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In the amended text of the Announcement of September 9, 1998 (Federal Law Gazette I, page 2776), as last amended by Article 3 of the Act amending insolvency and banking law provisions (Gesetz zur Änderung insolvenzrechtlicher und kreditwesenrechtlicher Vorschriften\*) of December 8, 1999 (Federal Law Gazette I No. 54, page 2384).

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The road ahead □ Perspectives on German banking 9 German banking is unique and differs substantially from other banking markets around the globe. Analysts and foreign experts often underestimate the size and reach of the German banking sector due to its fragmented structure, comprised of numerous small institutions.

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