

## Guide for Authors

### Manuscript format and structure

Manuscripts should be submitted in Word in the **FM WPS template**.

#### Title Page

The title page should include:

- The name(s) of the author(s). If the number of authors is larger than 2, the first named author shall be the one who has made the greatest contribution to the research.
- A concise and informative title
- The affiliation(s) and address(es) of the author(s)
- The e-mail address, telephone and fax numbers of the corresponding author. The corresponding author is the person who receives the reviewers' comments, the proofs, etc. and whose contact details are printed on the article so that readers can request reprints or contact the research group

#### Abstract

Please provide an abstract of 150 to 250 words. The abstract should not contain any undefined abbreviations or unspecified references. The abstract should state briefly the purpose of the research, the principal results and major conclusions. Citations should be avoided, but if essential, then cite the author(s) and year(s).

#### Keywords

Please provide 4 to 6 keywords which can be used for indexing purposes.

#### Classification codes

Please provide up to 6 standard JEL codes. The available codes may be accessed at JEL: <http://www.aeaweb.org/jel/guide/jel.php>

#### Text

##### Sections in the text

**Introduction:** Describe the objectives of the work and provide an adequate background, avoiding a detailed literature survey or a summary of the findings.

**Literature review:** Detailed literature survey and tendency in research fields.

**Methodology and Data:** Describe the research methodology and the data sources applied.

**Results :** Results should be clear and concise. Interpret the results with reference to previously presented research.

**Conclusions :** The main conclusions and lessons of the study may be presented

**Acknowledgements:** place them only if applicable

**References**

## **Text Formatting**

- Use a normal, plain font for text.
- Use the automatic page numbering function to number the pages.
- Do not use field functions.
- Use tab stops or other commands for indents, not the space bar.
- Use the table function, not spreadsheets, to make tables.
- Use the equation editor or MathType for equations.
- Save your file in docx format (Word 2007 or higher) or doc format (older Word versions).

Manuscripts with mathematical content can also be submitted in LaTeX.

## **Headings**

Please use the decimal system of headings with no more than three levels. Divide your article into clearly defined and numbered sections. Subsections should be numbered 1.1 (then 1.1.1, 1.1.2, ...), 1.2, etc. Each heading should appear on its own separate line.

## **Abbreviations**

Abbreviations should be defined at first occurrence and introduced only where multiple use is made. Abbreviations are not allowed in headings.

## **Footnotes**

Footnotes should be used sparingly and can be used to give additional information, which may include the citation of a reference included in the reference list. They should not consist solely of a reference citation, and they should never include the bibliographic details of a reference. They should also not contain any figures or tables.

Number footnotes to the text consecutively. Footnotes to tables should be indicated by superscript lower-case letters (or asterisks for significance values and other statistical data). Footnotes to the title or the authors of the article are not given reference symbols. Do not include footnotes in the Reference list.

Always use footnotes instead of endnotes.

## **Acknowledgments**

Collate acknowledgments of people, grants, funds, etc. in a separate section before the reference list and do not include them on the title page, as a footnote to the title or otherwise. List here those individuals who provided help during the research (e.g., providing language help, writing assistance or proof reading the article, etc. The names of funding organizations should be written in full.

## **Scientific style**

Please use the standard mathematical notation for symbols, formulae etc.:

- Italic for single letters that denote mathematical variables

- Roman/upright for numerals and punctuation, and commonly defined functions or abbreviations, e.g., exp, lim, log, max, min, sin, tan, d (for derivative)

## References - citation

Cite references in the text by name and year in parentheses. Some examples:

Single author: the author's name (without initials, unless there is ambiguity) and the year of publication: Market failures research spans many disciplines (Stiglitz, 2010).

Two authors: both authors' names and the year of publication: This result was later contradicted by Dietrich and Wanzenried (2011).

Three or more authors: first author's name followed by 'et al.' and the year of publication: Barth et al. (2006) find that...

Citations may be made directly (or parenthetically) Citations may be made directly (or parenthetically). Groups of references should be listed first alphabetically, then chronologically: 'as demonstrated in several papers (Borio, 2001a, 2009b, 2011; Dietrich and Wanzenried, 2011; Micco et al., 2007).

## Reference list

The list of references should only include works that are cited in the text and that have been published or accepted for publication. Personal communications and unpublished works should only be mentioned in the text. Do not use footnotes or endnotes as a substitute for a reference list.

Reference list entries should be alphabetized by the last names of the first author of each work. References should be arranged first alphabetically and then further sorted chronologically if necessary. More than one reference from the same author(s) in the same year must be identified by the letters 'a', 'b', 'c', etc., placed after the year of publication. Use of DOI is highly encouraged.

### Journal article

Journal titles should not be abbreviated. See following examples:

Djankov S., La Porta R., Lopez-de-Silanes F., Shleifer A. (2008) The law and economics of self-dealing. *Journal of Financial Economics* No 88, pp. 430-465.

Fonseca A.R., González F. (2008) Cross-country determinants of bank income smoothing by managing loan-loss provisions, *Journal of Banking & Finance* 32, pp. 217-228. doi:10.1016/j.bankfin.2007.02.012.

Fonseca A.R., González F. (2010) How bank capital buffers vary across countries: the influence of cost of deposits, market power and bank regulation. *Journal of Banking & Finance* 34, pp. 829-908. doi:10.1016/j.bankfin.2009.09.020.

### Reference to edited book/monograph

Author surname, Author name initial. (Year) Article title: article subtitle. In Author name initial. Author Surname, *Monograph title: monograph subtitle* (edition) (p.). Location: Press.

Author surname, Author name initial. (Year) Article title: article subtitle. In Editor name initial. Editor Surname (ed.), *Book title: Book subtitle* (p.). Location: Press.

See examples below:

Strunk Jr. W., White E.B. (2000) *The Elements of Style*, fourth ed. Longman, New York.

Reference to a chapter in an edited book:

Mettam G.R., Adams L.B. (2009) How to prepare an electronic version of your article, in: Jones, B.S., Smith, R.Z. (Eds.), Introduction to the Electronic Age. E-Publishing Inc., New York, pp. 281–304.

#### **Reference to a book:**

Surname, Name initial. (Year) Title: subtitle (edition). Location: Press.

See examples below:

Hull, J. C. (1993). Options, Futures, and Other Derivatives, New York: Harper & Row.

Black J., White A.B. (2011) The Elements of Financial System, Warsaw: Polskie Wydawnictwo Ekonomiczne.

#### **Reference to a research report:**

Print:

Author surname, Author name initial. (Year of publication). *Title: subtitle* (Research report no. XX). Location: Publisher.

Web:

Author surname, Author name initial. (Year of publication). *Title: subtitle* (Research report no. XX). Location: Publisher. Retrieved DD.MM.YYYY from <http://www.example.pl/economic-reports.pdf>.

#### **Reference to E-Books**

Surname, Name initial. (Year). *Title: subtitle* (edition). Location: Press. Retrieved DD.MM.YYYY from <http://www.example.si/example>.

#### **Reference to articles, columns and legislative acts**

Newspaper article

Author surname, Author name initial. (DD.MM.YYYY). Article title: article subtitle. *Newspaper title: newspaper subtitle*, pages.

Document in printed form:

Name of the act. (Year). *Formal document name*, number, pages.

#### **Reference management software.**

There are several software packages available to help authors manage and format the references in their manuscript. We recommend the use of EndNote or Reference Manager software for reference management. The use of this software is not obligatory.

## **Tables**

All tables are to be numbered using Arabic numerals.

For each table, please supply a table title explaining the components of the table.

Footnotes to tables should be indicated by lower-case letters and included beneath the table body.

Identify any previously published material by giving the original source in the form of a reference at the end of the table caption.

## **Artwork and Illustrations Guidelines**

It is recommended that you submit all of your artwork – photographs etc. – in an electronic format. It will be produced to the highest standards.

## **Electronic Figure Submission**

- Please send all figures electronically.
- Name your figure files with "Figure" and the figure number, e.g., Figure1.

## Figure Numbering

- All figures are to be numbered using Arabic numerals and cited in text in consecutive numerical order.
- Figures should always be cited in text in consecutive numerical order.
- Figure parts should be denoted by lowercase letters (a, b, c, etc.).
- If an appendix appears in your article and it contains one or more figures, continue the consecutive numbering of the main text. Do not number the appendix figures, "A1, A2, A3, etc.

## Figure Lettering

- To add lettering, it is best to use Helvetica or Arial (sans serif fonts).
- Keep lettering consistently sized throughout your final-sized artwork, usually about 2–3 mm (8–12 pt). Variance of type size within an illustration should be minimal, e.g., do not use 8-pt type on an axis and 20-pt type for the axis label.
- Avoid effects such as shading, outline letters, etc.
- Do not include titles or captions within your illustrations.

## Figure Captions

- Each figure should have a concise caption describing accurately what the figure depicts.
- Figure captions begin with the term **Figure** followed by the figure number in bold type.
- No punctuation is to be included after the number.
- Identify all elements found in the figure in the figure caption; and use boxes, circles, etc., as coordinate points in graphs.
- Please identify previously published material by giving the original source in the form of a reference citation at the end of the figure caption.

## Figure Placement and Size

- The size figures should fit in the column width.
- The best fitted is 39 mm, 84 mm, 129 mm, or 174 mm wide and not higher than 234 mm.