PUBLIC ACCESS TO CASH

UPDATE REPORT AT YEAR-END 2025

July 2026

Overview

The National Payments Committee (CNMP) has adopted the end-2025 update to its annual analysis of access to cash withdrawals in metropolitan France.

The update confirms that cash remained very easily accessible nationwide in 2025. The **distance indicator**, which measures cash accessibility, was broadly unchanged compared with 2024. At the end of 2025, **98.6% of the population lived less than 15 minutes by road from a site equipped with at least one automated teller machine (ATM)**,[1] and nearly the entire French population (99.8%) was less than 15 minutes by road from a site with at least one ATM or a private cash dispenser in a retail outlet (hereafter "private cash access point").[2]

The average travel time[3] to the nearest withdrawal site for residents of municipalities with no withdrawal facilities was **9.3 minutes**, broadly unchanged from 2024 (9.2 minutes).

The most recent European Central Bank (ECB) survey (2024)[4] confirmed that satisfaction with cash access remains very high in France: **91% of French respondents said access to cash was "easy" or "very easy", which was one of the highest scores in the euro area.** Over the past decade, surveys have consistently shown higher satisfaction results in France than in other European countries.

Banks continued to adjust their ATM fleets, primarily in better-equipped, densely populated urban areas. These areas tend to have several ATMs located close together, so removing one does not affect cash accessibility for the local population. On the contrary, adjusting the fleet in this way helps banks contain their cash management costs, making the remaining ATMs more viable over the long term. The adjustments are also a response to the declining use of cash as a means of payment and the downward trend in banknote flows and ATM withdrawals. [5] However, the 2025 report underscores that the adjustment is having no significant impact on the geographical accessibility of cash withdrawal facilities.

The number of sites[6] with at least one ATM declined by 2.7% in 2025, following decreases of 1.9% in 2024 and 3.9% in 2023. Despite this, **the number of French municipalities with at least one ATM has remained remarkably stable since 2018,** at around 6,500.

Alongside the ATM network, **the number of private cash access points continued to rise, and at a faster pace than in 2024** (+5.5% in 2025 compared with +3.9% in 2024). At the end of 2025, there were a total of 30,057 private access points.

[1] The journey can be made using different modes of transport. For the purposes of this report, the mode of transport taken into account is the car.

[2] Private cash access points are private cash dispensing services offered by four banking networks and only available to customers of those networks. The four services available via authorised retail outlets are 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 and there is no need to make a purchase.

[3] Journey time by road to the nearest ATM for residents of municipalities without an ATM.

[4] Fourth ECB study on the payment attitudes of consumers in the euro area (known as the "2024 SPACE" study), published in December 2024.

[5] See Banque de France Bulletin, 256/1, January-February 2025 and Banque de France Bulletin, 259/5.

[6] An ATM site is a location with one or more ATMs.

Various steps are being taken to increase cash accessibility, demonstrating the strong commitment of industry players and French and European authorities. These initiatives include national projects, such as the Groupement Cartes Bancaires scheme to increase cash distribution via retail outlets, and European projects.[7]

To accompany this report, a map of cash access points in metropolitan France has been published. Available in two interactive formats, the tool enables users to locate private cash access points and sites with at least one ATM in a specific area, or view the number of ATM sites and private cash access points in each municipality. The information is anonymised.

[7] Forthcoming EU regulation on the legal tender of cash (which includes provisions to guarantee the legal tender status of cash, i.e. the obligation for retailers to accept it as a means of payment, and provisions on cash accessibility). Also, the third payment services directive should make it easier to withdraw cash at retail outlets.

1. Accessibility measurement indicators at the end of 2025

1.1. Distance indicators show accessibility remained very satisfactory in 2025

Distance indicators

The CNMP calculates distance indicators to measure the geographical accessibility of cash (i.e. how easily the French population can access cash withdrawal services) and to monitor how it evolves over time. The aim is to make sure that the population can still access a cash withdrawal point within a reasonable timeframe, despite the general decline in cash payments.

Distance indicators measure the share of the French population aged 15 and over that live less than 5, 10 or 15 minutes by road[8] from a cash access point (either an ATM or private cash access point).

The results for 2025 show that accessibility remained very good, despite a very slight deterioration in some indicators.

In 2025, 98.6% of the population lived less than 15 minutes by road from a site equipped with at least one ATM (see Table 1). 92.3% were located less than 10 minutes from a site with at least one ATM, and 78.9% were located less than 5 minutes away. When private cash access points are included, the proportions are significantly higher: 99.8% of the population was located less than 15 minutes from a site with at least one ATM or a private access point.

These figures have remained very stable since 2018 and are only marginally lower than in 2024, except for the indicator showing the share of the population located less than 5 minutes from a site with at least one ATM, which has edged up by 0.1 percentage point.

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

Travel time	2024		2025	
	To the nearest ATM	To the nearest access point	To the nearest ATM	To the nearest access point
5 minutes	79.1%	92.3%	78.9%	92.4%
10 minutes	92.7%	99.3%	92.3%	99.2%
15 minutes	98.8%	99.9%	98.6%	99.8%

[8] The journey can be made using different modes of transport. For the purposes of this report, the mode of transport taken into account is the car.

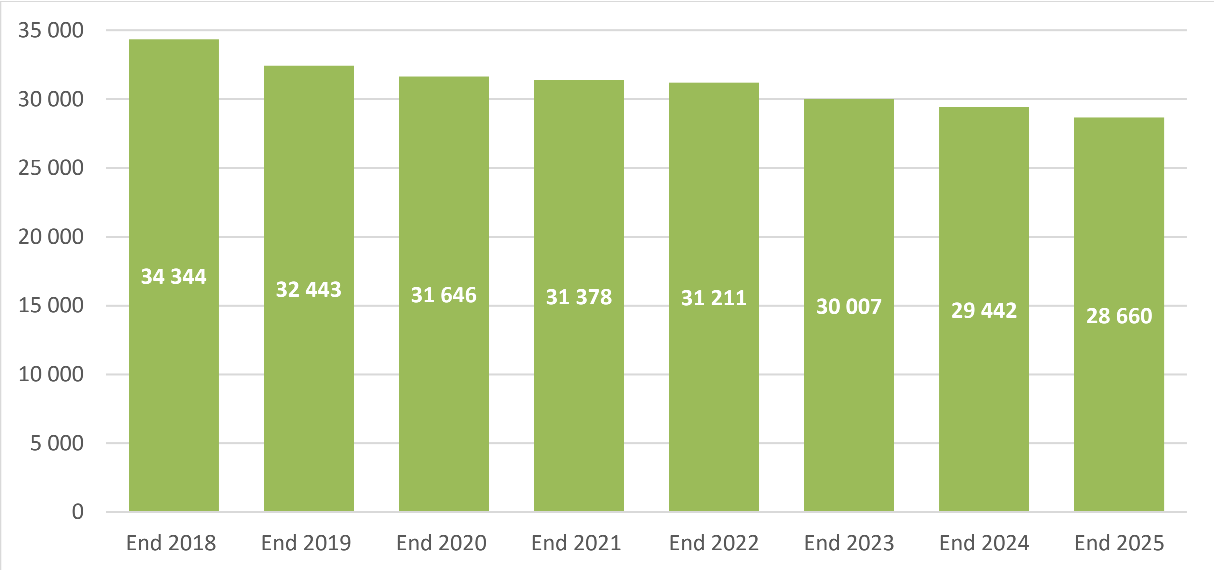
Note 1: As in previous reports, only people aged 15 and over are included in the calculation of cash access indicators.

The most recent European Central Bank (ECB) survey (2024) on the payment attitudes of euro area consumers confirmed that satisfaction with cash access remains very high in France. 91% of French respondents said access to cash was "easy" or "very easy", which was one of the highest scores in the euro area. Over the past decade, surveys have consistently shown higher satisfaction results for France than for other European countries. Results are also very similar from one French region to another, regardless of whether the area is highly urbanised or rural.

Change in the number of sites with at least one ATM

When measuring accessibility, it is not so much the number of ATMs that matters as the number of sites equipped with one or more ATMs. Between 2024 and 2025, the number of sites with at least one ATM declined by 2.7%, from 30,007 to 29,442 (see Chart 1), compared with falls of 1.9% in 2024 and 3.9% in 2023.

Chart 1: Change in the number of sites with at least one ATM between end-2018 and end-2025



Travel time to the nearest ATM site

The average travel time to the nearest site equipped with at least one ATM for residents of municipalities with no withdrawal facilities **was 9.3 minutes, broadly unchanged on 2024** (9.2 minutes).

1.2. Number of ATMs and private cash access points

At the end of 2025, there were 70,861 ATMs and private cash access points in metropolitan France, down just 0.3% from 71,057 at the end of 2024. This followed a 0.7% decline in the previous year (see Chart 2).

The number of private cash access points continued to increase in 2025, and at a faster pace than in 2024 (+5.5% compared with +3.9%). This was the largest annual increase since 2020 and the first time the number of points has exceeded 30,000, reaching 30,057 (see Chart 3).

The number of ATMs in metropolitan France declined by 4.2% in 2025, from 42,578 at the end of 2024 to 40,804. This followed declines of 3.5% in 2024 and 4.6% in 2023. The fall was mainly concentrated in the most densely populated and best-equipped urban areas.

Chart 2: Change in the number of ATMs and private cash access points between end-2018 and end-2025

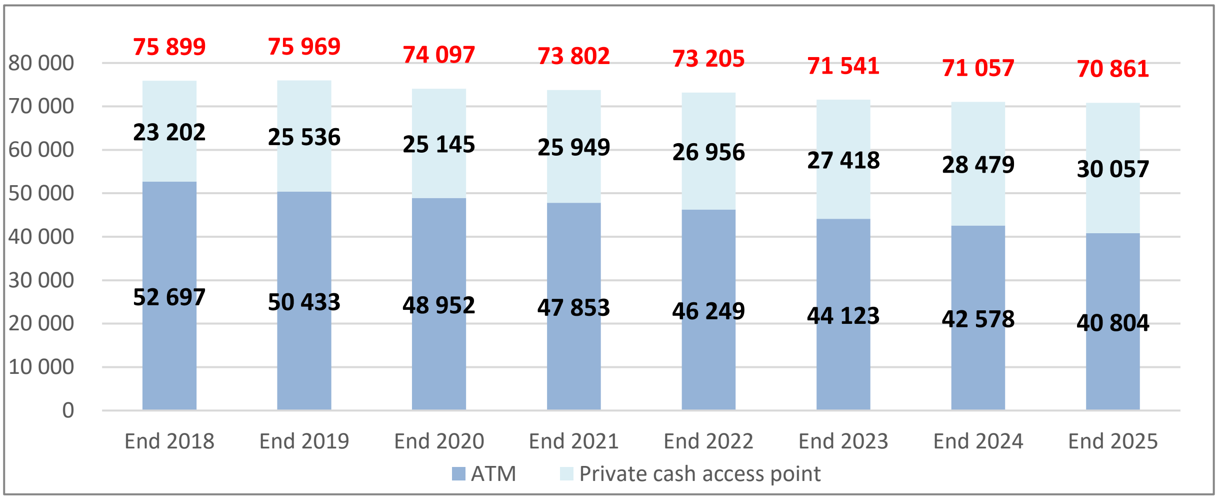
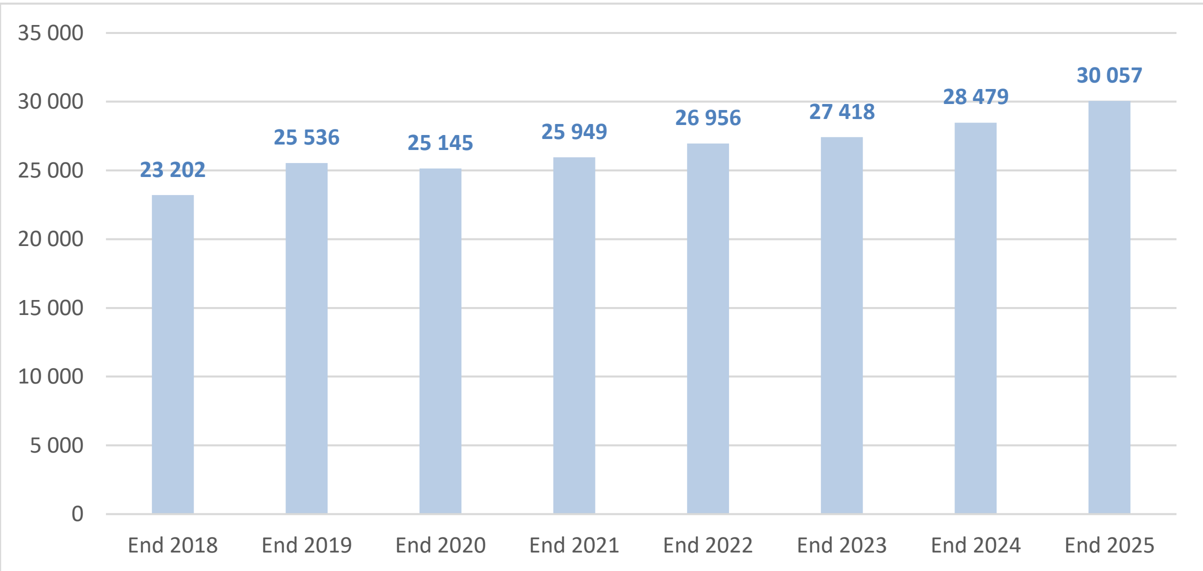


Chart 3: Change in the number of private cash access points between end-2018 and end-2025



The number of ATMs per 10,000 inhabitants now stands at 7.4. Including private cash access points, metropolitan France has 12.9 ATMs or private access points per 10,000 inhabitants.

Box: Public authorities and the cash industry are working hard at national and European level to guarantee good access to cash

During the recent large-scale crises that temporarily disrupted electronic payments, such as cyclone Chido in Mayotte at the end of 2024 and the major power outage in Spain in April 2025, cash proved a valuable alternative means of payment. As the CNMP highlighted in its press release of 27 November 2025, providing alternative ways to access cash, such as withdrawals at retail outlets using a payment card or mobile phone, would enhance transaction flexibility at points of sale in the event of a disruption. For cash to remain available in such circumstances, it is essential to ensure adequate access to cash during normal times. Public authorities are more aware than ever of the key role cash plays in supporting resilience and are working to ensure that it remains permanently accessible.

At the national level, the forthcoming roll-out of a new interbank cash-in-shop service, launched at the initiative of the Groupement Cartes Bancaires (GCB), will allow private cash access points to play an increasingly important role in coming years, particularly in rural areas where they can provide essential cash withdrawal services. At present, these access points can only be used by customers of the bank that has signed the contract with the retailer (hence the name "private"). However, following an initial pilot phase in the second half of 2026, the new CB interbank service will be rolled out by several banking networks from 2027 onwards. As a result, the withdrawal points operated by these networks will gradually become available to a wider population, as customers of participating banks who hold a CB card will be able to use them. The CNMP of 23 May 2025 welcomed[9] the roll-out of the project, which will improve cash access throughout France.

In addition to this increase in the number of private cash access points, each year **dozens of small rural municipalities install their first ever ATM**, with the close support of local authorities. This trend also reflects ATM operators' efforts to adapt their network to the population's needs.

At the European level, two key legislative initiatives are being implemented to ensure adequate access to cash over the long term. The proposed regulation on the legal tender status of cash, which is entering its final phase (discussions are underway at the Council and European Parliament to converge the approved versions), will make the acceptance of banknotes and coins mandatory and require Member States to ensure sufficient access to cash. Compliance will be measured using harmonised distance indicators, monitored by a competent national authority designated by each Member State. In addition, the third payment services directive, which has been definitively adopted, will facilitate the use of alternative access channels. In particular, it will allow retailers to offer cash withdrawals without purchase to customers, without having to be authorised as a payment service agent, subject to the following conditions:

- individual withdrawals will be capped at an amount set by each Member State, within a range of EUR 100 to EUR 150;

[9] "[…] *the CNMP is looking forward to the forthcoming deployment of a new interbank service of cash-in-shop*", see CNMP press release of 2 June 2025.

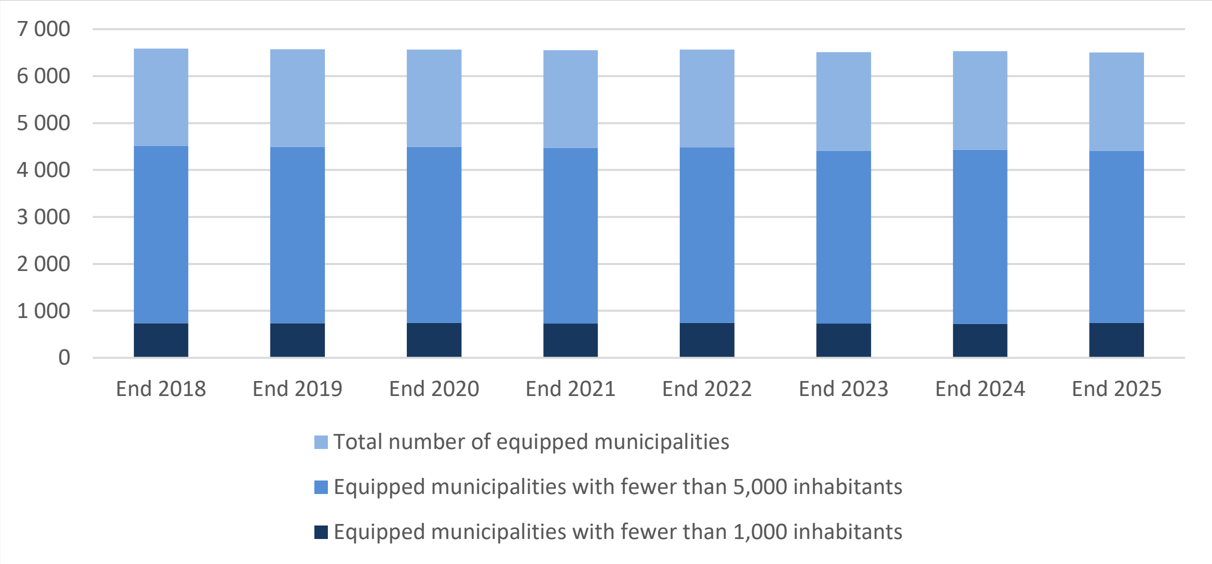
- total daily withdrawals from an individual account will also be capped at an amount determined by each Member State, which may not be lower than EUR 200, to ensure adequate protection against the risks of money laundering and terrorist financing.

2. Municipalities and populations equipped with cash access points

The number of municipalities with at least one ATM site has remained broadly stable since 2018 at around 6,500. This confirms that adjustments to ATM numbers have been concentrated in areas that were already well-equipped. As a result, the adjustments have had very little impact on the French population's ability to access an ATM, regardless of where they are located.

This stability can be observed across municipalities of all sizes, and not just in the most densely populated areas. For municipalities with fewer than 5,000 inhabitants, the indicator has remained stable at around 4,400, while for those with fewer than 1,000 inhabitants, it has remained at around 730 (see Chart 4).

Chart 4: Change in the number of municipalities with at least one ATM site between end-2018 and end-2025



Although a few municipalities lose their last ATM each year, this is offset by the installation of a first ATM in other municipalities.

Accordingly, there is no evidence of a trend towards removing cash access points in rural areas. In fact, in 2025 the number of municipalities with fewer than 1,000 inhabitants with at least one ATM increased from 723 in 2024 to 742 (see Table 2).

Table 2: Number of municipalities equipped with at least one ATM site, by population size

Population	*December 2024*	*December 2025*	*% change 2024-2025*
0 to 499 inhabitants	***175***	***196***	***+12.0%***
500 to 999 inhabitants	***548***	***546***	***-0.4%***
1,000 to 1,999 inhabitants	***1,347***	***1,321***	***-1.9%***
2,000 to 4,999 inhabitants	***2,362***	***2,345***	***-0.7%***
5,000 to 9,999 inhabitants	***1,137***	***1,134***	***-0.3%***
10,000 inhabitants and more	***962***	***962***	***0.0%***
Total	***6,531***	***6,504***	***-0.4%***

Note 2: The size of a municipality is calculated taking into account all inhabitants (source: INSEE).

The change in the number of municipalities with at least one ATM site corresponds to the difference between the number of municipalities that were equipped with their first site (which had at least one ATM installed whereas in the previous year there were none) and the number that were stripped of their last ATM site(s) (that had their last ATM removed).

Specifically, in 2025:

- **87 municipalities that had no ATM at end-2024 were supplied with one in 2025.** These municipalities had an average population of 1,921.
- **113 municipalities equipped with at least one ATM at end-2024 no longer had one at the end of 2025.** Nearly all these municipalities (96) nonetheless had at least one private cash access point and, for all 113 municipalities, the average travel time to the nearest municipality with an ATM was 8.8 minutes (less than the national average of 9.3 minutes). These municipalities had an average population of 1,224.

In general, **the breakdown of cash access points by type** (ATMs and private cash access points) **and number of municipalities has remained broadly stable** over time (see Table 3): 18.7% of municipalities had at least one ATM site at the end of 2025 (18.8% at end-2024), 25.1% had no ATM site but at least one private access point (24.7% at end-2024) and 56.2% had no cash access point at all (unchanged versus 2024).

Table 3: Change in the number of municipalities by type of cash access point available in the area

Type of access point	*December 2024*	*Share in December 2024*	*December 2025*	*Share in December 2025*
Municipalities with at least one ATM site	***6,531***	***18.8%***	***6,504***	***18.7%***
Municipalities without an ATM site but with at least one private access point	***8,600***	***24.7%***	***8,721***	***25.1%***
Municipalities without a cash access point	***19,685***	***56.5%***	***19,513***	***56.2%***

The change in the number of ATMs by municipality size (Table 4) shows that **the decline was mainly concentrated in more densely populated areas.**

- **In municipalities with more than 5,000 inhabitants, the number of ATMs fell by 4.7%, while in those with fewer than 5,000 inhabitants, it fell by 2.6**%. It is important to note that 94% of municipalities have fewer than 5,000 inhabitants (although together they account for only 20% of the French population).
- In municipalities with fewer than 1,000 inhabitants, the number of ATMs actually increased by 2.5% (although this should be put into perspective given the small number of ATMs concerned).

Table 4: Number of ATMs in metropolitan France by size of the municipality in which they are located

Population	*December 2024*	*December 2025*	*% change 2024-2025*
0 to 499 inhabitants	***190***	***213***	***+12.0%***
500 to 999 inhabitants	***678***	***677***	***-0.1%***
1,000 to 1,999 inhabitants	***2,298***	***2,192***	***-4.6%***

2,000 to 4,999 inhabitants	***7,123***	***6,937***	***-2.6%***
5,000 to 9,999 inhabitants	***7,071***	***6,765***	***-4.3%***
10,000 inhabitants and more	***25,218***	***24,020***	***-4.8%***
Total	***42,578***	***40,804***	***-4.2%***

Regarding private cash access points, the number increased in all municipalities, although to a greater extent in those with more than 5,000 inhabitants (rises of between 9% and 12%; see Table 5) than in smaller municipalities (rises of between 2% and 6%).

Table 5: Number of private cash access points by size of municipality in which they are located

Population	December 2024	December 2025	% change 2024-2025
0 to 499 inhabitants	***3,265***	***3,342***	***+2.4%***
500 to 999 inhabitants	***4,954***	***5,057***	***+2.1%***
1,000 to 1,999 inhabitants	***6,050***	***6,210***	***+2.6%***
2,000 to 4,999 inhabitants	***5,613***	***5,913***	***+5.3%***
5,000 to 9,999 inhabitants	***2,322***	***2,535***	***+9.2%***
10,000 inhabitants and more	***6,275***	***7,000***	***+11.6%***
Total	***28,479***	***30,057***	***+5.5%***

Note 3: As in previous reports, retailers offering cashback are not included as it is impossible to identify all those providing this service from the additional available data (statistics, surveys, etc.). Cashback[10] refers to cash withdrawals at retail outlets offering the service, where the customer makes a purchase using any brand of bank card and asks for cash as part of the transaction.

[10] See the Monetary and Financial Code, Articles L. 112-14 and D. 112-6.

APPENDIX: Additional statistics

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

Type of access point	December 2024	Share in December 2024	December 2025	Share in December 2025
Municipalities with at least one ATM site	41,442,211	77.2%	41,442,211	77.2%
Municipalities without an ATM but with at least one private access point	6,636,015	12.3%	6,756,707	12.6%
Municipalities without a cash access point	5,575,345	10.4%	5,490,912	10.2%

Table 7: Number and share of people aged 15 and over living in a municipality equipped with at least one ATM site, by size of municipality

Population	December 2024	Share in December 2024	December 2025	Share in December 2025
0 to 499 inhabitants	50,985	1.5%	55,705	1.6%
500 to 999 inhabitants	356,463	9.3%	354,762	9.3%
1,000 to 1,999 inhabitants	1,677,327	32.5%	1,644,325	31.9%

2,000 to 4,999 inhabitants	***6,370,378***	***78.2%***	***6,322,861***	***77.5%***
5,000 to 9,999 inhabitants	***6,498,002***	***98.8%***	***6,482,900***	***98.6%***
10,000 inhabitants and more	***26,613,777***	***100.0%***	***26,581,659***	***100.0%***
Total	***41,566,932***	***77.3%***	***41,442,211***	***77.2%***

Interpretation: In December 2025, 9.3% of people aged 15 and over in municipalities with between 500 and 999 inhabitants had at least one ATM site in their municipality (i.e. a population of 354,762 inhabitants).

Table 8: Breakdown of municipalities by size

Population	Number of municipalities	(%)	Population aged 15 and over in the municipalities concerned	(%)
0 to 499 inhabitants	18,366	52.8%	3,422,961	6.4%
500 to 999 inhabitants	6,618	19.0%	3,826,482	7.1%
1,000 to 1,999 inhabitants	4,503	12.9%	5,151,215	9.6%
2,000 to 4,999 inhabitants	3,211	9.2%	8,154,367	15.2%
5,000 to 9,999 inhabitants	1,154	3.3%	6,577,371	12.2%
10,000 inhabitants and above	964	2.8%	26,613,777	49.5%
Total	**34,816**	**100.0%**	**53,746,174**	**100.0%**

Source: INSEE (last updated 2022).