Title of the Paper

Subtitle of the Paper

Name1 LastName1¹ Name2 LastName2²

¹Institution 1

 2 Institution 2

Month Day, Year

Layered Items and Text Formatting

- Income✓
 - Net interest margin (NIM)
 - ← Interest income (II) → Numerator
 - Non-interest income (NNI)
 - ← Net fees
- Operating costs (OC)

Examples

• Equation from paper (but unnumbered):

$$y_{t,n} = \mathcal{E}_t^{\mathbb{Q}}[P_{t+1,n-1}] + \nu_t$$

where ν_t is the error

- Figure example Figure
- Reference example: Chang and Li (2017)

Table from Paper

	Dep.	Var. 1	Dep. Var. 2	
Indep. Var. 1	-2.22**		-0.92	
	(0.94)		(1.37)	
Indep. Var. 2		-2.01**		-0.61
		(0.84)		(1.35)
Observations	100	100	100	100
R^2	0.23	0.20	0.10	0.12



Table from Paper (Highlighted)

	Dep. Var. 1		Dep. Var. 2	
Indep. Var. 1	-2.22** (0.94)		-0.92 (1.37)	
Indep. Var. 2	,	-2.01** (0.84)	, ,	-0.61 (1.35)
Observations R^2	100 0.23	100 0.20	100 0.10	100 0.12



Appendix

Figure from Paper

