

## PERSONAL INFORMATION

## Simona Nistor, PhD

📍 Str. Teodor Mihali, Nr. 58-60, 400591, Cluj-Napoca, Romania

☎ +40 264-41.86.52/3/4/5

✉ [simona.nistor@econ.ubbcluj.ro](mailto:simona.nistor@econ.ubbcluj.ro)

🌐 <http://www.econ.ubbcluj.ro/cv.php?id=355>; <https://sites.google.com/view/simonanistor>

Sex Female | Date of birth 10/01/1986 | Nationality Romanian

JOB APPLIED FOR  
POSITION  
PREFERRED JOB  
STUDIES APPLIED FOR  
PERSONAL STATEMENT

Associate Professor of Banking at the Faculty of Economics and Business Administration, Babes-Bolyai University of Cluj-Napoca, Romania

## WORK EXPERIENCE

28.02.2019 - Present

**Associate Professor of Banking**

Faculty of Economics and Business Administration (Finance Department), Babes-Bolyai University of Cluj-Napoca, Romania

- Courses in Banking (Bachelor 2<sup>nd</sup> year), Banking Risk Management (Bachelor 3<sup>rd</sup> year), Research Methods in Finance (Master 2<sup>nd</sup> year), Micro & Macro Prudential Policies in Banking (Master 2<sup>nd</sup> year)

Business or sector Education

21.02.2016 – 17.02.2019

**Lecturer of Banking**

Faculty of Economics and Business Administration (Finance Department), Babes-Bolyai University of Cluj-Napoca, Romania

- Courses in Banking (Bachelor 2<sup>nd</sup> year), Banking Risk Management (Bachelor 3<sup>rd</sup> year), Research Methods in Finance (Master 2<sup>nd</sup> year), Micro and Macro Prudential Policies in Banking (Master 2<sup>nd</sup> year)

Business or sector Education

01.04.2013 – 21.02.2016

**Assistant Professor of Banking**

Faculty of Economics and Business Administration (Finance Department), Babes-Bolyai University of Cluj-Napoca, Romania

- Seminars in Banking (2<sup>nd</sup> year students), Banking and Financial Management (3<sup>rd</sup> year students), International Finance (3<sup>rd</sup> year students)

Business or sector Education

01.11.2008 – 30.05.2010

**Corporate Credit Analyst**

Erste Bank (former BCR), Corporate Division of Cluj-Napoca regional office

- Responsible for structuring, analysing, and assessing corporate loans for corporate clients

Business or sector Banking

## EDUCATION AND TRAINING

2018

**Habilitation in Finance**

Faculty of Economics and Business Administration, Babes-Bolyai University of Cluj-Napoca

- Habilitation thesis: “How to Prevent the Fall of the Titans? Mechanisms for Reducing Systemic Risk of Banks”

2009 - 2012 **PhD in Finance**

Faculty of Economics and Business Administration, Babes-Bolyai University of Cluj-Napoca

- PhD thesis: “Systemic risk and contagion in the European banking markets”

2008 - 2009 **MSc in Banks and Stock Markets**

Faculty of Economics and Business Administration, Babes-Bolyai University of Cluj-Napoca

2004 – 2008 **BSc in Finance and Banking**

Faculty of Economics and Business Administration, Babes-Bolyai University of Cluj-Napoca

2008 – 2010 **Corporate Credit Analyst**

Erste Bank (former BCR), Corporate Division of Cluj Napoca regional office

- Responsible for structuring, analyzing, and assessing corporate loans in the fields of commerce, production and real estate, and financial advisory to corporate clients

PERSONAL SKILLS

Mother tongue(s) Romanian

Other language(s)

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken interaction	Spoken production	
English	C1	C1	C1	C1	C1

European Linguistic Competency Certification, Lingua Center at Babes-Boyai University of Cluj Napoca

Levels: A1/A2: Basic user - B1/B2: Independent user - C1/C2 Proficient user  
[Common European Framework of Reference for Languages](#)

Communication skills ▪ good communication skills gained through my experience as a professor as well as during my time in the private sector working with corporate banking customers

Organisational / managerial skills ▪ leadership skills gained through a coordinator position of an international research grant as well as being a co-organizer of an international conference

Job-related skills ▪ good command of both teaching as well as research focusing on Banking (Systemic risk, Financial institutions, Financial regulation, Cross-border banking) as well as Financial Econometrics (Empirical banking, Value at Risk estimation, Systemic risk models)

Digital skills

SELF-ASSESSMENT				
Information processing	Communication	Content creation	Safety	Problem solving
Proficient	Proficient	Proficient	Proficient	Proficient

Levels: Basic user - Independent user - Proficient user  
[Digital competences - Self-assessment grid](#)

## Computer Skills:

- good command of Office suite (word processor, spreadsheet, presentation software)
- good command of financial modeling tools (STATA, Matlab, Eviews) acquired during sustained work on research papers

Driving licence B

## ADDITIONAL INFORMATION

Publications  
 Presentations  
 Conferences  
 Seminars  
 Honours and awards  
 Memberships  
 References

**Publications**

- Berger, A.N., Nistor, S., Ongena, S., Tsyplakov, S. (2024). Catch, restrict, and release: The real story of bank bailouts. *Review of Corporate Finance Studies*, forthcoming.
- Farcas, I.G., Nistor, S. (2024). Does national culture affect macroprudential policy? An international investigation of regulatory behavior on macroprudential interventions. *Journal of Behavioral and Experimental Finance*, 101018.
- Korzeb, Z., Nistor, S., Niedziółka, P. (2023). Sovereign creditworthiness and bank foreign ownership. An empirical investigation of the European banking sector. *Journal of International Financial Markets, Institutions & Money*, 89: 101857.
- Farcas, I.G., Nistor, S. (2023). The Impact of culture on government interventions in the banking sector. *Economic Modelling*, 129: 106518.
- Nistor, S., Ongena, S. (2023). The impact of policy interventions on systemic risk across banks. *Journal of Financial Services Research*, 64: 155–206.
- Andries, A.M., Nistor, S., Sprincean, N. (2020). The impact of central bank transparency on systemic risk. Evidence from Central and Eastern Europe. *Research in International Business and Finance*, 51: 100921.
- Andries, A.M., Nistor, S., Ongena, S., Sprincean, N. (2020). On becoming an O-SII ('Other Systemically Important Institution'). *Journal of Banking and Finance*, 111: 105723.
- Masca, S.G., Nistor, S., Vaidean, V.L. (2019). Do government arrangements matter for CEE countries' growth? A two-piece puzzle perspective. *Applied Economics Letters*, 26(19): 1612-1626.
- Andries, A.M., Capraru, S.B., Nistor, S. (2018). Corporate governance and efficiency in banking: Evidence from emerging economies. *Applied Economics*, 50(34-35): 3812-3832.
- Mera, V., Nistor, S., Silaghi, M.I. (2018). Is education important in assessing the impact of institutions on economic growth in emerging economies? *Applied Economics*, 50(34-35): 3840-3854.
- Andries, A.M., Melnic, F., Nistor, S. (2018). Effects of macroprudential policy on systemic risk and bank risk taking. *Czech Journal of Economics and Finance*, 68(3): 202-244.
- Andries, A.M., Nistor S. (2018). Systemic risk and foreign currency positions of banks: Evidence from Emerging Europe. *Eastern European Economics*, 56(5): 382-421.
- Andries, A.M., Nistor, S. (2016). Systemic Risk, corporate governance and regulation of banks across emerging countries. *Economics Letters*, 144: 59-63.
- Andries, A.M., Ieșan-Muntean, F., Nistor, S. (2016). The effectiveness of policy interventions in CEE countries. *Eastern Journal of European Studies*, 7(1): 93-124.

**Policy paper**

- Nistor, S., Ongena, S. (2024). Capital Requirements: Why, How High, Increasing them, Alternatives? Swiss Finance Institute Public Discussion Note, 2024. Available at: <https://www.sfi.ch/en/publications/bank-capital-requirements>.

**Conferences**

- IRMC, 17th edition, June 24-25, 2024, Milan, Italy
- ERMAS, 9th edition, July 24-27, 2024, Cluj-Napoca, Romania
- IRMC, 16th edition, July 6-7, 2023, Florence, Italy
- ERMAS, 8th edition, July 25-27, 2022, Cluj-Napoca, Romania
- EEFS, 17th edition, June 23-26, 2021, London, UK
- AFFI, 37th edition, May 26-28, 2021, Nantes, France
- ERMAS, 7th edition, July 28-30, 2021, Sibiu, Romania

- EUFIRE, 7th edition, May 15th, 2021, Iasi, Romania
- ERMAS, 5th edition, July 25-27, 2018, Iasi, Romania
- IFABS Annual Conference, June 30-July 2, 2018, Porto, Portugal
- EEFS 17th Annual Conference, June 21-24, 2018, London, UK
- IRMC 11th Annual Conference, June 7-9, 2018, Paris, France
- EUFIRE, May 18-19, 2018, Iasi, Romania
- ERMAS, 4th edition, July 26-28, 2017, Cluj-Napoca, Romania
- MFS 24th Annual Conference, June 25-28, 2017, Bucharest, Romania
- EEFS 16th Annual Conference, June 22-25, 2017, Ljubljana, Slovenia
- INFINITI Conference on International Finance, 15th edition, June 12-13, 2017, Valencia, Spain
- INFER Annual Conference, 19th edition, June 7-9, 2017, Bordeaux, France
- ASF, 3rd edition, May 25, 2017, Bucharest, Romania
- EUFIRE, 1st edition, May 18-20, 2017, Iasi, Romania
- INFER Workshop, 3rd edition, April 20-21, 2017, Cluj-Napoca, Romania
- ERMAS, 3rd edition, August 1-3, 2016, Timisoara, Romania
- EEFS, 15th edition, June 16-19, 2016, Amsterdam, Netherlands
- FEBS 6th edition, June 10-12, 2016, Malaga, Spain
- ASF, 2nd edition, June 2-3, 2016, Bucharest, Romania
- FI BA, 14th edition, March 23-25, 2016, Bucharest, Romania
- MFS, 22nd Annual Conference, June 28 - July 1, 2015, Halkidiki, Greece
- FEBS, 5th edition, June 11-13, 2015, Nantes, France
- FI BA, 13th edition, March 25-27, 2015, Bucharest, Romania
- CERGE Workshop, Charles University of Prague, August 19-20, 2014, Czech Republic
- FI BA, 11th edition, March 28-29, 2013, Bucharest, Romania
- FWPO, Nov. 22-23, 2013, Cluj-Napoca, Romania
- International Workshop on Risk, Uncertainty, and Strategy in Markets and Games: Theory and Empirics, Feb. 18-19, 2013, Cluj-Napoca, Romania
- INFER Workshop, Nov. 9-10, 2012, Cluj-Napoca
- GEBA, 6th edition, Oct. 18-20, 2012, Iasi, Romania
- GEBA, 5th edition, Oct. 20-22, 2011, Iasi, Romania
- GEBA, 4th edition, Oct. 22-23, 2010, Iasi, Romania
- Financial Trends in the Global Economy, Nov. 13-14, 2009, Cluj-Napoca

#### Invitations to present research seminars

- Bucharest Economic Analysis and Research Seminar, National Bank of Romania, Bucharest, Romania (04.02.2021)
- Cluj Economics Business Series Seminar, Babeş-Bolyai University, Cluj-Napoca, Romania (28.01.2021)
- Business Research Seminar of The University of Tübingen, Germany (09.11.2016)
- Cluj Economics and Business Seminar Series (CEBSS), Babeş-Bolyai University, Cluj-Napoca, Romania (31.10.2013)
- Research seminar of Laboratoire d'Economie d'Orléans, Université d'Orléans, France (01.10.2013)

#### Research projects

Bailouts and Financial Stability (BaFinS)

Position: Coordinator

Financed by: Romanian National Authority for Scientific Research and Innovation

Period: 01.01.2021-30.12.2022

Household Saving Behavior - A Socio-Economic Investigation from Households, Banks and Regulators Perspective (SAVEBEHAVE)

Position: Experienced researcher

Financed by: Romanian National Authority for Scientific Research and Innovation

Period: 15.02.2021-30.12.2023

The Nexus of Financial Access and Financial Stability: The Role of Financial Infrastructure (FAS-FI)

Position: Experienced researcher

Financed by: Romanian National Authority for Scientific Research and Innovation

Period: 01.06.2018-30.05.2020

Decision Support Solution for Risk Management and Customer Attrition for a private bank (Bridge-Grant-2016-0676)

Position: Postdoctoral researcher

Financed by: Romanian National Authority for Scientific Research and Innovation

Period: 24.11.2016-23.11.2018

Banking Risk and Financial Stability in Emerging Economies: The Role of Governance and Regulation (BRiFiS)

Position: Postdoctoral researcher

Financed by: Romanian National Authority for Scientific Research and Innovation

Period: 01.11.2015-30.10.2017

How Banking Competition, Efficiency, and Stability evolve during the crisis in Europe: An Agent-Principal Approach (BANK-CES)

Position: Postdoctoral researcher

Financed by: Romanian National Authority for Scientific Research and Innovation

Period: 01.11.2015-30.10.2017

The Impact of Liquidity Risk on Systemic Risk

Position: Postdoctoral researcher

Financed by: POSDRU 159/1.5/S/142115

Period: 20.06.2014 - 20.09.2015

Modelling Endogenous Growth and the Macroeconomic Policy Mix in Romania and other Emergent Countries from Central and Eastern Europe

Position: Research assistant

Financed by: Romanian National Authority for Scientific Research and Innovation

Period: 01.11.2012 – 30.10.2013

Contagion Spillovers in the European Banking Sector. A Macroprudential CoVaR Approach

Position: Principal investigator

Financed by: CERGE GDN (Global Development Network)

Period: 01.01.2014 - 31.12.2014

### Referee

- Applied Economics Letters
- Comparative Economics Studies
- Eastern European Economics
- Economic Modelling
- Economics Analysis and Policy
- Finance Research Letters
- International Journal of Central Banking
- International Journal of Finance & Economics
- International Journal of Financial Economics
- International Journal of Financial Studies
- International Review of Financial Analysis
- Journal of Applied Economics
- Journal of Banking & Finance
- Journal of Economic Behavior and Organization
- Journal of Financial Services Research
- Journal of Financial Stability
- Journal of International Financial Markets, Institutions and Money
- Multinational Finance Journal
- Research in International Business and Finance
- Socio-Economic Planning Sciences

### Honours and Awards

- 2024: Best Conference Paper Award for the research paper "Do "Too-Big-To-Fail" Banks Receive Preferential Treatment in Bailouts? Surprising Results from a Cross-Country Analysis" (co-authored with Allen N. Berger, Steven Ongena, and Sergey Tsyplov), International Risk Management

Conference organized by The Risk Banking and Finance Society,

- 2016: Best Paper Award, 2nd prize, for the research paper "The impact of policy interventions on systemic risk across banks" (co-authored with Steven Ongena), International Conference "Financial innovation, consumer protection and financial stability of emerging markets" organized by The Financial Supervisory Authority (ASF) Romania
- 2014-2015: Postdoctoral Research Fellowship (Romanian Government)
- 2014: The Academia Debut Award of the Association of Economics Faculties from Romania (AFER)
- 2009-2012: PhD Fellowship (Romanian Government)

#### **Memberships**

- EEFS (European Economics and Finance Society)
- INFER (International Network for Economic Research)
- SFS (Society for Financial Studies)

Simona Nistor  
December 2024