

Family Name: **TARAZI**
First Name: **Amine**
Date and place of Birth: **28/08/1964, New York City**

September 2020

Professor of Economics specialised in Banking and Finance, University of Limoges, France
Senior Fellow Institut Universitaire de France (IUF), 1 rue Descartes, 75231 Paris, France
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Education

University of Birmingham (UK) : MSc in Money Banking and Finance (1988),
University of Limoges (France) : PhD in Economics (1992),
University of Limoges (France) : Habilitation à diriger les recherches (1993),
French Higher Education Board: Agrégation de l'Enseignement Supérieur (1994)

Position within the Organisation

Past position:

Vice President of the University in charge of Research (2000-2005)
Head of international affairs (1995-2000)
Head of Economics Department (1996-2010)
Head of International links, faculty of law and Economics (2006-2015)
Assistant Professor (1990-1992)
Associate Professor (1992-1994)

Current Position:

Full Professor since 1994 promoted to First Class in 1999 and Outstanding Class in 2009
Director of Research Laboratory LAPE (EA1088), since 2006, group of 30 scholars
Director of the Banking and Finance Master and PhD Programs, since 2004

Other Duties

Research Consultant, Banque de France, Autorité de Contrôle Prudentiel (Bank Supervision Authority), 2009-2011
Member of the scientific committee of ACPR (French Prudential Regulatory Authority) since 2015
Research Fellow Economic Research Forum (ERF), since 2013
Coordinator of European Commission ASIALINK/B7-301/2005/105-139 program, 2005-2008
Senior Fellow Institut Universitaire de France (IUF), 2017-2022
Coordinator of European Commission Capacity Building OPTBank project, 2017-2020
World Class Professor, Ministry of Research and Higher Education Indonesia, July-August 2018

Teaching Experience

Undergraduate courses in Microeconomics
Undergraduate and post-graduate courses in Banking, Financial Intermediation, Bank Regulation, Financial Markets, Corporate Finance

Research Missions and Visiting

University of Birmingham (UK), every year since 1997
University of Paris1 in 2004, 2005, 2006
University of Toulouse1, every year from 2002 to 2018
University of La Reunion, every year from 1999 to 2009

University of the Philippines, in 1999 and 2006
New York University, 2 months in 2006, 2 months in 2007 and 1 month every year since 2008
International Islamic University & INTI College, Kuala Lumpur, Malaysia Nov/Dec 2019
Sebalas Maret University and other institutions (Indonesia), in 2010 and every year since 2013
Chapman University, Orange, California, July 2019
Gadjah Mada University (Indonesia), in 2010
National Chengchi University (Taiwan), in 2010 and 2011
National Distance Learning Center (CNED), Futuroscope, every year from 1999 to 2006

Selection of Exploratory or Short Missions

- USA : Federal Reserve Bank of New York (FRBNY), May 2006, and every year since; Federal Deposit Insurance Corporation (FDIC), May 2006; Rensselaer Polytechnic Institute, Troy, NY, April 2008; Fordham University, April 2012 and every year since; - Indonesia, Central Bank (Financial Stability Department), SCAC French embassy, Deposit Insurance Corporation, February 2010, February 2013, April 2014, May 2015, Bandung Institute of Technology : May 2016; - Taiwan, SCAC, May 2010 and June 2011 -Philippines, DRIC, September 1999 and later for European Commission....

Scientific Committee Member (Associations and Networks)

« Devenir Boursier Européen »; GDRE n° 335 "Monnaie, Banque et Finance"; « Professional Committee of International Finance »; Founder member of FINEST (Financial Intermediation Network for European Studies), member of "Steering Committee", since 2011; Member of EuRun-BIS research network; Member of Advisory Board of EBES.

Editorship

- Editor : Islamic Economics and Finance Letters
- Associate editor: Journal of Money, Credit and Banking; Journal of Banking and Finance (past 2013-2017); Journal of Financial Stability; European Journal of Finance; International Journal of Banking, Accounting and Finance; Global Finance Journal; International Journal of Islamic and Middle Eastern Finance and Management;
- Editorial board member: International Review of Accounting, Banking, and Finance; Journal of Governance and Regulation; Review of Business; Banks and Banking Systems; Ventura, the journal of Economics, Business, and Accountancy; Istanbul Journal of Economics (advisory board); Sriwijaya International Journal of Dynamic Economics and Business (advisory board);
- Member of editorial board, research centers: CIFER (Loughborough University); GFC (Past, Birmingham University).

Reviewer for Research Agencies

- ANR (French National Research Agency),
- ANRT (Association Nationale de la Recherche et de la Technologie, France),
- SSHRC (Social Sciences and Humanities Research Council, Canada),
- FNRL (Fonds National de la Recherche, Luxembourg),
- ESF (European Science Foundation)
- British Academy
- ANVUR (Italian Research and University Evaluation Agency)
- FWO (Research Foundation Flanders)
- NCN (Executive Government Agency of National Science Centre, Poland)
- QNRF (Qatar National Research Fund)
- COST (European Cooperation in Science and Technology)

Professional Membership

CIFER, GFG, AEA, AFA, FMA, MFA, SWFA, WEAI, CNRS GDRE "Money, Banking and Finance", Founder member of FINEST

Refereeing

147 reports : Journal of Money Credit and Banking, Review of Finance, Journal of Banking and Finance, Journal of Financial Services Research, Review of Financial Economics, Journal of Financial Stability, Economic Inquiry, Economic Modelling, Comparative Economic Studies, Journal of Economics and Business, International Review of Financial Analysis, Applied Economics, Computers and Operations Research, Emerging Markets Finance and Trade, Revue d'Economie Politique, Revue Economique, Revue Française d'Economie, Economie appliquée, Revue d'Economie Industrielle, International Economics, Brussels Economic Review, Banks and Bank Systems, Journal of International Financial Management and Accounting, Ventura, Journal of Economics, Business, and Accountancy, Global Journal of Economics and Finance, Global Journal of Business, Management and Accounting, Research in International Business and Finance, British Accounting Review, Borsa Istanbul Review, Economic Systems, Global Finance Journal...

Reviewer for French/Foreign Universities and Publishers

- PhD reviews (63), in France and abroad;
- Reviews for Routledge, Academic Press, Elsevier....);
- reviews for candidate recruitment and elevation (foreign universities);
- member of recruitment panels : Université de Limoges, Poitiers, La Réunion, Bordeaux IV, University of Lleida...;
- Chair of support staff recruiting panels in 2007 and 2008.

Awards/Prizes/Keynote/Invited Conferences (since 2006)

- Order of "palme académiques", "Chevalier" in 2005 and promoted to "Officier" in 2013.
- Who's Who in the World (Marquis).
- Recipient of PEDR since 1998 and PES since 2010 at the highest level (research excellence national "bonus").
- Senior Fellow Institut Universitaire de France (IUF) since 2017.
- Who's Who in France (from October 2020)
- FDIC-JFSR 6th Annual Bank Research Conference, *Washington DC*, Arlington, Virginia 13-15 September 2006;
- Top paper award 15th GFC, *Hangzhou* 18-20 May 2008;
- ERF Annual Conference, *Cairo*, 7-9 November 2009,
- Keynote speaker, 3rd International Conference on Quantitative Methods Used in Economics and Business, *Bandarlampung*, 16-18 June 2010;
- 2011 IFABS Best PhD Student Paper Award (paper co-authored with a PhD student, Caroline Roulet), International Finance and Banking Society Conference, *Rome*, 30 June-2 July 2011;
- European Central Bank, Workshop on Islamic Finance and Financial Stability, presented by co-author (Phil. Molyneux), 26 January 2012;
- Best paper award APBRC, *Kuala Lumpur*, 13-14 February 2012;
- Keynote speaker, 2nd International Conference on Finance, Bank and Development, *Tunis*, 11-12 April 2012;
- Banco Central do Brazil, VII Annual Seminar on Risk, Financial Stability and Banking, *Sao Paulo*, 9-10 August 2012;
- Finest Autumn workshop "Competing for survival in the banking industry", *Rome*, 19-20 November 2012;
- Central Bank of Indonesia Conference on Financial Stability, presented by co-author, *Surabaya*, 23 November 2012;
- Lead session in Banking, 25th AFBC, *Sydney*, 16-18 December 2012.
- American Economic Association (AEA)/Association of financial Economists (AFE) meeting, *San Diego*, 4-6 January 2013;
- Best paper in "Banking" award, 3rd APBRC, *Kuala Lumpur*, 25-26 February 2013;
- International Conference on WTO & Financial Engineering, *Hangzhou*, September 2013;
- Invited speaker, Journal of Financial Stability "VIII annual conference on Risk, Financial Stability and Banking", *Bali*, 24-27 September 2013.
- BankScope Prize for the best paper in Banking, 26th AFBC, *Sydney*, 17-19 December 2013.
- Best paper in "Finance" award, 25th IBRC, *Cape Town*, 14-15 January 2014.
- Best paper Prize in "Risk Management, Banking, and Financial Services", 21st GFC, *Dubai*, 31 March-2 April 2014.
- Invited speaker, Indonesian Finance Association 2015 Meeting, 14-15 January 2015, Solo.
- Best paper in "Banking" award, 8th APBRC, *Kuala Lumpur*, 9-10 February 2015.
- Invited speaker, Central Bank of Turkey (presented by co-author), *Istanbul*, September 2015.
- Best paper award, 15th WBRC,

Tokyo, 25-26 February 2016. • Invited speaker, "The Future of Islamic Banking and Economics in Search of New Normal", Central Bank of the Republic of Turkey Conference, *Istanbul*, 4-5 April 2016. • Best paper award, 3rd International Conference on Business, Economics and social sciences, *Solo*, 3-4 August 2016. • Bureau Van Dijk Prize for the best paper in Banking, 29th AFBC *Sydney*, 14-16 December 2016. • Keynote speaker, 4th SMICBES conference, *Solo*, 9-10 August 2017. • Bureau Van Dijk Prize for the best paper in Banking, 30th AFBC *Sydney*, 13-15 December 2017. • Invited speaker, 2nd International Conference on Finance, Banking, and Financial Stability (SMARTFAB), *Bali*, 17-19 July 2018. • Invited speaker, 4th SEABC Conference, *Palembang*, 8-9 November 2018. • Invited panel speaker, 4th Annual Chapman Conference on Money and Finance : Liquidity: Pricing, Management and Financial Stability, *Orange, California*, 6-7 September 2019. • Best paper award, 4th IFBBE conference, *Valencia*, 16-17 September 2019. • Keynote speaker, 29th EBES Conference, *Lisbon*, 10-12 October 2019. • Invited speaker, International Webinar Global Economy and Financial Sector Post Covid-19, July 6, 2020. • Keynote speaker, Indonesian Deposit Insurance Corporation Research Fair 2020, *Jakarta* (online), September 18, 2020. • Keynote speaker, 30th EBES Conference, *Madrid* (online), 7 October 2020.

Research Grants and International Projects

32 research projects/grants. Local coordinator of 4 European Commission research projects and 2 research projects for French planning Commission and Ministry of Finance. Coordinator of international projects : Asia- Europe Meeting (ASEM) project, International Research Group on Financial Stability, Orchid project (Taiwan), DIKTI-SCAC Nusantara (Indonesia), European Commission ASIALINK/B7-301/2005/105-139 Program, <http://cba.upd.edu.ph/asialink/>, European Commission Capacity Building OPTBANK project. Europlace Institute of Finance, EU Federation, Smith Richardson Foundation....

- "*Résistance d'une union monétaire à des chocs* " (contrat CRMM/Commissariat Général du Plan n° 25-89), Janv. 1991, coordinated by C. Bordes.
- "*Déréglementation financière et adaptation du système bancaire français*" (contrat HEC/Direction de la Prévision, Ministère de l'Économie et des Finances), Juin 1992, coordinated by J. Mélitz.
- "*Financial reform in Poland and the evolution of a single EC banking market* ", EC-ACE project, sept.1992, coordinated by M. Fry et E. Girardin.
- "*Financial reform in Eastern Europe*", EC-ACE project, sept.1993, coordinated by M. Fry et E. Girardin.
- "*Intégration financière internationale, système financiers régionaux et performance macroéconomique*" (contrat Commissariat Général du Plan), Déc.1994/Déc.1996
- "*Governance and Economic Performance in Eastern Europe*" EC-ACE project, coordinated by M. Fry et E. Girardin, Déc. 1996/Déc. 1998
- "*Financial Integration between the EU and the Transition Economies of Central and Eastern Europe*" EC-ACE project, 1999/2001.
- "*On the use of mergers as a solution of bank distress*" joint research program with the University of the Philippines, Duo-France, Asia-Europe Meeting (ASEM), coordinated by A. Tarazi et C. Crouzille, 2002/2003.
- "*Financial Fragility : lessons from Europe and South East Asia* », Euro-Philippine Network in Banking and Finance : Enhancing Teaching and Research, ASIALINK/B7-301/2005/105-139, European Commission, network with Birmingham University (UK) and the University of the Philippines, coordinated by A. Tarazi, sept. 2005/sept.2007, <http://cba.upd.edu.ph/asialink/>
- "*International Research Group on Financial Stability*", BQR support for international networks (Université de Limoges), with Copenhagen Business School, London School of Economics and University of Southern California, coordinated by A. Tarazi, nov. 2005/nov. 2008.
- "*Fragilité bancaire : création de liquidité, capitalisation et structure de bilans* ", research contract with JPLC Credit Risk, coordinated by A. Tarazi et L. Lepetit, nov. 2008/nov. 2010.

- *"The effects of ownership restructuring on bank risk taking and lending behaviour : evidence from Southeast Asia"* PHC Orchid program (Taiwan) coordinated by A. Tarazi, December 2009/January 2012.
- *"Ownership Structure and Bank Risk"* BQR support for international networks (Université de Limoges), with Rensselaer New York, New York University, University of Bangor (UK), Copenhagen Business School, University of Groningen..., coordinated by A. Tarazi, déc. 2009/déc. 2012.
- *"Ownership Concentration, Commissioner Power and Risk Management in Indonesian Banking"*, DIKTI-SCAC program, French embassy, *"Overseas Research Cooperation and International Publication"*, coordinated by A. Tarazi, September 2010 -August 2011.
- *"Bank Competition, Institutions and Economic Development: Evidence from Asia"*, Programme DIKTI-SCAC program, French embassy, *"Overseas Research Collaboration with University or Industry"*, coordinated by A. Tarazi, September 2010 -February 2011.
- *" Conglomérats financiers et crises systémiques"*, Research project, PRES Limousin Poitou-Charentes, coordinated by D. Goyeau and A. Tarazi, Nov. 2011/Nov. 2013.
- *" Modélisation de la performance des actifs et optimisation des risques en période de stress"*, research contract with JPLC Credit Risk, coordinated by A. Tarazi, January 2012/December 2014.
- *"Why are loans to Micro, Small and Medium Enterprises in Indonesia so expensive? Do regional characteristics matter?"* PHC Nusantara 2013 program (Indonesia), coordinated by A. Tarazi, with University Sebalat Maret, Central Bank of Indonesia and World Bank, December 2012/January 2015.
- *"The role of the factoring and commercial finance industry in the European Union"*, coordinated by F. Fiordelisi (and A. Tarazi for France), EU Federation for Factoring and Commercial Finance Industry (EUF), January 2013-January 2014.
- *"How Does The Grabbing Hand Theory Explain the Political Influences on Business and Economic in Indonesia?"*, Research project coordinated by A Tarazi et Muhammad Agung Prabowo submitted to DIKTI (Indonesia).
- *"The Organization of Banks and their Affiliates; Perspectives on Risk, Efficiency and Regulation"*, Europlace Institute of Finance (Louis Bachelier), accepted, December 2013, with Eliza Luciano (project coordinator.head scientist) and Clas Wihlborg.
- *"Banking Research Network (BREAK)"*, Limousin Region Council "Structuring Grant", coordinated by A. Tarazi, 2013/2015.
- *"Deposit structure and incentive for risk taking"*, with Sebalas Maret University, Indonesian Deposit Insurance Corporation, October 2015.
- *"GovBrisk"*, Limousin Region Council "Niches of Excellence Grant", coordinated by A. Tarazi, 2015/2017.
- *"Does Banks Systemic Importance Affect their Capital Structure Adjustment Process?"* Europlace Institute of Finance (Labex Louis Bachelier), accepted, November 2015, with O. DeJonghe, Tilburg University, project coordinator/head scientist : A. Tarazi.
- *"Financial Markets Regulation and the U.S. Economy"* Smith Richardson Foundation, in Westport, Connecticut, USA. Principal applicants Charles Calomiris (Columbia University, lead applicant), Viral Acharya (New York University), Allen Berger (University of South Carolina), Robert DeYoung (Kansas University), accepted April 2016.
- *"Machine Learning and Bank Risk Scoreboard"*, with XLIM and JPLC Credit Risk, Regional Council "thematic grant", coordinated by A. Tarazi, Oct. 2016/Oct. 2018.
- *"Bank Governance, Financial Stability and Macroeconomic Performance"*, with Universities of Bordeaux, Poitiers and Orléans, AAP Nouvelle Aquitaine, Dec. 2017/Dec. 2020, project coordinator: A. Tarazi.
- *"OPTBANK: Optimizing Research and Doctoral Programs in Banking in Indonesia"*, European Commission Capacity Building Grant, 999 904 euros, Dec. 2017/Dec 2020, project coordinator: A. Tarazi.

- "*Deposit Insurance in Indonesia: Role, Regulation, Banking Risk and Financial Stability*", PHC Nusantara 2019 program (Indonesia), coordinated by A. Tarazi, January 2019-January 2021.
- "*The Implications of Fintech development on the Financial industry in France and Malaysia: a game theory approach*", PHC Hibiscus 2019 program (Malaysia), coordinated by A. Tarazi, July 2019-July 2021.
- "CaLiBank : The Post-Crisis Banking Industry: How will banks respond to tighter regulatory constraints?", ANR project (French National Research Agency), 296 076 euros, April 2020-April 2023, project coordinator : A. Tarazi

PhD supervision and current position of former students

40 Phd candidates (34 completed and 6 ongoing)

- *Céline Meslier-Crouzille*, 1999, Associate Professor, University of Limoges
- *Laetitia Lepetit*, 2001, Professor, University of Limoges
- *Fabrice Aléonard*, 2002, Consultant, GTI Consultants
- *Marie-cécile Paillier*, 2003, Head of Securities Reporting Department, Banque Postale
- *Emmanuelle Nys*, 2003, Associate Professor, University of Limoges
- *Talal Suleiman*, 2004, Associate Professor, University of Lataquié, Syria
- *Ould Isselmou Mohamed Ahid*, 2004, Professor, University of Mauritania
- *Chawki El Moussawi*, 2004, Professor, the Faculty of Economics and Business Administration, Lebanese University
- *Aliou Diop*, 2006, Consultant, International Organization for Migration
- *Rana Mansour*, 2007, Lecturer, Université Libanaise
- *Musa Foudeh*, 2007, Credit Officer, Jordan Real Estate Bank and since 2009 Assistant Professor, Al-Imam Muhammad Ibn Saud Islamic University, Saudi Arabia.
- *Hicham Benfeddoul*, 2007, Economist, Higher Education Council, Morocco
- *Isabelle Distinguin*, 2008, Associate Professor, University of Limoges
- *Fouad Machrouh*, 2008, Associate Professor ISCAE, Casablanca
- *Alain Angora*, 2009, Economist, SEC, Québec Autorité des Marchés Financiers
- *Boubacar Camara*, 2010, Economist, Autorité de Contrôle Prudentiel, Banque de France
- *Thierno Barry*, 2010, Associate Professor, University of Limoges
- *Wahyoe Soedarmono*, 2011, Research Analyst, World Bank and since 2013, senior lecturer, Siswa Bangsa International University, Jakarta
- *Caroline Roulet*, 2011, Economist JPLC Finance and, since April 2012, Economist/Policy Analyst, DAF, OECD
- *Ruth Tacneng*, 2013, Post-Doc Research Fellow, Portuguese Catholic University, Porto
- *Tchudjane Kouassi*, January 2013, Associate Professor, Ivory Coast University
- *Pejman Abedifar*, 2013, Lecturer, St. Andrews University
- *Irwan Trinugroho*, 2014, Associate Professor, Sebalas Maret University, Indonesia
- *Nadia Saghi-Zedek*, 2014, Associate Professor, University of Nantes
- *Bowo Setiyono*, 2015, Associate Professor, Gadjah Mada University, Indonesia
- *Ha Pham*, 2015, Associate Professor, Ton Duc Thang University, Vietnam
- *Tammuz AlRaheb*, 2017, Research and Teaching assistant, University of Limoges
- *Yassine Bakkar*, 2018, Research and Teaching assistant, University of Limoges and since September 2018 Post-Doc Researcher Tallinn University of Technology
- *Annick Pamen-Nyola*, 2018, Research and Teaching assistant, University of Limoges
- *Tastaftiyan Risfandy*, 2018, Assistant Professor, Sebalas Maret University, Indonesia
- *Aref Mahdavi-Ardekani*, 2019, Research and Teaching assistant, University of Limoges and since September 2019 Post-Doc Researcher University of Paris 1
- *Christina Nicolas*, 2019, Research and Teaching fellow HEG Geneva
- *Mathieu Mercadier*, 2020, Financial Economist, JPLC Credit Risks Advisory
- *Alassane Diabate*, 2020, Research and Teaching assistant, University of Limoges

Organization of Seminars and Conferences (Chair)

- Doctoral seminar joint with Université de Poitiers 1994-2004;
- "Bank Seminar", Université de Limoges, since 2005;
- Workshop « Issues in Banking and Finance », Université de Limoges, June 2001;
- Coordinator of « France-Philippines Research Network in Banking and Finance »
- Workshop on « Safety and Efficiency of the Financial System », Université de Limoges, 19-20 September 2006;
- Conference on “Safety and Efficiency of the Financial System”, Manila, 27 August 2007;
- Workshop on “Bank Structure, Competition, and Risk”, Université de Limoges, 27 November 2008;
- Workshop on “Issues in Banking and Governance”, Université de Limoges, 9 November 2011;
- Co-organizer of Summer School "Estimation of Efficiency and Competition in Banking", 4-8 July 2011 and
- "Microeconomics & Microeconometrics of banking" July 2012, University of Rome III;
- LAPE-FINEST 2013 Spring Workshop "The Never Ending Crisis", Limoges, 28 May 2013;
- Co-organizer (steering committee) of 8th Conference on Risk, Banking and Financial Stability, Bali, September 24-27, 2013;
- Co-Chair of program committee, 2014 Asian Finance Association Conference (Asian FA), Bali, June 24-26, 2014.
- LAPE-FINEST 2015 Spring Workshop "The post-crisis banking industry: how will banks respond to tighter regulatory constraints?", Limoges, June 9, 2015.
- 2017 Bank Colloquium for Junior Researchers - "The Future of Bank Regulation", LAPE-FINEST, Limoges, June 28, 2017.
- Co-Organizer of 2nd International Conference on Finance, Banking, and Financial Stability (SMARTFAB), Bali, 17-19 July 2018.
- Co-organizer of 2018 OPTBANK Summer School "Regulation and Risk Management in Financial Intermediation", Rome, 4-15 June 2018.
- LAPE-FINEST 2019 Spring Workshop "Bank performance and financial stability", Limoges, June 5, 2019.
- 2019 OPTBANK Summer School "Banking and Financial Intermediation", Limoges, 3-14 June 2019.

Recent Duties as Conference Committee Member (since 2010)

Member of Program Committees : • AFSE Meetings 2010 et 2011, Paris; •FMA annual meeting 2011, Denver; •SWFA annual conference 2013, March 12-16, 2013 Albuquerque, New Mexico; 2013 Global Finance Conference, 20-22 May, 2013 Monterey; •Member of organizing committee and scientific committee of "VIII annual conference on Risk, Financial Stability and Banking", Journal of Financial Stability, 24-27 September 2013, Bali; • 2014 Global Finance Conference, March 31-April 2, 2014, Dubai; • 2015 Global Finance Conference, 20-22 April, 2015, Hangzhou; •2015 IBEFA/WEAI Summer meeting, 28 June-2 July 2015, Honolulu; • Federal Reserve of San Francisco Banking conference, 25-26 June 2015, San Francisco; • 23rd Annual Global Finance Conference, 21-23 April 2016, Fresno; • Member of steering committee, 2016 International Rome Conference on Money, Banking and Finance, 1-2 December 2016, Rome; • 24th Annual Global Finance Conference, 4-6 May 2017, Hempstead, New York; • 12th International Conference for Islamic Economics and Finance, 18-19 March 2018, Makkah; • 25th Annual Global Finance Conference, 28-30 May 2018, Paris; • 2018 International Conference on Economics, Business, Management and Corporate Social Responsibility (EBMCSR 2018) 28-30 Sept. 2018, Zhuhai; •26th Annual Global Finance Conference, 5-7 June 2019, Zagreb; •27th Annual Global Finance Conference, 18-20 May 2020, Hangzhou;

Member of Scientific Committees: •International Conference on Financial Intermediation, Competition and Risk, IFABS, June 2011, Rome; •"Journées internationales du risque", May 2011, Niort; •"International Conference on Business and Banking", ICBB, February 2012, Surabaya; •"2nd International Symposium in Computational Economics and Finance", ISCEF, March 2012, Tunis; •"29th GdRE Annual International Symposium on Money, Banking and Finance", June 2012, Nantes; •"Financial Stability, Bank Risk and Regulation in the Light of the Crisis", November 15-16, 2012, Luxembourg; •AIDEA, Italian Management Association Bicentenary Meeting, Special issue of Journal of Banking and Finance, 19-21 September 2013, Lecce; •"Banking, Finance, Money and Institutions: The Post Crisis Era", 2-3 November, 2013, Guildford, Surrey; •"First Paris Financial Management Conference" (PFMC 2013), 16-17 December, 2013, Paris; •"3rd International Conference on Business and Banking", ICBB, 5-7 February 2014, Pattaya; •"3rd International Symposium in Computational Economics and Finance", ISCEF, 10-12 April 2014, Tunis; •"Journées Internationales du Risque", 12 et 13 juin 2014, Niort; • Financial Engineering & Banking Society (FEBS) 2014 International Conference, 21-23 June 2014, Surrey; • "2nd Paris Financial Management Conference" (PFMC 2014), 15-16 December, 2014, Paris; •FEBS 2015 International Conference, 11-13 June 2015, Nantes; •Indonesian Finance Association 2015 Meeting, 14-15 January 2015, Solo. •10th International Conference on Islamic Economics and Finance (ICIEF), 23-25 March 2015, Doha, Qatar; • 3rd Paris Financial Management Conference (PFMC 2015) 14-15 December 2015, Paris. • 1st International Conference on Islamic Banking and Finance, 6-7 March 2016, Makkah; • 2016 International Conference of the Financial Engineering and Banking Society (FEBS), 10-12 June 2016, Malaga; • 2016 International Finance and Banking Society Conference (IFABS), 1-2 June, 2016, Barcelona; •3rd International Conference on Economic and Financial Risks, 9-10 June 2016, Niort; • Third Conference on Business, Economics and Social Sciences, Solo, 3-4 August 2016, Solo; • 2016 Portsmouth-Fordham Conference on Banking and Finance, 24-25 September 2016, Portsmouth; • 2017 International Economics and Finance Conference, 11-13 May 2017, Kayseri; • 7th International Conference of the Financial Engineering and Banking Society (FEBS), 1-3 June 2017 Glasgow; • FINEST 5th Anniversary Conference 27-28 September 2017, Trani; • Global Conference on Services Management, 3-7 October 2017, Volterra; • 2nd Conference on Contemporary Issues in Banking, 12-13 December 2017, St Andrews; •4th International Conference on Economic and Financial Risks, 21-22 June 2018, Niort; • 8th International Conference of the Financial Engineering and Banking Society (FEBS), 4-6 June 2018, Rome; • 2nd International Conference on Finance, Banking, and Financial Stability (SMARTFAB), 17-19 July 2018, Bali; • 9th International Conference of the Financial Engineering and Banking Society (FEBS), 30 May-1 June 2019, Prague; • 4th IFBBE conference, 16-17 September 2019, Valencia; • 3rd Conference on Contemporary Issues in Banking, 12-13 December 2019, St Andrews; • 3rd Sydney Banking and Financial Stability Conference, 13-14 December 2019, Sydney; •5th International Conference on Economic and Financial Risks, 28-29 May 2020, Niort; •10th International Conference of the Financial Engineering and Banking Society (FEBS), 4-6 June 2020, Chania ; • 2020 Portsmouth - Montpellier conference in Banking, Finance and Accounting, 19-20 September 2020, Portsmouth;

Expertise Missions and dissemination of scientific culture in France and abroad

•Expertise mission (DRIC (French Ministry of Foreign affairs) and Université de Limoges) on potential collaborations in the field of "Finance" between France and the Philippines, Ateneo University of Manila and University of the Philippines, September 1999, Manila; •Conferences for « Ecole de la Bourse/Financial Market Training », organized by Euronext, January 2001; • Moderator on « Recherche et économie régionale/Research and the Regional Economy », 1st "Assises Régionales de la Recherche et l'Innovation", Limoges, 26/01/01; • Member of ANVAR Jury « création d'entreprises innovantes/starting innovative firms » in 2001; • Expertise mission on scientific policy and research development, University of Cocody, Abidjan, Ivory Coast, 16 to 21 March 2002; •Speech for French Conseil Economique et Social/Economic and Research Council,

for work group « La recherche en Limousin/Research in Limousin », 18/04/2002; •Coordinator and committee member of 2nd "Assises Régionales de la Recherche et l'Innovation", Limoges, 07/03/03; •« La structuration de la recherche : évolutions récentes et perspectives/Structuring Research : recent trends and perspectives » 2nd Assises Régionales de la Recherche et l'Innovation, Limoges, 07/03/03, •« Research and Interdisciplinarity» France/UK Postgraduate Studies Workshop, London, 12/13 Novembre 2004; Member of CNIS (French National Council on Public Information) Working Group on bank data disclosure, since Feb. 2014; •"How to Get Published in Leading Journals in Financial Economics", Conference, Solo, Indonesia, 12 May 2015 •See also other pages of CV for recent missions and expertise.

Publications and Conferences

Publications in French (Peer-reviewed journals)

- "*Évaluation du risque de défaillance bancaire en Europe*", en collaboration avec D. Goyeau, Revue d'Économie Politique, 102 (2), mars-avril 1992.
- "*La prévention des ruées bancaires : assurance-dépôts et réglementation des fonds propres*" en collaboration avec D.Goyeau et A.Sauviat, Revue d'Économie Politique, 104 (6) novembre-décembre 1994.
- "*Responsabilité limitée et choix de portefeuille des banques*" en collaboration avec D.Goyeau et A.Sauviat, Finance, juin 1995.
- "*Ajustements des résultats bancaires aux taux d'intérêt : le cas du G5*" en collaboration avec D.Goyeau et A.Sauviat, Revue Française d'Economie, Vol.13, n°2, Printemps, 1998.
- "*Taille, rentabilité et risque bancaire : évaluation empirique et perspectives pour la réglementation prudentielle*" en collaboration avec D.Goyeau et A.Sauviat, Revue d'Économie Politique, 108 (3), mai-juin 1998.
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- "*The Sale of Failed Banks: The Characteristics of Acquirers -as Well as of the Acquired -Matter*", with P. Abedifar and L. White, submitted and under review.
- "*Economic uncertainty and bank stability: Conventional vs. Islamic banking*", with M. H. Bilgin, E. Demir, and G. Ozturk Danisman, submitted and under review.
- "*Individualism, formal institutional environment and bank capital decisions*", with M. Bitar, submitted and under review.
- "*Expropriation risk vs. government bailout: implications for minority shareholders of state-owned banks*", with A. Achsanta and L. Lepetit, submitted and under review.
- "*Disclosure and Bank Loan Contracting : Evidence from Emerging Markets*", with Iftekhar Hasan and Liang Song, submitted and under review.

- “*Bank Capital and Self-Interested Managers: Evidence from Indonesia*” with Ph. Rous and W. Soedarmono, submitted and under review.
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- *"Structure de marché et performances bancaires : analyse empirique des PECO"*, avec C. Gondat-Larralde et L. Lepetit, Colloque "intégration des PECO à l'espace européen", Prague, 26-27 Mai 1998.
- *"Risque et marges d'intérêt des banques d'Europe centrale et Orientale: impact de l'harmonisation prudentielle et de la libéralisation financière"* avec D.Goyeau et A.Sauviat, présenté :
 - aux XVèmes Journées Internationales d'Économie Monétaire et Bancaire, GDR Monnaie et Financement (CNRS), Toulouse 4-5 Juin 1998.
 - au colloque "intégration des PECO à l'espace européen", CEFI-CDC, Prague 15-16 septembre 1998.
- *"Risk and Optimal Interest Margins : the Case of Commercial Banks in Central Europe"*:
 - Workshop on Financial Integration between the EU and the Transition Economies of Central and Eastern Europe, Riga 3-4 July 1998.
 - Conference on Financial Integration between the EU and the Transition Economies of Central and Eastern Europe, Bordeaux 9-10 April 1999.
- *" Marché financier évaluation du risque bancaire : les agences de notation contribuent-elles à améliorer la discipline de marché"* avec D. Goyeau et A. Sauviat, colloque « Reconstruire l'architecture du système financier international », CDC-CEFI-CEPII, Sienne 23-24 mai 2000.
- *" Bank stock returns and asymmetric information in Banking "* , with C. Crouzille and L. Lepetit, 2nd International Conference in Finance, AFFI, 13-15 March 2003, Hammamet.
- *"Bank stock volatility, news and asymmetric information in Banking : an empirical investigation"* , with C. Crouzille and L. Lepetit :
 - aux XXèmes Journées Internationales d'Économie Monétaire et Bancaire, GDR Monnaie-Finance (CNRS), Birmingham (UK), 5-6 Juin 2003.
 - Au Workshop « L'actualité de la banque et de la Finance », 11-12 juin 2003, Nancy.
 - Accepted for the 16th Australasian Finance & Banking Conference, Sydney, 15-18 December 2003.
- *"La prédiction des détériorations financières des banques : quel est l'apport de l'information de marché ?"*, avec I. Distinguin et Ph. Rous,
 - 3rd International Conference in Finance, AFFI, 3-4-5 March 2005, Hammamet.
 - Séminaire du CEDO, LEREPS, Université de Toulouluse1, 18 mars 2005.
- *"Market Discipline and the Use of Stock Market Data to Predict Bank Financial Distress"* with I. Distinguin and Ph. Rous,
 - 22nd Symposium on Banking and Monetary Economics, Strasbourg, 16-17 June 2005.
 - 12th Global Finance Conference (GFC), Dublin, 27-29 June 2005.
 - XXIIth AFFI International Meeting AFFI, Paris La Défense, 27- 28 June 2005.
 - The Wolpertinger Conference, London, 31 Aug-3 Sep, 2005.
 - 18th Australasian Finance & Banking Conference, Sydney, 14-16 December 2005
- *"Reaction of European Bank stock prices to events of the Asian and Russian Financial crises"* with C. Crouzille and L. Lepetit,
 - 22nd Symposium on Banking and Monetary Economics, Strasbourg 16-17 June 2005.
 - 4th INFINITI Conference on International Finance, Dublin, 12-13 June 2006.
- *"Activity Diversification, bank risk and loan pricing"* with L. Lepetit, E. Nys and Ph. Rous,
 - 22nd Symposium on Banking and Monetary Economics, Strasbourg, 16-17 June 2005.
 - 12th Global Finance Conference (GFC), Dublin, 27-29 June 2005.
- « Contrôle prudentiel et détection des difficultés financières des banques : quel est l'apport de l'information de marché ? » avec I. Distinguin et Ph. Rous, 54ème Congrès de l'AFSE, Paris, 15, 16 et 17 Septembre 2005.
- *" Product diversification in the European banking industry : Risk and loan pricing implications"*
 - 2006 FMA European Conference, Stockholm, 7-10 June 2006.
 - Accepted but not presented JBF 30th Anniversary Conference, Beijing, 6-8 June 2006.
 - Wolpertinger Conference, Valladolid, 30 August-2 September 2006.

- FDIC-JFRS 6th Annual Bank Research Conference, Washington DC, Arlington, Virginia 13-15 September 2006.
- “*The determinants of bank contagion risk in South East Asia : a market model residuals approach*”, with C. Bautista and Ph. Rous, Workshop « Safety and Efficiency of the Financial System », Limoges, 19-20 September 2006.
- “*Predicting Bank failures: the case of South East Asia*”, with I. Distinguin, J. Trinidad, Workshop « Safety and Efficiency of the Financial System », Limoges, 19-20 September 2006.
- “*Bank Ownership, Risk and Efficiency in South East Asia*”, with T. Barry, D. Third and L. Lepetit,
 - Workshop « Safety and Efficiency of the Financial System », Limoges, 19-20 September 2006.
 - Conference on Safety and Efficiency of the Financial System, Manila, 27 August 2007.
- “*The Provision of Services, Interest Margins and Loan Pricing in European Banking*, with L. Lepetit, E. Nys and Ph. Rous,
 - 19th Australasian Finance & Banking Conference, Sydney, 13-15 December 2006.
 - 2007 FMA European Conference, Barcelona, 30 May-1 June 2007.
- “*The determinants of Domestic and cross border bank contagion risk in South East Asia*”, with C. Bautista and Ph. Rous,
 - Conference on Opening and Innovation on Financial Emerging Markets, Beijing, 27-28 March 2007.
 - Accepted for the 20th Australasian Finance & Banking Conference, Sydney, 12-14 December.
 - Conference on Safety and Efficiency of the Financial System, Manila, 27 August 2007.
 - 15th Global Finance Conference (GFC), plenary session, Hangzhou, 18-20 May 2008.
 - 2008 6th NTU IEFA Financial Engineering and Financial Intermediation Conference, Taipei, 21-22 May 2008.
- “*The use of accounting and stock market data to predict bank rating changes : the case of South East Asia*”, with I. Distinguin,
 - Conference on Safety and Efficiency of the Financial System, Manila, 27 August 2007.
 - Accepted for the 20th Australasian Finance & Banking Conference, Sydney, 12-14 December 2007.
 - 15th Global Finance Conference (GFC), plenary session, Hangzhou, 18-20 May 2008.
 - 2008 6th NTU IEFA Financial Engineering and Financial Intermediation Conference, Taipei, 21-22 May 2008.
 - 2008 FMA European Conference, Prague, 4-5 June 2008.
 - 25th Symposium in money, banking and finance, GDRE, Luxembourg, 18-20 June 2008.
- “*The expansion of services in European banking: implications for loan pricing and interest margins*”, with L. Lepetit, E. Nys and Ph. Rous, 2007 FMA Annual Meeting, Orlando, 17-20 October 2007.
- “*Predicting bank rating changes in the Asia Pacific region : the accuracy of accounting and stock market indicators*”, with I. Distinguin,
 - Accepted for the EFMA 2008 Annual Conference, Athens, 25-28 June 2008.
 - Northern Finance Association 2008 Conference, Calgary, 5-7 September, 2008.
 - 2008 FMA Annual Meeting, Dallas, 8-11 October 2008.
 - 21st Australasian Finance & Banking Conference, Sydney, 16-18 December 2008.
- “*Bank ownership structure, market Discipline and risk : evidence from a sample of privately owned and publicly held European banks* » with T. Barry and L. Lepetit,
 - Workshop “Bank Structure, Competition, and Risk”, Université de Limoges, 27 November 2008.

- 7th NTU International Conference on Economics, Finance and Accounting, Taipei, 25-27 May, 2009.
- AFFI 2009 International Conference, Brest, 13-15 May 2009
- 7th INFINITI Conference on International Finance, Dublin, 8-9 June, 2009.
- 26th International Symposium on Money, Banking and Finance, GDRE, Orléans, 25-26 June 2009.
- Western Economic Association International 24th Meeting and IBEFA, Vancouver, 29 June-3 July 2009.
- Econometric Society European Meeting, ESEM, Barcelona, 23-27 August 2009.
- 58th AFSE Annual Meeting, Paris, 10-11 September 2009.
- 2009 FMA Annual Meeting, Reno, 21-24 October 2009.
- *“Ownership structure and bank efficiency in the Asia Pacific Region”*, with T. Barry and L. Lepetit,
 - 2008 NTU International Conference in Finance, Taipei, 11-12 December 2008.
 - 4th East Asia Finance and Accounting Conference, Nagasaki, 12-13 December 2008.
 - FMA Asian Conference, Xiamen, 6-8 May, 2009.
 - 7th NTU International Conference on Economics, Finance and Accounting, Taipei, 25-27 May, 2009.
 - 7th INFINITI Conference on International Finance, Dublin, 8-9 June, 2009.
- *« Les déterminants des crises bancaires dans l’UEMOA : une approche logit multinomiale »* avec A. Angora, 26th International Symposium on Money, Banking and Finance, GDRE, Orléans, 25-26 June 2009.
- *“Capital Regulation, Governance and Risk in Indonesian Banking: Does Ownership Type Matter?”* with Ph. Rous and W. Soedarmono,
 - 58th AFSE Annual Meeting, Paris, 10-11 September 2009.
 - Asian Finance Association Conference, 29 June-2 July 2010, Bangkok,
- *“The Use of Accounting Data to Predict Bank Financial Distress in MENA Countries”*, with I. Distinguin and I. Hasan, ERF Annual Conference, Cairo, November 7-9, 2009.
- *“Predicting rating changes for banks : how accurate are accounting and stock market indicators?”*, with I. Distinguin and I. Hasan,
 - 5th International conference on Asian financial markets, Nagasaki, 12-13 December 2009.
 - 49th Southwestern Finance Association Annual Meeting, 2-6 March 2010, Dallas.
- *“Ownership structure and risk in publicly held and privately owned Banks”*, with T. Barry and L. Lepetit,
 - 22nd Australasian Finance & Banking Conference, Sydney, 16-18 December 2009.
 - 49th Southwestern Finance Association Annual Meeting, 2-6 March 2010, Dallas.
- *“Bank market power, economic growth and financial stability : Evidence from Asian banks”*, with F. Machrouh and W. Soedarmono, The ACAES conference, special issue on the US Crisis and Its Impact on the Asian economy, March, 2010, Kyoto.
- *“Bank Capital Requirement, Managerial Self Interest and Risk Taking: Evidence from Indonesian Banks”*, with Ph. Rous and W. Soedarmono,
 - 27^e Journées d’Economie Monétaire et Bancaire – GdRE « Monnaie Banque Finance », 17-18 Juin 2010, Bordeaux.
 - 59^e Congrès de l’AFSE, 9-10 septembre 2010, Paris.
- *“Diversification, Risk and Performance in an Emerging Economy: Evidence from Philippine Banks”*, with C. Meslier and R. Tacneng,
 - Midwest Finance Association Meeting, 24-27 February 2010, Las Vegas.
 - 27^e Journées d’Economie Monétaire et Bancaire – GdRE « Monnaie Banque Finance », 17-18 June 2010, Bordeaux

- *“Bank competition, risk and capital ratios : evidence from Asia”* with F. Machrouh and W. Soedarmono,
 - French Finance Association Conference (AFFI), May 10-11, 2010, Saint Malo
 - 27th GDR Symposium on Money, Banking and Finance, June 17-18, 2010, Bordeaux
- *“Changes in capital and risk: an empirical study of European banks”*, with B. Camara and L. Lepetit,
 - Journée de l’AFSE 2010 : « Les politiques de sortie de crise », 3 et 4 Juin 2010, Orléans.
 - 44th Annual Conference, Canadian Economic Association, 28-30 May 2010, Quebec City.
 - INFINITI Conference, 14-15 June 2010, Dublin.
 - 27^e Journées d’Economie Monétaire et Bancaire – GdRE « Monnaie Banque Finance », 17-18 June 2010, Bordeaux.
 - The 8th NTU International Conference on Economics, Finance and Accounting, 21-23 June 2010, Taipei.
 - Western Economic Association, 85th annual meeting, and IBEFA, 29 June-3 July, Portland (Oregon).
 - 2010 FMA Annual Meeting, 20-23 October 2010, New York city.
 - 2011 Midwest Finance Association Meeting, 2-5 March 2011, Chicago.
 - 50th Southwestern Finance Association Annual Meeting, 9-12 March 2011, Houston.
 - Global Finance Conference, 3-5 April 2011, Bangkok.
 - International Finance And Banking Society (IFABS) Conference, 30 June-2 July 2011, Rome.
- *“Deposit Insurance, Moral hazard and Market discipline: Evidence from Central and Eastern European Banks”* with I. Distinguin and T. Kouassi,
 - 27^e Journées d’Economie Monétaire et Bancaire – GdRE « Monnaie Banque Finance », 17-18 June 2010, Bordeaux.
 - 45th Annual Conference, Canadian Economic Association, 2-5 June 2011, Ottawa.
 - 60^{ème} Congrès de l’Association Française de Science Économique, 8-9 Septembre 2011, Paris
 - 2011 FMA Annual Meeting, 19-22 October 2011, Denver.
- *“Bank market power, economic growth and financial stability : Evidence from Asian banks”*, with F. Machrouh and W. Soedarmono, ACAES conference, special issue on the US Crisis and Its Impact on the Asian economy, March, 2010, Kyoto.
- *“Risk and Stability in Islamic Banking”*, with P. Abedifar and Phil. Molyneux,
 - Journées Internationales du risque (JIR), 23 et 24 Juin 2011, Niort.
 - FMA European Conference, 8-10 June 2011, Porto.
 - International Finance And Banking Society (IFABS) Conference, 30 June-2 July 2011, Rome
 - 2011 FMA Annual Meeting, 19-22 October 2011, Denver.
- *“Risk in Islamic Banking”*, P. Abedifar and Phil. Molyneux, Workshop on Islamic Finance and Financial Stability, European Central Bank, 26 January 2012.
- *“Bank Diversification, Risk and Profitability in an Emerging Economy with Regulatory Asset Structure Constraints: Evidence from the Philippines”*, with C. Meslier and R. Tacneng,
 - 2011 FMA Annual Meeting, 19-22 October 2011, Denver.
- *“Does it pay to get connected : an examination of banks' alliance network and bond spread”*, with C. Meslier, I. Hasan and M. Zhou,
 - 2011 FMA Annual Meeting, 19-22 October 2011, Denver.
- *“Bank capital buffer and Liquidity: Evidence from US and European publicly traded banks”*, with I. Distinguin and C. Roulet,
 - International Finance And Banking Society (IFABS) Conference, 30 June-2 July 2011, Rome.

- Western Economic Association, 86th annual meeting, and IBEFA, 29 June-3 July 2011, San Diego.
- 60^{ème} Congrès de l'Association Française de Science Économique, 8-9 Septembre 2011, Paris.
- 24th Australasian Finance & Banking Conference, 14-16 December 2011, Sydney,
- Asia-Pacific Business Research Conference, 13-14 February 2012, Kuala Lumpur,
- 51th Southwestern Finance Association Annual Meeting, 28 February-3 March 2012, New Orleans.
- *"Bank market power, institutional development and economic growth: Evidence from Asia"*, with B. Sutopo, A. Atmaji and W. Soedarmono,
 - Singapore Economic Review conference, 4-6 August 2011, Singapore.
- *"Bank Analysts and Bank rating Agencies : who knows what when?"*, with C.J. Lu, I. Distinguin and Y. Chang, Workshop Issues in Banking and Governance, 9 November 2011, Limoges.
- *"Bank regulatory capital buffer and Liquidity: Evidence from US and European publicly traded banks"*, with I. Distinguin and C. Roulet,
 - Conference of the French Finance Association, AFFI, May 2012, Strasbourg.
 - 3rd World Finance Conference, 2-4 July 2012, Rio de Janeiro.
 - VII Annual Seminar on Risk, Financial Stability and Banking, August 2012, Sao Paulo.
- *"Interbank Deposits and Market Discipline: Evidence from Central and Eastern Europe"*, with I. Distinguin and T. Kouassi, Conference of the French Finance Association, AFFI, May 2012, Strasbourg.
- *"Bigger And Wider: The Benefits of Geographic Diversification in Banking"*, with C. Meslier, D. Morgan and K. Samolyk,
 - Workshop Issues in Banking and Governance, 9 November 2011, Limoges.
 - Western Economic Association, 87th annual meeting, and IBEFA, 30 June-3 July 2012, San Francisco.
 - 2012 FMA Annual Meeting, 17-20 October 2012, Atlanta.
- *"Bank Regulatory Capital Adjustment and Ultimate Ownership Structure: Evidence from European Commercial Banks"*, with L. Lepetit and N. Zedek, 29th GdRE Annual International Symposium on Money, Banking and Finance, 28-29 June 2012, Nantes.
- *"Bank regulatory capital and Liquidity: Evidence from US and European publicly traded banks"*, with I. Distinguin and C. Roulet,
 - 2012 FMA Annual Meeting, 17-20 October 2012, Atlanta.
 - American Economic Association (AEA)/Association of financial Economists (AFE) meeting, 4-6 January 2013, San Diego.
- *"Ultimate Ownership Structure and Bank Regulatory Capital Adjustment : Evidence from European Commercial Banks"*, with L. Lepetit and N. Zedek,
 - Finest Autumn workshop "Competing for survival in the banking industry", 19-20 November 2012, Rome.
 - 2012 NTU International Conference on Finance, December 6-7, Taipei.
 - 25th Australasian Finance & Banking Conference, 16-18 December 2012, Sydney.
 - 3rd Asia-Pacific Business Research Conference, 25-26 February 2013, Kuala Lumpur.
 - 2013 Midwest Finance Association Meeting, 13-16 March 2013, Chicago.
 - Western Economic Association, 10th Biennial Pacific Rim conference, 14-16 March 2013, Tokyo.
- *"Loan Loss Provisions and Lending Behavior of Banks : Asian Evidence"*, with A. Agusman, D. Gasbarro, G. Monroe and W. Soedarmono,
 - Annual Conference of Financial System Stability, Bank Indonesia, 22 November 2012, Surabaya.
 - 2013 AFAANZ Conference, 7-9 July 2013, Perth.
 - 8th conference on Risk, Banking and Financial Stability, Journal of Financial Stability, 24-27 September 2013, Bali.

- *"Bank charter value and market discipline"*, with A.R. Fonseca and M. Haq,
 - 4th Conference on Financial Markets and Corporate Governance, 4-5 April 2013, Wellington.
 - Conference on Banking, Finance, Money and Institutions: The Post Crisis Era, 2-3 November 2013, Surrey.
- *"Excess Control Rights and Bank Recapitalization: Evidence from Regulatory Capital Adjustment"*, with L. Lepetit and N. Zedek,
 - Journées de Microéconomie Appliquée (JMA), 6-7 Juin 2013, Nice.
 - 3rd International Conference of the Financial Engineering and Banking Society (FEBS), 6-8 June, 2013, Paris.
 - 2013 FMA European Conference, 12-14 June 2013, Luxembourg.
 - 62th congress of the French Economics Association (AFSE), 24-26 June 2013, Aix en Provence.
 - Western Economic Association, 88th annual meeting, and IBEFA, 29-30 June 2013, Seattle.
 - 8th conference on Risk, Banking and Financial Stability, Journal of Financial Stability, 24-27 September 2013, Bali.
 - 2013 FMA Annual Meeting, 16-19 October 2013, Chicago.
- *"Bank Analysts and Bank rating Agencies : who knows what when?"*, with C.J. Lu, I. Distinguin and Y. Chang, 30th GdRE Annual International Symposium on Money, Banking and Finance, 27-28 June 2013, Poitiers.
- *"The Benefits of Intrastate and Interstate Geographic Diversification in Banking"* with C. Meslier and K. Samolyk,
 - 8th conference on Risk, Banking and Financial Stability, Journal of Financial Stability, 24-27 September 2013, Bali.
- *"Excess Control Rights, Financial Crisis and Bank Profitability and Risk"*, with N. Zedek,
 - 26th Australasian Finance & Banking Conference, 17-19 December 2013, Sydney.
 - 25th EBRC, 14-15 January 2014, Cape Town.
 - 53rd Southwestern Finance Association Annual Meeting, 12-16 March 2014, Dallas.
 - 2014 Global Finance Conference, 30 March-2 April 2014, Dubai.
 - Journée/Conference "Risque systémique et politiques micro/macro prudentielles", Cerefige/Revue Economique, 10 avril/April, Metz.
 - 2014 Southern Finance Association (SFA) Annual Meeting, 19-22 November 2014, Key West.
 - Western Economic Association/IBEF, 11th International Conference, 8-11 January 2015, Wellington.
- *"Errare Humanum Est, Perseverare Autem Diabolicum: A Test of Investors learning from information spillover"*, with Franco Fiordelisi and Francesco Saverio Stentella Lopes, LAPE-FINEST 2015 Spring Workshop, 9 June 2015, Limoges.
- *"Non-interest income activities and bank lending"*, with P. Abedifar and Phil. Molyneux,
 - FINEST Winter Workshop, 9-10 December 2014, Rome.
 - World Finance Conference, 21-24 July 2015, Buenos Aires.
- *"Does diversity of bank board members affect performance and risk? Evidence from an emerging market"* with Bowo Setiyono, 7th International Finance And Banking Society (IFABS) Conference, 27-29 June 2015, Hangzhou.
- *"Disclosure, Ownership Structure and Bank Risk"*, with B. Setiyono,
 - 6th International Finance And Banking Society (IFABS) Conference, 18-20 June 2014, Lisbon
 - 2014 Asian Finance Association (AsianFA) Annual Conference, 24-26 June 2014, Bali.
 - 27th Australasian Finance & Banking Conference, 16-18 December 2014, Sydney.
 - 8th Asia Pacific Business and Research Conference, 9-10 February 2015, Kuala Lumpur.

- *"Accounting Regulations, Stock Price Informativeness, and Stock Crash Risk: Evidence from Global Banking Industry"* coauthored with Iftekhar Hasan, Dean John and Liang Song,
 - University of Massachusetts Dartmouth, 13 May 2015.
 - 2015 American Accounting Association Annual Meeting, 7-12 August 2015, Chicago.
- *"Non-interest income and bank lending"*, with P. Abedifar and Phil. Molyneux,
 - 28th Australasian Finance & Banking Conference, 16-18 December 2015, Sydney.
 - Western Economic Association International (WEAI) 12th international conference, 7-10 January 2016, Singapore.
 - 15th World Business Research Conference, 25-26 February 2016, Tokyo.
 - Portsmouth-Fordham Conference on Banking and Finance, 24-25 September 2016, Portsmouth, UK.
- *"Financial Development and Growth in a Dual Banking System: Relative Importance of Islamic Banks"*, with P. Abedifar and I. Hasan,
 - 20th Economic Research Forum (ERF) Annual Conference, March 22-24, 2014, Cairo,
 - 4th IBF Conference, June 2014, Lancaster, U.K.
 - Turkish Central Bank, September 2015, Istanbul.
 - KFUPM, 14-15 March 2016, Riyadh,
- *"Local Versus International Crises, Foreign Subsidiaries and Bank Stability: Evidence from the MENA Region"*, with T. AlRaheb,
 - 22nd Economic Research Forum (ERF) Annual Conference, March 19-21, 2016, Cairo,
 - 2016 International Conference of the Financial Engineering and Banking Society (FEBS), 10-12 June 2016, Malaga,
 - 65th Annual Meeting of the French Economics Association (AFSE), 27-29 June 2013, Nancy,
 - 29th GdRE Annual International Symposium on Money, Banking and Finance, 7-8 July 2016, Clermont-Ferrand.
- *"Deposit rates in Islamic and conventional banks in dual markets: The role of competition"*, with C. Meslier and T. Risfandy, *The Future of Islamic Banking and Economics in Search of New Normal*, Central Bank of the Republic of Turkey Conference, 4-5 April 2016, Istanbul.
 - *"How does regulation affect the organizational form of European banks' foreign presence?"*, with A. Pamen Nyola and A. Sauviat, Journées Internationales du risque / International Conference on Economic and Financial Risks, 9-10 June 2016, Niort.
- *"Charter value and bank stability before and after the global financial crisis of 2007-2008"*, with Y. Bakkar and C. Rugemintwari,
 - 29th GdRE Annual International Symposium on Money, Banking and Finance, 7-8 July 2016, Clermont-Ferrand.
 - Portsmouth-Fordham Conference on Banking and Finance, 24-25 September 2016, Portsmouth, UK.
- *"Loan loss provisions and bank lending behavior: Do information sharing and borrowers' legal rights matter?"*, with W. Soedarmono, A. Agusman, G. Monroe and D. Gasbarro, 3rd International Conference on Business, Economics and social sciences, 3-4 August 2016, Solo.
- *"Value Relevance of Earnings of Multinational Firms: Regulatory Regimes Associated with Foreign Subsidiaries"*, with I. Hasan, I. Siraj and K. Wu, American Accounting Association Annual Meeting, 6-10 August 2016, New York.
- *"How does regulation affect the organizational form of European banks' presence in developing and developed countries"*, with A. Pamen Nyola and A. Sauviat, Portsmouth-Fordham Conference on Banking and Finance, 24-25 September 2016, Portsmouth, UK.
- *"Do banks differently set their liquidity ratios based on their network characteristics"*, with I. Distinguin and A. Mahdavi-Ardekani,
 - Portsmouth-Fordham Conference on Banking and Finance, 24-25 September 2016, Portsmouth, UK.
 - 29th Australasian Finance & Banking Conference, 14-16 December 2016, Sydney.

- Western Economic Association International (WEAI) 13th international conference, 3-6 January 2017, Santiago.
- 2017 FMA Latin America conference, 15-17 February 2017, Mexico City.
- 2017 MFA annual meeting, 1-4 March 2017, Chicago.
- "*Institutional determinants of bank capital ratios*", with T. AIRaheb and C. Nicolas,
 - 23rd Economic Research Forum (ERF) Annual Conference, March 18-20, 2017, Amman.
 - Allied Social Sciences Association (ASSA), Annual Conference, 5-7 January 2018, Philadelphia.
 - 35th Annual Conference of the French Finance Association (AFFI), 22-23 May 2018, Paris.
 - 35th International Symposium on Money, Banking, and Finance (GDRE), 7-8 June 2018, Aix-en-Provence.
- "*On the new Basel III liquidity requirements for banks*", Keynote Speech, 4th SMICBES conference, 9-10 August 2017, Solo
- "*Bank Liquidity Management and Bank Capital Shocks*", with R. DeYoung and I. Distinguin,
 - Manhattan Institute (presented by R. DeYoung), 19 May 2017, New York City.
 - 2nd Vietnam Symposium in Banking and Finance, 26-28 October 2017, Ho Chi Minh City.
 - 30th Australasian Finance & Banking Conference, 13-15 December 2017, Sydney.
 - FMA Asia-Pacific Conference, 16-18 May 2018, Hong Kong.
- "*Does banks' systemic importance affect their capital structure adjustment process?*", with Y. Bakkar and O. De Jonghe ,
 - IFABS conference, 31 August-2 September 2017, Ningbo.
 - 3rd Vietnam Symposium in Banking and Finance, 25-27 October 2018, Hue City.
 - 4th SEABC Conference, 8-9 November 2018, Palembang.
- "*The joint regulation of bank liquidity and bank capital*", with R. DeYoung and I. Distinguin,
 - Canadian Economic Association Conference, 31 May-3 June 2018, Montréal.
 - Western Economic Association International (WEAI), 93rd annual conference, and IBEFA, 26-30 June 2018, Vancouver.
 - 2nd International Conference on Finance, Banking, and Financial Stability (SMARTFAB), 17-19 July 2018.
- "*Market liquidity shortage and banks' capital structure and balance sheet adjustments: evidence from U.S. commercial banks*", with T. Barry and A. Diabate,
 - International Conference on Economic and Financial Risks, 21-22 June 2018, Niort.
 - 31th Australasian Finance & Banking Conference, 13-15 December 2018, Sydney.
 - 4th Vietnam Symposium in Banking and Finance, 24-26 October 2019, Hanoi.
- "*On the interaction of bank liquidity and capital*",
 - 4th Annual Chapman Conference on Money and Finance : Liquidity: Pricing, Management and Financial Stability, *Orange, California*, 6-7 September 2019, Orange, California.
 - Keynote speaker, 29th EBES Conference, 10-12 October 2019, Lisbon.
- "*Interbank network characteristics, monetary policy "News" and sensitivity of bank stock returns*" with I. Distinguin and A. Mahdavi-Ardekani,
 - 3rd Sydney Banking and Financial Stability Conference (SBFC 2019), 13-14 December 2019, Sydney.
 - 32nd Australasian Finance & Banking Conference, 16-18 December 2019, Sydney.
- "*A note on regulatory responses to COVID-19 pandemic: Balancing banks' solvency and contribution to recovery*", with M. Bitar,
 - International Webinar Global Economy and Financial Sector Post Covid-19, July 6, 2020, Solo.
 - 30th EBES Conference (online), 7 October 2020, Madrid.
- "*Interacting bank capital and liquidity regulation*"
 - Keynote speaker, Indonesian Deposit Insurance Corporation Research Fair 2020 (online), 18 September, 2020, Jakarta.

- “*Economic uncertainty and bank stability: Conventional vs. Islamic banking*”, with M. H. Bilgin, E. Demir, and G. Ozturk Danisman,
 - World Finance Banking Symposium (online), 5-6 December 2020, Riga.