

**Question for written answer E-003118/2025
to the Commission**

Rule 144

Marie Dauchy (Pfe), Philippe Olivier (Pfe), Christophe Bay (Pfe), Pierre Pimpie (Pfe)

Subject: Creation of a European democracy bank with a view to achieving political equality

In a number of Member States, many political parties have been facing growing difficulties in recent years with obtaining bank loans for the financing of their election campaigns. This unfair position is particularly alarming because it poses a threat to political pluralism and equality between parties, which are essential to the proper functioning of democracy.

In France, lately, many parties have been decrying the obstacles they have faced when trying to access bank credit, obstacles which limit their ability to participate fully in democratic life. In Spain, too, some parties have had to turn to foreign banks owing to a lack of support from national institutions – an example that illustrates the European nature of this problem.

1. Why is the Commission still not considering the creation of a ‘European democracy bank’ to enable political parties, subject to compliance with democratic principles and transparency rules, to apply for loans to finance their campaigns?
2. If it will not do that, what mechanisms could the Commission suggest with a view to the provision of non-discriminatory access to campaign financing in every Member State?

Submitted: 28.7.2025