



26th September 2019

Vice-President Dombrovskis
Vice-President for the Euro and Social Dialogue
European Commission
Rue de la Loi 200
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Real Vice Fier Sent

Please find enclosed a copy of "Europe's Unfinished Business" a collection of essays to mark AFME's 10th Anniversary.

I would once again like to thank you for your contribution to this publication and hope you will find it an enjoyable and thought-provoking read.

We believe that the essays offer unique and valuable insights into the progress and achievements of our industry over the last 10 years, as well as the remaining challenges including creating an integrated banking and capital market for Europe.

