

SHORT CV (2 pages) June 2025

Amine TARAZI

***Professor of Economics specialized in Banking and Finance University of Limoges, France
Senior Fellow Institut Universitaire de France, Paris, 2017-2022 and new Chair in 2025***

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Amine Tarazi is a professor of Economics and Finance at the University of Limoges (France) where he is currently the Director of a research center, LAPE, and Head of Master and PhD programs in Banking and Finance. He was appointed as a senior fellow of IUF (Institut Universitaire de France) in 2017 for recognition of his research achievements and was awarded the Kuwait Prize in 2020. He served as a Vice-President in charge of Research and President of the Scientific Board of the University and as head of the Economics Department and head of international affairs. He earned his Ph.D. in Economics from the University of Limoges in 1992 and holds a MSc in Money, Banking and Finance from the University of Birmingham (UK). He also served as a research consultant for ACPR (French Prudential Supervisory Authority), where he is currently a member of the Scientific Committee, and has visited universities in many countries. He is a research fellow of many organizations such as Louis Bachelier Institute and ERF (Economic Research Forum). He has coordinated several European Commission backed research projects and other international research programs and grants. In particular, he has acted as the global coordinator of the European Commission ASIALINK/B7-301/2005/105-139 program and is currently the global coordinator of the European Commission OPTBANK program involving various universities in Europe and Asia. He is currently an editor of Islamic Economics and Finance Letters and an associate editor of the Journal of Money Credit and Banking, the Journal of Financial Stability, the European Journal of Finance and other Finance and Economics Journals. He has served as an associate editor of the Journal of Banking and Finance. His current research interests relate to financial institutions, bank risk and prudential regulation. He has on his record more than 100 publications and 250 conference presentations. His work has appeared in journals such as the Journal of Financial Economics, Review of Finance, Journal of Financial Intermediation, Journal of Corporate Finance, Journal of Banking and Finance, Journal of International Money and Finance, Journal of Economic Behavior and Organization, Journal of Economic Surveys, Journal of Comparative Economics, European Journal of Operational Research and others.

Education

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

Position within the Organization

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), Assistant Professor (1990-1992), Associate Professor (1992-1994)

Current Position: Director of Research Laboratory LAPE (UR13335), Director of the Banking and Finance PhD and Master Programs, Head of International links for Economics

Committee Membership, Coordination of Research Projects and other Duties

Member of AFA, AEA, FMA, AsianFA, AFSE, SWFA, CEA, IBEFA, MFA, WEAI, GDRE "Money-Banking". Founder member of FINEST. Consultant, Banque de France, ACPR (Bank Supervision Authority), 2009-2011, and member of Scientific Committee since 2015. Research Fellow ERF. Louis Bachelier Fellow, Advisory board member UNS.

35 research projects/grants. Local coordinator of 4 European Commission research projects and 2 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), Nusantara (Indonesia), Hibiscus (Malaysia), European Commission ASIALINK/B7-301/2005/105-139 Program, European Commission Capacity Building OPTBANK project. Other projects: Europlace Institute of Finance, EU Federation, Smith Richardson Foundation, ANR, FRGS, MyTiger....

Selected Editorial Duties (see long CV for full list)

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.... Editorial board member: International Review of Accounting, Banking, and Finance; Journal of Risk and Financial Management; Journal of Governance and Regulation; Review of Business; Banks and Banking Systems; Ventura, the journal of Economics, Business, and Accountancy. Advisory board: Istanbul Journal of Economics....

Teaching Experience, Research Missions and Visiting positions

Courses in Microeconomics and in Banking and Finance: University of Birmingham (UK), University of Paris1, University of Toulouse1, University of La Reunion, University of the Philippines; Financial market training course: Euronext Paris Stock Exchange; Visiting: Gadjah Mada University, Sebalas Maret, National Chengchi University, Chapman, INTI, Monash Malaysia, SOAS....

PhD supervision (38 completed and 4 in progress)

Céline Crouzille 1999; Laetitia Lepetit 2001; Fabrice Aléonard 2002; Marie-cécile Paillier 2003; Emmanuelle Nys 2003; Talal Suleiman 2004; Ould Isselmou Mohamed Ahid 2004; Chawki El Moussawi 2004; Aliou Diop 2006; Rana Mansour 2007; Musa Foudeh 2007; Hicham Benfeddoul 2007; Isabelle Distinguin 2008; Fouad Machrouh 2008; Alain Angora 2009; Boubacar Camara 2010; Thierno Barry 2010; Wahyoe Soedarmono 2011; Caroline Roulet 2011; Ruth Tacneng 2013; Tchudjane Kouassi 2013; Pejman Abedifar 2013; Irwan Trinugroho 2014; Nadia Saghi-Zedek 2014; Bowo Setiyono 2015; Ha Pham 2015; Tammuz AlRaheb 2017 ; Yassine Bakkar 2018 ; Annick Pamen-Nyola 2018; Tastaftiyan Risfandy 2018; Aref Mahdavi-Ardekani 2019; Christina Nicolas 2019; Mathieu Mercadier 2020; Alassane Diabate, 2020; Foly Ananou, 2021; Ali Recayi Ogcem, 2022; Oussama Labchara, 2023; Victor Henry Osei, 2025 ;

Selected Publications (see long CV for full list and Awards/Prizes)

- *Monitoring bank risk around the world using unsupervised learning*, with Mercadier M., Armand P. and Lardy JP, European Journal of Operational Research, vol. 324, July 2025.
- *Does banks' systemic importance affect their capital structure adjustment process?*, with Y. Bakkar and O. De Jonghe, Journal of Banking and Finance, vol. 151, June 2023.
- *Disentangling the Effect of Trust on Bank Lending*, with C. Nicolas and G.O. Danisman, Journal of Economic Behavior and Organization, vol. 210, June 2023.
- *Individualism, formal institutional environment and bank capital decisions*, with M. Bitar, Journal of Corporate Finance, 76, October 2022.
- *Liquidity Regulation and Bank Lending*, with F. Ananou, D. Chronopoulous and J.Wilson, Journal of Corporate Finance, 69, August 2021.
- *Do banks change their liquidity ratios based on network characteristics?*, with I. Distinguin and A. Mahdavi-Ardekani, European Journal of Operational Research, 285(2), 789-803 September 2020.
- *Creditor rights and bank capital decisions: Conventional vs. Islamic banking*, with M. Bitar, Journal of Corporate Finance, Vol. 55, 69-104, April 2019.
- *The Joint Regulation of Bank Liquidity and Bank Capital*, with R. DeYoung and I. Distinguin, Journal of Financial Intermediation, vol. 34, pp 42-36, April 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 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.
- *Excess Control Rights, Bank Capital Structure and Lending*, with L. Lepetit and N. Saghi-Zedek, Journal of Financial Economics, 115 (3), 574-591, March 2015.
- *Risk in Islamic Banking*, with P. Abedifar and Phil. Molyneux, Review of Finance, vol.17(6), Nov. 2013.