

However, some problems can be derived from the evaluation. Trainings were spread unevenly within the territory. The problem also is that respondents were only beneficiaries, who had no obligation to conduct training assessments by participants. The survey also showed that trainings in rural areas cannot be implemented without public funding.

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## **FINANCIAL EXCLUSION: EVIDENCES FROM HUNGARY**

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The financial institutions are very important actors at all levels of economies (national, regional, local). In the Central and Eastern European countries, the banking sector dominated by great international commercial bank groups. These institutions have very centralised management structure, so the information asymmetry is very high in these economies. The postkeynesian literature emphasizes territorial inequalities induced by financial systems based on over-centralized spatial dimensional structure, which are characterized by high capital concentration in the centres of the core areas of economy, on the top levels of urban hierarchy. It entails the underfunding of small and medium enterprises, and financial centres in remote regions located far from the financial centres. The activities of locally embedded and decentralized stakeholder-based (as opposed to shareholder interest-based) credit institutions can be regarded as factors working against the concentration of financial and capital markets. International and national literature verifies the benefits of locally embedded relationship based banking in local economic development, which during economic crises has even greater value. This study focuses the Hungarian case and practices in this field. I collected the data of bank branches such as geographic location, accessibility and analysed these information with some indicators e.g. bank density indicator (inhabitants per branch). 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 Hungary.

## **SPORT MEGA-EVENTS: LEGACY OF EURO 2012 IN POLAND**

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Nowadays, after talks with trade mark owner, mega events are seen by many authorities as a solution to all development problems. Methodology: research supported by National Science Centre, analysis of statistical data and literature. Sources of information adequate to research methods. The conclusions presented in the paper: no promised increase of number of hotels and (foreign) tourists thanks to the event. Neither investment increase, nor wages increase observed. No positive social change. There was no promotional (image) change – the foreigners come with the stereotype; broadcast time is too expensive to offer free promotion. Fans fight is the main exception. Infrastructural dimension has two goals: to ensure fans easily come to the hosting city and to stadiums and fan zones. The progress was made only in terms of easy access to stadiums (often not in use nowadays). Till end of 2016 not all the borders were connected by motorways nor by modern railways. The cost of construction and bankruptcy of small businesses was covered by central budget.