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BNP Paribas, Crédit Mutuel and Societe Generale are studying the pooling of their ATMs in order to increase their accessibility for their customers

BNP Paribas, Crédit Mutuel¹ and Societe Generale² are studying a plan to pool their network of ATMs in France in order to together guarantee, on a long-term basis, the best access to automated banking services and strengthen service offerings to their customers. This sharing would allow customers of the three banks to benefit from enhanced access to all the services offered by them to their customers free of charge, on common ATMs: Cash deposit and withdrawal, check deposit, account consultation, RIB printing, etc.

This pooling plan comes at a time when the use of banking services is changing rapidly, and the use of checks and cash is in constant decline. This trend, which accelerated with the health crisis³, has led to an explosion in contactless payments (+53% in 2020) and a sharp drop in cash withdrawals (-23% in 2020)⁴. The pooling of ATMs could help ensure access to cash in the long term across France. In the current system, 99% of the population in France is within a 15 minutes car journey of an ATM machine⁵.

The study will pay particular attention to the establishment of ATMs in rural and isolated territories, thereby reaffirming the commitment by the three banks as territorial and relational banks. The project will be continue to be studied up to the end of the year in the context of consultations and dialogues with key stakeholders - employee representative bodies, local authorities, etc. The plan will be subject to the required approvals from the relevant regulatory bodies.

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^[1] Banking networks of Crédit Mutuel Alliance Fédérale (local savings banks of the Crédit Mutuel Centre Est Europe, Sud-Est, Île-de-France, Savoie-Mont Blanc, Midi-Atlantique, Loire-Atlantique et Centre Ouest, Centre, Normandie, Dauphiné-Vivarais, Méditerranéen, Anjou, Massif Central, Antilles-Guyane and the CIC banking network), Crédit Mutuel Nord Europe, Crédit Mutuel Maine-Anjou, Basse-Normandie and Crédit Mutuel Océan

^[2] Société Générale network and the banks of the Crédit du Nord Group

^[3] [Ifop study, February 2021](#)

^[4] Annual report of the CB bank card Group (Groupement des Cartes Bancaires), 2020 vs 2019

^[5] Banque de France

About BNP Paribas

BNP Paribas is the European Union's leading bank and key player in international banking. It operates in 68 countries and has more than 193,000 employees, including nearly 148,000 in Europe. The Group has key positions in its three main fields of activity: Retail Banking for the Group's retail-banking networks and several specialised businesses including BNP Paribas Personal Finance and Arval ; Investment & Protection Services for savings, investment and protection solutions ; and Corporate & Institutional Banking, focused on corporate and institutional clients. Based on its strong diversified and integrated model, the Group helps all its clients (individuals, community associations, entrepreneurs, SMEs, corporates and institutional clients) to realise their projects through solutions spanning financing, investment, savings and protection insurance. In Europe, BNP Paribas has four domestic markets: Belgium, France, Italy and Luxembourg. The Group is rolling out its integrated retail-banking model across several Mediterranean countries, Turkey, Eastern Europe as well as via a large network in the western part of the United States. As a key player in international banking, the Group has leading platforms and business lines in Europe, a strong presence in the Americas as well as a solid and fast-growing business in Asia-Pacific.

BNP Paribas has implemented a Corporate Social Responsibility approach in all its activities, enabling it to contribute to the construction of a sustainable future, while ensuring the Group's performance and stability.

For more information, www.groupe.bnpparibas.com

About Crédit Mutuel

One of France's leading banking groups, Crédit Mutuel offers a diversified range of services to personal customers, professionals and companies of all sizes. Renowned for its financial soundness and solid capital ratios, it is resolutely focused on its core business of retail banking and its cooperative and mutualist values. Crédit Mutuel draws on its values of proximity, solidarity and responsibility in fulfilling its role as a socially engaged enterprise.

ⁱ Crédit Mutuel Alliance Fédérale, comprising the following federations: Centre Est Europe (Strasbourg), Sud-Est (Lyon), Île-de-France (Paris), Savoie-Mont Blanc (Annecy), Midi-Atlantique (Toulouse), Loire-Atlantique et Centre-Ouest (Nantes), Centre (Orléans), Normandie (Caen), Dauphiné-Vivarais (Valence), Méditerranéen (Marseille), Anjou (Angers), Massif Central (Clermont-Ferrand) and Antilles-Guyane (Fort-de-France), as well as Crédit Mutuel Nord Europe (Lille), Crédit Mutuel Maine-Anjou, Basse Normandie (Laval) and Crédit Mutuel Océan (La Roche-sur-Yon)

For more information: www.creditmutuel.fr

About Societe Generale

Societe Generale is one of the leading European financial services groups. Based on a diversified and integrated banking model, the Group combines financial strength and proven expertise in innovation with a strategy of sustainable growth.

Committed to the positive transformations of the world's societies and economies, Societe Generale and its teams seek to build, day after day, together with its clients, a better and sustainable future through responsible and innovative financial solutions.

Active in the real economy for over 150 years, with a solid position in Europe and connected to the rest of the world, Societe Generale has over 133,000 members of staff in 61 countries and supports on a daily basis 30 million individual clients, businesses and institutional investors around the world by offering a wide range of advisory services and tailored financial solutions. The Group is built on three complementary core businesses:

- **French Retail Banking** which encompasses the Societe Generale, Credit du Nord and Boursorama brands. Each offers a full range of financial services with omnichannel products at the cutting edge of digital innovation;
- **International Retail Banking, Insurance and Financial Services to Corporates**, with networks in Africa, Russia, Central and Eastern Europe and specialised businesses that are leaders in their markets;
- **Global Banking and Investor Solutions**, which offers recognised expertise, key international locations and integrated solutions.

Societe Generale is included in the principal socially responsible investment indices: DJSI (World and Europe), FTSE4Good (Global and Europe), Bloomberg Gender-Equality Index, Refinitiv Diversity and Inclusion Index, Euronext Vigeo (Europe and Eurozone), STOXX Global ESG Leaders indexes, and the MSCI Low Carbon Leaders Index (World and Europe).

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