

Family Name: **TARAZI**  
First Name: **Amine**  
Place of Birth: **New York City**

**October 2025**

*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 (UR13335), group of 30 scholars, since 2006  
Director of the Banking and Finance Master and PhD Programs, since 2004  
Member, Research Committee and Board since 1994 and Member, Disciplinary Committee for Academic and Teaching Staff, since April 2025

## **Other Duties**

Senior Fellow (Fundamental Research Chair), Institut Universitaire de France (IUF),  
2017-2022 and 2025-2030  
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  
Coordinator of European Commission Capacity Building OPTBank project, 2017-2021  
World Class Professor, Ministry of Research and Higher Education Indonesia, July-August 2018  
Louis Bachelier Fellow, since 2021  
Fellow, Centre for Responsible Banking & Finance, since 2022  
Advisory board member UNS, Indonesia

## **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), 1997-2022

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, Stern School of Business, Department of Economics, Visiting Scholar: 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,

Monash University Malaysia, April 2022, December 2022, December 2023 and December 2024

SOAS London November 2023 and September 2024

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;

- Kuala Lumpur, Malaysia, SCAC French embassy, December 2019 and April 2022;

-Taiwan, SCAC French embassy, May 2010 and June 2011;

-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;

- Italy, University of Rome 3, April 2022;

-Philippines, DRIC and French embassy, 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 (past 2017-2024); 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 Risk and Financial Management; 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); Journal of Islamic Monetary Economics & Finance; International Journal of Islamic Finance and Sustainable Development (advisory board); Indonesian Economic Journal.

•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)
- PSL (Paris Sciences et Lettres) Research Grants
- European Commission (selection panel member)

### **Professional Membership**

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

### **Refereeing**

220 reports : Management Science, 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 (78), in France and abroad; •Reviews for Routledge, Academic Press, Elsevier....);
- reviews for candidate recruitment and elevation (foreign universities); •member of university accreditation boards (Dublin City University in 2023....); •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/Distinctions/Keynote/Invited Conferences (since 2006)**

- Kuwait Prize 2020 in the field of Economics and social sciences, KFAS (Kuwait Foundation for the Advancement of Sciences) • Order of "palmes académiques" : "Chevalier" in 2005, promoted to "Officier" in 2013 and to “Commandeur” in 2022. • Who's Who in the World (Marquis). •Recipient of PEDR from 1998 to 2010, PES from 2010 to 2014, PEDR from 2014 to 2022 and then Ripecc 3 (research excellence national "bonus" at the highest level). • Appointed Senior Fellow Institut Universitaire de France (IUF) in 2017 and 2025. • Who's Who in France (from October 2020) • FDIC-JFSR 6<sup>th</sup> Annual Bank Research Conference, *Washington DC*, Arlington, Virginia 13-15 September 2006; •Top paper award 15<sup>th</sup> 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, 25<sup>th</sup> 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, 26<sup>th</sup> AFBC, *Sydney*, 17-19 December 2013. • Best paper in "Finance" award, 25<sup>th</sup> IBRC, *Cape Town*, 14-15 January 2014. • Best paper Prize in "Risk Management, Banking, and Financial Services", 21<sup>st</sup> 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, 4<sup>th</sup> 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. • Invited Speaker, 100<sup>th</sup> anniversary of the Izmir Economic Congress, Ministry of Treasury and Finance, *Izmir*, 17-19 February 2023. • Invited Distinguished Speaker, 17th Bulletin of Monetary Economics and Banking (BMEB) International Conference, Central Bank of Indonesia, *Bengkulu*, 16 September 2023. • Bureau Van Dijk Prize for the best paper in Banking, 36th AFBC *Sydney*, 13-15 December 2023. • Best Paper Award, 2<sup>nd</sup> Annual Meeting of the International Society for the Advancement of Financial Economics, *Thailand*, 8-10 July 2024. • Bureau Van Dijk Prize for the best paper in Banking, 37th AFBC *Sydney*, 10-13 December 2024. • Best paper award in Banking, VSBF 2025, *Hanoi*, 23-25 October 2025. • Keynote speaker, 54th EBES Conference, *Paris*, 8-10 January 2026.

## Research Grants and International Projects

36 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, European Commission Capacity Building OPTBANK project. Europlace Institute of Finance, EU Federation, Smith Richardson Foundation, ANR, FRGS, MyTiger, British Academy....

- "*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.

- "*Marge d'intérêt et risque de taux de la Caisse d'Épargne du Limousin*", CIFRE n°98057 with Caisse d'Épargne du Limousin and Caisse Nationale des Caisses d'Épargne, 2000-2003.

- "*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.

- "*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 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-October 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.
- "*Implications of climate change transition risk for the banking industry*", MyTIGER 2023 Grant, Nov. 2022-December 2024, Principal Investigator: A. Tarazi.
- "*Geopolitical Fault Lines: Tracing the Impact of Geopolitical Tensions on Financial Sector Stability*", British Academy Research Grant SRG 2025 Round (SRG25\250877), Primary applicant: M. Bitar, Co-applicant: A. Tarazi, Sept. 2025-Sept-2027.

## PhD supervision and current position of former students

42 Phd candidates (38 completed and 4 ongoing)

- *Céline Meslier-Crouzille*, 1999, 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, 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 and, since 2016, Associate Professor, University of Limoges
- *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 and, from 2018 to 2022, Economist, QNB Bank Syria, and from 2023, Executive Director (Chief Risk Officer), Mansour Bank, Irak
- *Yassine Bakkar*, 2018, Research and Teaching assistant, University of Limoges and Post-Doc Researcher Tallinn University of Technology (2018-2021) and, since 2021, Lecturer, Queen's University Belfast
- *Annick Pamen-Nyola*, 2018, Research and Teaching assistant, University of Limoges, and Financial Regulation Consultant, IXA IM, Paris
- *Tastaftiyan Risfandy*, 2018, Assistant Professor, Sebalas Maret University, Indonesia
- *Aref Mahdavi-Ardekani*, 2019, Research and Teaching assistant, University of Limoges and Post-Doc Researcher University of Paris 1 (2019-2021) and, since 2021, Assistant Professor, Dublin City University
- *Christina Nicolas*, 2019, Research and Teaching fellow HEG Geneva
- *Mathieu Mercadier*, 2020, Financial Economist, JPLC Credit Risks Advisory and from September 2020 to 2022, assistant professor Clermont Business School, France and since 2023 Assistant Professor in Business Analytics, Dublin City University

- *Alassane Diabate*, 2020, Research and Teaching assistant, University of Limoges and, since 2021, Economist, Central Bank of West African States (BCEAO), Dakar
- *Foly Ananou*, 2021, Research and Teaching assistant, University of Limoges and, since 2022, Country Risk Economist, Société Générale, Paris.
- *Ali Recayi Ogcem*, 2022, Agent, Greater London Authority.
- *Oussama Labchara*, 2023, Economist, Bank Al-Maghrib (Central Bank of Morocco).
- *Victor Henry Osei*, 2025, Research and Teaching assistant, University of Limoges.

### **Organization of Seminars, Workshops 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 8<sup>th</sup> 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.
- 2021 ANR CaLiBank Project Workshop “The Post-Crisis Banking Industry : How will banks respond to tighter regulatory constraints”, Limoges, January 25, 2021.
- 2021 AAP/ANR CaLiBank Workshop “Prudential Regulation and Economic Performance”, Limoges, May 25, 2021.
- 2021 LAPE ANR CaLiBank PhD Summer School, Limoges, 25 May-3 June 2021.
- LAPE-FINEST 2022 Spring Workshop "Changes in banking, risk and financial stability", Limoges, June 1, 2022.
- 2022 LAPE ANR CaLiBank PhD Summer School, Limoges, 30 May-4 June 2022.
- 2023 LAPE AAP ANR Workshop "Governance and Financial Stability", Limoges, June 7, 2023.
- 2023 LAPE AAP ANR PhD Summer School, Limoges, 5-8 June 2023.
- LAPE-FINEST 2024 Spring Workshop "Banking Performance and Financial Stability in the Era of Responsible Banking", Limoges, June 6, 2024.

- 2025 LAPE PhD Summer School, Limoges, 10-14 June 2025.
- LAPE 2025 Spring Workshop "New Challenges for Banks and Financial Stability", Limoges, June 12, 2025.

### **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; •28th Annual Global Finance Conference, 27-29 May 2021 (virtual); •30th Annual Global Finance Conference, 12-14 June 2023 Prosecco, Italy; •2023 Southern Finance Association Annual Meeting (SFA), 15-18 November 2023, El Conquistador, Fajardo, Puerto Rico ; • 2024 Southern Finance Association Annual Meeting (SFA) 20-23 November, 2024, Palm Beach Gardens, Florida ; •15th conference "Challenges of Europe, Splitz, Croatia, May 2025 ; • The 2025 Sydney Banking and Financial Stability Conference (SBFC2025) 15-16 December 2025, Sydney ; EFMA 2026 annual meeting, 35th Annual Conference, 24- 27 June, 2026, Kristiansand ;

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. • 1<sup>st</sup> 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; • 7<sup>th</sup> 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; • 2<sup>nd</sup> Conference on Contemporary Issues in Banking, 12-13 December 2017, St Andrews; • 4<sup>th</sup> International Conference on Economic and Financial Risks, 21-22 June 2018, Niort; • 8<sup>th</sup> International Conference of the Financial Engineering and Banking Society (FEBS), 4-6 June 2018, Rome; • 2<sup>nd</sup> International Conference on Finance, Banking, and Financial Stability (SMARTFAB), 17-19 July 2018, Bali; • 9<sup>th</sup> International Conference of the Financial Engineering and Banking Society (FEBS), 30 May-1 June 2019, Prague; • 4<sup>th</sup> IFBBE conference, 16-17 September 2019, Valencia; • 3<sup>rd</sup> Conference on Contemporary Issues in Banking, 12-13 December 2019, St Andrews; • 3<sup>rd</sup> Sydney Banking and Financial Stability Conference, 13-14 December 2019, Sydney; • 5<sup>th</sup> International Conference on Economic and Financial Risks, 28-29 May 2020, Niort; • 10<sup>th</sup> 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; • 10<sup>th</sup> International Conference of the Financial Engineering and Banking Society (FEBS), 30 September-3 November 2021, Lille ; • 11<sup>th</sup> 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; • 29<sup>th</sup> Annual Global Finance Conference, 20-22 June 2022, Braga ; • 6<sup>th</sup> IFBBE Conference, 5-6 September 2022, Kuala Lumpur ; • 12<sup>th</sup> International Conference of the Financial Engineering and Banking Society (FEBS), 1-4 June 2023, Chania ; • Conference on New outlooks for the scholarly research in corporate governance, 8 June 2023, online ; • 2023 International Conference in Finance, Banking and Accounting, 8-9 September 2023, Montpellier ; • 31<sup>th</sup> Annual Global Finance Conference, 18-20 June 2024, Cagliari, Italy ; • International Conference on Economic and Financial Risks, 27-28 June 2024, Niort ; • 2024 International Conference in Finance, Accounting and Banking (ICFAB), 6-8 September 2024, Southampton; • The 2024 Sydney Banking and Financial Stability Conference 9-10 December 2024, Sydney ; • 14<sup>th</sup> International Conference of the Financial Engineering and Banking Society (FEBS), 11-13 June 2025, Montpellier ; • 32<sup>nd</sup> Annual Global Finance Conference, 23-25 June 2025, Boston ; • International Conference on Economic and Financial Risks, 15-16 June 2026, Poitiers ; • 15<sup>th</sup> International Conference of the Financial Engineering and Banking Society (FEBS), 21-23 May 2026, Florence ;

### **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 •Advisory board member UNS, Indonesia (since 2020), • « Accelerating UNS international reputation and global rankings », December 3, 2020 (online), •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.
- "*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.
- "*Rentabilité bancaire et taux d'intérêt de marché : une application aux principaux systèmes bancaires européens sur la période 1988-1995*" en collaboration avec D. Goyeau et A. Sauviat, Revue d'Économie Politique, 112 (2), mars-avril 2002.
- "*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.
- "*Les déterminants des crises bancaires dans l'UEMOA : une approche logit multinomiale* » avec A. Angora, Revue Economique de Bruxelles/Brussels Economic Review, vol 54(1), Printemps 2011.
- « *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.

### Publications in English (Peer-reviewed journals)

- "*Bank stock volatility, news and asymmetric information in Banking : an empirical investigation*», with C. Crouzille et L. Lepetit, Journal of Multinational Financial Management, vol. 14, 4-5, October-December 2004.
- "*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.

- *"Market Discipline and the Use of Stock Market Data to Predict Bank Financial Distress »* with I. Distinguin et Ph. Rous, Journal of Financial Services Research, vol. 30, n° 2, October 2006.
- *"Bank Income Structure and Risk : An Empirical Analysis of European Banks"*, with L. Lepetit, E. Nys and Ph. Rous, Journal of Banking and Finance, 32, 1452-1467, August 2008.
- *"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.
- *"The determinants of Domestic and cross border bank contagion risk in South East Asia"*, with C. Bautista and Ph. Rous, Revue Economique, vol. 59, n°6, Novembre 2008.
- *"The determinants of bank stock's returns co-movements in East Asia"*, with C. Bautista and Ph. Rous, Economics Bulletin, 29-3, July, 2009.
- *"Are early market indicators of financial deterioration accurate for Too Big To Fail banks? Evidence from East Asia"*, With I. Distinguin, Economics Bulletin, vol. 30 (2), June 2010.
- *"The Use of Accounting Data to Predict Bank Financial Distress in MENA Countries"*, with I. Hasan and I. Distinguin, International Journal of Banking, Accounting and Finance, vol. 2, n°4, 2010.
- *"Ownership structure and bank efficiency in the Asia Pacific region"*, with T. Barry, S. Dacanay and L. Lepetit, Philippine Management Review, vol. 18, 2011.
- *"The use of accounting and stock market data to predict bank financial distress: the case of East Asian banks"*, with J. Trinidad and I. Distinguin Philippine Management Review, vol. 18, 2011.
- *"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.
- *"Ex ante capital position, changes in the different components of regulatory capital and bank risk"*, with B. Camara and L. Lepetit, Applied Economics, 45(34) 4831-4856, July 2013.
- *"Predicting rating changes for banks: how accurate are accounting and stock market indicators?",* with I. Distinguin and I. Hasan, Annals of Finance, vol. 9(3) 471-500, August 2013.
- *"Bank Regulatory Capital and Liquidity: Evidence from US and European publicly traded banks"*, with I. Distinguin and C. Roulet, Journal of Banking and Finance, 37, 3295-3317, September 2013.
- *"Risk in Islamic Banking"*, with P. Abedifar and Phil. Molyneux, Review of Finance, 17 (6), 2035-2096, November 2013.
- *"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.
- *"Is Bank Income Diversification Beneficial? Evidence from an Emerging Economy"*, with C. Meslier and R. Tacneng, Journal of International Financial Markets, Institutions and Money, vol. 31, 97-126, July 2014.
- *"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.
- *"Excess control rights, bank capital structure adjustment and lending "*, with L. Lepetit and N. Saghi-Zedek, Journal of Financial Economics, 115 (3), 574-591, March 2015.
- *"Determinants of cross regional disparity in financial deepening : Evidence from Indonesian provinces"*, with I. Trinugroho, A. Agusman, M. D. Ariefianto, D. Darsono, Economics Bulletin, Vol. 35, Issue 2, pp. 896-910, April 2015.

- *"Excess Control Rights, Financial Crisis and Bank Profitability and Risk"*, with N. Saghi-Zedek, Journal of Banking and Finance, vol. 55, 361-379, June 2015.
- *"Political connections, Bank Deposits and Formal Deposit Insurance: Evidence from Indonesia"* with E. Nys and I. Trinugroho, Journal of Financial Stability, Vol. 19, Pages 83–104, August 2015.
- *"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.
- *"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 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.
- *"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.
- *"Charter Value, risk-taking and systemic risk in banking before and after the global financial crisis of 2007-2008"*, with Y. Bakkar and C. Rugemintwari, Applied Economics, Vol. 52(36), 3898-3918, 2020.
- *"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 T. Risfandy, Pacific-Basin Finance Journal, vol. 62, September 2020.
- “Credit information sharing in the nexus between charter value and systemic risk in Asian banking”, with W. Soedarmono and T. Rusmanto, Research in International Business and Finance, Vol. 53, October 2020.
- “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.
- “How Organizational and Geographic Complexity Influence Performance? Evidence from European Banks”, with G. Ozturk Danisman, A. Pamen Nyola and A. Sauviat, Journal of Financial Stability, Vol. 55, August 2021.
- “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.
- “How does regulation affect the organizational form of European banks' presence in developing versus developed countries”, with A. Pamen Nyola and A. Sauviat, International Journal of Finance and Economics, Vol. 27(2), 2367–2419, April 2022 (first published online October 2020).
- “Competition in dual markets: Implications for banking system stability” with T. Risfandy and I. Trinugroho, Global Finance Journal, Vol. 52, May 2022 (first published online October 2020).
- “A note on regulatory responses to COVID-19 pandemic: Balancing banks’ solvency and contribution to recovery”, with M. Bitar, Journal of Financial Stability, vol. 60, June 2022.
- “Expropriation risk vs. government bailout: implications for minority shareholders of state-owned banks”, with A. Achanta and L. Lepetit, Economic Modelling, vol. 112, July 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, 1-28, June 2022.
- “Individualism, formal institutional environment and bank capital decisions”, with M. Bitar, Journal of Corporate Finance, 76, October 2022.
- “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.
- “Cash Shortfall, SEO Offer Size, and SEO Announcement Returns”, with E. Bazrafshan, European Journal of Finance, vol. 29, issue 5, 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.
- “ESG activity and bank lending during financial crises”, with G.O. Danisman, Journal of Financial Stability, vol. 70, February 2024.
- “Economic policy uncertainty and bank stability”, with G. Ozturk Danisman, Quarterly Review of Economics and Finance, vol. 93, February 2024.
- “Corruption and bank risk-taking: The deterring role of Shari’ah supervision”, with I. Bitar, M. Khan, A. Hassan and A. Fraz, Corporate Governance: An International Review, 0:1–32, February 2024.
- “Do banks adjust their capital when they face liquidity shortages? Evidence from U.S. commercial banks”, with T. Barry and A. Diabaté, Financial Markets, Institutions & Instruments, July, 1-28, 2024.

- “*The Sale of Failed Banks: The Importance of Their Branch Networks and of the Acquirers Financial Strength*”, with P. Abedifar, M. Abdollahzadeh and L.J. White, Journal of Financial Stability, vol. 75, 1-22, December 2024.
- “*Subcategories of ESG controversies and firm value*”, with C. Faure and E. Nys, Finance Research Letters, vol. 79, June 2025.
- « *Monitoring bank risk around the world using unsupervised learning* », with Mercadier M., Armand P. and Lardy JP, European Journal of Operational Research, vol. 324 (2), 590-615, July 2025.
- “*Net Stable Funding Ratio: Implication for Bank Stability in Europe*”, with I. Khalifeh, F. Benhmad, C. El Moussawi, Global Finance Journal, vol. 76, September 2025.
- “*Bank liquidity management during financial crises*”, with I. Distinguin and O. Labchara, Economics Bulletin, Volume 45, June 2025.

### **Papers Under Revision or 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.
- “*Disclosure, Ownership Structure and Bank Risk*”, with B. Setiyono, Journal of Banking and Finance, revise and resubmit.
- “*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, Journal of Banking and Finance, revise and resubmit.
- “*Trust in banks and firms’ formal credit reliance*”, with A. Recai Ogsem and R. Tacneng, Small Business Economics, second round.

### **Submitted papers**

- “*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.
- “*Accounting Regulations, Stock Price Informativeness, and Stock Crash Risk: Evidence from Global Banking Industry*”, I. Hasan, D. Johnson, L. Song, submitted and under review.
- “*Regulatory regimes associated with foreign subsidiaries and value relevance of earnings of multinational firms*”, with I. Hasan and I. Siraj, submitted and under review.
- “*Trust and Financial Development: Forms of Trust and Ethnic Fractionalization Matter*”, with A. Recai Ogsem and R. Tacneng, submitted and under review.
- “*Big data analytics application in multi-criteria decision making: the case of e-wallet adoption*”, with B. Naysary, M. Malekzadeh and R. Tacneng, submitted and under review.
- “*Adoption of fintech services: role of saving and borrowing mechanisms*”, with B. Naysary and R. Tacneng, submitted and under review.
- “*Bank Liquidity Regulation and Risk*”, with F. Ananou, D. Chronopoulous and J. Wilson, July 2021, submitted and under review.

### **Journal special issues (Guest Editor)**

- “*Safety and Soundness of the financial system in South East Asia*”, Philippine Management Review, Carlos Bautista and Amine Tarazi editors, vol. 18, 2011.
- Special issue, 8th annual conference on Risk, Financial Stability and Banking : “*New challenges in banking and financial stability across the world*”, Journal of Financial Stability, Guest Editor : Amine Tarazi, Vol. 19, August 2015.
- Special issue : “*Islamic Banking : The International Evidence*”, Guest Editors : Amine Tarazi and Pejman Abedifar, Global Finance Journal, published online, May 2020.

## Book Chapters

- "*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.
- "*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 régulation bancaires. Les cheminements de l'instabilité et de la stabilité bancaires, Editorial coordination by H. Bonin and J.M. Figuet, Droz, Geneva, December 2015.
- "*Banking in France*", with L. Lepetit and C. Meslier, in The Palgrave Handbook of European Banking, T. Beck, B. Casu Editors, Palgrave Macmillan, December 2016.
- "*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.

## Books

- "*Risque bancaire, déréglementation financière et réglementation prudentielle*" , 369 pages, PUF, 1996.
- "*La Bourse*" with D. Goyeau, 128 pages, coll. « Repères », éditions La Découverte, Mai 2001, Février 2006.
- "*Finance*" with D. Goyeau, 560 pages, Manuel BU Limoges, 2003/2008.
- "*The Digital Finance Era : a Journey Through Fintech and Cryptocurrency*", with Babak Naysary, 170 pages, Palgrave Macmillan, 2024.

## Other publications

- "*Mutations et fragilisation des systèmes financiers*" chapitre 6 (35 pages) in Problèmes Économiques et Sociaux Contemporains, Cujas, 1998.
- "*Théorie Financière : systèmes et marchés financiers*" en collaboration avec D. Goyeau, ouvrage réalisé pour le CNED (enseignement à distance), 340 pages, 1999, 2005.
- "*La Bourse*" en collaboration avec D. Goyeau, 24 pages, Encyclopedia Universalis, 2002, 2004, 2007, 2014.
- "*A quoi sert la bourse ?* » , en collaboration avec D. Goyeau, in Les Désordres de la Finance, D. Plihon Ed., Le tour du sujet Universalis, 2004.
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- “*Ex ante capital position, changes in the different components of regulatory capital and bank risk*”, with B. Camara and L. Lepetit, reprint of an article published in *Applied Economics in Débats Economiques et Financiers*, ACPR, Banque de France, June 2013.
- “*Interactions of bank capital and liquidity standards within the Basel 3 framework : a literature review*”, with L. Clerc, C. Lubochinsky, and C. Pouvelle, *Débats Economiques et Financiers*, n°38, ACPR, Banque de France, May 2022.

## **Working papers and work in progress**

- “*Quelques facteurs explicatifs de la baisse et des mutations structurelles de l'épargne des ménages*”, *CRMM*, Université de Limoges, Juin 1987.
- “*On some uses of the concept of Bond Duration*”, *University of Birmingham*, UK, Oct. 1988.
- “*Trois essais autour de la question de la volatilité*”, *CRMM*, Université de Limoges, Nov. 1988.
- “*Volatilité des taux d'intérêt : comparaison internationale*”, avec A. Robin, *CRMM*, Université de Limoges, Juil.1989.
- “*L'utilisation de la duration dans l'appréciation du risque d'intérêt bancaire*”, document de travail, *CRMM*, Université de Limoges, Avril 1990.
- “*Évaluation de la fragilité bancaire en Europe*” avec D. Goyeau, *CRMM*, Université de Limoges, Oct. 1990.
- “*Risque bancaire, déréglementation financière et réglementation prudentielle : une analyse en termes d'espérance-variance*” *Thèse de doctorat nouveau régime*, sous la direction de M. le Professeur C. Bordes, Université de Limoges, février 1992.
- “*An Empirical Investigation on Bank Risk in Europe*” *International Finance Group*, University of Birmingham, Oct. 1992.
- “*Déréglementation financière et adaptation du système bancaire français*” avec C. Bordes (Université de Bordeaux I et Banque de France) et J. Melitz (INSEE et HEC), *CRMM*, Université de Limoges, juin 1992.
- “*Taille, risque et réglementation bancaire : une analyse empirique*”, *CRMM*, Université de Limoges, juin 1995.
- “*Bank stock returns and asymmetric information in Banking*”, with Céline Crouzille and Laetitia Lepetit, *CRMM*, Université de Limoges, February 2003.
- “*The determinants of bank contagion risk in South East Asia : a market model residuals approach*”, with C. Bautista and Ph. Rous, working paper, February 2007.
- “*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, November 2008.
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- “*Risk and Stability in Islamic Banking*”, with P. Abedifar and Phil. Molyneux, March 2011.
- “*Bank market power, institutional development and economic growth: Evidence from Asia*”, with B. Sutopo, A. Atmaji and W. Soedarmono, August 2011.
- “*Does it pay to get connected : an examination of banks' alliance network and bond spread*”, with C. Meslier, I. Hasan and M. Zhou, October 2011.
- “*Bank Analysts and Bank rating Agencies : who knows what when?*”, with C.J. Lu, I. Distinguin and Y. Chang, November 2011.
- “*Bigger And Wider: The Benefits of Geographic Diversification in Banking*”, with C. Meslier, D. Morgan and K. Samolyk, January 2012.
- “*Bank Regulatory Capital Adjustment and Ultimate Ownership Structure: Evidence from European Commercial Banks*”, with L. Lepetit and N. Zedek, May 2012.
- “*Political connections, Bank Deposits and Formal Deposit Insurance : Evidence from Indonesia*” with E. Nys and I. Trinugroho, June 2012.

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- *"Bank Charter value and market discipline"*, with A.R. Fonseca and M. Haq, February 2013.
- *"Excess Control Rights, Financial Crisis and Bank Profitability and Risk"*, with N. Zedek, August 2013.
- *"Disclosure, ownership structure and bank risk: Evidence from Asia"*, with Bowo Setiyono, February 2014.
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- *« Banks' risk clustering using k-means: a method based on size and individual & systemic risks »*, with Mercadier M., Armand P. and Lardy JP, October 2021.
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## Workshop and Conference Presentations

- *"An Empirical Investigation on Bank Risk in Europe "* Workshop on Financial Reform in Poland and the evolution of a single EC Banking Market, University of Birmingham 30 April-2 May 1992.
- *"The Prevention of Bank Runs : Deposit Insurance and Capital Regulation"* with D.Goyeau, Workshop on Financial Reform in Central European Countries (EC-ACE project), LARE University of Bordeaux I, 25-28 March 1993.
- *"Responsabilité limitée et choix de portefeuille des banques"* avec D.Goyeau et A.Sauviat, Xèmes Journées Internationales d'Économie Monétaire et Bancaire, GDR Monnaie et Financement (CNRS), LARE (Université de Bordeaux I), 10-11 Juin 1993.
- *"La prévention des ruées bancaires : assurance-dépôts et réglementation des fonds propres"* avec D.Goyeau et A.Sauviat, Xèmes Journées Internationales d'Économie Monétaire et Bancaire, GDR Monnaie et Financement (CNRS), LARE (Université de Bordeaux I), 10-11 Juin 1993.
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- *"Taille, risque et réglementation bancaire "* avec D.Goyeau et A.Sauviat, XIIèmes Journées Internationales d'Économie Monétaire et Bancaire, GDR Monnaie et Financement (CNRS), Nancy 15-16 Juin 1995.
- *"Bank size, risk and regulation"* with D.Goyeau et A.Sauviat, Atelier "Intégration Financière Internationale" (contrat Commissariat Général du Plan), LARE Université de Bordeaux IV, 3-4 Juin 1996.
- *"The impact of Banking regulation on structure and performance: the case of Central and Eastern European Countries"* , with C. Gondat Larralde, Conference on Economic Performance and Financial Sector Reform in Central and Eastern European Countries, Tallin, 20-21 Sept. 1996.
- *"Ajustements des résultats bancaires aux taux d'intérêt : le cas du G5 "* avec D.Goyeau et A.Sauviat, présenté :
  - au colloque *Firme bancaire, Spécificité et Enjeux*, Evry 30-31 Janvier 1997
  - à la conférence *Intégration Financière Internationale, Régionalisation des Systèmes Financiers et Performances Macroéconomiques*, LARE Université de Bordeaux IV, 10 Mars 1997.
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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, 2<sup>nd</sup> 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,
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  - Séminaire du CEDO, LEREPS, Université de Toulouse1, 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.
  - 12<sup>th</sup> Global Finance Conference (GFC), Dublin, 27-29 June 2005.
  - XXII<sup>th</sup> 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.
  - 4<sup>th</sup> 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.
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- "*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 30<sup>th</sup> Anniversary Conference, Beijing, 6-8 June 2006.
  - Wolpertinger Conference, Valladolid, 30 August-2 September 2006.
  - FDIC-JFRS 6<sup>th</sup> 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.
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  - 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.
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  - 2008 6<sup>th</sup> 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,
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  - 2008 6<sup>th</sup> NTU IEFA Financial Engineering and Financial Intermediation Conference, Taipei, 21-22 May 2008.
  - 2008 FMA European Conference, Prague, 4-5 June 2008.
  - 25<sup>th</sup> 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.
  - 21<sup>st</sup> 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.
  - 7<sup>th</sup> NTU International Conference on Economics, Finance and Accounting, Taipei, 25-27 May, 2009.
  - AFFI 2009 International Conference, Brest, 13-15 May 2009
  - 7<sup>th</sup> INFINITI Conference on International Finance, Dublin, 8-9 June, 2009.
  - 26<sup>th</sup> International Symposium on Money, Banking and Finance, GDRE, Orléans,

25-26 June 2009.

- Western Economic Association International 24<sup>th</sup> Meeting and IBEFA, Vancouver, 29 June-3 July 2009.
- Econometric Society European Meeting, ESEM, Barcelona, 23-27 August 2009.
- 58<sup>th</sup> 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, Tapei, 11-12 December 2008.
  - 4<sup>th</sup> East Asia Finance and Accounting Conference, Nagasaki, 12-13 December 2008.
  - FMA Asian Conference, Xiamen, 6-8 May, 2009.
  - 7<sup>th</sup> NTU International Conference on Economics, Finance and Accounting, Taipei, 25-27 May, 2009.
  - 7<sup>th</sup> 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, 26<sup>th</sup> 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,
  - 58<sup>th</sup> 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,
  - 5<sup>th</sup> International conference on Asian financial markets, Nagasaki, 12-13 December 2009.
  - 49<sup>th</sup> 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,
  - 22<sup>nd</sup> Australasian Finance & Banking Conference, Sydney, 16-18 December 2009.
  - 49<sup>th</sup> 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<sup>e</sup> Journées d’Economie Monétaire et Bancaire – GdRE « Monnaie Banque Finance », 17-18 Juin 2010, Bordeaux.
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- *“Diversification, Risk and Performance in an Emerging Economy: Evidence from Philippine Banks”*, with C. Meslier and R. Tacneng,
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  - 27<sup>e</sup> 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
  - 27<sup>th</sup> 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.
- 44<sup>th</sup> Annual Conference, Canadian Economic Association, 28-30 May 2010, Quebec City.
- INFINITI Conference, 14-15 June 2010, Dublin.
- 27<sup>e</sup> Journées d'Economie Monétaire et Bancaire – GdRE « Monnaie Banque Finance », 17-18 June 2010, Bordeaux.
- The 8<sup>th</sup> NTU International Conference on Economics, Finance and Accounting, 21-23 June 2010, Taipei.
- Western Economic Association, 85<sup>th</sup> 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.
- 50<sup>th</sup> 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<sup>e</sup> Journées d'Economie Monétaire et Bancaire – GdRE « Monnaie Banque Finance », 17-18 June 2010, Bordeaux.
  - 45<sup>th</sup> Annual Conference, Canadian Economic Association, 2-5 June 2011, Ottawa.
  - 60<sup>ème</sup> Congrès de l'Association Française de Science Économique, 8-9 Septembre 2011, Paris
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- *“Bank Diversification, Risk and Profitability in an Emerging Economy with Regulatory Asset Structure Constraints: Evidence from the Philippines”*, with C. Meslier and R. Tacneng,
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  - 24<sup>th</sup> Australasian Finance & Banking Conference, 14-16 December 2011, Sydney,
  - Asia-Pacific Business Research Conference, 13-14 February 2012, Kuala Lumpur,

- 51<sup>th</sup> 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, 87<sup>th</sup> 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.
  - 25<sup>th</sup> Australasian Finance & Banking Conference, 16-18 December 2012, Sydney.
  - 3<sup>rd</sup> 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,
  - 4<sup>th</sup> 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.
  - 3<sup>rd</sup> International Conference of the Financial Engineering and Banking Society (FEBS), 6-8 June, 2013, Paris.
  - 2013 FMA European Conference, 12-14 June 2013, Luxembourg.
  - 62<sup>th</sup> congress of the French Economics Association (AFSE), 24-26 June 2013, Aix en Provence.
  - Western Economic Association, 88<sup>th</sup> 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,
  - 26<sup>th</sup> Australasian Finance & Banking Conference, 17-19 December 2013, Sydney.
  - 25th EBRC, 14-15 January 2014, Cape Town.
  - 53<sup>rd</sup> 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/IBEFA, 11<sup>th</sup> 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, 7<sup>th</sup> International Finance And Banking Society (IFABS) Conference, 27-29 June 2015, Hangzhou.
- *"Disclosure, Ownership Structure and Bank Risk"*, with B. Setiyono,
  - 6<sup>th</sup> International Finance And Banking Society (IFABS) Conference, 18-20 June 2014, Lisbon
  - 2014 Asian Finance Association (AsianFA) Annual Conference, 24-26 June 2014, Bali.
  - 27<sup>th</sup> 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,
  - 28<sup>th</sup> Australasian Finance & Banking Conference, 16-18 December 2015, Sydney.

- Western Economic Association International (WEAI) 12th international conference, 7-10 January 2016, Singapore.
- 15<sup>th</sup> 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,
  - 20<sup>th</sup> Economic Research Forum (ERF) Annual Conference, March 22-24, 2014, Cairo,
  - 4<sup>th</sup> 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,
  - 22<sup>nd</sup> 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,
  - 65<sup>th</sup> 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.
  - 29<sup>th</sup> 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,
  - 23<sup>rd</sup> 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), 93<sup>rd</sup> 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.
  - 31st Australasian Finance & Banking Conference, 13-15 December 2018, Sydney.
  - 4<sup>th</sup> 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.
  - 32<sup>nd</sup> Australasian Finance & Banking Conference, 16-18 December 2019, Sydney.
- "*The Post-Crisis Banking Industry: How will banks respond to tighter regulatory constraints?*", Round Table Economic and Social Innovation, SHS/ANR Conference, French Ministry of Higher Education, Research and Innovation, 24-25 February 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 (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 96<sup>th</sup> annual conference, June 27-July, 2021.
  - “*Economic policy uncertainty and bank stability*”, with G. Ozturk Danisman,
    - Virtual 7<sup>th</sup> 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 96<sup>th</sup> annual conference, June 27-July, 2021.
    - 2021 Vietnam Symposium in Banking and Finance (VSBF2021) 28-30 October 2021, Hanoi.
    - 34<sup>th</sup> Australasian Finance & Banking Conference, 15-17 December 2021, Sydney (online).
    - FDIC (Federal Deposit Insurance Corporation) Seminar series invitation, June 23, 2022, Washington.
    - 11<sup>th</sup> International Conference of the Financial Engineering and Banking Society (FEBS), 10-12 June 2022, Portsmouth.
    - 2022 Southern Finance Association (SFA) Annual Meeting, 16-19 November 2022, Key West.
    - SEA 92<sup>nd</sup> Annual Meeting, 19-21 November 2022, Fort Lauderdale, FL.
    - 96th International Atlantic Economic Conference, 5-8 October 2023, Philadelphia.
  - “*Liquidity Regulation and Bank Risk*”, with F. Ananou, D. Chronopoulous and J. Wilson,
    - 34<sup>th</sup> 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,
    - 11<sup>th</sup> International Conference of the Financial Engineering and Banking Society (FEBS), 10-12 June 2022, Portsmouth.
    - 2022 Vietnam Symposium in Banking and Finance (VSBF2022), 27-29 October 2022, Hanoi.
  - “*Bank Stability: Liquidity and Capital matter...but also Institutions, Inclusiveness and Sustainability*”
    - Keynote Speaker, IFBBE Conference, 5-6 September 2022, Kuala Lumpur.
  - “*ESG activity and bank lending during financial crises*”, with G. Ozturk Danisman,
    - International Risk Management Conference, IRMC 2022, 4-5 July, 2022, Bari.
    - 2022 Vietnam Symposium in Banking and Finance (VSBF2022), 27-29 October 2022, Hanoi.
    - 35<sup>th</sup> Australasian Finance & Banking Conference, 14-16 December 2022, Sydney.

- 62<sup>nd</sup> Southwestern Finance Association Annual Meeting, 8-11 March 2023, Houston.
- World Finance Conference, 2-4 August, 2023, Kristiansand.
- “*Liquidity Regulation and Bank Risk*”, with F. Ananou, D. Chronopoulous and J. Wilson,
  - International Risk Management Conference, IRMC 2023, 6-7 July, 2023, Florence.
- “*Challenges for Bank Stability, Economic Resilience and Growth: Institutions, Fintech, Inclusiveness and Stability*”
  - Invited Distinguished Speaker, 17th Bulletin of Monetary Economics and Banking (BMEB) International Conference, Central Bank of Indonesia, 16 September 2023, Bengkulu.
- “*Liquidity shock and bank risk*”, with I. Distinguin and O. Labchara,
  - 2023 International Conference in Finance, Banking and Accounting, ICFBA, 8-9 September 2023, Montpellier.
  - 64th Annual Conference, Italian Economic Association, 19-21 October 2023, l’Aquila (presented by co-author)
  - 2023 Vietnam Symposium in Banking and Finance (VSBF2023), 26-28 October 2023, Hanoi.
  - 36<sup>th</sup> Australasian Finance & Banking Conference, 13-15 December 2023, Sydney.
  - 31<sup>st</sup> Global Finance Conference (GFC), 18-20 June 2024, Cagliari.
  - 2<sup>nd</sup> Annual Meeting of the International Society for the Advancement of Financial Economics (ISAFE), 8-10 July 2024, Pattaya.
  - World Finance Conference, 31 July-2 August, 2024, Nicosia.
- “*Small Banks Really Are Different: Unexpected Deposit Flows, Loan Production, and Off-Balance-Sheet Funding Liquidity Risk*”, with G. Ozturk Danisman, T. Barry, A. Diabaté, and L.J. White”,
  - Western Economic Association International (WEAI), 99<sup>th</sup> annual conference, June 27-July 3, 2024, Seattle.
  - 2024 International Conference in Finance, Accounting and Banking, 6-8 September 2024, Southampton.
  - 2024 International Conference in Banking and Financial Studies, 5-6 September 2024, Catania.
  - SEA 94<sup>th</sup> Annual Meeting, 23-25 November 2024, Washington, DC.
- “*Relationship Banking: The Borrower’s Incentives Channel*”, with P. Abedifar, S. Kamyab, and S. Ongena,
  - 2024 International Conference in Finance, Accounting and Banking, 6-8 September 2024, Southampton.
  - World Finance Conference, 16-18 December 2024, Abou Dhabi.
- “*On the foundation of CSR in Banking*”, with M. Bitar and A. Dadoukis
  - IFABS 2024 Conference, 20-22 December, Shanghai.
- “*Changes in liquidity regulation and bank credit growth*”, with Victor Osei,
  - 2024 Vietnam Symposium in Banking and Finance (VSBF2024), 24-26 October 2024, Hanoi.
  - Sydney Banking and Financial Stability Conference, 9-10 December 2024, Sydney.
  - 37<sup>th</sup> Australasian Finance & Banking Conference, 10-13 December 2024, Sydney.
  - 3<sup>rd</sup> Annual Meeting of the International Society for the Advancement of Financial Economics (ISAFE), 23-25 June 2025, Beijing.
  - World Finance Conference, 28-31 July, 2025, Malta.
  - 2025 International Conference in Banking and Financial Studies (ICBFS), 11-12 September 2025, Milan.
  - 1<sup>st</sup> Annual Conference on Financial Stability, Regulation and Governance, 9-10 October 2025, Wuhan.

- “*Prior Lending Relationships and the Effectiveness of Commitments in Sustainability-Linked Loans*”, with G. Danisman, J. Oberoi and V. Osei,
  - Conference on Sustainable Banking & Finance (CSBF2025), 1-2 July 2025, Naples
  - 2025 Vietnam Symposium in Banking and Finance (VSBF2025), 23-25 October 2025, Hanoi.
  - 2025 Massey sustainable finance conference (MSFC2025), 31 October-1 November 2025, Nanjing.
  - 38<sup>th</sup> Australasian Finance & Banking Conference, 10-13 December 2025, Sydney.
  - Sydney Banking and Financial Stability Conference (SBFC2025), 15-16 December 2025, Sydney.
- “*Liquidity Regulation, Bank Lending and Risk*”, Keynote Speech, 54th EBES Conference, *Paris*, 8-10 January 2026.