

# **A REGIONAL APPROACH OF THE UNEMPLOYMENT IMPACT ON THE BANKING SECTOR ACTIVITY IN ROMANIA**

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## **Abstract**

In the fall of 2008, lending activity has triggered the outbreak of the biggest crisis since the Great Depression. The global crises modified the economical structures of many countries and a vicious circle of tightening credit, reduced demand and rapid job cuts took place. Also, Romanian economy suffered in the last three years severe damages in terms of intensive growth and sustainability. For a better understanding of the economic crisis phenomena consequences in Romania, we will try to emphasize the main implications of the influences of unemployment on the banking activity using a regional econometric model for panel data.

**Keywords:** regional economy, banking sector, unemployment

**JEL Classification:** R15, R23