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**PAPER TITLE**

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**Abstract**

The volume of the abstract is 2500-3000 characters (with spaces). The body text of the Abstract should be written in 10 pt, justified, 6 pt space between paragraphs.

**Research purpose.** Text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text.

**Design / Methodology / Approach.** Text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text.

**Findings.** Text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text.

**Originality / Value / Practical implications.** Text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text.

**Keywords:** keyword; keyword. (max 5 keywords separated by semicolon). Keywords should be formatted in Times New Roman 10 pt

**JEL codes:** code 1; code 2 (system can be found in the website of American Economic Association: <https://www.aeaweb.org/econlit/jelCodes.php> )

**Introduction**

The minimum length of the paper is 21 000 characters with spaces. The maximum length of the paper is 45 000 characters with spaces. Shorter or longer papers will not be transferred to the reviewing process.

The body text should be written in 11 pt, justified, 6 pt space between paragraphs. *Page margins*: Top = 3 cm; Bottom = 2 cm; Left = 3 cm; Right = 2 cm.

The paper should be structured in the chapters:

* Abstract
* Introduction
* Literature review
* Research methodology
* Research results
* Conclusions
* Acknowledgements (if necessary)
* References

The author(s) in the *introduction* should describe the topicality of the research, define the research aim, state the research hypothesis(es), provide a brief overview of the applied research methods and briefly summarise the research results.

*Times New Roman* font with *single line spacing* should be applied for the entire document. Font size: 12 pt *Bold* for the paper title, 12 pt *Bold* for the author(s)’ names, 10 pt *Italic* for the name of the institution and e-mail address.

The *headings* of the chapters should be printed in 11 pt *Bold,* capitalizing the first letter of each word. The titles of the headings should remain as provided in these Guidelines for Contributors (i.e. Introduction, Literature Review, Methodology, Results, Conclusions, References).

*Tables* should be numbered and captioned. The text in the table should be typed in 10 pt, centred. The title of the table: 10 pt, aligned left. The reference in the text: (Table 1). A single line interval should be left between the text and the title of the table, as well as after the table. Example is provided below:

**Table 1. Title of the table** (Source: …)

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| **Text** | **Text** | **Text** | **Text** |
| Text | Text | Text | Text |
| Text | Text | Text | Text |
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*Figures* may be supplied within the text file at submission, but on article acceptance they must be supplied as separate files (high-resolution (300 dpi) JPEG, PDF or PNG images). The figures should be of a good quality. Only **BLACK-AND-WHITE** style is acceptable!

Each figure should be numbered, captioned (10 pt, centred) and mentioned in the main text (Fig. 1).



**Fig. 1. Title of the figure (**Source: …)

*Formulas* and *equations* should be written in Equation Editor. Equations should be formatted in Times New Roman 10 pt, centred and numbered with numbers in parenthesis. Numbers should be displayed on the right side. All the symbols should be explained. The reference in the text: (Eq. 1).

 (1)

where

*RIi* is a risk index of a bank i at time t;

*E(ROA)* is the expected value of return on assets;

*CAP* is a capital-to-asset ratio;

StDev(ROA) is a standard deviation of ROA (σ).

**References**

References should be listed in **alphabetical order** by the first author’s last name at the end of the article.

References have to be formed according to international bibliographic standards APA.

Authors should ensure that every reference in the text (Vevere, 2014; Vevere & Zarina, 2022; Shina *et al.*, 2021) appears in the list of references and vice versa. **Footnotes should be avoided.**

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**There should be at least 25 references in every article.**

**All sources in the Reference list should have DOI.**

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**Priority should be given to the papers published in journals/proceedings indexed in WoS/SCOPUS.**

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**For Internet resources:** Financial and Capital Market Commission (2015). *Quarterly Reports.* [Accessed 20.02.2015]. Available from Internet: http://fktk.lv/en/statistics/credit\_institutions/quarterly\_reports/

**Disclosure statement**

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**Acknowledgments**

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