

**Question for written answer E-002138/2023/rev.1  
to the Commission**

Rule 138

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**Subject:** Areas being left without bank branches

Bank branches keep closing across Europe, not only in smaller towns but also increasingly on the outskirts of large cities. More and more areas are being left without local branches: in Italy, in excess of four million residents and 230 000 businesses do not have one in their municipality.

In many mountainous or isolated municipalities the nearest branch is located kilometres away, with serious repercussions on their economic fabric owing to the relocation of businesses and families to better-served areas.

Bank closures are a form of discrimination as they deprive vast swathes of the population – especially the elderly and those living with disabilities – of the right to an essential service. They are also a major blow for local economies as they reduce the credit that is available to small businesses and slow down job creation<sup>1</sup>.

Given the social function performed by banks, and given that the EU is working towards both cohesion and reducing development disparities between its regions,

1. Has the Commission looked into the worrying trend of bank closures in small European municipalities?
2. What can the Commission do to protect citizens in small towns?

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<sup>1</sup> <https://www.ilsole24ore.com/art/le-banche-territorio-funzione-sociale-che-resta-insostituibile-AEyxU1tB>