

PAPER TITLE

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Abstract. The length of the abstract should be approximately 150-200 words. Formatting requirements for the text of the abstract: Times New Roman font, 10 pt, justified, single line spacing. The abstract should reflect the main idea of the research. The abstract should include the following: research relevance, aim of the paper, research methods applied.

Keywords: keyword; keyword (max 5 keywords separated by semicolon)

Introduction

The volume of the paper is limited to 4-5 A4 pages.

Page margins: Top = 3 cm; Bottom = 2 cm; Left = 3 cm; Right = 2 cm.

The paper should include: paper title, information about the author(s) (name and represented institution, country, e-mail address), abstract, keywords, introduction, literature review, methodology, results, conclusions, reference list.

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: 11 pt *Bold* for the paper title, 11 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, and References). The body text should be written in 11 pt, justified, 6 pt space between paragraphs.

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

Text	Text	Text	Text
Text	Text	Text	Text
Text	Text	Text	Text
Text	Text	Text	Text

Bulleted list should be formatted as shown below:

- Text text text text
- Text text text text
- Text text text text

Figures should be numbered and captioned. The figures should be of a good quality. The title of the figure: 10 pt, centred. The reference in the text: (Fig. 1). A single line interval should be left between the text and the figure, as well as after the title of the figure. The example is provided below:

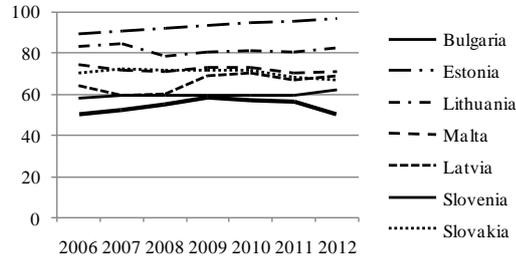


Fig. 1. Title of a figure

Formulas 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). A single line interval should be left between the text and the formula, as well as after the formula. The example is provided below:

$$RI_i = \frac{E(ROA) + CAP}{StDev(ROA)} \quad (1)$$

where

- RI_i 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).

Literature Review

A brief literature review aimed to describe the state of the research problem, to provide an overview of previously conducted studies in the field, to analyze the possible solutions of the research problem proposed by other scholars, analysts and governmental authorities. The references to the original sources are mandatory (Kantane *et al.* 2010).

Methodology

The research methods applied should be mentioned and research process should be described. The author(s) may include the information about the research sample and data collection process, specify data processing. All the formulas and equations used in the study should be placed into this chapter.

Results

The main findings of the study should be described in this section.

Conclusions

The author(s) should provide conclusions based on the obtained results. The following information may be included: the results of the hypothesis testing, the applicability of the research results, the theoretical and/or practical value of the study, the opportunities to expand the research area or continue the study.

References

The list of references should be placed at the end of the paper arranged in alphabetic order. References should be written in Times New Roman 10 pt, justified, leaving 6 pt space between. Citation in the text:

- For the publication with only one author (Vevere 2014)
- For the publication with two authors (Vevere, Bierne 2014)
- For the publication with three and more authors (Keiss *et al.* 2014)

References should be formatted according APA style requirements. More information about citation and references see: <http://www.apastyle.org/>. Some examples are provided below:

Journal articles:

Vevere, V. (2014). Ethical Leadership: Student Perceptions of Exercising Ethical Influence in Organization. *European Integration Studies*, (8), 159-167.

Vevere, V., & Bierne, J. (2014). Developing Independent Research Skills of Culture Management Students. *Economics and Culture*, (10), 163-178.

Keiss, S., Tilta, E., & Balode, G. (2014). Relevant Insights into EU Globalisation and Market Development Processes after the Second World War. *European Integration Studies*, (8), 74-83.

Books:

Heffernan, S. (2005). *Modern Banking*. Chichester: John Wiley & Sons, Ltd.

Bikker, J. A. & Bos, J. W. B. (2008). *Bank Performance: A Theoretical and Empirical Framework for the Analysis of Profitability, Competition and Efficiency*. New York: Routledge.

Conference proceedings:

Titko, J., & Kozlovskis, K. (2011). Development of Bank Value Model. In *The 15th World Multi-Conference on Systemics, Cybernetics and Informatics*. Conference proceedings, 19-22.

Titko, J., & Lace, N. (2012). Valuation Model for Latvian Banks. In *The 7th International Scientific Conference "Business and Management"*. Conference proceedings, 10-11.

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/

European Central Bank (2010). *Beyond ROE – how to measure bank performance?* [Accessed 20.02.2015]. Available from Internet: <http://www.ecb.europa.eu/pub/pdf/other/beyondroehowtomeasurebankperformance>

Staub, R. B., Souza, G., & Tabak, B. M. (2009). *Evolution in Bank Efficiency in Brazil: A DEA Approach*. Working Paper Series 200. Brasilia: Banco Central do Brazil. [Accessed 20.02.2015]. Available from Internet: <http://www.bcb.gov.br/pec/wps/ingl/wps200.pdf>