



Paris, 24 July 2023

## Report on public access to cash in metropolitan France

Last year's report on public access to cash in metropolitan France published in July 2022 has been updated by the working group on cash accessibility. This group was created in 2018 by the French Cash Industry Steering Committee under the aegis of the Ministry of the Economy, Finance and Industrial and Digital Sovereignty and the Banque de France. For the first time, a detailed map of cash dispensers in metropolitan France has also been published to complement this report. 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 2022 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 15 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 over 73,000 (73,205 at the end of 2022, down just 0.8% from 73,802 at the end of 2021). This change reflects a slight decline in the number of ATMs<sup>1</sup> (46,249 at the end of 2022, down 3.4% from 47,853 at the end of 2021), coupled with a rise in the number of cash dispensers in retail outlets (26,956 at the end of 2022, up 3.9% from 25,949 at the end of 2021). 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.

The Ministry of the Economy, Finance and Industrial and Digital Sovereignty and the Banque de France remain very attentive to ensuring that all French citizens continue to have access to cash.

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<sup>1</sup> Including independent ATMs, which are those owned by private non-banking operators.

**Press contact:**

**Direction générale du Trésor du ministère de l'Économie, des Finances et de la Souveraineté industrielle et numérique**, Communications Department: [tresor-communication@dgtresor.gouv.fr](mailto:tresor-communication@dgtresor.gouv.fr) – 01 44 87 75 44

**Banque de France**, Press Department: [presse@banque-france.fr](mailto:presse@banque-france.fr) – 01 42 92 39 00