

**Question for written answer E-004648/2025  
to the Commission**

Rule 144

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Subject: EU strategies to combat banking desertification

According to recent data from FABI (*Federazione Autonoma Bancari Italiani*), over 4 million Italians live in one of the 3 179 municipalities that have no bank. This means that around 8 % of the population are affected by the phenomenon of banking desertification. There are major geographical differences in the scale of this inconvenience: the percentage peaks at 20 %, or over 2 million people, for the south of Italy and on its islands, while in the north and centre the percentages are 6.3 % and 4.6 %.

In its resolution on the Banking Union, the European Parliament took a clear stance on curbing bank desertification by recognising in a cross-party vote that the cooperative and popular credit system is a strategic articulation of Europe's socio-economic fabric. Small banks are viewed as essential, especially in rural, inland and mountainous and island areas, where the distance from major urban centres and limited digital access disadvantage citizens and businesses.

In the light of the above:

1. Will the Commission adopt strategies to combat banking desertification by ensuring a basic level of physical access to financial services in rural, inland, mountainous and island areas in the EU?
2. Would it not consider it appropriate to allocate, as an EU or national measure, a share of the additional bank profits arising from the increase in ECB interest rates to support the physical banking network?

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