The cooperation structure is described using one of four characteristic network structures, for each of these we present the strengths, weaknesses, opportunities and threats. In a star structure the cluster is driven by a central players. A snowflake has a group of leaders with most firms connected to more than one of these. A circle is a de-centralised network with several hubs that are not connected to each other. Finally, our benchmark is the haystack, a random network.

Cooperative game theory presents models, such as the core, to see if all of the claims can be satisfied at the same time. Unfortunately, large cooperative games are difficult to study, so we focus on positional power in the network and the balance of competencies.

Originally we have used these points to evaluate two European (a Central-European and a Scandinavian) clusters that are considered to be success stories in their respective countries. We have used questionnaires and interviews to collect data and to identify the most relevant indicators. Our improved questionnaire we still use today does not any more require interviews allowing us to work with clusters in multiple countries.

THE IMPACT OF TRANSNATIONAL INFRASTRUCTURES ON REGIONAL DEVELOPMENT – RISKS OF OBOR OBJECTIVES

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In the frame of OBOR, the Chinese initiation to support the creation of economic zones connecting China and Europe, one of the key priorities is the development of transcontinental infrastructural network between China and Europe. In this network the high speed railway lines represent the main axes. “High speed” means in this sense railway line of minimum 100 km/hour transport capability for passenger and goods transport. There are great expectations along the outlined potential lines but these concentrate mainly to national levels, though in several cases the economic development of the crossed regions is also mentioned. This aspect could become highly critical both during the realisation and in the operation of the project.

The economic efficiency and political requirements considering the great – over 7000 km – distance between East Asia and Europe, and the sensibility of crossed regions suppose very attending selection of tracks and stop stations. The role of transit and the involvement opportunities of resources and capabilities of the potentially crossed regions into the stream between China and Europe are not necessarily favourable for these areas. The accessibility is not a one-way process. Comparative studies of Chinese and European experiences on the regional impact of high-speed railways result in contradictory outcomes. The risks are not only economic risks but social and political, too. These are discussed in the presentation and the paper.

GEOGRAPIC CHARACTERISTICS OF THE HUNGARIAN COOPERATIVE BANKING SECTOR - RURAL EXCLUSION?

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Traditional cooperative banks are considered as locally and socially embedded, lending to local clients from locally collected deposits and financing the local economy. To offset their disadvantage due to

their insufficient size, they exploit the information advantage deriving from their geographical proximity to their clients and the advantages of their peculiar corporate governance deriving from the member-ownership. This paper examines the relevant theories on cooperative finance, while examining the underlying geographical and corporate governance aspects in a less advanced transition economy environment. Governments' preference towards commercial banking and at the same time their negligence towards the cooperatives in general led to a loose financial regulation of the sector. The limits of cooperatives' corporate governance and demutualization intensify when loosing social/local embeddedness.

I collected the data of bank branches such as geographic location, accessibility and analysed these information with some indicators. I calculated the bank density indicator (inhabitants per branch) in all territorial level (from settlements to NUTS-2 regions). I saw, that bank branches are not in very much settlement, so used the accessibility indicator with geolocation techniques. This shows, that how far is the nearest bank from a settlement. Helps of these indicators, we can see a realisation of centre-periphery dual in the Hungarian economy.

Second part of this paper examines the economic development role of the financial institutions in the peripheral areas. Among the competitive advantages of local banks the low level of information asymmetry with clients' proximity to local decision-making level, the member ownership of the bank and close links to their clients (which is an advantage for customer selection and the debtor rating), the more powerful regional embeddedness in local decision-making and national affiliation are to be mentioned. Studies have shown that the locally embedded and relationship banking is an effective means of information asymmetry reduction, and the proximity to customers has a positive effect on the bank's loan allocation willingness. The cooperative banks build on their existing local knowledge and relationships, creating opportunities for "home banking" functions. I used some datebase and simple model in the Hungarian examination.

ANALYSIS OF THE STRUCTURE OF PARCELS IN THE VICINITY OF THE MOTORWAY

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Poland is a country situated in Central Europe. Due to its special position, it is a transport junction on routes from Eastern and Western Europe and an important logistical node in the flow of goods. A consequence of Poland being a part of the Soviet bloc during the period between 1945 and 1989 is the poor development of its road network, especially motorways and expressways. After Poland's accession to the European Union, the number of cars on Polish roads grew rapidly. Construction of motorways and ring roads is a serious planning challenge. By their expansive nature, such investments have a great impact on the environment, landscape as well as on the land use planning process. Their planning and construction frequently cause social and spatial conflicts in the areas through which they run. With modern GIS techniques it is possible to conduct analyses of the impact of such roads on the spatial structure of rural areas and to quickly review different variants of the course of a road.

This article evaluates the change in the spatial structure of parcels caused by motorway construction. At the first stage, information was gathered and analysed on the current state. Next, the surface and spatial impact of the new motorway was evaluated. Finally, the evaluation results were used to determine the extent of morphological structure changes to the plots. The results were presented on maps and graphs.