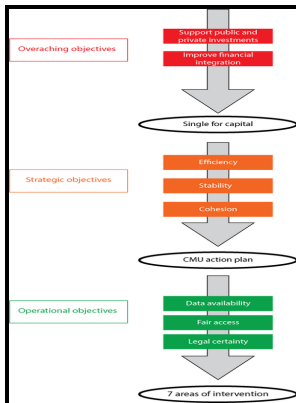


Euro - a challenge and opportunity for financial markets

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Other interesting developments in world financial markets include the continued broadening and expansion of derivatives markets. It also regards the role of benchmarking as crucial.

Three challenges for the banking sector

At the same time, income is spread across society much more equally in the EMU than in the United States. According to the , one in two consumers wants personalized banking advice based on their personal circumstances. He or she could support policy coordination, external representation and visibility of EMU.

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For the medium-term, SME financing in the euro area will still mainly come from banks. For the medium-term, SME financing in the euro area will still mainly come from banks.

The European economy: strengths and challenges

This is an area where we lag behind the United States. Let me now turn to a second major challenge I see, namely enlarging the euro area.

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