

**Question for written answer E-001526/2021
to the Commission**

Rule 138

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Subject: Financial and social exclusion of remote areas of Greece due to downsizing of the banking network

The concerted downsizing¹ of the Greek banking network² has been progressively denying a significant proportion of the population equal access to essential financial services and products, seriously undermining the ability of the banking system to support economic development and growth. The problem is most acute in remote rural, mountainous and island areas, which banks tend to shun as commercially unattractive in demographic terms³.

These inequalities are being aggravated by the digitalisation of financial services, which are effectively being denied to the residents of such areas, who lack the necessary know-how, and infrastructures for access to digital services, not to mention the cost factor⁴.

As early as 2003, before the downsizing of the banking network had even begun, 28% of Greeks were being deprived of access to financial services. Greece now has one bank employee for every 292 inhabitants, compared with an average of one for every 185 in the euro area⁵.

In view of this:

1. What measures will the Commission take to ensure compliance with Articles 15 and 16(1) of Directive 2014/92/EU and the right of access to good quality basic financial services in accordance with the European Pillar of Social Rights and to universal banking services of general economic interest under Article 36 of the EU Charter of Fundamental Rights?
2. What measures will it take to end the monopoly in the provision of services being created by concerted banking practices?

¹ <https://www.capital.gr/oikonomia/3336029/me-maximoum-250-katastimata-i-kathemia-trapeza-mexri-ta-teli-tou-2021>

² <https://www.hba.gr/Statistics/List?type=BanksNetwork>

³ https://www.enainstitute.org/wp-content/uploads/2018/05/ENA_T%CF%81%CE%B1%CF%80%CE%B5%CE%B6%CE%B9%CE%BA%CF%8C%CF%82_%CE%91%CF%80%CE%BF%CE%BA%CE%BB%CE%B5%CE%B9%CF%83%CE%BC%CF%8C%CF%82.pdf

⁴ https://www.finance-watch.org/wp-content/uploads/2020/03/FW-Report_Vulnerable_Groups_March2020.pdf

⁵ https://www.otoe.gr/uploads/files/otoe_anak_5020.pdf