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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.

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**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.

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

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**Introduction**

The minimum length of the paper is 21 000 characters with spaces. Papers that are shorter than 21 000 characters will not be transferred to the reviewing process. The maximum length of the paper is 35 000 characters with spaces. If the article is longer than 35 thousand characters, the author is charged additional publication fee.

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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).

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

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**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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**Disclosure statement**

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**Acknowledgments**

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