Nr. crt.	Project name	Financing source	Position in the project
1.	<i>Risk management in public administration; bank's role in raising funds for public administration financing / 25C/19.05.2008</i>	Centre for International Public Policy and Administration (CIPPA-AISBL), Brussels, Belgium	Project Director
2.	<i>Study about the banking environment from Dolj county and about the identification of the possibilities of improving the client-bank relationship/ 27.661/2005, cod CNCSIS 18/2005</i>	CNCSIS	Project Director
3.	<i>Banking risk management in the perspective of Romania integration in European banking community/ GR155/04.05.2006, cod CNCSIS 127</i>	CNCSIS	Member
4.	<i>Model for the forecast of the real economic evolution and financial market system from Romania using the elements from the open thermodynamic systems / cod grant CNCSIS: ID 396/2008</i>	CNCSIS	Member
5.	<i>Developing the methods of modelling, simulating and operating the virtual enterprises on the competitive markets of the societies based on knowledge, with opening towards primary European programs (SIMOVE) / Research of Excellence (CEEX, module 3, nr. 42/2006</i>	CNCSIS	Member
6.	<i>Study regarding inland revenue implication on the financial-economical performances of Craiova TMUCB Branch/sub-office/ 32C/17.09.2010,</i>	S.C. TMUCB S.A. Craiova	Member
7.	<i>Study regarding the financing potential use of the capital</i>	S.C. Service Auto-Ray	Member

	<i>market by S.C. Service Auto-Ray S.R.L. for supporting the development strategy on medium and long term perspective to changing into S.A. and initial public offering/ 45C/02.07.2009</i>		
8.	<i>Study regarding the influence of the financial structure on the performances obtained by companies through the financial indicators mentioned in the financing agreement concluded with the international financial institutions/ 61C/22.12.2009</i>	S.C. Elite Audit	Member

## LIST OF SCIENTIFIC PUBLICATIONS

(Selection)

**Dr. Cristi Spulbar** - Professor, Habilitated Doctor at University of Craiova,  
Faculty of Economics and Business Administration



**PhD thesis entitled „Optimization of banking management in terms of market economy” (1999)**

### **I. Books published by international/national publishers (as author/co-author) :**

1. **Spulbar, C.**, & Nițoi, M. (2012) Comparative analysis of banking systems, Sitech Publishing House Craiova, 526 pages, ISBN 978-606-11-1994-3;
2. **Spulbar, C.**, & Nițoi, M. (2012) Corporate Credit Process, Sitech Publishing House Craiova, 120 pages, ISBN 978-606-11-2284-4;
3. **Spulbar, C.**, Nanu, R., & Gherghinescu, O. (2008) Monetary and banking economy, Universitaria Publishing House, Craiova, 272 pages, ISBN 978-606-510-739-5;
4. **Spulbar, C.** (2008) Banking Management, Sitech Publisher, Craiova, Second Edition, 325 pages, ISBN 978-606-530-157-3;
5. Oprețescu, M., Popescu, J., **Spulbar, C.** & Nanu, R. (2008) Currency, credit & banks, Sitech Publishing House, Craiova, 378 pages, ISBN 978-973-746-804-8;
6. **Spulbar, C.** (2006) Financial derivatives, Universitaria Publishing House Craiova, 215 pages, ISBN 978-973-742-446-4;
7. **Spulbar, C.**, Nanu, R., & Berceanu O. (2005) Comparison of Banking Systems, Sitech Publishing House, Craiova, 230 pages, ISBN 973-746-131-2;
8. **Spulbar, C.** (2003) Banking management, Sitech Publishing House, Craiova, 220 pages, ISBN 973-657-338-9;

9. **Spulbar, C.** (1999) Banking optimization, Universitaria Publishing House Craiova, 335 pages, ISBN 973-8043-28-2;
10. Oprețescu, M., Popescu, J., **Spulbar, C.**, Birău, G., Nanu, R., Oprețescu, A., Gherghinescu, O., Iacobescu, A. (2007) Risk management and bank performance, Universitaria Publishing House Craiova, 184 pages, ISBN 978-973-742-798-4;
11. **Spulbar, C.**, Nanu, R., Drăcea, R., Ionașcu, C., Matei, L. (2006) Research study on the banking environment in Dolj county and identification of possibilities for improvement of the bank-client relationship, Universitaria Publishing House Craiova, 120 pages, ISBN 973-742-318-6, 978-973-742-318-4;

## II. Scientific articles published by foreign/national journals included in international databases :

1. **Spulbar, C.** & Birau, R. (2018) Testing weak-form efficiency and long-term causality of the R.I.P.H emerging capital markets, International Journal of Business Quantitative Economics and Applied Management Research, Volume 5, Issue 2, ISSN No: 2349-5677, pp.1-19;
2. **Spulbar, C.**, & Nițoi, M. (2016) The relationship between bank efficiency and risk and productivity patterns in Romanian banking system, Romanian Journal of Economic Forecasting, 19(1), 39-53;
3. **Spulbar, C.**, & Nițoi, M. (2015) An Examination of Banks' Cost Efficiency in Central and Eastern Europe, Procedia Economics and Finance, 22, 544-551;
4. **Spulbar, C.**, & Nițoi, M. (2014). Determinants of bank cost efficiency in transition economies: evidence for Latin America, Central and Eastern Europe and South-East Asia. Applied Economics, 46(16), 1940-1952
5. Dima, B., Dincă, M. S., & **Spulbar, C.** (2014). Financial nexus: Efficiency and soundness in banking and capital markets. Journal of International Money and Finance, 47, 100-124;
6. **Spulbar, C.**, Nițoi, M., & Anghel, L. (2015) Efficiency in cooperative banks and savings banks: a stochastic frontier approach. Romanian Journal of Economic Forecasting, 18(1), 5-21;
7. **Spulbar, C.**, & Nițoi, M. (2013). Monetary policy transmission mechanism in Romania over the period 2001 to 2012: a BVAR analysis. Scientific Annals of the" Alexandru Ioan Cuza" University of Iasi ~ Economic Sciences Section~, 60(2), 387-398;
8. **Spulbar, C.**, Nițoi, M., & Stanciu, C. (2012). Inflation inertia and inflation persistence in Romania using a DSGE approach. Annals of the Alexandru Ioan Cuza University-Economics, 59(1), 115-124;
9. **Spulbar, C.**, Nițoi, M., & Stanciu, C. (2012). Monetary policy analysis in Romania: A Bayesian VAR approach. African Journal of Business Management, 6(36), 9957-9968;
10. **Spulbar, C.**, Nițoi, M., & Stanciu, C. (2012). Identifying the industry business cycle using the Markov switching approach in Central and Eastern Europe. Management & Marketing-Craiova, (2), 293-300;



11. **Spulbar, C.**, & Nițoi, M. (2012). The impact of political and economic news on the Euro/Ron exchange rate: a GARCH approach. *Annals of the „Constantin Brâncuși” University of Târgu Jiu, Economy Series*, 4, 52-58;
12. **Spulbar, C.**, Spînu, A, & Nițoi, M. (2012). Financial stability and price stability: an empirical analysis in euro area. *Annals of the „Constantin Brâncuși” University of Târgu Jiu, Economy Series*, 4, 220-229;
13. Stanciu, C. V., **Spulbar, C.**, & Rizescu, S. (2012). Econophysics-related Remarks in Considering the Necessity of a Distribution Adjustment in the Eurozone Real Economy and Re-modeling its Financial System and Markets. *Thermodynamics and Statistical Physics Approach. Journal of Knowledge Management, Economics & Information Technology*, 2(1);
14. **Spulbar, C.**, Stanciu, C., & Nițoi, M. (2011). The macroeconomic performance of monetary policies. A stochastic simulation based on the Taylor's rule. *Journal of Knowledge Management, Economics & Information Technology*, 1(6), 1-15;
15. **Spulbar, C.**, & Nițoi, M. (2010). The lending activity and economic growth in Romania in the global crisis context. *Finance – Challenges of the Future*, 12, 76-82;
16. Spulbar, C., Nițoi, M., & Nețoiu, L. (2010). The analysis of the monetary policy dynamics in Romania using a Structural Vector Autoregressive model, *Finance – Challenges of the Future*, 11, 128-140;
17. **Spulbar, C.**, Gherghinescu, O., & Nițoi, M. (2009). The monetary policy transmission mechanism in the emergent countries, an analysis based on the autoregressive vector, *Annals of University of Craiova – Economic Sciences Series*, 37, 164-172;
18. Rizescu, L. S., Stanciu, C., & **Spulbar, C.** (2009). About the US trade deficit and the US “easy money” policy. *Finance-Challenges of the Future*, 10, 178-183;
19. **Spulbar, C.**, Berceanu, D., & Gherghinescu, O. (2009). Strengthening Romanian banks' role in the European funds absorption. *Finance-Challenges of the Future*, 9, 174-178;
20. **Spulbar, C.**, Rizescu, S., & Stanciu, C. (2009). Joining euro very rapidly—a step forward for non-euro EU members?. *The Young Economists Journal*, 13, 46-49;
21. Gherghinescu, O., Rinderu, P., & **Spulbar, C.** (2009). Analysis of structural and cohesion funds absorption in Romania. *Finance-Challenges of the Future*, 9, 223-230;
22. Rizescu, S., Stanciu, C., Drăcea, R., & **Spulbar, C.** (2009). Some remarks on the recent “quantitative easing” action taken by FED. *Finance-Challenges of the Future*, 9, 251-254;
23. Berceanu, D., & **Spulbar, C.** (2008). Financial structure of the firm, *Finance - Challenges of the Future*, 8, 89-92;
24. **Spulbar, C.**, Berceanu, D., & Spulbar, T. (2008). Financial globalization-from challenge to crisis. *Finance-Challenges of the Future*, 8, 126-131;
25. **Spulbar, C.** (2008). Considerations regarding the role and the importance of the financial stability in the context of the european banking integration. *Finance - Challenges of the Future*, 7, 111-117;

26. **Spulbar, C.**, Gherghinescu, O., Spulbar, T. (2009). Globalization and performances în banking activity. The Young Economists Journal, 12, 50-60;
27. Stanciu, C., Rizescu, S., **Spulbar, C.**, & Mitu, N. (2009). Will Eastern European Countries Join the Single European Currency Rapidly?. Annals of the University of Petrosani Economics, 2, 287-290;
28. Rizescu, S., Stanciu, C., **Spulbar, C.**, & Drăcea, R. (2009). Considerations regarding the ways to reduce the US trade deficit. Annals of the University of Petrosani Economics, 2, 245-254;

### III. Scientific articles published in the proceedings of international scientific conferences indexed ISI / BDI :

1. **Spulbar, C.** (2015). The loss of public confidence in the banking sector and the risk of misconduct. Romanian experience. International Scientific Conference ECO-TREND 2015 - Performance, Competitiveness, Creativity, Faculty of Economics, "Constantin Brâncuși" University of Târgu Jiu, Romania;
2. **Spulbar, C.**, & Nițoi, M. (2013). Trends and challenges in Romanian banking system. International Scientific Conference ECO-TREND 2013 - Crisis and Convergence in EU, Târgu Jiu.
3. **Spulbar, C.**, & Nițoi, M. (2013). Efficiency in European transition banking systems. International Scientific Conference ECO-TREND 2013 - Crisis and Convergence in EU, Târgu Jiu.
4. **Spulbar, C.**, Stanciu, V., & Nițoi, M. (2011). Transmission Mechanisms of Monetary Policy in Romania: a Bayesian VAR Model. International Conference on Applied Social Sciences. Social Economy and Digital Convergence, Lanzarote.
5. **Spulbar, C.**, Stanciu, V., Nițoi, M., & Rizescu, S. (2011). On the Macroeconomic Performance of Monetary Policies. A Stochastic Simulation Based on the Taylor's Rule. International Conference on Mathematics and Computers in Business and Economics, Brașov.
6. **Spulbar, C.**, Nițoi, M., & Stanciu, V. (2011). Business cycle analysis in Central and Eastern Europe using the Markov Switching approach. European Conference for Academic Disciplines, Gottenheim.
7. Rizescu, S., Stanciu, C., **Spulbar C.** (2011). Some possible connections between the FED's quantitative easing actions and Europe's ongoing debt crisis. Statistical Approach And Arguments. European Conference for Academic Disciplines, Gottenheim.
8. **Spulbar, C.**, Budică, A. (2011). Basel III and the challenges of the global financial stability. International conference - Competitiveness and Stability in the Knowledge-Based Economy, Craiova.
9. **Spulbar, C.**, Spînu, A., Dede, N. (2011). Would it have been better if central banks had remained only issuing and discount banks. International conference - Competitiveness and Stability in the Knowledge-Based Economy, Craiova.
10. **Spulbar, C.** (2010). The financial systems. An approach from the perspective of the financial crisis. International conference - Competitiveness and Stability in the Knowledge-Based Economy, Craiova.
11. **Spulbar, C.** (2010). The credit cease in Romania and its effects on EMEs. International conference - Competitiveness and Stability in the Knowledge-Based Economy, Craiova.

12. **Spulbar, C.**, Nanu, R., Gherghinescu, O. (2008). Banking performances: a comparative study between great bank groups and banks from emerging countries, the Romanian case. International Conference on Applied Business and Economics, Thessaloniki, Greece, ISSN 1108-297.
13. **Spulbar, C.**, Gherghinescu, O. (2008). Financial Globalization - from Challenge to Crises, 5th International Scientific Conference ECO-TREND 2008, Târgu-Jiu, ISBN 978-973-144-205-1.
14. **Spulbar, C.** (2008). Le système bancaire roumain dans l'Union Européenne. International Conference on Economics, Law and Management, Tîrgu Mureş, Romania, ISSN 1843-2964.
15. **Spulbar, C.**, Gherghinescu, O. (2008). La stabilite du systeme bancaire roumain et les provocation d'integration bancaire europeenne. International Conference Economy and transformation management. Timişoara, ISSN 1842-4880.
16. **Spulbar, C.**, Nanu, R., & Spulbar, T. (2007). Romanian banking system between concentration and specialization. Romania within the EU: Opportunities, requirements and perspectives. International Economic Conference, Sibiu.
17. Nanu, R., Gherghinescu, O., **Spulbar, C.** (2006). Impact of e-banking in new accesion and candidate countries. 5th International Symposium Economy & Business, Economic Development and Growth, Bulgarian Academy of Science, Sunny Beach resort, ISBN 954-9368-17-3.
18. Berceanu, O, **Spulbar, C.**, Nanu, R., Gherghinescu, G. (2006). Rationale, requirement and efficiency of the direct inflation targeting monetary policy framework. Brno International Conference on Applied Business Research, Brno, ISBN 7-900177-73-6.
19. Pîrvu, G., Nanu, R., Gruescu, R., **Spulbar, C.** (2006). EU accesion impact over banking systems of the new member states. MicroCAD 2006 International Scientific Conference, Miskolc, ISBN 963 661 646 9 ö.
20. **Spulbar, C.**, Drăcea, R., Nanu, R. (2005). Bank-client relationship. Romanian experience. Future of banking after the year 2000 in the world and in the Czech, 2005, Karvina, ISBN 80-7248-342-0.
21. Berceanu, O., **Spulbar, C.**, Nanu, R., Mangra, M. (2005). The new round of globalization – challenges, opportunities and threats. BICABR – Beijing International Conference on Applied Business Research, Beijing, ISBN 7-900177-73-6.
22. **Spulbar, C.**, Nanu, R., Drăcea, R. (2005). The management of banking risks – the Romanian experience. The 30th ARA Congress organized by the Academy of Economic Studies of Moldova, Chişinău, ISBN 9975-75-313-2.
23. **Spulbar, C.**, Crăciun, L., Criveanu, C. (2005). Signifiant evolutions at the beginning of the third millennium for the Central and Eastern Europe banks. MicroCAD 2005 International Scientific Conference, Miskolc, ISBN 963 661 646 9 ö.
24. **Spulbar, C.**, Nanu, R., Drăcea, R. (2005). Considerations regarding the possibilities of improving the bank-client relations. International Conference “The impact of European Integration on the National Economy”, Cluj-Napoca, ISBN 973-751-097-6.
25. **Spulbar, C.**, Crăciun, L. (2004). The bank and the banking strategy new challenges imposed by globalization. "SIMPTEC 2004", Biennial International Symposium, Braşov, ISBN 973-8204-57-7.
26. **Spulbar, C.** (2004). Opţiunile pe valute – instrumente de gestiune a riscului de schimb. Economia contemporană prezent şi perspective, Sesiune internaţională de comunicări ştiinţifice, Piteşti, ISBN 973-8466-56-3.
27. Gherghinescu, O., Arnăutu, M., **Spulbar, C.** (2004). New challenges facing romanian banks and bankers in an increasingly integrated financial sector. "SIMPTEC 2004", Biennial International Symposium, Braşov, ISBN 973-8204-57-7