



University of St.Gallen
Center for Financial Services Innovation

Swiss Money Map 2024

Developments in the spatial distribution of cash access points in
Switzerland

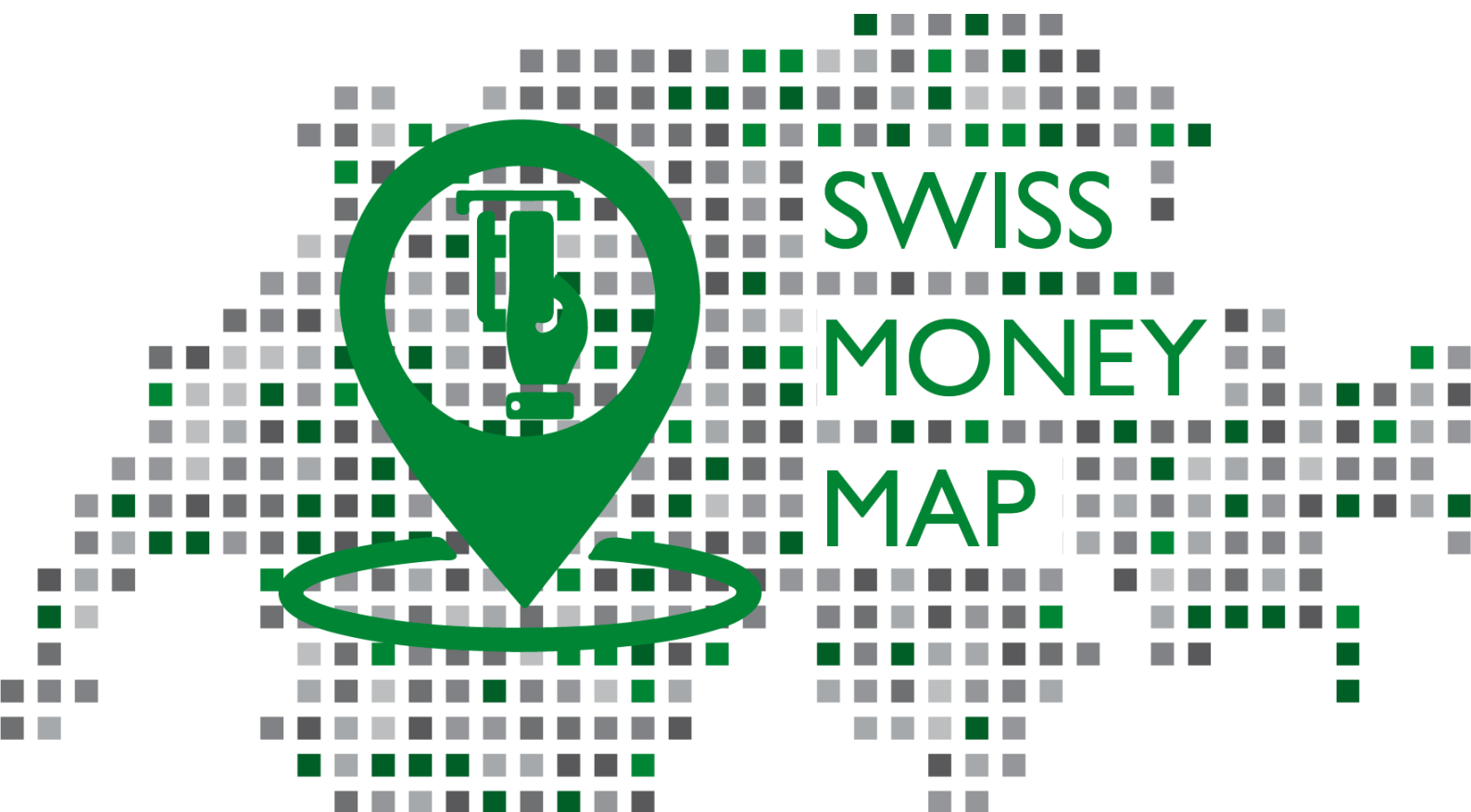
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Summary

This study examines the developments in the spatial distribution of ATMs, banks, and post branches in Switzerland between 2021 and 2023. We calculate the actual travel time and travel distance to the closest cash access point based on the Swiss road and public transport network. We find that Swiss residents have overall easy access to cash. On average, an inhabitant of Switzerland has a travel distance of 800 meters to the nearest cash access point. This is 1.2 km to the nearest ATM, 1.8 km to the nearest bank branch, and 1.1 km to the nearest post branch. The average travel time by car is 3 minutes to the closest cash access point. This is 3.7 minutes to the closest ATM, 4.3 minutes to the closest bank branch, and 3.7 minutes to the closest post branch. By using public transport, the Swiss can access cash in an average of 8.5 minutes, the nearest ATM in 11.2 minutes, the closest bank branch in 14.6 minutes, and the nearest post branch in 11.4 minutes.

Travel distances and times decrease with the size of the municipality. Small, urban-characterized cantons such as Basel-City and Geneva exhibit very short travel distances and times to the closest cash access point, whereas both these measures tend to increase in cantons with more rural attributes.

When comparing our results to the results in the year 2021, we found that average travel distance increased by 100 meters to the nearest ATM and 200 meters to the nearest bank branch from 2021 to 2023. Travel times by car increased by 6 seconds to the nearest ATM and 12 seconds to the nearest bank branch. We did not compute statistics for public transport in 2021. We find that the number of ATMs has been reduced by 443 (-7%) and the number of bank branches by 164 (-7%) since 2021. This trend has serious implications for access to cash and banking services in some municipalities. 936 municipalities (45.1%) had no ATM in 2023 – an increase of 10.8% (94) since 2021. 1,239 municipalities had no bank branch in 2023, which is an increase of 10.6% (119).

We define satisfactory travel distance and travel time to the closest cash access point to be less than 5 km in travel distance, less than 10 minutes in travel time by car, and less than 20 minutes by public transport. For ATMs, only 3.5% of Swiss have unsatisfactory travel distance, 1.6% have unsatisfactory travel time by car, and 10.9% have unsatisfactory travel time by public transport. This pattern remains consistent for bank branches and post offices, although the shares of unsatisfactory travel times and distances are generally higher for bank branches.

These shares differ looking at different municipality sizes. In large cities (>50,000 inhabitants) only 0.2% of residents have unsatisfactory travel distances, and 0.2% and 1.5% have unsatisfactory travel times by car and public transport. This contrasts with small municipalities (up to 2,000 inhabitants), where 16.5% have unsatisfactory travel distances to the closest ATM, and 6.8% and 37.3% have unsatisfactory travel times by car and public transport, respectively. These observations are similar for bank and post branches. Although the shares of unsatisfactory travel times and distances are generally greater for bank branches, the contrast between small and large municipalities is smallest for post offices.

Regarding overall cash access, i.e. travel times and distances to the closest cash access point (ATM, bank, or post branch), only 1.2% of the population (105,194 inhabitants) must travel more than 5 km to the closest cash access point. 0.6% (48,050) need more than 10 minutes by car and 5.5% (477,109) must travel longer than 20 minutes by public transport. We conclude that overall cash access in Switzerland is (still) very satisfactory.

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Abbreviations

API.....	Application Programming Interface
ATM.....	Automated Teller Machine
BAKOM.....	Swiss Federal Office of Communications
BdF.....	Banque de France
ECB.....	European Central Bank
FCA.....	Financial Conduct Authority
FSO.....	Federal Statistical Office
POS.....	Pont-of-sale
PP.....	Percentage Points
SNB.....	Swiss National Bank
UK.....	United Kingdom

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1 Introduction

Cash use has been declining in Switzerland for a while (Trütsch, 2017). Despite this, cash remains a significant payment method and a store of value (Graf et al., 2024; SNB, 2023). Consequently, many Swiss residents and companies need to have convenient access to cash withdrawal and deposit services.

This study explores the spatial distribution of cash access points in Switzerland. We focus on the spatial analysis of ATMs, bank branches, and post offices in Switzerland and provide empirical evidence on how far Swiss must travel, and how much time it takes to access the closest ATM, bank branch, and post office by car and public transport.¹ We specifically consider the developments between 2021 and 2023.

This paper pertains to the previous edition of the Swiss Money Map in 2022 (Trütsch, 2022), but it makes advancements in several respects. We included all post offices and agencies in our analysis, where cash can be obtained. Additionally, we calculated the travel time by public transport to the nearest cash access point. This is an important requirement since Swiss Post must ensure access to cash within 20 minutes by foot or public transport as part of their universal service obligation for payment transactions set by the regulator.

Our analysis is important for several reasons. First, cash remains a popular payment method at the point of sale (POS) in Switzerland, particularly for small transactions (Graf et al., 2024). It is also widely used as a store of value and for precautionary purposes by both consumers and businesses in Switzerland (SNB, 2023; SNB, 2024b). Therefore, easy access to cash is considered a public necessity.

Second, the cost of using cash is closely linked to the time it takes to travel to the nearest cash withdrawal point, also known as the “shoe-leather cost” (cf. Chen et al., 2021). ATMs are the most used method for accessing cash in Switzerland (SNB, 2023). Therefore, convenient access to cash helps to maintain the competitiveness of cash as a payment method compared to alternative payment methods.

Third, an increasing number of Swiss residents believe there are fewer cash withdrawal options compared to previous years (SNB, 2023). This sentiment is particularly strong among the elderly. Notably, the availability of ATMs, bank branches, and post offices is decreasing. However, these statistics represent overall numbers across Switzerland and may obscure regional variances, especially in rural areas.

Fourth, many Swiss retailers rely on the banking infrastructure for cash supply and returns (SNB, 2024b). About one-third of these companies anticipate a decrease in local cash infrastructure in the coming years (SNB, 2024b). This decline could significantly impact cash handling for these companies and potentially lead to reduced cash acceptance by firms.

Fifth, reducing the availability of cash could result in lower cash usage, leading to decreased acceptance of cash in stores. The SNB is responsible for monitoring the cash cycle. Therefore, it is in their best interest to supply and distribute cash efficiently.

¹ We do not make normative judgments about the “right” access to cash.

This paper is inspired by Stix's groundbreaking work in 2020 (Stix, 2020a; 2020b), where he studied the distribution of ATMs and bank branches in Austria. Stix utilized a unique method by calculating actual road network distances and travel times rather than straight-line distances (often referred to as "as the crow flies"). This approach allows for a detailed analysis of real travel times and distances in small geographical areas and at the municipality level, leading to more accurate estimates, especially in sparsely populated areas.

We contribute to the literature in several respects. We explore the developments of the spatial distribution of cash access points in Switzerland between 2021 and 2023 based on road network distances and travel times. We collected data on Swiss ATM, bank branch, and post branch locations and constructed a new geolocation dataset as of September 2023. We then matched our dataset with household- and population-related data. Next, we computed actual road network distances and travel times by car and public transport for Swiss households and inhabitants to the closest ATM, bank branch, and post branch. Finally, we programmed an interactive dashboard (<https://dashboard.moneymap.ch>) for the public, which provides customised results of household-average travel distances and times. It is important to note that this paper shows population-average results for international comparability, but household- and population-averages are very similar (see section 3.1.4). We aim to update our dataset and dashboard regularly to monitor the developments of cash access in Switzerland.

Several recent studies examined the straight-line distance between the place of residence and the closest ATM, bank branch, post office branch, or any other common cash withdrawal source (e.g. POS). For example, see Guttmann (2023) for Australia, Deutsche Bundesbank (2023) for Germany, ECB (2022) for the Eurozone, FCA (2021) and Sonea et al. (2019) for the UK, and Chen et al. (2021) for Canada. Bounie et al. (2024) used road network distances between municipalities to compute a cash access index considering withdrawal density in France. Other studies adopted a more aggregated perspective on the availability of cash access points (see e.g., Posada Restrepo, 2021, for Spain; BdF, 2019, for France).

The remainder of this study is as follows. Section 2 discusses the institutional background of Switzerland's ATM, bank branch, and post office network and puts the findings into an international perspective. Section 3 describes our data and outlines the methodology used to compute travel distances and times. In section 4, we provide the key results of average travel distances and times separated by ATMs, bank, and post branches across municipality size categories and cantons. We also discuss the results of a more disaggregated geographical perspective across Swiss municipalities. Section 5 concludes.

2 Institutional Background

2.1 ATM Network

There are four ATM acquirers in Switzerland, namely SIX, PostFinance, Travelex, and Euronet. The major acquirer is SIX, which owns three ATMs in Switzerland, but manages the transactions of the majority of around 5,500 ATMs in its network. 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. PostFinance as the second most important acquirer operates around 800 ATMs in Switzerland. Travelex provides only a few machines at Zurich Airport and Basel train station. Euronet primarily runs ATMs at highly frequented places.² Their official number is unknown, but we estimate its number at around 200 to 400.

Withdrawals from ATMs are possible for everyone. 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. Cash deposits at ATMs are solely available for customers whose bank operates the ATM.

Figure 1 displays the total number of ATMs in Switzerland since 2005. We observe a clear upward trend from the year 2005 to February 2020. Since the onset of the coronavirus in Switzerland in February 2020, the number of ATMs has fallen by roughly 12% from 7,289 to 6,392 machines until March 2024.

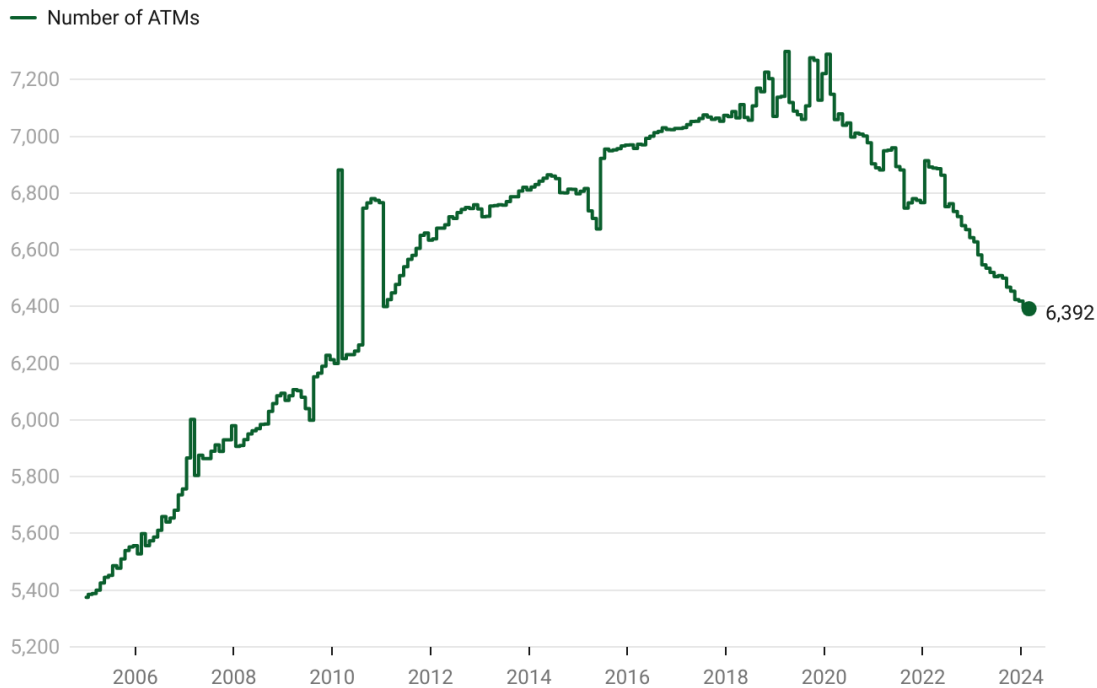
The operation and maintenance of ATMs are very costly.³ Since consumers have significantly reduced their cash withdrawals at ATMs, it is no longer economical for banks to operate ATMs which have low-frequency levels. Half of the ATMs operated by SIX, for instance, processed fewer than 20,000 transactions per ATM and year in 2021 (or around 55 transactions a day) (SIX, 2021). Each of the 1,000 ATMs even processed only one withdrawal per hour (or 24 transactions a day).

SIX (2021) estimated that 2,161 ATMs at 1,159 locations are ideally necessary to meet the demand for ATM cash withdrawals in Switzerland. They assumed that most of the population ought to reach the closest ATM within 20 minutes by foot or public transport and the potential number of withdrawals per ATM and year is 120,000. As a result, SIX proposed the pooling of ATMs to enhance efficiency, i.e. banks should consolidate their devices under the umbrella of SIX to organize operations centrally. Swiss Post is pursuing similar endeavours.

² We were not able to access the ATM data from Euronet. They have machines installed at prominent places such as Dolder Hotel Zurich, Landesmuseum Zurich, or Connyland.

³ SIX (2021) estimated the average costs of an ATM in Switzerland in the amount of 30,000 Swiss Francs per year, of which 60% are fixed costs such as rent, depreciation, and insurance, amongst others.

Figure 1: Number of ATMs in Switzerland



Source: SNB (2024a), see https://www.datawrapper.de/_/sveVW1/?v=14 for interactive analysis

Note: Double counting may have occurred in some cases until September 2020.

2.2 Bank Offices and Branches

In Switzerland, the number of bank offices and branches has steadily decreased throughout the last two decades (see Figure 2). The network included 2,567 offices and branches at the end of 2023, which represents a decline of roughly 27% since the year 2005. A total of 237 registered offices⁴ and 2,330 bank branches⁵ existed at the end of 2023.

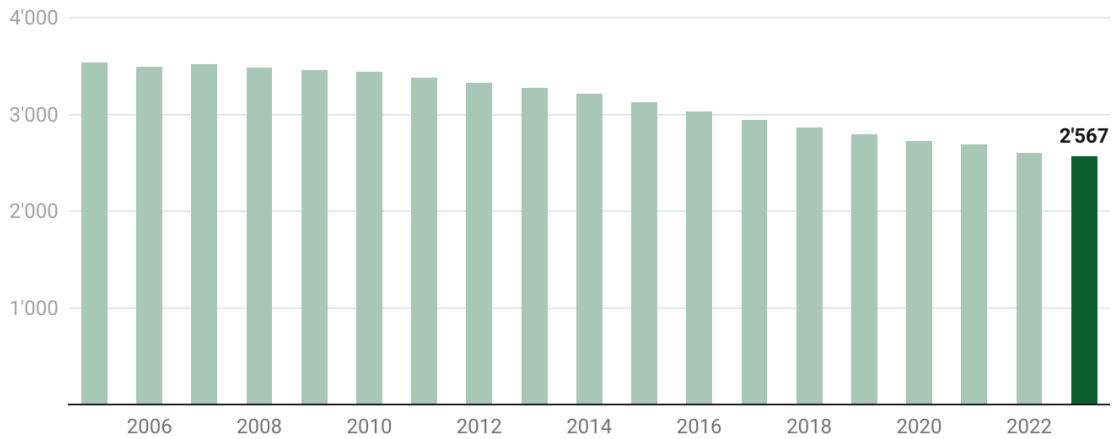
The largest network of bank branches in Switzerland belongs to Raiffeisen banks (34%), followed by cantonal banks (23%), big banks (17%), regional and savings banks (10%), other banking institutions (7%), stock exchange banks (3%), branches of foreign banks (0.1%), foreign-controlled banks and private banks (0.3% each) (SNB, 2024a).

Banks generally hand out and accept cash over the counter only to their own customers. Many banks have long since stopped dispensing and depositing cash over the counter and instead refer customers to their nearby ATMs. This trend has accelerated. We estimate that the majority of bank branches follow this approach.

⁴ Excluding subsidiaries. No registered offices abroad are included under the parent company reporting entity (SNB, 2024a).

⁵ Branches are legally dependent offices such as branch offices, agencies, cash-receiving offices, sub-branches, or representative offices (SNB, 2024a).

Figure 2: Number of bank offices and branches in Switzerland



Source: SNB (2023a), see <https://datawrapper.dwcdn.net/0U0c7/3/> for interactive analysis
 Note: Data include all types of banks in Switzerland.

2.3 Post Branches

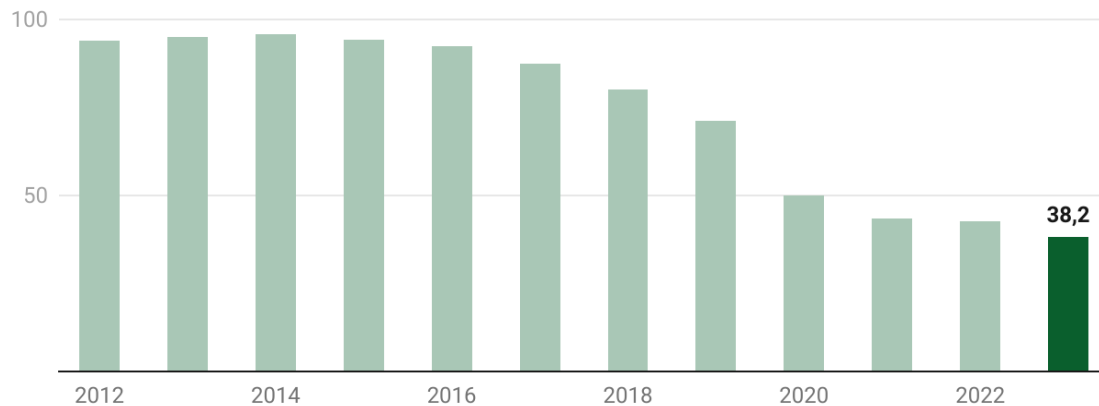
According to the Swiss Post, it provided 4,963 access points in 2023, an increase of 1.3% from the previous year. Note that not every access point offers cash services. Table 1 shows the developments of different access points over the last few years. The number of ATMs and post branches operated by the Swiss Post has declined over the past few years, whereas home service and post agencies increased. The Swiss Post is officially responsible for providing payment services to all Swiss residents. However, cash deposits and withdrawals over the counter are only available to their own customers. Paying invoices in cash over the counter is open to everyone. Figure 3 shows a sharp decrease in the number of cash withdrawals from Swiss postal services after the outbreak of the coronavirus in 2020.

Table 1: Post access points

	2019	2020	2021	2022	2023
Post branch with cash access	980	902	805	773	769
Post agency	1136	1185	1251	1254	1237
PostFinance branch	38	38	34	34	34
Home service	1775	1797	1847	1881	1898
Post ATMs	975	961	888	867	821
My-Post-24 and other autonomy access points	-	-	912	990	1059

Source: BAKOM (2024)

Figure 3: Number of cash withdrawals from Swiss postal services



Source: BAKOM (2024), see <https://datawrapper.dwcdn.net/v7SjB/1/> for interactive analysis
Note: Number in millions.

2.4 European Perspective

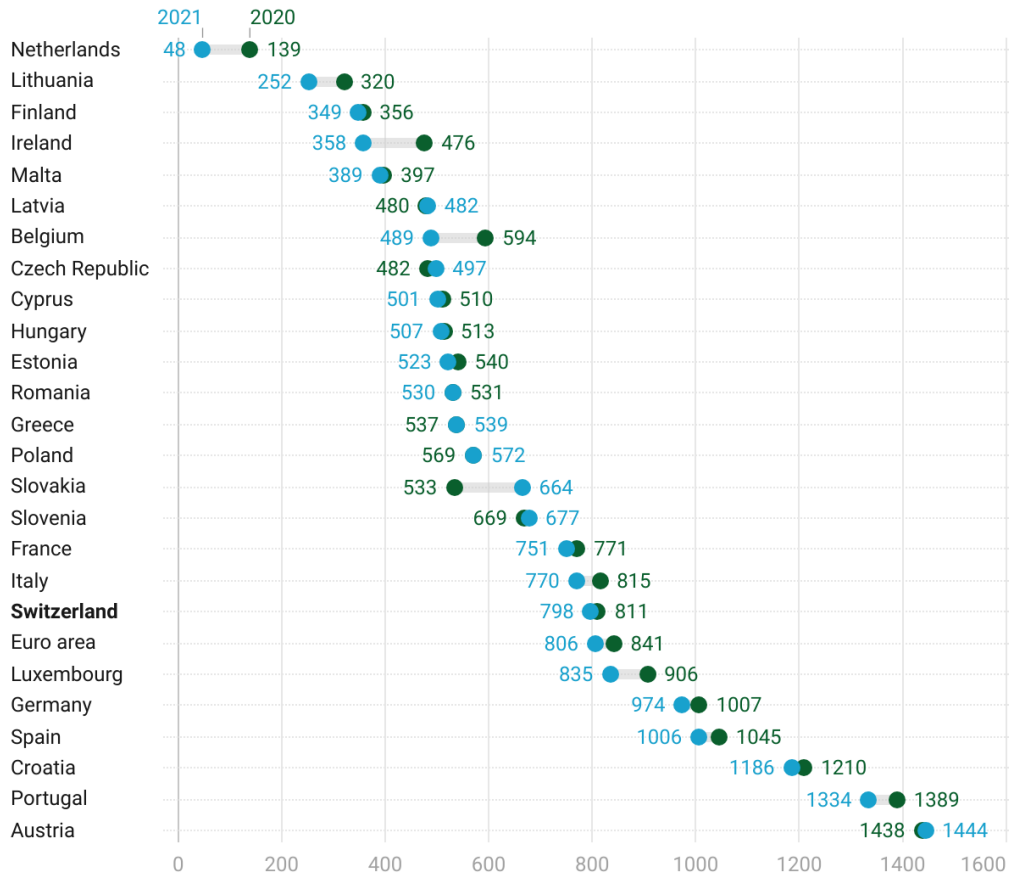
2.4.1 Number of ATMs

Compared to other European countries, Switzerland is among the countries with the highest number of ATMs per capita (see Figure 4). It had 798 ATMs per one million inhabitants at the end of 2021, which is within the top 30% of European countries. The Netherlands with a similar surface but around double the number of inhabitants had approximately 17 times fewer ATMs available compared to Switzerland. This is because Dutch banks operate ATMs in cooperation rather than each bank providing its own ATM brand network.

2.4.2 Number of Bank Branches

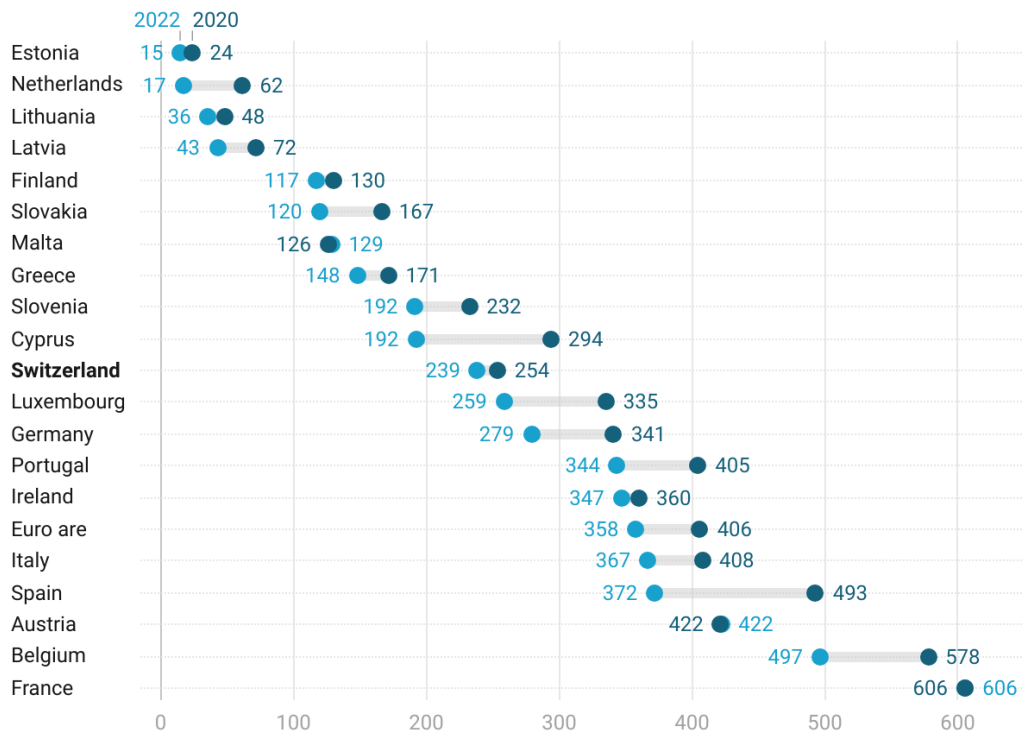
Switzerland is in the midfield of European countries with the highest number of bank branches per capita (see Figure 5). At the end of the year 2022, 239 bank branches per one million residents were available. Mediterranean countries such as France, Spain, Italy, Portugal as well as Austria and Belgium boast a very dense bank branch network.

Figure 4: Number of ATMs by European country per 1 million inhabitants



Source: ECB (2024), SNB (2024a), see https://www.datawrapper.de/_/XVq8K/?v=2 for interactive analysis
 Note: Number of ATMs per 1 million inhabitants. Data refer to the years 2020 and 2021.

Figure 5: Number of bank branches by European country per 1 million inhabitants



Source: ECB (2024), SNB (2024a), see https://www.datawrapper.de/_/n5K3F/ for interactive analysis
 Note: Number of bank branches per 1 million inhabitants. Data refer to the years 2020 and 2022.

3 Methodology

3.1 Data

3.1.1 ATMs

We use data of ATMs listed by SIX, PostFinance, and Travelex as of 1. September 2023, which represents most machines in Switzerland. We draw a list of the exact postal addresses including geocoded parameters of all ATMs operated by SIX. We researched the postal addresses of the remaining ATMs run by PostFinance and Travelex and georeferenced their locations (see the full list on <https://dashboard.moneymap.ch>). In total, we collected geocoded locations of 5,862 ATMs in Switzerland in 2023.⁶ Because of methodological differences, this number is slightly lower than the number reported by the SNB.⁷ We were not able to distinguish ATM functionalities, i.e., whether withdrawing and/or depositing cash is possible for each ATM.

3.1.2 Bank Branches

The list of Swiss bank branches contains all banks from Google Maps as of 1. September 2023, 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 overlaid 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 clients (see the full list on <https://dashboard.moneymap.ch>). In total, we collected the exact locations of 2,192 bank branches in 2023. Note that only a bank's own customers have access to its cash services over the counter.

3.1.3 Post Branches

We draw the locations of post offices, branches, and all post subsidiaries from the official website of the Swiss Post as of 8. February 2024. We used all branches that provide cash withdrawal services (see the full list on <https://dashboard.moneymap.ch>). In total, we collected the exact locations of 2,023 post branches and agencies. Note that we cannot compare the numbers to previous years since we collected these data for the first time. Also, cash services over the counter are only available to PostFinance bank's own customers.

3.1.4 Households and Population

We use the data on Swiss households and the population provided by the FSO in the STATPOP (2024) dataset. These data provide information on the number of households and persons residing

⁶ We are aware that errors in georeferencing the ATM locations might have occurred in some cases, particularly when addresses were not determined. We also rely on up-to-date and accurate data provided by SIX, which we were unable to check in detail.

⁷ In both years 2021 and 2023, we collected about 500 ATMs less compared to the reported number of the SNB. We were not able to determine the methodological reason for these differences.

within a specific hectare. The sum of the hectare values can slightly deviate from the total number of households 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.

These 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 for international comparability, whereas our dashboard uses household-weighted averages. However, the results of household- and population-weighted statistics are nearly identical (see Table A 1 in the appendix).

3.2 Calculation of Travel Distances and Time

3.2.1 By Car

The analysis of the travel distance and time is based on a 100x100 meter geographical grid of Switzerland. As the starting point, the distances were calculated from the closest official address to the centre of each populated hectare to the closest ATM, bank branch, or post office. For hectares within the radius of 500 m around the closest ATM, bank, or post branch, we computed the Euclidean distance assuming that people walk to the cash access point (“as the crow flies”). For hectares outside of the 500 m radius, we used the “TomTom” travel API to calculate the car travel distance to the closest ATM, bank, or post branch based on the actual road network.⁸

Based on the estimated travel distances, we computed the travel time. We assumed a walking speed of 5 km/h for distances below 500 m. For distances greater than 500 m, we obtained the travel time provided by “TomTom” maps based on the given speed limits. The time reflects the pure walking or driving time.

We run several smoothing algorithms to detect outliers that were not correctly processed by “TomTom’s” routing API. Overall, the methodology allows for a very detailed analysis of the results. We acknowledge that there might still be specific cases where the methodology is not fully able to capture the real circumstances and behaviour of households and inhabitants, respectively. For instance, the “TomTom” map accounts for speed limits, one-way streets and turning restrictions, but ignores driving bans such as pedestrian zones. Therefore, average travel distances and times are underestimated, particularly in urban areas. Furthermore, our analysis is based on strong assumptions about the preferred means of transportation depending on the 500 m threshold. However, the way of moving is influenced by many factors such as personal immobility, personal preferences, weather, car ownership, or having children, amongst others.

3.2.2 By Public Transport

We used the same setup as for the travel time by car to calculate the travel time by public transport. We utilised Google Maps API and fixed the departure time at 8 am on a Monday. We fixed the departure time to mitigate potential “time-of-day effects” and only considered effective travel time. The travel time by public transport also includes the walking time to the station and the

⁸ For travel distances that are at least twice as long as the Euclidean distance regardless of the hectares, we obtained the travel distance to the second closest ATM or bank branch.

waiting time between transport modes as shown for any request on Google Maps. However, the waiting time until the start of the first means of transport is excluded.

We use smoothing algorithms to detect unrealistic outliers. In some minor cases, the Google Maps API failed our requests, and we ended up with missing values for the public transport travel time. This only affected about 0.8% of all observations and can therefore be neglected. Note that we cannot compare the numbers to previous years since we collected these data for the first time.

4 Results

4.1 ATMs

4.1.1 Travel Distances and Times

The ATM network in Switzerland is rather dense: For Swiss residents, the average distance to the closest ATM is 1.2 km. We computed population-weighted statistics of the travel distance and travel time to the nearest ATM in Table 2. Half of the residents (the median) travel less than 0.5 km and 90% less than 3 km. In terms of pure travel time, we find that it takes 3.7 minutes on average to access the closest ATM by car and 11.2 minutes by public transport. The travel distance and time to the nearest ATM have increased since our last report. In 2023, Swiss residents must travel on average 100 m and 6 seconds longer by car to access cash compared to 2021.

Table 2: Distance and travel times to the nearest ATM

	Mean		Min.		P25		Median		P75		P90		P99	
Distance (in km)	1.2	+ 0.1	0	0	0.3	0	0.5	0	1.5	+ 0.1	3	+ 0.3	8.1	+ 1.1
Travel time by car (in min)	3.7	+ 0.1	0	0	2.3	0	3.4	+ 0.1	4.7	+ 0.1	5.8	+ 0.2	11.6	+ 0.9
Travel time by public transport (in min)	11.2	-	0	-	5	-	8.4	-	13	-	21	-	56	-

Source: Own source

Note: The second value in each column shows the change to 2021. Total population 8,732,074. 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 distances and times decrease with the size of the municipality. Table 3 illustrates the statistics of the travel distance to the nearest ATM separated by categories of municipality size and cantons. We provide similar statistics of the travel times in Table A 5 and Table A 6 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 300 m, whereas in communities with less than 2,000 residents half of the inhabitants must travel at least 2.5 km.

The smallest municipalities experienced the most visible change since our last report. While for most other municipality size, the average travel distance remained almost the same. For the municipalities with less than 2,000 residents, the average travel distance increased by about 400 m from 2021 to 2023.

Average travel time by car does not vary significantly between municipality categories with more than 2,000 inhabitants, ranging from 3.4 to 4 minutes (see Table A 5 in the appendix). However, for those municipalities with fewer than 2,000 residents, travel time surges to 5.2 minutes. A similar dynamic can be observed for the travel time by public transport. In cities with more than 50,000 residents, the next ATM is on average reachable in 7.1 minutes by public transport. Time increases as the municipality size gets smaller, reaching 21.1 minutes for municipalities with less than 2,000 inhabitants (see Table A 6 in the appendix).

Table 3: Distance to the nearest ATM by municipality size and canton (in km)

	Mean		P25		Median		P75		P90		P99	
		Δ2021		Δ2021		Δ2021		Δ2021		Δ2021		Δ2021
by municipality size (nr. of inhabitants)												
>50,000	0.6	0	0.2	0	0.3	0	0.8	+ 0.1	1.5	+ 0.2	3.1	+ 0.2
10,001–50,000	0.9	+ 0.1	0.3	+ 0.1	0.5	+ 0.1	1.2	0	2	+ 0.2	5	+ 0.7
5,001–10,000	1	+ 0.1	0.3	0	0.5	0	1.2	0	2.2	+ 0.2	6.1	+ 0.8
3,001–5,000	1.2	+ 0.1	0.3	0	0.5	0	1.5	+ 0.1	2.8	0	7.4	+ 1.2
2,001–3,000	1.7	+ 0.3	0.3	0	0.9	+ 0.1	2.4	+ 0.5	4	+ 0.5	9.9	+ 2.2
<2,000	3	+ 0.4	0.9	+ 0.3	2.5	+ 0.4	4.1	+ 0.5	6.1	+ 0.6	13.4	+ 2.6
by canton												
AG	1.1	+ 0.1	0.3	0	0.7	+ 0.2	1.5	+ 0.2	2.7	+ 0.5	5.6	+ 1.1
AI	1.6	0	0.3	0	1	0	2.4	+ 0.1	3.8	0	7.7	+ 0.5
AR	1.4	+ 0.1	0.3	0	1	+ 0.2	2.1	+ 0.2	3.2	+ 0.1	7	+ 1.3
BE	1.5	+ 0.2	0.3	0	0.8	+ 0.3	1.9	+ 0.3	3.8	+ 0.6	9.7	+ 1.5
BL	1.2	0	0.3	0	0.6	+ 0.1	1.5	+ 0.1	3	- 0.1	7.7	+ 0.4
BS	0.4	0	0.2	0	0.3	0	0.4	0	1	+ 0.1	2.2	+ 0.1
FR	1.6	+ 0.2	0.3	0	1	+ 0.2	2.4	+ 0.3	4	+ 0.5	7	+ 0.3
GE	0.8	+ 0.1	0.2	0	0.3	0	0.9	+ 0.1	1.9	+ 0.1	6.8	+ 0.1
GL	1.3	+ 0.1	0.2	0	0.4	0	1.7	0	2.9	0	7.8	+ 0.2
GR	2.4	+ 0.7	0.3	+ 0.1	0.5	0	2.4	+ 0.4	5.7	+ 1.2	30.3	+ 15.8
JU	2.3	+ 0.3	0.3	0	0.8	+ 0.1	2.9	+ 0.7	6.4	+ 0.7	24.6	+ 12.0
LU	1	0	0.3	+ 0.1	0.5	+ 0.1	1.4	+ 0.1	2.5	+ 0.2	6.3	+ 0.9
NE	1.3	+ 0.1	0.3	0	0.7	+ 0.2	1.7	+ 0.2	3.1	+ 0.4	8.6	+ 0.3
NW	1.2	+ 0.1	0.2	0	0.4	0	1.2	0	2.6	+ 0.2	12.5	+ 3.5
OW	1.7	+ 0.1	0.3	0	0.8	+ 0.2	2	+ 0.1	4.3	+ 0.3	11.9	+ 0.1
SG	1	+ 0.1	0.3	0	0.5	0	1.2	0	2.3	+ 0.1	6.3	+ 0.9
SH	1.4	+ 0.1	0.3	0	0.8	0	1.9	+ 0.2	3.5	+ 0.3	9.2	+ 1.0
SO	1.2	+ 0.1	0.3	0	0.7	+ 0.1	1.3	0	2.6	+ 0.3	9.6	+ 3.1
SZ	1.2	+ 0.2	0.2	0	0.5	+ 0.1	1.3	+ 0.1	3	+ 0.8	7.3	+ 0.8
TG	1.1	0	0.3	0	0.8	0	1.6	0	2.8	+ 0.1	5.6	+ 0.6
TI	1.3	0	0.3	+ 0.1	0.5	0	1.6	+ 0.1	3.4	+ 0.3	9.6	+ 0.4
UR	1.3	+ 0.2	0.3	+ 0.1	0.5	+ 0.1	1.2	+ 0.2	3.4	+ 1.4	11.7	+ 1.7
VD	1.4	0	0.3	0	0.7	- 0.1	1.8	0	3.6	+ 0.1	8	+ 0.6
VS	1.5	+ 0.2	0.2	0	0.5	+ 0.1	1.7	+ 0.3	4.3	+ 0.9	12	+ 2.1
ZG	1.1	+ 0.1	0.3	0	0.6	+ 0.1	1.6	+ 0.2	2.7	+ 0.5	6.2	+ 0.6
ZH	1	+ 0.1	0.3	0	0.5	0	1.3	0	2.3	+ 0.3	4.6	+ 0.5

Source: Own source

Note: The second value in each column shows the change to 2021. Total population 8,732,074. For instance, "P25" denotes the 25th percentile meaning that 25% of the population has to travel less far than the value specified.

Small, urban-characterized cantons such as Basel-City and Geneva exhibit very short travel distances and times to the closest ATM, whereas both these measures tend to increase in cantons with more rural attributes (see Table 3, Table A 5, and Table A 6 in the annex). These findings are highlighted when applying the classification system for urban and rural areas based on the FSO (see Figure A 13 in the appendix).⁹ Overall, however, the median distances and times appear to be very modest in every canton.

We further analyse which share of the population lives within a specific travel distance and time from the closest ATM (see Table 4). Roughly two-thirds of the population reside within a range of 1 km to the closest ATM, which is rather close. 23.1% of the people must travel less than 250 m and 96.5% less than 5 km. 18% of the residents reach the ATM in less than 2 minutes and 98.4% in less than 10 minutes by car. 88.4% can access an ATM within 20 minutes by public transport. We argue that most Swiss have easy access to ATMs in an acceptable time.

Table 4: Distance and travel time to the nearest ATM by population share

	Travel Distance						Travel Time by Car				Travel Time by Public Transport			
	<100m	<250m	<500m	<1km	<5km	<10km	<2min	<5min	<10min	<15min	<10min	<20min	<30min	<60min
Number of inhabitants (in Millions)	0.50	2.02	4.49	5.47	8.43	8.69	1.57	6.95	8.59	8.69	5.11	7.72	8.25	8.66
Cumulative share of population	5.7%	23.1%	51.4%	62.7%	96.5%	99.5%	18%	79.6%	98.4%	99.5%	58.5%	88.4%	94.5%	99.1%

Source: Own source

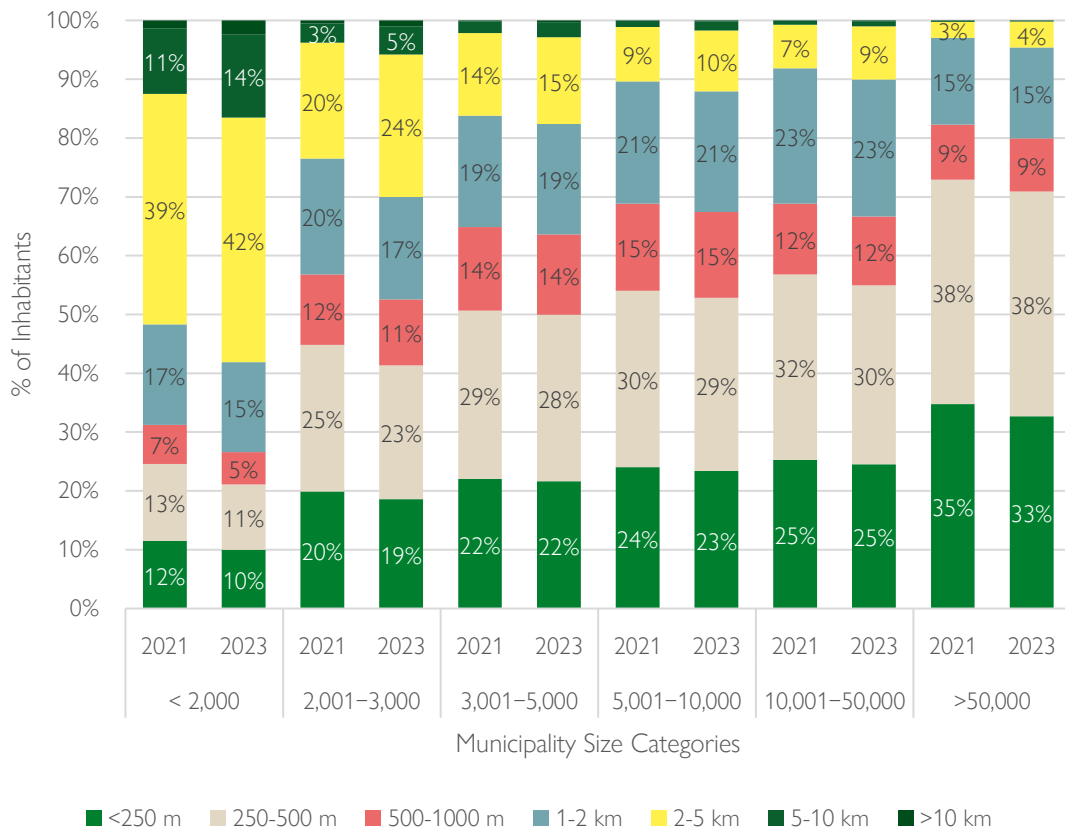
Note: Total population 8,732,074

Figure 6 depicts how far which share of the population must travel to access the closest ATM separated by municipality size categories. Overall, we provide two major findings: First, the share of people that lives within less than 500 m of an ATM steadily increases with municipality size categories. This is similar for ranges of 500-1,000 m and 1-2 km around an ATM in municipalities up to 10,000 and 50,000 inhabitants, respectively. Second, the fraction of the population located more than 2 km away from the nearest ATM is the highest in communities with less than 2,000 inhabitants, with shares declining with municipality size.

Additionally, we find that in 2023 the share of people that lived within less than 500 m of an ATM has decreased in each municipality category, except for municipalities with more than 50,000 inhabitants. This suggests that for most municipalities, the distance to the nearest ATM has increased since 2021. We observe the most drastic change in the municipalities with less than 2,000 inhabitants. In this category, the share of the population located more than 2 km away from the nearest ATM has risen from 51% in 2021 to 59% in 2023. In contrast, for municipalities with more than 50,000 inhabitants, the shares have only increased from 3% to 5% (see Figure 6).

⁹ The mean distances for households range from 0.7 km (core cities) to 2.2 km (rural areas without urban character).

Figure 6: Travel distance to the nearest ATM by municipality size (cumulative share)



Source: Own source

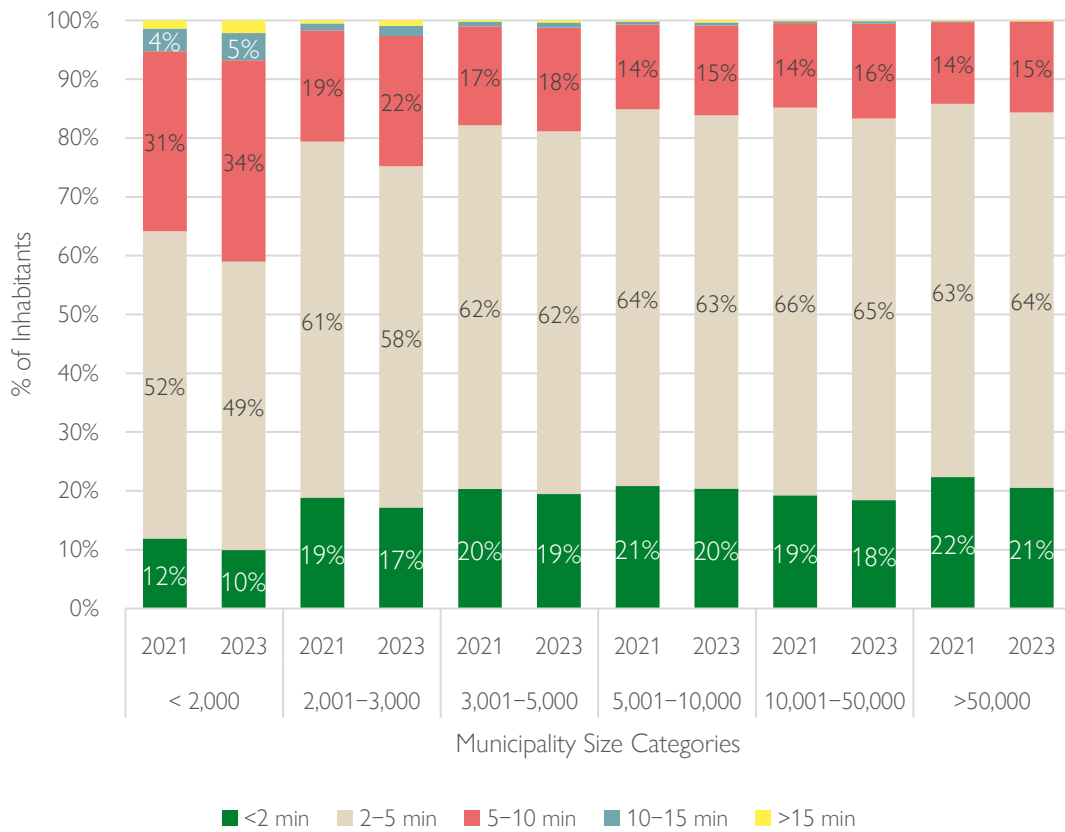
Note: The figure exhibits how far which share of the population has to travel to access the closest ATM separated by municipality size categories.

With respect to travel time, Figure 7 shows how long which share of the population must travel to access the closest ATM by car, separated by municipality size categories. Most Swiss reach an ATM by car within 5 minutes, regardless of the size of the municipality. However, the smaller the municipality in terms of inhabitants, the higher the share of people who must travel longer to the closest ATM.

We conclude that the Swiss overall have easy access to ATMs. Similar to Stix (2020a), we define the threshold values in the amount of 5 km for the distance, 10 minutes for the travel time by car and 20 minutes by public transport to separate satisfactory from unsatisfactory cash withdrawal access. 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).

In Switzerland, only 3.5% of the population (305,652 inhabitants) have to travel more than 5 km to the closest ATM, and 1.6% (138,527) need more than 10 minutes travel time by car (see Table 5). For public transport, 10.9% (950,982) must travel longer than 20 minutes. These shares gradually increase with decreasing municipality size. 16% of the people living in municipalities with less than 2,000 inhabitants do not have access to an ATM within 5 km. 6.8% of them travel more than 10 minutes by car and 37.3% travel more than 20 minutes by public transport. Using the classification of the FSO, 12% of the people living in rural areas without urban character travel more than 5 km to the next ATM (see Figure A 13 in the appendix).

Figure 7: Travel time by car to the nearest ATM by municipality size (cumulative share)



Source: Own source

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 5: Number of inhabitants having unsatisfactory travel distances and times to the nearest ATM by municipality size

	Inhabitants In Mio	Inhabitants travelling more than 5 km			Inhabitants travelling more than 10 min by car			Inhabitants travelling more than 20 min by public transport		
		In Tsd.	In %	Δ2021	In Tsd.	In %	Δ2021	In Tsd.	In %	Δ2021
Switzerland	8.73	305.65	3.5%	+ 0.9	138.53	1.6%	+ 0.3	950.98	10.9%	-
by municipality size										
>50,000	1.45	3.18	0.2%	0	3.11	0.2%	- 0.1	21.72	1.5%	-
10,001-50,000	2.76	27.58	1%	+ 0.3	16.43	0.6%	+ 0.1	133.62	4.8%	-
5,001-10,000	1.70	29.18	1.7%	+ 0.6	15.72	0.9%	+ 0.2	130.75	7.7%	-
3,001-5,000	1.13	32.39	2.9%	+ 0.7	13.97	1.2%	+ 0.2	141.23	12.5%	-
2,001-3,000	0.62	35.97	5.8%	+ 2.0	16.36	2.6%	+ 0.8	122.38	19.8%	-
up to 2,000	1.07	177.36	16.5%	+ 4	72.94	6.8%	+ 1.5	401.30	37.3%	-

Source: Own source

Note: The delta shows the change in percentage points compared to 2021. Total population 8,732,074.

4.1.2 Travel Distance and Times by Municipality

So far, we have focused our analysis on travel distances and times separated by municipality size categories and cantons. The following section provides findings at the municipality level for each of the 2,136 Swiss municipalities.¹⁰

Figure 8 displays the average travel distance to the closest ATM on the municipality level. The darker the green, the smaller the distance. Overall, we observe the following patterns: The distance to the nearest ATM tends to be smaller in municipalities with urban and suburban characters. Conversely, the travel distance is likely to increase in rural municipalities. However, we find a few interesting outliers in rural areas, where the distance is less than 500 m. These primarily include touristic municipalities such as Zermatt, Saas-Fee, Interlaken, Samedan, Celerina, and Andermatt, to name a few.

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, which also includes worse exchange rates.¹¹

Figure 8: Average travel distance to the nearest ATM on municipality level (in m)

■ 0-500m ■ 500-1'000m ■ 1'000-2'000m ■ 2'000-5'000m ■ 5'000m+



Source: Own source, see <https://datawrapper.dwcdn.net/Pjilk/1/> for interactive analysis

¹⁰ Reference year of the number of municipalities is 2023.

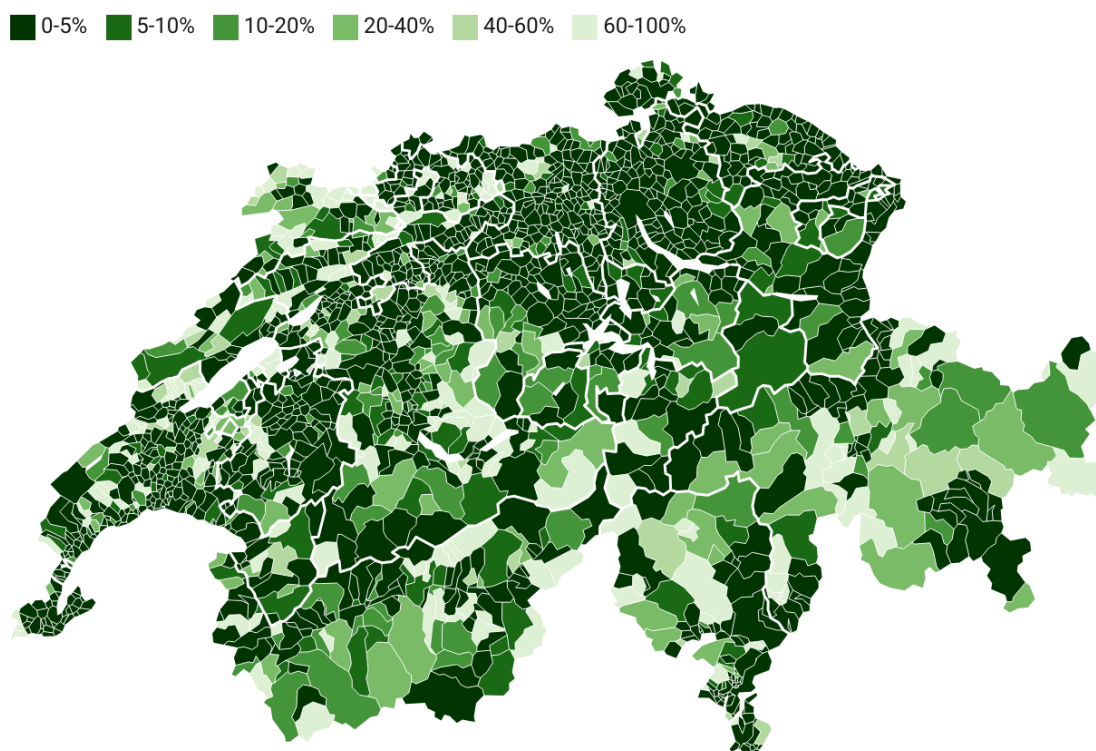
¹¹ That is, withdrawals at local ATMs are made by payment cards with foreign cardholder origin, i.e., issued by a foreign bank.

Figure 8 gives a good impression of the variation of travel distances across Switzerland. We provide the corresponding map for average travel times by car and public transport in Figure A 1 and Figure A 2 in the appendix. Access to ATMs seems to be rather good, especially in the Swiss Mittelland region. However, there are also municipalities where ATM access is more restricted.

To this end, we calculated the share of the population in every municipality that has to travel more than 5 km to access the closest ATM (see Figure 9). For similar figures of the share of the population that has to travel more than 10 minutes by car and 20 minutes by public transport, we refer to the appendix (Figure A 3 and Figure A 4). Figure 9 exhibits a similar picture to Figure 8 (the darker the green, the smaller the share): The ATM network appears to be relatively dense in many parts of the country meaning that only a small share of people in each municipality resides more than 5 km away from the nearest ATM.

However, some municipalities have a rather high share of unsatisfactory travel distance or travel time. For instance, more than 50% of residents in 256 municipalities must travel more than 5 km to access an ATM. In 99 municipalities, more than 50% of inhabitants have unsatisfactory travel time by car and in 518 municipalities more than 50% of the population cannot reach an ATM in less than 20 minutes by public transport. The average number of inhabitants in these municipalities is significantly lower than the Swiss average.

Figure 9: Share of the population travelling more than 5 km to the closest ATM by municipality



Source: Own source, see <https://datawrapper.dwcdn.net/4QKgd/1/> for interactive analysis
Note: The figure shows the share of the population per municipality that has unsatisfactory travel distance.

We are further interested in whether ATM availability in each municipality affects average travel distances. We find that 963 (45.1%) of the municipalities in Switzerland (among a total of 2,136 municipalities) are not equipped with an ATM. The share of municipalities with no ATM is very

high in the cantons Vaud (66.3%), Basel-Land (66.3%), and Jura (62.7%), whereas every community in the cantons Zug, Glarus, Obwalden, and Appenzell Inner-Rhodes has at least one ATM available (see Table A 2 in the appendix). 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 6 reveals that the average distance to the closest ATM is 3.7 km in municipalities without an ATM compared to 0.9 km in municipalities with an ATM. Median distances are 3.1 km and 0.4 km meaning that half of the people have to travel 2.7 km more to the next ATM in municipalities without an ATM compared to municipalities with an ATM. The share of people with more than 5 km travel distance is around 19 percentage points higher in non-ATM-municipalities (20.2%) compared to municipalities with an ATM (1.5%) (see Table 6).¹² For the travel time by car and public transport, we see similar results. The average travel time by car is 2.4 minutes longer if the municipality has no ATM and 15.5 minutes longer for public transport. In municipalities with no ATM, almost half of the population (47.8%) must travel longer than 20 minutes by public transport to access the nearest ATM.

Table 6: Distance to the nearest ATM by municipality with and without ATM access

	Municipality with ATM access		Municipality without ATM access	
	2023	Δ2021	2023	Δ2021
Average travel distance (in km)	0.9	0	3.7	+ 0.3
Median travel distance (in km)	0.4	0	3.1	+ 0.2
Population travelling more than 5 km	1.5%	+ 0.3 PP	20.2%	+ 3.9 PP
Average travel time by car (in min)	3.5	+ 0.1	5.8	+ 0.3
Median travel time by car (in min)	3.2	0	5.1	+ 0.3
Population travelling longer than 10 min by car	0.8%	+ 0.1 PP	7.7%	+ 1.2 PP
Average travel time by public transport (in min)	9.5	-	24.9	-
Median travel time by public transport (in min)	8	-	20	-
Population travelling longer than 20 min by public transport	6.4%	-	47.8%	-

Source: Own source

Note: The delta shows the change compared to 2021.

4.1.3 Change in the Spatial Distribution (2021-2023)

The total number of ATMs in our dataset has decreased by 7.0% from 6,305 in 2021 to 5,862 in 2023. The change is even more drastic when analysing the number of ATMs per 10,000 inhabitants: from 7.4 ATMs per 10,000 inhabitants in 2021 to 6.7 in 2023, a decrease of 8.8%. Table A 3 in the appendix displays the changes in the number of total ATMs and the number of ATMs per 10,000 inhabitants by cantons.

Table 7 shows the changes in the number of ATMs by applying the classification of the FSO. Most of the ATMs have disappeared in the core cities (-186). However, relatively speaking, the biggest

¹² According to Stix (2020a), it is essential to account for other characteristics of municipalities such as population density when comparing travel distances in municipalities with or without an ATM to analyse cash access. By controlling for fixed effects (e.g., size of the province and municipality), he found similar results and hence no evidence for large selection biases.

change was in municipalities oriented to multiple cores (-11.8%). The lowest relative change was in rural municipalities without urban characters (-2%).

Table 7: Change in the number of ATMs by FSO classification

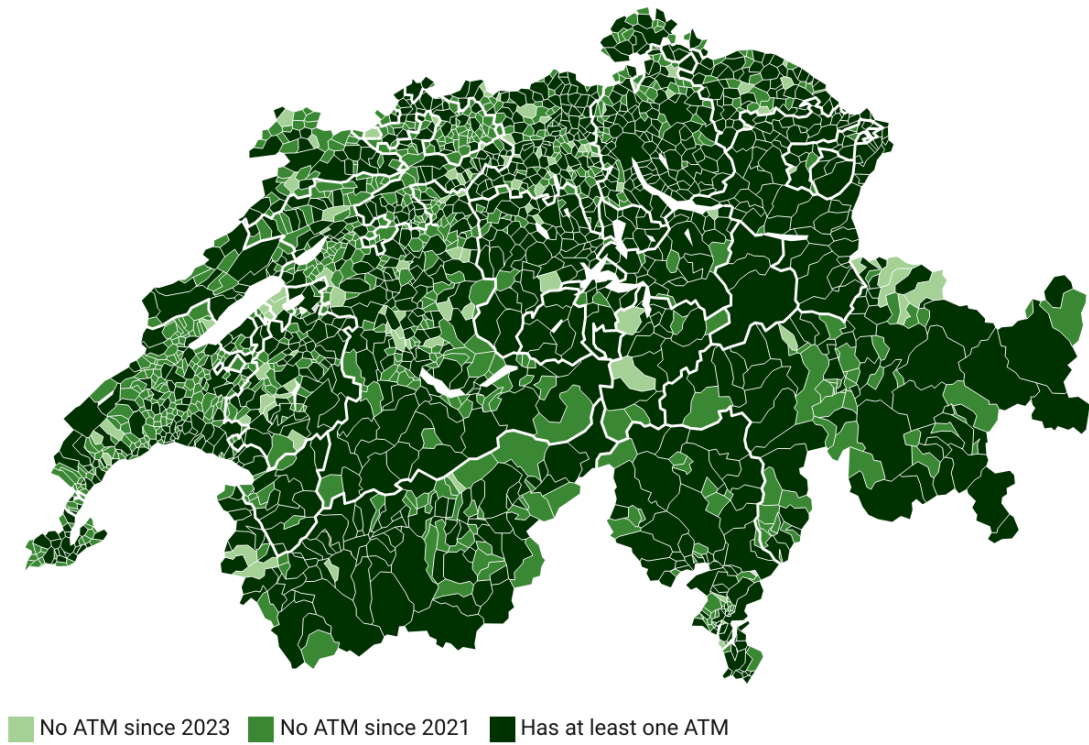
	ATM 2021	ATM 2023	Absolute Change	%-Change
Switzerland	6305	5862	-443	-7.0%
by FSO Classification				
Core city	2188	2002	-186	-8.5%
Principle core	1293	1192	-101	-7.8%
Secondary core	391	365	-26	-6.6%
Commuting zone of agglomeration	385	350	-35	-9.1%
Municipality oriented to multiple cores	628	599	-29	-4.6%
Core outside agglomeration	380	335	-45	-11.8%
Rural without urban character	1040	1019	-21	-2.0%

Source: Own source

Although the lowest relative change can be found in rural municipalities, the change in the number of ATMs seems to be larger, the less urban the municipality is (see Table 7). Additionally, the number of ATMs per municipality is generally lower, the more rural the municipality becomes. We argue that the most significant change to a municipality is to lose the last ATM – especially municipalities with a large settlement area – and therefore the direct access to cash. Therefore, we analyse which municipalities have lost their last ATM since 2021.

Figure 10 shows all the municipalities without direct access to cash. 963 municipalities (45.1%) had no ATM in 2023. 94 municipalities have lost their last ATM since 2021. This shows that many municipalities lost their direct access to cash.

Figure 10: ATM deserts in Switzerland



Source: Own source, see <https://datawrapper.dwcdn.net/tjan/8/> for interactive analysis

4.2 Bank Branches

4.2.1 Travel Distances and Times

Table 8 displays population-weighted statistics of the travel distance and travel times to the nearest bank branch (regardless the customer relationship, see section 2.2). On average, the distance to the closest bank branch in Switzerland is 1.8 km, an increase of 50% compared to ATMs. Half of the residents (the median) travel less than 1.2 km and 90% less than 4.1 km. The distribution of bank branch distances is more symmetric, i.e., has fewer outliers compared to ATM distances.

Since the average travel distance to the nearest ATM and bank branch differ by around 600 m, it is likely that in many cases the closest ATM is not situated at the same location as the closest bank branch. Our data show that only 38.6% of the ATMs have the same address as a bank or post branch.¹³ We argue that many bank branches do not have an ATM and numerous ATMs are in remote places.

The availability of bank branches in Switzerland is quite high, albeit the distances are longer compared to ATMs. In terms of pure travel time, it takes 4.3 minutes on average to reach the closest bank branch by car and 14.6 minutes by public transport (see Table 8). This is slightly (about 27%) more compared to ATMs. We find that 50% of the population travel less than 3.9 minutes and 90% less than 6.8 minutes by car. 50% travel less than 11 minutes and 90% less than 30.1 minutes by public transport.

Similar to the ATMs, we have observed a general increase in the average travel time and travel distance to the nearest bank branch since 2021. In 2023, the Swiss had to travel around 200 meters and 12 seconds longer to the nearest bank branch than in 2021. This change is more pronounced for higher quantiles, meaning an increase of 400 m and 24 seconds for the 90th percentile.

Table 8: Distance and travel times to the nearest bank branch

	Mean		Min.		P25		Median		P75		P90		P99	
Distance (in km)	1.8	+0.2	0	0	0.4	0	1.2	+0.1	2.3	+0.2	4.1	+0.4	9.4	+1.0
Travel time by car (in min)	4.3	+0.2	0	0	2.7	+0.1	3.9	+0.2	5.2	+0.1	6.8	+0.4	13.7	+1.4
Travel time by public transport (in min)	14.6	-	0	-	6.8	-	11	-	17.5	-	30.1	-	61	-

Source: Own source

Note: The delta shows the change compared to 2021. Total population 8,732,074. 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 distances and times decrease with the size of the municipality. We provide summary statistics of the travel distances to the closest bank branch broken down by categories of municipality size and cantons in Table 9. Corresponding travel times by car and public transport are reported in Table A 7 and Table A 8 in the appendix. We observe a threshold in average distances around

¹³ We include post branches because the Swiss Post also hosts ATMs. Our data also show that 49.6% of the bank branches have the same position as an ATM. This contrasts the situation in Austria, where many bank branches have an ATM and most of them are located inside or adjacent to bank branches (Stix, 2020a). The mean distances of ATMs and bank branches in Austria differ by about 30 m and median distances by 14 m (Stix, 2020a).

the second smallest municipality size (between 2,000 and 3,000 inhabitants) at 2.5 km, albeit the distance in the smallest category further increases substantially to 3.9 km.

It is more likely that the locations of ATMs and bank branches are identical in municipalities with just a few inhabitants.¹⁴ This explains why there exists a bigger difference in the average travel distance in large municipalities compared to small ones. In municipalities with more than 50,000 inhabitants the travel distance to banks is double the amount to ATMs. In municipalities with fewer than 2,000 residents, the average travel distance to banks are almost 30% larger than the average travel distance to ATMs. In the highest municipality category, half of the people experience a more than three times higher travel distance (1 km) to the closest bank branch compared to ATMs (0.3 km).

Average travel time to the closest bank branch is roughly 4.1 minutes by car and 11.1 minutes by public transport in municipality categories with more than 50,000 inhabitants, whereas it increases to 6.2 minutes by car and 26.4 minutes by public transport in the smallest municipality category (see Table A 7 and Table A 8 in the annex). Average travel time by car (4.1 minutes) is greater in the category “>50,000” compared to the categories between “3,001-50,000” (less than 4 minutes). This could be due to the cumbersome car route network in cities, where one-way streets and low-speed limits (less than 30 km/h) are common. An additional explanation could be the size of the bank branches. Big cities may have big bank branches that serve a larger area of people, while in smaller cities the banks are smaller and cover a smaller area of customers.

Urban-characterized regions exhibit shorter average travel times than rural areas. This is confirmed when applying the classification system for urban and rural areas based on the FSO (see Figure A 14 in the appendix).¹⁵ Analysing the average travel time by car, we find no clear relationship between the urbanisation of a canton and the average travel time (see Table A 7 in the annex). Overall, the travel time by car is close to the Swiss mean (4.3 minutes) in all cantons. The canton with the smallest travel time is Thurgau with an average of 3.6 minutes and the canton with the highest travel time by car is Grisons. Both are rural cantons. When comparing travel time by public transport, we observe a slightly different picture where the most urban cantons Basel-City and Geneva have the shortest travel time (see Table A 8 in the annex).

¹⁴ In small municipalities (<2,000), 33.9% of ATMs are located next to or inside a bank or post branch, in large municipalities (> 50,000) it is only 21.2% of ATMs.

¹⁵ The mean distances for households range from 1.2 km (core cities) to 2.8 km (rural areas without urban character).

Table 9: Distance to the nearest bank branch by municipality size and canton (in km)

	Mean		P25		Median		P75		P90		P99	
		Δ2021		Δ2021		Δ2021		Δ2021		Δ2021		Δ2021
by municipality size (nr. of inhabitants)												
>50,000	1.2	+ 0.1	0.4	+ 0.1	1	+ 0.1	1.7	+ 0.1	2.5	+ 0.2	5.2	+ 1.0
10,001–50,000	1.3	+ 0.1	0.4	0	1	0	1.7	+ 0.1	2.6	+ 0.2	6.4	+ 0.7
5,001–10,000	1.4	+ 0.1	0.4	+ 0.1	0.9	0	1.9	+ 0.2	3.3	+ 0.2	7	+ 0.9
3,001–5,000	1.8	+ 0.3	0.4	+ 0.1	1.1	+ 0.2	2.5	+ 0.3	4.2	+ 0.6	9.2	+ 1.6
2,001–3,000	2.5	+ 0.4	0.4	0	2	+ 0.5	3.5	+ 0.3	5.1	+ 0.6	12.2	+ 0.9
<2,000	3.9	+ 0.5	1.9	+ 0.5	3.4	+ 0.4	5.3	+ 0.6	7.5	+ 0.8	14.5	+ 2.4
by canton												
AG	1.6	+ 0.2	0.4	0	1.1	0	2.2	+ 0.2	3.6	+ 0.3	6.9	+ 0.6
AI	1.7	+ 0.1	0.4	0	1	- 0.1	2.5	0	3.9	0	7.8	+ 1.3
AR	2.3	+ 0.2	0.7	0	1.7	+ 0.1	3.2	+ 0.1	5.3	+ 0.5	10.4	+ 2.3
BE	2	+ 0.3	0.4	0	1.3	+ 0.2	2.8	+ 0.5	4.9	+ 0.8	10.3	+ 1.3
BL	1.7	+ 0.1	0.4	0	1.2	0	2.1	+ 0.1	3.8	+ 0.2	8.3	0
BS	0.9	+ 0.2	0.3	0	0.7	+ 0.2	1.3	+ 0.2	1.9	+ 0.4	3	+ 0.3
FR	2.2	+ 0.4	0.4	0	1.4	+ 0.2	3.2	+ 0.4	5.2	+ 0.8	10	+ 2.4
GE	1.2	+ 0.1	0.3	0	0.5	0	1.6	+ 0.2	3	+ 0.4	7	- 0.2
GL	1.6	+ 0.3	0.3	0	1	+ 0.1	1.7	+ 0.1	3.8	+ 1.1	9.4	+ 1.9
GR	2.6	+ 0.3	0.4	+ 0.1	1.5	+ 0.5	3.2	+ 0.3	6.4	+ 0.7	17.4	+ 1.2
JU	2.2	+ 0.3	0.3	0	0.9	+ 0.1	3	+ 0.4	6	+ 0.9	13.3	+ 1.6
LU	1.6	+ 0.2	0.4	+ 0.1	1.2	+ 0.2	2.3	+ 0.4	3.6	+ 0.4	7.1	0
NE	1.8	+ 0.1	0.4	0	1.3	+ 0.1	2.2	+ 0.1	3.9	+ 0.2	11.1	+ 1.1
NW	1.7	+ 0.5	0.3	+ 0.1	0.9	+ 0.5	2	+ 0.6	4.2	+ 1.2	12.6	+ 3.8
OW	1.8	+ 0.2	0.3	0	1	+ 0.2	2.2	+ 0.2	4.4	+ 0.4	11.9	+ 0.2
SG	1.4	0	0.4	0	1	0	1.8	- 0.1	3.1	- 0.1	7.3	+ 0.5
SH	2.2	+ 0.4	0.8	+ 0.4	1.8	+ 0.5	3	+ 0.6	4.8	+ 0.6	10.3	+ 2.4
SO	1.6	+ 0.2	0.4	0	1	+ 0.1	1.8	+ 0.2	3.8	+ 0.6	9.6	+ 1.8
SZ	1.4	0	0.3	0	0.9	0	1.8	+ 0.1	3.5	+ 0.1	8.3	0
TG	1.6	+ 0.1	0.4	0	1.1	0	2.3	+ 0.1	3.5	+ 0.2	5.9	0
TI	1.9	+ 0.2	0.4	+ 0.1	1.1	+ 0.1	2.2	+ 0.3	4.5	+ 0.4	13	+ 1.5
UR	2.8	+ 0.5	0.4	0	1.2	+ 0.1	3.2	+ 0.3	9.7	+ 3.6	16	+ 1.1
VD	1.9	+ 0.1	0.4	0	1.2	+ 0.1	2.4	+ 0.1	4.6	+ 0.2	10.2	+ 0.7
VS	2.1	+ 0.5	0.3	0	1	+ 0.2	2.4	+ 0.6	5.8	+ 2.1	13.6	+ 3.1
ZG	1.3	+ 0.1	0.4	+ 0.1	0.9	0	1.7	0	2.7	+ 0.1	6.2	+ 0.6
ZH	1.8	+ 0.1	0.5	0	1.4	0	2.5	+ 0.1	3.8	+ 0.2	7.5	+ 0.8

Source: Own source

Note: The delta shows the change compared to 2021. Total population 8,732,074. For instance, “P25” denotes the 25th percentile meaning that 25% of the population has to travel less far than the value specified.

Almost half of the population (44.8%) reside within a range of 1 km to the closest bank branch. Table 10 summarizes which share of the population lives within a specific travel distance and time from the nearest bank branch. 13.5% of the Swiss need to travel less than 250 m, 93.6% less than 5 km. Compared to ATMs, a much smaller fraction of people lives close, i.e., within a range of 1 km to bank branches.

Most of the inhabitants have easy access to banking services on site. Regarding travel time, 12% of Swiss residents reach the nearest bank branch in less than 2 minutes, 70.9% in less than 5 minutes, and 97.2% in less than 10 minutes by car (see Table 10). Using public transport, 44% of Swiss residents reach the nearest bank branch in less than 10 minutes, 79.2% in less than 20 minutes, and 89.3% in less than half an hour.

Table 10: Distance and travel time to the nearest bank branch by population share

	Travel Distance						Travel Time by Car				Travel Time by Public Transport			
	<100m	<250m	<500m	<1km	<5km	<10km	<2min	<5min	<10min	<15min	<10min	<20min	<30min	<60min
Number of inhabitants (in Millions)	0.28	1.18	2.97	3.91	8.17	8.66	1.05	6.19	8.49	8.67	3.84	6.92	7.80	8.60
Cumulative share of population	3.2%	13.5%	34%	44.8%	93.6%	99.2%	12%	70.9%	97.2%	99.3%	44%	79.2%	89.3%	98.4%

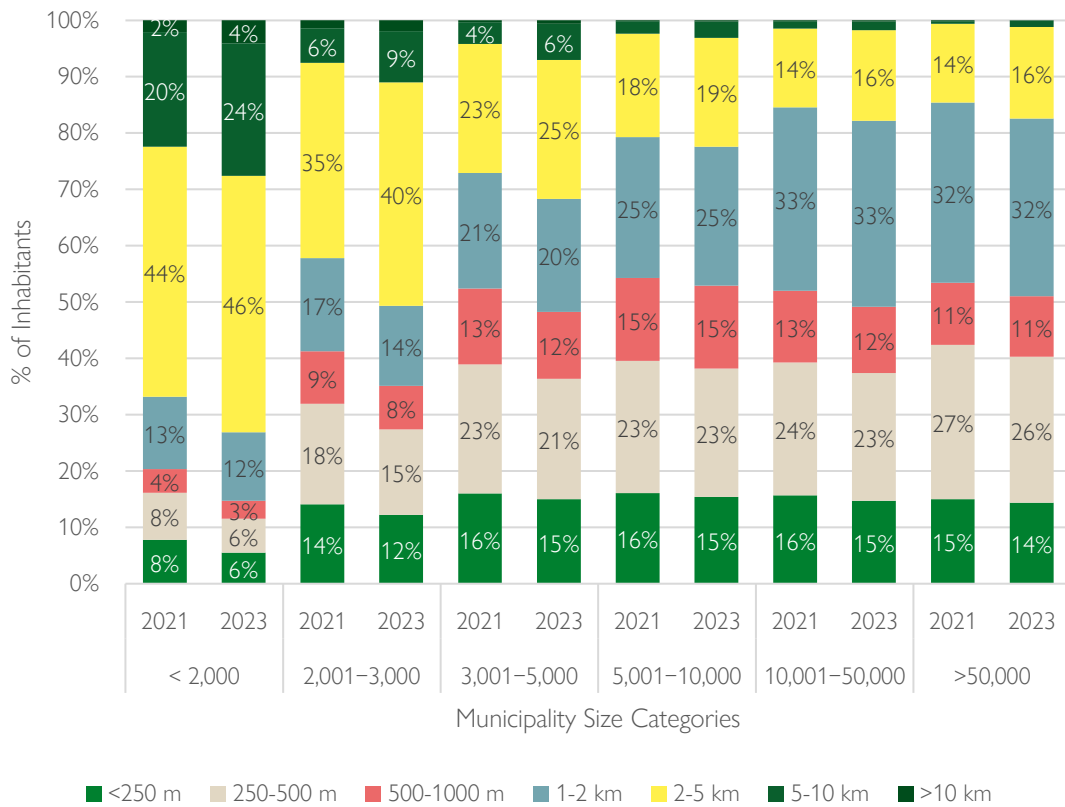
Source: Own source

Note: Total population 8,732,074

Figure 11 displays how far which share of the population must travel to access the nearest bank branch separated by municipality size categories. We observe a similar dynamic as for the ATMs. The share of the population that resides within less than 1 km steadily increases with the size of the municipality: starting from 27% for municipalities with less than 2,000 inhabitants and increasing to 51% for municipalities with more than 50,000 inhabitants. Interestingly, different than for the ATMs, the share of people that resides within less than 1 km of a bank branch is highest in the municipality size category of 5,001 to 10,000 inhabitants. However, we observe the biggest share of people that resides at least 2 km from the nearest bank branch in the largest cities (83%).

Regarding the change from 2021 to 2023, we observe the same trend as for the ATMs. Overall, the shares of low distance categories have decreased while the share of larger distances (2-5 km or higher) increased or remained the same. This reveals that the distances have become larger. For municipalities with less than 2,000 inhabitants, the share of people that must travel more than 5 km to the nearest bank branch has increased from 22% in 2021 to 27% in 2023. In contrast, for inhabitants of large municipalities (>50,000), this share has remained constant at 1%.

Figure 11: Travel distance to the nearest bank branch by municipality size (cumulative share)



Source: Own source

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.

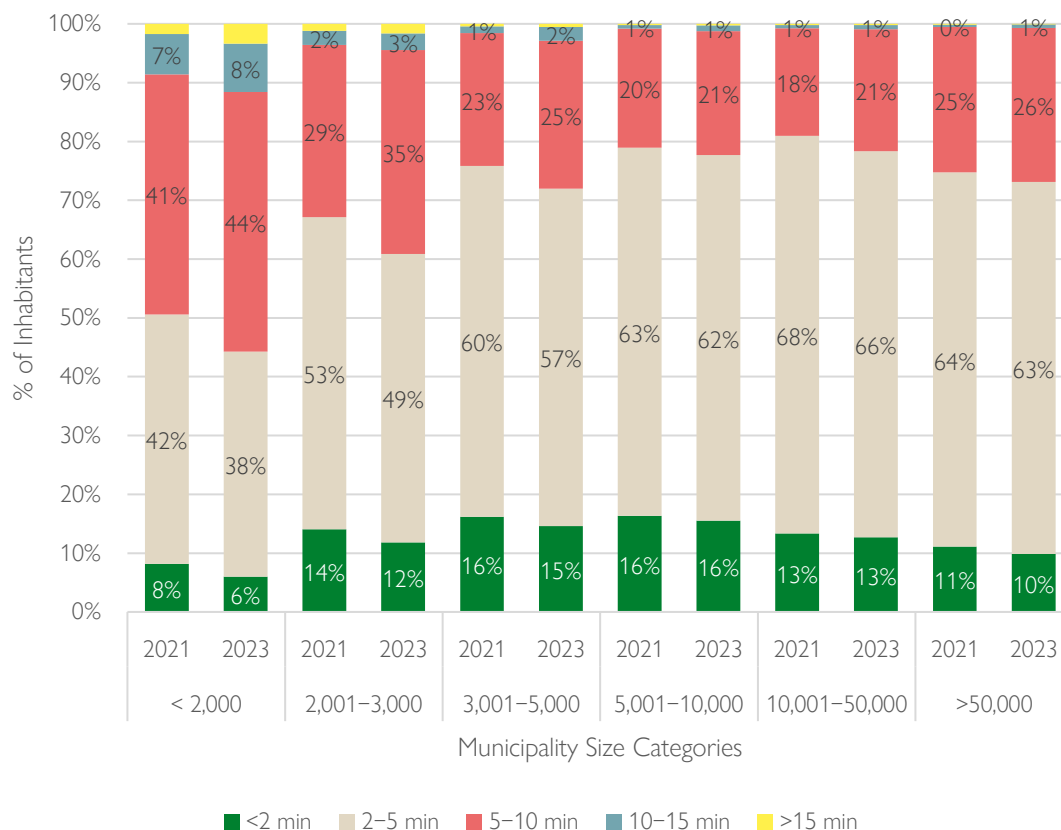
Figure 12 shows the share of the population that lives within a specific travel time by car to the closest bank branch, separated by municipality size categories. Overall, the distribution is very similar to the one of ATMs (see Figure 6). Regardless of the size of the municipality, about half of the population reach a bank branch within 5 minutes of travel time. This share increases to 73% in cities with 10,000 to 50,000 residents. The fraction of people who needs to travel more than 10 minutes to reach a bank branch is very low, but increases the smaller the municipality size becomes. For instance, this share increases to roughly 11% for villages with up to 2,000 inhabitants.

Overall, we find that most Swiss live within a close distance of a bank branch. However, we observe some outliers. Similar to the analysis regarding ATMs (see section 4.1), we define the threshold values of 5 km for the distance, 10 minutes and 20 minutes for the travel time by car and public transport to separate satisfactory from unsatisfactory bank branch access. We find that 6.4% of the population (561,714 inhabitants) in Switzerland do not reach the closest bank branch within 5 km, 2.8% (241,234) have to travel more than 10 minutes by car, and 19.8% (1,726,034) more than 20 minutes by public transport (see Table 11). This is almost double the number of people in terms of distance and about 1.8 times more in terms of travel time compared to our ATM analysis.

As for ATMs, these shares gradually increase with decreasing municipality size. A striking share of 27.6% of people in municipalities with less than 2,000 inhabitants does not have access to a bank branch within 5 km (see Table 11), which represents 53% of all people that travel more than 5 km. For the same municipality size (< 2,000), 11.6% of inhabitants travel more than 10 minutes by car and 51.8% need more than 20 minutes by public transport to reach the nearest bank branch. This

share falls to 10.5% in cities with more than 50,000 residents. Interestingly, the share of people in large cities that does not reach a bank branch within 5 km is six times higher (1.2%) compared to the case of ATMs (0.2%). Overall, 16.8% of the people living in rural areas travel more than 5 km to the next bank branch based on the classification of the FSO (see Figure A2 in the appendix).

Figure 12: Travel time by car to the nearest bank branch by municipality size (cumulative share)



Source: Own source

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.

Table 11: Number of inhabitants having unsatisfactory travel distances and times to the nearest bank branch by municipality size

	Inhabitants In Mio	Inhabitants travelling more than 5 km			Inhabitants travelling more than 10 min by car			Inhabitants travelling more than 20 min by public transport		
		In Tsd.	In %	Δ2021	In Tsd.	In %	Δ2021	In Tsd.	In %	Δ2021
Switzerland	8.73	561.71	6.4%	+ 1.5	241.23	2.8%	+ 0.8	1726.03	19.8%	-
by municipality size										
>50,000	1.45	17.07	1.2%	+ 0.6	10.53	0.7%	+ 0.1	152.65	10.5%	-
10,001-50,000	2.76	47.87	1.7%	+ 0.3	25.55	0.9%	+ 0.1	280.40	10.2%	-
5,001-10,000	1.70	53.08	3.1%	- 4.5	20.75	1.2%	- 2.4	265.45	15.6%	-
3,001-5,000	1.13	79.39	7.0%	+ 2.8	32.67	2.9%	+ 1.3	256.59	22.7%	-
2,001-3,000	0.62	67.81	11.0%	+ 8.7	27.45	4.4%	+ 3.6	214.66	34.8%	-
up to 2,000	1.07	296.50	27.6%	+ 5.2	124.29	11.6%	+ 3.0	556.29	51.8%	-

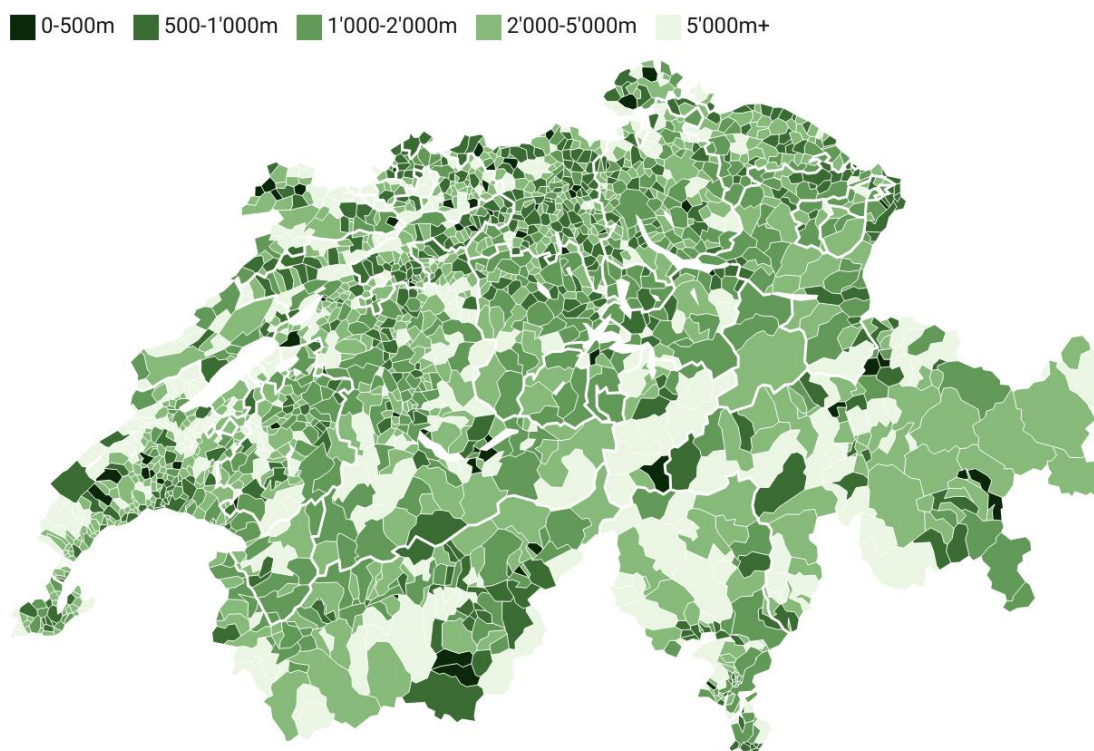
Source: Own source

Note: The delta shows the change in percentage points compared to 2021. Total population 8,732,074.

4.2.2 Travel Distances and Times by Municipality

We illustrate the average travel distance to the closest bank branch on the municipality level in Figure 13. We provide the corresponding map for average travel times in Figure A 5 and Figure A 6 in the appendix. The darker the green, the smaller the distance. Overall, we observe a similar pattern as in the case of ATMs (see Figure 8), albeit distances appear to be greater (a brighter green colour) compared to ATMs.

Figure 13: Average travel distance to the nearest bank branch on municipality level (in m)



Source: Own source, see <https://datawrapper.dwcdn.net/HoM0m/1/> for interactive analysis

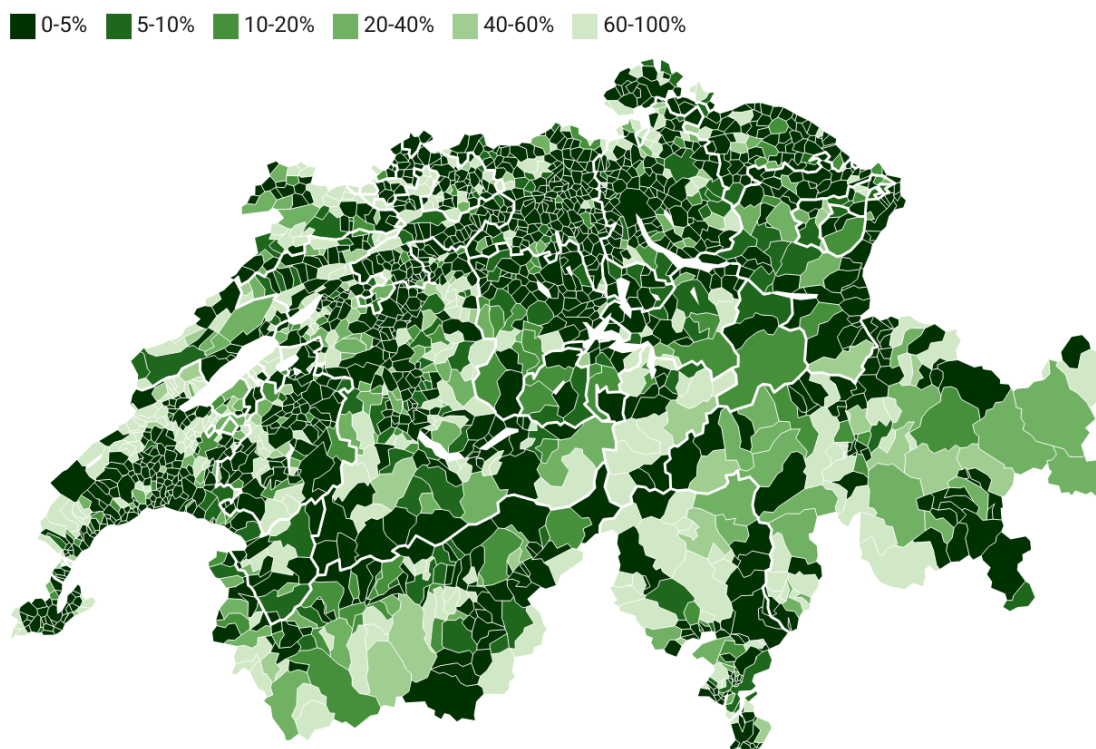
The distance to the nearest bank branch tends to be smaller in municipalities with urban and sub-urban characters, which is evident in the urbanized Swiss Mittelland. Conversely, travel distances seem to increase in rural municipalities. Again, there are some outliers in the Alps comprising touristic hotspots, where the distance amounts to less than 500 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 and therefore has an unsatisfactory travel distance (see Figure 14). We also provide the graphs for the share of the population with unsatisfactory travel time by car and public transport in the appendix (see Figure A 7 and Figure A 8). Only a small share of people in each municipality resides more than 5 km away from the nearest bank branch. This is visible in Figure 14: the darker the green, the lower the share.

The bank branch network appears to be relatively dense in most parts of the country. However, comparing Figure 14 and Figure 9 (the same graph for ATMs), bank coverage is less dense than the distribution of ATMs.

However, for some municipalities, a large share of the population has unsatisfactory travel distances and travel times. In 415 municipalities more than half of the population has an unsatisfactory travel distance to the nearest bank branch. More than 50% of the inhabitants in 163 municipalities need more than 10 minutes by car to the next bank branch. More than half of the inhabitants in 783 municipalities travel more than 20 minutes by public transport. Again, we observe that these municipalities have fewer inhabitants than the Swiss average.

Figure 14: Share of the population travelling more than 5 km to the closest bank branch by municipality



Source: Own source, see <https://datawrapper.dwcdn.net/ASWq9/1/> for interactive analysis

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

We further analyse whether bank branch availability in a municipality affects average travel distances. We find that 1,239 (58%) of the municipalities in Switzerland (among a total of 2,136 municipalities) do not host a bank branch. The share of municipalities with no bank branch is very high in the cantons Vaud (75.7%), Basel-Land (75.6%), and Uri (73.68%), whereas every community in the cantons Zug, Glarus, Obwalden, and Appenzell Inner-Rhodes is equipped with at least one bank branch (see Table A 2 in the appendix). However, this does not necessarily imply that people from these municipalities must travel extraordinarily far to reach a bank branch. In Switzerland, many municipalities are very close to each other.

Table 12 shows that the average distance to the closest bank branch is 4 km in municipalities without a bank branch compared to 1.2 km in municipalities with a bank branch. These distances are similar to the ones of ATMs (see Table 6). Similar discrepancies exist in travel times: the average travel time by car increases by 2.5 minutes, and the average travel time by public transport increases by 15.7 minutes between municipalities with and without bank access.

The share of people with more than 5 km travel distance is around 22 percentage points higher in municipalities without a bank branch (24%) compared to municipalities with a bank branch (2.1%)

(see Table 12). A similar result exists for travel times. More than half of the population (55.9%) that live in a municipality without bank access must travel more than 20 minutes by public transport to reach the nearest bank branch.

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

	Municipality with bank access		Municipality without bank access	
	2023	Δ 2021	2023	Δ 2021
Average travel distance (in km)	1.2	+ 0.1	4	+ 0.3
Median travel distance (in km)	0.9	+ 0.1	3.4	+ 0.2
Population travelling more than 5 km	2.1%	+ 0.4 PP	24.0%	+ 4.1 PP
Average travel time by car (in min)	3.8	+ 0.1	6.3	+ 0.4
Median travel time by car (in min)	3.5	+ 0.1	5.6	+ 0.2
Population travelling longer than 10 min by car	1.2%	+ 0.2 PP	9.3%	+ 2.2 PP
Average travel time by public transport (in min)	11.5	-	27.2	-
Median travel time by public transport (in min)	9.4	-	22.2	-
Population travelling longer than 20 min by public transport	10.9%	-	55.9%	-

Source: Own source

Note: The delta shows the change compared to 2021.

4.2.3 Change in the Spatial Distribution (2021-2023)

Since 2021, the total number of bank branches in Switzerland has decreased by 7.0% from 2,356 in 2021 to 2,192 in 2023. Similar to changes in the number of ATMs, the change in bank branches is even more pronounced analysing the number of bank branches per 10,000 inhabitants. There were 2.8 banks per 10,000 inhabitants in 2021, while this number declined to 2.5 in 2023. This constitutes a change of -8.8%. Table A 4 in the appendix shows the changes in the number of total bank branches and number of bank branches per 10,000 inhabitants by cantons.

Table 13 displays the changes in the number of bank branches by applying the classification of the FSO. In contrast to ATMs, we find only small changes in the absolute number of bank branches in urban areas. In core and secondary core areas, we even register an increase in the number of bank branches. However, in municipalities oriented to multiple cores and in rural areas, a significant number of bank branches have been closed since 2021.

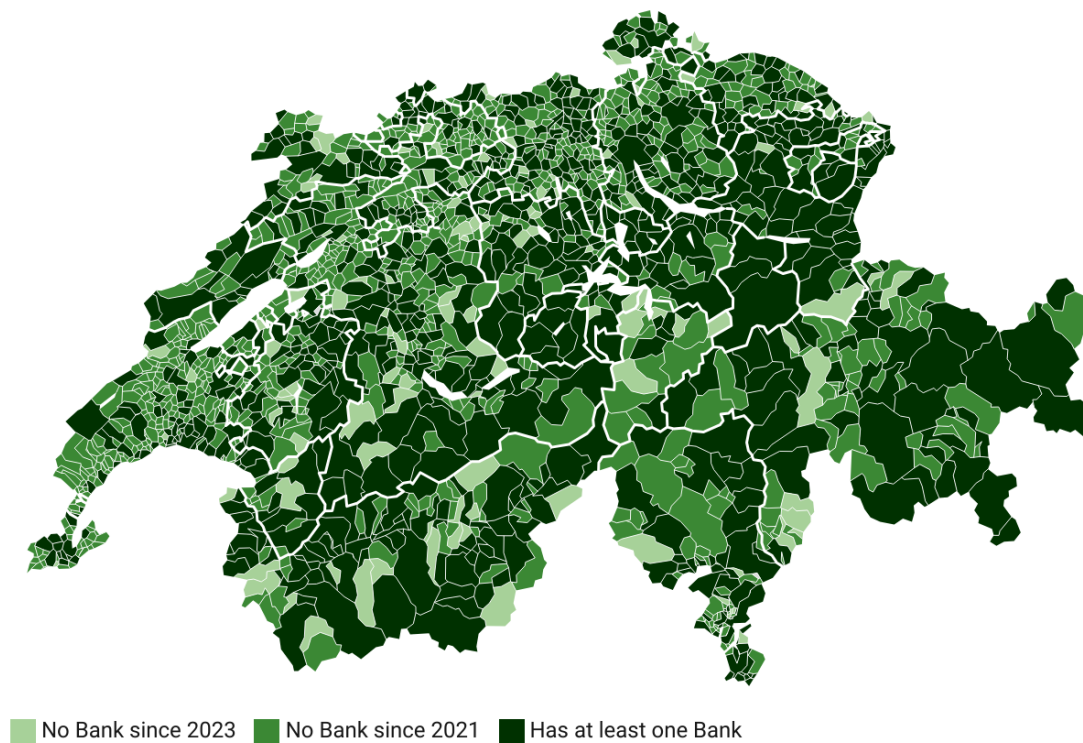
The closure of numerous bank branches in rural areas is a cause for concern, especially considering the already limited availability of banking services in these areas. If a region loses its final remaining bank branch, residents will have to allocate significantly more resources to access banking services. Figure 15 displays a map of Switzerland highlighting municipalities without any bank branches. 1,239 municipalities (58%) lack a bank branch. Additionally, 119 municipalities have lost their last bank branch since 2021.

Table 13: Change in number of bank branches by FSO classification

	Banks 2021	Banks 2023	Absolute Change	%-Change
Switzerland	2356	2192	-164	-7.0%
by FSO Classification				
Core city	562	563	+1	+0.2%
Principle core	418	390	-28	-6.7%
Secondary core	135	137	+2	+1.5%
Commuting zone of agglomeration	155	143	-12	-7.7%
Municipality oriented to multiple cores	295	255	-40	-13.6%
Core outside agglomeration	183	166	-17	-9.3%
Rural without urban character	608	538	-70	-11.5%

Source: Own source

Figure 15: Bank deserts in Switzerland



Source: Own source, see <https://datawrapper.dwcdn.net/ws9NUJ4/> interactive analysis

4.3 Post Branches

4.3.1 Travel Distances and Times

The postal network in Switzerland provides the most extensive access to cash (regardless the customer relationship, see section 2.3). If we included ATMs hosted by PostFinance in our analysis, the situation would become even more apparent. Considering only postal branches and agencies with cash service, the average distance to the nearest post branch is 1.1 km, which is shorter compared to ATMs (1.2 km) and bank branches (1.8 km) (see Table 14).

Half of the Swiss residents must travel less than 0.8 km to reach the next postal branch, and 90% less than 2.5 km (see Table 14). The average travel time by car is 3.7 minutes, while the average travel time by public transport is 11.4 minutes.

Table 14: Distance and travel times to the nearest post branch

	Mean	Min.	P25	Median	P75	P90	P99
Distance (in km)	1.1	0	0.3	0.8	1.5	2.5	6.4
Travel time by car (in min)	3.7	0	2.5	3.5	4.7	5.6	9.9
Travel time by public transport (in min)	11.4	0	5.8	8.8	13.1	20.7	53.1

Source: Own source

Note: Total population 8,732,074. 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 distances and travel times to the nearest post branch decrease with the size of the municipality, as we have seen for ATMs and bank branches. Table 15 shows the statistics for different municipality size groups and cantons. We provide similar statistics of travel times in Table A 9 and Table A 10 in the appendix. The most noticeable contrast, similar to ATMs and bank branches, is observed for municipalities with fewer than 2,000 residents. While half of the population in municipalities with over 50,000 inhabitants have a post branch within 400 meters, half of the residents have to travel more than 1.3 km in municipalities with less than 2,000 people.

Interestingly, we do not find this discrepancy between municipality types for the travel time by car. According to Table A 9 in the appendix, median travel time by car does not change significantly between the biggest and the smallest municipalities. In municipalities with 50,000 or more inhabitants – the biggest category – more than 50% must travel 3.7 minutes or more by car. This is almost identical to municipalities with a population of less than 2,000 inhabitants (the smallest category), where it lasts 3.8 minutes. Inhabitants of the municipalities with 2,000 to 10,000 inhabitants experience the smallest travel time by car (3.3 minutes). Reasons for this phenomenon could include the increased difficulty of reaching the nearest postal branch by car in larger cities, while roads in smaller towns are more direct.

This argument does not apply to the travel time by public transport, because the mean travel time decreases with municipality size: from 17.5 minutes for municipalities up to 2,000 inhabitants to 7.8 minutes for cities with more than 50,000 people (see Table A 10 in the appendix).

Table 15: Distance to the nearest post branch by municipality size and canton (in km)

	Mean	P25	Median	P75	P90	P99
by municipality size (nr. of inhabitants)						
>50,000	0.8	0.3	0.4	1.1	1.7	3.2
10,001–50,000	1	0.4	0.9	1.4	2	4.5
5,001–10,000	1.1	0.4	0.8	1.4	2.2	5.9
3,001–5,000	1.1	0.3	0.7	1.4	2.5	5.8
2,001–3,000	1.2	0.3	0.6	1.6	3	7.4
<2,000	2	0.3	1.3	2.8	4.6	10.1
by canton						
AG	1	0.3	0.7	1.4	2.1	4.7
AI	2.7	1	1.9	4.2	5.6	11.3
AR	1.4	0.4	1	1.9	3	6.9
BE	1.3	0.3	0.9	1.6	2.9	7.5
BL	1.1	0.3	0.8	1.3	2.5	5.9
BS	0.5	0.2	0.4	0.7	1.2	1.9
FR	1.5	0.4	1	2.2	3.7	6.6
GE	0.8	0.3	0.4	1.2	1.8	3.3
GL	1	0.3	0.5	1.1	1.9	7.4
GR	1.4	0.3	0.5	1.5	3.4	9.3
JU	1.5	0.3	0.8	1.6	3.9	9.1
LU	1.2	0.3	0.9	1.5	2.5	5.9
NE	1.1	0.3	0.5	1.4	2.5	7.1
NW	1.4	0.3	0.9	1.6	2.8	12.4
OW	1.6	0.4	1	2	3.6	10.2
SG	1	0.3	0.8	1.4	2.1	6
SH	1.3	0.3	0.9	1.8	2.5	10.1
SO	1	0.3	0.8	1.3	2	5.5
SZ	1.2	0.3	0.8	1.4	2.6	7.4
TG	1.2	0.4	1	1.7	2.6	4.9
TI	1.1	0.3	0.5	1.3	2.4	7.6
UR	1.3	0.3	0.9	1.4	2.5	9.9
VD	1.3	0.3	0.8	1.7	3	7
VS	1.4	0.3	0.8	1.7	3.4	9.3
ZG	1	0.4	0.8	1.4	2.1	4.6
ZH	1	0.3	0.8	1.4	2	3.8

Source: Own source

Note: Total population 8,732,074. For instance, “P25” denotes the 25th percentile meaning that 25% of the population has to travel less far than the value specified.

Like our findings for ATMs and bank branches, small urban cantons like Basel-City and Geneva exhibit the shortest travel distance to the next post branch. The travel distance increases as the cantons get more rural. These findings are highlighted when applying the classification system for urban and rural areas based on the FSO (see Figure A 15 in the appendix).¹⁶ The median distances are generally very modest. They range from 400 meters in Basel-City and Geneva to 1 km in more rural cantons like Thurgau or Obwalden. The only notable exception is Appenzell Inner-Rhodes with a median travel distance of 1.9 km.

We further analyse which share of the population lives within a specific travel distance and time from the closest post branch (see Table 16). More than one-half of the population resides within a range of 1 km to the closest post branch. This is more compared to the closest bank branch but less to the nearest ATM. 16.3% of the Swiss travel less than 250 meters and 97.9% less than 5 km to get to the nearest post branch. When travelling by car, 13.6% reach the nearest post branch within 2 minutes, and 99% reach it within 10 minutes. When using public transport, 58.6% reach a post branch in less than 10 minutes, and 94.8% reach it in less than 30 minutes.

Table 16: Distance and travel time to the nearest post branch by population share

	Travel Distance						Travel Time by Car				Travel Time by Public Transport			
	<100m	<250m	<500m	<1km	<5km	<10km	<2min	<5min	<10min	<15min	<10min	<20min	<30min	<60min
Number of inhabitants (in Millions)	0.28	1.42	3.92	5.14	8.55	8.71	1.19	7.02	8.65	8.71	5.12	7.79	8.28	8.67
Cumulative share of population	3.3%	16.3%	44.9%	58.9%	97.9%	99.8%	13.6%	80.4%	99%	99.8%	58.6%	89.2%	94.8%	99.3%

Source: Own source

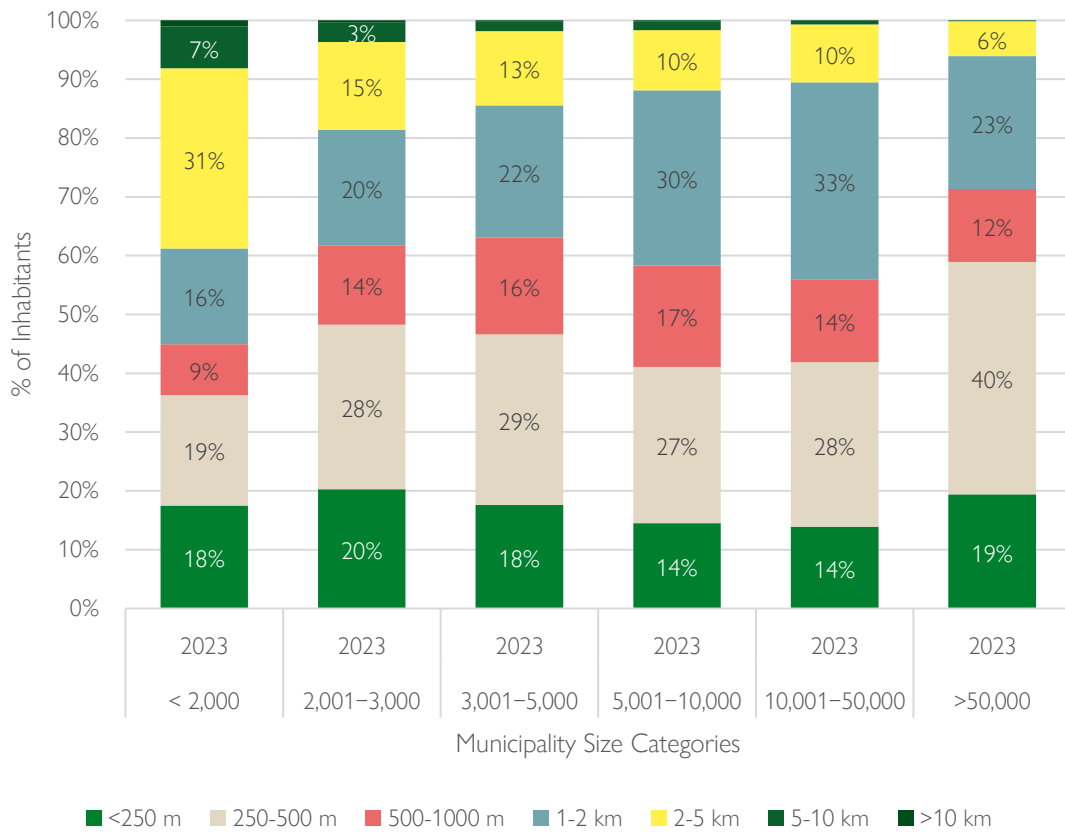
Note: Total population 8,732,074

Figure 16 depicts how far which share of the population must travel to get to the closest post branch. The share of the population that has a travel distance of less than 1 km does not follow a clear pattern as the municipality size increases. For instance, this share is larger in municipalities consisting of 2,000 to 5,000 inhabitants compared to municipalities with a population of 5,000 to 50,000 people. Conversely, the share of inhabitants that must travel more than 2 km is continually decreasing as the municipality size increases.

With respect to travel time, Figure 17 shows how long which share of the population must travel to access the closest post branch by car, separated by municipality size categories. Most Swiss reach a post branch by car within 5 minutes, regardless of the size of the municipality. The municipalities in the smallest category have the smallest share of inhabitants that reaches a post branch in less than 5 minutes. Contrary to the situation for ATMs and bank branches, the share of people that travels less than 5 minutes does not gradually increase with the population size. This share is greatest for the municipalities between 3,000 and 10,000 inhabitants. The Swiss Post has extensive coverage, but accessing by car becomes more challenging in larger municipalities. Conversely, the travel time by public transport decreases as the municipality size increases.

¹⁶ The mean distances for households range from 0.8 km (core cities) to 1.8 km (rural areas without urban character).

Figure 16: Travel distance to the nearest post branch by municipality size (cumulative share)



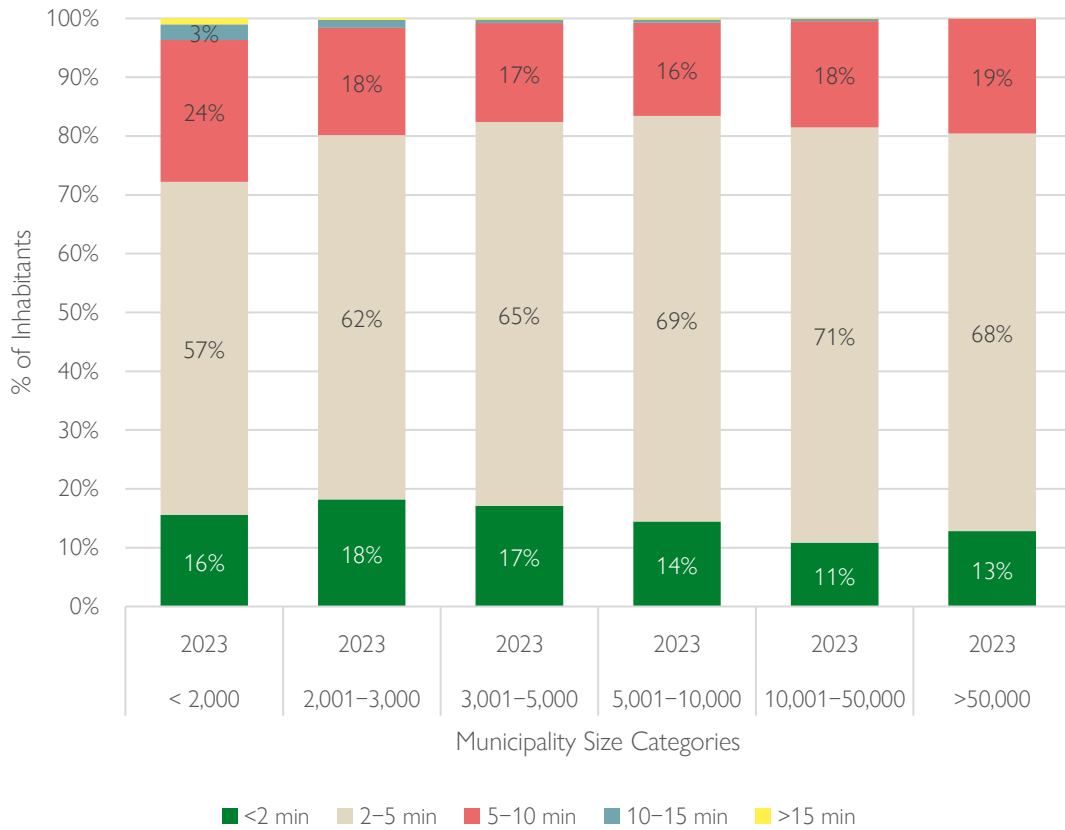
Source: Own source

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.

Overall, we find that most Swiss live within a very close distance of a post branch. We again define the following threshold values: 5 km for the travel distance, 10 minutes by car, and 20 minutes by public transport for the travel time to separate satisfactory from unsatisfactory post branch access. We find that 2.1% of the population (180,303 inhabitants) in Switzerland do not reach the closest post branch within 5 km, 1% (85,309) must travel more than 10 minutes by car, and 10.7% must travel more than 20 minutes by public transport.

Again, these shares increase with decreasing municipality size. We observe the biggest difference in the travel time by public transport, where only 1.5% of the inhabitants of cities with more than 50,000 inhabitants must travel more than 20 minutes to reach the next post branch compared to more than 30% of inhabitants in the smallest municipality size category (smaller than 2,000 inhabitants). Overall, 7.6% of the people living in rural areas travel more than 5 km to the next post branch based on the classification of the FSO (see Figure A 15 in the appendix). This represents the smallest value when comparing post branches with ATMs and banks. In many rural areas, post branches constitute the closest cash access point.

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



Source: Own source

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.

Table 17: Number of inhabitants having unsatisfactory travel distance and times to the nearest post branch by municipality size

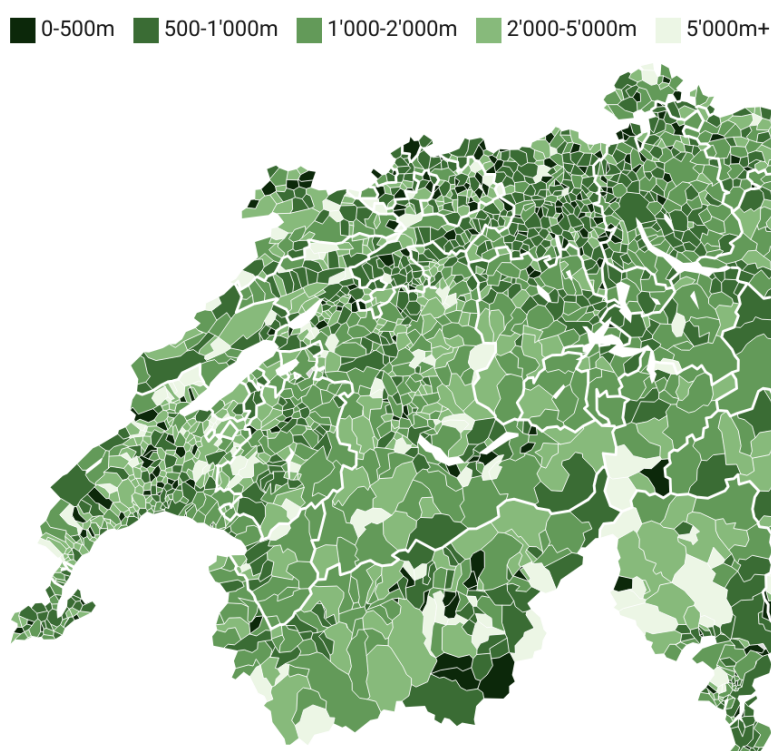
	Inhabitants		Inhabitants travelling more than 5 km		Inhabitants travelling more than 10 min by car		Inhabitants travelling more than 20 min by public transport	
	In Mio	In Tsd.	In %	In Tsd.	In %	In Tsd.	In %	
Switzerland	8.73	180.30	2.1%	85.31	1.0%	933.06	10.7%	
by municipality size								
>50,000	1.45	1.64	0.1%	1.59	0.1%	21.92	1.5%	
10,001-50,000	2.76	19.52	0.7%	12.46	0.5%	163.24	5.9%	
5,001-10,000	1.70	28.01	1.6%	12.94	0.8%	172.52	10.1%	
3,001-5,000	1.13	20.60	1.8%	8.75	0.8%	142.91	12.7%	
2,001-3,000	0.62	22.80	3.7%	10.05	1.6%	106.06	17.2%	
up to 2,000	1.07	87.74	8.2%	39.53	3.7%	326.42	30.4%	

Source: Own source

4.3.2 Travel Distances and Times by Municipality

Figure 18 exhibits the average travel distance to the closest post branch on the municipality level. The corresponding maps for travel time by car and public transport are displayed in the appendix (see Figure A 9 and Figure A 10). The darker the green, the smaller the distance. The average distance is rather low, and there are few municipalities 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 18: Average travel distance to the nearest post branch by municipality (in m)

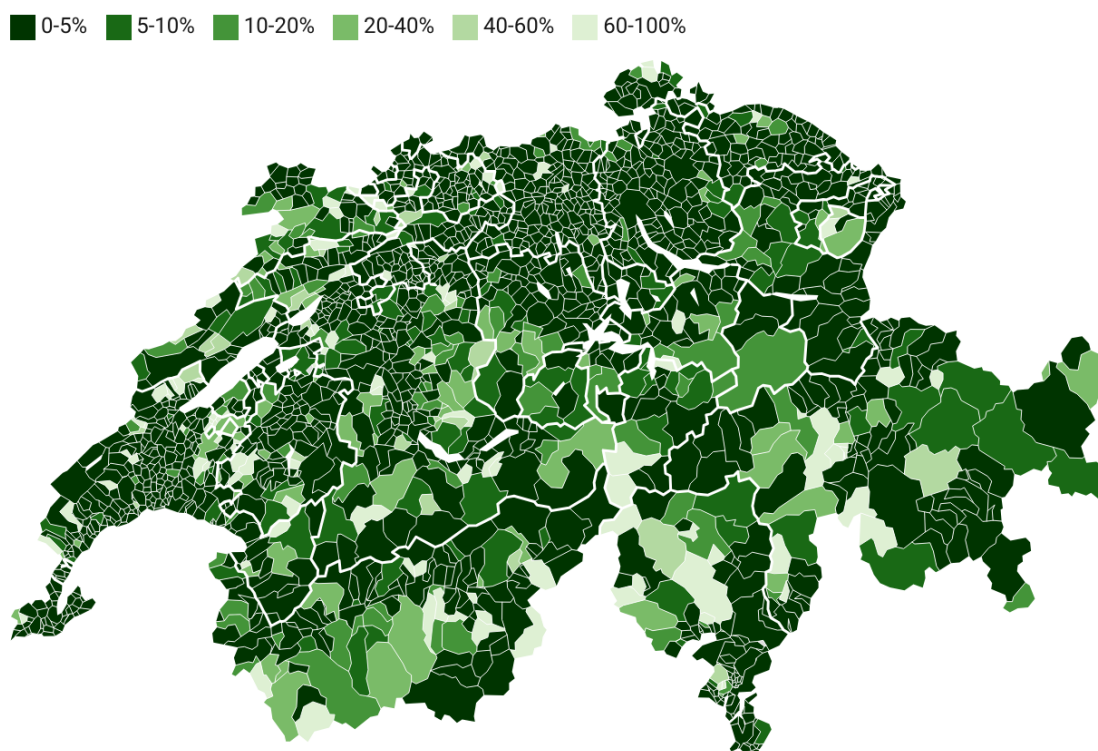


Source: Own source, see <https://datawrapper.dwcdn.net/4umyp/1/> for interactive analysis

Similar to ATMs and bank branches, the distance to the next post office seems to be the smallest in the urbanized Swiss Mittelland. Travel distances tend to increase in rural municipalities, but not as much as in the case of ATMs and bank branches. Some municipalities in the alpine region have very small distances to the next post office branch, probably due to tourism. Overall, access to post offices is very satisfactory. However, Swiss Post has just announced to close 170 branches over the next four years. Therefore, it is likely that the cash access of Swiss Post will deteriorate.

We have also calculated the share of the population that must travel more than 5 km to access the closest post branch (see Figure 19). We provide the graphs for unsatisfactory travel time by car and public transport in the appendix (see Figure A 11 and Figure A 12). Only a small share in each municipality resides more than 5 km away from the nearest post branch.

Figure 19: Share of the population travelling more than 5 km to the closest post branch by municipality



Source: Own source, see <https://datarwrapper.dwcnd.net/ASWq9/1/> for interactive analysis

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

However, in some municipalities, a high share of inhabitants travels long distances to the next post branch. In 130 municipalities more than half of the inhabitants have a travel distance of more than 5 km to the next post branch. 50 municipalities have a population where more than 50% of the residents need to travel over 10 minutes. In 459 municipalities, over half of the population must travel more than 20 minutes by public transport to reach the nearest post branch. Similar to the situation with ATMs and bank branches, these municipalities generally have fewer residents on average and are more rural.

Out of a total of 2,136 municipalities in Switzerland, 686 (32%) do not have direct access to a post branch. The proportion of municipalities without a post branch is higher in the cantons of Appenzel Inner-Rhodes (60%), Vaud (58.7%), and Basel-Land (48.8%), while every community in the cantons of Zug, Glarus, Obwalden, and Basel-City has at least one post branch (see Table A 2 in the appendix). However, the absence of a post branch in these villages does not necessarily mean that residents have to travel great distances to reach the nearest post branch, as many municipalities are located close to each other.

The number of municipalities with no postal branch (686) is significantly lower than the number of municipalities with no ATMs (963) or bank branches (1239). The spatial coverage of the post branches is very dense in Switzerland.

Table 18 shows the average distance and travel times to the closest post branch for municipalities with and without direct post access. The average travel distance in municipalities without post access is 3.2 km compared to 1.0 km in municipalities with a post branch. Travel time by car and by public transport is 3.6 and 10.4 minutes in municipalities with a post branch, respectively. The average travel time increases to 5.4 and 26.1 minutes in municipalities without a post branch.

However, 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.

The proportion of the population living more than 5 km away from the nearest post branch is 13.7 percentage points higher in municipalities without a post branch. Furthermore, 53.5% of the population in municipalities without a post branch need to travel over 20 minutes by public transport to reach the nearest post branch.

Table 18: Distance to the nearest post branch by municipality with and without post access

	Municipality with post access	Municipality without post access
	2023	2023
Average travel distance (in km)	1.0	3.2
Median travel distance (in km)	0.7	2.8
Population travelling more than 5 km	1.2%	14.9%
Average travel time by car (in min)	3.6	5.4
Median travel time by car (in min)	3.4	4.8
Population travelling longer than 10 min by car	0.7%	5.8%
Average travel time by public transport (in min)	10.4	26.1
Median travel time by public transport (in min)	8.5	21.5
Population travelling longer than 20 min by public transport	7.9%	53.5%

Note: Total population 8,732,074

Source: Own source

4.4 Overall Cash Access

We use the combined data of the closest ATM, bank branch, and postal office to find the nearest cash access point and to compute population-weighted statistics for overall cash access (see Table 19). The mean distance to the closest cash access point is 0.8 km. Half of the residents (the median) travel less than 0.4 km and 90% travel less than 2 km to the nearest cash access point. For travel times, we find an average of 3 minutes by car and 8.5 minutes by public transport.

Table 19: Distance and travel times to the nearest cash access point

	Mean	Minimum	P25	Median	P75	P90	P99
Distance (in km)	0.8	0	0.2	0.4	1.1	2	5.4
Travel time by car (in min)	3	0	2	2.8	3.7	4.7	8.4
Travel time by public transport (in min)	8.5	0	4.1	6.9	10.1	15.1	39.5

Source: Own source

Note: Total population 8,732,074. 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.

To differentiate between acceptable and unacceptable cash withdrawal access, we once again utilize threshold values of 5 km for travel distance, 10 minutes for travel time by car, and 20 minutes for travel time by public transport. Only 1.2% of the Swiss population (105,194 inhabitants) must travel more than 5 km to the closest cash access point (see Table 20). 0.6% (48,050) drive more than 10 minutes by car and 5.5% (477,109) travel longer than 20 minutes by public transport. Therefore, overall cash access in Switzerland is very satisfactory.

Table 20: Number of inhabitants having unsatisfactory travel distances and times to the nearest cash access point by municipality size

	Inhabitants	Inhabitants travelling more than 5 km		Inhabitants travelling more than 10 min by car		Inhabitants travelling more than 20 min by public transport	
	In Mio	In Tsd.	In %	In Tsd.	In %	In Tsd.	In %
Switzerland	8.73	105.19	1.2%	48.05	0.6%	477.11	5.5%
by municipality size							
>50,000	1.45	0.84	0.1%	0.66	0.0%	6.01	0.4%
10,001–50,000	2.76	13.83	0.5%	8.09	0.3%	55.52	2.0%
5,001–10,000	1.70	15.68	0.9%	7.95	0.5%	87.11	5.1%
3,001–5,000	1.13	11.59	1.0%	5.72	0.5%	78.44	6.9%
2,001–3,000	0.62	13.04	2.1%	6.28	1.0%	60.70	9.8%
up to 2,000	1.07	50.22	4.7%	19.35	1.8%	189.33	17.6%

Source: Own source

Note: Total population 8,732,074

5 Conclusion

This study has analysed the spatial distribution of ATMs, bank branches, and post offices in Switzerland in 2023. We provided empirical results of pure travel distances and times by car and public transport to the closest cash access point – not only across Switzerland but also on municipality level. We have specifically focused on the developments between 2021 and 2023 and have also published parts of our results in an interactive dashboard (see <https://dashboard.moneymap.ch>).

We draw the following main conclusions: First, Swiss residents overall have easy access to cash, with shorter travel distances and times in urban municipalities like Basel-City and Geneva compared to rural cantons. We define unsatisfactory travel distances and times if residents must travel more than 5 km in distance, more than 10 minutes by car, and more than 20 minutes by public transport. Only 1.2% of the population must travel more than 5 km to the nearest cash access point, 0.6% drive more than 10 minutes by car, and 5.5% travel more than 20 minutes by public transport.

Second, in terms of ATM access, 3.5% of Swiss residents experience unsatisfactory travel distances, while 1.6% and 10.9% face unsatisfactory travel times by car and public transport, respectively. These percentages increase in smaller municipalities. For bank branches, 6.4% of residents have unsatisfactory travel distances, with 2.8% having unsatisfactory travel times by car and 19.8% by public transport. For post branches, only 2.1% of residents encounter unsatisfactory travel distances, while 1.0% and 10.7% have unsatisfactory travel times by car and public transport, respectively.

Third, travel times and distances to cash access points have generally increased since 2021. Average travel distance increased by 100 meters to the nearest ATM and 200 meters to the nearest bank branch. Travel times by car increased by 6 seconds to the nearest ATM and 12 seconds to the nearest bank branch. The number of ATMs and bank branches has decreased by 443 (-7%) and 164 (-7%), respectively. This has impacted access to cash and banking services in some municipalities. In 2023, 936 municipalities (45.1%) lacked ATMs, and 1,239 municipalities (59.7%) lacked bank branches – an increase of 10.8% and 10.6% since 2021, respectively.

Several caveats are worth mentioning. First, bank branches and post offices do not guarantee universal access to cash in Switzerland. That is, they dispense and accept cash over the counter only to their own customers. Second, we are aware of new methods for withdrawing cash. We do not include innovative cash access points such as retail shops or kiosks, as individuals typically need specific bank relationships to withdraw cash at these places. Additionally, the amount of cash that can be withdrawn is very restricted. Third, we are not factoring in the operating hours of ATMs, post offices, and bank branches. However, we argue that only a small number of ATMs have restricted operating hours in Switzerland, while post offices and bank branches are more likely to have limited access. Fourth, we do not consider the commuting and mobility behaviour of individuals, including trip chaining and optimisation of travel time.

We understand that measuring access to cash involves different factors. While the distance and travel time to the nearest cash access point is important, they do not provide a complete picture. It may be beneficial to consider the density of access points in a particular area and the intensity of using them. Future research should include these aspects to create a more comprehensive measure of access to cash (see Bounie et al, 2024).

We do not include other interesting factors such as the sociodemographic and socioeconomic composition of the population, information about companies, and the topological and structural characteristics of regions in our analysis. It would be interesting to see whether, for instance, there are specific patterns in spatial cash access for elderly and financially excluded people. We leave these directions for further research. Also, information about the number, value, and time of cash withdrawals at each cash access point would provide room for further studies.

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Table A 1: Comparison of the distance and travel times to the nearest ATM by inhabitant and household

	Mean	Min.	P25	Median	P75	P90	P99
by inhabitant							
Distance (in km)	1.2	0	0.3	0.5	1.5	3	8.1
Travel time by car (in min)	3.7	0	2.3	3.4	4.7	5.8	11.6
Travel time by public transport (in min)	11.2	0	5	8.4	13	21	56
by household							
Distance (in km)	1.3	0	0.3	0.5	1.5	3.1	8.6
Travel time by car (in min)	3.8	0	2.3	3.4	4.7	5.8	12.7
Travel time by public transport (in min)	11.5	0	5	8.3	13	22.4	59.6

Source: Own source

Note: Total population 8,732,074, total number of households 4,109,558. 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 A 2: Share of municipalities with no ATM, bank, or post branch per canton

	Total nr. of municipalities	Nr. of municipalities without ATM	Share of municipalities without ATM (in %)	Nr. of municipalities without bank branch	Share of municipalities without bank branch (in %)	Nr. of municipalities without post branch	Share of municipalities without post branch (in %)
CH (total)	2136	963	45.1%	1239	58.0%	680	31.8%
VD	300	199	66.3%	227	75.7%	176	58.7%
BL	86	57	66.3%	65	75.6%	42	48.8%
JU	51	32	62.7%	30	58.8%	20	39.2%
BE	337	195	57.9%	223	66.2%	135	40.1%
SH	26	14	53.8%	16	61.5%	10	38.5%
FR	126	67	53.2%	81	64.3%	57	45.2%
GE	45	23	51.1%	31	68.9%	9	20.0%
SO	107	51	47.7%	64	59.8%	39	36.4%
GR	101	46	45.5%	56	55.4%	20	19.8%
AG	198	80	40.4%	112	56.6%	48	24.2%
TI	106	40	37.7%	57	53.8%	29	27.4%
NE	27	10	37.0%	14	51.9%	5	18.5%
BS	3	1	33.3%	1	33.3%	0	0.0%
VS	122	40	32.8%	47	38.5%	28	23.0%
AR	20	6	30.0%	13	65.0%	2	10.0%
ZH	160	48	30.0%	92	57.5%	20	12.5%
TG	80	24	30.0%	40	50.0%	19	23.8%
UR	19	5	26.3%	14	73.7%	4	21.1%
LU	80	17	21.3%	33	41.3%	13	16.3%
NW	11	2	18.2%	4	36.4%	1	9.1%
SZ	30	5	16.7%	7	23.3%	4	13.3%
SG	75	1	1.3%	12	16.0%	2	2.7%
AI	5	0	0.0%	0	0.0%	3	60.0%
GL	3	0	0.0%	0	0.0%	0	0.0%
OW	7	0	0.0%	0	0.0%	0	0.0%
ZG	11	0	0.0%	0	0.0%	0	0.0%

Source: Own source

Note: Total number of municipalities 2,136. Some of the negative changes (for example canton AI) can be attributed to municipality fusions.

Table A 3: Change in the number of ATMs and number of ATMs per 10,000 inhabitants

	ATMs 2023	ATMs 2021	Change (in %)	ATMs per 10,000 inhabitants 2023	ATMs per 10,000 inhabitants 2021	Change (in %)
CH (total)	5862	6305	-7.0%	6.7	7.4	-8.8%
by municipality size (nr. of inhabitants)						
>50,000	1058	1177	-10.1%	7.3	8.2	-10.7%
10,001–50,000	2078	2257	-7.9%	7.5	8.3	-9.4%
5,001–10,000	1216	1271	-4.3%	7.1	7.7	-6.8%
3,001–5,000	753	764	-1.4%	6.7	6.9	-3.9%
2,001–3,000	331	359	-7.8%	5.4	6.0	-10.3%
<2,000	426	477	-10.7%	4.0	4.5	-12.8%
by canton						
AG	416	485	-14.2%	5.9	7.2	-17.1%
AI	11	11	0.0%	6.6	6.6	-1.1%
AR	33	33	0.0%	5.8	5.8	-0.8%
BE	739	808	-8.5%	7.0	7.8	-9.8%
BL	156	168	-7.1%	5.3	5.8	-8.1%
BS	130	155	-16.1%	6.7	8.0	-16.5%
FR	184	215	-14.4%	5.6	6.7	-17.2%
GE	315	359	-12.3%	6.3	7.3	-13.3%
GL	34	33	3.0%	8.2	8.1	1.3%
GR	191	217	-12.0%	9.4	10.9	-13.6%
JU	72	85	-15.3%	9.7	11.6	-16.3%
LU	322	361	-10.8%	7.7	8.8	-13.1%
NE	137	147	-6.8%	7.8	8.4	-7.1%
NW	38	36	5.6%	8.7	8.4	3.2%
OW	35	36	-2.8%	9.0	9.4	-4.7%
SG	434	441	-1.6%	8.3	8.6	-3.6%
SH	61	64	-4.7%	7.3	7.8	-7.0%
SO	193	209	-7.7%	6.9	7.7	-10.1%
SZ	113	121	-6.6%	6.9	7.6	-8.8%
TG	182	204	-10.8%	6.4	7.3	-13.1%
TI	282	297	-5.1%	8.0	8.4	-5.4%
UR	38	40	-5.0%	10.2	10.9	-6.3%
VD	510	409	24.7%	6.2	5.1	21.8%
VS	300	344	-12.8%	8.5	9.9	-14.5%
ZG	88	71	23.9%	6.8	5.6	21.2%
ZH	848	956	-11.3%	5.4	6.2	-12.9%

Source: Own source

Note: Total population 8,732,074. For instance, “P25” denotes the 25th percentile meaning that 25% of the population has to travel less long than the value specified.

Table A 4: Change in the number of banks and number of banks per 10,000 inhabitants

	Banks 2023	Banks 2021	Change %	Banks per 10,000 inhabitants 2023	Banks per 10,000 inhabitants 2021	Change %
CH (total)	2192	2356	-7.0%	2.5	2.8	-8.8%
by municipality size (nr. of inhabitants)						
>50,000	222	217	2.3%	1.5	1.5	0%
10,001–50,000	750	760	-1.3%	2.7	2.8	-2.9%
5,001–10,000	480	506	-5.1%	2.8	3.1	-7.6%
3,001–5,000	350	387	-9.6%	3.1	3.5	-11.8%
2,001–3,000	170	186	-8.6%	2.8	3.1	-11.1%
<2,000	220	300	-26.7%	2.0	2.9	-28.4%
by canton						
AG	416	485	-4.9%	2.5	2.7	-8.0%
AI	11	11	0.0%	4.2	4.2	-1.1%
AR	33	33	0.0%	2.5	2.5	-0.8%
BE	739	808	-9.1%	2.9	3.2	-10.4%
BL	156	168	-1.8%	1.9	1.9	-2.8%
BS	130	155	-7.5%	1.9	2.1	-7.9%
FR	184	215	-5.0%	2.9	3.1	-8.1%
GE	315	359	-5.8%	1.3	1.4	-6.9%
GL	34	33	-5.9%	3.9	4.2	-7.4%
GR	191	217	-5.5%	5.1	5.5	-7.3%
JU	72	85	-21.2%	5.5	7.1	-22.1%
LU	322	361	-10.0%	2.6	2.9	-12.3%
NE	137	147	+8.1%	2.3	2.1	+7.7%
NW	38	36	-28.6%	3.4	4.9	-30.2%
OW	35	36	-10.5%	4.4	5.0	-12.3%
SG	434	441	-1.3%	2.9	3.0	-3.3%
SH	61	64	-18.5%	2.6	3.3	-20.5%
SO	193	209	-7.9%	2.9	3.3	-10.3%
SZ	113	121	-3.5%	3.4	3.6	-5.8%
TG	182	204	-2.3%	2.9	3.1	-4.9%
TI	282	297	-8.3%	3.1	3.4	-8.6%
UR	38	40	-38.9%	3.0	4.9	-39.7%
VD	510	409	-4.9%	2.1	2.3	-7.1%
VS	300	344	-20.5%	4.1	5.3	-22.1%
ZG	88	71	0.0%	2.5	2.5	-2.2%
ZH	848	956	+2.2%	1.5	1.5	+0.4%

Source: Own source

Note: Total population 8,732,074. For instance, "P25" denotes the 25th percentile meaning that 25% of the population has to travel less long than the value specified.

Table A 5: Travel time by car to the nearest ATM by municipality size and canton (in minutes)

	Mean	P25	Median	P75	P90	P99
CH (total average)	3.7	2.3	3.4	4.7	5.8	11.6
by municipality size (nr. of inhabitants)						
>50,000	3.4	2.2	3.3	4.5	5.4	7
10,001–50,000	3.5	2.3	3.3	4.5	5.5	8.6
5,001–10,000	3.4	2.2	3.2	4.4	5.5	9.7
3,001–5,000	3.6	2.3	3.3	4.6	5.7	10.6
2,001–3,000	4	2.4	3.6	5	6.4	13.9
<2,000	5.2	3.1	4.5	6.2	8.8	18.7
by canton						
AG	3.5	2.4	3.4	4.6	5.5	8.5
AI	3.9	2.4	3.5	4.9	6.4	11
AR	3.7	2.3	3.3	4.7	6	10.3
BE	3.9	2.4	3.5	4.9	6.2	13.7
BL	3.8	2.4	3.5	4.8	5.8	10.7
BS	3.2	2.2	3.2	4.4	5.2	6
FR	3.9	2.5	3.7	5	6.1	9.9
GE	3.4	2.1	3.3	4.5	5.5	9.5
GL	4.5	2.4	3.3	4.6	5.9	33.3
GR	4.8	2.4	3.7	5.4	8.6	33.2
JU	4.5	2.3	3.6	5.4	7.9	27.6
LU	3.5	2.3	3.3	4.5	5.6	9.9
NE	3.9	2.5	3.6	4.9	6	11.2
NW	3.7	2.1	3.1	4.4	5.8	17.5
OW	4.1	2.2	3.4	5	6.8	18
SG	3.4	2.1	3.1	4.4	5.5	9.8
SH	4	2.4	3.7	5.1	6.8	11.3
SO	3.6	2.2	3.2	4.5	5.7	12.2
SZ	3.6	2.1	3.1	4.5	5.9	12.9
TG	3.3	2.2	3.1	4.2	5.3	7.5
TI	4	2.3	3.4	4.9	6.3	17.4
UR	4	2.2	3.3	4.7	5.9	19.1
VD	3.9	2.5	3.7	5	6.2	11
VS	4.1	2.3	3.4	5	7.2	17.2
ZG	3.7	2.4	3.5	4.8	5.7	10.3
ZH	3.5	2.4	3.4	4.6	5.5	7.4

Source: Own source

Note: Total population 8,732,074. For instance, "P25" denotes the 25th percentile meaning that 25% of the population has to travel less long than the value specified.

Table A 6: Travel time by public transport to the nearest ATM by municipality size and canton (in minutes)

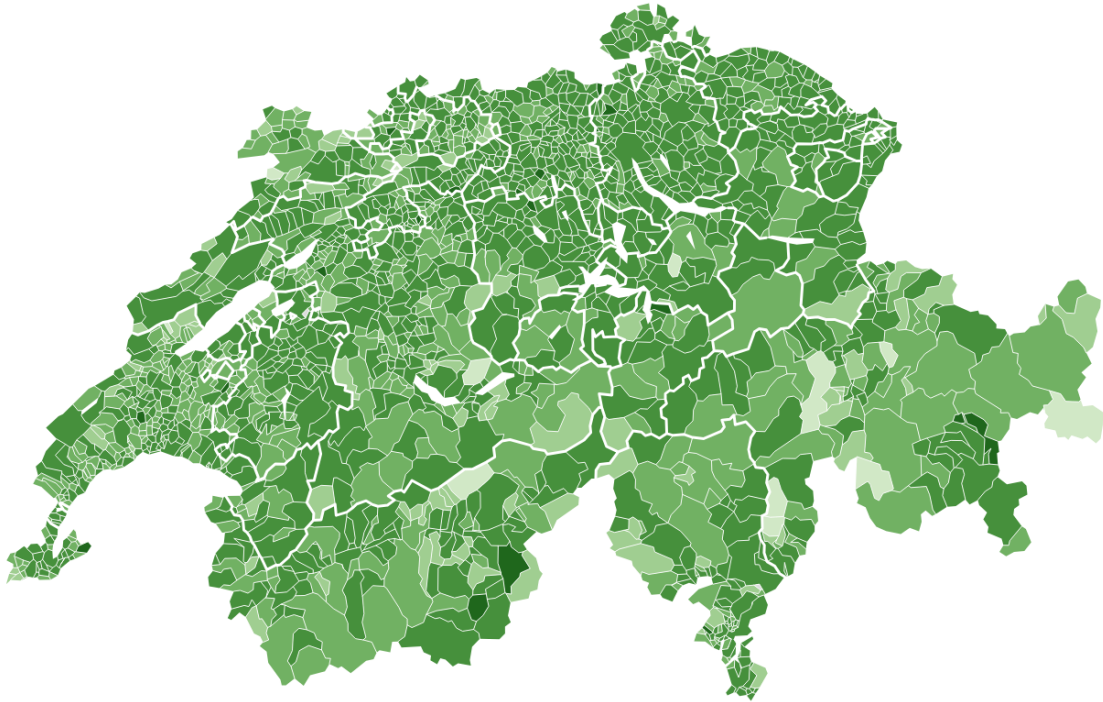
	Mean	P25	Median	P75	P90	P99
CH (total average)	11.2	5	8.4	13	21	56
by municipality size (nr. of inhabitants)						
>50,000	7.1	4	6.1	9	12.6	22
10,001–50,000	9.3	5	8	11.8	16	35.6
5,001–10,000	10.2	5	8.2	12.1	18	47.7
3,001–5,000	11.4	5.4	9	13.6	22.6	53.7
2,001–3,000	14	6	10	17.3	30	61.5
<2,000	21.1	9.3	16	27	44	83.8
by canton						
AG	11	5.6	9	13	20	49
AI	15.9	5.9	10.6	21.5	36.9	62.9
AR	14	5.9	10.1	18.4	30.1	55.5
BE	13.4	6	10	15	27	66.9
BL	11.8	5.1	8.5	12.7	20.9	68.6
BS	6.1	3.2	5.5	7.5	10.2	15.5
FR	14.9	6.3	10.5	17.8	30.5	62.7
GE	7.9	3.1	5.5	9.8	15.3	32.6
GL	11.3	4.6	8.3	12.8	29.1	42
GR	13.4	5	8.7	14.5	25.7	115.5
JU	15	5.1	8.5	16.5	31.8	88.5
LU	10.5	5	8	12	18.5	56
NE	12.6	5.2	9.5	14.4	21.7	62.3
NW	11.8	4.6	7.6	13.1	24.1	68
OW	15.2	5.1	9.7	19.8	37.1	70.9
SG	9.6	4.7	7.6	11.2	16.9	46.9
SH	12	5.2	8.4	12.7	25.7	80.2
SO	11.4	5.3	8.5	12.4	20	57.8
SZ	10.7	4.5	7.8	12.1	22	62.1
TG	11.8	5.4	8.8	14.1	24.3	49.6
TI	10.7	4.9	8.1	13	20.8	51.8
UR	10.4	4.5	7.5	11.2	20.1	68.9
VD	13.1	5.2	10	16	24.7	60.8
VS	12.6	5	9	15	25.9	61.8
ZG	9.9	5.1	8	11.8	17.6	41.2
ZH	9.1	5	7.7	11.2	15.8	35.3

Source: Own source

Note: Total population 8,732,074. 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 ATM on municipality level (in minutes)

■ < 1 min ■ 1-3 min ■ 3-5 min ■ 5-10 min ■ 10-20 min ■ > 20 min

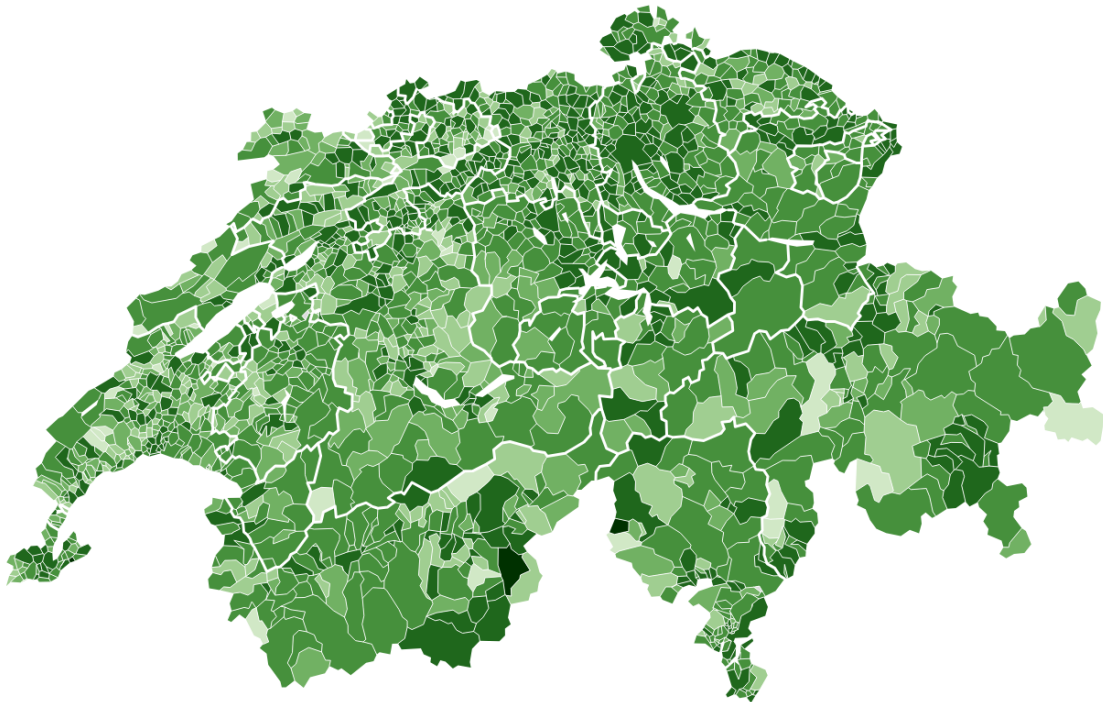


Source: Own source, see <https://datawrapper.dwcdn.net/7klsK/1/> for interactive analysis

Note: The figure exhibits how long an inhabitant of a given municipality must travel on average to reach the closest ATM. The travel time is weighted by the number of inhabitants per hectare.

Figure A 2: Average travel time by public transport to the nearest ATM on municipality level (in minutes)

■ < 5 min ■ 5-10 min ■ 10-20 min ■ 20-30 min ■ 30-60 min ■ > 60 min

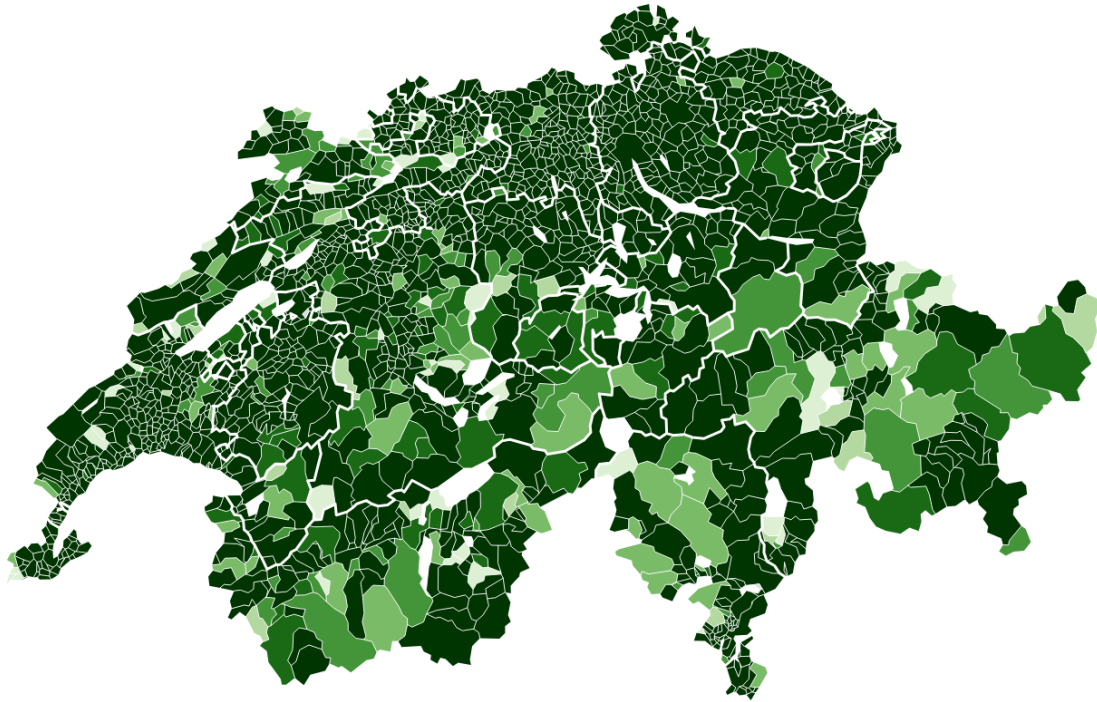


Source: Own source, see <https://datawrapper.dwcdn.net/1nE0g/1/> for interactive analysis

Note: The figure exhibits how long an inhabitant of a given municipality must travel on average to reach the closest ATM. The travel time is weighted by the number of inhabitants per hectare.

Figure A 3: Share of the population travelling more than 10 minutes by car to the closest ATM by municipality

0-5% 5-10% 10-20% 20-40% 40-60% 60-100%



Source: Own source, see <https://datawrapper.dwcdn.net/YdBss/1/> for interactive analysis

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

Figure A 4: Share of the population travelling more than 20 minutes by public transport to the closest ATM by municipality

0-5% 5-10% 10-20% 20-40% 40-60% 60-100%



Source: Own source, see <https://datawrapper.dwcdn.net/iS3vE/1/> for interactive analysis

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

Table A 7: Travel time by car to the nearest bank branch by municipality size and canton (in minutes)

	Mean	P25	Median	P75	P90	P99
CH (total average)	4.3	2.7	3.9	5.2	6.8	13.7
by municipality size (nr. of inhabitants)						
>50,000	4.1	2.9	4	5.1	6	9.4
10,001–50,000	3.8	2.6	3.6	4.8	5.8	9.8
5,001–10,000	3.8	2.4	3.5	4.8	5.9	10.6
3,001–5,000	4.2	2.5	3.7	5.2	6.9	13.7
2,001–3,000	4.8	2.9	4.4	5.9	7.9	16.7
<2,000	6.2	3.7	5.4	7.6	10.5	20.6
by canton						
AG	4	2.7	3.8	5.1	6.3	9.4
AI	3.9	2.4	3.6	5	6.5	11.1
AR	4.7	2.7	4.1	6	8.4	13.7
BE	4.4	2.7	3.9	5.4	7.4	14.7
BL	4.2	2.7	3.9	5.2	6.4	10.9
BS	3.7	2.7	3.7	4.8	5.6	6.5
FR	4.5	2.8	4.1	5.6	7.3	12.8
GE	4.1	2.8	3.9	5.2	6.5	10.9
GL	4	2.4	3.3	4.5	5.9	18.9
GR	5.2	2.7	4.1	5.9	9.3	26.2
JU	4.4	2.4	3.8	5.3	7.9	16.5
LU	4.1	2.7	3.9	5.1	6.4	10.4
NE	4.2	2.8	3.9	5.2	6.7	13.2
NW	4.2	2.5	3.5	5	6.7	15.8
OW	4.1	2.3	3.5	5.1	6.9	17.2
SG	3.7	2.4	3.4	4.7	5.8	10.4
SH	4.8	3.2	4.5	6	7.5	12
SO	4	2.5	3.5	4.9	6	13.6
SZ	3.9	2.3	3.4	4.7	6.1	15.6
TG	3.6	2.4	3.5	4.7	5.7	8.6
TI	4.6	2.7	3.8	5.4	7.8	19.5
UR	5.7	2.5	3.9	5.7	12.6	33.2
VD	4.5	2.8	4	5.5	7.3	15
VS	4.7	2.6	3.7	5.4	8.9	18.9
ZG	3.7	2.5	3.6	4.7	5.7	9.9
ZH	4.4	3	4.2	5.4	6.9	10.7

Source: Own source

Note: Total population 8,732,074. For instance, "P25" denotes the 25th percentile meaning that 25% of the population has to travel less long than the value specified.

Table A 8: Travel time by public transport to the nearest bank branch by municipality size and canton (in minutes)

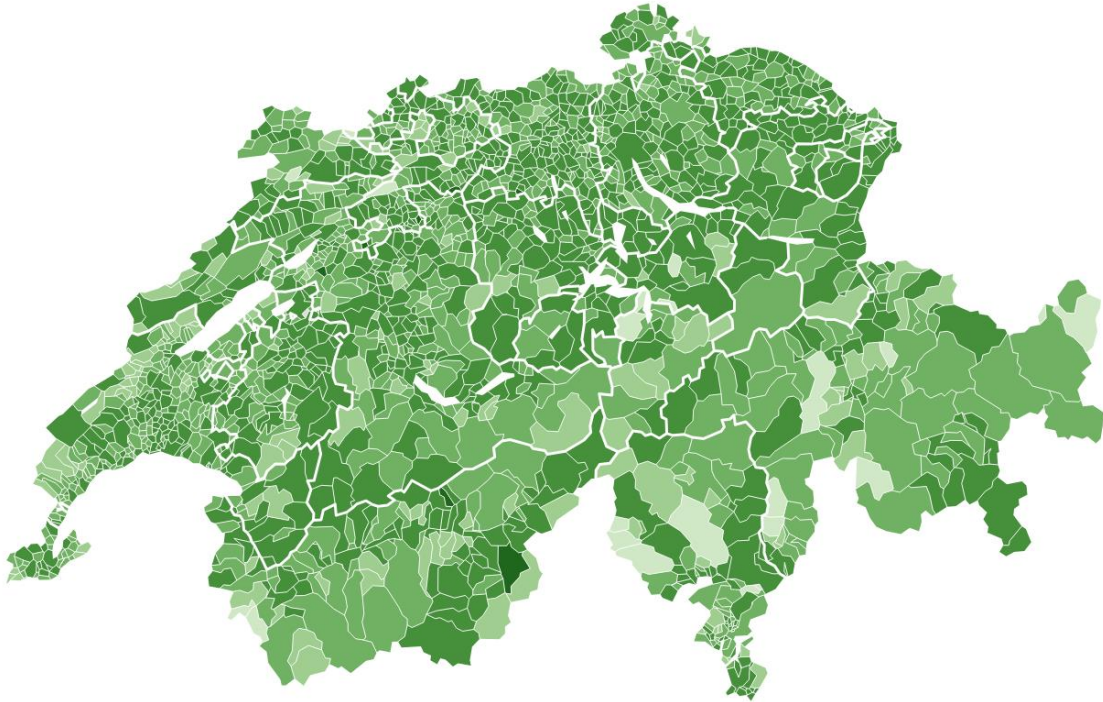
	Mean	P25	Median	P75	P90	P99
CH (total average)	14.6	6.8	11	17.5	30.1	61
by municipality size (nr. of inhabitants)						
>50,000	11.1	6	9.2	14	20.3	40.2
10,001–50,000	11.6	6.4	10	14	20.2	43.4
5,001–10,000	13	6.4	10.2	15.5	26	53.7
3,001–5,000	14.8	6.6	11	19	31.2	58.2
2,001–3,000	19.9	7.8	14.1	26.4	42.7	78.4
<2,000	26.4	12.7	21	35.6	51	96
by canton						
AG	16.6	7.1	11.5	19.4	35.4	63.9
AI	15.2	6.4	11.8	19.3	31.7	58.3
AR	18.3	8.5	14.1	23.2	36.3	76.3
BE	14.8	6.9	10.7	17.1	31.7	64
BL	13	6.5	9.8	14.6	26.5	64.8
BS	7.7	4.9	7	9.5	12.5	21.5
FR	17.5	8	14	22	35	72.9
GE	10.3	4.7	7.5	13.5	19.3	34.6
GL	14.1	6	11.5	18.9	26.2	63.4
GR	15.4	6.2	10.6	17.1	32	84.2
JU	14.9	5.9	10	17.1	31	80
LU	15.8	6.7	11.1	19.2	34.7	58.3
NE	13.7	7	11.5	15.5	22.2	63.7
NW	17.2	6.2	11.8	21.4	43.5	66.4
OW	17.3	5.9	12.2	25.3	39.2	65.4
SG	11.9	6	9.2	13.5	22.4	52.6
SH	17.9	9	13.7	23.2	37.2	58.5
SO	12.3	6.6	9.8	14.2	21.6	56.7
SZ	12.2	5.3	8.9	13.4	25.9	58.3
TG	14.9	6.8	10.9	18.1	32.7	55.7
TI	14.4	6.2	9.8	16.2	29.2	84.2
UR	14.1	5.8	9.2	15.9	31.7	70.6
VD	15.1	6.7	11.5	18.1	28.5	60.3
VS	14.7	6.1	11	17.3	32	68
ZG	14.3	6.5	11.3	18.9	27.4	55.5
ZH	16	8.1	12.5	20.1	33.4	55.5

Source: Own source

Note: Total population 8,732,074. 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)

■ < 1 min ■ 1-3 min ■ 3-5 min ■ 5-10 min ■ 10-20 min ■ > 20 min



Source: Own source, see <https://datawrapper.dwcdn.net/XDsS8/1/> for interactive analysis

Note: The figure exhibits how long an inhabitant of a given municipality must travel on average to reach the closest bank branch. The travel time is weighted by the number of inhabitants per hectare.

Figure A 6: Average travel time by public transport to the nearest bank branch on municipality level (in minutes)

■ < 5 min ■ 5-10 min ■ 10-20 min ■ 20-30 min ■ 30-60 min ■ > 60 min



Source: Own source, see <https://datawrapper.dwcdn.net/H8umY/1/> for interactive analysis

Note: The figure exhibits how long an inhabitant of a given municipality must travel on average to reach the closest bank branch. The travel time is weighted by the number of inhabitants per hectare.

Figure A 7: Share of the population travelling more than 10 minutes by car to the closest bank branch by municipality

0-5% 5-10% 10-20% 20-40% 40-60% 60-100%



Source: Own source, see <https://datawrapper.dwcdn.net/vxuRy/2/> for interactive analysis

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

Figure A 8: Share of the population travelling more than 20 minutes by public transport to the closest bank branch by municipality

0-5% 5-10% 10-20% 20-40% 40-60% 60-100%



Source: Own source, see <https://datawrapper.dwcdn.net/kzDmj/2/> for interactive analysis

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

Table A 9: Travel time by car to the nearest post branch by municipality size and canton (in minutes)

	Mean	P25	Median	P75	P90	P99
CH (total average)	3.7	2.5	3.5	4.7	5.6	9.9
by municipality size (nr. of inhabitants)						
>50,000	3.7	2.6	3.7	4.7	5.6	7.3
10,001–50,000	3.7	2.7	3.6	4.6	5.5	7.9
5,001–10,000	3.6	2.4	3.3	4.5	5.5	9.3
3,001–5,000	3.6	2.3	3.3	4.5	5.6	9.4
2,001–3,000	3.7	2.3	3.3	4.7	5.8	11.3
<2,000	4.2	2.5	3.8	5.2	7	14.9
by canton						
AG	3.5	2.5	3.4	4.5	5.5	7.9
AI	5.2	3.3	4.7	6.6	8.6	14.1
AR	3.8	2.5	3.5	4.8	5.9	10.7
BE	3.8	2.5	3.5	4.7	5.8	11.4
BL	3.8	2.6	3.6	4.8	5.7	9.6
BS	3.5	2.4	3.4	4.5	5.4	6
FR	3.9	2.6	3.7	5	6	9
GE	3.7	2.7	3.7	4.8	5.5	6.8
GL	3.7	2.3	3.3	4.3	5.5	19.4
GR	4	2.4	3.5	4.8	6.1	14.9
JU	3.9	2.4	3.4	4.7	5.9	12.1
LU	3.7	2.5	3.5	4.6	5.6	9.5
NE	3.8	2.6	3.6	4.7	5.7	10.8
NW	4	2.4	3.5	4.8	6.1	13.7
OW	4	2.5	3.6	4.7	6	15.6
SG	3.5	2.3	3.3	4.4	5.5	9.1
SH	3.8	2.6	3.6	4.8	5.5	11
SO	3.5	2.3	3.2	4.4	5.4	9.3
SZ	3.8	2.5	3.4	4.6	5.7	13.4
TG	3.5	2.4	3.3	4.4	5.3	7
TI	3.9	2.5	3.5	4.8	5.8	13.9
UR	3.9	2.4	3.2	4.4	5.8	18.4
VD	4	2.7	3.8	4.9	5.9	10
VS	4.1	2.6	3.6	5	6.2	14.8
ZG	3.6	2.5	3.4	4.5	5.5	7.6
ZH	3.6	2.6	3.5	4.6	5.5	7.2

Source: Own source

Note: Total population 8,732,074. For instance, "P25" denotes the 25th percentile meaning that 25% of the population has to travel less long than the value specified.

Table A 10: Travel time by public transport to the nearest post branch by municipality size and canton (in minutes)

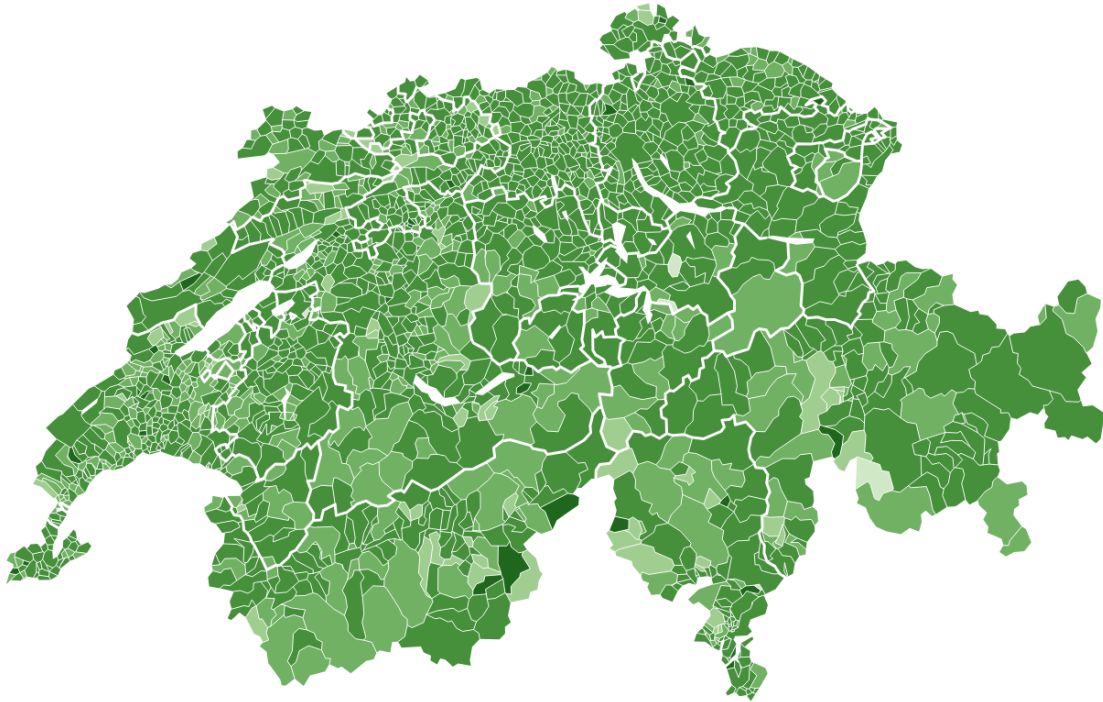
	Mean	P25	Median	P75	P90	P99
CH (total average)	11.4	5.8	8.8	13.1	20.7	53.1
by municipality size (nr. of inhabitants)						
>50,000	7.8	5	7.1	9.7	13	21.8
10,001–50,000	10.2	6.2	9	12.6	17	35.6
5,001–10,000	11.5	6.2	9.4	13.7	20.2	50.6
3,001–5,000	11.6	5.7	8.9	13.7	22.7	51.4
2,001–3,000	13	5.4	8.8	15.1	28.6	60.4
<2,000	17.5	6	11.2	24	39.7	83.7
by canton						
AG	10.5	5.8	8.7	12.6	18.3	43.6
AI	26.4	11.3	19.8	37.4	53.8	84.4
AR	17.7	8	13.8	24.4	36.3	59.6
BE	12.7	6.2	9.4	14.2	25.6	58.6
BL	10.4	5.8	8.5	11.7	17.2	46.1
BS	6.3	4.2	6.1	8.1	10	13.5
FR	16.3	7.2	11.9	20.5	35.8	59.4
GE	8.4	5	7.6	10.5	14.2	25
GL	10.2	4.9	8.3	11.9	18.7	49.1
GR	12.1	5.1	8.3	13.7	25.5	63.7
JU	14	5.7	9.2	15.3	33.5	61.9
LU	11.3	5.8	8.9	13.4	20.5	51
NE	10.8	5.4	8.2	12.4	18.5	54.2
NW	13.4	6.1	9.8	15.3	22.9	70.1
OW	14.2	6.1	10.5	17.6	28.7	59.2
SG	12.3	6.2	9.8	14.8	22.7	52.8
SH	11.1	5.5	8.5	12.8	18.9	89.3
SO	10.5	5.8	8.6	12.4	17.5	45.3
SZ	12	5.9	8.8	12.7	22.2	57.7
TG	13.9	6.7	11	18.1	27.9	48.2
TI	11.7	5.3	8.6	13	20	74.9
UR	11.4	5.9	8.5	12.2	20.1	71.7
VD	12.4	5.8	9.2	14.7	24.9	56.6
VS	13.1	6.2	9.8	15.2	24.9	61.8
ZG	10.2	6	8.8	12	16.5	40.3
ZH	9.3	5.7	8.2	11.3	15.2	31.9

Source: Own source

Note: Total population 8,732,074. For instance, "P25" denotes the 25th percentile meaning that 25% of the population has to travel less long than the value specified.

Figure A 9: Average travel time by car to the nearest post branch on municipality level (in minutes)

■ < 1 min ■ 1-3 min ■ 3-5 min ■ 5-10 min ■ 10-20 min ■ > 20 min

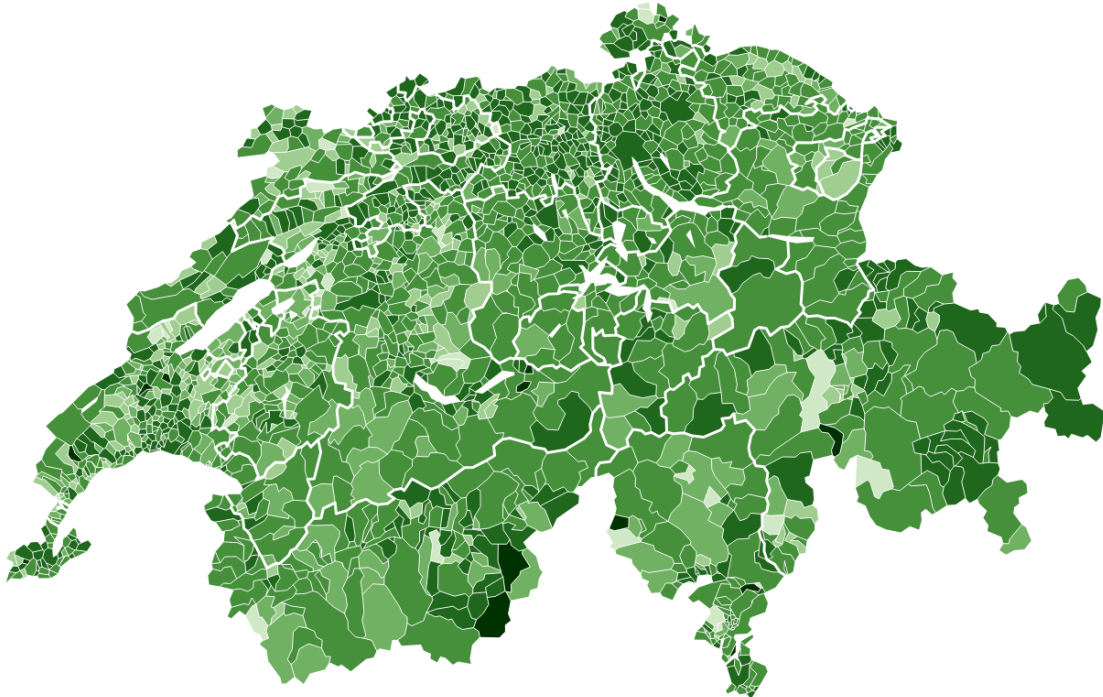


Source: Own source, see <https://datawrapper.dwcdn.net/OSiky/1/> for interactive analysis

Note: The figure exhibits how long an inhabitant of a given municipality must travel on average to reach the closest post branch. The travel time is weighted by the number of inhabitants per hectare.

Figure A 10: Average travel time by public transport to the nearest post branch on municipality level (in minutes)

■ < 5 min ■ 5-10 min ■ 10-20 min ■ 20-30 min ■ 30-60 min ■ > 60 min

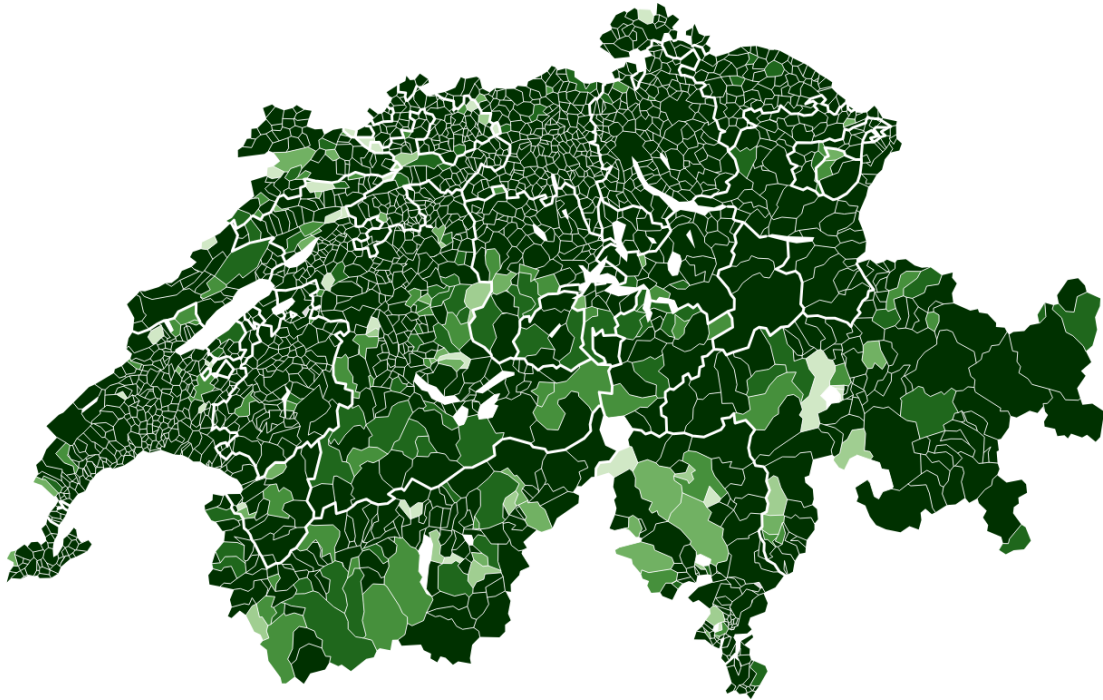


Source: Own source, see <https://datawrapper.dwcdn.net/qFKbs/4/> for interactive analysis

Note: The figure exhibits how long an inhabitant of a given municipality must travel on average to reach the closest post branch. The travel time is weighted by the number of inhabitants per hectare.

Figure A 11: Share of the population travelling more than 10 minutes by car to the closest post branch by municipality

0-5% 5-10% 10-20% 20-40% 40-60% 60-100%

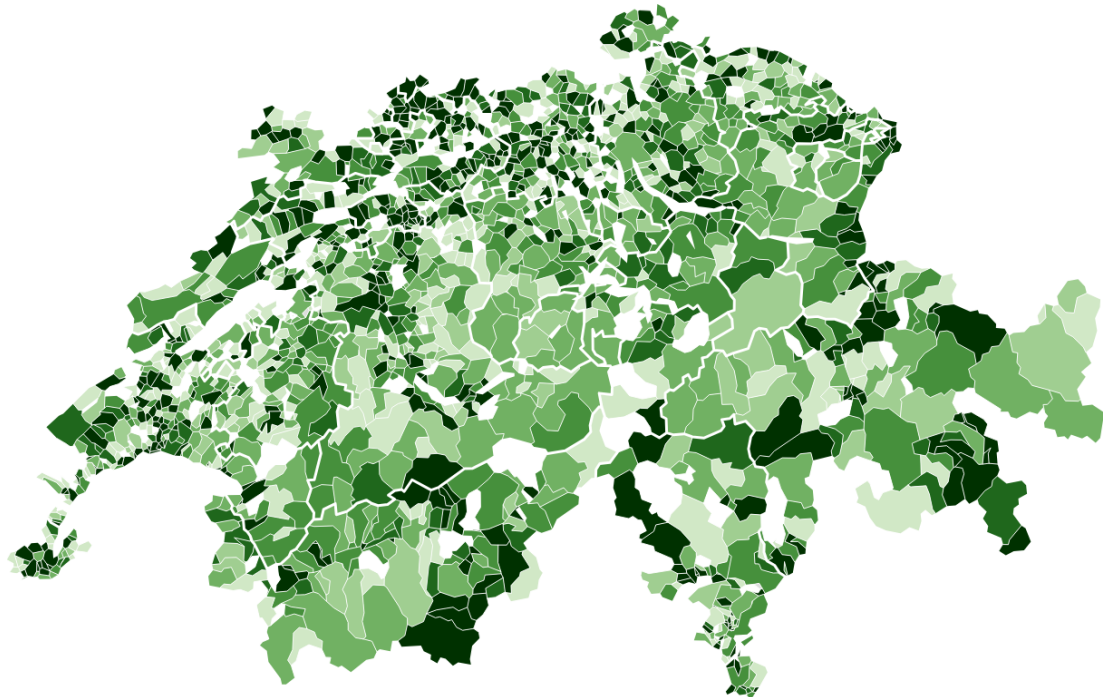


Source: Own source, see <https://datawrapper.dwcdn.net/Ks8xd/1/> for interactive analysis

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

Figure A 12: Share of the population travelling more than 20 minutes by public transport to the closest post branch by municipality

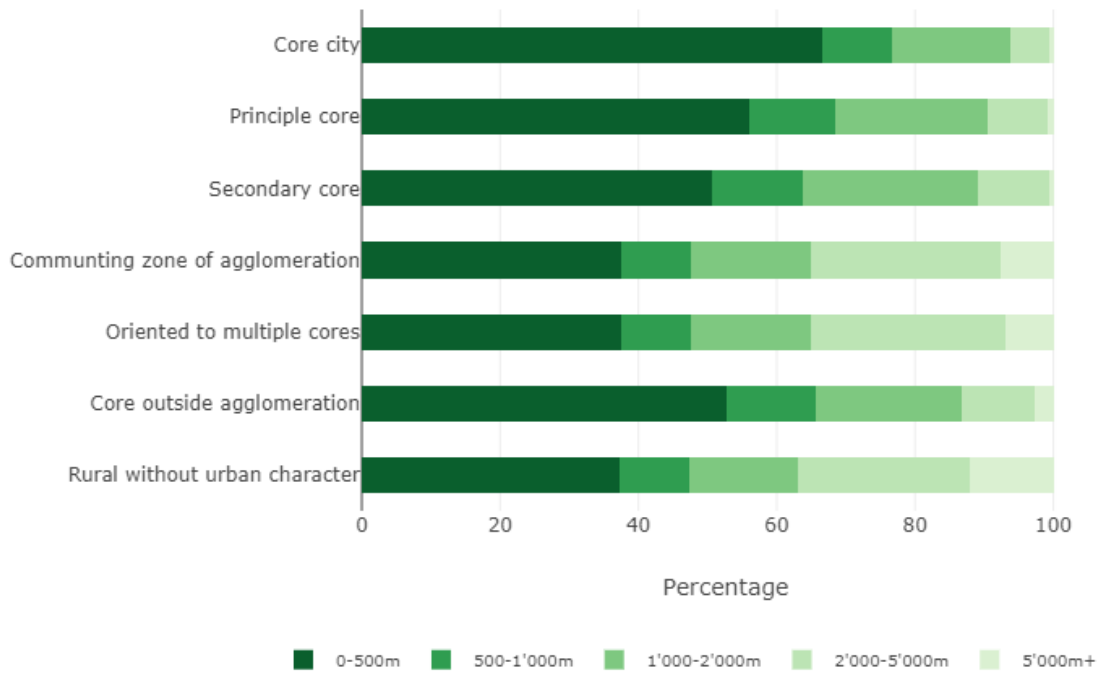
0-5% 5-10% 10-20% 20-40% 40-60% 60-100%



Source: Own source, see <https://datawrapper.dwcdn.net/qjHNk/1/> for interactive analysis

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

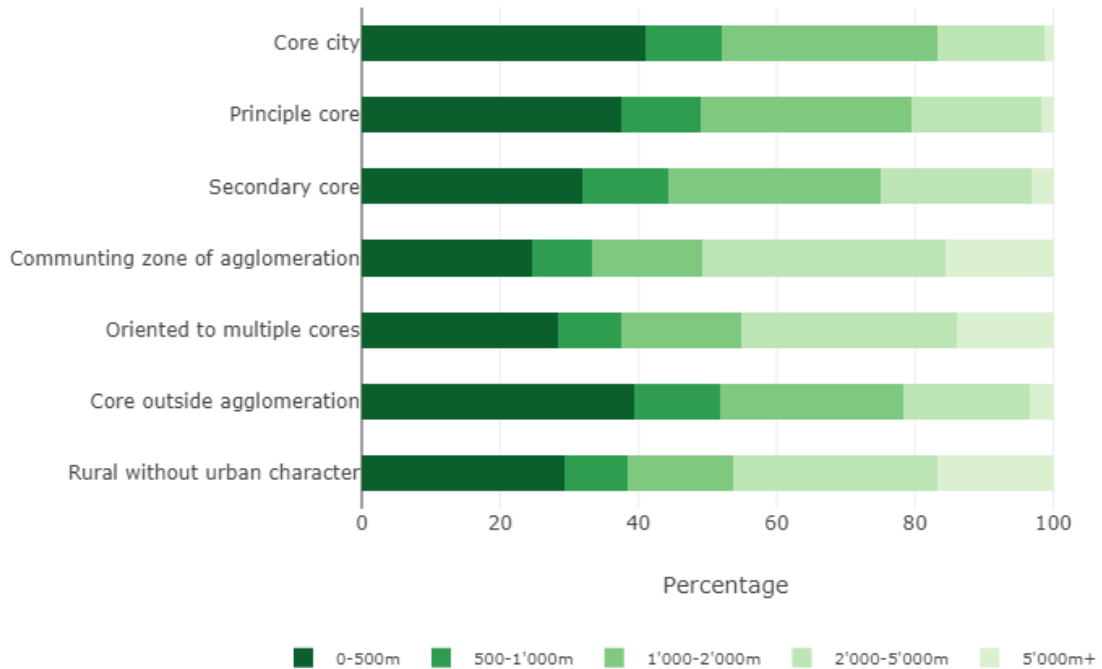
Figure A 13: Travel distance to the nearest ATM by municipality type



Source: Own source, see <https://dashboard.moneymap.ch> for interactive analysis

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

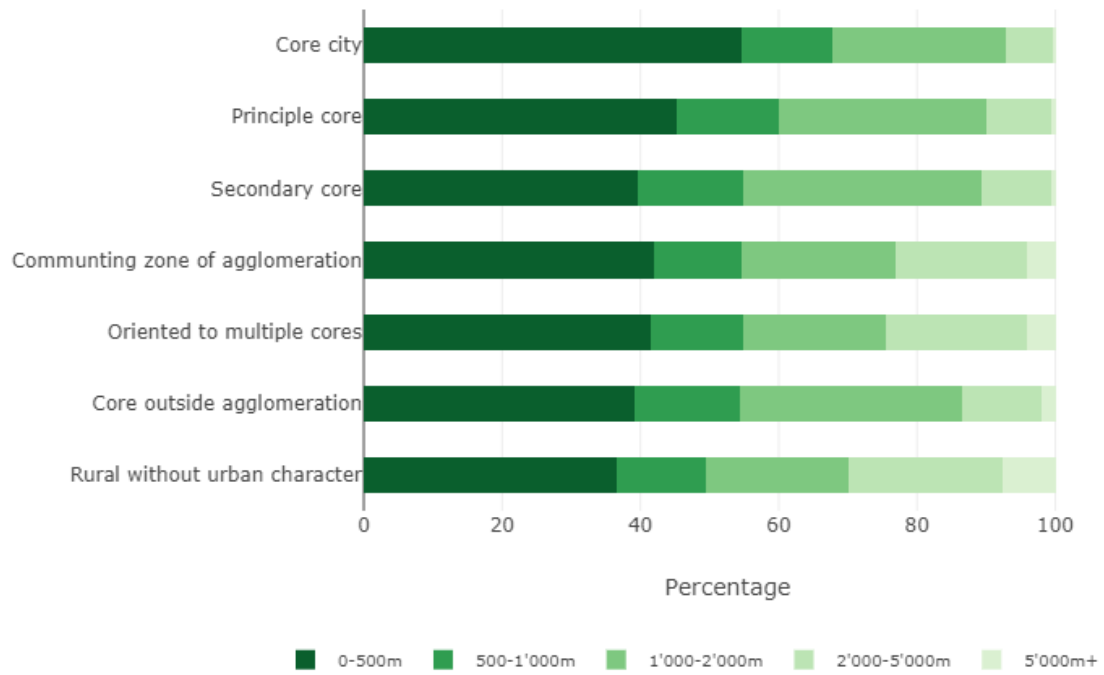
Figure A 14: Travel distance to the nearest bank branch by municipality type



Source: Own source, see <https://dashboard.moneymap.ch> for interactive analysis

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

Figure A 15: Travel distance to the nearest post branch by municipality type



Source: Own source, see <https://dashboard.moneymap.ch> for interactive analysis

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