Sustainable development in banking

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Figure 1. Bifurcation: Plot of local maxima of *x* with damping *a* decreasing.

1. INTRODUCTION

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## 1.1 A subsection

Bifurcation: Plot of local maxima of x with damping a decreasing (Fig. 1).

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## 1.2 Another Subsection

Text of the subsection.

# 2. PROCEDURE FOR PAPER SUBMISSION

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| First | 3.5 | 2.5 | 1.5 |
| Others | 2.5 | 2.5 | 1.5 |

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# 3. MATH

Use the native Word equation tools by selecting Insert > Equation on the Menu bar.

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Use SI as primary units. Other units may be used as secondary units in parentheses. This applies to papers on data storage. For example, write “15 Gb/cm2 (100 Gb/sq in).” An exception is when English units are used as identifiers in trade, such as “3.5 in disk drive.” Avoid combining SI and CGS units, such as current in amperes and magnetic field in oersteds. This often leads to confusion because equations do not balance dimensionally. If you must use mixed units, clearly state the units for each quantity in an equation.

The SI unit for magnetic field strength H is A/m. However, if you wish to use units of T, either refer to magnetic flux density B or magnetic field strength symbolized as µ0H. Use the center dot to separate compound units, e.g., “A·m2.”

# 5. HELPFUL HINTS

## 5.1 Figures and tables

Figure axis labels are often a source of confusion. Use words rather than symbols. As an example, write the quantity “Magnetization,” or “Magnetization M,” not just “M.” Put units in parentheses. Do not label axes only with units. For example, write “Magnetization (A/m)” or “Magnetization (Amm1),” not just “A/m.” Do not label axes with a ratio of quantities and units. For example, write “Temperature (K),” not “Temperature/K.”

Multipliers can be especially confusing. Write “Magnetization (kA/m)” or “Magnetization (103 A/m).” Do not write “Magnetization (A/m) / 1000” because the reader would not know whether the top axis label in Fig. 1 meant 16000 A/m or 0.016 A/m. Figure labels should be legible, approximately 8-to-12-point type.

## 5.2 References

Use Harvard style references (see at the end of this document). Footnotes should be avoided as far as possible.

Please note that the references at the end of this document are in the preferred referencing style. Papers that have not been published should be cited as “unpublished.” Capitalize only the first word in a paper title, except for proper nouns and element symbols.

## 5.3 Abbreviations and acronyms

Define abbreviations and acronyms the first time they are used in the text, even after they have already been defined in the abstract. Abbreviations such as IFAC, SI, ac, and dc do not have to be defined. Abbreviations that incorporate periods should not have spaces: write “C.N.R.S.,” not “C. N. R. S.” Do not use abbreviations in the title unless they are unavoidable (for example, “IFAC” in the title of this article).

## 5.4 Equations

Number equations consecutively with equation numbers in parentheses flush with the right margin, as in (1). First use the equation tools to create the equation. Then select the “Equation” mark-up style. Press the tab key and write the equation number in parentheses. To make your equations more compact, you may use the solidus ( / ), the exp function, or appropriate exponents. Use parentheses to avoid ambiguities in denominators. Punctuate equations when they are part of a sentence, as in

Be sure that the symbols in your equation have been defined before the equation appears or immediately following. Italicize symbols (*T* might refer to temperature, but T is the unit tesla). Refer to “(1),” not “Eq. (1)” or “equation (1),” except at the beginning of a sentence: “Equation (1) is …”

## 5.5 Other Recommendations

Use one space after periods and colons. Hyphenate complex modifiers: “zero-field-cooled magnetization.” Avoid dangling participles, such as, “Using (1), the potential was calculated.” [It is not clear who or what used (1).] Write instead, “The potential was calculated by using (1),” or “Using (1), we calculated the potential.”

A parenthetical statement at the end of a sentence is punctuated outside of the closing parenthesis (like this). (A parenthetical sentence is punctuated within the parentheses.) Avoid contractions; for example, write “do not” instead of “don’t.” The serial comma is preferred: “A, B, and C” instead of “A, B and C.”

# 6. CONCLUSIONS

A conclusion section is not required. Although a conclusion may review the main points of the paper, do not replicate the abstract as the conclusion. A conclusion might elaborate on the importance of the work or suggest applications and extensions.

# REFERENCES

List of references arranged alphabetically according to first author, subsequent lines indented. Do not number references. Publications by the same author(s) should be listed in order of year of publication. If there is more than one paper by the same author(s) and with the same date, label them a, b, etc., e.g. Morris et al. (1990a, b). Please note that all references listed here must be directly cited in the body of the text.

Brown, F., Harris, M.G., and Other, A.N. (1998). Name of paper. In Name(s) of editor(s) (ed.), *Name of book in italics*, page numbers. Publisher, Place of publication.

Smith, S.E. (2004). *Name of book in italics*, page or chapter numbers if relevant. Publisher, Place of publication.

Smith, S.E. and Jones, L.Q. (2008). Name of paper. *Name of journal in italics*, volume (number), page numbers.

# Appendix A. FIRST APPENDIX

# Appendix B. SECOND APPENDIX