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Sommario/riassunto	Dear readers,It is my pleasure to introduce you a collection of papers from the 12th annual international scientific conference The European Financial Systems 2015 organized annually by Department of Finance of the Faculty of Economics and Administration, Masaryk University in Brno, Czech Republic. This year's conference was focused especially on the current issues related to new regulation of financial markets, banks and insurance companies and their products and efficiency, different accounting and tax systems, corporate finance, public finance, financing of non-profit organizations and financial literacy. Because the collection of papers presents the latest scientific knowledge in this area, I believe you will get a number of new insights usable both for your scientific, and educational or practical activities. I would also like to express my conviction that we meet each other in occasion of the 13th year of this conference held in 2016.