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Euro-Area Banking At The Crossroads

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Summary: Free euro-area banking at the crossroads pdf download - this paper analyses the process of disintermediation the progress in consolidation the impact of new technologies and the role of ownership and control structures for the euro area banking sector the impact of these trends on competition policy too big to fail concerns and financial stability is investigated in this setting the paper endorses stronger cross-border coordination among supervisory authorities but notes that more formal cross-border arrangements through supranational agencies seem at this stage premature however an increased capacity to perform centralized market surveillance building on domestic supervisory information is needed to ensure the efficiency and stability of euro-area financial markets

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