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A Cross-Country Comparison of the Spatial Distribution of Cash Access Points in Switzerland and France

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Summary

This report provides a comparative analysis of the access to cash infrastructure, such as ATMs, bank branches and post offices, in France and Switzerland. High-resolution population data and precise geolocation are used to calculate travel distances and times by car in 2024. The two countries have starkly contrasting demographic and administrative structures: France has a vast territory and a highly fragmented municipal system comprising nearly 35,000 communes, with a population concentrated in major urban areas alongside thousands of sparsely populated rural areas. In contrast, Switzerland, though smaller and more densely populated, has a more balanced distribution of population and economic activity across its 2,000 larger municipalities.

Overall Cash Accessibility

On average, residents in France travel 1.6 km to the nearest cash access point, while in Switzerland, the distance is 1.4 km. At least half of the population in both countries can reach cash services within 1 km, with median travel times by car hovering just under 3 minutes. However, disparities emerge when analysing municipality size:

- In large urban areas, accessibility is nearly universal, with mean distances of 0.8 km and minimal travel times.
- In smaller municipalities with fewer than 1,000 inhabitants, the average distance rises to 3.5 km in Switzerland and 3.8 km in France, with median distances of 3.1 km and 3.6 km, respectively. While 93.8% of the French population and 96.8% of the Swiss population live within 5 km of a cash access point, rural France faces more pronounced disparities: 29.2% of residents in the smallest municipalities must travel over 5 km, compared to 19.9% in Switzerland.

The Role of Post Offices

Post offices play a vital supporting role, particularly in rural areas where ATMs and bank branches are scarce. Although there are fewer post offices per inhabitant than there are ATMs or bank branches, their strategic distribution ensures comprehensive coverage, even in the smallest municipalities. In France, post offices provide essential access to cash in areas underserved by banks or ATMs, while in Switzerland, they support a more evenly distributed network. Consequently, accessibility to cash in rural areas remains highly favourable thanks to post office network with average distances of 2.5 km in France and 1.3 km in Switzerland, and average travel times of 4.1 and 2.9 minutes, respectively.

ATM Accessibility

Both countries have excellent access to ATMs, with average distances of 2.3 km in France and 1.4 km in Switzerland, and travel times of 3.6 and 2.8 minutes, respectively. While half of the population lives within 1 km (a two-minute drive) of an ATM, disparities in rural areas persist: 60% of people living in rural France are more than 3 km away, compared to 35% in rural Switzerland.

Bank Branch Accessibility

Accessibility is similar to that of ATMs, with average distances of 2.5 km in France and 1.9 km in Switzerland, and travel times of 3.8 and 3.5 minutes, respectively. In urban centres, almost all

residents live within 3 km (a 5-minute drive) of a bank branch. However, in rural municipalities, 64% of French residents and 45% of Swiss residents live more than 3 km away.

Key Findings and Implications

The study highlights the importance of infrastructural complementarity. Switzerland's balanced distribution of cash access points results in shorter travel distances and times. In contrast, France's urban concentration and vast territory create greater accessibility gaps in rural areas. Nevertheless, the integration of ATMs, bank branches, and post offices ensures near-universal coverage, with 99.7% of people in both countries able to reach a facility within 10 km.

Content

Abbreviations

ATM ..... Automated Teller Machine

BAKOM ..... Swiss Federal Office of Communications

BdF ..... Banque de France

BPCE ..... Banque Populaire Caisse d'Epargne

CB ..... Groupement des Cartes Bancaires

CH ..... Switzerland

CIC ..... Crédit Industriel et Commercial

ECB ..... European Central Bank

FCA ..... Financial Conduct Authority

FR ..... France

FSO ..... Federal Statistical Office

ID ..... Identity Document

INSEE ..... National Institute of Statistics and Economic Studies

OSM ..... OpenStreetMap

SNB ..... Swiss National Bank

UK ..... United Kingdom

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1 Introduction

Access to cash remains a critical issue in modern economies, despite the growing prevalence of digital payment methods. The availability of cash access points – such as ATMs, bank branches, and post offices – directly impacts financial inclusion, convenience, and the resilience of regions in the face of technological and economic transformations.

This study presents a comparative analysis of the spatial distribution of cash access points in Switzerland and France – two countries with distinct territorial, demographic, and banking structures. Switzerland is characterized by a polycentric urban structure, with a network of mid-sized cities and a relatively even distribution of population across its territory. Its highly decentralized federal system, with strong autonomy for cantons and municipalities, contrasts with France's historically centralized administrative organization and its concentration of population in a few major urban centres. These differences raise key questions: How do these characteristics affect cash access for residents? What are the disparities between urban and rural areas, and between the two countries?

Our research is based on comprehensive geolocated data for the year 2024, covering ATMs, bank branches, and post offices.[1] We calculate travel distances and times by car to the nearest cash access point, distinguishing results by municipality size and degree of urbanization. To visualise the findings, we developed separate interactive dashboards for Switzerland[2] (www.swissmoney-map.ch), France (www.frenchmoneymap.fr) and both countries combined (https://worldmoney-map.github.io/), enabling users to explore customised results for travel distances and times.

Using a harmonized methodology, we highlight disparities in cash access between the two countries, as well as the specific challenges faced by rural populations. The results reveal that, while both Switzerland and France generally provide good cash access in urban areas, ongoing disparities affect rural regions, where distances and travel times limit accessibility. In Switzerland, the density of the access point network partially offsets geographical constraints, whereas in France, the concentration of infrastructure in large cities leaves some peripheral areas underserved. These findings underscore the importance of tailored public policies to ensure equitable access to cash, particularly in less densely populated areas.

This study builds on recent research estimating travel distances and times to cash access points across various countries, including Switzerland (Trütsch and Nägelin, 2024; Schmidlin et al., 2025), Germany (Deutsche Bundesbank, 2025), Austria (Stix, 2020a; 2020b), Canada (Chen et al., 2025), France (BdF, 2025; Bounie et al., 2024), Australia (Faferko et al., 2025), the Eurozone (ECB, 2022), the UK (FCA, 2021; Sonea et al., 2019), and Spain (Posada Restrepo, 2021). Unlike previous studies, which often focus on single countries or specific types of cash access points, our research provides a harmonized cross-country comparison, offering insights into how different national contexts shape access to cash.

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[1] The French and Swiss national postal companies (La Poste Groupe and Swiss Post Ltd.) also operate in the banking and financial sectors through their respective subsidiaries. In this context, La Banque Postale and PostFinance offer access to cash via their physical postal network. It should be noted that these companies are also responsible for providing services of general economic interest to promote banking and financial inclusion, known as the "mission d'accessibilité bancaire" for La Banque Postale and "service universel en matière de trafic des paiements" for PostFinance.

[2] Note that the Swiss dashboard is based on hectare data, whereas the French dashboard relies on data per square kilometre.

By offering a cross-country perspective, this study not only contributes to the existing literature, but also informs the broader debate on the future of cash and the evolution of financial infrastructure. As digital transactions become more widespread, understanding the spatial dynamics of cash access is crucial to anticipate risks of financial exclusion and design inclusive solutions. Our conclusions invite reflection on the role of public and private actors in maintaining a network of cash access points that meets the needs of the entire population, regardless of their place of residence or socioeconomic status.

The remainder of this study is structured as follows. Section 2 presents the institutional background of the ATM, bank branch, and post office networks in Switzerland and France. Section 3 describes the data and outlines the methodology used to calculate travel distances and times. Section 4 reports the results on average travel distance and time in both countries, distinguishing between ATMs, bank branches, and post offices across municipality size categories. We also examine the results from a more disaggregated geographical perspective. Finally, Section 5 concludes.

2 Institutional Background

2.1 ATM Network

Switzerland

There are four ATM providers – so-called acquirers – in Switzerland, namely SIX, PostFinance, Travelex, and Euronet. The major acquirer is SIX, which owned only a few ATMs in Switzerland, but managed the transactions of the majority of around 5,400 ATMs in its network by the end of 2024. These ATMs are owned by local banks and operated under their brand. The local banks are the initial providers of these ATMs.

The other three acquirers act as the local bank with their brands. They are also the providers of the ATMs using their own settlement network. They have a dual role for their devices. Post-Finance as the second most important acquirer operated around 800 ATMs in Switzerland in 2024. Travelex provides only a few machines at Zurich Airport and Basel train station. Euronet primarily runs ATMs at highly frequented places.[3] Their official number is unknown, but we estimate its number at around 200 to 400.

Swiss consumers generally have free-of-charge access with their debit cards to the ATMs operated by the same bank that issues the card. The debit card is the most important payment instrument to withdraw cash in Switzerland. However, limits to the number of free withdrawals may apply according to the scope of the bank account package. Conversely, withdrawals by debit cards at ATMs run by banks other than the consumer's bank are usually charged. Cash withdrawals by credit cards always incur costs, regardless of the ATM provider or card issuer.

We observe a clear downward trend in the absolute number of ATMs in Switzerland. The number of ATMs has fallen by roughly 14% from around 7,200 by the end of 2018 to 6,170 machines by the end of 2024 (SNB, 2025). Similarly, the number of ATMs per 10,000 inhabitants has declined in Switzerland and France since 2018 (see Figure 1). The decline was higher in France compared to Switzerland, with a ratio of 6.3 (France) compared to 6.8 (Switzerland) by the end of 2024 (see Figure 1).

France

For France, ATM data were sourced from the Groupement des Cartes Bancaires CB (CB), covering the period from 2018 to 2024. The data provide precise geolocation of each ATM. Established by French banks in 1984, CB is one of the country's leading payment schemes. By 2025, it comprised over 100 members, including banks, payment service providers, and e-money institutions. CB cards encompass a range of payment options: immediate-debit cards, deferred-debit cards (often referred to as "charge cards", requiring full monthly settlement), and credit cards (with a revolving credit line). A distinctive feature of the French card market is that merchants accepting CB cards do not differentiate between debit and other card types at the point of sale. Additionally, all CB cards issued by banks affiliated with the CB network grant universal ATM access, enabling cardholders to withdraw cash from any ATM in France, regardless of the operating bank. Most of

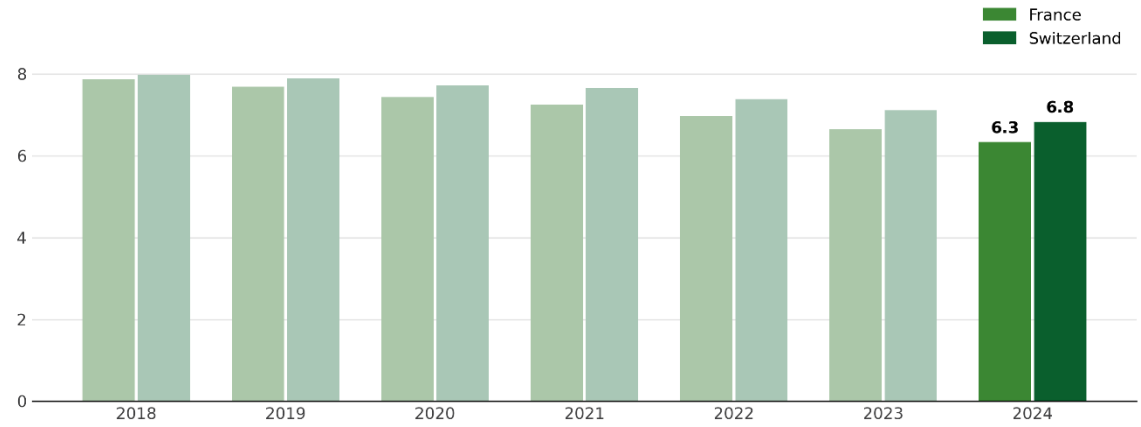
[3] We were not able to access the ATM data from Euronet.

French banks offer their customers a fixed number of withdrawals free of charge per month. As of 2024, the CB system supported 72 million active cards.

It is important to note that our analysis does not include independent ATMs, i.e., those that are not owned by banks but rather by private operators such as Euronet, Loomis, and Brink's. According to the Banque de France (2025), independent ATMs represented only 571 machines in 2023, which remains marginal compared to the overall number of ATMs in the country – a total of 41,458 ATMs in 2024.

The evolution of ATMs over time shows a clear decline. The total number fell from around 51,500 in 2018 to 41,500 in 2024, corresponding to a decrease of almost 19% in just six years. This downward trend reflects structural changes in the banking sector, with the progressive reduction of cash infrastructure in response to digitalization of payments and rationalization of the ATM network in equipped municipalities.

Figure 1: Number of ATMs per 10,000 inhabitants in France and Switzerland



Source: SNB (2025) and Groupement des Cartes Bancaires CB (2025)

2.2 Bank Offices and Branches

Switzerland

In Switzerland, the number of bank branches has steadily decreased throughout the last two decades. The network included 2,476 domestic branches[4] at the end of 2024, which represents a decline of roughly 14% since the year 2018. Compared to France (3.8), Switzerland had fewer bank branches per 10,000 inhabitants (2.7) in 2024 (see Figure 2).

The largest network of bank branches in Switzerland belongs to Raiffeisen banks (34%), followed by cantonal banks (23%), big banks (17%) such as UBS, regional and savings banks (10%), other banking institutions (7%) such as PostFinance, stock exchange banks (3%), branches of foreign banks (0.1%) such as BNP Paribas, foreign-controlled banks such as Goldman Sachs and private banks (0.3% each) (SNB, 2025).

[4] Branches are legally dependent entities such as offices, agencies, cash-receiving offices, sub-branches, or representative offices (SNB, 2025).

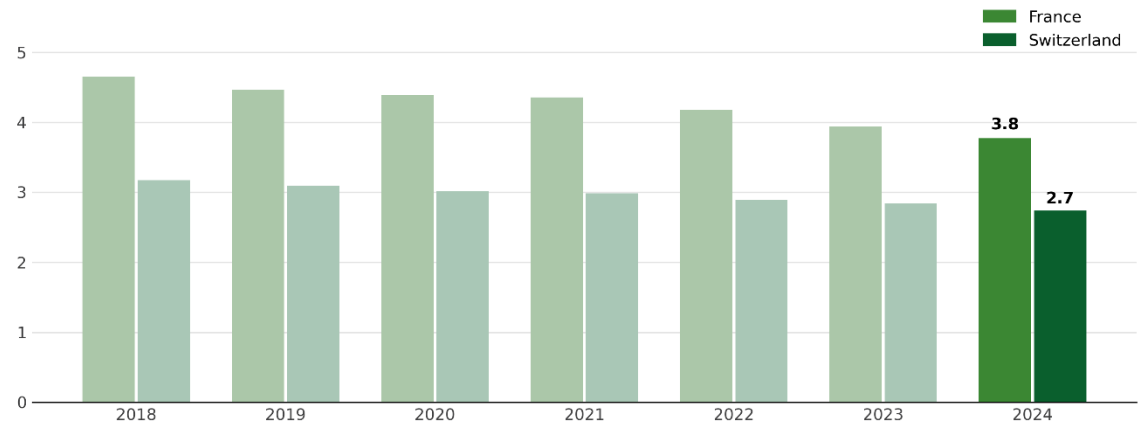
It is standard practice for banks to dispense cash over the counter only to their own customers. However, a few banks have recently stopped providing cash over the counter, and many banks only selectively supply cash over the counter at specific branches, especially in rural areas. Instead, they refer customers to their nearby ATMs. We estimate that only a third of domestic banks in Switzerland offer cash transactions at their branches.

France

For France, data on bank branches were also collected via the "Groupement des Cartes Bancaires CB". The French banking sector is dominated by six major banking groups – BNP Paribas, Crédit Agricole, Société Générale, La Banque Postale[5], Group BPCE, and Crédit Mutuel-CIC. These players offer a comprehensive range of services, from retail banking to investment and corporate banking, following the universal banking model, which is overwhelmingly predominant in France. The six major banking groups are all affiliated with the Groupement des Cartes Bancaires CB, France's national payment card network. This network ensures interoperability of bank cards across different institutions, providing a unified and secure solution for payments and withdrawals throughout France. In France, as in Switzerland, banks typically dispense cash over the counter only to their own customers.

The number of bank branches has decreased significantly in recent years. From 30,400 branches in 2018, the network was reduced to 24,700 in 2024, representing a contraction of almost 19%, a magnitude very similar to that observed for ATMs. This evolution also reflects the ongoing reorganization of banking services in the country, where banks seek to optimize their networks by maintaining branches in strategic locations.

Figure 2: Number of bank branches per 10,000 inhabitants in France and Switzerland



Source: SNB (2025) and Groupement des Cartes Bancaires CB (2025)

[5] In this study, a distinction is made between La Banque Postale's bank branches and the post offices of the La Poste network, which also provide basic financial services to customers (see below).

2.3 Post Branches

Switzerland

The Swiss Post is the national postal operator that provides postal services in Switzerland. Its network comprises post offices, agencies and areas with home delivery services. In addition, there are various drop-off points, machines, and PostFinance branches. For the purpose of this study, only post offices and postal agencies that provided cash services in 2024 are considered. There were 764 access points with cash services in 2024, a decline of 29% since 2018. A similar downward trend appears when analysing the number of post branches per 10,000 inhabitants (see Figure 3), which was 0.8 in 2024. The decline in Switzerland was much higher compared to France, which still had 1.9 post branches per 10,000 inhabitants by the end of 2024 (see Figure 3).

The Swiss Post is officially responsible for providing payment services to all Swiss residents by providing universal service obligation in payment transactions. That is, cash services must be accessible to at least 90% of the permanent resident population of a canton within 20 minutes on foot or by public transport. However, cash deposits and withdrawals over the counter are only available to their own customers (PostFinance bank). Paying invoices in cash over the counter is open to everyone.

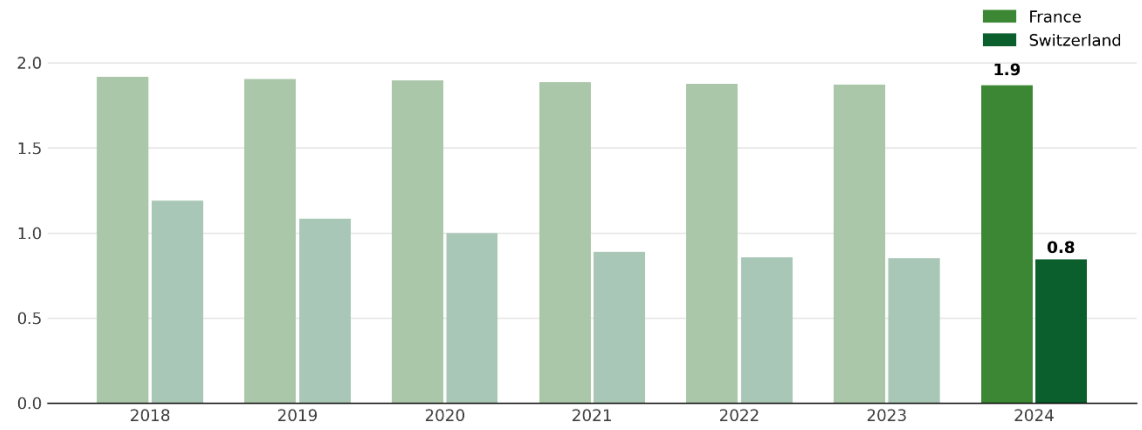
France

La Poste Group is France's national postal operator, providing free over-the-counter cash withdrawal services to all citizens. Its network includes postal offices, as well as partner contact points such as municipal postal agencies and retail counters. For the purposes of this study, only postal offices and municipal postal agencies are considered, ensuring comparability with Switzerland. Hereafter, we will use the term "post offices" to refer to this network.

In contrast to the strong decline in ATMs and bank branches, the number of post offices in France has remained relatively stable. Between 2018 and 2024, their number fell only slightly, from 12,526 to 12,210, a reduction of less than 3%. The reason is the legal obligation on the Groupe La Poste to maintain a dense territorial network. Indeed, La Poste is legally required to maintain a minimum network of 17,000 contact points across France and to satisfy both the universal service and "aménagement du territoire" criteria regarding the accessibility to physical points of contact.[6]

[6] The universal accessibility obligation requires that 95% of French households in each administrative "département" and 99% of French households nationwide should live within 10 km from a postal point of contact. The "aménagement du territoire" public mission requires that no more than 10% of the population of a French "département" is more than 5 km or a 20-minute car drive from the closest postal point of contact.

Figure 3: Number of post branches per 10,000 inhabitants in France and Switzerland



Source: BAKOM (2025) and La Poste (2025)

2.4 Municipalities and Population

It is essential to account for the structural differences between France and Switzerland (see Table 1). These countries differ markedly in terms of demographic scale, administrative organization, and territorial dimensions, which has direct implications for interpreting cash access indicators.

In terms of size, France is a much larger country, both in terms of territory (548,404 km²) and population (65.5 million residents), compared to Switzerland's 40,833 km² and 9 million residents. However, despite its smaller size, Switzerland is significantly more densely populated, with an average of 221 inhabitants per km², almost twice the French figure of 119 inhabitants per km².

Moreover, administrative fragmentation also highlights important contrasts. France is characterized by a very high number of municipalities (34,810), which reflects its highly granular local governance (see Table 1). Switzerland, in contrast, counts only 2,130 municipalities, a much lower figure relative to both its area and population. As a result, the average population per municipality is more than double in Switzerland (4,242 inhabitants) compared to France (1,878 inhabitants). Similarly, the average territorial size of a municipality is slightly larger in Switzerland (19.2 km²) than in France (15.8 km²).

Table 1: Number of municipalities, area and population in France and Switzerland

	France	Switzerland
Total municipalities	34,810	2,130
Total population (in millions)	65.5	9
Total area (km^2)	548,404	40,833
Average population per municipality	1,878.3	4,241.8
Average area per municipality (km^2)	15.8	19.2
Population density (habitants/km^2)	119.2	221.3

Building on these structural contrasts, the Eurostat Degree of Urbanisation classification offers another perspective to compare how populations are spatially distributed in France and Switzerland (see Table 2).

France is characterized by a remarkable degree of rural fragmentation. More than 88% of its municipalities are classified as rural, yet these host only 34% of the population (see Table 2). This reflects the persistence of thousands of very small communes, many of which are sparsely populated and located far from major infrastructure. In contrast, Switzerland presents a more balanced structure: 48% of municipalities are rural, and they accommodate only 16% of the population. While rural communities exist, their relative demographic weight is smaller, and most residents live in suburban or urban settings.

Population distribution also diverges sharply between the two countries. In Switzerland, towns and suburbs account for 45% of municipalities and host half of the population, making them the dominant settlement type. In France, by contrast, towns and suburbs represent only 9.6% of municipalities, although they account for 28% of the population (see Table 2).

Finally, cities display another asymmetry. In France, despite representing only 2.2% of municipalities, cities concentrate 38% of the total population, with large metropolitan hubs such as Paris, Lyon, and Marseille strongly shaping the national profile. In Switzerland, cities account for 6.3% of municipalities and 33.6% of the population, indicating a more polycentric distribution (see Table 2).

France's territorial organisation, characterised by a high number of rural municipalities and a population concentrated in a few large cities, suggests greater heterogeneity in accessibility outcomes and pronounced rural-urban divides. In contrast, Switzerland's more balanced population distribution and higher population density imply shorter travel times and distances overall, although the physical geography may still impose barriers in remote Alpine communities.

Table 2 also illustrates the distribution of municipalities by population size. This is the grouping that we use for the analyses in this document. The same structural contrasts remain evident. In France, most municipalities are very small: over 71% have fewer than 1,000 inhabitants, yet these municipalities account for only around 13% of the total population. At the other end of the scale, municipalities with more than 50,000 inhabitants represent just 0.3% of all municipalities, yet they account for almost a quarter (22.7%) of the French population. This further illustrates the coexistence of a highly fragmented rural structure and the strong demographic dominance of a few large urban centres.

The pattern in Switzerland is less polarised. Although small municipalities remain numerous (31.2%), they have less demographic weight. Population distribution is more balanced, with a stronger role for medium-sized cities. Municipalities with populations of between 10,000 and 50,000 people account for almost one-third (32.4%) of the total population. This indicates a more even urban hierarchy, in which medium-sized urban areas play a central role in determining accessibility outcomes across the country.

Table 2: Distribution of population by municipality type in France and Switzerland

	Number of municipalities		Share of municipalities (%)		Total population (in millions)		Share of population (%)	
by municipality type	**CH**	**FR**	**CH**	**FR**	**CH**	**FR**	**CH**	**FR**
Cities	135	767	6.3	2.2	3	25	33.6	38.2
Towns and Suburbs	967	3,353	45.4	9.6	4.5	18.5	50.3	28.2
Rural Areas	1,028	30,690	48.3	88.2	1.5	22	16.1	33.6
by municipality size								
>50,000	10	119	0.5	0.3	1.5	14.8	16.6	22.7
10,001–50,000	164	868	7.7	2.5	2.9	17.1	32.4	26.1
5,001–10,000	258	1,179	12.1	3.4	1.8	8.1	19.8	12.5
3,001–5,000	292	1,551	13.7	4.5	1.1	6	12.6	9.1
2,001–3,000	245	1,728	11.5	5	0.6	4.2	6.8	6.4
1,001–2,000	497	4,595	23.3	13.2	0.7	6.4	7.9	9.8
<1,000	664	24,770	31.2	71.2	0.4	8.7	3.9	13.3

Note: Reference year is 2024.

3 Methodology

3.1 Data

3.1.1 ATMs

Switzerland

We use data of permanent ATMs listed by SIX, PostFinance, and Travelex as of 1 September 2024, which represent most machines in Switzerland. We drew a list of the exact postal addresses including geocoded parametres of all ATMs operated by SIX. We researched the postal addresses of the remaining ATMs run by PostFinance and Travelex and georeferenced their locations. In total, we collected geocoded locations of 5,430 ATMs in Switzerland in 2024.[7] Because of methodological differences, this number is lower than the official number reported by the SNB.

France

The data on ATMs are provided by the Groupement des Cartes Bancaires CB, the national payment card scheme, with precise geographic coordinates for the year 2024. Only active ATMs during the reference year are considered in the analysis, ensuring that temporary installations do not bias the results. An active ATM is defined as one that recorded at least one withdrawal during the year. For example, devices activated only for short events (such as those placed temporarily during the Roland-Garros tennis tournament in Paris) are excluded. This guarantees that accessibility measures reflect stable infrastructure available to the population throughout the year. Overall, we have gathered geocoded locations for 41,458 ATMs in France in 2024.

3.1.2 Bank Branches

Switzerland

The list of Swiss bank branches contains all banks from Google Maps as of 1. September 2024, where we searched for the exact postal addresses. We further pulled branch locations directly from the financial institutions' websites in case of Credit Suisse, PostFinance, Raiffeisen, and UBS. We overlayed the different data sources, dropped entries that were not regular banks and investigated cases that only show up in a single source. Finally, we geocoded each bank branch location.

Our analysis exclusively focuses on retail banks. We, therefore, limit the bank branches to the following groups of banks: Cantonal banks, big banks, Raiffeisen banks, regional and savings banks, and selected banks of the category "other banking institutions" that serve retail. In total, we collected the exact locations of 2,150 bank branches in 2024.

France

The number of bank branches was derived from ATM data. Since each ATM is geolocated, it is possible to determine whether the machine is located inside or next to a bank branch. In this way, we construct a dataset of bank branches that reflects the territorial presence of banks across France.

[7] We are aware that errors in georeferencing ATM locations may have occurred, especially when addresses were not fully determined. We also rely on up-to-date and accurate data provided by SIX that we were unable to verify. We do not have information about the "activeness" of ATMs. Since the list of ATMs is not regularly updated, we assume that temporary ATMs are not included.

Bank branch locations are collected from the same validated source of CB as the ATM network, with precise geocoding at the building level. Since banks also host ATMs on their premises, these datasets are strongly complementary but nevertheless treated independently in the analysis. In total, we've gathered the exact locations of 24,661 bank branches in 2024.

3.1.3 Post Branches

Switzerland

As of 8 February 2025, we obtained the locations of post branches and all post subsidiaries from the official Swiss Post website. We only used branches and agencies that provide cash withdrawal services. In total, we identified the precise locations of 2,005 post offices and agencies.

France

Data on post offices were obtained directly from the Groupe La Poste. In this case, Bureau de Poste and Agence Postale Communale locations were included, as these are the categories offering financial services in the French context, such as deposits, withdrawals, and transfers. The data provided exact addresses and coordinates for all active post offices across the territory, with a total of 12,210 sites in 2024.

3.1.4 Population

Switzerland

We use data on Swiss households and the population provided by the FSO in the STATPOP (2025) dataset from the year 2024. These data provide information on the number of households and persons residing within a specific hectare. The sum of the hectare values can slightly deviate from the total number of households (and population) in a municipality as a) not all households of a municipality can always be assigned to a hectare and b) for data privacy reasons, the minimum displayed value for the number of households in a hectare is three. We aggregated hectare values to match with the 1 km² grid level – the most fine-grained resolution available in France.

The statistical properties of the data, however, should not have a strong impact on our overall results. It is important to note that we display population-average summary statistics in this study (not household-averages) for international comparability.

France

Demographic data were obtained from INSEE (the National Institute of Statistics and Economic Studies in France), which provides detailed population statistics for more than 65 million residents in France (Metropolitan France). In this study, we relied on the 2021 Census data at the 1 km² population grid level, which offers the most fine-grained resolution available. This grid divides the French territory into tiles of 1 km by 1 km. Certain tiles are subject to confidentiality rules, for example when they contain fewer than 11 households, when a very large majority of residents share a sensitive characteristic, or when there is a risk of geographic re-identification. In such cases, the data are treated by INSEE with specific imputation procedures, and the corresponding tiles are flagged in the dataset.

3.2 Calculation of Travel Distance and Time

At the heart of our methodology lies the calculation of travel distances and times by car, based on the actual road network, from each 1 km² inhabited grid cell in France and Switzerland to the nearest cash access point, including ATMs, bank branches, and post offices. We used the latest geocoded data on these access points from 2024.

As computing travel routes from every grid cell to every cash access point would be computationally prohibitive, a two-step approach was implemented. We used the nearest address of buildings or street segments to the centroid of each grid cell as the starting point. First, the ten closest cash access points were identified for each grid cell using Euclidean distance. Second, the distance and travel time to reach these ten cash access points by car were computed based on the actual road networks using OpenStreetMap (OSM) data and their routing machine. Then, the nearest cash access point was determined as the one that minimized travel time, though both distance and travel time were retained for further analysis.

It is worth noting that the computed travel distance does not account for the additional distance required to reach the nearest road. Moreover, the shortest possible route is based on the estimated travel time rather than pure route length, meaning that the fastest route may not always correspond to the shortest path. To calculate travel times, the routing server applies default speed limits according to the type of road.

The resulting dataset associates each 1 km² grid cell with the minimum travel distance and time to the nearest cash access point. This data was then merged with demographic and administrative information at the commune level, including population size, the Eurostat Degree of Urbanisation classification, and regional and departmental affiliation. For grid cells overlapping multiple communes, population data was proportionally allocated to ensure each segment was uniquely assigned to a single commune.

For the statistical analysis, we aggregated the accessibility measures at commune level using population-weighted averages per 1 km², ensuring that hectares with larger populations had a proportionally greater influence on the results. We also calculated percentiles and other descriptive statistics based on the population-weighted distribution of accessibility values.

4 Results

4.1 Overall Cash Access

4.1.1 Travel Distance and Time

Optimising cash accessibility involves jointly analysing the locations of the nearest ATM, bank branch and post office, rather than considering each network separately. We use combined data on the locations of these to identify the most convenient cash access point.

As shown in Table 3, the average distance to the nearest cash access point is 1.6 km in France and 1.4 km in Switzerland, while at least half of the population in each country can reach cash services within less than one kilometre. Travel times are also remarkably similar – 2.7 minutes to the nearest service, with the median at 2 minutes for France and 1.9 minutes for Switzerland. At the higher end of the distribution, the 90th percentile remains below 6 minutes in both countries, although Switzerland exhibits a slightly longer tail at the extreme (99th percentile at 13.2 minutes, compared with 11.2 minutes in France).

Table 3: Travel distance and time to the nearest cash access point

	Country	Mean	Min.	P25	Median	P75	P90	P99
Distance (in km)	France	1.6	0	0.5	0.9	1.8	4	8.3
	Switzerland	1.4	0	0.5	0.9	1.6	3	7.1
Travel time by car (in min)	France	2.7	0	1.2	2	3.4	5.9	11.2
	Switzerland	2.7	0	1.2	1.9	3.2	5.5	13.2

Note: For instance, "P25" denotes the 25th percentile meaning that 25% of the population has to travel less far or less long than the value specified.

Table 4 shows the average travel distances to the nearest cash access point in municipalities of various sizes in Switzerland and France. The corresponding travel times are reported in Table A 1 in the Appendix. Overall, accessibility is very similar in the two countries, with around 75 percent of the population living within 1 km of a cash access point on average. In the largest municipalities (>50,000 inhabitants), the mean distance is almost identical in both countries at 0.8 km, with median values of 0.6 km, highlighting the highly convenient access available in urban areas.

Travel distances increase as municipality size decreases. For instance, in municipalities with fewer than 1,000 inhabitants, the average distance to the nearest cash access point is 3.5 km in Switzerland and 3.8 km in France, while the respective medians are 3.1 km and 3.6 km (see Table 4). This urban-rural gradient is consistent with patterns observed for different types of cash infrastructure, supporting the conclusion that population density is a key factor in access to cash services.

Percentile values show that, although the two countries are similar in terms of municipality size, disparities increase slightly at the rural end of the distribution. At the 90th percentile, residents of small French municipalities travel 7.1 km, compared to 6.2 km for residents of small Swiss municipalities. At the 99th percentile, the gap narrows further, with residents of small French munici-

palities travelling 11 km, compared to 10.9 km for residents of small Swiss municipalities. However, in contrast to individual equipment types, the integration of all cash access points substantially improves accessibility in both countries, particularly in small and medium-sized municipalities.

Table 4: Travel distance to the nearest cash access point by municipality size (in km)

	Mean		P25		Median		P75		P90		P99	
by municipality size (nr. of inhabitants)	CH	FR	CH	FR	CH	FR	CH	FR	CH	FR	CH	FR
>50,000	0.8	0.8	0.3	0.4	0.6	0.6	1	1	1.5	1.4	4.1	3.3
10,001–50,000	1.1	1.1	0.5	0.5	0.9	0.8	1.4	1.3	2	1.9	5.3	4.9
5,001–10,000	1.2	1.4	0.5	0.6	0.9	1	1.4	1.6	2.4	2.7	6.3	6.2
3,001–5,000	1.3	1.5	0.6	0.6	0.9	1	1.6	1.8	2.8	3.2	6.7	6.6
2,001–3,000	1.8	1.8	0.6	0.6	1.2	1.2	2.5	2.4	3.9	4	8.3	7.4
1,001–2,000	2.5	2.3	0.8	0.7	2	1.6	3.5	3.4	5.2	5.1	8.9	8.8
<1,000	3.5	3.8	1.9	1.6	3.1	3.6	4.6	5.3	6.2	7.1	10.9	11

Note: For instance, "P25" denotes the 25th percentile meaning that 25% of the population has to travel less far than the value specified.

In both France and Switzerland, the population's access to cash access points is broadly similar (see Table 5). Around 2% of the population lives within 100 metres of a cash access point in both countries, and approximately half of the population resides within 1 kilometre (52.6% in France and 56.0% in Switzerland). Disparities become slightly more apparent at larger distances. In France, 93.8% of the population live within 5 km of a cash access point, compared to 96.8% in Switzerland. Extending the threshold to 10 km results in full coverage in both countries: 99.6% in France and 99.7% in Switzerland. This indicates that virtually all residents can reach at least one access point within a short driving distance.

Travel-time figures confirm this pattern: 50.4% of the French population and 51.8% of the Swiss population can reach a cash access point by car in under two minutes (see Table 5). Within 10 minutes, accessibility rises to 98.3% in France and 97.7% in Switzerland. Near-complete coverage is achieved within 15 minutes (99.8% and 99.3%, respectively).

Table 5: Travel distance and time to the nearest cash access point by population share

		Travel Distance						Travel Time by Car			
		<100m	<250m	<500m	<1km	<5km	<10km	<2min	<5min	<10min	<15min
France	Number of inhabitants (in Millions)	1.25	4.76	14.49	34.38	61.36	65.14	32.94	56.3	64.24	65.25
	Cumulative share of population	1.9	7.3	22.2	52.6	93.8	99.6	50.4	86.1	98.3	99.8
Switzerland	Number of inhabitants (in Millions)	0.23	0.71	2.14	5.06	8.75	9.01	4.68	7.94	8.83	8.97
	Cumulative share of population	2.5	7.9	23.7	56	96.8	99.7	51.8	87.9	97.7	99.3

Figure 4 illustrates the distance that each proportion of the population must travel to reach the nearest cash access point, categorised by municipality size. The same patterns observed previously are evident here: larger municipalities display much higher proximity levels, with a greater proportion of their populations living close to an access point. Similarly, both countries have broadly similar accessibility profiles, with differences becoming more noticeable in the smallest municipalities. In these rural, sparsely populated areas, distances in France tend to be longer, reflecting its larger territorial scale and the relative isolation of some small settlements.

In large urban centres with more than 50,000 inhabitants, accessibility is highly convenient in both France and Switzerland (see Figure 4): around 40% of residents live within 500 metres of a cash access point. This confirms the dense and extensive networks that are typical of major metropolitan areas. For municipalities with more than 2,000 inhabitants, accessibility remains high, with over 80% of the population living within 3 km of a cash access point in both countries.

The most notable differences arise in very small municipalities (with fewer than 1,000 inhabitants), where a larger proportion of residents must travel between 5 and 10 km to reach the nearest facility: 27% in France compared to 18% in Switzerland. Nevertheless, the proportion of people who must travel more than 10 km is small in both cases, indicating that access to cash is largely ensured even in the most remote areas (see Figure 4).

Figure 4: Travel distance to the nearest cash access point by municipality size (cumulative share)

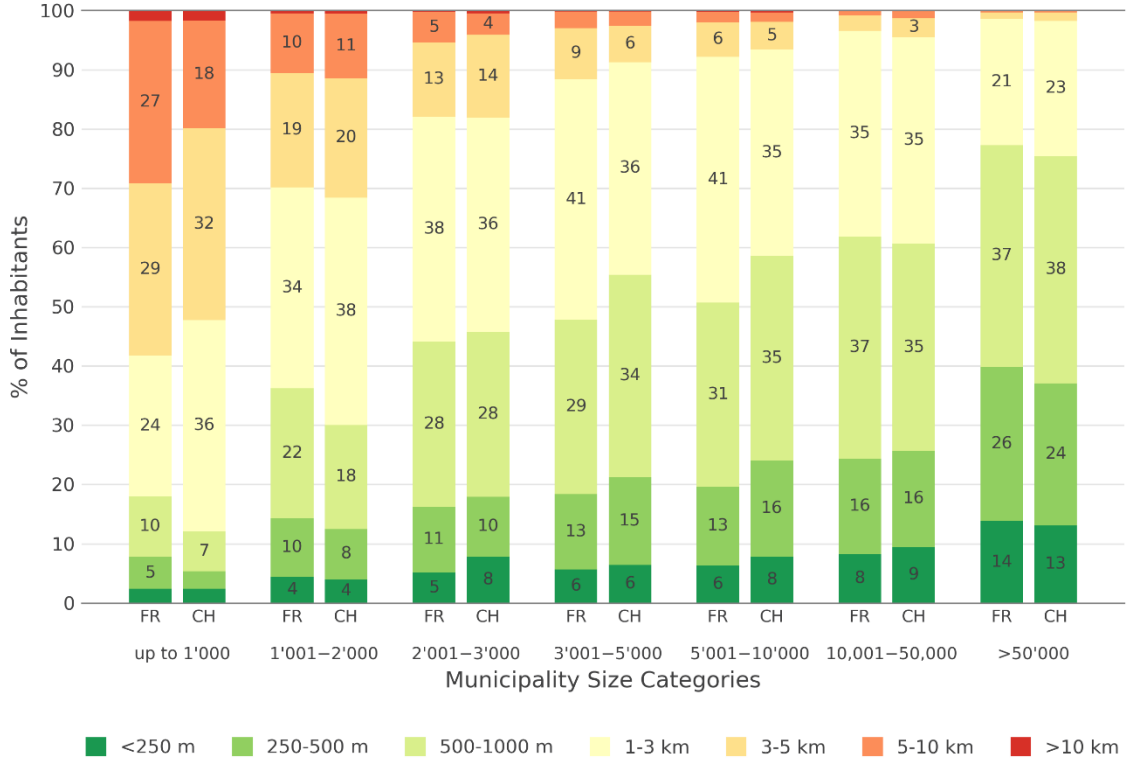
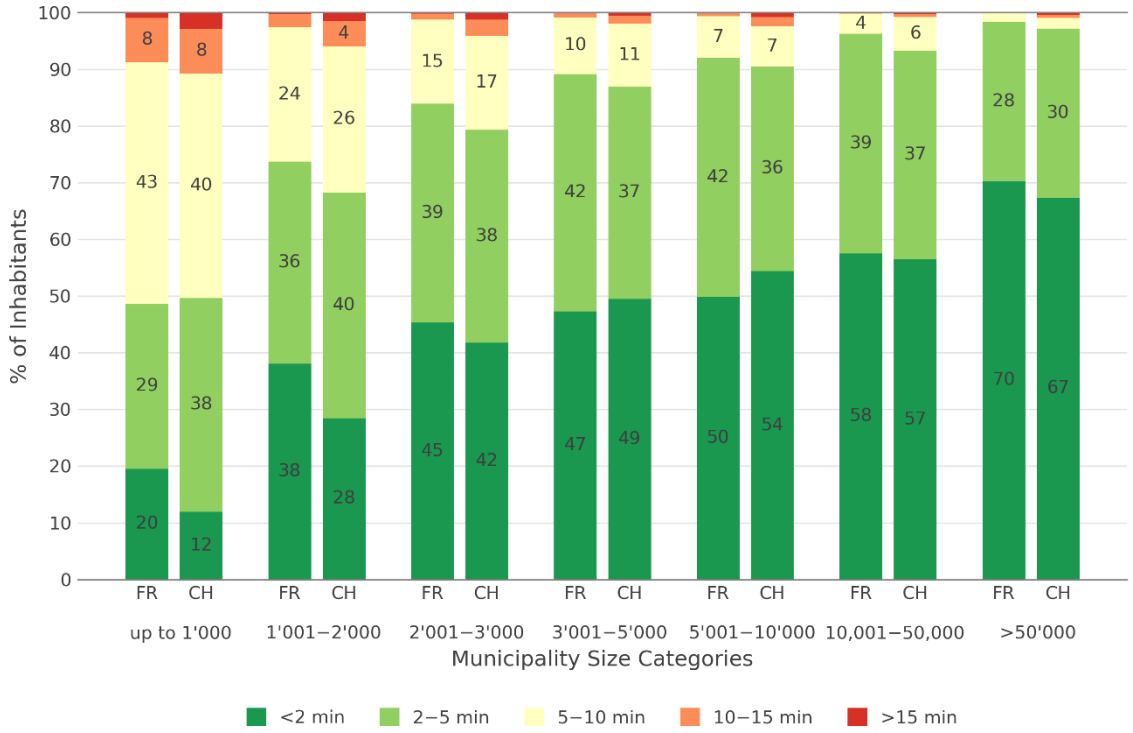


Figure 5 presents the cumulative distribution of travel times by car to the nearest cash access point. The results mirror the distance patterns described above. In large cities (>50,000 inhabitants), nearly the entire population – close to 100% in both countries – can reach a cash access point within five minutes by car, reflecting the dense spatial coverage of cash infrastructure in urban areas. Similarly, accessibility remains very high for municipalities with more than 1,000 inhabitants: over 70% of the population in both France and Switzerland can reach an access point within five minutes, and near-complete coverage is achieved within ten minutes.

The differences become more apparent in the smallest municipalities (those with fewer than 1,000 inhabitants). Around half of the population in these rural areas can reach a cash access point within five minutes, while the other half typically require up to ten minutes of travel (see Figure 5). While accessibility is nearly universal, this confirms that rural populations, particularly in France, still face comparatively longer travel times due to the lower density and more dispersed spatial distribution of service points.

Figure 5: Travel time by car to the nearest cash access point by municipality size (cumulative share)



In both countries, residents of large cities have almost universal access to cash, while those in smaller towns and rural areas still have to travel further. The pattern is consistent: the larger the municipality, the better the access to cash, though there are noticeable disparities at the rural end of the spectrum.

In large cities with more than 50,000 inhabitants, both France and Switzerland perform exceptionally well: fewer than 0.3% of residents in both countries live more than 5 km away from the nearest cash access facility, and very few have to travel for more than 10 minutes to reach one (see Table 6). In medium-sized towns (with 10,001–50,000 inhabitants), the proportion remains below 2% in both countries, confirming the dense coverage of financial services in urban environments (see Table 6).

The contrast is more visible in smaller municipalities. In France, 29.2% of residents in municipalities with fewer than 1,000 inhabitants live more than 5 km from the nearest cash access point (see Table 6). Switzerland shows lower figures in this category with 19.9%. A similar pattern emerges when considering travel time: in France, 8.8% of residents in the smallest municipalities must travel for more than 10 minutes to reach a cash access point, compared to 10.8% in Switzerland (see Table 6).

Table 6: Number of inhabitants with travel distance or time to the nearest cash access point exceeding 5 km or 10 min, by municipality size

	Inhabitants (in Millions)		Inhabitants travelling more than 5 km		Inhabitants travelling more than 10 min by car	
by municipality size	France	Switzerland	France	Switzerland	France	Switzerland
>50,000	14.8	1.5	0.05 (0.3%)	0.0 (0.3%)	0.01 (0.1%)	0.01 (1.0%)
10,001–50,000	17.1	2.9	0.15 (0.9%)	0.04 (1.3%)	0.04 (0.2%)	0.02 (0.8%)
5,001–10,000	8.1	1.8	0.17 (2.0%)	0.03 (1.9%)	0.05 (0.6%)	0.04 (2.5%)
3,001–5,000	6.0	1.1	0.18 (3.0%)	0.03 (2.6%)	0.05 (0.8%)	0.02 (1.9%)
2,001–3,000	4.2	0.6	0.23 (5.4%)	0.03 (4.1%)	0.05 (1.3%)	0.03 (4.1%)
1,001–2,000	6.4	0.7	0.68 (10.6%)	0.08 (11.4%)	0.17 (2.6%)	0.04 (6.0%)
up to 1,000	8.7	0.4	2.55 (29.2%)	0.07 (19.9%)	0.77 (8.8%)	0.04 (10.8%)
Total	65.4	9.0	4.0 (6.1%)	0.29 (3.2%)	1.14 (1.7%)	0.21 (2.3%)

4.1.2 Travel Distance and Time by Municipality

Figure 6 illustrates the average travel distance to the nearest cash access point across municipalities in France and Switzerland. The spatial patterns are consistent with those previously observed. Major metropolitan areas such as Paris, Lyon, Marseille, Zurich, and Geneva exhibit the shortest average distances – often below 1 km and, in central urban cores, even under 500 metres – reflecting the high concentration of facilities in densely populated regions.

Switzerland displays a remarkably uniform accessibility profile, with nearly the entire territory falling within 5 km of at least one cash access point. This reflects both the country's smaller geographic scale and the dense, evenly distributed financial service infrastructure. In France, by contrast, several rural and sparsely populated regions – particularly in the central and southwestern parts of the country – show average distances exceeding 5 km. These spatial disparities largely mirror the territorial structure of France, where low population densities and the wider spatial dispersion of settlements translate into longer travel distances.

Tourist regions such as the French Riviera and the Swiss Alps also have good accessibility. Despite sometimes having low resident populations, these areas are well served by cash access infrastructure, thanks to the seasonal deployment of ATMs and the concentration of financial services in areas with high temporary population flows. This demonstrates the important role that ATMs could play in maintaining access during peak tourism periods.

Figure 6: Average travel distance to the nearest cash access point by municipality (in m)

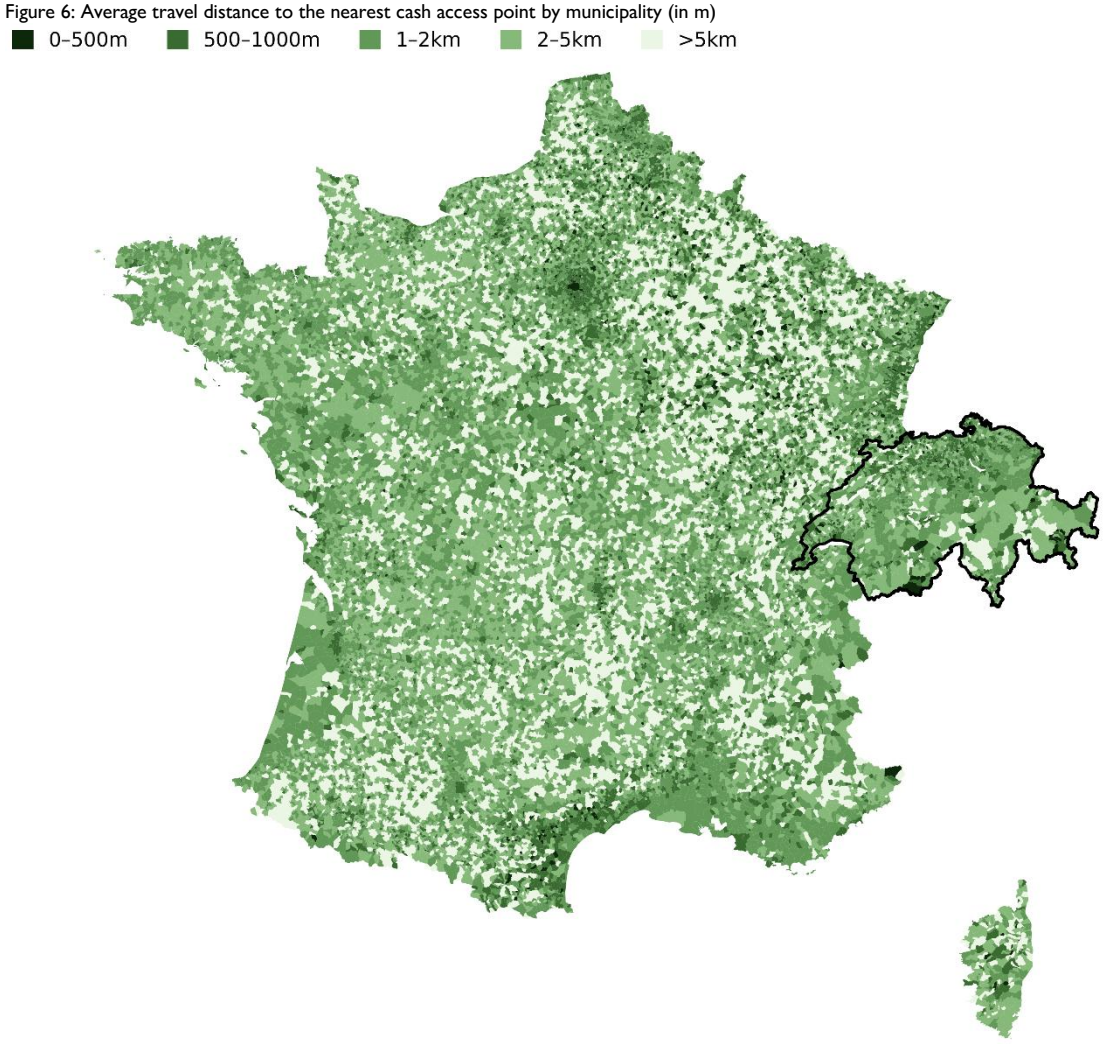
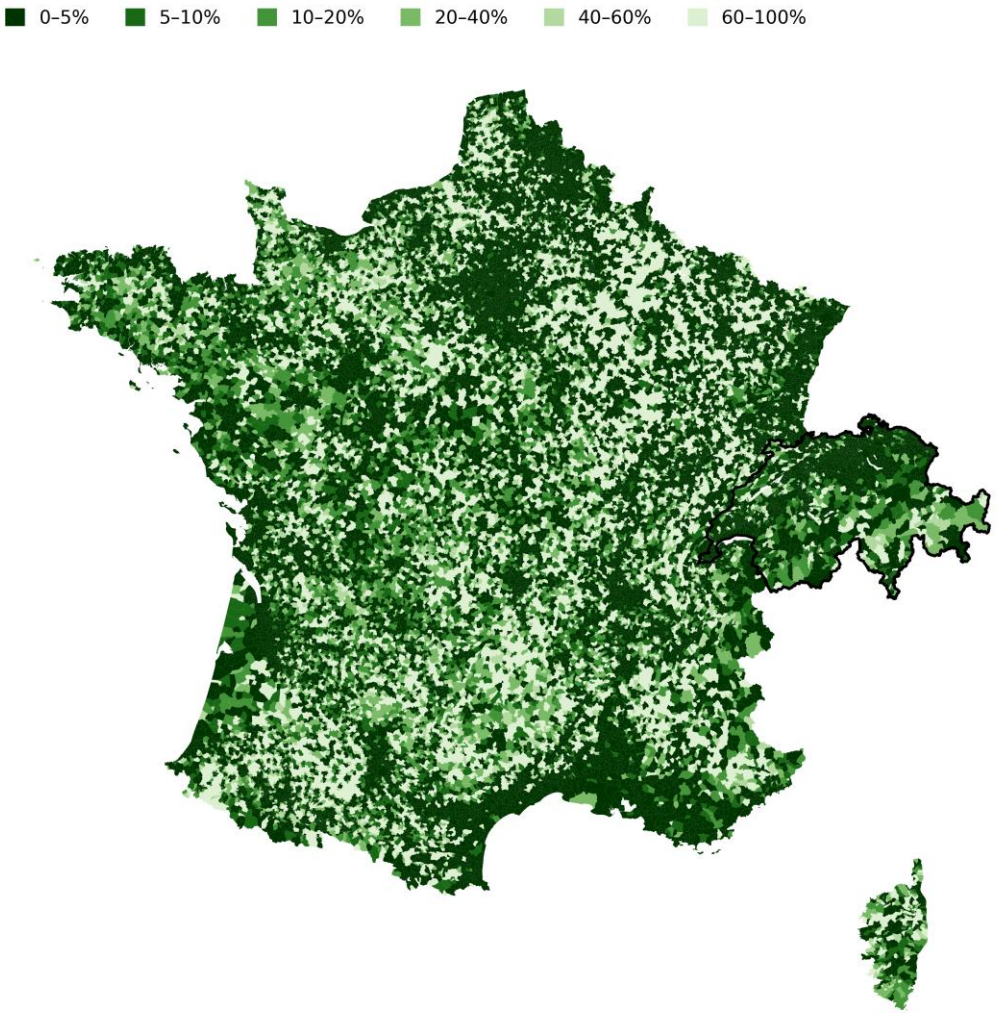


Figure 7 illustrates the proportion of the population in each municipality who must travel over 5 km to reach the nearest cash access point. The spatial distribution closely mirrors that of the previous map. In metropolitan areas such as Paris, Marseille and Lyon in France and Zurich and Geneva in Switzerland, fewer than 5% of people live more than 5 km away from a cash access point, which confirms the very high level of accessibility in urban regions.

Once again, Switzerland exhibits a more uniform territorial pattern, with relatively few municipalities exceeding the 5 km threshold. In France, however, the same rural, sparsely populated regions identified earlier, particularly in the centre and south-west, have the highest proportion of residents facing longer distances (see Figure 7). These areas have a low population density and a dispersed settlement pattern, which explains their comparatively weaker accessibility. Overall, while both countries achieve near-universal cash access coverage, Switzerland's network is more evenly distributed. In France, however, accessibility still reflects the urban–rural divide.

For instance, in 195 Swiss municipalities (9%) and 9,029 French municipalities (26%), over 60% of the population lives more than 5 km from the nearest bank branch. Similarly, in 70 Swiss municipalities (3%) and 2,567 French municipalities (7%), over 60% of inhabitants require more than 10 minutes by car to reach the nearest branch. These municipalities tend to have populations well below their respective national averages, underscoring that limited accessibility is primarily a rural issue rather than a systemic one.

Figure 7: Share of the population travelling more than 5 km to the closest cash access point by municipality



We further examine whether the presence of a cash access point within a municipality influences the average travel distance to the nearest cash withdrawal point. Among the 2,130 Swiss and 34,810 French municipalities, 610 (28.6%) in Switzerland and 22,118 (63.5%) in France do not provide cash access. However, this absence does not necessarily imply that residents must travel unusually long distances, particularly in Switzerland, where municipalities are often small and geographically compact.

Marked contrasts emerge between France and Switzerland in terms of cash accessibility, especially for municipalities lacking a local withdrawal option (see Table 7). In municipalities with cash access, average travel distances remain short in both countries – 1.1 km in France and 1.3 km in Switzerland – with median distances below 0.9 km. Travel times are similarly low, indicating that the presence of a nearby cash withdrawal point effectively mitigates cash accessibility concerns.

The situation differs sharply in municipalities without a cash access point. In France, residents travel on average more than 4.2 km (5.9 minutes) to reach the closest cash access point, compared to only 3.2 km (5.3 minutes) in Switzerland. Median distances follow the same pattern: 5.6 km in France versus 4.6 km in Switzerland (see Table 7).

These disparities are further reflected in the share of the population facing long travel distances. In French municipalities without a cash access point, 32% of residents live more than 5 km away, and 9% require over 10 minutes by car to access cash. In Switzerland, these proportions are substantially lower – 14.3% and 7.1%, respectively (see Table 7).

Table 7: Distance to the nearest cash access point by municipality with and without cash access

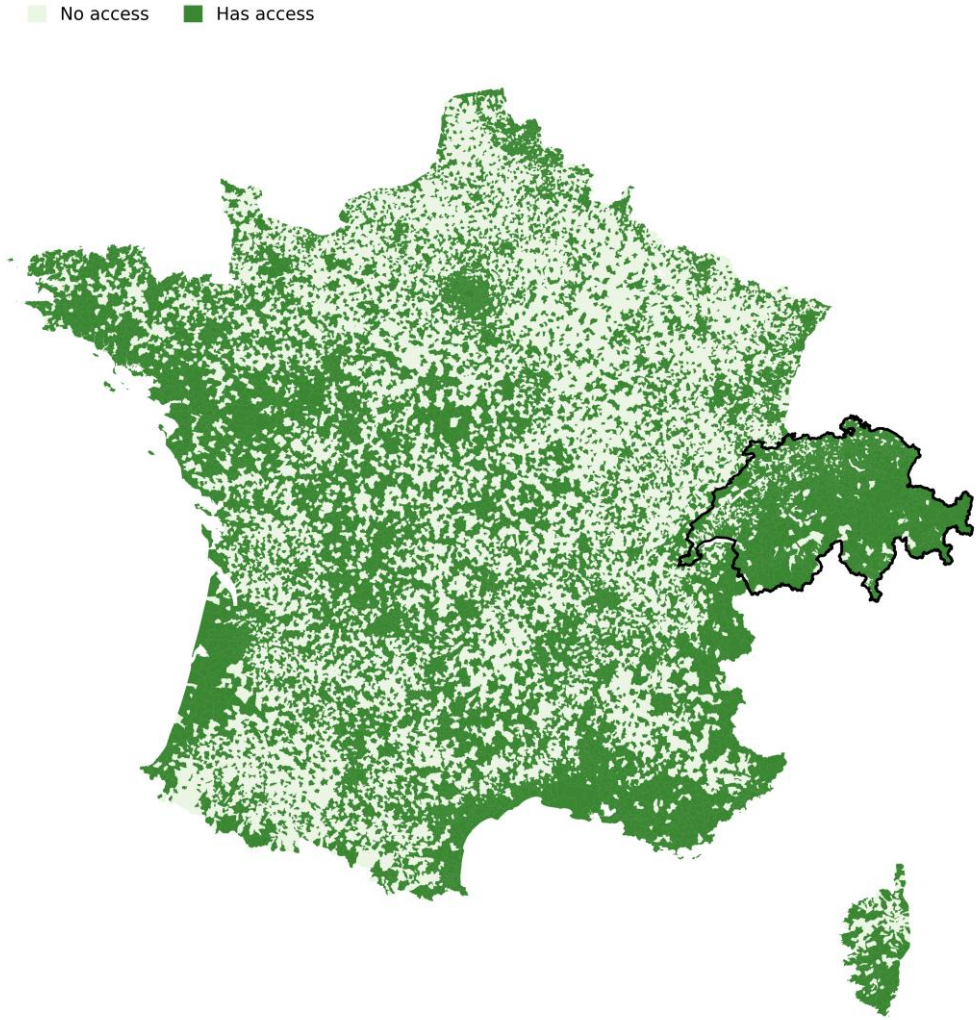
	Municipality with cash access		Municipality without cash access	
	France	Switzerland	France	Switzerland
Average travel distance (in km)	1.1	1.3	4.2	3.2
Median travel distance (in km)	0.8	0.9	3.9	2.8
Population travelling more than 5 km (in %)	1.5	2.6	32	14.3
Average travel time by car (in min)	2.1	2.6	5.9	5.3
Median travel time by car (in min)	1.8	1.9	5.6	4.6
Population travelling longer than 10 min by car (in %)	0.4	2.1	9	7.1

The difference in distance and travel time to reach the closest cash access point in Switzerland and France is smaller compared to individual network types, such as ATMs, bank branches and post offices (see Sections 4.2, 4.3, and 4.4).

This pattern can be attributed to infrastructural complementarity. In France, for example, post offices play a vital role in areas with a low density of ATMs or bank branches, effectively offsetting the challenges posed by the country's large size and fragmented settlement structure. Consequently, both countries achieve similarly high levels of cash accessibility, with only minor differences in the least populated areas.

This overall parity becomes evident when examining the distribution of municipalities without any cash access points. As Figure 8 shows, 610 Swiss municipalities (28.6%) and 22,118 French municipalities (63.5%) lack an ATM, bank branch or post office. Consequently, while France has a higher proportion, the strategic placement of post offices ensures robust accessibility even in rural and remote areas.

Figure 8: Municipalities without any cash access point (ATM, bank branch, or post office)



4.2 ATMs

4.2.1 Travel Distance and Time

The average travel distance to the nearest ATM in Switzerland and France is rather short: For Swiss residents, the average distance to the closest ATM is 1.4 kilometre, whereas French citizens must travel 2.3 kilometre on average (see Table 8). We computed population-weighted statistics of the travel distance and travel time to the nearest ATM in Table 8. Half of the residents (the median) travel less than 0.9 kilometre and 90% less than 3.1 kilometre in Switzerland. In France, the median is 1.1 kilometre and the 90th percentile is 6.3 kilometre.

In terms of pure travel time, we find that it takes 2.8 minutes and 3.6 minutes on average to access the closest ATM by car in Switzerland and in France (see Table 8). 90% of the residents in France and Switzerland reach the closest ATM by car within 8.5 and 5.6 minutes. Overall, it shows that a higher fraction of people in France have longer travel distances and times to reach the nearest ATM compared to Switzerland.

Table 8: Travel distance and time to the nearest ATM

	Country	Mean	Min.	P25	Median	P75	P90	P99
Distance (in km)	France	2.3	0	0.6	1.1	2.9	6.3	12.7
	Switzerland	1.4	0	0.5	0.9	1.6	3.1	7.6
Travel time by car (in min)	France	3.6	0	1.4	2.3	4.6	8.5	15.8
	Switzerland	2.8	0	1.2	2	3.3	5.6	13.7

Note: For instance, "P25" denotes the 25th percentile meaning that 25% of the population must travel less far or less long than the value specified.

Travel distances and times decrease with the size of the municipality. Table 9 illustrates the statistics of the travel distance to the nearest ATM separated by categories of municipality size. We provide similar statistics of the travel times in Table A 2 in the Appendix. Substantial differences occur between the smallest municipality size (less than 2,000 inhabitants) and the remaining categories. For instance, 50% of the population in cities with more than 50,000 inhabitants reach an ATM within 700 metres. In communities with less than 1,000 residents, half of the inhabitants must travel at least 3.3 kilometre in Switzerland and 6.1 kilometre in France (see Table 10). The travel distances in France increase more extensively the smaller the municipality size.

Average travel time by car does not vary significantly between municipality categories with more than 3,000 inhabitants (see Table A 2 in the Appendix). In cities with more than 50,000 residents, for instance, the next ATM is on average reachable by car in 1.9 minutes in Switzerland and 1.8 minutes in France. However, for those municipalities with fewer than 3,000 residents, travel time more than doubles. Time increases more dramatically in France compared to Switzerland as the municipality size gets smaller (see Table A 2 in the Appendix).

Table 9: Distance to the nearest ATM by municipality size (in km)

	Mean		P25		Median		P75		P90		P99	
by municipality size (nr. of inhabitants)	CH	FR	CH	FR	CH	FR	CH	FR	CH	FR	CH	FR
>50,000	0.8	0.8	0.4	0.4	0.7	0.7	1	1	1.6	1.5	4.1	3.8
10,001−50,000	1.1	1.1	0.5	0.5	0.9	0.9	1.4	1.4	2.1	2.1	5.7	5.8
5,001−10,000	1.2	1.5	0.5	0.6	0.9	1.1	1.4	1.8	2.4	3.2	6.4	7.8
3,001−5,000	1.4	2	0.6	0.7	0.9	1.3	1.7	2.5	2.9	4.4	7	9.3
2,001−3,000	1.8	2.8	0.6	0.9	1.2	1.9	2.5	4.1	4	6.2	8.3	10.5
1,001−2,000	2.6	4.2	0.9	1.5	2.2	3.8	3.6	6	5.5	8.3	9.7	13.4
<1,000	3.8	6.6	2.1	4	3.3	6.1	4.9	8.6	6.7	11.1	12.6	18.2

Note: For instance, "P25" denotes the 25th percentile meaning that 25% of the population must travel less far than the value specified.

We further analyse which share of the population lives within a specific travel distance and time from the closest ATM (see Table 10). The data indicate notable cross-country differences in access to ATMs at short distances and travel times. In Switzerland, 2.3% of the population resides within 100 metres of an ATM, compared to 1.6% in France, and 54.9% have access within 1 kilometre, versus 45.3% in France. Travel time figures exhibit a similar pattern: 87.4% of the Swiss population can reach an ATM within five minutes, whereas the corresponding figure for France is 76.9%. These disparities diminish at greater thresholds. For instance, within 15 minutes' travel time or 10 kilometres' distance, access is nearly universal in both countries (≥97%), suggesting that the main divergence lies in very short-range accessibility rather than overall coverage (see Table 10).

Table 10: Travel distance and time to the nearest ATM by population share

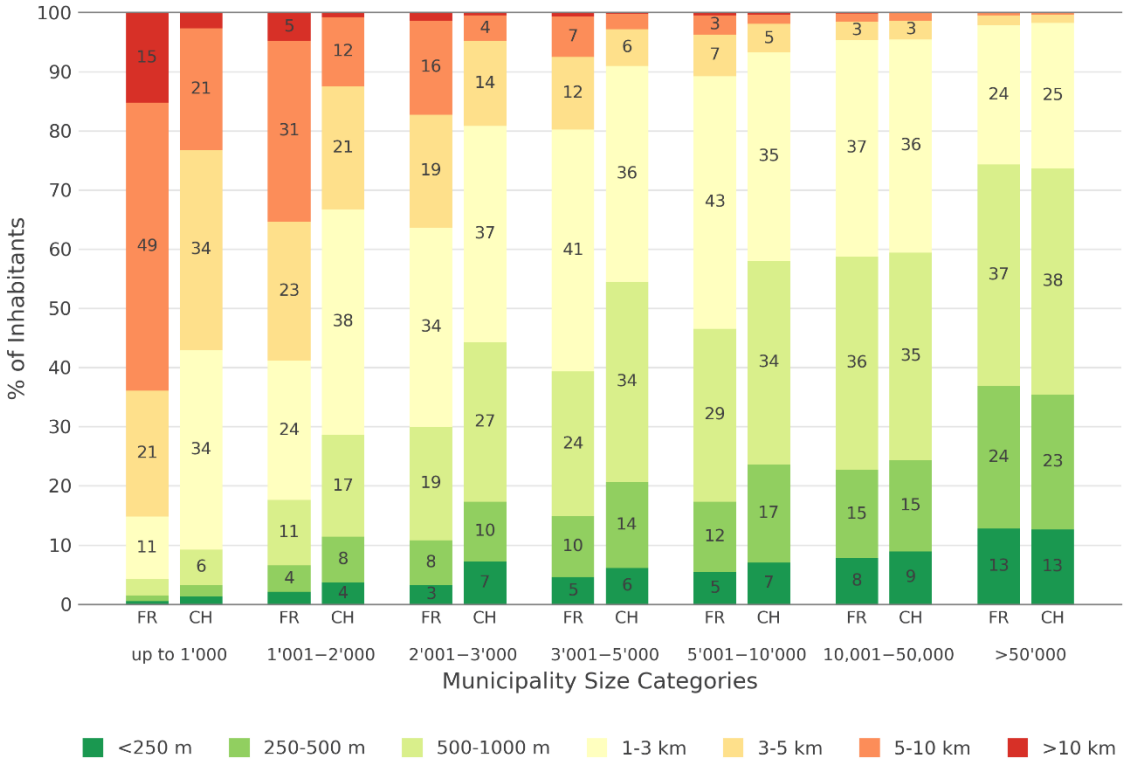
		Travel Distance					Travel Time				
		<100m	<250m	<500m	<1km	<5km	<10km	<2min	<5min	<10min	<15min
France	Number of inhabitants (in Millions)	1.05	4.04	12.18	29.62	55.7	63.56	27.96	50.27	61.11	64.53
	Cumulative share of population	1.6	6.2	18.6	45.3	85.2	97.2	42.8	76.9	93.5	98.7
Switzerland	Number of inhabitants (in Millions)	0.2	0.67	2.04	4.96	8.72	9	4.57	7.9	8.81	8.97
	Cumulative share of population	2.3	7.4	22.6	54.9	96.5	99.6	50.6	87.4	97.5	99.2

The distribution of travel distances to the nearest ATM varies systematically with municipality size in both France and Switzerland (see Figure 9). In the smallest municipalities (≤1,000 inhabitants), a substantial share of the French population (15%) must travel more than 10 km to access an ATM, compared to only 3% in Switzerland. Conversely, short-distance access (<1 km) is more prevalent in Switzerland (9%) than in France (4%) for this group.

As municipality size increases, the share of inhabitants with long travel distances (>5 km) declines markedly, and access within 1 km becomes the norm (see Figure 9). In municipalities with more

than 50,000 inhabitants, more than 70% of residents in both countries live within 1 km of an ATM, and virtually no population segment reports travel distances greater than 5 km. Overall, the data indicate that differences between France and Switzerland are most pronounced in smaller municipalities, where Swiss residents enjoy substantially better proximity to ATMs, while in larger municipalities, accessibility converges and becomes highly similar across the two countries (see Figure 9). These findings are highlighted when applying Eurostat's Degree of Urbanisation classification for urban and rural areas (see Figure A 10 in the Appendix).

Figure 9: Travel distance to the nearest ATM by municipality size (cumulative share)



Note: The figure exhibits how far which share of the population has to travel to access the closest ATM separated by municipality size categories.

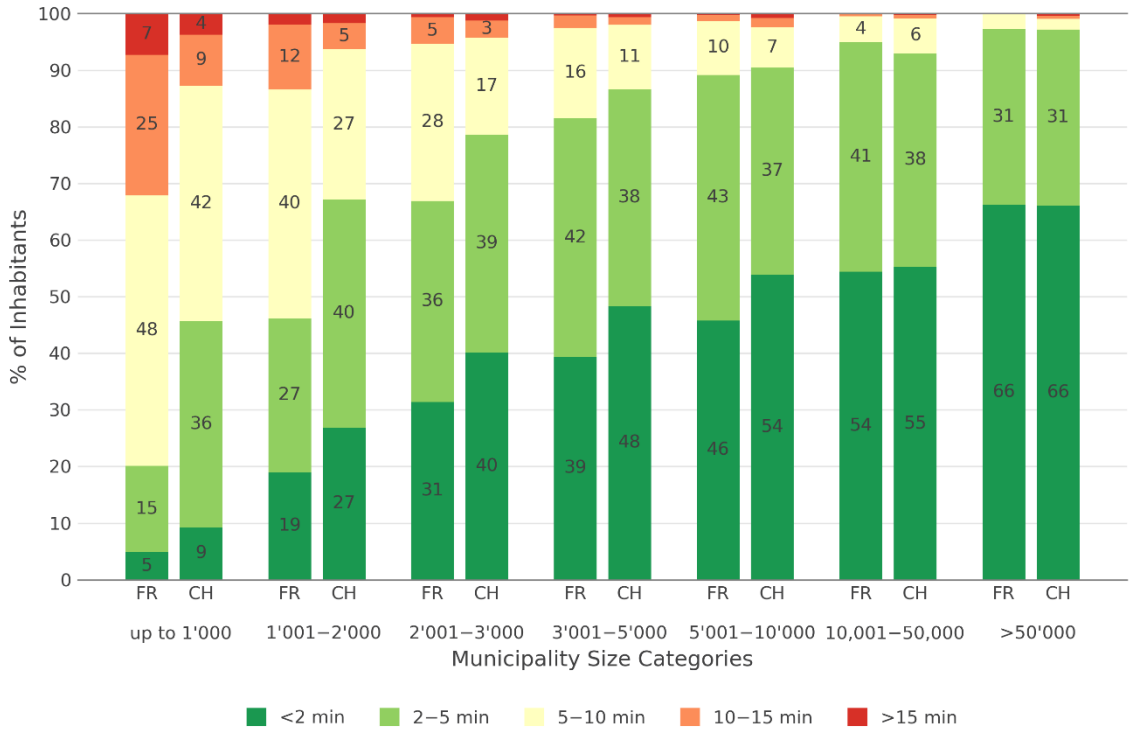
Building on the distance-based patterns described above, the analysis of travel times by car to the nearest ATM confirms a similar gradient across municipality sizes and cross-country differences (see Figure 10). In very small municipalities (≤1,000 inhabitants), long travel times are disproportionately observed in France: 7% of residents require more than 15 minutes and 25% between 10 and 15 minutes, compared with 4% and 9%, respectively, in Switzerland. Conversely, only a small minority – 5% in France and 9% in Switzerland – has access within two minutes in these areas.

As municipality size increases, travel times shorten substantially, and the share of inhabitants requiring more than 10 minutes declines to negligible levels from municipalities above 5,000 inhabitants onward (see Figure 10). In large urban areas (>50,000 inhabitants), two-thirds of residents in both countries reach an ATM within two minutes, and 97% within five minutes.

Taken together with the distance measures, these findings suggest that differences between France and Switzerland are concentrated in small municipalities, where Swiss residents experience both

shorter distances and shorter travel times, while in larger municipalities accessibility converges and becomes virtually indistinguishable across the two countries.

Figure 10: Travel time by car to the nearest ATM by municipality size (cumulative share)



Note: The figure exhibits how long which share of the population has to travel to access the closest ATM separated by municipality size categories.

Table 11 highlights the proportion of inhabitants facing distances greater than 5 km or travel times by car exceeding 10 minutes.[8] The disparities between France and Switzerland are most pronounced in smaller municipalities. In communes with fewer than 1,000 inhabitants, 63.9% of the French population – equivalent to 5.57 million people – must travel more than 5 km to reach an ATM, compared with only 23.3% (0.08 million) in Switzerland.

Similarly, 32.1% of French residents in this size category face travel times above 10 minutes, versus 12.7% in Switzerland (see Table 11). These differences persist, albeit at lower magnitudes, in municipalities up to around 2,000 inhabitants. By contrast, in larger municipalities above 50,000 inhabitants, the share of inhabitants experiencing access above 10 minutes falls below 1% in both countries, with absolute numbers close to negligible.

At the aggregate level, 14.8% of the French population (9.66 million individuals) and 3.5% of the Swiss population (0.32 million) live more than 5 km away from an ATM, while 6.5% in France (4.26 million) and only 2.5% in Switzerland (0.22 million) face travel times longer than 10 minutes (see Table 11). These findings underline that cash accessibility deficits are heavily concentrated in rural France, while in Switzerland they are markedly less frequent and affect a smaller share of the overall population.

[8] See Stix (2020a). We are aware that these values are somewhat arbitrary, though the personal assessment of having easy cash access is highly subjective and depends on many factors (e.g., personal preferences, mobility).

Table 11: Number of inhabitants with travel distance or time to the nearest ATM exceeding 5 km or 10 min, by municipality size

	Inhabitants (in Millions)		Inhabitants travelling more than 5 km		Inhabitants travelling more than 10 min by car	
by municipality size	France	Switzerland	France	Switzerland	France	Switzerland
>50,000	14.8	1.5	0.07 (0.5%)	0.01 (0.5%)	0.02 (0.1%)	0.01 (1.0%)
10,001–50,000	17.1	2.9	0.26 (1.5%)	0.04 (1.4%)	0.09 (0.5%)	0.02 (0.8%)
5,001–10,000	8.1	1.8	0.3 (3.7%)	0.03 (2.0%)	0.11 (1.3%)	0.04 (2.5%)
3,001–5,000	6.0	1.1	0.45 (7.5%)	0.03 (2.8%)	0.15 (2.6%)	0.02 (2.0%)
2,001–3,000	4.2	0.6	0.73 (17.3%)	0.03 (4.8%)	0.23 (5.3%)	0.03 (4.3%)
1,001–2,000	6.4	0.7	2.27 (35.4%)	0.09 (12.5%)	0.86 (13.4%)	0.05 (6.4%)
up to 1,000	8.7	0.4	5.57 (63.9%)	0.08 (23.3%)	2.8 (32.1%)	0.05 (12.7%)
Total	**65.4**	**9.0**	**9.66 (14.8%)**	**0.32 (3.5%)**	**4.26 (6.5%)**	**0.22 (2.5%)**

Note: Share of the total population in brackets.

4.2.2 Travel Distance and Time by Municipality

Figure 11 illustrates the average travel distance to the nearest ATM at the municipality level, further reinforcing the disparities observed in the preceding analyses. A clear rural–urban gradient is visible: in large municipalities, average travel distances are short and relatively homogeneous across both France and Switzerland, typically well below 500 metres. By contrast, in small and sparsely populated municipalities, average travel distances rise substantially, with many rural French communes displaying values well above those observed in Switzerland. This suggests that geographic coverage of ATMs is more evenly distributed in Switzerland, resulting in lower average travel distances in peripheral areas (see Figure 11).

However, we find a few interesting outliers in rural areas, where the distance is less than 500 metres. These primarily include touristic municipalities in the Alps and at the Côte d'Azur. This could be due to two reasons: First, the number of people in touristic communities is usually higher than the number of inhabitants. Thus, the availability of cash access points is designed for the higher number of people on site. Second, it is financially attractive for banks to install ATMs in these places where transnational withdrawals are frequently made by international tourists. This is because ATM providers usually charge higher fees for transnational transactions.[9]

The figure thus complements previous findings, confirming that accessibility deficits in France are concentrated in rural municipalities, whereas in Switzerland such deficits are both less severe and less widespread. A plausible explanation could be Switzerland's higher number of ATMs per 10,000 inhabitants compared to France (see Figure 1), with their placement appearing to be closer to populated areas.

[9] That is, withdrawals at local ATMs are made by payment cards with foreign cardholder origin, i.e., issued by a foreign bank.

Figure 11: Average travel distance to the nearest ATM on municipality level (in m)

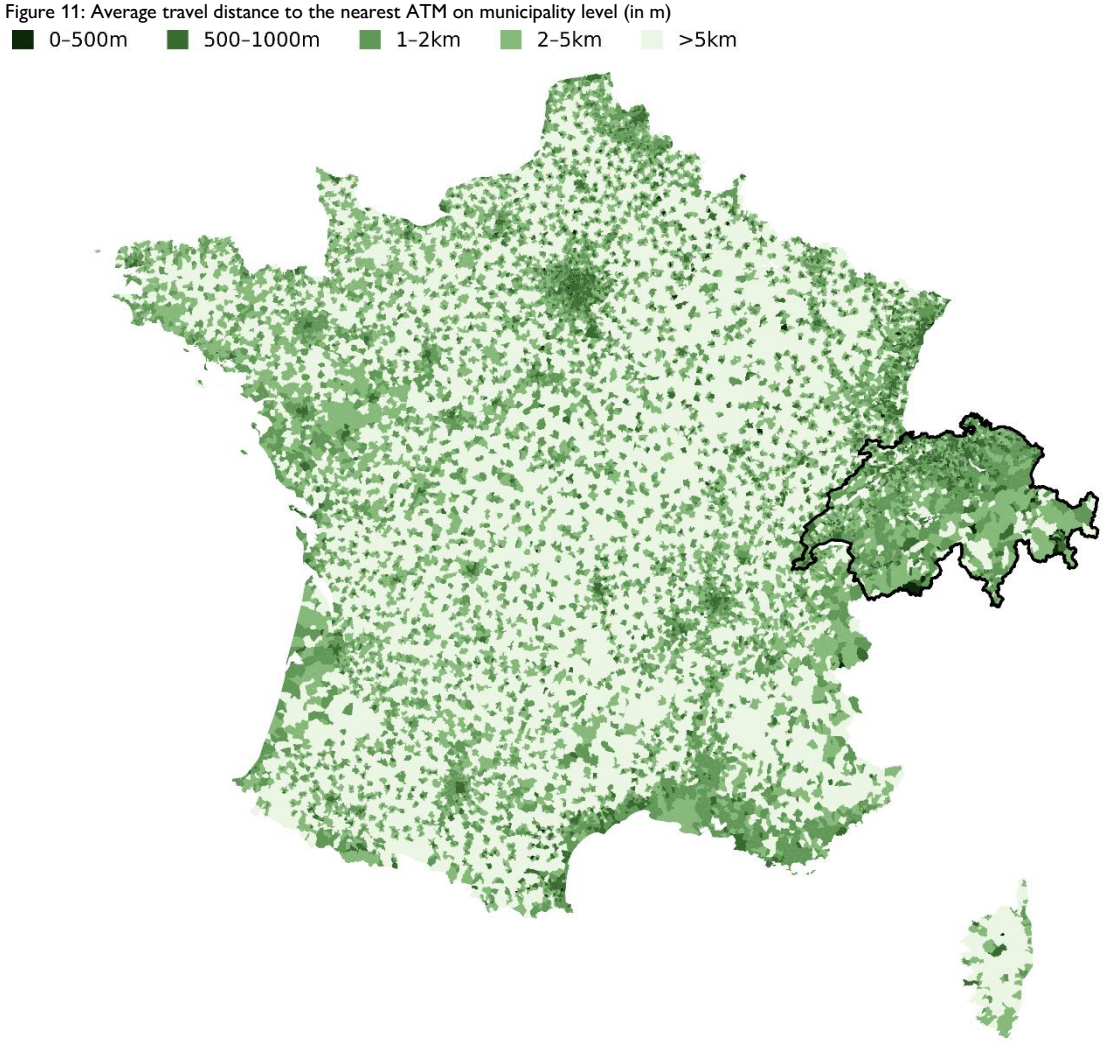
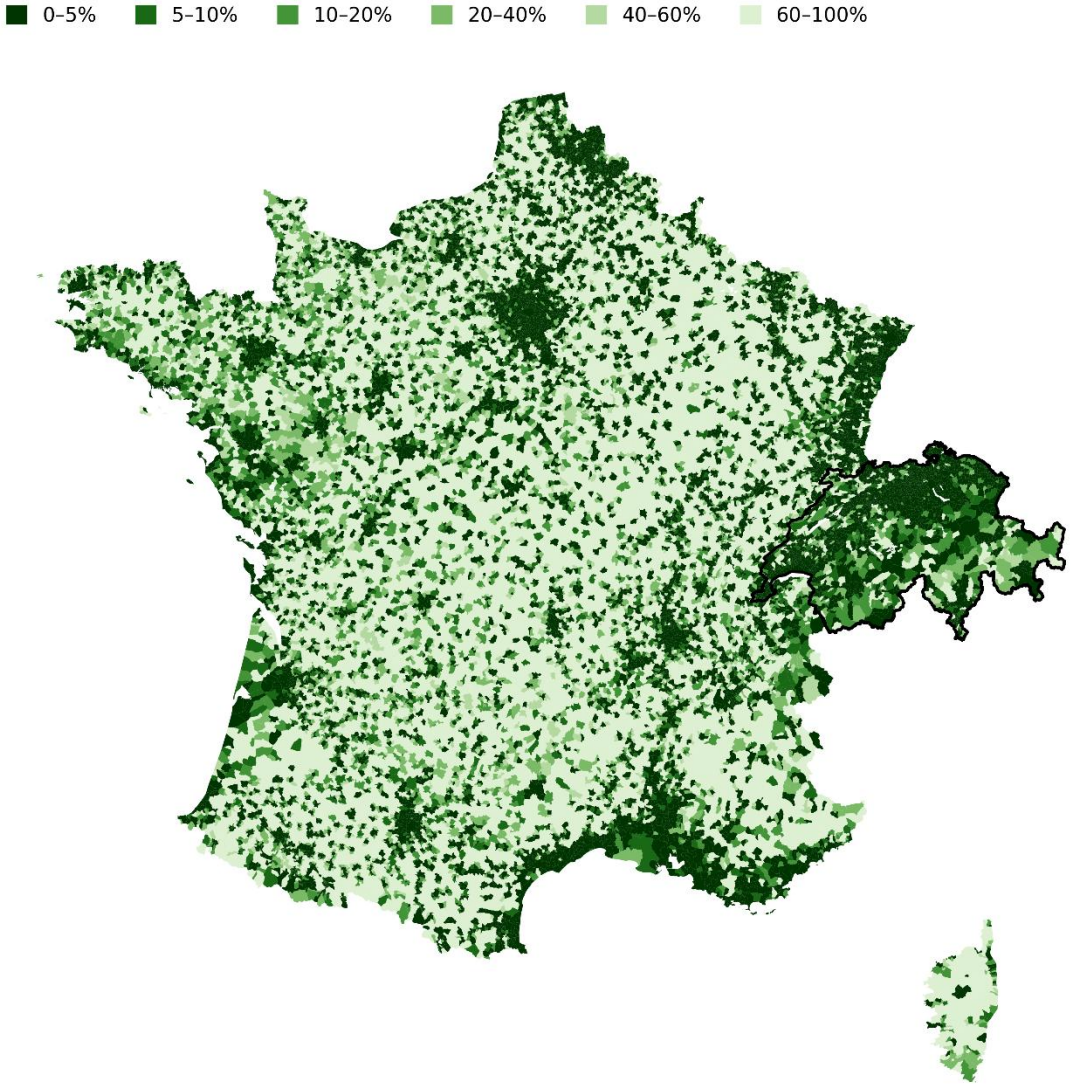


Figure 11 gives a good impression of the variation of travel distances across France and Switzerland. We provide the corresponding map for average travel times by car in Figure A 5 in the Appendix. Access to ATMs seems to be rather good, especially in populated regions. However, there are municipalities where ATM access is more restricted.

To this end, we calculated the share of the population in every municipality that must travel more than 5 km to access the closest ATM (see Figure 12). For similar figures of the share of the population that must travel more than 10 minutes by car, we refer to the Appendix (see Figure A 4). Figure 12 exhibits a similar picture to Figure 11. The ATM network appears to be relatively dense in many parts of Switzerland meaning that only a small share of people in each municipality resides more than 5 km away from the nearest ATM.

In France, however, some municipalities have a notable share of inhabitants experiencing longer-than-average travel distances or times to the nearest ATM. For instance, more than 60% of residents in 226 Swiss (12.2% of all communes) and 19,069 French municipalities (54.8% of all communes) must travel more than 5 km to access an ATM. In 89 Swiss municipalities (4.2%) and 9,588 French municipalities (27.5%), over 60% of inhabitants require more than 10 minutes by car to reach the nearest facility. The average number of inhabitants in these municipalities is significantly lower than the French and Swiss averages, with 430 and 681 inhabitants, respectively.

Figure 12: Share of the population travelling more than 5 km to the closest ATM by municipality



We are further interested in whether ATM availability in each municipality affects average travel distances. We find that 1,008 (47.3%) of the municipalities in Switzerland and 28,397 (81.6%) of the municipalities in France are not equipped with an ATM. However, this does not necessarily imply that people from these villages with no ATM must travel extraordinarily far to reach an ATM since many municipalities are near each other.

Table 12 differentiates between municipalities with and without local ATM access and highlights the significant accessibility gap that arises in the latter group. In municipalities hosting at least one ATM, average travel distances are low and comparable in both countries (1.2 km in France and 1.1 km in Switzerland), with median values of 0.8 km in both cases. Travel times follow a similar pattern, averaging around 2.3-2.4 minutes, with negligible shares of the population exceeding 10 minutes.

By contrast, in municipalities without an ATM, accessibility deteriorates sharply, particularly in France. Average travel distances are 5.8 km in France and 3.3 km in Switzerland, with median values of 5.3 km and 2.9 km, respectively (see Table 12). Moreover, more than half of the French population in such municipalities (53.3%) must travel over 5 km, compared with 16.2% in Switzerland. Travel times mirror this divergence: the average rises to 7.7 minutes in France and 5.5

minutes in Switzerland, with nearly a quarter of French residents (24.1%) and 7.9% of Swiss residents exceeding 10 minutes.

These figures suggest that the presence of an ATM in the municipality almost eliminates accessibility concerns in both countries, while the absence of local access disproportionately disadvantages rural populations in France compared with Switzerland.

Table 12: Distance to the nearest ATM by municipality with and without ATM access

	Municipality with ATM access		Municipality without ATM access	
	France	Switzerland	France	Switzerland
Average travel distance (in km)	1.2	1.1	5.8	3.3
Median travel distance (in km)	0.8	0.8	5.3	2.9
Population travelling more than 5 km (in %)	2.1	1.8	53.3	16.2
Average travel time by car (in min)	2.3	2.4	7.7	5.5
Median travel time by car (in min)	1.8	1.8	7.1	4.6
Population travelling longer than 10 min by car (in %)	0.7	1.7	24.1	7.9

4.3 Bank Branches

4.3.1 Travel Distance and Time

Table 13 extends the analysis to bank branch accessibility, showing broadly similar patterns to those observed for ATMs, though with generally longer distances and travel times. In France, the average travel distance to the nearest branch is 2.5 km, compared with 1.9 km in Switzerland, while the medians are nearly identical at 1.2 km and 1.3 km, respectively. The upper percentiles, however, reveal more pronounced differences: at the 90th percentile, French residents must travel 6.7 km versus 4.1 km in Switzerland, and at the 99th percentile the gap widens further (13.1 km in France vs. 8.9 km in Switzerland).

Travel times follow the same pattern. Mean travel time is slightly higher in France (3.8 minutes) than in Switzerland (3.5 minutes), but disparities increase at the tails of the distribution (see Table 13): at the 90th percentile, French residents face 8.9 minutes versus 6.7 minutes in Switzerland, and at the 99th percentile, 16.2 minutes versus 15.1 minutes. These results suggest that while median access to bank branches is nearly equivalent in the two countries, French residents – particularly those in more remote areas – experience significantly greater travel burdens, echoing the disparities already observed for ATM accessibility.

Since the average travel distance to the nearest ATM and bank branch differs more in Switzerland (500 m) than in France (200 m), it is more likely in Switzerland compared to France that the closest ATM is not situated at the same location as the closest bank branch. Our data confirm that roughly 39% and 89% of the ATMs in Switzerland and France have the same address as the bank or post branch.[10] We argue that many ATMs in Switzerland are standalone machines, and that some Swiss bank branches do not have an ATM at all. This contrasts with France, where virtually all bank branches have an ATM.

Table 13: Travel distance and time to the nearest bank branch

	Country	Mean	Min.	P25	Median	P75	P90	P99
Distance (in km)	France	2.5	0	0.6	1.2	3.2	6.7	13.1
	Switzerland	1.9	0	0.7	1.3	2.4	4.1	8.9
Travel time by car (in min)	France	3.8	0	1.4	2.4	5	8.9	16.2
	Switzerland	3.5	0	1.6	2.6	4.4	6.7	15.1

Note: For instance, "P25" denotes the 25th percentile meaning that 25% of the population must travel less far or less long than the value specified.

Table 14 shows how average travel distances to the nearest bank branch vary systematically with municipality size in both Switzerland and France. Corresponding travel times by car are reported in Table A 3 in the Appendix. In the largest municipalities (>50,000 inhabitants), access is highly convenient, with mean distances of 1.3 km in Switzerland and 0.8 km in France, and median values below 1 km in both cases. As municipality size decreases, however, travel distances increase sharply. In municipalities with fewer than 1,000 inhabitants, the mean distance reaches 6.9 km in France and 4.6 km in Switzerland, while the medians rise to 6.4 km and 4.0 km, respectively. In

[10] We include post branches because the Swiss Post also hosts ATMs.

this sense, urban-characterized regions exhibit shorter average travel distances than rural areas. This becomes clear when applying Eurostat's Degree of Urbanisation classification for urban and rural areas (see Figure A 11 in the Appendix)

Percentile values indicate that the disparities between the two countries are especially pronounced in rural areas (see Table 14): at the 90th percentile, residents of small French municipalities travel 11.5 km compared with 8.2 km in Switzerland, and at the 99th percentile the gap widens further (18.5 km in France vs. 16.2 km in Switzerland). Overall, the data suggest that while access to bank branches is broadly similar in medium-sized and large municipalities, French residents in smaller municipalities face systematically longer travel distances than their Swiss counterparts to access cash. Access to bank branches follows the same rural-urban gradient as access to ATMs but is consistently less favourable, particularly in rural France (see Table 9 and Table 14). In large municipalities, median travel distances remain below 1.1 km for both ATMs and bank branches in France and Switzerland, indicating broadly equivalent urban accessibility. In smaller municipalities, however, differences become more marked: for communes with fewer than 1,000 inhabitants, the median distance to an ATM is 3.3 km in Switzerland and 6.1 km in France, while for bank branches the corresponding figures rise to 4.0 km (+21%) and 6.4 km (+5%).

Table 14: Travel distance to the nearest bank branch by municipality size (in km)

	Mean		P25		Median		P75		P90		P99	
by municipality size (nr. of inhabitants)	CH	FR	CH	FR	CH	FR	CH	FR	CH	FR	CH	FR
>50,000	1.3	0.8	0.6	0.4	1.1	0.7	1.7	1	2.5	1.5	5	3.7
10,001–50,000	1.4	1.2	0.7	0.6	1.1	0.9	1.8	1.5	2.7	2.3	6.4	6
5,001–10,000	1.6	1.7	0.7	0.7	1.1	1.2	2	2	3.4	3.4	7.3	8.4
3,001–5,000	1.9	2.2	0.7	0.8	1.2	1.4	2.6	2.8	4	4.9	8.6	9.9
2,001–3,000	2.6	3.1	0.9	1	2.2	2.3	3.7	4.6	5	6.8	11.4	11.5
1,001–2,000	3.5	4.5	1.7	1.8	3.2	4.2	4.8	6.5	6.5	8.8	11.2	13.9
< 1,000	4.6	6.9	2.6	4.3	4	6.4	5.8	8.9	8.2	11.5	16.2	18.5

Note: For instance, "P25" denotes the 25th percentile meaning that 25% of the population has to travel less far than the value specified.

In large municipalities (>50,000 inhabitants), travel times by car are short in both countries, with medians of 1.6 minutes in France and 2.4 minutes in Switzerland, and even at the 90th percentile, values remain below five minutes in France (3.2) and Switzerland (4.7) (see Table A 3 in the Appendix). As municipality size declines, however, travel times increase markedly. In municipalities with 1,001-2,000 inhabitants, the median rises to 5.9 minutes in France and 5.1 minutes in Switzerland, while in the smallest municipalities (<1,000 inhabitants), medians reach 8.4 minutes in France and 6.2 minutes in Switzerland.

At the upper end of the distribution, the disparities become more pronounced: the 99th percentile is 22.6 minutes in rural France and 28.8 minutes in rural Switzerland, highlighting that a small share of the population in peripheral areas faces very long travel times. Overall, the results suggest that access to bank branches is highly convenient in urban areas of both countries, but in rural

areas French residents face systematically longer average and median travel times, whereas Switzerland exhibits a wider distribution with a small fraction of the population experiencing exceptionally long journeys (see Table A 3 in the Appendix).

In both France and Switzerland, a relatively small share of the population lives within 100 metres of a bank branch (1.5% and 1.4%, respectively), and even within 1 km, access remains limited (42.6% in France; 37.4% in Switzerland) (see Table 15). However, disparities emerge at larger distances. In France, 83.7% of the population resides within 5 km of a bank branch, compared to 93.9% in Switzerland, suggesting that branch networks in Switzerland are more evenly distributed across the territory.

The cumulative figures for travel time confirm this pattern: while 92.6% of the French population can reach a branch in less than 10 minutes by car, the share is slightly higher in Switzerland at 96.4% (see Table 15). At the 15-minute threshold, effective full coverage is achieved in both countries, with 99% in Switzerland and 98.5% in France. These results suggest that although urban populations enjoy similar levels of accessibility in both countries, Swiss residents in smaller municipalities benefit from comparatively denser branch coverage, whereas a larger share of the French population must travel longer distances and times to access cash.

Table 15: Travel distance and time to the nearest bank branch by population share

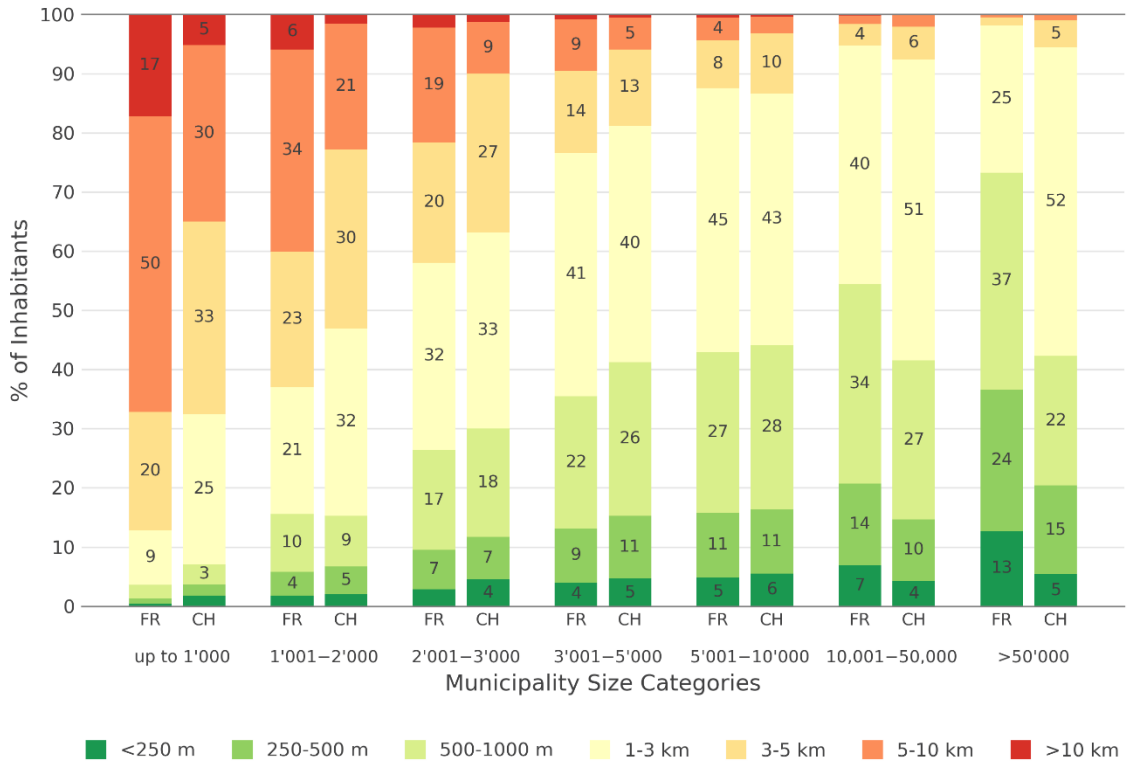
		Travel Distance						Travel Time			
		<100m	<250m	<500m	<1km	<5km	<10km	<2min	<5min	<10min	<15min
France	Number of inhabitants (in Millions)	0.99	3.8	11.47	27.86	54.73	63.26	26.59	49.12	60.53	64.4
	Cumulative share of population	1.5	5.8	17.5	42.6	83.7	96.7	40.7	75.1	92.6	98.5
Switzerland	Number of inhabitants (in Millions)	0.12	0.38	1.29	3.38	8.48	8.98	3.17	7.28	8.71	8.94
	Cumulative share of population	1.4	4.2	14.3	37.4	93.9	99.4	35.1	80.6	96.4	99

Figure 13 displays how far which share of the population must travel to access the nearest bank branch separated by municipality size categories, underscoring pronounced rural-urban differences as well as systematic cross-country variation. We observe that in the smallest municipalities (<1,000 inhabitants), access is markedly more constrained in France than in Switzerland: roughly two third of the French population must travel more than 5 km to reach a bank branch, compared to roughly one third in Switzerland.

These disparities persist, though in attenuated form, as municipality size increases. For example, among municipalities with 2,001-3,000 inhabitants, more than 19% of French residents travel more than 5 km, compared to roughly 9% in Switzerland. By contrast, in large urban centres (>50,000 inhabitants), the distribution converges, with around 95% of inhabitants in both countries residing within 3 km of a bank branch (see Figure 13). The results suggest that while both France and Switzerland provide dense branch networks in urban areas, Swiss residents in rural and semi-rural municipalities enjoy consistently better access, with fewer individuals required to travel long

distances, whereas French branch networks are more concentrated in larger agglomerations, leaving rural populations comparatively underserved.

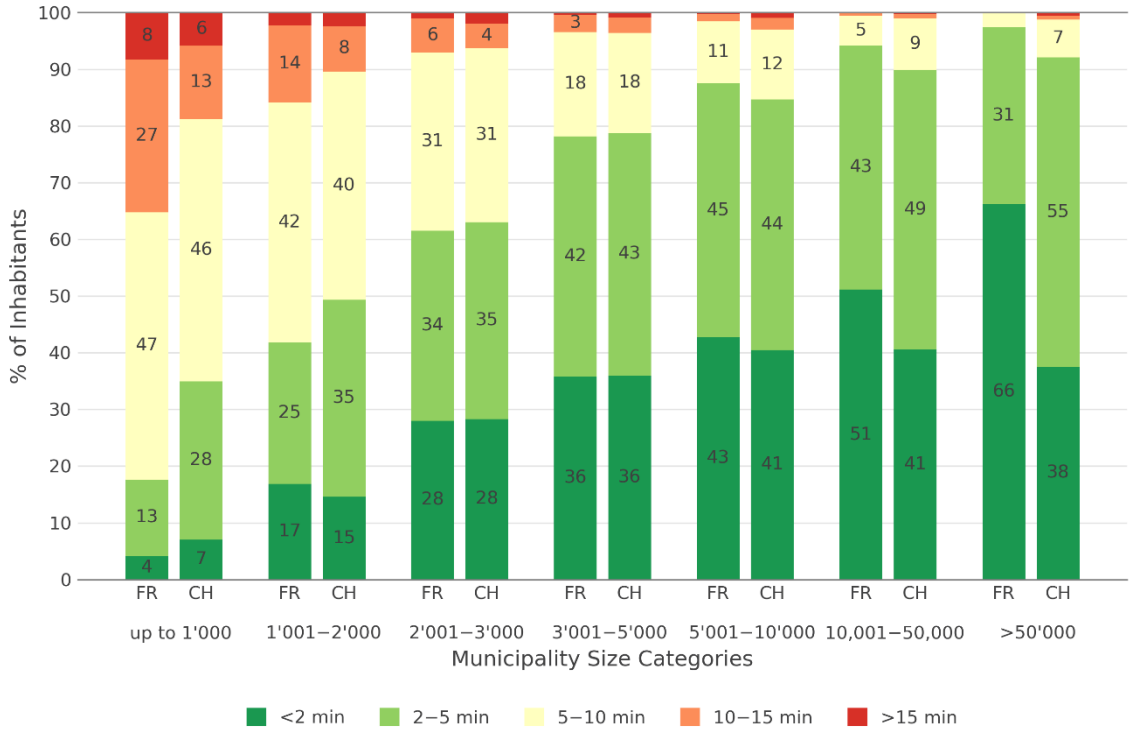
Figure 13: Travel distance to the nearest bank branch by municipality size (cumulative share)



Note: The figure exhibits how far which share of the population has to travel to access the closest bank branch separated by municipality size categories.

Travel times to bank branches vary strongly with municipality size and mirror the rural-urban divide already observed for ATMs (see Figure 14). In small municipalities (<1,000 inhabitants), around one third of the French population requires more than 10 minutes to reach a bank branch by car, compared to only one fifth in Switzerland. This share of people decreases the larger the municipality size. In large urban areas (>50,000 inhabitants), access is highly convenient in both countries, with two-thirds of French residents and almost two-fifth of Swiss residents within two minutes of a branch. The overall pattern parallels ATM accessibility: while both networks ensure near-universal short travel times in cities, rural residents face substantially longer journeys, with the disadvantage more pronounced in France. This suggests that branch access, much like ATM access, is characterized by a pronounced geographic inequality, though Swiss rural municipalities remain comparatively better served.

Figure 14: Travel time by car to the nearest bank branch by municipality size (cumulative share)



Note: The figure exhibits how long which share of the population has to travel to access the closest bank branch separated by municipality size categories.

As in the ATM analysis (see Section 4.2), we use threshold values of 5 km for distance and 10 minutes for travel time by car to classify access to bank branches. Table 16 highlights cross-country variations in the proportion of inhabitants traveling beyond the 5 km or 10-minute thresholds to access bank branches, with rural municipalities accounting for the most significant differences. In large urban areas (>50,000 inhabitants), only minimal shares of the population exceed these thresholds in either country. Switzerland, however, shows slightly higher proportions at the upper end of the distribution (1.0% for distance and 1.3% for travel time).

As municipality size decreases, France consistently records higher shares of inhabitants exceeding these thresholds. For example, in municipalities of 2,001-3,000 inhabitants, 21.6% of the French population travels more than 5 km to reach a bank branch, compared to 10.1% in Switzerland. Similarly, 7.1% of the French population exceeds the 10-minute travel time threshold, versus 6.3% in Switzerland.

In the smallest municipalities (<1,000 inhabitants), the divergence is stark (see Table 16): more than two-thirds of rural French residents face journeys over 5 km and more than one third exceed 10 minutes, while the corresponding shares in Switzerland are 35.0% and 18.8%. Overall, 16.3% of the French population must travel more than 5 km to reach a bank branch, compared to only 6.1% in Switzerland, and 7.4% versus 3.6% face car travel times longer than 10 minutes.

These findings reinforce the conclusion that Swiss bank branch networks provide more equitable geographic coverage – although Switzerland has a lower number of bank branches per 10,000 inhabitants compared to France (see Figure 2) –, while in France, rural populations remain significantly more underserved.

Table 16: Number of inhabitants with travel distance or time to the nearest ATM exceeding 5 km or 10 min, by municipality size

	Inhabitants (in Millions)		Inhabitants travelling more than 5 km		Inhabitants travelling more than 10 min by car	
by municipality size	France	Switzerland	France	Switzerland	France	Switzerland
>50.000	14.8	1.5	0.07 (0.5%)	0.02 (1.0%)	0.02 (0.1%)	0.02 (1.3%)
10.001–50.000	17.1	2.9	0.28 (1.6%)	0.06 (2.1%)	0.1 (0.6%)	0.03 (1.1%)
5.001–10.000	8.1	1.8	0.36 (4.4%)	0.06 (3.2%)	0.13 (1.6%)	0.05 (3.0%)
3.001–5.000	6.0	1.1	0.57 (9.6%)	0.07 (6.0%)	0.2 (3.4%)	0.04 (3.6%)
2.001–3.000	4.2	0.6	0.91 (21.6%)	0.06 (10.1%)	0.3 (7.1%)	0.04 (6.3%)
1.001–2.000	6.4	0.7	2.58 (40.1%)	0.16 (22.8%)	1.02 (15.9%)	0.07 (10.4%)
up to 1.000	8.7	0.4	5.86 (67.2%)	0.12 (35.0%)	3.07 (35.2%)	0.07 (18.8%)
Total	65.4	9.0	10.63 (16.3%)	0.55 (6.1%)	4.84 (7.4%)	0.32 (3.6%)

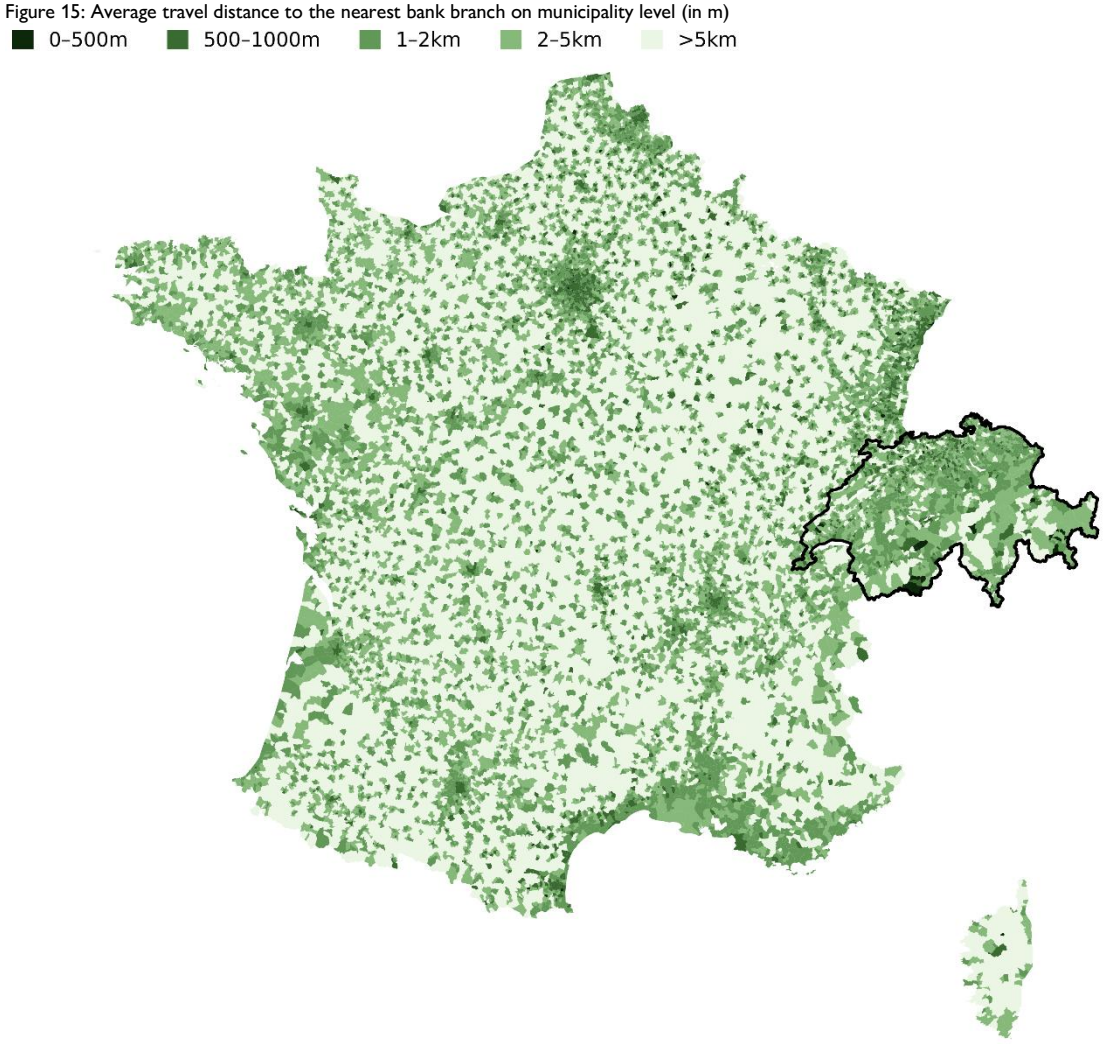
Note: Share of the total population in brackets.

4.3.2 Travel Distance and Time by Municipality

We illustrate the average travel distance to the closest bank branch at the municipality level in France and Switzerland in Figure 15. We provide the corresponding map for average travel time by car in Figure A 5 in the Appendix, which shows similar patterns as the average distance. The contrast between the two countries is evident: while large parts of rural France exhibit travel distances exceeding 2 km – and in many peripheral areas even above 5 km –, Switzerland displays a much denser pattern of bank branch accessibility, with most municipalities falling below the 2 km threshold. This reflects both the smaller territorial scale and the population-centred location of bank outlets in Switzerland, where even mountainous regions retain relatively short access distances, although the number of bank branches per 10,000 inhabitants in Switzerland is markedly lower than in France (see Figure 2).

In France, by contrast, the sparse distribution of bank branches in rural municipalities translates into pronounced cash accessibility deficits, particularly in the south and central parts of the country. These spatial inequalities echo earlier findings on ATM distribution, confirming that Switzerland's denser and more balanced financial service infrastructure mitigates geographic disparities in cash access, whereas in France bank branch coverage remains strongly biased toward urban centres (see Figure 15).

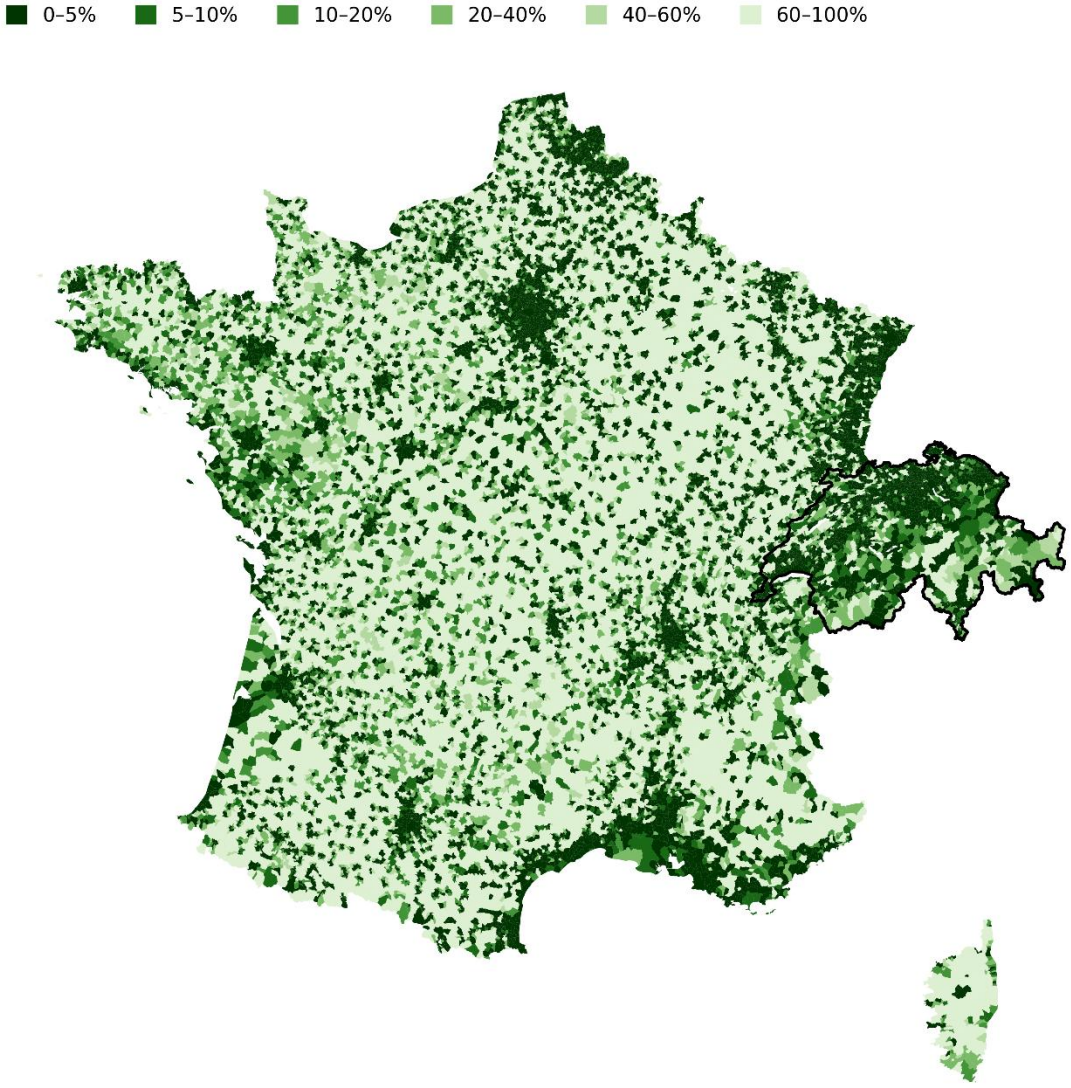
Figure 15: Average travel distance to the nearest bank branch on municipality level (in m)



We have also calculated the share of the population in every municipality that has to travel more than 5 km to access the closest bank branch (see Figure 16). We provide the corresponding graph for travel time in the Appendix (see Figure A 6). The cross-country contrast is striking: in France, large rural areas – particularly in the south, west, and centre – exhibit substantial shares of inhabitants facing distances above 5 km, with numerous municipalities surpassing 20% or even 40% of their population. By contrast, Switzerland shows a far more favourable distribution: only a limited number of peripheral and mountainous municipalities record shares above 20%, while the majority remain below 10% (see Figure 16). These findings align with ATM accessibility patterns.

For example, in 368 Swiss municipalities (17.3%) and 20,124 French municipalities (57.8%), over 60% of the population lives more than 5 km from the nearest bank branch. Similarly, in 148 Swiss municipalities (7%) and 10,517 French municipalities (30.2%), over 60% of inhabitants require more than 10 minutes by car to reach the nearest branch. These municipalities tend to have populations below their respective national averages.

Figure 16: Share of the population travelling more than 5 km to the closest bank branch by municipality



We further analyse whether bank branch availability in a municipality affects average travel distance. We find that 1,259 (59%) and 29,089 (83%) of the municipalities in Switzerland and France (among a total of 2,130 and 34,810 municipalities, respectively) do not host a bank branch. However, this does not necessarily imply that residents of these municipalities must travel extraordinarily far to reach a bank branch, since most municipalities in Switzerland cover only a few square kilometres.

There exist substantial contrasts between France and Switzerland in terms of bank branch accessibility, particularly for municipalities without a local bank branch (see Table 17). In municipalities with access, average travel distances remain short in both countries (1.2 km in France and 1.4 km in Switzerland), with median values below 1.1 km. Travel times are likewise modest, suggesting that bank branch presence effectively minimizes cash accessibility concerns. By contrast, for municipalities without a bank branch, distances and travel times increase sharply. In France, inhabitants must travel on average nearly 6 km (7.8 minutes) to reach the nearest bank branch, compared to only 3.7 km (6 minutes) in Switzerland. Median distances reinforce this pattern, with French residents traveling over 5 km, while their Swiss counterparts cover closer to 3.3 km (see Table 17).

These differences are particularly visible in the share of the population facing long journeys. In French municipalities without a bank branch, more than half of inhabitants (54.4%) live over 5 km away, and a quarter (25.3%) need more than 10 minutes by car to access cash (see Table 17). In Switzerland, the corresponding figures are considerably lower (21.3% and 10.1%). These disparities mirror the earlier ATM results: Switzerland's denser and more evenly distributed ATM network reduces accessibility deficits, while in France the lack of both bank branches and sufficient ATM coverage leaves rural populations comparatively underserved.

Table 17: Distance to the nearest bank branch by municipality with and without bank access

	Municipality with bank access		Municipality without bank access	
	France	Switzerland	France	Switzerland
Average travel distance (in km)	1.2	1.4	5.9	3.7
Median travel distance (in km)	0.9	1.1	5.4	3.3
Population travelling more than 5 km	2.1	2.3	54.4	21.3
Average travel time by car (in min)	2.3	2.8	7.8	6
Median travel time by car (in min)	1.9	2.3	7.2	5.2
Population travelling longer than 10 min by car	0.8	2	25.3	10.1

4.4 Post Branches

4.4.1 Travel Distance and Time

The postal network provides the most extensive access to cash. Table 18 presents the average values and distributional quantiles of distance and travel time to the nearest post office. In France, the mean distance to a post office is 2.5 km, with a median of 1.7 km, while in Switzerland the mean is shorter, at 1.3 km, with a median of 1 km. The distributional tails differ significantly: in France, the 99th percentile reaches 10.4 km, compared to 6.2 km in Switzerland.

In terms of travel times, France records a mean of 4.1 minutes by car, compared with 2.9 minutes in Switzerland. Median values follow the same pattern: 3.4 minutes in France and 2.2 minutes in Switzerland. The upper tail is also longer in France, with the 99th percentile reaching 13.2 minutes, while in Switzerland it is 12.3 minutes. These figures indicate that although the majority of residents in both countries live within relatively short distances of a post office, the extreme values are systematically higher in France.

The postal network is remarkably effective in covering the population, even though post offices are less numerous than ATMs and bank branches, which indicates a strategic distribution of the service and less concentration in large cities compared to the other two types of facilities.

Table 18: Travel distance and time to the nearest post branch

	Country	Mean	Min.	P25	Median	P75	P90	P99
Distance (in km)	France	2.5	0	1	1.7	3.3	5.6	10.4
	Switzerland	1.3	0	0.6	1	1.6	2.6	6.2
Travel time by car (in min)	France	4.1	0	2.1	3.4	5.4	7.9	13.2
	Switzerland	2.9	0	1.5	2.2	3.4	5.1	12.3

Note: For instance, "P25" denotes the 25th percentile meaning that 25% of the population has to travel less far or less long than the value specified.

Travel distance and travel time to the nearest post branch decrease with the size of the municipality, as we have seen for ATMs and bank branches. Table 19 shows the statistics for different municipality size groups. We provide similar statistics of travel times in Table A 4 in the Appendix.

The smallest differences between France and Switzerland are observed in cities with more than 50,000 inhabitants, where 50% of the population reach a post office in 1.3 km in France and 800 m in Switzerland, and mean values stand at 1.6 km and 1 km, respectively. The gap widens progressively as municipalities become smaller. For example, in the smallest municipalities (under 1,000 inhabitants), average distances increase to 4.2 km in France and 2.8 km in Switzerland, with the upper end of the distribution reaching 12.6 km in France and 10 km in Switzerland (see Table 19).

The interquartile range also illustrates the same pattern: for mid-sized municipalities (between 5,000 and 10,000 inhabitants), the 25th percentile is similar across both countries (1 km in France, 0.7 km in Switzerland), but the 75th percentile is 3.4 km in France, against 1.6 km in Switzerland. This indicates that the spread of distances is consistently wider in France, especially outside the largest urban centres.

Average travel time by car does not vary significantly between municipality categories with more than 1,000 inhabitants (see Figure A 5 in the Appendix). Differences emerge mainly at the upper end of the distribution, where travel times are considerably longer in smaller municipalities. In cities with more than 50,000 residents, for instance, the nearest post branch is on average reachable by car in 2.3 minutes in Switzerland and 3.2 minutes in France. However, in municipalities with fewer than 1,000 inhabitants, travel time more than doubles, and increases more sharply in France than in Switzerland as municipality size decreases (see Figure A 5 in the Appendix).

Despite France having nearly twice as many post office facilities per 10,000 inhabitants compared to Switzerland (see Figure 3), the average distances to the nearest facility are consistently shorter in Switzerland. This contrast reflects both the larger territorial extension of France and the tendency for French post offices to be more concentrated in major urban centres. As a result, while the overall density of equipment appears higher in France, the practical accessibility at the local level often favours Switzerland.

Table 19: Travel distance to the nearest post branch by municipality size (in km)

	Mean		P25		Median		P75		P90		P99	
by municipality size (nr. of inhabitants)	CH	FR	CH	FR	CH	FR	CH	FR	CH	FR	CH	FR
>50,000	1	1.6	0.6	0.8	0.8	1.3	1.2	2.1	1.7	2.8	3.6	5.4
10,001–50,000	1.3	2.4	0.7	1.1	1.1	1.8	1.5	3	2.2	4.8	5	9.5
5,001–10,000	1.3	2.6	0.7	1	1	1.8	1.6	3.4	2.4	5.8	5.8	10.5
3,001–5,000	1.3	2.4	0.6	0.9	1	1.6	1.6	3.3	2.6	5.6	5.8	10
2,001–3,000	1.5	2.5	0.6	0.8	1	1.6	1.8	3.4	3.2	5.6	7.2	10.2
1,001–2,000	1.7	2.9	0.6	0.8	1.1	2	2.5	4.2	3.9	6.3	7	11.4
< 1,000	2.8	4.2	1.3	1.8	2.5	3.9	3.6	5.9	5.3	7.9	10	12.6

Note: For instance, "P25" denotes the 25th percentile meaning that 25% of the population has to travel less far than the value specified.

We further analyse which share of the population live within a specific travel distance and time from the closest post branch (see Table 20). In France, 7.4% of the population resides within 500 metres of a post office, compared to 15.3% in Switzerland. This difference grows as the threshold increases: 25.9% of the French population lives within 1 km, while in Switzerland the proportion is substantially higher, at 48.7%. At broader thresholds, coverage becomes much more homogeneous: 87.2% of the French population and 98% of the Swiss population are within 5 km of a post office. For 10 km, the coverage shows near-universal accessibility in both countries, reaching around 99% of population in both countries.

For travel time, we observe the same pattern: by 15 minutes, access is virtually complete in both countries. The main contrasts are concentrated at short distances and times, with Swiss residents more often enjoying very close proximity to a post office, while French residents, although still well served overall, show greater variation at the lower thresholds.

Table 20: Travel distance and time to the nearest post branch by population share

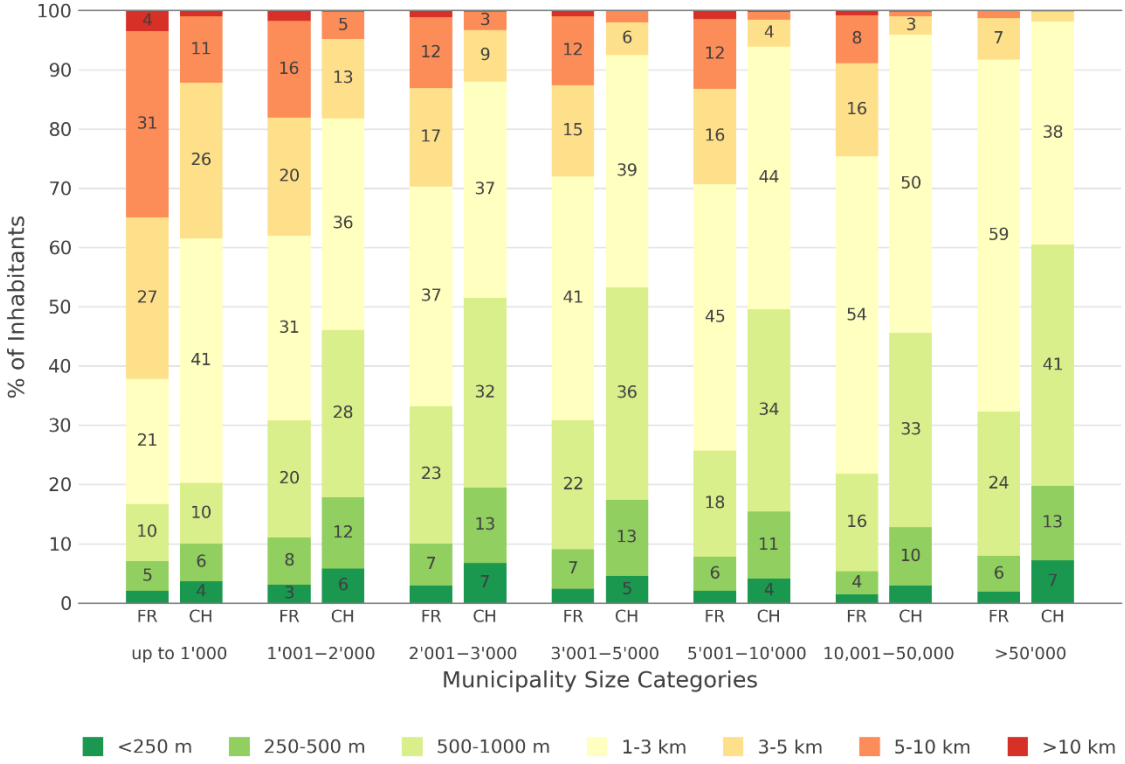
		Travel Distance						Travel Time by Car			
		<100m	<250m	<500m	<1km	<5km	<10km	<2min	<5min	<10min	<15min
France	Number of inhabitants (in Millions)	0.26	1.21	4.85	16.95	57.02	64.58	15.34	46.54	62.66	65.1
	Cumulative share of population	0.4	1.9	7.4	25.9	87.2	98.8	23.5	71.2	95.8	99.6
Switzerland	Number of inhabitants (in Millions)	0.07	0.38	1.38	4.4	8.85	9.02	3.81	8.09	8.86	8.98
	Cumulative share of population	0.8	4.2	15.3	48.7	98	99.8	42.1	89.5	98.1	99.4

Figure 17 illustrates the distribution of travel distances to the nearest post office, separated by municipality size. Across both countries and all settlement categories, most of the population falls within the 1-3 km class. This share is particularly dominant in medium-sized and small towns, highlighting the widespread presence of post offices even outside of large urban centres. As municipality size increases, the proportion of residents in the 500-1,000-metre class grows steadily, reaching its maximum in cities above 50,000 inhabitants. This indicates that larger cities not only host more facilities but also provide more opportunities for short travel distances to a nearby post branch. Although distances were measured by car along the road network, in many cases they are short enough to be covered on foot.

Compared to ATMs or bank branches, the distributions across municipality types show less contrast. In both France and Switzerland, even residents of small municipalities – especially those below 3,000 inhabitants – generally face manageable travel distances (see Figure 17). Only a small share of the population in these areas must travel more than 5 km, and an even smaller fraction exceeds 10 km. This reflects the complementary role of post offices in covering territories that may be underserved by banks or ATMs.

Cross-country differences are nonetheless evident (see Figure 17). Switzerland consistently shows slightly shorter travel distances across categories, despite having fewer post offices per inhabitant. For example, in municipalities with fewer than 1,000 inhabitants, over 40% of Swiss residents are within 1-3 km of a post office, compared to 21% in France, where a larger fraction must travel beyond 5 km. In France, the more unfavourable results for very small municipalities (<2,000 inhabitants) are partly explained by the absence of local facilities and the need to reach neighbouring towns. The larger territorial extent of France amplifies this pattern, whereas Switzerland benefits from a more compact settlement structure. These findings are highlighted when applying Eurostat's Degree of Urbanisation classification for urban and rural areas (see Figure A 12 in the Appendix).

Figure 17: Travel distance to the nearest post branch by municipality size (cumulative share)



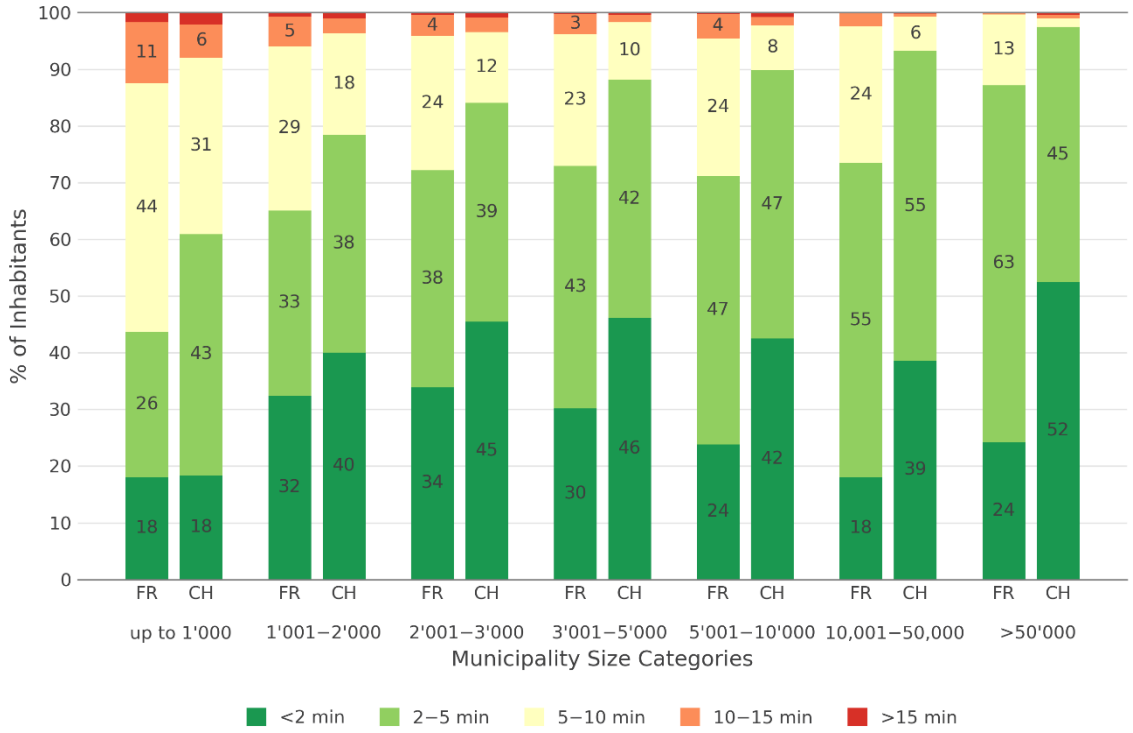
Note: The figure exhibits how far which share of the population has to travel to access the closest post branch separated by municipality size categories.

Figure 18 presents travel times to the closest post office by car, again broken down by municipality size. The results confirm that access is highly satisfactory in both countries, with most of the population reaching a post branch within five minutes, regardless of municipality size. For instance, more than 90% of the population in large cities (>50,000 inhabitants) in both France and Switzerland fall into this category.

At the same time, a substantial share of residents is located within two minutes of a post office, even in small municipalities (see Figure 18). In communities with fewer than 1,000 inhabitants, about 20% of the population in both France and Switzerland can reach a post office in under two minutes – suggesting that many of these municipalities host their own post branch locally. This highlights the key role of post offices in ensuring coverage in rural areas, where ATMs or bank branches are less frequently present.

Differences between the two countries are modest, but Switzerland tends to record slightly higher shares of residents within the shortest travel time categories (see Figure 18). For example, in towns of 3,000-5,000 inhabitants, nearly 46% of Swiss residents are within two minutes of a post office, compared to 30% in France. Nonetheless, for all categories above 10 minutes, both countries report only marginal shares, confirming that long travel times are rare exceptions and correspond primarily to low-density rural areas.

Figure 18: Travel time by car to the nearest post branch by municipality size (cumulative share)



Note: The figure exhibits how long which share of the population has to travel to access the closest post branch separated by municipality size categories

Following the same logic as the figures presented above, Table 21 reports the absolute number of inhabitants who must travel more than 5 km or more than 10 minutes to reach the nearest post office, broken down by municipality size. This table complements the relative shares previously discussed by providing the population counts affected in each municipality category. The data show a clear trend: the proportion of the population exceeding the distance or travel time thresholds for cash access consistently declines as municipality size increases.

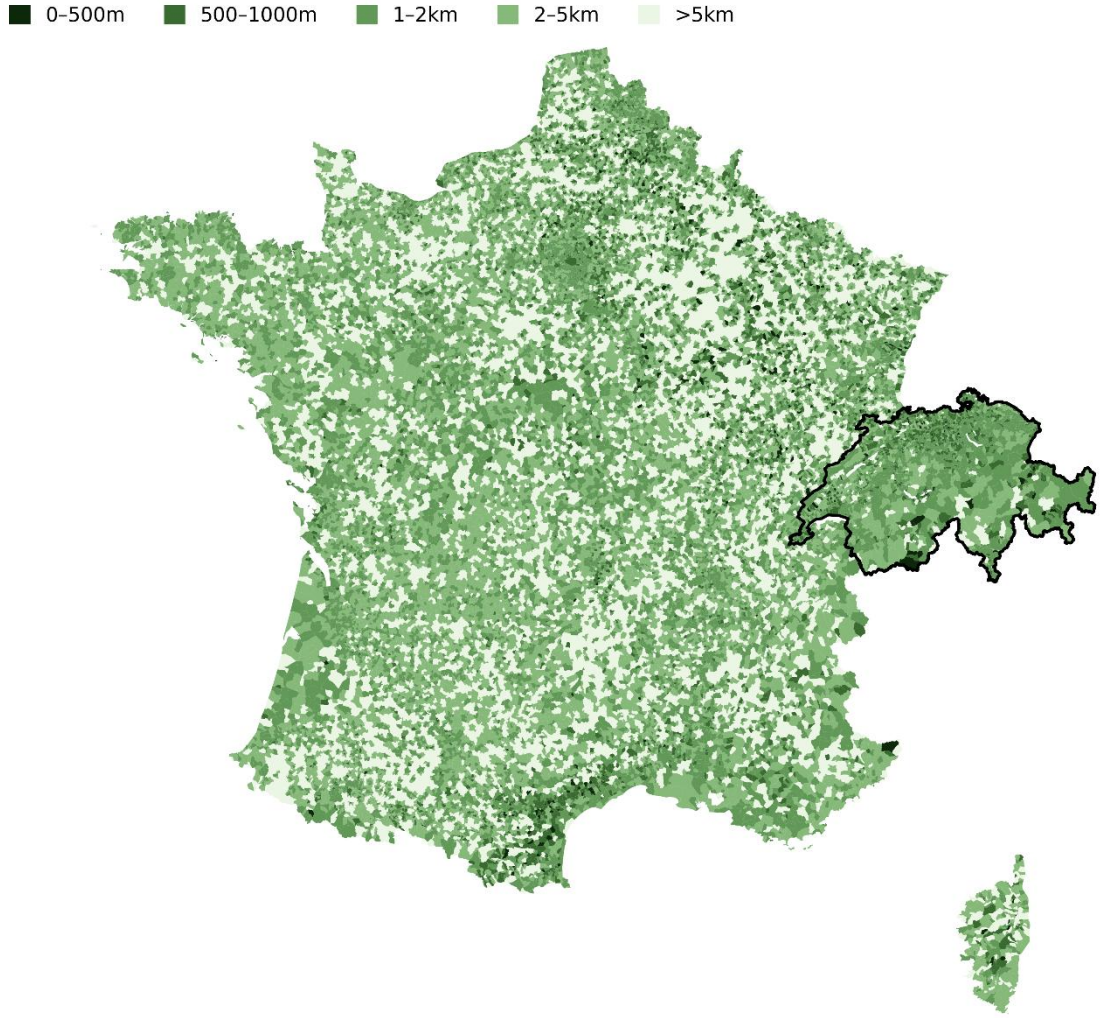
Table 21: Number of inhabitants with travel distance or time to the nearest ATM exceeding 5 km or 10 min, by municipality size

	Inhabitants (in Millions)		Inhabitants travelling more than 5 km		Inhabitants travelling more than 10 min by car	
by municipality size	France	Switzerland	France	Switzerland	France	Switzerland
>50,000	14.8	1.5	0.2 (1.4%)	0.0 (0.2%)	0.05 (0.3%)	0.01 (1.0%)
10,001–50,000	17.1	2.9	1.53 (8.9%)	0.03 (1.0%)	0.42 (2.5%)	0.02 (0.8%)
5,001–10,000	8.1	1.8	1.08 (13.2%)	0.03 (1.6%)	0.37 (4.6%)	0.04 (2.3%)
3,001–5,000	6.0	1.1	0.75 (12.6%)	0.02 (2.0%)	0.23 (3.8%)	0.02 (1.7%)
2,001–3,000	4.2	0.6	0.55 (13.1%)	0.02 (3.3%)	0.17 (4.1%)	0.02 (3.4%)
1,001–2,000	6.4	0.7	1.17 (18.2%)	0.03 (4.8%)	0.38 (6.0%)	0.03 (3.6%)
up to 1,000	8.7	0.4	3.04 (34.9%)	0.04 (12.2%)	1.09 (12.5%)	0.03 (8.0%)
Total	65.4	9.0	8.32 (12.7%)	0.18 (2.0%)	2.71 (4.1%)	0.17 (1.9%)

4.4.2 Travel Distance and Time by Municipality

Figure 19 exhibits the average travel distance to the closest post branch on the municipality level. The average distance is rather low, and there are few areas where the distance to the next post branch is more than 5 km. Compared to the ATM and bank branch coverage, the graph indicates that postal coverage is the most extensive.

Figure 19: Average travel distance to the nearest post branch by municipality (in m)



Similar to ATMs and bank branches, the shortest travel distance to post offices are observed in the most urbanized areas, while rural municipalities tend to experience longer distances (see Figure 19). However, the increase in distance for rural residents is not as pronounced as in the case of ATMs and bank branches. Interestingly, some municipalities located in alpine regions display particularly short distances to post offices, which is likely explained by the presence of tourism infrastructure. Overall, access to post offices can be considered highly satisfactory.

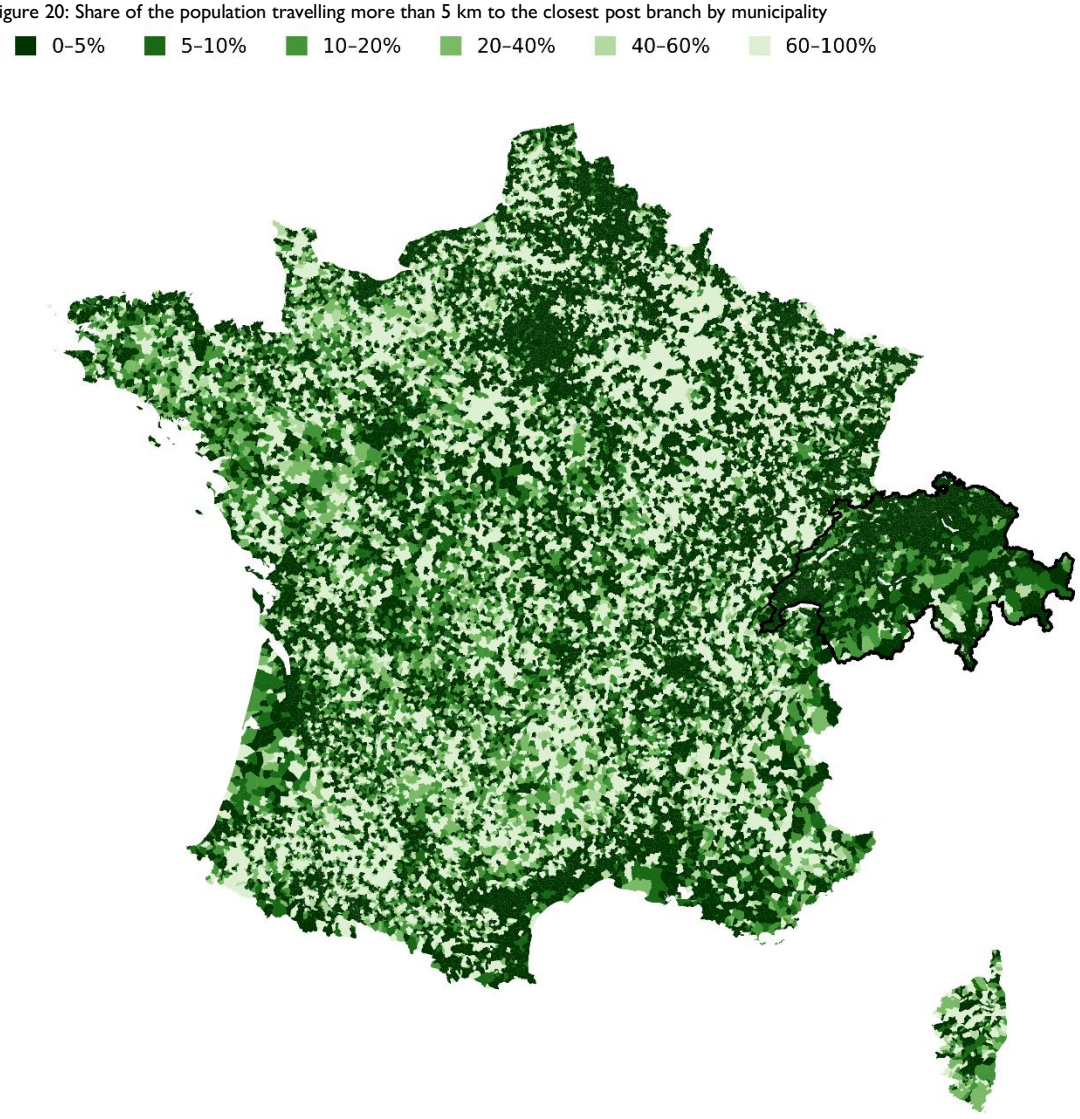
In contrast to banks and ATMs, post offices can act as a compensatory network, that is, ensuring financial services precisely in places less well covered by other infrastructures. The effect is especially visible in central and northeastern France – regions that are sparsely populated and lack major urban hubs (see Figure 19). The map indicates that a very large share of the French population lives within 2 km of the nearest post office, underscoring the role of La Poste as a proximity-

based provider. Switzerland shows a similar homogeneous pattern, with distances below 2 km for most of the municipalities.

We have also calculated the proportion of the population living more than 5 km from the nearest post office (see Figure 20). Complementary maps illustrating travel times by car exceeding the 10-minute threshold are included in the Appendix (see Figure A 8). For example, over 60% of the population lives more than 5 km from the nearest post office in 106 Swiss municipalities (5%) and 11,040 French municipalities (31.7%). Furthermore, in 45 Swiss municipalities (2.1%) and 3,662 French municipalities (10.5%), more than 60% of inhabitants require over 10 minutes by car to reach the nearest post office.

Nevertheless, it is important to emphasize that the areas located furthest from a post office (the lighter regions on the map) correspond to zones with very low population density. These cases therefore represent the tail of the distribution previously presented in the tables, and their impact on overall accessibility is limited.

Figure 20: Share of the population travelling more than 5 km to the closest post branch by municipality



We are further interested in whether post branch availability in each municipality affects average travel distances. We find that 677 (31.8%) of the municipalities in Switzerland and 23,592 (67.7%) of the municipalities in France are not equipped with a post office.

Table 22 shows the average distance and travel time to the closest post branch for municipalities with and without direct post access. In municipalities with a post office, the average distance is 1.7 km in France and 1.2 km in Switzerland, with median distances at 1.3 km and 1 km, respectively. For travel times, averages are 3.1 minutes in France and 2.7 minutes in Switzerland, with medians at 2.7 minutes and 2.2 minutes. These results indicate that for the majority of residents in municipalities equipped with a post office, cash access is immediate, and distances remain short in both countries.

The differences become more pronounced in municipalities without a post office (see Table 22). In France, residents travel on average 4.6 km (median: 4.2 km), compared to 3 km in Switzerland (median: 2.8 km). The proportion of the population traveling more than 5 km is 37.6% in France, while in Switzerland it is 12.4%. Travel times show similar divergences: average times are 6.5 minutes in France and 5.2 minutes in Switzerland, with medians of 6.1 minutes and 4.5 minutes. Moreover, 12.5% of the French population in municipalities without a post office travels more than 10 minutes, against 5.7% in Switzerland.

When looking at the median instead of the mean, the difference between the two categories of municipalities becomes smaller. This suggests that a small number of municipalities without post access has very long travel distances and travel times (see Table 22).

The presence of a post office within the municipality drastically reduces travel requirements in both countries. However, the cash accessibility gap between equipped and non-equipped municipalities is larger in France, especially when considering longer travel distances and times.

Table 22: Distance to the nearest post branch by municipality with and without post access

	Municipality with post access		Municipality without post access	
	France	Switzerland	France	Switzerland
Average travel distance (in km)	1.7	1.2	4.6	3
Median travel distance (in km)	1.3	1	4.2	2.8
Population travelling more than 5 km	2.7	1.4	37.6	12.4
Average travel time by car (in min)	3.1	2.7	6.5	5.2
Median travel time by car (in min)	2.7	2.2	6.1	4.5
Population travelling longer than 10 min by car	0.8	1.7	12.5	5.7

5 Conclusion

This study has analysed and compared the spatial distribution of ATMs, bank branches, and post offices in Switzerland and France in the year 2024. We provided empirical results of the travel distance and time by car based on actual road networks to the closest cash access point – not only across Switzerland and France but also on municipality level. We have specifically focused on comparing the results of both countries. We have published parts of our results in an interactive dashboard for France in the French Money Map and on a more granular (hectare) basis for Switzerland in the Swiss Money Map. Our results for France and Switzerland combined are also shared in our World Money Map.

Overall, residents in France and Switzerland enjoy relatively short travel distances and times to access cash. The average distance to the nearest cash access point is 1.6 km in France and 1.4 km in Switzerland. At least half of the population in each country can reach cash services within less than one kilometre. However, our analysis reveals systematic disparities, particularly in smaller municipalities.

In Switzerland, the average travel distance to the nearest ATM is 1.4 km, compared to 2.3 km in France, with corresponding travel times of 2.8 and 3.6 minutes. While access is nearly universal within 10 minutes or 10 km in both countries, a significant share of French residents in small municipalities face longer travel distances: 15% must travel more than 10 km to reach an ATM, compared to only 3% in Switzerland. By contrast, short-range access (<1 km) is more common in Switzerland.

A similar pattern emerges for bank branches. Although median access is comparable and the number of bank branches per inhabitant greater in France than in Switzerland, Swiss residents – particularly in rural and semi-rural areas – enjoy more equitable geographic coverage. In France, bank networks are concentrated in urban centres, leaving rural populations underserved. For example, 83.7% of French residents live within 5 km of a bank branch, compared to 93.9% in Switzerland.

Post offices form the most extensive network in both countries, ensuring near-universal cash access. Yet even here, disparities are more pronounced in France, where coverage outside major urban areas is less evenly distributed. Despite having more post offices per inhabitant, France shows longer average travel distances, reflecting the country's larger territory and greater concentration of facilities in cities.

These findings demonstrate that cash accessibility differences between the two countries are concentrated in rural areas. Switzerland's more balanced distribution of ATMs, bank branches, and post offices results in consistently shorter travel distances, while rural France continues to face significant accessibility gaps.

Several caveats are worth noting. First, although new methods for withdrawing cash exist, we do not consider innovative access points such as retail shops or kiosks. These typically require specific bank relationships and often allow only very limited withdrawals. We are also unable to account for whether a bank branch continues to provide cash withdrawals over the counter, and if so, whether this service is limited to its own customers.

Second, we do not account for the operating hours of ATMs, post offices, and bank branches. We argue that only a small number of ATMs have restricted hours, whereas post offices and bank branches are more likely to be limited. Third, we do not incorporate individual commuting or mobility patterns, including round trips or optimised travel routes.

Measuring access to cash involves multiple dimensions. While distance or travel time to the nearest access point is important, it does not provide a complete picture. The density of access points within an area and the size of the surrounding population may be equally relevant. Future research should incorporate these factors to create a more comprehensive measure of cash access.

We also omit other potentially relevant aspects such as the sociodemographic and socioeconomic composition of the population, information about companies, and the topological or structural characteristics of regions. For example, it would be valuable to investigate whether certain groups – such as the elderly or financially excluded – face distinct patterns of spatial cash access. Likewise, data on the number, value, and timing of withdrawals at each access point would open further avenues for research.

We encourage other researchers to join our initiative and to share data that would enable the measurement of cash access in additional countries. To ensure comparability, it is crucial to have up-to-date information on the exact locations of cash access points, which makes it possible to apply a harmonized methodology. Measuring access to cash remains essential for safeguarding its future.

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Appendix

List of Figures

List of Tables

Table A 1: Travel time by car to the nearest cash access point by municipality size (in minutes)

	Mean		P25		Median		P75		P90		P99	
by municipality size (nr. of inhabitants)	CH	FR	CH	FR	CH	FR	CH	FR	CH	FR	CH	FR
>50.000	1.9	1.7	0.9	0.9	1.4	1.5	2.3	2.2	3.1	3	9.7	5.6
10.001–50.000	2.3	2.1	1.2	1.2	1.8	1.8	2.7	2.6	4.2	3.6	9.4	7.3
5.001–10.000	2.6	2.4	1.2	1.2	1.9	2	3	3.1	4.9	4.6	13.2	9
3.001–5.000	2.8	2.6	1.3	1.3	2	2.1	3.4	3.3	5.6	5.2	12.4	9.8
2.001–3.000	3.5	2.9	1.4	1.3	2.5	2.2	4.6	3.9	6.9	6.1	16.6	10.4
1.001–2.000	4.3	3.6	1.8	1.4	3.6	2.8	5.8	5.2	8.5	7.3	16.9	11.8
<1.000	5.9	5.4	3.3	2.7	5	5.1	7.3	7.4	10.1	9.7	22.3	14.8

Note: For instance. "P25" denotes the 25th percentile meaning that 25% of the population has to travel less long than the value specified.

Figure A 1: Average travel time by car to the nearest cash access point on municipality level (in minutes)

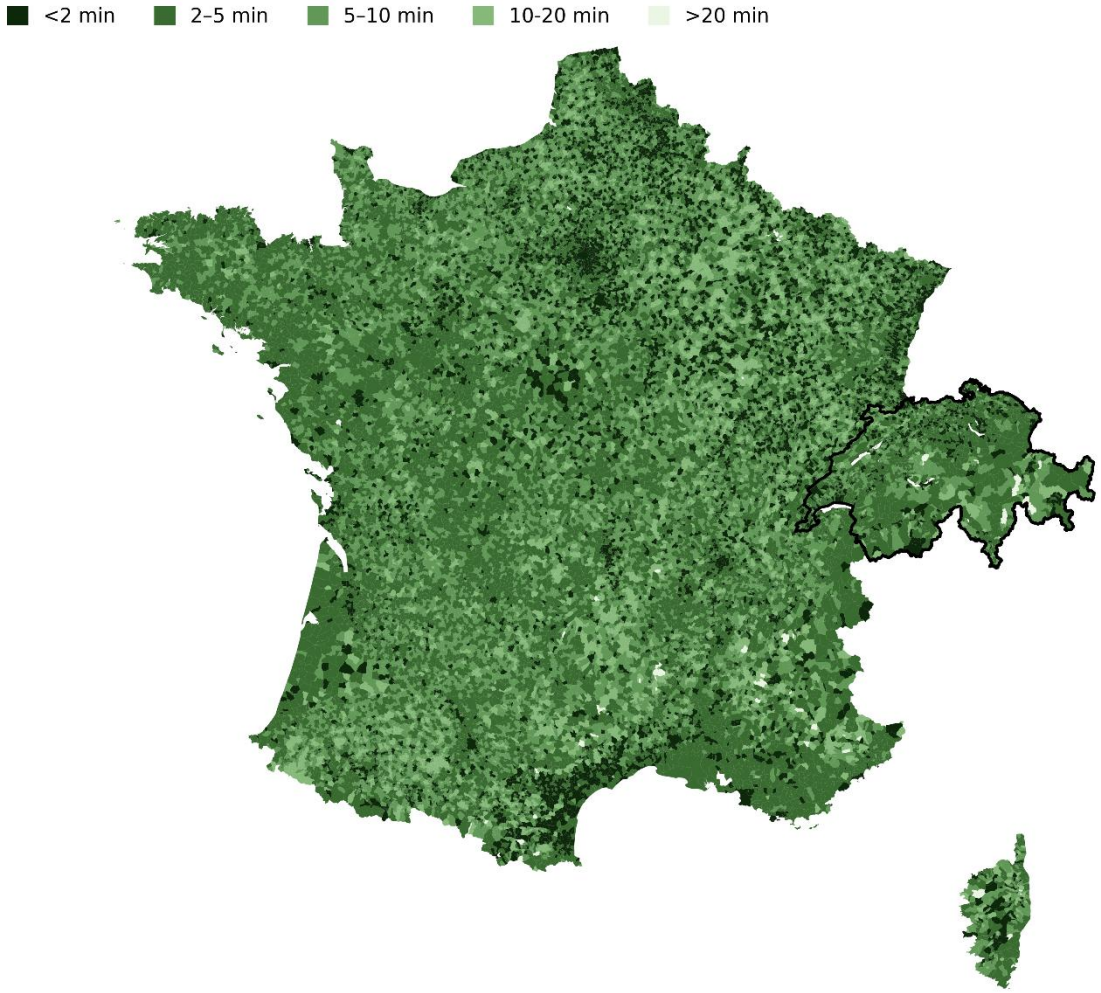


Figure A 2: Share of the population travelling more than 10 minutes by car to the closest cash access point by municipality

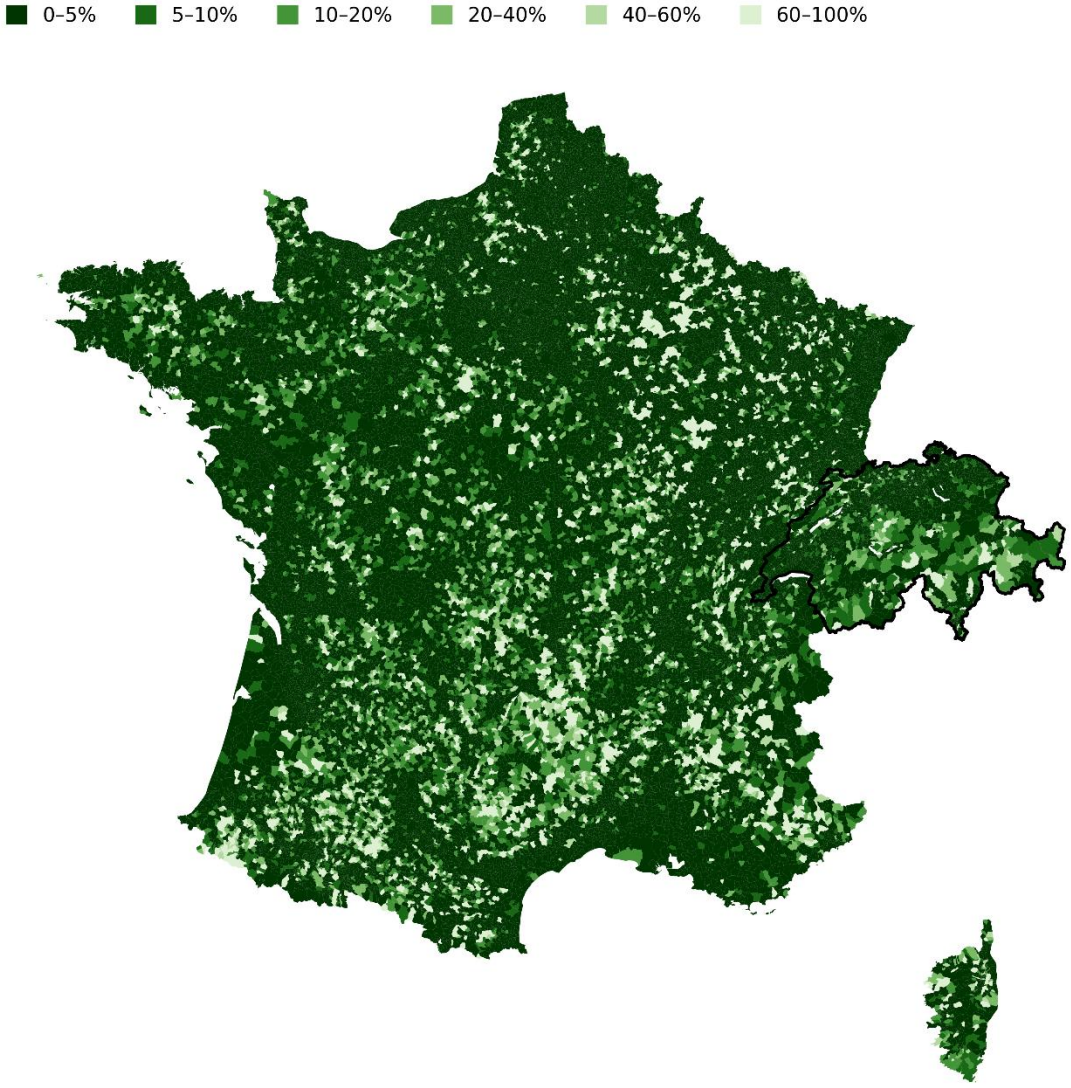
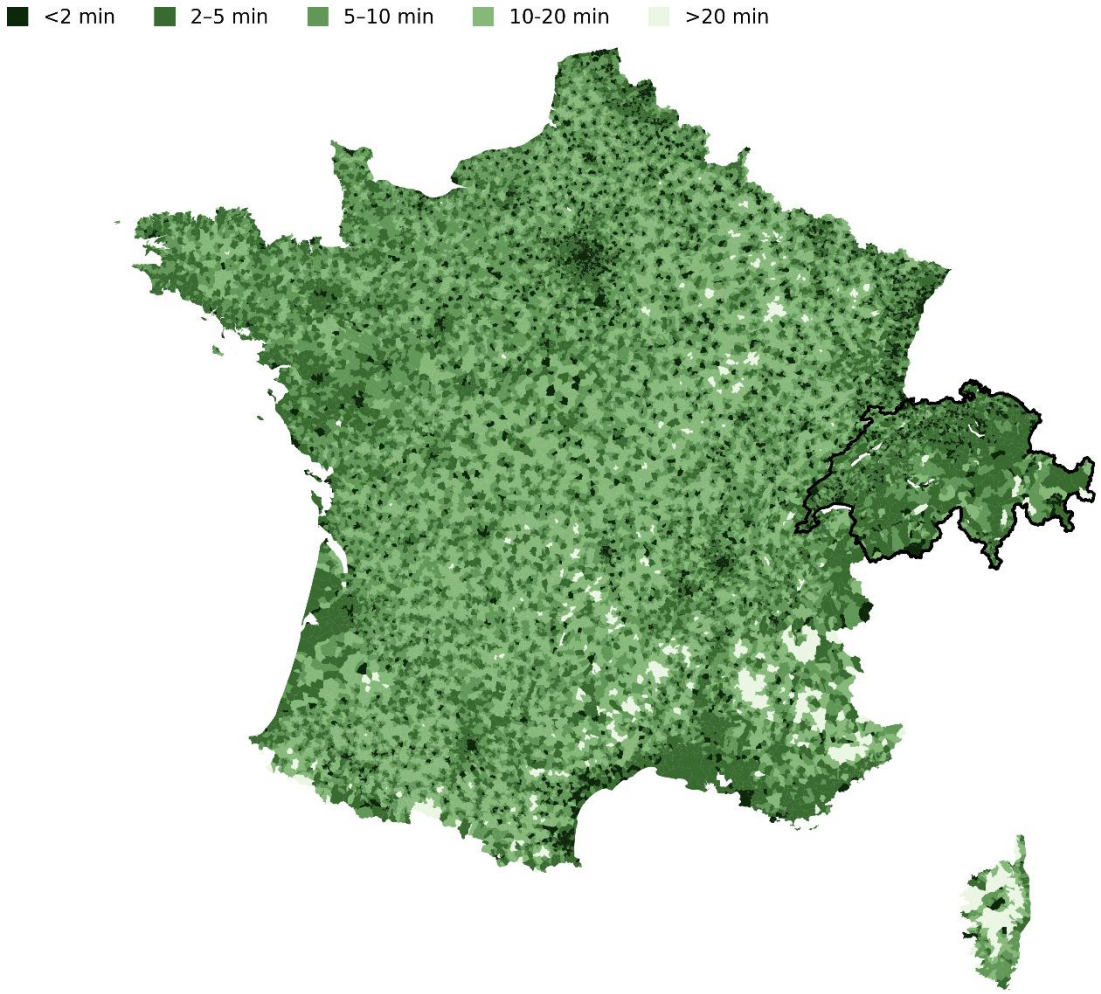


Table A 2: Travel time by car to the nearest ATM by municipality size (in minutes)

	Mean		P25		Median		P75		P90		P99	
by municipality size (nr. of inhabitants)	CH	FR	CH	FR	CH	FR	CH	FR	CH	FR	CH	FR
>50.000	1.9	1.8	1	1	1.5	1.6	2.3	2.3	3.3	3.3	9.7	6.8
10.001–50.000	2.3	2.2	1.2	1.2	1.9	1.9	2.8	2.7	4.2	4	9.7	8.4
5.001–10.000	2.6	2.7	1.2	1.4	1.9	2.2	3	3.3	4.9	5.2	13.4	10.8
3.001–5.000	2.8	3.2	1.3	1.4	2.1	2.5	3.5	4.2	5.8	6.7	12.8	12.3
2.001–3.000	3.6	4.2	1.4	1.7	2.7	3.3	4.7	6	7	8.5	16.7	13.8
1.001–2.000	4.5	5.8	1.9	2.6	3.7	5.4	6	8.1	8.7	10.8	18.9	16.8
<1.000	6.4	8.6	3.6	5.6	5.3	8.1	7.7	11	11	14	26.9	22.2

Note: For instance. "P25" denotes the 25th percentile meaning that 25% of the population has to travel less long than the value specified.

Figure A 3: Average travel time by car to the nearest ATM on municipality level (in minutes)



Note: The figure exhibits how long an inhabitant of a given municipality must travel on average to reach the closest ATM.

Figure A 4: Share of the population travelling more than 10 minutes by car to the closest ATM by municipality

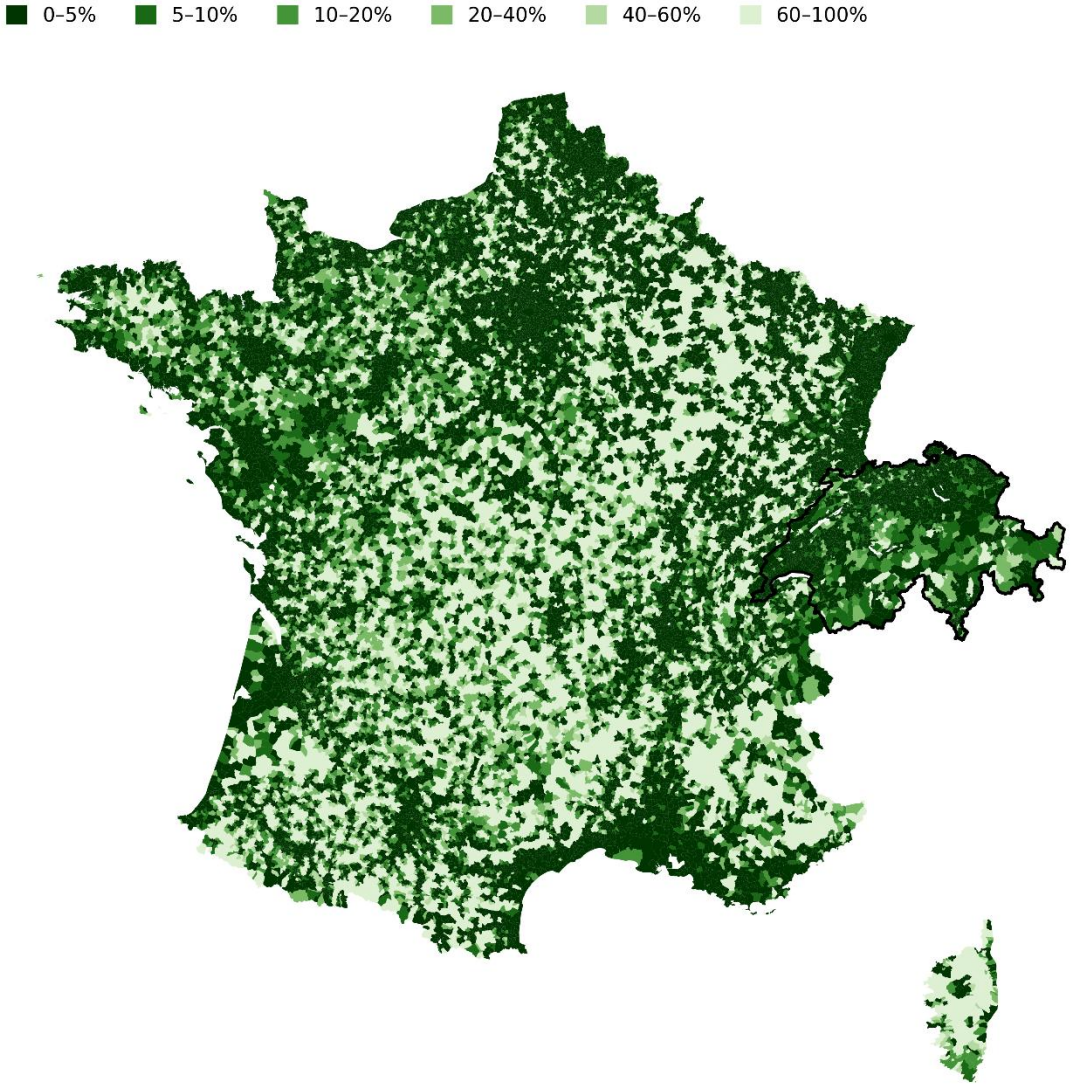
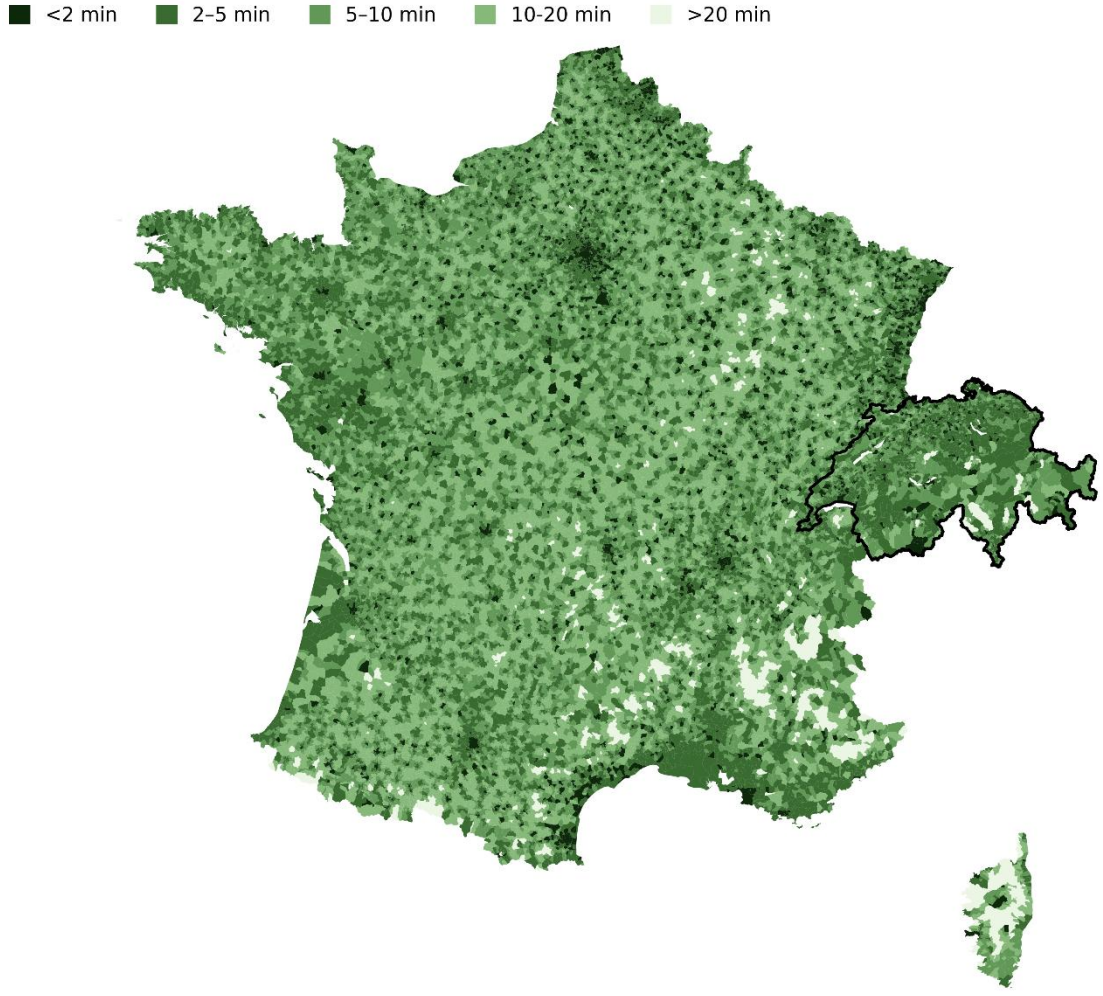


Table A 3: Travel time by car to the nearest bank branch by municipality size (in minutes)

	Mean		P25		Median		P75		P90		P99	
by municipality size (nr. of inhabitants)	CH	FR	CH	FR	CH	FR	CH	FR	CH	FR	CH	FR
>50.000	2.8	1.8	1.4	1	2.4	1.6	3.4	2.3	4.7	3.2	11.5	6.5
10.001–50.000	2.8	2.3	1.5	1.2	2.4	2	3.4	2.9	5	4.1	10.3	8.6
5.001–10.000	3.2	2.8	1.5	1.4	2.3	2.3	3.9	3.5	6	5.5	14.6	11.2
3.001–5.000	3.5	3.5	1.5	1.6	2.6	2.6	4.6	4.6	6.9	7.2	14.2	12.8
2.001–3.000	4.6	4.6	1.8	1.8	4	3.7	5.9	6.6	8.5	9.2	17.6	15
1.001–2.000	5.7	6.2	3.1	3	5.1	5.9	7.4	8.6	10.1	11.3	18.7	17
<1.000	7.3	8.9	4.2	5.9	6.2	8.4	9	11.3	12.7	14.4	28.8	22.6

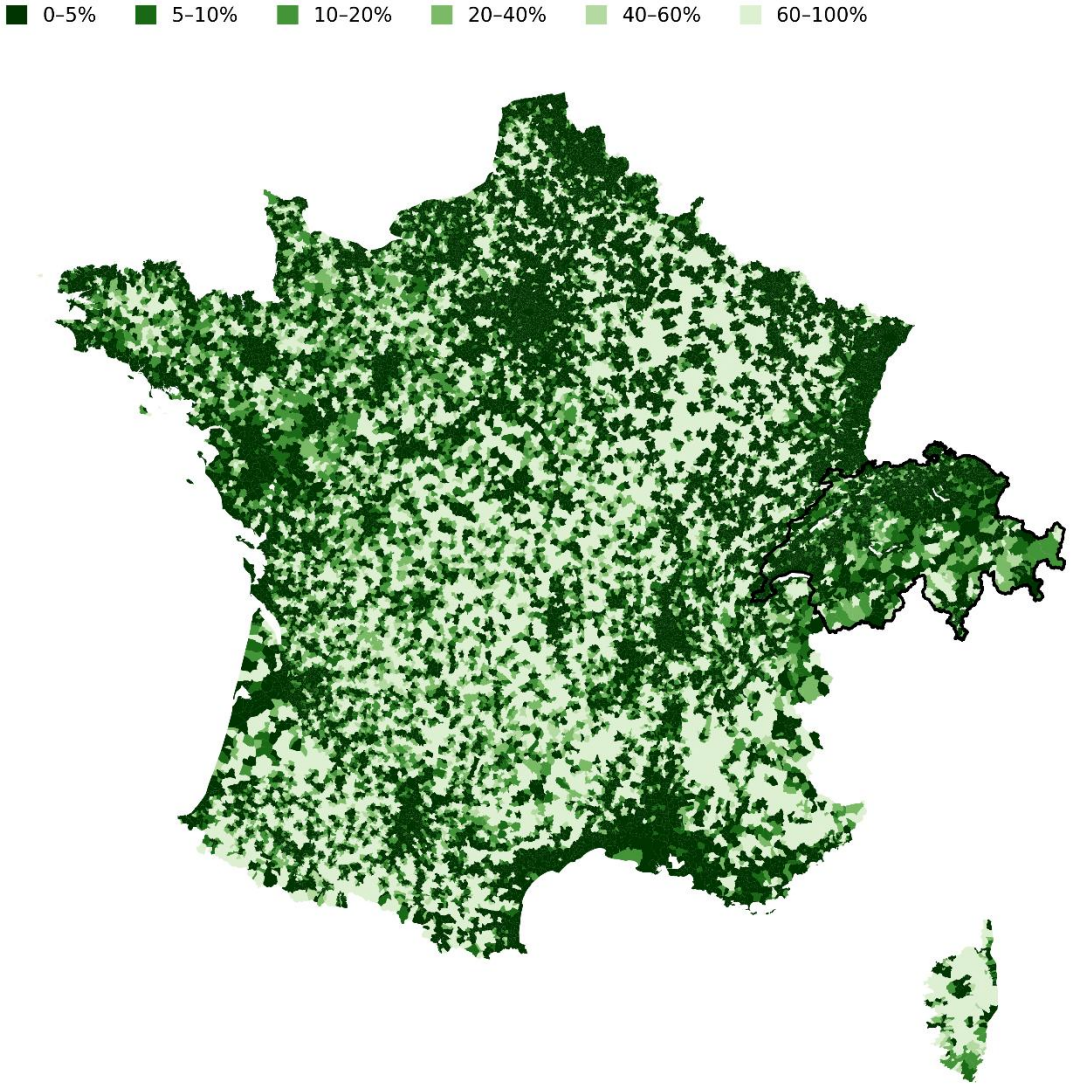
Note: For instance. "P25" denotes the 25th percentile meaning that 25% of the population has to travel less long than the value specified.

Figure A 5: Average travel time by car to the nearest bank branch on municipality level (in minutes)



Note: The figure exhibits how long an inhabitant of a given municipality must travel on average to reach the closest bank branch.

Figure A 6: Share of the population travelling more than 10 minutes by car to the closest bank branch by municipality



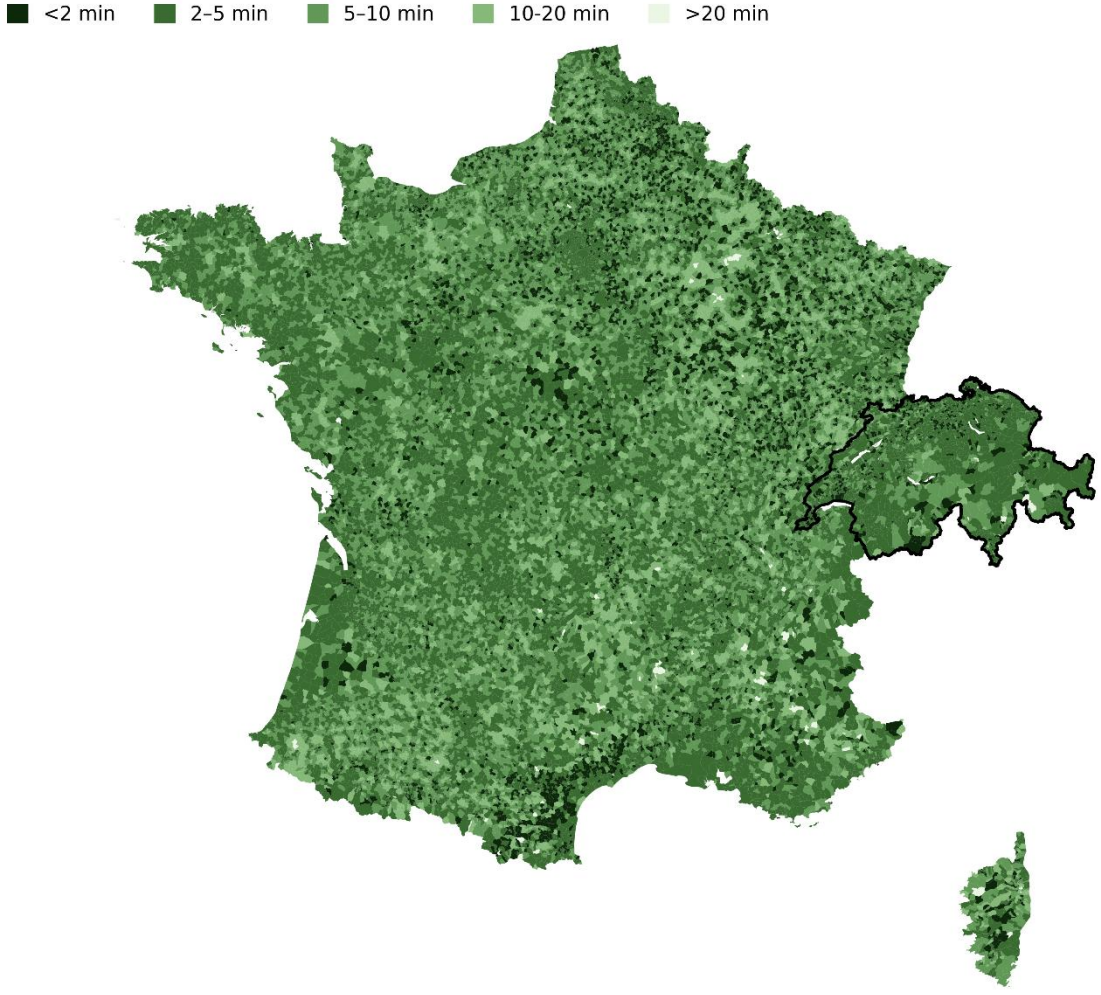
Note: The figure shows the share of the population per municipality that has unsatisfactory travel time.

Table A 4: Travel time by car to the nearest post branch by municipality size (in minutes)

	Mean		P25		Median		P75		P90		P99	
by municipality size (nr. of inhabitants)	CH	FR	CH	FR	CH	FR	CH	FR	CH	FR	CH	FR
>50.000	2.3	3.2	1.3	2	2	2.9	2.7	4.1	3.7	5.3	9.8	8.2
10.001–50.000	2.7	4	1.6	2.3	2.3	3.5	3.3	5.2	4.4	7.1	9.1	12
5.001–10.000	2.9	4.1	1.6	2.1	2.2	3.3	3.3	5.4	5	8.1	13	12.8
3.001–5.000	2.8	3.9	1.4	1.8	2.2	3	3.5	5.2	5.5	7.8	11.8	12.8
2.001–3.000	3.2	3.8	1.3	1.6	2.2	2.9	4	5.3	6.2	8	14.1	13
1.001–2.000	3.5	4.3	1.4	1.6	2.5	3.4	4.6	6.2	7.2	8.8	15.1	14.2
<1.000	5	5.9	2.6	3	4.3	5.6	6.3	8.1	9.2	10.6	19.8	16.3

Note: For instance. "P25" denotes the 25th percentile meaning that 25% of the population has to travel less long than the value specified.

Figure A 7: Average travel time by car to the nearest post branch on municipality level (in minutes)



Note: The figure exhibits how long an inhabitant of a given municipality must travel on average to reach the closest post branch.

Figure A 8: Share of the population travelling more than 10 minutes by car to the closest post branch by municipality

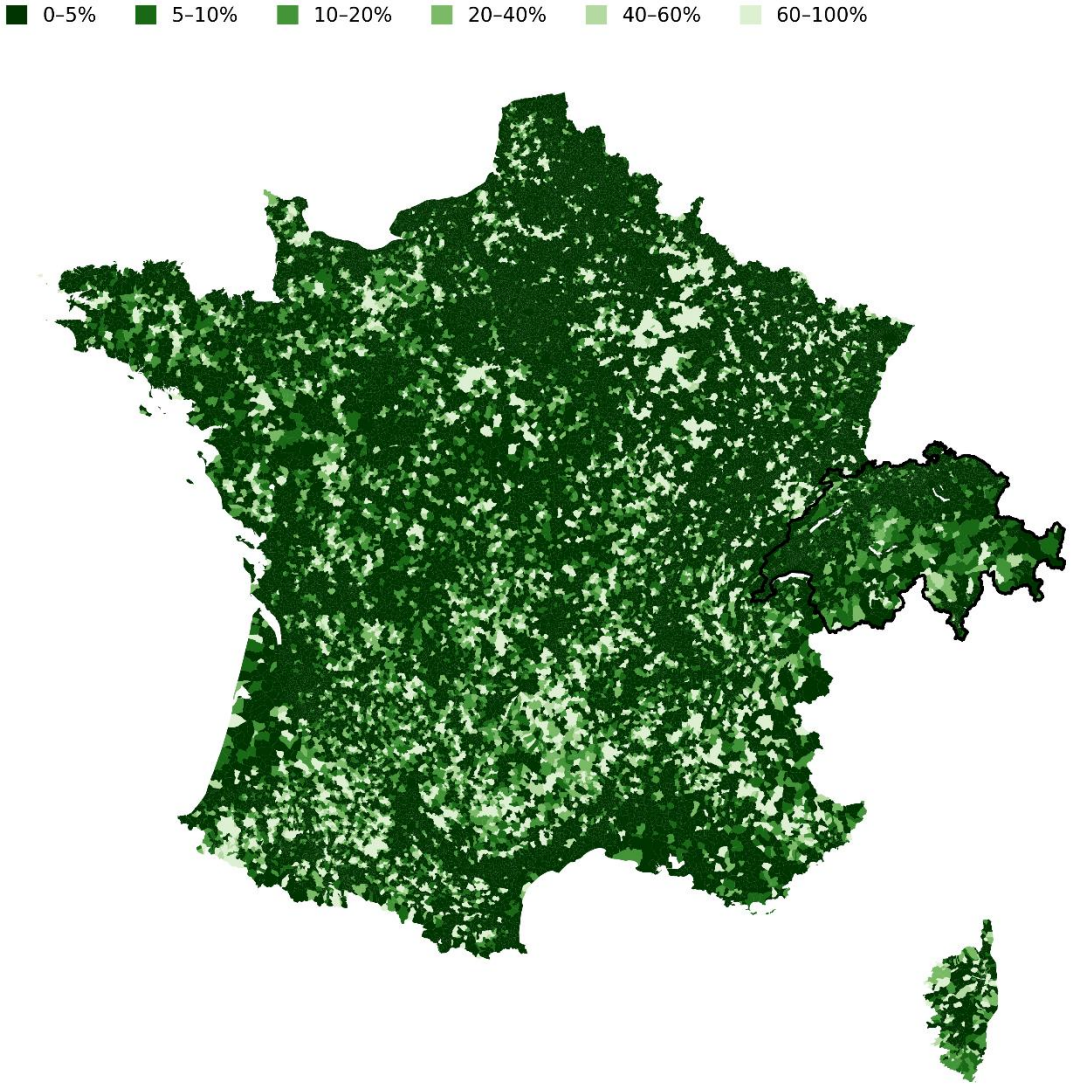


Figure A 9: Travel distance to the nearest cash access point by municipality type

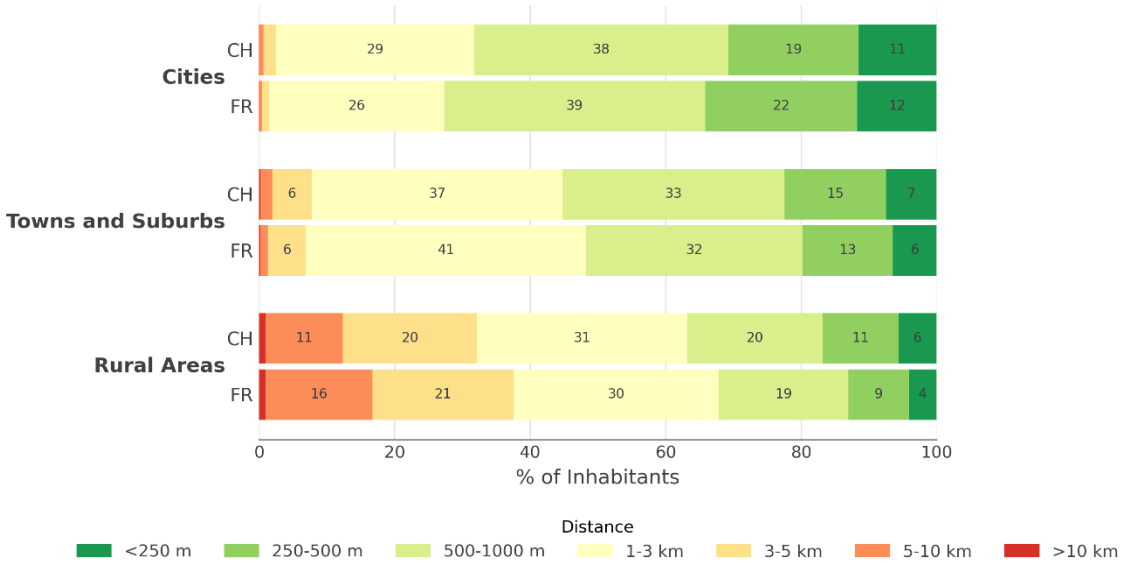
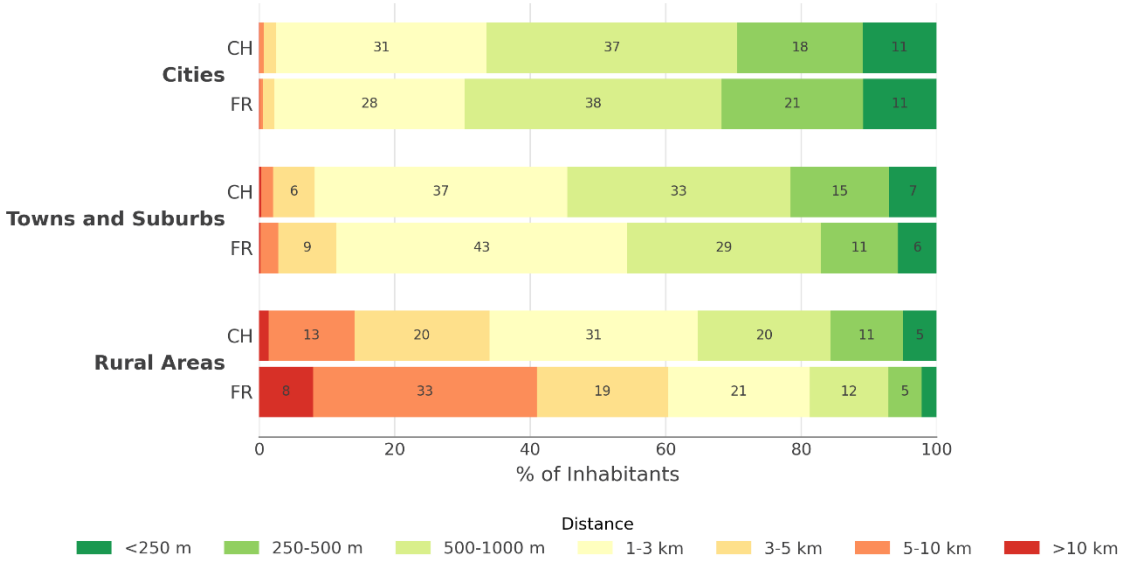
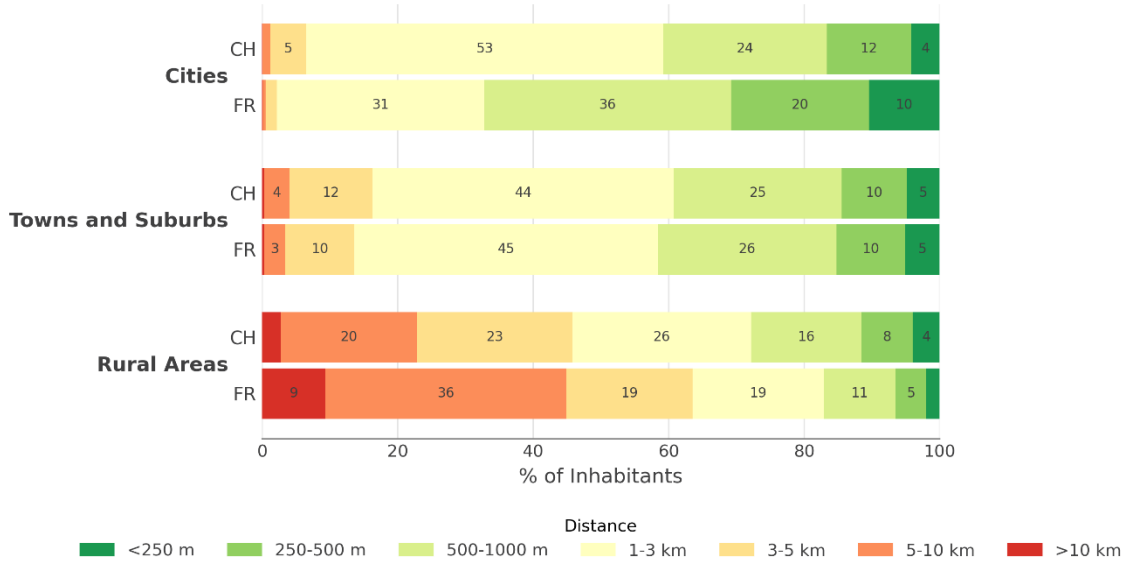


Figure A 10:Travel distance to the nearest ATM by municipality type



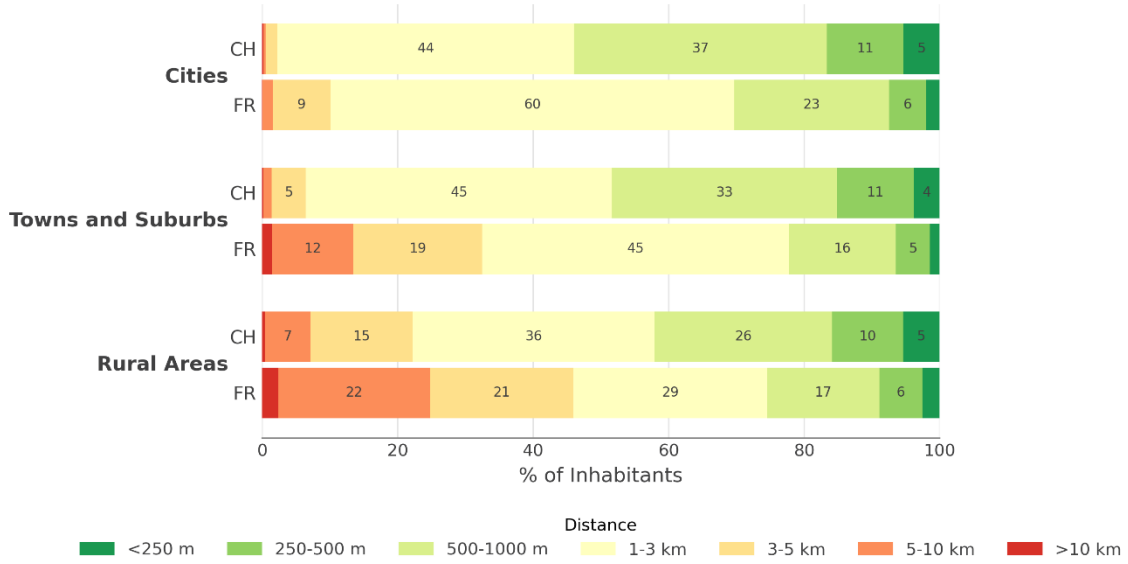
Note: The figure exhibits how far which share of households has to travel to access the closest ATM separated by municipality types.

Figure A 11: Travel distance to the nearest bank branch by municipality type



Note: The figure exhibits how far which share of households has to travel to access the closest bank branch separated by municipality types.

Figure A 12: Travel distance to the nearest post branch by municipality type



Note: The figure exhibits how far which share of households has to travel to access the closest post branch separated by municipality types.