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Right now, you are browsing the website of *Economy and Finance*, a professional journal. The founding publisher of our journal is the Hungarian Banking Association. It is our strong belief that the economy and the financial sector are co-dependent: if one succeeds, so does the other, if one is unsuccessful, the other one is too. This is why we believe it is important to create a professional journal that comprises studies and research from both of these areas.

Our goal is to publish high quality studies related to finance, banks, banking systems as well as macroeconomic and economic policy processes in both national and international context.

The social responsibilities of the banking sector include publishing scientific papers on finance/banking systems and economic policy, which is well demonstrated by the publication and funding of this journal. In addition to the Hungarian Banking Association, the Confederation of Hungarian Employers and Industrialists is also a co-publisher of the journal.

*Economy and Finance* is published four times a year in both Hungarian and English and is available online and in print. Open access is granted to the electronic form of journal, therefore anyone can read it.

We strive to cater to our readers with exciting, intriguing, debate-encouraging and thought provoking studies and we are always happy to receive your feedback. The primary aim of our journal is to serve as a useful reference for both academics and practitioners. In order to achieve this, we need to continue to improve, and for this we also need our readers’ help.

Enjoy,

Levente Kovács  
Chairman of the Editorial Board

Erika Marsi  
Chief Editor