



PUBLIC ACCESS TO CASH
UPDATE REPORT AS AT YEAR-END 2022

July 2023

Overview

The working group on cash accessibility, under the aegis of the Cash Industry Steering Committee chaired by the Banque de France, has updated its annual census of cash dispensers in metropolitan France for 2022.

This update confirmed that cash continued to be very easily accessible nationwide in 2022: at the end of 2022,¹ 79.2% of the population was located less than five minutes by car from an automated teller machine (ATM), and this figure rises to 92.7% if private cash dispensers and ATMs in retail outlets are taken into consideration.²

A total of 73,205 ATMs and private cash dispensers were in operation in metropolitan France at the end of 2022, largely unchanged from the end of 2021.

In addition, complementary cash distribution services in retail outlets are continuing to develop. They contribute to public access to cash, particularly in rural areas. With 26,956 outlets at the end of 2022 for the four networks concerned, the number of private cash dispensers was up 3.9% over the year.

At the same time, the number of ATMs fell slightly by 3.4% in 2022, with 46,249 ATMs in operation at the end of the year, compared with 47,853 a year earlier.³

This continued accessibility to cash is thanks to the distribution of ATMs nationwide being more balanced overall. More generally, the banking sector's streamlining of the ATM network in recent years - against the backdrop of a decline in the use of cash for transactions - has been concentrated in the most densely populated and best-equipped urban areas. Cash accessibility indicators are therefore particularly stable at this stage.

For the first time, a map of cash dispensers in metropolitan France has also been published to complement this report. This tool may be used in two ways:

- to locate on dynamic maps ATMs and cash dispensers at merchants in a given area,
- display the number of ATMs and cash dispensers at merchants in each municipality.

The information displayed is anonymised.

¹ In this report, a new tool is used to calculate cash accessibility. It is based on a different methodology, which better reflects the reality of road conditions: the average speed observed on each road section is now integrated.

² Private cash dispensers are private cash dispensing services that are only available to customers that belong to their network. Examples noted by the working group include BNP Paribas' *points Nickel*, Crédit Agricole's *relais*, Crédit Mutuel's *points relais* and various other La Banque Postale *points de contact* (post offices without ATMs, municipal and inter-municipal postal agencies, La Poste points of sale, etc.). Cash is dispensed during opening hours.

³ The analysis includes independent ATMs, i.e. ATMs that are not owned by banking groups but by outside operators (in France, these are Euronet, Loomis and Brink's).

1. Change in the number of cash dispensers (ATMs and private cash dispensers)

At the end of 2022, there were 46,249 operational ATMs in metropolitan France (see Table 1). This represents a limited reduction of 3.4% (or 1,604 ATMs) compared with the end of 2021, following a decline of 3.4% in 2021 and 3.2% in 2020.

Table 1: Number of ATMs in metropolitan France by size of municipality in which they are located

Population	December 2021	December 2022	Rate of change 2021-2022
0 - 499 inhabitants	199	210	5.5%
500 - 999 inhabitants	704	711	1%
1,000 – 1,999 inhabitants	2,389	2,370	-0.8%
2,000 – 4,999 inhabitants	7,522	7,377	-1.9%
5,000 – 9,999 inhabitants	8,031	7,785	-3.1%
10,000 inhabitants and more	29,008	27,796	-4.2%
Total	47,853	46,249	-3.4%

N.B.1: As in previous reports, only people aged 15 and over are included in the population counts.

This ATM count also includes independent ATMs owned by private operators (see Table 2), which have expanded rapidly in recent years (the number of machines has increased almost fivefold since 2019, reaching 571 at the end of 2022).

Table 2: Change in the number of independent ATMs since 2019

Number of independent ATMs in metropolitan France	2019	2020	2021	2022
	117	121	358	571

The decline in the number of ATMs is most noticeable in municipalities with over 2,000 inhabitants. For municipalities with fewer than 2,000 inhabitants, the number of ATMs has remained perfectly stable (3,291 ATMs at the end of 2022, compared with 3,292 the previous year).

The number of private cash dispensers continued to rise, climbing by 3.9% in 2022 (after a 3.2% increase in 2021), reaching 26,956 outlets by the end of 2022 (see Table 3).

Table 3: Number of private cash dispensers by size of municipality in which they are located

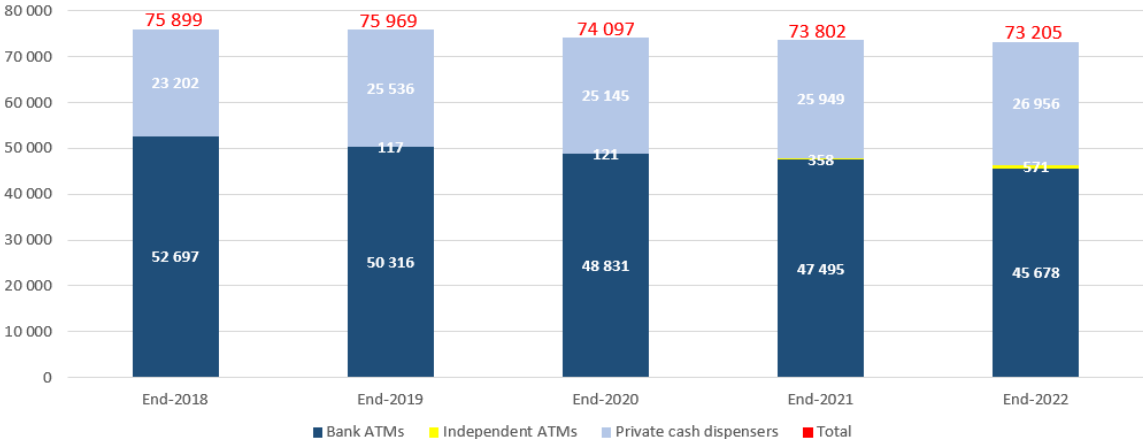
Population	December 2021	December 2022	Rate of change 2021-2022
0 - 499 inhabitants	3,333	3,344	0.3%
500 - 999 inhabitants	5,085	5,168	1.6%
1,000 – 1,999 inhabitants	5,956	6,124	2.8%
2,000 – 4,999 inhabitants	5,054	5,200	2.9%
5,000 – 9,999 inhabitants	1,852	1,986	7.2%
10,000 inhabitants and more	4,669	5,134	10%
Total	25,949	26,956	3.9%

N.B. 2: As in previous reports, merchants offering cashback (cash withdrawals at retail outlets while making a purchase as part of the same transaction) are not included, as it is impossible to identify them. Based on the information available, it appears that this service remains very little used in France.

Overall, the number of cash dispensers in metropolitan France, of all types, remains little changed at 73,205 at the end of 2022 compared with 73,802 at the end of 2021, down 0.8%).

The structure of cash distribution has changed little over time: although they have been decreasing since 2018, bank ATMs still account for the vast majority of ATMs (98.8% of the total) and their decline has been slowed by the development of independent ATMs (1.2% of the total). However, the share of private cash dispensers is increasing in metropolitan France (see Chart 1). In number terms, they represented 31% of total cash dispensers in 2018 and 37% in 2022. Overall, banks and their partners accounted for 99.2% of cash dispensers.

Chart 1: Change in the breakdown of cash dispensers between end-2018 and end-2022



2. Municipalities and populations equipped with cash dispensers

The total number of municipalities equipped with at least one ATM inched up from 6,548 municipalities at the end of 2021 to 6,563 municipalities at the end of 2022 (see Table 4), i.e. a very slight rise of 15 municipalities.

As was the case in previous years, this development results from a two-fold pattern of equipping/divesting, which stems from the adaptation of existing networks to the populations’ needs.

- 79 municipalities without ATMs at the end of 2021 had at least one ATM at the end of 2022. These municipalities had an average population of 1,457 inhabitants and are now equipped with one to two ATMs.
- 64 municipalities equipped with at least one operational ATM at the end of 2021 no longer had an ATM at the end of 2022. These municipalities had an average population of 1,506 inhabitants and 49 of the 64 municipalities had at least one private cash dispenser in their area.

Table 4: Number of municipalities equipped with at least one ATM by population size

Population	Décembre 2021	Décembre 2022	Taux d'évolution 2021-2022
0 - 499 habitants	182	189	3.8%
500 - 999 habitants	551	554	0.5%
1000 - 1999 habitants	1,387	1,383	-0.3%
2000 - 4999 habitants	2,352	2,361	0.4%
5000 - 9999 habitants	1,139	1,139	0%
10000 habitants et plus	937	937	0%
Total	6,548	6,563	0.2%

Given this marginal change, the number of people aged 15 and over living in a municipality with at least one ATM was stable at 77.3% (see Table 5).

Table 5: Number and share of people aged 15 and over living in a municipality equipped with an ATM

Population	December 2021	Share in December 2021	December 2022	Share in December 2022
0 - 499 inhabitants	52,917	1.6%	54,601	1.6%
500 - 999 inhabitants	356,458	9.3%	357,711	9.4%
1,000 – 1,999 inhabitants	1,723,196	33.4%	1,717,044	33.3%
2,000 – 4,999 inhabitants	6,276,349	79.1%	6,296,088	79.3%
5,000 – 9,999 inhabitants	6,453,597	99.1%	6,455,773	99.1%
10,000 inhabitants and more	25,933,617	100.0%	25,933,617	100.0%
Total	40,796,134	77.3%	40,814,834	77.3%

Interpretation: In December 2022, 9.4% of people aged 15 and over in municipalities with 500 to 999 inhabitants had access to at least one ATM in their municipality (representing a total population of 357,711 inhabitants).

When private cash dispensers are included in the analysis, a breakdown by municipality of cash dispensing equipment remains stable over time:

- 18.8% of municipalities had at least one ATM in their area at the end of 2022 (as at the end of 2021);
- 24.8% of municipalities had no ATMs but at least one private cash dispenser (as at the end of 2021);
- 56.3% of municipalities had no cash dispensers (compared with 56.4% at the end of 2021).

Table 6: Change in the number of municipalities by type of cash dispenser available in the area

Type of cash dispenser	December 2021	Share in December 2021	December 2022	Share in December 2022
Municipalities with at least one ATM	6,548	18.8%	6,563	18.8%
Municipalities without an ATM but with at least one private cash dispenser	8,636	24.8%	8,646	24.8%

Municipalities without an ATM or private cash dispenser	19,657	56.4%	19,632	56.3%
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Overall, the role of ATMs and private cash dispensers in cash accessibility is stable.

Table 7: Number and share of people aged 15 and over by type of equipment in their municipality

Type of cash dispenser	December 2021	Share in December 2021	December 2022	Share in December 2022
Municipalities with at least one ATM	40,796,134	77.3%	40,814,834	77.3%
Municipalities without an ATM but with at least one private cash dispenser	6,511,263	12.3%	6,507,652	12.3%
Municipalities without an ATM or private cash dispenser	5,473,763	10.4%	5,458,674	10.3%

3. Consolidated accessibility measurement indicators at end-2022

Given the slight fall in the number of cash dispensers, **the number of ATMs per 10,000 inhabitants** stood at 8.6 at the end of 2022, compared with 9.1 at the end of 2021. On average, **the travel time to the nearest ATM for a resident of a municipality without an ATM** remained stable in 2022, at 9.2 minutes.

Including private cash dispensers, metropolitan France had 14.0 dispensers per 10,000 inhabitants at the end of 2022, as at the end of 2021.

The distance to cash dispenser indicator shows that 79.9% of the population is located less than five minutes by car from the nearest ATM. This share rises to 92.9% when the population located less than 10 minutes from an ATM is taken into consideration and 98.2% for the population at less than 15 minutes. These figures have remained stable over time.

If private cash dispensers are included, the share of the population located within five minutes was 92.7% at the end of 2022. When taking into account access within 15 minutes, almost the entire population (99.9%) was located near a cash dispenser at the end of 2022. These figures have also remained virtually stable since 2018.

Table 8: Share of the population within 'x' minutes of the nearest cash dispenser

Travel time	2021		2022	
	To the nearest ATM	To the nearest cash dispenser	To the nearest ATM	To the nearest cash dispenser
5 minutes	79.3%	92.6%	79.2%	92.7%
10 minutes	92.9%	99.3%	92.9%	99.3%
15 minutes	98.9%	99.9%	98.9%	99.9%

