

**Question for written answer E-000352/2025
to the Commission**
Rule 144
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Subject: Greek banks profiteering from interest, fees and excessive charges

Last year, Greek banks reported a significant increase in their net revenues from interest, fees and charges, which amounted to more than EUR 10 billion¹. This increase has raised serious concerns about the financial burden on citizens amid broader economic challenges.

For example, charges on payments of public fines, utility bills, ATM withdrawals from other banks, money transfers, PIN/card reissuance, dormant accounts, international SEPA transfers, simple over-the-counter transactions and annual debit card fees – such practices significantly boost the profitability of the banking sector at the expense of consumers and SMEs, which already face increased costs for borrowing and financial services. Banks in several other EU countries have also brought in considerable net revenues – although much lower than in Greece – raising questions about the fairness of these practices, in particular in the light of the ongoing inflationary pressures and economic instability.

In view of this, can the Commission say:

1. Is it aware of the significant increase in revenue generated by banks from interest, fees and charges, particularly in Greece but also across the EU as a whole?
2. If the Greek banks' charges are incompatible with European legislation, will it harmonise them or limit them across Europe?
3. What measures does it intend to take to address this serious and worrying development and to ensure that Greek consumers are treated more fairly and that the unscrupulous exploitation of all is put to an end?

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¹ <https://www.datajournalists.co.uk/2024/10/03/na-poioi-thisayrizoyn-parti-10-dis-eyro-mesa-se-1-etos-gia-tis-trapezes/>.