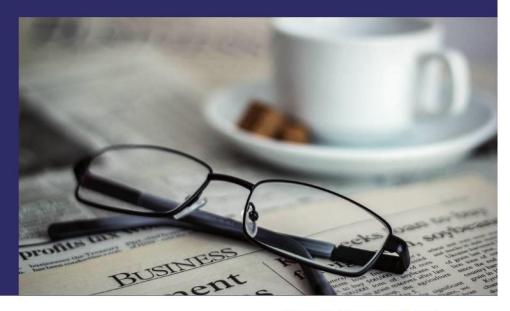
This book aims to address a wider target audience in comparison with the one that each of its component works used to address. The four works that make this book belong to several highly professional specialists in the financial field, each of them with more than 20 years of practice behind. Their papers are the result of an outstanding experience in the financial-banking field but also of their teaching and research activity until now. Consequently, these works were published in academic journals and communicated within international conferences. For this reason, the main beneficiaries of these papers were professors, researches and also students, as usual participants to these activities and events. Our wish is to share the practical experience of these specialists to an even wider public, not only to thus make it more marketable in bookshops and libraries.



Laurențiu-Mihai Treapăt (Ed.)

## Learning from Financial Practice



University lecturer, PhD in Economics, having 20 years professional expertise in Banking Risk and Management; participated in International and National Conferences on management and risk administration,lending and leadership; cooperated with the EU Council in Bruxelles, delivering training in risk management; Risk Executive Manager in a leading bank.



