



# **PUBLIC ACCESS TO CASH**

## **UPDATE REPORT AS AT YEAR-END 2023**

**July 2024**

## Overview

The working group on cash accessibility, under the aegis of the National Payments Committee (CNMP), chaired by the Banque de France, has updated its annual analysis of access to cash withdrawals in metropolitan France for 2023.

The update confirms that cash continued to be very easily accessible nationwide in 2023. 98.8% of the population was located less than 15 minutes by car from a cash access point equipped with at least one automated teller machine (ATM), unchanged year-on-year, and this figure rises to 99.9% if private cash access points in retail outlets (“private access points”)<sup>1</sup> are taken into account.

This continued easy availability can be explained by the fact that the distribution of ATMs across metropolitan France remains well-balanced. In general, the banking sector’s streamlining of the ATM network 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. Consequently, cash accessibility indicators remain particularly stable at this stage.

A total of 71,541 ATMs and private access points were in operation in metropolitan France at the end of 2023, down slightly on the figure for the end of 2022 (-2.3%).

The analysis shows that complementary cash distribution services in retail outlets are continuing to expand and contribute to public cash access, particularly in rural areas. The number of private access points for all four networks concerned rose by 1.7% over the year, to 27,418.

In parallel, the number of ATM sites<sup>2</sup> fell by 3.9% between 2022 and 2023, while the number of ATMs fell by 4.6% to 44,123 (from 46,249 in 2022). The majority of the decline (98%) was in municipalities with over 2,000 inhabitants (2,085 closures out of the national total of 2,126), while smaller municipalities were almost unaffected.

A map of points of access in metropolitan France has been published to accompany this report. The tool is available in two formats and allows users to locate a point of access (ATM or private access point) in a specific area and find out the number of cash access points in each municipality. The information is anonymised.

---

<sup>1</sup>Private access points 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.). Cash can be withdrawn outside the retail outlet’s normal opening hours.

<sup>2</sup> An ATM site is a location with one or more ATMs.

## 1. Accessibility measurement indicators consolidated at the end of 2023

The distance to point of access indicator shows that 79.1% of the population was located less than five minutes by car from the nearest ATM in 2023 (see Table 1). 92.8% of the population was located less than 10 minutes from an ATM, and 98.8% less than 15 minutes. 92.5% of the population was located less than five minutes from a point of access (ATM or private access point), while 99.9% was located less than 15 minutes away. These figures have remained virtually stable since 2018.

**Table 1: Share of the population within 'x' minutes of the nearest access point**

Travel time	2022		2023	
	To the nearest ATM	To the nearest private access point	To the nearest ATM	To the nearest private access point
5 minutes	79.2%	92.7%	79.1%	92.5%
10 minutes	92.9%	99.3%	92.8%	99.3%
15 minutes	98.9%	99.9%	98.8%	99.9%

Note: 1: As in previous reports, only people aged 15 and over are included in the calculation of cash access indicators.

On average, the travel time to the nearest ATM for residents of municipalities without ATM facilities remained stable in 2023 at 9.2 minutes.

The number of ATMs per 10,000 inhabitants stood at 8.2 in 2023, down from 8.6 at end-2022, reflecting the decline in ATMs highlighted in Point 2. Taking into account all points of access, metropolitan France had 13.3 ATMs or private access points per 10,000 inhabitants at the end of 2023, compared with 14.0 at the end of 2022.

## 2. Change in the number of cash ATMs and private access points

At the end of 2023, there were 44,123 operational ATMs in metropolitan France (see Table 2), a fall of 4.6% (or 2,126 ATMs) compared with the end of 2022, following a decline of 3.4% in 2022 and 2021.

**Table 2: Number of ATMs in metropolitan France by size of municipality in which they are located**

Population	December 2022	December 2023	Rate of change 2022-2023
0 to 499 inhabitants	210	195	-7.1%
500 to 999 inhabitants	711	703	-1.1%
1,000 to 1,999 inhabitants	2,370	2,352	-0.8%
2,000 to 4,999 inhabitants	7,377	7,139	-3.2%
5,000 to 9,999 inhabitants	7,785	7,223	-7.2%
10,000 inhabitants and more	27,796	26,511	-4.6%
<b>Total</b>	<b>46,249</b>	<b>44,123</b>	<b>-4.6%</b>

**Note: 2:** The size of a municipality is calculated taking into account all inhabitants.

The reduction in the number of ATMs mainly concerned municipalities with over 2,000 inhabitants (around -5%). Municipalities with under 2,000 inhabitants saw very little decline (-1%), reflecting a desire to rationalise the existing network and not leave towns without ATMs.

The number of private access points continued to rise, albeit at a slower pace than in 2022 (+1.7% in 2023 compared with +3.9% in 2022), reaching a total of 27,418 at the end of 2023 (see Table 3). The number of private access points decreased in municipalities with under 2,000 inhabitants (-2%), but increased markedly in those with over 2,000 inhabitants (+6%), contrasting with the trend in ATMs.

**Table 3: Number of private access points in metropolitan France by size of municipality in which they are located**

Population	December 2022	December 2023	Rate of change 2022-2023
0 to 499 inhabitants	3,344	3,327	-0.5%
500 to 999 inhabitants	5,168	5,042	-2.4%
1,000 to 1,999 inhabitants	6,124	5,985	-2.3%
2,000 to 4,999 inhabitants	5,200	5,350	2.9%
5,000 to 9,999 inhabitants	1,986	2,097	5.6%
10,000 inhabitants and more	5,134	5,617	9.4%
<b>Total</b>	<b>26,956</b>	<b>27,418</b>	<b>1.7%</b>

**Note: 3:** As in previous reports, merchants offering cashback (cash withdrawals at retail outlets while making a purchase, as part of the transaction) are not included as it is impossible to identify all merchants providing this service. Moreover, based on available data, this service is used very little in France.

**Overall, at the end of 2023, there were 71,541 access points (ATMs and private access points) in metropolitan France** (down 2.3% from 73,205 at the end of 2022).

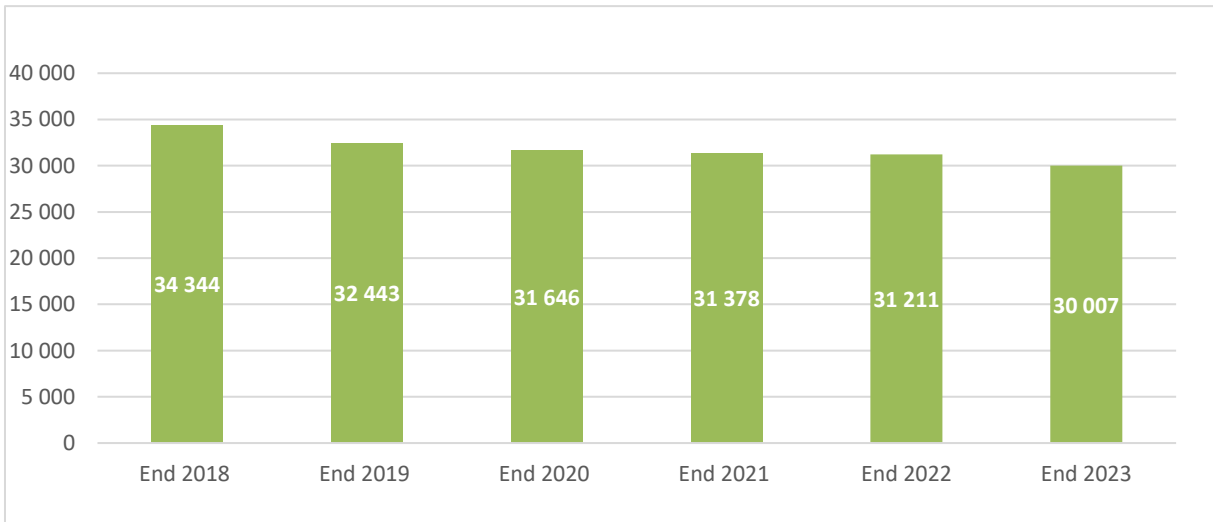
The number of ATM sites fell from 31,211 at the end of 2022 to 30,007 at the end of 2023 (-3.9%; see Chart 1).

The share of private access points is tending to rise across metropolitan France, while that of ATMs is falling (see Chart 2). At the end of 2023, private access points accounted for over 38% of all available cash machines, compared with less than 31% in 2018. The vast majority of ATMs are still operated by banks (98.5%), although this share has declined since 2018; independent ATMs remain marginal (see Table 4), but their share is nonetheless expanding (less than 0.1% in 2020; 1.5% in 2023).

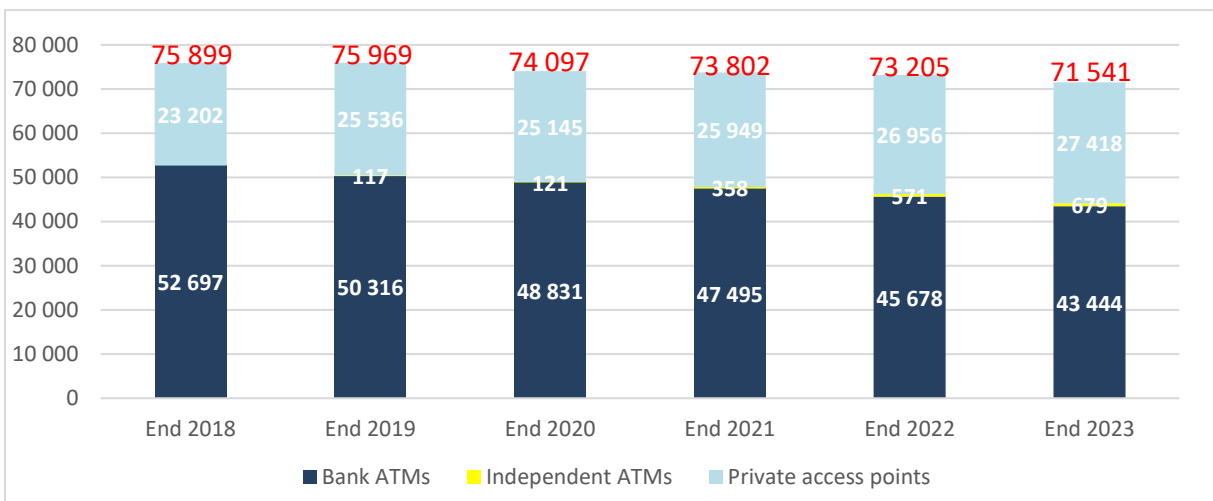
**Table 4: Change in the number of independent ATMs since 2019**

Number of independent ATMs in metropolitan France	2019	2020	2021	2022	2023
	117	121	358	571	679

**Chart 1: Change in the number of ATM sites between end-2018 and end-2023**



**Chart 2: Change in the number of ATMs and private access points between end-2018 and end-2023**



### 3. Municipalities and populations equipped with access points

The distribution of access points across municipalities remained almost stable year-on-year (see Table 5):

- 18.7% of municipalities had at least one ATM in their area at the end of 2023 (compared with 18.8% at the end of 2022);
- 24.8% of municipalities had no ATMs but at least one private access point (unchanged versus end-2022);
- 56.5% had no access point (compared with 56.3% at the end of 2022).

**Table 5: Change in the number of municipalities by type of access point available in the area**

	December 2022	Share in December 2022	December 2023	Share in December 2023
Municipalities with at least one ATM	6,563	18.8%	6,507	18.7%
Municipalities without an ATM but with at least one private access point	8,646	24.8%	8,632	24.8%
Municipalities without an ATM or private access point	19,632	56.3%	19,676	56.5%

Overall, the role of ATMs and private access points in cash accessibility remains almost stable (see Table 6).

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

Type of access point	December 2022	Share in December 2022	December 2023	Share in December 2023
Municipalities with at least one ATM	40,814,834	77.3%	41,490,724	77.2%
Municipalities without an ATM but with at least one private access point	6,507,652	12.3%	6,679,819	12.4%
Municipalities without an ATM or private access point	5,458,674	10.3%	5,574,087	10.4%

The total number of municipalities equipped with at least one ATM declined very slightly from 6,563 at the end of 2022 to 6,507 (a decline of 56 municipalities or 0.9%; see Table 7).

As observed in previous years, this development results from a two-fold pattern of equipping/unequipping, which stems from the adaptation of existing networks to the population's needs.

- 58 municipalities without ATMs at the end of 2022 had at least one ATM at the end of 2023. These municipalities had an average population of 1,686.

- 112 municipalities equipped with at least one operational ATM at the end of 2022 no longer had an ATM at the end of 2023. These municipalities had an average population of 1,578 inhabitants, and 87 of them had at least one private access point in their area.

**Table 7: Number of municipalities equipped with at least one ATM by population size**

Population	December 2022	December 2023	Rate of change 2022-2023
0 to 499 inhabitants	189	176	-6.9%
500 to 999 inhabitants	554	553	-0.2%
1,000 to 1,999 inhabitants	1,383	1,342	-3.0%
2000 to 4999 inhabitants	2,361	2,337	-1.0%
5000 to 9999 inhabitants	1,139	1,134	-0.4%
10,000 inhabitants and more	937	965	3.0%
<b>Total</b>	<b>6,563</b>	<b>6,507</b>	<b>-0.6%</b>

Given this marginal change, the number of people aged 15 and over living in a municipality with at least one ATM remained virtually stable at 77.2% (see Table 8).

**Table 8: Number and share of people aged 15 and over living in a municipality equipped with an ATM**

Population	December 2022	Share in December 2022	December 2023	Share in December 2023
0 to 499 inhabitants	54,601	1.6%	50,912	1.5%
500 to 999 inhabitants	357,711	9.4%	359,052	9.4%
1,000 to 1,999 inhabitants	1,717,044	33.3%	1,670,879	32.4%
2,000 to 4,999 inhabitants	6,296,088	79.3%	6,308,799	77.3%
5,000 to 9,999 inhabitants	6,455,773	99.1%	6,479,527	98.6%
10,000 inhabitants and more	25,933,617	100.0%	26,621,554	100.0%
<b>Total</b>	<b>40,814,834</b>	<b>77.3%</b>	<b>41,490,724</b>	<b>77.2%</b>

*Interpretation: in December 2023, 9.4% of inhabitants aged 15 and over in municipalities with 500 to 999 inhabitants had access to at least one ATM in their municipality (i.e. a population of 359,052 inhabitants).*