CONTENTS

214 ÁGNES VIDOVICS-DANCS

Changes in financial education over the last 50 years An interview with János Száz on the occasion of his 70th birthday

225 ISTVÁN P. SZÉKELY

Navigare necesse est: markets, crises, and our models

233 Júlia Király – András Mikolasek

US bank failures Spring 2023 Part One: Banking stories for seventy-year-old János Száz

251 BÉLA KÁDÁR- DORISZ ROMANOCZKI- ERIKA JÁKI

Heuristics in the corporate credit process A behavioural analysis of risk managers and credit officers

278 KÁROLY ATTILA SOÓS

A selection of papers on the position of central banks *Essay*