

Amine TARAZI

Né le 28/08/64

à New York (U.S.A.)

Professeur des Universités (PREX)

Membre Senior IUF

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Email : tarazi@unilim.fr**Titres Universitaires**

- D.E.A. en analyse de l'Économie monétaire, Université de Limoges nov. 1988
- MASTER in Money, Banking and Finance, University of Birmingham (UK) déc. 1988
- DOCTORAT es Sciences Économiques, Université de Limoges février 1992
- HABILITATION à diriger des recherches, Université de Limoges septembre 1993
- AGREGATION de l'Enseignement Supérieur, Sciences Économiques juillet 1994

Situations Professionnelles et Mobilités

à l'Université de Limoges et à l'Institut Universitaire de France (IUF)

- Oct. 1990 - Sept. 1992 Attaché temporaire d'enseignement et de recherche
- Oct. 1992 - Août 1994 Maître de Conférences
- Depuis Septembre 1994 Professeur des Universités (PR1 de 1999 à 2008 et Professeur de Classe Exceptionnelle depuis 2009, bénéficiaire de la PEDR de 1998 à 2010, de la PES de 2010 à 2014 et de la PEDR depuis 2014, Officier dans l'ordre des Palmes Académiques)
- Membre Senior, Institut Universitaire de France, promotion 2017

au sein d'autres établissements étrangers et français en tant que Professeur ou chercheur invité

-Université de Birmingham (RU), professeur invité depuis 1997 (tous les ans)

-New York University, Stern School of Business, Department of Economics, Visiting Scholar,

séjours de recherche de 2 mois en 2006, de 2 mois en 2007 et de 1 mois par an depuis 2008

- International Islamic University & INTI, Kuala Lumpur, Malaisie, nov./déc. 2019, Monash

University Malaysia, avril 2022.

- Chapman University, Orange, California, juillet 2019

-World Class Professor, Ministère de la Recherche et de l'Enseignement Supérieur Indonésien,

Juillet-Août 2018

-Sebalas Maret University, Indonésie en 2010 et tous les ans depuis 2013

-Chenchi University, Taipei, Taiwan en 2010 et 2011

- Université des Philippines, professeur invité en 1999 et en 2006

- Université de la Réunion de 1999 à 2009, CNED Futuroscope de 1999 à 2006, Université de

Toulouse 1 (IEP) de 2002 à 2018, Université de Paris1 de 2004 à 2006

en tant que coordonateur ou conseiller scientifique

- Coordonateur, responsable du Programme ASIALINK/B7-301/2005/105-139, Commission Européenne, 2005-2008, (voir aussi rubrique contrats de recherche, page 13)

- Banque de France, Autorité de Contrôle Prudentiel (ex Commission Bancaire), Consultant : Conseiller scientifique rattaché au service des études bancaires, Pôle « modélisation des risques bancaires et stress testing », de 2009 à 2011
- Membre du comité scientifique de l'Autorité de Contrôle prudentiel et de Résolution (ACPR) depuis 2015
- Coordonateur du programme OPTBANK, Commission Européenne, 2017-2021

au titre de missions exploratoires ou courtes (liste non exhaustive)

- USA, Réserve fédérale de New York (FRBNY), mai 2006, puis tous les ans
- USA, Federal Deposit Insurance Corporation (FDIC), Mai 2006
- USA, Rensselaer Polytechnic Institute, Troy, NY, avril 2008
- USA, Fordham University, avril 2012, puis tous les ans
- Taiwan, National Taiwan University et Chenchi University, Mai 2008 et Mai 2009
- Indonésie, Sebelas Maret University, Guadja Mada University, Central Bank (Financial Stability Department), SCAC ambassade de France, Deposit Insurance Corporation, février 2010, février 2013, avril 2014, mai 2015 ; Bandung Institute of Technology : mai 2016
- Italie, University of Rome 3, Avril 2022
- Philippines, DRIC en septembre 1999 puis pour le compte de la Commission Européenne

ACTIVITES D'ADMINISTRATION ET RESPONSABILITES COLLECTIVES

- Directeur du Laboratoire d'Analyse et de Prospective Économiques, LAPE EA(1088), depuis 2006
- Vice-Président de l'Université de Limoges Chargé de la Recherche (VPCS), Président du Conseil Scientifique, Mars 2000/Février 2005
- Directeur-adjoint de l'Institut SHS (fédération de 9 laboratoires), 2013-2017
- Responsable de la mention de Master « Banque et Finance » 2008-2021
- Directeur du DEA "Analyse et Politique Économiques" n° 950122 créé en 1995, 1995-2004
- Directeur du Master 2 Recherche « Économie Appliquée », créé en 2004, 2004-2008
- Co-Directeur du Master 2 Recherche et Professionnel « Banques : Risques et Marché », créé en 2004, depuis 2004, et directeur du Master+ in Banking and Finance depuis 2014
- Responsable de la formation doctorale de sciences économiques de l'Université de Limoges depuis 1994 et responsable du programme « PhD courses in Banking and Finance », créé en 2008
- Directeur du groupe de recherche « Économie bancaire et financière » au sein du LAPE-CRMM EA(1088) de 1992 à 2005
- Président de la section sciences économiques (directeur du Département d'Économie) de l'Université de Limoges, 1996-2010
- Vice-Doyen chargé des relations internationales de la Faculté de Droit et des Sciences Économiques de Limoges, Septembre 1994/ Février 2005. Responsable des relations internationales du secteur Économie, 2006-2015
- Directeur-adjoint du service des relations internationales de l'Université de Limoges, Chargé de mission aux relations européennes, 1995-2000
- Membre élu du Conseil scientifique de l'Université de Limoges de 1994 à 2013 puis de la commission recherche et du conseil académique. Membre de la commission mixte permanente (CA/CS) de 2009 à 2012 et du comité PES en 2013 et PEDR depuis 2014

- Membre élu du conseil de gestion de la Faculté de Droit et des Sciences Économiques de Limoges, 1998-2015
- Membre du conseil de l'Institut de Recherche SHS de l'Université de Limoges et de diverses instances en lien avec celui-ci depuis 2002
- Membre du Conseil de l'École doctorale ED SHS 375 de l'Université de Limoges 2005/2009 puis du Conseil de l'École Doctorale Thématique 526 Sociétés et organisations depuis 2009. Membre du conseil du Collège doctoral depuis 2012

ACTIVITES D'ENSEIGNEMENT

Cours et séminaires dispensés à l'Université de Limoges

- « Microéconomie » 1ère année AES, 25h, (1991-1997)
- « Finance » en Maîtrise sciences éco., 50h, (1992-00)
- « Marchés financiers et gestion du patrimoine » en Maîtrise sciences éco., 37,5h, (1992-01)
- « Traitement de l'information » en Maîtrise et en DEA, 20h, (1992-95)
- « Marchés boursiers » en DESS, 30h, (1993-01) puis en Master 2 (2007-)
- « Banque, finance et réglementation » en DEA, 20h, (1995-02) puis en Master 2 (2005-2013),
- « Finance 1 » en Licence sciences éco., 24h, (2000-2004), puis en Master 1 Banque et Finance, 24h, (2004-)
- « Finance 2 » en Maîtrise sciences éco., 36h, (2000-2004), puis en Master 1 Banque et Finance, 2 fois 24h, (2004-2012)
- « Economie de la Banque » en Master 1 Banque et Finance 24h, (2004-)
- « Simulations salle de marché » en Master 2, 10h (2007-2010)
- « Gestion d'un portefeuille fictif » en Master 2, 20h (2011-)
- « Bank Risk and Regulation », (en Anglais), 21h, M2 Master+ in Banking and Finance, (2014-)
- « Research Methodology », (en Anglais), 10h, M2 Master+ in Banking and Finance, (2021-)

Cours et séminaires dispensés dans d'autres établissements français et étrangers

- "Mutations et fragilisation des systèmes financiers " : 5h à l'IUFM (élèves professeurs stagiaires du CAPES) en 1997.
- "Bank Regulation : the case of deposit insurance " : 12h en 3ème cycle en tant que professeur invité
 - à l'Université de Birmingham (RU) depuis 1997 dans le cadre du Master in Money, Banking and Finance (MScMBF) ;
 - à l'Université des Philippines en 1999 dans le cadre du Master in Finance (MSFinance)
- « Théorie financière : systèmes et marchés financiers » : enseignement à distance dispensé en collaboration avec D. Goyeau, Licence de monnaie et Finance, CNED, (1999-2006).
- « Instruments financiers » : 20h dans le DESS « Méthodes quantitatives et modélisation de l'entreprise », Université de la Réunion, (1999-2005).
- "Bourse et environnement économique " : 3h dans le cadre de l'école de la Bourse, Euronext Paris, en 2001.
- "Fragilité financière et gestion des risques » : cours de 20h à l'IEP de Toulouse en 4^{ème} année (Université de Toulouse 1), de 2002 à 2007 puis séminaire de 24h en Anglais/Français depuis 2008.
- « Réglementation bancaire : assurance-dépôts et aléa de moralité » 5h dans le cadre du cours « Économie bancaire II » du DEA « Monnaie, Banque, Finance », Université de Paris 1, (2003-2006).
- « Réglementation bancaire et financière », 20h dans le M2 « Ingénierie économique et financière », Université de la Réunion, (2006-2009).

- « *Bank risk and regulation* » 10h dans le cadre du programme européen Asia Link /ASIE 87-3010/2005/105-139, Université des Philippines en 2006.

Coordination du Core Seminar in Banking, Macroeconomics and Finance : 9 séminaires de formation à la recherche de 10h chacun à l'attention de 60 enseignants des Philippines, formation qu'ils ont répliquée à 1200 enseignants sur l'ensemble de l'Archipel, depuis 2007, projet Asialink, Commission Européenne.

ACTIVITES DE RECHERCHE ET RESPONSABILITES SCIENTIFIQUES

Membre d'associations et sociétés savantes :

- AFA, AEA, FMA, AsianFA, AFSE, SWFA, CEA, IBEFA, MFA, WEAI, Wolpertinger...;
- Fellow, World Business Institute, Australia, depuis 2012;
- Research Fellow, Economic Research Forum (ERF) depuis Avril 2013 pour 5 ans renouvelés ;
- Louis Bachelier Fellow, depuis 2021 ;
- Organisation de divers colloques en **économie bancaire et financière**, coordonnateur de réseaux internationaux et rapporteur/ président de session de diverses manifestations en France et à l'étranger.

Comités scientifiques de sociétés savantes et associations :

- Membre des comités scientifiques de « Devenir Boursier Européen »;
- du GDRE n° 335 "Monnaie, Banque et Finance"; •« Professional Committee of International Finance »
- Membre Fondateur du réseau de recherche Européen FINEST (Financial Intermediation Network for European STudies), membre du "Steering Committee", University of Rome III, depuis 2011.
- Membre du EuRun-BIS research network.
- Membre du comité consultatif (Advisory Board) de EBES

Comités de rédaction :

- Islamic Economics and Finance Letters (editor)
- Journal of Money, Credit and Banking (associate editor)
- Journal of Banking and Finance (associate editor, past (2013-2017))
- Journal of Financial Stability (associate editor)
- European Journal of Finance (associate editor)
- International Journal of Banking, Accounting and Finance (associate editor)
- Global Finance Journal (associate editor)
- International Journal of Islamic and Middle Eastern Finance and Management (associate editor)
- International Review of Accounting, Banking, and Finance (editorial board member)
- Journal of Risk and Financial Management (editorial board member)
- Journal of Governance and Regulation (editorial board member)
- Review of Business (editorial board member)
- 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);
- CIFER (Université de Loughborough); •GFC (Université de Birmingham).

Prix/Distinctions/Conférences invitées/distinguées depuis 2006

• Kuwait Prize 2020 in the field of Economics and social sciences, KFAS (Kuwait Foundation for the Advancement of Sciences) • Palmes académiques : Chevalier en 2005, Officier en 2013 puis Commandeur depuis 2022. • Who's Who in the World (Marquis). • PEDR de 1998 à 1999, PES de 2010 à 2014 et PEDR depuis 2014. • Membre Senior IUF (Institut Universitaire de France), promotion 2017. • Who's Who in France (à partir d'octobre 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. • « Accelerating UNS international reputation and global rankings », 3 December 2020 (Non-Research/online). • Bureau Van Dijk, A Moody's Analytics Company Prize for the best paper in Banking, 34th AFBC *Sydney*, 15-17 December 2021. • Keynote speaker, IFBBE Conference, *Kuala Lumpur*, 5-6 September 2022.

Expertises pour agences de la recherche (France et étranger) :

- ANR (Agence Nationale de la Recherche; France)
- ANRT (Association Nationale de la Recherche et de la Technologie; France)
- CRSH (Conseil de la Recherche en Sciences Humaines du 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)
- PSL (Paris Sciences et Lettres) Research Grants

Expertises pour établissements français et étrangers et maisons d'édition:

- rédaction de 68 rapports de pré-soutenance de thèse/HDR et participation aux jurys en France et à l'étranger (en plus des jurys de mes propres doctorants);
- rapports pour des maisons d'éditions étrangères (Routledge, Academic Press, Elsevier...);
- rapports pour recrutement et promotion d'enseignants-chercheurs auprès d'universités étrangères;
- membre de la commission de spécialistes (5^{ème} section) de l'Université de Limoges de 1994 à 2008, de l'Université de Poitiers de 1998 à 2008, de l'Université de la Réunion de 1998 à 2004, de l'Université de Bordeaux IV de 2005 à 2008, puis par la suite de divers comités de sélection en France et à l'étranger ;
- président de jury de concours de recrutement d'ingénieurs de recherche en 2007 et en 2008.

Rapports pour revues scientifiques

179 rapports : 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...

Contrats de recherche et programmes internationaux

- "*Résistance d'une union monétaire à des chocs* " (contrat CRMM/Commissariat Général du Plan n° 25-89), Janv. 1991, sous la direction du professeur 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, sous la direction du professeur J. Méritz.
- "*Financial reform in Poland and the evolution of a single EC banking market* ", EC-ACE project, sept.1992, sous la direction des professeurs M. Fry et E. Girardin.

- "*Financial reform in Eastern Europe*", EC-ACE project, sept.1993, sous la direction des professeurs 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, sous la direction des professeurs 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*" avec l'Université des Philippines, Asia-Europe Meeting (ASEM), sous la coordination de 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 , Programme ASIALINK/B7-301/2005/105-139, Commission Européenne, avec les Universités de Birmingham (RU) et des Philippines, sous la coordination de A. Tarazi, sept. 2005/sept.2007, <http://cba.upd.edu.ph/asialink/>
- "*International Research Group on Financial Stability*", BQR Soutien aux Réseaux Internationaux (Université de Limoges), avec la Copenhagen Business School, la London School of Economics, et University of Southern California, sous la coordination de A. Tarazi, nov. 2005/nov. 2008.
- "*Fragilité bancaire : création de liquidité, capitalisation et structure de bilans* ", Contrat de recherche avec la Société JPLC Credit Risk, sous la coordination de 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*" programme PHC Orchid (Taiwan) sous la coordination de A. Tarazi, December 2009/January 2012.
- "*Ownership Structure and Bank Risk*" BQR Soutien aux Réseaux Internationaux (Université de Limoges), avec Rensselaer New York, New York University, University of Bangor (UK), Copenhagen Business School, University of Groningen..., sous la coordination de A. Tarazi, déc. 2009/déc. 2012.
- "*Ownership Concentration, Commissioner Power and Risk Management in Indonesian Banking*", Programme DIKTI-SCAC Ambassade de France "*Overseas Research Cooperation and International Publication*", sous la coordination de A. Tarazi, septembre 2010 – août 2011.
- "*Bank Competition, Institutions and Economic Development: Evidence from Asia*", Programme DIKTI-SCAC Ambassade de France "*Overseas Research Collaboration with University or Industry*", sous la coordination de A. Tarazi , septembre 2010 – février 2011.
- "*Conglomérats financiers et crises systémiques* ", Projet de recherche PRES Limousin Poitou-Charentes, sous la coordination de D. Goyeau et A. Tarazi, Nov. 2011/Nov. 2013.
- "*Modélisation de la performance des actifs et optimisation des risques en période de stress* ", Contrat de recherche avec la Société JPLC Credit Risk, sous la coordination de A. Tarazi, janvier 2012/déc. 2014.
- "*Why are loans to Micro, Small and Medium Enterprises in Indonesia so expensive? Do regional characteristics matter?* PHC Nusantara 2013 (Indonésie), sous la coordination de A. Tarazi, en collaboration avec l'Université Sebalat Maret, la banque centrale d'Indonésie et de la banque mondiale, décembre 2012/janvier 2015.
- "*The role of the factoring and commercial finance industry in the European Union*", sous la coordination F. Fiordelisi (et de A. Tarazi pour la France), EU Federation for Factoring and Commercial Finance Industry (EUF), Janv. 2013-Janv. 2014.
- "*How Does The Grabbing Hand Theory Explain the Political Influences on Business and Economic in Indonesia?*", Projet soumis en mai 2012 à DIKTI (Indonésie) sous la coordination de A Tarazi et Muhammad Agung Prabowo, en collaboration avec l'Université Sebalat Maret.
- "*The Organization of Banks and their Affiliates; Perspectives on Risk, Efficiency and Regulation*", Eurolace Institute of Finance (Labex Louis Bachelier), accepted, December 2013, with Eliza Luciano (project coordinator/head scientist) and Clas Wihlborg.

- “*Banking Research Network (BREAK)*”, Contrat de recherche "Appel à Projet Structurant" Conseil Régional du Limousin, sous la coordination de A. Tarazi, 2013/2015.
- “*Deposit structure and incentive for risk taking*”, with Sebalas Maret University, Indonesian Deposit Insurance Corporation, October 2015.
- “*GovBrisk*”, AAP Niche d'excellence, Conseil Régional du Limousin, sous la coordination de 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 2021, 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
- “*A New Performance Framework of IR 4.0 Spillover Effect to Explain the Relationship between Director Busyness and Corporate Performance* », FRGS Grant, Malaysian government, Nov. 2020-October 2023.

Organisation de Séminaires, Workshops et Conférences

- Organisation du séminaire doctoral annuel en collaboration avec l'Université de Poitiers (1994-2004)
- Organisation du "Bank Seminar", Université de Limoges, (2005 -).
- Responsable du « France-Philippines Research Network in Banking and Finance »
- Responsable scientifique du Workshop « Issues in Banking and Finance » organisé à l'Université de Limoges en collaboration avec l'Université des Philippines, juin 2001
- Responsable scientifique du Workshop « Safety and Efficiency of the Financial System », Université de Limoges, 19-20 September 2006.
- Responsable scientifique de la Conference “Safety and Efficiency of the Financial System”, Manila, 27 August 2007.
- Responsable scientifique du Workshop “Bank Structure, Competition, and Risk”, Université de Limoges, 27 November 2008.
- Responsable scientifique du Workshop “Issues in Banking and Governance”, Université de Limoges, 9 November 2011.
- Partenaire/Organisateur de la Summer School "Estimation of Efficiency and Competition in Banking", 4-8 July 2011 and "Microeconomics & Microeconometrics of banking" July 2012, University of Rome III.

- Organisateur et responsable scientifique du LAPE-FINEST 2013 Spring Workshop "The Never Ending Crisis", Limoges, 28 mai 2013.
- Organisateur (en partenariat) et co-responsable scientifique (steering committee) de la 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.
- Organisateur et responsable scientifique du LAPE-FINEST 2015 Spring Workshop "The post-crisis banking industry: how will banks respond to tighter regulatory constraints?", Limoges, June 9, 2015.
- Organisateur et responsable scientifique du 2017 Bank Colloquium for Junior Researchers - "The Future of Bank Regulation", LAPE-FINEST, Limoges, June 28, 2017.
- Co-Organisateur (en partenariat) de la 2nd International Conference on Finance, Banking, and Financial Stability (SMARTFAB), Bali, 17-19 July 2018.
- Co-Organisateur, 2018 OPTBANK Summer School "Regulation and Risk Management in Financial Intermediation", Rome, 4-15 June 2018.
- Organisateur et responsable scientifique du LAPE-FINEST 2019 Spring Workshop "Bank performance and financial stability ", Limoges, June 5, 2019.
- Organisateur, 2019 OPTBANK Summer School "Banking and Financial Intermediation", Limoges, 3-14 June 2019.
- Organisateur et responsable scientifique, 2021 ANR CaLiBank Project Workshop "The Post-Crisis Banking Industry : How will banks respond to tighter regulatory constraints", Limoges, January 25, 2021.
- Organisateur et responsable scientifique, 2021 AAP/ANR CaLiBank Workshop "Prudential Regulation and Economic Performance", Limoges, May 25, 2021.
- Organisateur, 2021 LAPE ANR CaLiBank PhD Summer School, Limoges, 25 May-3 June 2021.
- Organisateur et responsable scientifique du LAPE-FINEST 2022 Spring Workshop "Changes in banking, risk and financial stability", Limoges, June 1, 2022.
- Organisateur, 2022 LAPE ANR CaLiBank PhD Summer School, Limoges, 30 May-4 June 2022.

Membre de comités de congrès et colloques sur la période récente (depuis 2010)

Membre de comités de programme (depuis 2010) : • Congrès AFSE 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; • Membre du organizing committee et du scientific committee de la "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; • 28th Annual Global Finance Conference, 27-29 May 2021 (virtual);

Membre de comités scientifiques (depuis 2010) : • International Conference on Financial Intermediation, Competition and Risk, IFABS, June 2011, Rome; • "Journées internationales du risque", mai 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; •10th International Conference of the Financial Engineering and Banking Society (FEBS), 30 September-3 November 2021, Lille ; •11th International Conference of the Financial Engineering and Banking Society (FEBS), Climate change, regulatory responses, and sustainable finance, 10-12 June 2022, Portsmouth ; International Conference on Economic and Financial Risks, 20 June-1 July 2022, Niort; •29th Annual Global Finance Conference, 20-22 June 2022, Braga ; • 6th IFBBE Conference, 5-6 September 2022, Kuala Lumpur ;

Direction (ou co-direction) de thèses de Doctorat et devenir des docteurs :

40 thèses dont 36 soutenues à ce jour à l'Université de Limoges:

- Céline Cruzille, janvier 1999, actuellement Maître de Conférences
- Laetitia Lepetit, juin 2001, actuellement Professeur des Universités
- Fabrice Aléonard, janvier 2002, actuellement Consultant (CDI) chez GTI Consultant

- Marie-cécile Paillier, septembre 2003 (thèse CIFRE Caisse d'Épargne), actuellement Responsable du service assistance valeurs mobilières, Banque Postale
- Emmanuelle Nys, décembre 2003 (thèse en co-tutelle Université de Birmingham (RU)), actuellement Maître de Conférences
- Talal Suleiman, septembre 2004 (soutenance à l'Université de Poitiers), actuellement enseignant-chercheur, Université de Latakié, Syrie
- Ould Isselmou Mohamed Ahid, octobre 2004, enseignant-chercheur, Université de Mauritanie
- Chawki El Moussawi, novembre 2004, enseignant-chercheur, Faculty of Economics and Business Administration, Lebanese University, Hadat, Liban
- Aliou Diop, novembre 2006, Consultant, Organisation Mondiale de l'Immigration
- Rana Mansour, juin 2007, enseignant-chercheur, Université Libanaise
- Musa Foudeh, juin 2007, Credit Officer, Jordan Real Estate Bank et depuis 2009 enseignant-chercheur, Al-Imam Muhammad Ibn Saud Islamic University, Saudi Arabia.
- Hicham Benfeddoul, décembre 2007, Economiste Chercheur, Direction Etudes et Recherches, Conseil Supérieur de l'Enseignement, Maroc
- Isabelle Distinguin, juillet 2008, actuellement Maître de Conférences
- Fouad Machrouh, septembre 2008, enseignant CNAM puis Professeur Associé en Finance à ISCAE
- Alain Angora, juillet 2009, Ingénieur financier, Industrielle Alliance, Québec puis économiste, AMF (Autorité des Marchés Financiers) du Québec depuis août 2013
- Boubacar Camara, décembre 2010, Économiste, Autorité de Contrôle Prudentiel, Banque de France
- Thierno Barry, décembre 2010, actuellement Maître de Conférences
- Wahyoe Soedarmono, novembre 2011, Research Analyst, World Bank et depuis septembre 2013, senior lecturer, Siswa Bangsa International University, Jakarta.
- Caroline Roulet, décembre 2011, chargée d'études, JPLC Finance et actuellement Economist/Policy Analyst, DAF, OECD
- Ruth Tacneng, janvier 2013, Post-Doc Research Fellow, Portuguese Catholic University, Porto et, depuis 2016, Maître de Conférences
- Tchudjane Kouassi, janvier 2013, enseignant-chercheur, Université Côte d'Ivoire
- Pejman Abedifar, décembre 2013, Lecturer, St. Andrews University
- Irwan Trinugroho, janvier 2014, enseignant-chercheur, Université Sebalas Maret, Indonésie
- Nadia Zedek, 2014, actuellement Maître de Conférences, Université de Nantes
- Bowo Setiyono, 2015, enseignant-chercheur, Université Gadjah Mada, Indonésie
- Ha Pham, 2015, enseignant-chercheur, Ton Duc Thang University, Vietnam
- Tammuz AlRaheb, 2017, ATER, Université de Limoges puis Économiste Banque QNB, Syrie
- Yassine Bakkar, 2018, ATER, Université de Limoges, puis Post-Doc, Tallinn University of Technology (2018-2021) et depuis 2021, Lecturer, Queen's University Belfast
- Annick Pamen-Nyola, 2018, ATER, Université de Limoges and Financial Regulation Consultant, IXA IM, Paris
- Tastaftiyan Risfandy, 2018, enseignant-chercheur, Université Sebalas Maret, Indonésie
- Aref Mahdavi-Ardekani, 2019, ATER, Université de Limoges et Post-Doc Researcher, Université de Paris 1 (2019-2021) et, depuis 2021, Assistant Professor, Dublin City University
- Christina Nicolas, 2019, Research and Teaching fellow HEG, Genève
- Mathieu Mercadier, 2020, Financial Economist, JPLC Credit Risks Advisory et aussi depuis septembre 2020, professeur de Machine Learning et Finance, ESC Clermont (Clermont Business School)
- Alassane Diabate, 2020, ATER, Université de Limoges puis Économiste, Banque Centrale des États de l'Afrique de l'Ouest (BCEAO) – Siège, Dakar
- Foly Ananou, 2021, ATER, Université de Limoges
- Ali Recayi OGCEM, 2022.

Direction d'habilitations à diriger les recherches et autres

• Direction d'HDR : Laetitia Lepetit en octobre 2007, Céline Meslier en février 2022 • Direction de mémoires de DEA ou M2 : 6 mémoires en moyenne par an depuis 1995; • Direction de mémoires de DESS ou M2 : 2 mémoires en moyenne par an depuis 1992; • Direction de mémoires de maîtrise de sciences économiques ou M1 : 5 mémoires en moyenne par an de 1992 à 2012.

Diffusion de la culture scientifique et autres expertises en France et à l'étranger

• Mission d'expertise (DRIC et Université de Limoges) sur le potentiel de collaboration universitaire entre la France et les Philippines dans le domaine de la Finance, Ateneo University of Manila and University of the Philippines, septembre 1999, Manille; • Conférence dans le cadre de l'« école de la Bourse », cycle organisé par Euronext, janvier 2001; • Modérateur sur « Recherche et économie régionale » dans le cadre des 1ères Assises Régionales de la Recherche et l'Innovation, Limoges, 26/01/01; • Membre du Jury de l'ANVAR « création d'entreprises innovantes » en 2001; • Mission d'expertise sur la politique scientifique et le développement de la recherche, Université Cocody d'Abidjan, Côte d'Ivoire, 16 au 21 mars 2002; • Intervention auprès du Conseil Economique et Social dans le cadre du groupe de travail « La recherche en Limousin », 18/04/2002; • Coordonnateur et membre du comité de pilotage des 2èmes Assises Régionales de la Recherche et l'Innovation, Limoges, 07/03/03; • « La structuration de la recherche : évolutions récentes et perspectives » dans le cadre des 2èmes Assises Régionales de la Recherche et l'Innovation, Limoges, 07/03/03, • « Research and Interdisciplinarity » dans le cadre du France/UK Postgraduate Studies Workshop, Londres, 12 et 13 Novembre 2004; • Membre du groupe de travail du CNIS rattaché à la commission "Système financier et financement de l'Economie" sur l'accessibilité aux données bancaires, depuis février 2014; • "How to Get Published in Leading Journals in Financial Economics", Conference, Solo, Indonesia, 12 May 2015 • Advisory board member UNS, Indonesia (depuis 2020) • « Accelerating UNS international reputation and global rankings », 3 décembre 2020 (en ligne) • Voir aussi pour la période plus récente la rubrique "Missions exploratoires" dans "Situations Professionnelles et Mobilités" pages 1 et 2 du CV.

PUBLICATIONS ET COMMUNICATIONS SCIENTIFIQUES

Articles scientifiques en français

- " *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.
- " Risque et marges d'intérêt optimales des banques commerciales d'Europe Centrale" en collaboration avec D. Goyeau et A. Sauviat, Revue Economique, vol 50, n°6, nov. 1999.
- " Marché financier évaluation du risque bancaire : les agences de notation contribuent-elles à améliorer la discipline de marché" en collaboration avec D. Goyeau et A. Sauviat, Revue Economique, vol 52, n°2, mars 2001.
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- « Contrôle prudentiel et détection des difficultés financières des banques : quel est l'apport de l'information de marché? », en collaboration avec I. Distinguin et Ph. Rous, Revue Economique, vol 57, n°3, mai 2006.
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- « Bâle 3 et la réhabilitation du ratio de levier des banques : Pourquoi et comment ?", avec C. Rugemintwari et A. Sauviat, Revue Economique, vol 63, n°4, juillet 2012.
- "Droits de contrôle versus droits pécuniaires, crise financière et vulnérabilité des banques européennes" , avec N. Zedek, Revue Economique, vol 66, n°3, mai 2015.

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- " An empirical Investigation of Banking Risks in EC countries " , with D. Goyeau, in Current Politics and Economics of Europe, Nova Science Publishers, 1995.
- " The prevention of bank runs in Eastern Europe : lessons from the west" , with D. Goyeau, in Financial Reform in Central and Eastern Europe, Nova Science Publishers, New York 1997.
- " The impact of Banking regulation on structure and performance: the case of Central and Eastern European Countries" , with C. Gondat-Larralde, in Economic Performance and Financial Sector Reform in Central and Eastern Europe, Edward Elgar, 1999.
- " Risk and Optimal Interest Margins : the Case of Commercial Banks in Central Europe" with D. Goyeau and A. Sauviat, in Financial and Monetary Integration in the New Europe : Convergence between the EU and Central and Eastern Europe, Edward Elgar, April 2002.
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- “*Reaction of European Bank stock prices to events of the Asian and Russian Financial crises*” with C. Crouzille et L. Lepetit, Revue d’Economie Politique, 116(4), juillet-août 2006.
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- “*The expansion of services in European banking: implications for loan pricing and interest margins*”, with L. Lepetit, E. Nys and Ph. Rous, Journal of Banking and Finance, 32, 2325-2335, November 2008.
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- “*Ownership structure and bank efficiency in the Asia Pacific region*”, with T. Barry, S. Dacanay and L. Lepetit, Philippine Management Review, vol. 18, 2011.
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- “*Ownership structure and risk in publicly held and privately owned Banks*”, with T. Barry and L. Lepetit, Journal of Banking and Finance, vol. 35, May 2011.
- “*Bank market power, economic growth and financial stability : Evidence from Asian banks*”, with F. Machrouh and W. Soedarmono, Journal of Asian Economics, vol. 22(6), 460-470, December 2011.
- “*Bank Competition, Crisis and Risk Taking: Evidence from Emerging Markets in Asia*” with F. Machrouh and W. Soedarmono, Journal of International Financial Markets, Institutions and Money, vol. 23, February 2013.
- “*Interbank Deposits and Market Discipline: Evidence from Central and Eastern Europe*”, with I. Distinguin and T. Kouassi, Journal of Comparative Economics, vol. 41(2), May 2013.

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- “*Bank opacity, intermediation cost and institutional development: Evidence from the Asia-Pacific region*”, with W. Soedarmono, Journal of Asian Economics, 29, 91-100, December 2013.
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- “*Why have Bank Interest Margins been so high in Indonesia since the 1997-1998 Financial Crisis?* with I. Trinugroho and A. Agusman, Research in International Business and Finance, vol. 32, 139-158, August 2014.
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- “*New challenges in banking and financial stability across the world*”, Journal of Financial Stability, Vol. 19, Page 69, August 2015.
- “*Market structure, financial intermediation and riskiness of banks: Evidence from Asia Pacific*”, with W. Soedarmono, Emerging Markets Finance and Trade, pages 1–14, September 2015.
- “*Islamic Banking and Finance : Recent Empirical Literature and Directions for Future Research*”, with P. Abedifar, S. Ebrahim and Phil. Molyneux, Journal of Economic Surveys, Volume 29, Issue 4, pages 637–670, September 2015.
- “*Bank capital, self-interested managers and the cost of intermediation: Evidence from Indonesian monthly bank data*”, with Ph. Rous and W. Soedarmono”, in Crises et

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Editorial coordination by H. Bonin and J.M. Figuet, Droz, Geneva, December 2015.

- "*The benefits and costs of geographic diversification in banking*", with C. Meslier, D. Morgan and K. Samolyk, Journal of International Money and Finance, Vol. 69, pages 287-317, December 2016.
- "*Finance-Growth Nexus and Dual-Banking Systems: Relative Importance of Islamic Banks*", with P. Abedifar and I. Hasan, Journal of Economic Behavior and Organization, vol. 132, pages 198–215, December 2016.
- "*The procyclicality of loan loss provisions in Islamic banks*", with W. Soedarmono and S. Pramono, Research in International Business and Finance, vol 39, pages 911-919, January 2017.
- "*Dual market competition and deposit rate setting in Islamic and conventional banks*" with C. Meslier and T. Risfandy, Economic Modelling, Vol 63, June 2017.
- "*Abnormal loan growth, credit information sharing and systemic risk in Asian banks*" with W. Soedarmono and D. Sitorus, Research in International Business and Finance, Vol. 42, pages 1208-1218, December 2017.
- "*Local versus International Crises and Bank Stability : does bank foreign expansion make a difference ?*" with T. AlRaheb, Applied Economics, vol. 50(10), 1138-1155, 2018.
- "*Does diversity of bank board members affect performance and risk ? Evidence from an emerging market*" with B. Setiyono, in Corporate Governance in Banking and Investor Protection : From Theory to Practice. Editors : Díaz Díaz, Belén, Idowu, Samuel O., Molyneux, Philip, Springer, January 2018.
- "*Does it pay to get connected? An examination of bank alliance network and bond spread*", with I. Hasan, C. Meslier and M. Zhou, Journal of Economics and Business, vol. 95, 141-163, January-February 2018.
- "*Non-interest income and bank lending*", with P. Abedifar and Phil. Molyneux, Journal of Banking and Finance, vol. 87, 411-426, February 2018.
- "*The Joint Regulation of Bank Liquidity and Bank Capital*", with R. DeYoung and I. Distinguin, Journal of Financial Intermediation, Vol.34, Pages 32-46, April 2018.
- "*Does Market Discipline Impact Bank Charter Value? The Case for Australia and Canada*", with M. Haq and N. Avkiran, Accounting and Finance, Vol. 59(1), 253-276, March 2019.
- "*Falling under the control of a different type of owner : risk-taking implications for banks*", with T. Barry and P. Wachtel, Applied Economics, Vol. 51(8), 831-847, 2019.
- "*Creditor rights and bank capital decisions: Conventional vs. Islamic banking*", with M. Bitar, Journal of Corporate Finance, Vol. 55, 69-104, April 2019.
- "*Does banks' systemic importance affect their capital structure adjustment process?*", with Y. Bakkar and O. De Jonghe, Journal of Banking and Finance, published online March 2019.

- "*Institutional Environment and Bank Capital Ratios*", With T. Al-Raheb and Nicolas C., Journal of Financial Stability, Vol. 43, 1-24, August 2019.
- "*Bank consolidation and financial stability in Indonesia*", with W. Soedarmono and I. Yusgiantoro, International Economics, Vol.159, 94-104, October 2019.
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- "*Linking bank competition, financial stability, and economic growth*", with Journal of Business Economics and Management, with S. Ijaz, A. Hassan and A. Fraz, vol. 21(1), 200-221, 2020.
- "*Deposit Structure, Market Discipline, and Ownership Type: Evidence from Indonesia*", with I. Trinugroho, A.D. Ariefianto and P. Pamungkas, Economic Systems, vol.44(2), June 2020.
- "*Do banks change their liquidity ratios based on network characteristics?*", with I. Distinguin and A. Mahdavi-Ardekani, European Journal of Operational Research, Vol. 285(2), 789-803 September 2020.
- "*Islamic banks' equity financing, Shariah supervisory board, and banking environments*", with C. Meslier and A. Risfandy, Pacific-Basin Finance Journal, vol. 62, September 2020.
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- "*Financial Inclusion and Bank Stability: Evidence from Europe*", with G. Ozturk Danisman, European Journal of Finance, Vol. 26(18), 1842–1855, 2020.
- "*Bank credit in uncertain times : Islamic vs. conventional banks*", with M. H. Bilgin, E. Demir, and G. Ozturk Danisman, Finance Research Letters, 39, March 2021.
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- "*The State Expropriation Risk and the Pricing of Foreign Earnings*", with I. Hasan, I. Siraj and Q. Wu, Journal of International Accounting Research, Vol. 20(2), April 2021.
- "*Liquidity Regulation and Bank Lending*", with F. Ananou, D. Chronopoulous and J.Wilson, Journal of Corporate Finance, Vol. 69, August 2021.
- "*Economic uncertainty and bank stability: Conventional vs. Islamic banking*", with M. H. Bilgin, E. Demir, and G. Ozturk Danisman, Journal of Financial Stability, Vol. 56, October 2021.
- "*Special Issue on Islamic Banking: Stability and Governance*", with P. Abedifar, Global Finance Journal, vol. 51, February 2022.
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- "*Expropriation risk vs. government bailout: implications for minority shareholders of state-owned banks*", with A. Achsanta and L. Lepetit, Economic Modelling, vol. 112, July 2022.
- "*Individualism, formal institutional environment and bank capital decisions*", with M. Bitar, Journal of Corporate Finance, 76, October 2022.
- "*Resilience of Environmental and Social Stocks under Stress: Lessons from the COVID-19 Pandemic*", with P. Abedifar, K. Bouslah and C. Neumann, Financial Markets, Institutions, and Instruments, forthcoming.
- "*Disentangling the Effect of Trust on Bank Lending*", with C. Nicolas and G.O. Danisman, Journal of Economic Behavior and Organization, second round.
- "*Bank charter value and market discipline : evidence from two safe banking industries*" with M. Haq and A.R. Fonseca, Journal of International Financial Markets, Institutions and Money, second round.
- "*Market liquidity shortage and banks' capital structure and balance sheet adjustments : evidence from U.S. commercial banks*", with T. Barry and A. Diabate, Economic Modelling, second round.
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 - 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 annual 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. AlRaheb 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, 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.
- "L'industrie bancaire de l'après crise : comment les banques vont-elles réagir aux contraintes réglementaires plus strictes ?", Table Ronde Innovation Économique et Sociale, Journées SHS, ANR, Ministère de l'Enseignement Supérieur, de la Recherche et de l'Innovation, 24-25 février 2020, Paris.
- "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 Keynote session (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.
 - 34th Eurasia Business and Economics Society (EBES) Conference (online), 6-8 January 2021, Athens.
- "*Liquidity Regulation and Bank Lending*", with F. Ananou, D. Chronopoulous and J. Wilson,
 - 2021 ANR CaLiBank Project Workshop, 25 January 2021, Limoges.
 - 2021 AAP/ANR CaLiBank Workshop, 25 May 2021, Limoges.
 - 37th International Conference of the French Finance Association (online), 26-28 May 2021, Nantes.
- "*How Organizational and Geographic Complexity Influence Performance: Evidence from European Banks*", with A. Pamen, A. Sauviat and G. Ozturk Danisman.
 - European Financial Management Association (EFMA), 2021 Annual Meeting, 30 June-3, 2021 (online)
 - 10th International Conference of the Financial Engineering and Banking Society (IFABS), IAE Lille University School of Management, France, 30 September-3 October 3, 2021, Lille.
 - International Risk Management Conference 2021, 1-2 October, 2021, Cagliari.
- "*Interbank network characteristics, monetary policy "News" and sensitivity of bank stock returns*" with I. Distinguin and A. Mahdavi-Ardekani,
 - Western Economic Association International (WEAI), Virtual 96th annual conference, June 27-July, 2021.

- “*Economic policy uncertainty and bank stability*”, with G. Ozturk Danisman,
 - Virtual 7th Finance Workshop at Bilkent University, 10-11 June, 2021.
 - World Finance & Banking Symposium, 17-18 December, 2021, Budapest.
- “*The Sale of Failed Banks: The Characteristics of Acquirers – as Well as of the Acquired – Matter*”, with P. Abedifar and L.J. White,
 - Western Economic Association International (WEAI), Virtual 96th annual conference, June 27-July, 2021.
 - 2021 Vietnam Symposium in Banking and Finance (VSBF2021) 28-30 October 2021, Hanoi.
 - 34th Australasian Finance & Banking Conference, 15-17 December 2021, Sydney (online).
 - FDIC (Federal Deposit Insurance Corporation) Seminar series invitation, June 23, Washington.
 - 11th International Conference of the Financial Engineering and Banking Society (FEBS), 10-12 June 2022.
- “*Liquidity Regulation and Bank Risk*”, with F. Ananou, D. Chronopoulous and J. Wilson,
 - 34th Australasian Finance & Banking Conference, 15-17 December 2021, Sydney (online).
- “*Banks’ risk clustering using k-means: a method based on size and individual & systemic risks*”, with M. Mercadier, P. Armand and J.P. Lardy,
 - 11th International Conference of the Financial Engineering and Banking Society (FEBS), 10-12 June 2022
- “*ESG activity and bank lending during financial crises*”, with G. Ozturk Danisman,
 - International Risk Management Conference 2022, 4-5 July, 2022, Bari.
 - World Finance Conference, 1-3 August, 2022, Turin.