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Yael Selfin

Chief Economist, KPM

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25 June 2021

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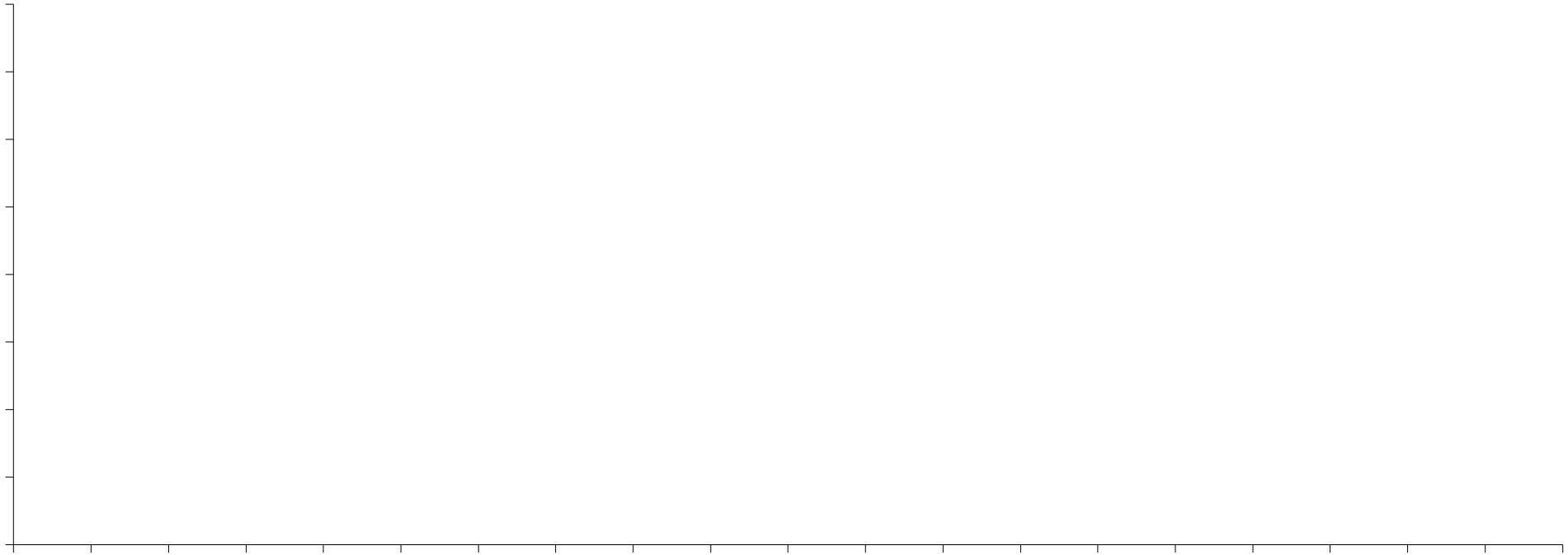

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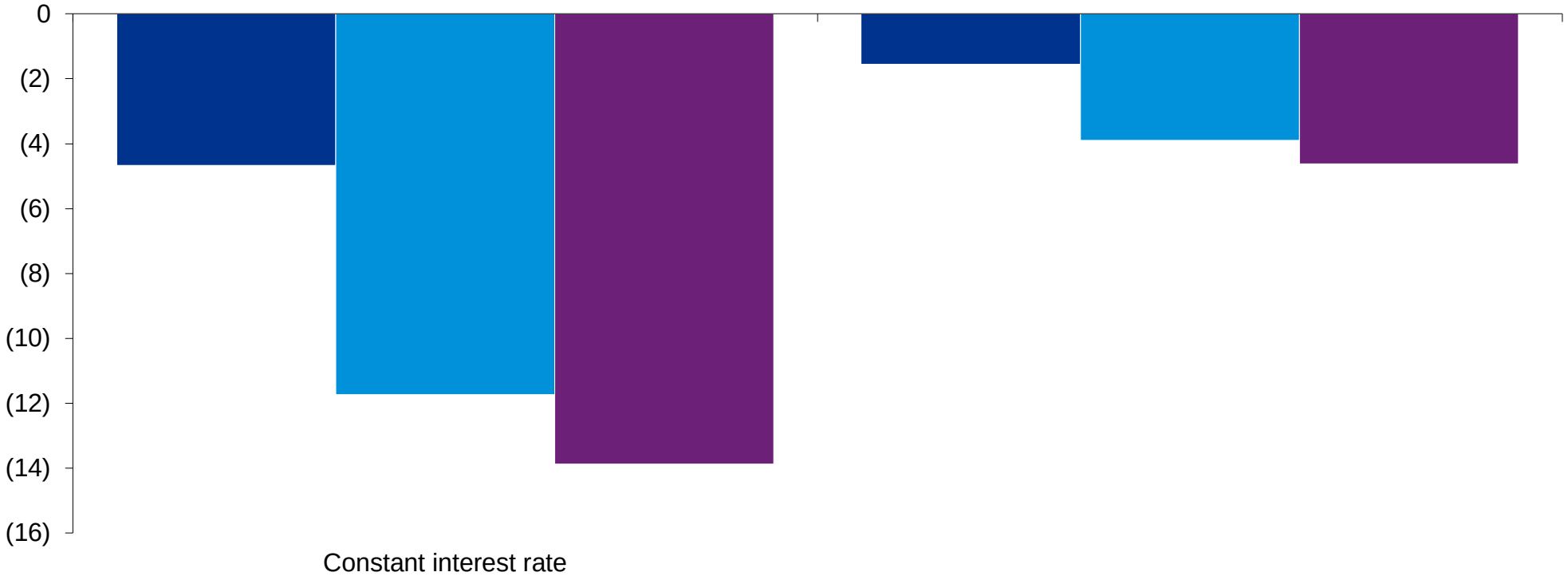
Improvements needed to achieve a 3



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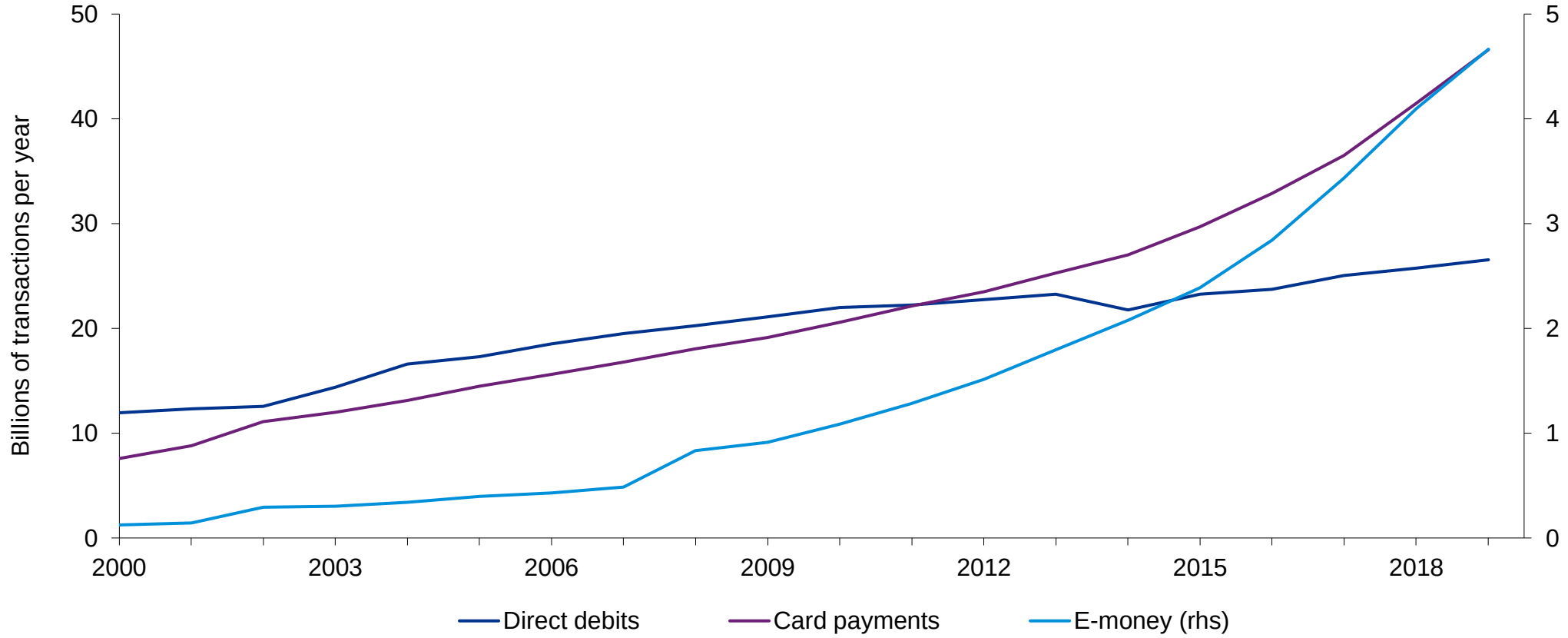
Number of transactions per payment



Source: ECB, KPMG analysis.

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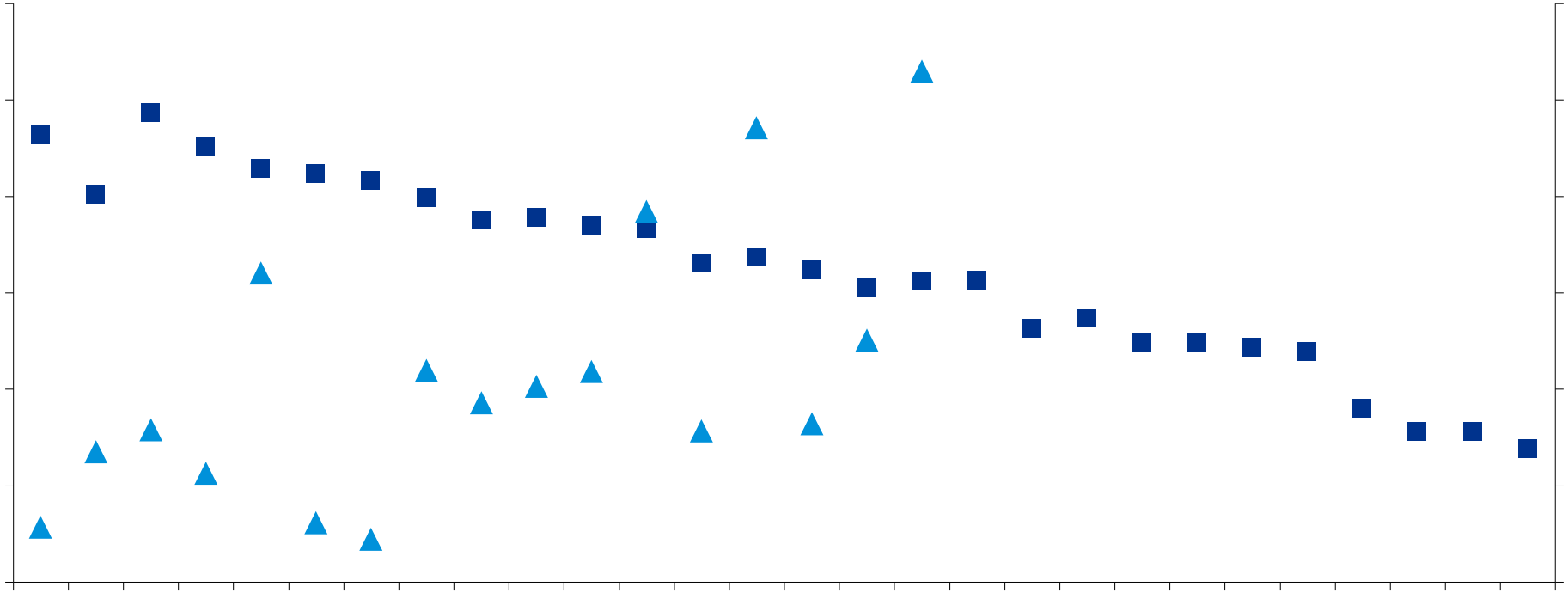
Banking sector concentration measur



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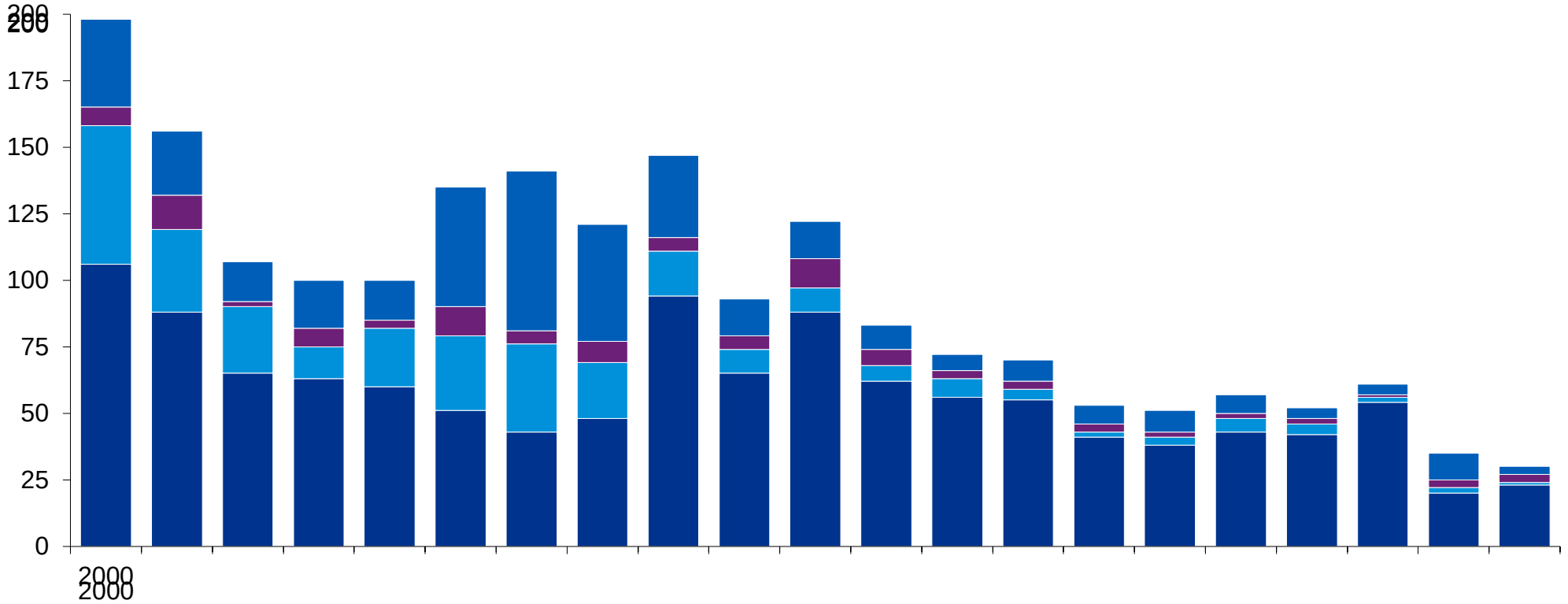
The number of European banking se



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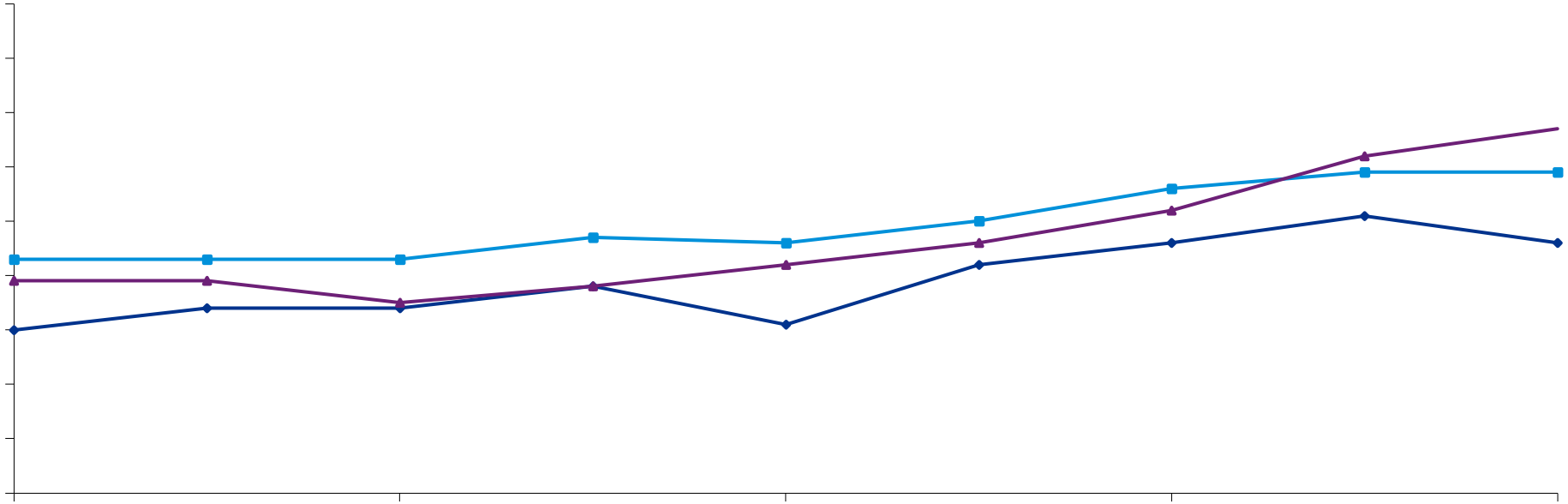

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The outlook for profitability

Interest rates will likely remain very low in the near-term, O L Q N H G W R F H Q W U D O E D Q N V ¶ accommodative monetary

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