

"Pan-EU retail banking - what industry wants and consumers need"

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(April 2008)

Foreword

Executive summary and ELEC recommendations

Part I: The debate amongst ELEC members

Introduction of the Chairman of the Monetary Panel

Considerations of the Working Group

Conclusions of the Working Group about retail banking legislation

Case examples

Example I: Foreign banks gain ground in the Dutch Mortgage market

Example II: Bi-national mortgage securities

Example III: Equens and the Single Euro Payment Area (SEPA)

Part II: Contributions to the debate

A voice from the European Institutions - Irmfried Schwimann

"Sector inquiry identifies widespread competition barriers in retail banking"

A voice from the economic literature - Giorgio Gobbi

"Towards a single market in retail banking"

A voice from the industry - Marianne Kager

"Cross-border retail business: specific problems"

Appendix I: Deposit guarantee schemes

Appendix II: Retail banking data

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