Three essays on banking

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What a journey!

Someone said once that the risk of an adventure is more valuable than one hundred years of welfare and comfort. My Dutch adventure proves that he was right. It all started with a sack full of dreams and ended with certitudes and ... other dreams. At the end of the road I would like to take the opportunity to thank people, old and new friends, for making the completion of this thesis possible and the years spent in Amsterdam a memorable period in my life.

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I was not able to see by then that the triple tours and the vivid discussions on academic, business and political related issues, which I have shared with Jasper, Robert and Wendy were actually ‘the beginning of a beautiful friendship’. Slowly our bacchius meetings turned into picnics and parties with our kids. Together with their partners Monda, Trudy and Rens, we began talking about the good and tough moments of our new lives, things we couldn’t dream of just few years before.

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Razvan,
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