

**Title: Times New Roman, Size-16; Line Spacing: single;
Paragraph Spacing: Above paragraph-10pt, Below
paragraph-9pt**

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JEL Classifications: D21, F23, M16, O31

Keywords: Innovation, Global competition, Innovation firms, Economic growth

1. Heading 2 (Arial, 14 pt)

1.1 Heading 3 (Arial, 12 pt)

Table 1. The stable assets, status and value in 16 listed commercial banks

Building	Equipment	Description	Current value	Own	Rented

Descriptions for the above table

1.1.1 Heading (Arial, 11 pt)

¹ The research is funded by Balalalalalalala, No. ABCDEF (Sponsoring information)

$$x = \frac{\alpha L(\sigma - 1)}{\beta \sigma} \left(\frac{E \delta_D}{N[\gamma \delta_D + (1-\gamma) \delta_I]} + \frac{E^* \delta_I}{N[\gamma \delta_I + (1-\gamma) \delta_D^*]} \right) \quad (5)$$

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1.1.2 Heading 3 (Arial, 11 pt)

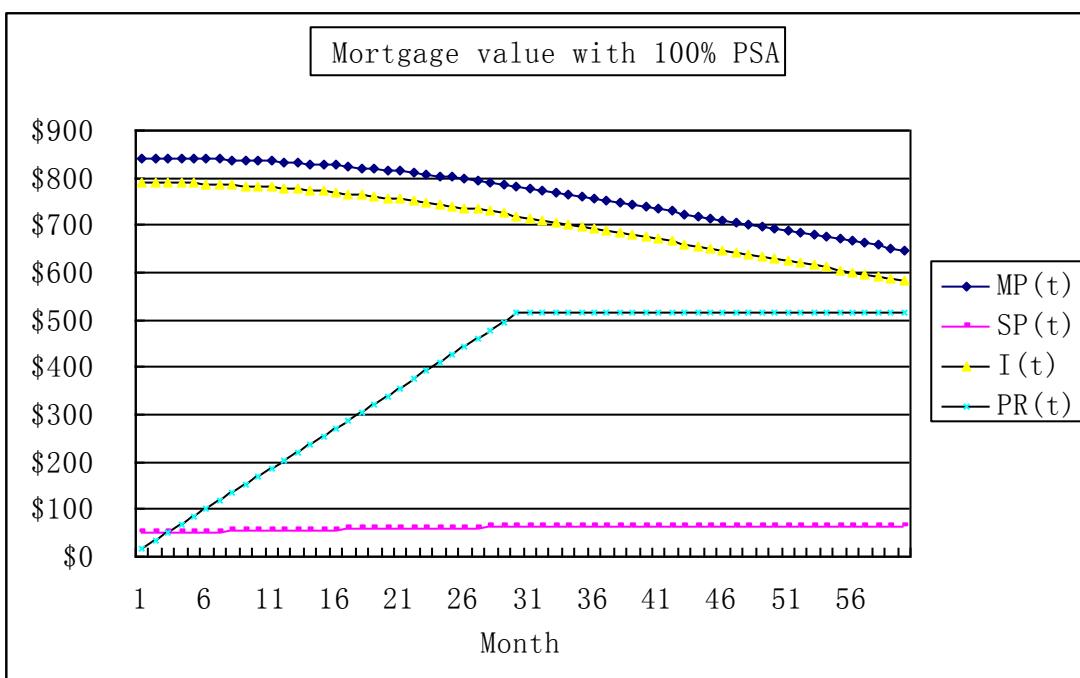


Figure 1. Mortgage calculator with 100% PSA

(Note: REF does NOT publish colour figures. Black curves are preferred)

Notes about the above figure:

Note 1. This is only a typical example from 16 cases.

Note 2. For more information, please contact the correspondence author, by e-mail preferred.

2. Heading 2(Arial, 14 pt)

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Acknowledgments: (Only if applicable) Balabalababalababalabala, balabala. Balaba labalabaaaaaaa. Balabalablabalblaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaa.

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