

(English version)

**Question for written answer E-004648/25
to the Commission**

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(20 November 2025)

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 socioeconomic 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?

Submitted: 20.11.2025

Answer given by Ms Albuquerque on behalf of the European Commission
(23 January 2026)

The Commission is working to ensure that citizens throughout the EU have access to financial services. While digitalisation has increased access to financial services online, the rise of digital banking and the high branch costs have led to a reduction of the number of bank branches and ATMs, impacting in particular geographically remote areas.

The Commission aims at enhancing financial inclusion through various initiatives. The EU financial literacy strategy ⁽¹⁾ includes measures to improve the digital financial skills as an important element for enabling access to financial services and promoting financial inclusion.

The Payment Accounts Directive ⁽²⁾ obliges Member States to ensure that payment accounts with basic features are offered to consumers including by those credit institutions that only provide online accounts.

To improve access to cash, the Commission proposed measures to improve the availability of cash in shops and via ATMs through the Payment Services package, on which co-legislators reached a political agreement ⁽³⁾. The Commission proposed to safeguard acceptance of and access to cash ⁽⁴⁾.

Member States can take additional measures to address the needs of their citizens as far as they are compatible with EU law. Profits allow banks to innovate and invest in activities that support the EU economy, thereby contributing to the overall competitiveness agenda. To that effect, banks allocate their resources according to their business strategy and resilience level.

⁽¹⁾ https://finance.ec.europa.eu/consumer-finance-and-payments/financial-literacy_en.

⁽²⁾ OJ L 257, 28.8.2014, pp. 214-246.

⁽³⁾ <https://www.consilium.europa.eu/en/press/press-releases/2025/11/27/payment-services-council-and-parliament-agree-to-step-up-the-fight-against-fraud-and-increase-transparency/>.

⁽⁴⁾ https://economy-finance.ec.europa.eu/euro/use-euro/euro-legal-tender_en.