

SHORT CV (1 PAGE) APRIL 2026

Amine TARAZI

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

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Education

University of Birmingham (UK) : MSc in Money Banking and Finance (1988),

University of Limoges (France) : PhD in Economics (1992), Habilitation à diriger les recherches (1993),

French Higher Education Board : Agrégation de l'Enseignement Supérieur (1994)

Position within the 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), Assistant Professor (1990-1992), Associate Professor (1992-1994)

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

Committee Membership, Coordination of Research Projects and other Duties

Member of AFA, AEA, FMA, AsianFA, AFSE, SWFA, CEA, IBEFA, MFA, WEAI, GDRE "Banking".

Founder member of FINEST. Consultant, Banque de France, Autorité de Contrôle Prudentiel (Bank Supervision Authority), 2009-2011 and member of Scientific Committee since 2015. Research Fellow ERF, Louis Bachelier Fellow, Advisory board member UNS.

37 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), Hibiscus (Malaysia), European Commission ASIALINK/B7-301/2005/105-139 Program, European Commission Capacity Building OPTBANK project. Other projects: Europlace Institute of Finance, EU Federation, Smith Richardson Foundation, ANR, FRGS, MyTiger, BA,....

Selected Editorial Duties (see long CV for full list)

Associate editor: Journal of Money, Credit and Banking; Journal of Banking and Finance (past 2013-2017); Journal of Financial Stability; European Journal of Finance; International Review of Financial Analysis; International Journal of Banking, Accounting and Finance; Global Finance Journal. Editorial board member: International Review of Accounting, Banking, and Finance; Journal of Risk and Financial Management; Journal of Governance and Regulation; Review of Business; International Journal of Financial Systems; Banks and Banking Systems; Ventura. Advisory board: Istanbul Journal of Economics.

Teaching Experience, Research Missions and Visiting

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

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

- *Monitoring bank risk around the world using unsupervised learning*, with Mercadier M., Armand P. and Lardy JP, European Journal of Operational Research, vol. 324, July 2025.
- *Does banks' systemic importance affect their capital structure adjustment process?*, with Y. Bakkar and O. De Jonghe, Journal of Banking and Finance, vol. 151, June 2023.
- *"Individualism, formal institutional environment and bank capital decisions"*, with M. Bitar, Journal of Corporate Finance, 76, October 2022.
- *"Liquidity Regulation and Bank Lending"*, with F. Ananou, D. Chronopoulous and J. Wilson, Journal of Corporate Finance, 69, August 2021.
- *Do banks change their liquidity ratios based on network characteristics?*, with I. Distinguin and A. Mahdavi-Ardekani, European Journal of Operational Research, 285(2), 789-803, September 2020.
- *Creditor rights and bank capital decisions: Conventional vs. Islamic banking*, with M. Bitar, Journal of Corporate Finance, 55, 69-104, April 2019.
- *The Joint Regulation of Bank Liquidity and Bank Capital*, with R. DeYoung and I. Distinguin, Journal of Financial Intermediation, 34, 42-36, April 2018.
- *Non-interest income and bank lending*, with P. Abedifar and Phil. Molyneux, Journal of Banking and Finance, 87, 411-426, February 2018.
- *The benefits and costs of geographic diversification in banking*, with C. Meslier, D. Morgan and K. Samolyk, Journal of International Money and Finance, Vol. 69, pages 287-317, December 2016.
- *Excess Control Rights, Bank Capital Structure and Lending*, with L. Lepetit and N. Saghi-Zedek, Journal of Financial Economics, 115 (3), 574-591, March 2015.
- *Risk in Islamic Banking*, with P. Abedifar and Phil. Molyneux, Review of Finance, vol. (17(6)), Nov. 2013.