

in Brussels, Belgium and the United Nations Headquarters in New York, USA to tell about the war and occupation in Ukraine since 2013-2014 as well as threats for Ukraine and the E.U. from Russia.

TERRITORIAL EFFECTS OF THE INTEGRATION OF HUNGARIAN CO-OPERATIVE SAVINGS

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The Hungarian cooperative bank sector was characterized by the lack of integration and fragmentation before 2013. To solve this problem, several scientifically based solutions with international examples (German, Italian) have been proposed but the Hungarian Government made an Act. for the rapid solution of this problem because of the slowness of the bottom-up models, alternatives. This top-down integration has several positive results related to economy of scale and resource efficiency, but this can also be characterized by an important disadvantage with little publicity. The 'bank of the countryside' function seems to be lost, the financial decision-makers is going further and further away from the local level, the financial exclusion rate increase in the peripheral and rural areas.

In my presentation, I would like to present this process with the help of different distance indicators.

EFFICIENCY OF SPATIAL PLANNING AT THE LOCAL LEVEL - CASE STUDY

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The basic spatial policy implementation tool in the commune is local spatial development plans, which in a binding manner define the purpose and rules of land development. In the absence of a local plan, land development can be implemented on the basis of a decision on land development and development conditions. The aim of the research is to indicate the relationship between "land planning", understood as preparation of municipalities to change the development and to implement the investment process (degree of coverage applicable to local spatial development plans) and increase in property taxes as a result of implementation of plans (change of agricultural and forest functions at another).

The effectiveness of spatial planning is to a large extent dependent on the accuracy of choosing areas for which local spatial development plans are drawn up. The sooner the premises for the implementation of the local spatial development plans are available, the faster the municipalities have the chance to increase their own tax revenues, which allow them to carry out their own tasks