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Bundesverband deutscher Banken e. V. | PF 040307 | 10062 Berlin

Mr Fabio Panetta
Member of the Executive Board
European Central Bank
Sonnemannstr. 20
60314 Frankfurt am Main

Dialogue ECB/Association of German Banks following Bundesbank conference on payments

8 November 2022

Dear Mr Panetta,

I have received with pleasure the invitation from Ms Witlova on behalf of the ECB digital euro project to enter a feedback dialogue between the European Central Bank and the Association of German Banks. Our project team will get in touch with her shortly and we would like to thank you very much for facilitating the contact.

We understand that this thread of dialogue will focus in particular on the efforts to establish a euro retail CBDC. Please let me reiterate my strong interest in additionally arranging a bilateral discussion with you on the broader policy environment touching upon the question of a European sovereignty in payments and our single currency. This next step, and not least the success of a euro retail CBDC, depends on a wide range of variables and a high-level dialogue might help in steering them into an effective direction.

I would be very pleased if you would also be open to a bilateral exchange and await your valued reply in this regard.

Yours sincerely,

[Redacted signature]

[Redacted signature]

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