This is the title

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Abstract

To be written

Key words: market structure, efficiency, restructuring, stochastic frontier, banking
JEL: O47, O30, D24, C24

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1. Introduction

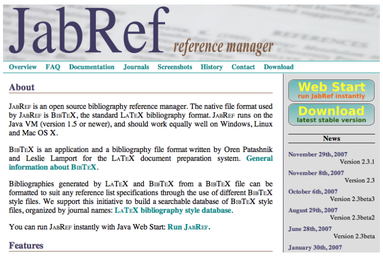
We start typing text, and when we want to see what things look like ... we compile.

2. Literature

We can cite Bos and Schmiedel (2007). If you want the paper to be in brackets, you'd use (Bos and Schmiedel, 2007). For more info, look up the **Natbib** package here: `http://www.natbib.com`.

3. Methodology

We can refer to section 1, and include a graph:



Now let's start modeling. We have an equation:

$$\Delta\Pi_t = \Pi_t - \Pi_{t-1} = \sum_{i=1}^{M} \Pi_{i,t}\theta_{i,t} \tag{1}$$

And we can refer to this equation, as equation (1).

We can also include a table. You can use excel2latex to make this table. Then just insert the LaTeXcode into your document.

Table 1: Transitions between Technology Clubs

	To	
From	A	B
A	99.48 %	0.52 %
B	8.37 %	91.63 %

And we can refer to this table as Table 1.

References

Bos, J., and H. Schmiedel (2007): "Is there a single frontier in a single European banking market?," *Journal of Banking & Finance*, 31(7), 2081–2102.

Appendix

And we can custom label an equation:

$$A^2 + B^2 = C^2 \tag{A.2}$$