

## INFORMAȚII PERSONALE

## Cristina Georgiana Zeldea

Gender female | Birth Date 18.05.1995 | Nationality romanian

## PROFESSIONAL EXPERIENCE

- 07/2023 - present **Data Analyst**  
**London Stock Exchange Group**, Bd. Iuliu Maniu 6L
- Financial Content Operations
- Managing data series and information regarding over 2000 investment funds from Brazil, Spain, Mexico, USA, Cayman Islands, British Virgin Islands and South Africa.
- 09/ 2022 - present **Scientific Researcher**  
**Institute for Economic Forecasting**, "Costin C. Kirițescu" National Institute of Economic Research, Romanian Academy
- Calea 13 Septembrie, nr. 13, sector 5, București
- Fundamental economic research activities – Department of Macroeconomic Modeling and Forecasting
- 01/ 2018 – 08/2022 **Scientific Researcher**  
**Institute for World Economy**, "Costin C. Kirițescu" National Institute of Economic Research, Romanian Academy
- Calea 13 Septembrie, nr. 13, sector 5, București
- Fundamental economic research activities – Department of Economic Integration and Financial Markets
  - Secretary of the Scientific Council at IWE
- 02/2017 - 12/2017 **Referee - grant contract from BUES**  
**Internal Financial Control Office**, Bucharest University of Economic Studies
- Piața Romană, nr. 6, București
- Administrative and organizational activities. Preparation of documentation in the analysis of ineligible expenses at the BUES level.
- 02/2016 - 06/2016 **Intern**  
**Romania-Israel Chamber of Commerce and Industry**
- Bd. Octavian Goga nr. 2, București
- Organization of events, communication with the members of the Chamber, participation in forums and conferences, processing information from the Electronic Public Procurement System (SEAP).
- 07/2013 - 10/2015 **Colaborator**  
**Center for Educational and Sports Projects and Programs – Bucharest City Hall**
- Splaiul Independenței nr.291- 293, sector 6, București
- Organization of educational, cultural or recreational events for children and youth.

## EDUCATION AND TRAINING

- 2019 - present **Doctoral Studies**  
Doctoral School of International Business and Economics, Bucharest University of Economic Studies
- PhD Advisor: prof. Radu Lupu, PhD
  - Thesis title: **Risk and stability in international financial markets**
- 2017 - 2019 **Master's degree**  
Master in International Financial Risk Management, Bucharest University of Economic Studies

Dissertation title: **Systemic risk and financial stability**

2014-2019 **Psychopedagogical training certificates, Levels I and II**  
Teacher Training Department, Bucharest University of Economic Studies

2014 - 2017 **Bachelor's degree**  
Faculty of International Business and Economics, Bucharest University of Economic Studies

2010 - 2014 **High school diploma**  
Colegiul Național Gheorghe Șincai, Calea Șerban Vodă, nr. 167, București

PERSONAL SKILLS

Native language romanian

Other foreign languages

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Conversation	Oral speech	
English	C2	C2	C1	C1	C2
Spanish	B1	B2	B1	B1	B1

Levels: A1/2: Elementary user - B1/2: Independent user - C1/2: Experienced user  
Common European Framework of Reference for Foreign Languages

Communication skills Communication and teamwork skills. Cooperative attitude.

Organization skills Organizational skills acquired due to the activities as a member of the organizing committees of scientific events.

Digital skills Microsoft Office (Word, Excel, Power Point)  
Notions of using specialized software - Eviews, R

Other skills Knowledge related to the evaluation of financial assets, of currency risk, interest rate, liquidity, derivative financial instruments, acquired throughout the educational course.

Ability to analyze and synthesize acquired from research activity.

Driving license ▪ Cat. B

SUPPLEMENTARY INFORMATION

Publications

1. Lupu, R., Călin, A. C., **Zeldea, C. G.**, & Lupu, I. (2020). A bayesian entropy approach to sectoral systemic risk modeling. *Entropy*, 22(12), 1371.
2. Clichici, D., **Zeldea, C.** (2021). The resilience of Central and Eastern European Banks during the Covid-19 crisis. *Economy & Sociology*, 2/2021.
3. **Zeldea, C.** (2020). Modeling the connection between bank systemic risk and balance-sheet liquidity proxies through random forest regressions. *Administrative Sciences*, 10(3), 52.
4. **Zeldea, C.** (2019). Systemic Risk: An Overview. *Financial Studies*, 23(3), 35-48.
5. **Zeldea, C. G.** (2021). *Systemic Risk Dynamics in the EU—A Conditional Capital Shortfall*

- Approach*. In *Business Revolution in a Digital Era* (pp. 43-53). Springer, Cham.
6. **Zeldea, C. G.** (2021). Systemic Risk Causality Among Economic Sectors: An Analysis of the Banking and Real Estate Sectors. In *Griffiths School of Management and IT Annual Conference on Business, Entrepreneurship and Ethics* (pp. 19-32). Springer, Cham.
  7. Lupu, R., Călin, A. C., **Zeldea, C. G.**, & Lupu, I. (2021). Systemic Risk Spillovers in the European Energy Sector. *Energies*, 14(19), 6410.
  8. Avram A., **Zeldea C.** (2018). *New Inflationary Pressures Raising Global Challenges*. ROMANIAN ECONOMY. A CENTURY OF TRANSFORMATION (1918-2018): PROCEEDINGS OF ESPERA 2018 , pp.297-305
  9. **Zeldea, C.** (2019). Financial Intermediation And Insurance Services In Romania. *Euroinfo*, 3(4), 61-68.
  10. **Zeldea, C.** (2021). Financial inclusion disparities in the European Union. *Global Economic Observer*, 9(1), 82-90.
  11. **Zeldea, C.** (2020). Shortcomings and Disparities in SMEs' Financing in the EU-Prerequisite for the Capital Markets Union. *Euroinfo*, 4(1), 105-113.
  12. **Zeldea, C.** (2018). Tendințe și evoluții ale economiei Greciei în 2017. *Conjunctura Economiei Mondiale*, 203-211.
  13. **Zeldea, C. G.** (2018). The Economic Recovery Of Greece: Present And Perspectives. *Euroinfo*, 2(4), 15-24.
  14. **Zeldea, C.** (2018). The Reform Of The Public Financial Management System In Greece. *Euroinfo*, vol. 2(9), 43-50
  15. **Zeldea, C.** (2019). Knowledge-Intensive Business Services. The Case Of Romania. *Revista de Economie Mondiala/The Journal of Global Economics*, 11(1), 54-58.
  16. **Zeldea, C.** (2019). Tendințe și evoluții ale economiei Greciei în 2018. *Conjunctura Economiei Mondiale*, 204-213.
  17. **Zeldea, C. & Avram, A.** (2019). *IT&C Services, Potential Competitive Advantages for Romania*. In: *International Economics Department at BAS. International Scientific Conference Proceedings "Bulgaria and Romania: Country Members of the EU, Part of the Global Economy" – 2018*. Sofia: ERI-BAS. 185-190.
  18. **Zeldea, C.** (2020). Tendințe și evoluții ale economiei Cehiei în 2019. *Conjunctura Economiei Mondiale*, 204-213.
  19. **Zeldea, C.** (2020). Tendințe și evoluții ale economiei Greciei în 2019. *Conjunctura Economiei Mondiale*, 204-213
  20. Bălan, E. M., Cismaș, L., **Zeldea C.** (2020). *Romanian Bioeconomy in the European Context – a Cluster Analysis*. Proceedings of the International Scientific Conference „Information Society and Sustainable Development” 7th Ed, Târgu-Jiu, Romania, 11-12 Sept 2020.
  21. **Zeldea, C.** (2021). Tendințe și evoluții ale economiei Greciei în 2020. *Conjunctura Economiei Mondiale*, 204-213
  22. Bălan, E. M., Cismaș, L. M., & **Zeldea, C. G.** (2021). *Agricultural Biomass Production: Implications for Economic Growth and Environment in Central and Eastern European Countries*. In *Contemporary Issues in Social Science*. Emerald Publishing Limited, 263-279
  23. Khurshid, A., Kedong, Y., Calin, A. C., **Zeldea, C. G.**, Qiang, S., & Wenqi, D. (2020). Is the Relationship between Remittances and Economic Growth Influenced by the Governance and Development of the Financial Sector? New Evidence from the Developing Countries. *Journal for Economic Forecasting*, (1), 37-56.

Contributions to studies from the research plan of the Romanian Academy

1. **Zeldea, C.** (2021). Evoluția zonei euro: provocări și soluții posibile. Adoptarea euro de către statele candidate în noile condiții– Coordonatori: Acad. Mugur Isărescu, CS I Dr. Simona Moagăr-Poladian. Institutul de Economie Mondială.
2. **Zeldea, C.** (2021). Impactul crizelor financiare și economice asupra reglementării și performanței sistemelor bancare – Coordonatori: CS II Dr. Mihai Nițoi, CS II Dorina Clichici
3. **Zeldea, C.** (2020). Interdependențe și riscuri pe piețele financiare din Uniunea Europeană – Coordonator CS II Dr. Mihai Nițoi
4. **Zeldea, C.** (2020). Convergența economică și dezvoltarea piețelor financiare prin incluziune și educație financiară în UE. Studiu de caz: România – Coordonator: CS II Dr. Dorina Clichici
5. **Zeldea, C.** (2019). Integrarea și stabilitatea sistemelor bancare din Uniunea Europeană, din perspectiva politicilor macroprudențiale, Coordonator: CSII Dr. Mihai Nițoi
6. **Zeldea, C.** (2019). Uniunea Bancară și Uniunea Piețelor de Capital în UE. Analiza gradului de integrare financiară a statelor membre ale UE, Coordonator: CSII Dr. Dorina Clichici
7. **Zeldea, C.** (2018). Aproximarea economică și financiară a statelor membre din Uniunea Europeană – condiție pentru stabilitatea și unitatea Europei, Coordonatori. Dr. Simona Moagăr Poladian, C.S.I; Dr. Mihai Nițoi, C.S. III

International conference

1. **Zeldea C.** (2019). *Systemic risk dynamics in the EU*. International Conference: Challenges in

## presentations

- the New Era of Globalization, Institute for World Economy
2. **Zeldea, C.** (2020). *Systemic risk dynamics in the European Union-a Conditional Capital Shortfall approach*. International Conference on Business Excellence, 14th Ed. (11-12 iun 2020).
  3. **Zeldea, C.** (2020). *Systemic risk causality among economic sectors. An analysis of the banking and real estate sectors*. 11th Edition of Griffiths School of Management and IT Annual Conference GSMAC 2020.
  4. **Zeldea, C.** (2020). *Financial inclusion disparities in CEE Countries*. Bilateral Romania-Bulgaria Round Table. 24 Nov 2020
  5. Clichici, D., **Zeldea, C.** (2020). *Issues and disparities in financial inclusion in the European Union*. The 7<sup>th</sup> International Conference Economic Scientific Research – ESPERA, Bucharest, Romania, 26-27 Nov 2020.
  6. Lupu, R., Calin, A.C., **Zeldea, C.**, Lupu, I. (2020) *Investigating Systemic Risk in European Financial Markets via a Bayesian Entropy Approach*, 6<sup>th</sup> International Conference Recent Advances in Economic and Social Research, Bucharest, Romania 10-11 Dec 2020
  7. Clichici, D., Nițoi, M., **Zeldea, C.** (2021). *Financial education programs and financial integration. The case of Romania*. 11th International Conference on Applied Economics Contemporary Issues in Economy, Torun, 17-18 Jun 2021
  8. **Zeldea, C.**, Nițoi, M., Lupu, R., Iulia, L. (2021). *Idiosyncratic connectedness of financial institutions default risk*. Annual Scientific Conference of Romanian Academic Economists from Abroad ERMAS 28-30 Jul 2021, Sibiu, Romania.
  9. **Zeldea, C.**, Clichici, D., Nițoi, M. (2021). *Are CEE financial markets connected? An empirical approach*. The 8th International Conference Economic Scientific Research - Theoretical, Empirical and Practical Approaches ESPERA 2021, Bucharest, Romania.
  10. Avram A., **Zeldea C.** (2018). *New Inflationary Pressures Raising Global Challenges*. International Conference: Economic Scientific Research – Theoretical, Empirical and Practical Approaches ESPERA 2018.
  11. Avram A., **Zeldea, C.** (2018) - *Greece's tourism in the context of its economic recovery: threats and perspectives*. International Conference: Challenges of Doing Business in the Global Economy, 6th ed.
  12. Avram A., **Zeldea C.** (2018). *Demographic Changes: Effects upon EU and Implications for Romania*. Academic Round Table: Romania and Hungary in the Globalised World and Partners in the European Integration.
  13. **Zeldea C.** (2018). *The Reform Of The Public Financial Management System In Greece*. International Conference Challenges in the New Era of Globalization, Institute for World Economy
  14. **Zeldea, C.** (2019). *General Considerations Regarding Systemic Risk Measurement*. International Conference Challenges of Doing Business in the Global Economy, 7th Ed, Bucharest, 11-12 May, 2019
  15. **Zeldea, C.** (2019). *Services offshoring in Central and Eastern Europe*. The 13th Hungarian-Romanian Round Table: Romania And Hungary In The Globalised World And Partners In The European Integration, Budapest, 26 Sept 2019
  16. Moagăr-Poladian, S. & **Zeldea, C.** (2019) - *C.E.E.C. in the Global Services Offshoring: Significance and Challenges*. International Conference: Economic Scientific Research – Theoretical, Empirical and Practical Approaches ESPERA 2019
  17. **Zeldea, C.** & Avram, A. (2019). *IT&C Services, Potential Competitive Advantages for Romania*. International Scientific Conference "Bulgaria and Romania: Country Members of the EU, Part of the Global Economy"

## Other results

- Bloomberg Market Concepts Certificate (2018)  
 Certified Peer Reviewer, Publons Academy (2020)  
 CFA Research Challenge 2018, 2nd place at the national contest, member of the faculty team