



PUBLIC ACCESS TO CASH

UPDATE REPORT AS AT YEAR-END 2021

July 2022

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 2021.

This update confirmed that cash continued to be very easily accessible nationwide in 2021. At the end of 2021, 82.9% of the population was located less than five minutes by car from an automated teller machine (ATM), unchanged year-on-year, and this figure rises to 94.5% if private cash dispensers and ATMs in retail outlets are taken into consideration.¹

A total of 73,802 ATMs and private cash dispensers were in operation in metropolitan France at the end of 2021, largely unchanged from the end of 2020.

This virtual stability was due to the increase in private dispensers that almost compensated the reduction in ATM numbers.

Indeed, complementary cash distribution services in retail outlets are continuing to develop and to contribute to public access to cash, particularly in rural areas. With 25,949 outlets at the end of 2021 for the four networks concerned, the number of private cash dispensers increased by 3.2% during the year.

At the same time, the number of ATMs declined slightly by 2% in 2021, with 47,853 in operation at the end of the year, down from 48,831 at the end of 2020.² The stability of the ATM accessibility indicator (82.9% for the five-minute indicator) is thanks to the distribution of ATMs nationwide being more balanced overall. More generally, the banking sector's streamlining of the ATM networks in recent years – given the decline in the use of cash in transactions – has been concentrated in the most populated and best-equipped urban areas. There has therefore been no deterioration in public access to cash. At the moment, cash accessibility indicators are also particularly stable.

¹ 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 *points 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.).

² For the first time, the analysis includes independent ATMs (see below). The figures previously published for 2020 have also been adjusted for comparability.

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

At the end of 2021, there were 47,853 operational ATMs in metropolitan France (see Table 1). This represents a limited reduction of 2.0% (or 978 ATMs) compared with the end of 2020, following a decline of 3.2% in 2020 and 4.1% in 2019.

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

Population	December 2020	December 2021	Rate of change 2020-2021
0 to 499 inhabitants	190	199	4.7%
500 to 999 inhabitants	720	704	-2.2%
1,000 to 1,999 inhabitants	2,410	2,389	-0.9%
2,000 to 4,999 inhabitants	7,647	7,522	-1.6%
5,000 to 9,999 inhabitants	8,164	8,031	-1.6%
10,000 inhabitants and more	29,700	29,008	-2.3%
Total	48,831	47,853	-2.0%

N.B.1 As in previous assessment reports on public access to cash in metropolitan France published since 2019, only people aged 15 and over are included in the population counts.

For the first time, we have included so-called “independent” ATMs (see Box below) in the ATM count and therefore in the indicator calculations for 2021. The figures previously published for 2020 have been adjusted accordingly, with a marginal impact, in order to make like-for-like comparisons.

Independent ATMs

Independent ATMs are owned and managed by external operators rather than the large banking groups. In France, there are three operators on the market: Euronet, a US Fintech, and Loomis and Brink’s, which both provide cash-in-transit services.

These ATMs are mainly located either in places with significant footfall, particularly abroad (airports, tourist areas, near borders, etc.) or in rural areas with little infrastructure, often in partnership with local authorities (municipalities).

Number of independent ATMs in metropolitan France	2018	2019	2020	2021
	68	117	121	352

Although these ATMs have been in operation for several years, their impact was very marginal and there was no notable development until 2020. However, growth was dynamic in 2021, with the number of ATMs almost tripling to over 300 between 2020 and 2021.

Due to the significant increase in independent ATMs in 2021, it was decided to include them in our current and future analyses.

After a slight dip during the health crisis, the number of private cash dispensers picked up once more, increasing by 3.2% in 2021 (following a decline of 1.5% in 2020) to 25,949 outlets at the end of the year (see Table 2).

Table 2: Number of private cash dispensers in metropolitan France by size of municipality in which they are located

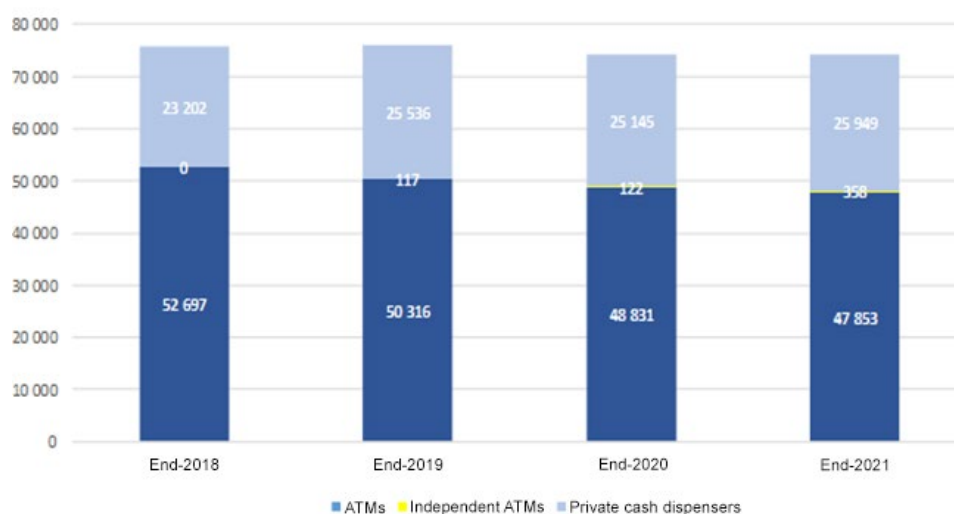
Population	December 2020	December 2021	Rate of change 2020-2021
0 to 499 inhabitants	3,290	3,332	1.3%
500 to 999 inhabitants	4,984	5,086	2.0%
1,000 to 1,999 inhabitants	5,859	5,954	1.6%
2,000 to 4,999 inhabitants	4,866	5,056	3.9%
5,000 to 9,999 inhabitants	1,744	1,852	6.2%
10,000 inhabitants and more	4,402	4,669	6.1%
Total	25,145	25,949	3.2%

N.B.2 As in previous assessment reports on public access to cash in metropolitan France published since 2019, 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 all merchants providing this service, which generally is very little used in France.

Overall, the number of cash dispensers in metropolitan France, of all types, remains little changed at a little less than 74,000 (73,802 at the end of 2021 compared with 73,906 at the end of 2020, down 0.2%).

Looking at how the situation has changed since 2018, we can see that the structure of cash distribution facilities in France has shifted very slightly. Between the end of 2018 and the end of 2021, the share of dispensers in retail outlets in the breakdown of cash distribution facilities increased compared with ATMs, while independent ATMs emerged in 2021 in particular, even if their numbers remain rather marginal, accounting for less than one percentage point only of total cash dispensers (see Chart 1).

Chart 1: Change in the breakdown of cash dispensers between end-2018 and end-2020



2. Municipalities and populations equipped with cash dispensers

The total number of municipalities equipped with at least one ATM declined very slightly by 0.2% from 6,564 municipalities at the end of 2020 to 6,548 municipalities at the end of 2021 (a decrease of 16 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.

- 71 municipalities without ATMs at the end of 2020 had at least one ATM at the end of 2021. These municipalities had an average population of 1,686 inhabitants and are now equipped with one to three ATMs.
- 87 municipalities equipped with at least one operational ATM at the end of 2020 no longer had an ATM at the end of 2021. These municipalities had an average population of 1,519 inhabitants and 58 of the 87 municipalities had at least one private cash dispenser in their area.

Table 3: Number of municipalities equipped with at least one ATM by population size

Population	December 2020	December 2021	Rate of change 2020-2021
0 to 499 inhabitants	177	182	2.8%
500 to 999 inhabitants	564	551	-2.3%
1,000 to 1,999 inhabitants	1,390	1,387	-0.2%
2,000 to 4,999 inhabitants	2,359	2,352	-0.3%
5,000 to 9,999 inhabitants	1,138	1,139	0.1%
10,000 inhabitants and more	936	937	0.1%
Total	6,564	6,548	-0.2%

Given this marginal change, the number of people aged 15 and over living in a municipality with at least one ATM remained stable at 77.3% (see Table 4).

Table 4: Number and share of people aged 15 and over living in a municipality equipped with an ATM

Population	December 2020	Share in December 2020	December 2021	Share in December 2021
0 to 499 inhabitants	51,735	1.5%	52,917	1.6%
500 to 999 inhabitants	364,065	9.5%	356,458	9.3%
1,000 to 1,999 inhabitants	1,726,014	33.4%	1,723,196	33.4%
2,000 to 4,999 inhabitants	6,292,144	79.2%	6,276,349	79.0%
5,000 to 9,999 inhabitants	6,450,189	99.1%	6,453,597	99.1%
10,000 inhabitants and more	25,920,706	100.0%	25,933,617	100.0%
Total	40,804,852	77.3%	40,796,134	77.3%

Interpretation: In December 2021, 9.3% 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 356,458 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 2021 (as at the end of 2020);
- 24.8% of municipalities had no ATMs but at least one private cash dispenser (compared with 24.6% at the end of 2020);
- 56.4% of municipalities had no cash dispensers (compared with 56.5% at the end of 2020).

Table 5: Change in the number of municipalities by type of cash dispenser available in the area

Type of cash dispenser	December 2020	Share in December 2020	December 2021	Share in December 2021
Municipalities with at least one ATM	6,545	18.8%	6,548	18.8%

Municipalities without an ATM but with at least one private cash dispenser	8,579	24.6%	8,636	24.8%
Municipalities without an ATM or private cash dispenser	19,698	56.5%	19,657	56.4%

Overall, the role of private cash dispensers in cash accessibility is continuing to expand while that of universal ATMs is stable.

Table 6: Number and share of people aged 15 and over by type of equipment in their municipality

Type of cash dispenser	December 2020	Share in December 2020	December 2021	Share in December 2021
Municipalities with at least one ATM	40,804,852	77.3%	40,796,134	77.3%
Municipalities without an ATM but with at least one private cash dispenser	6,454,661	12.2%	6,511,263	12.3%
Municipalities without an ATM or private cash dispenser	5,521,647	10.5%	5,473,763	10.4%

3. Consolidated accessibility measurement indicators at end-2021

The decrease in the number of cash dispensers since 2018 is tending to ease. This resulted in a very slight decrease in **the number of ATMs per 10,000 inhabitants** to 9.1 ATMs (compared with 9.2 at the end of 2020). Including private cash dispensers, metropolitan France had 14.0 dispensers per 10,000 inhabitants at the end of 2021, unchanged from the end of 2020.

The distance to cash dispenser indicator shows that 82.9% of the population is located less than five minutes from the nearest ATM. This share rises to 94.9% when the population located less than 10 minutes from an ATM is taken into consideration and 99.2% for the population at less than 15 minutes. The same rates were observed during the three previous years. For this statistic, incorporating independent ATMs has stabilised the indicator (excluding independent ATMs, the indicator would stand at 82.8% at the end of 2020 and 82.7% at the end of 2021).

If private cash dispensers are included, the indicators also remained unchanged between the end of 2020 and the end of 2021. The share of the population located within five minutes was 94.5%. When taking into account access within 15 minutes, almost the entire population (99.9%) was located near a cash dispenser at the end of 2021. These figures have also remained virtually stable since 2018.

Table 7: Share of the population within 'x' minutes of the nearest cash dispenser

Travel time	2020		2021	
	To the nearest ATM	To the nearest cash dispenser	To the nearest ATM	To the nearest cash dispenser
5 minutes	82.9%	94.5%	82.9%	94.5%
10 minutes	94.9%	99.4%	94.9%	99.4%
15 minutes	99.2%	99.9%	99.2%	99.9%

On average, **the travel time to the nearest ATM for a resident of a municipality without ATM facilities** was virtually stable at 8.1 minutes (8.2 minutes in 2019 and 2020).