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## Report on public access to cash in metropolitan France

Last year's report on public access to cash in metropolitan France published in July 2021 has been updated by the working group on cash accessibility. This group was mandated and created in 2018 by the French Cash Industry Steering Committee under the aegis of the Ministry of Economics, Finance and Industrial and Digital Sovereignty and the Banque de France. Access to cash is one of the five pillars of the French national cash management policy.

This update confirms that access to cash in metropolitan France has been maintained at a very good level. The country's network has remained broadly unchanged from one year to the next. In particular, the update report as at the end of 2021 confirms the previous year's finding that over 99% of France's metropolitan population aged 15 and over live either in a municipality equipped with at least one ATM, or in a municipality located less than fifteen minutes by car from the nearest municipality equipped with cash dispensing facilities.

More precisely, the number of cash dispensers in metropolitan France, be they automatic teller machines (ATMs) or cash dispensers located in retail outlets, remains little changed at almost 74,000 (73,802 at the end of 2021 compared with 73,906 at the end of 2020, down 0.2%). This development is a result of the slight 2.0% decline in the number of ATMs (47,853 in operation at the end of 2021, down from 48,831 at the end of 2020) partly offset by an increase in cash dispensers in retail outlets (25,949 at the end of 2021, up 3.2% from 24,145 at the end of 2020). The reduction in the number of cash dispensers is concentrated in the most populated and best-equipped towns and cities, which stems from the optimisation of these areas' existing facilities. Therefore, it is unlikely to alter the accessibility indicators.

In addition, 2021 continued to feel the effects of the health crisis, although to a lesser extent than in 2020. The robustness of the country's banknote distribution channels was demonstrated all through this crisis. Thanks to concerted action from all its players, the cash industry ensured that cash dispensers were well supplied throughout, meaning that all citizens, particularly vulnerable populations or those living in rural areas, continued to be free to pay for their purchases in cash if they so wished.

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