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## Germany's Three-Pillar Banking System Cross-Country Perspectives in Europe

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The following symbols have been used throughout this paper:

- ... to indicate that data are not available;
- to indicate that the figure is zero or less than half the final digit shown, or that the item does not exist;
- between years or months (e.g., 2000-01 or January-June) to indicate the years or months
  covered, including the beginning and ending years or months; and
- / between years (e.g., 2000/01) to indicate a fiscal (financial) year.

Minor discrepancies between constituent figures and totals are due to rounding.

The term "country," as used in this paper, does not in all cases refer to a territorial entity that is a state as understood by international law and practice; the term also covers some territorial entities that are not states, but for which statistical data are maintained and provided internationally on a separate and independent basis.

<sup>&</sup>quot;Billion" means a thousand million.