



Statistics

ADI Points of Presence

June 2011 (issued 24 August 2011)



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Forthcoming issues

This publication will be released according to the timetable published on the APRA website.

Notation

Amounts are expressed in units.

The symbol '-' indicates a zero

Revisions

This publication includes minor revisions for the preceding years based on re-submissions received after the previous publishing date.

Glossary and explanatory notes

A set of explanatory notes is provided at the end of this publication to assist the reader in understanding the source and definitions of the data.

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Highlights

Face-to-face points of presence

The total number of face-to-face points of presence increased by 197 to 12,828 (two per cent) in the 12 months to 30 June 2011 (12,631 as at 30 June 2010). This is driven by banks increasing by 238 outlets (over three per cent), building societies decreasing by 5 outlets (one per cent), credit unions decreasing by 6 outlets (less than one per cent) and Bank@Post outlets decreasing by 30 (one per cent) over the year.

Movements in the total face-to-face service points were reported across each Accessibility/Remoteness Index of Australia (ARIA) region. The increase of 197 face-to-face service points was made up of an increase of 247 in "highly accessible" regions (three per cent) and decreases of 19 in "accessible" (one per cent), 14 in "Moderately accessible" (less than two per cent), 9 in "remote" (two per cent) and 8 in "very remote" (less than five per cent) regions of Australia.

Points of presence offering a 'branch level of service'

The particular services offered at each face-to-face point of presence vary from institution to institution. The number of points of presence offering a 'branch level of service' increased by 50 to 6,762 (one per cent) in the 12 months to 30 June 2011 (6,712 as at 30 June 2010). This increase is predominately within the bank sector.

The largest increase was in Victoria with 27 additional branches, followed by New South Wales (18), Australian Capital Territory (11), South Australia (6), Tasmania (3), Northern Territory (2) and Western Australia (1). A decrease in the number of branches was noted for Queensland (18).

Bank@Post

The public can access financial services of certain ADIs through post offices that provide Bank@Post services. These Bank@Post outlets decreased by 30 to 3,261 as at 30 June 2011 (from 3,291 as at 30 June 2010).

Table 1 Net change in face-to-face points of presence

	Branch level of service			Other face-to-face			Total face-to-face		
	June 2011	Change from 2010		June 2011	Change from 2010		June 2011	Change from 2010	
By industry									
Banks	5,588	44	1%	2,113	194	10%	7,701	238	3%
Building Societies	305	4	1%	119	-9	-7%	424	-5	-1%
Credit Unions	868	2	0%	573	-8	-1%	1,441	-6	0%
Other ADIs	1	-	0%	-	-	0%	1	-	0%
Bank@Post	-	-	0%	3,261	-30	-1%	3,261	-30	-1%
Total	6,762	50	1%	6,066	147	2%	12,828	197	2%
By remoteness									
Highly Accessible	5,314	62	1%	4,481	185	4%	9,795	247	3%
Accessible	873	-3	0%	927	-16	-2%	1,800	-19	-1%
Moderately Accessible	346	1	0%	367	-15	-4%	713	-14	-2%
Remote	175	-7	-4%	190	-2	-1%	365	-9	-2%
Very Remote	54	-3	-5%	101	-5	-5%	155	-8	-5%
Unknown	-	-	0%	-	-	0%	-	-	0%
Total	6,762	50	1%	6,066	147	2%	12,828	197	2%
By remoteness and industry									
Highly Accessible									
Banks	4,333	65	2%	1,410	217	18%	5,743	282	5%
Building Societies	282	3	1%	85	-7	-8%	367	-4	-1%
Credit Unions	699	-6	-1%	534	3	1%	1,233	-3	0%
Bank@Post	-	-	0%	2,452	-28	-1%	2,452	-28	-1%
Accessible									
Banks	738	-8	-1%	425	-5	-1%	1,163	-13	-1%
Building Societies	18	1	6%	18	-1	-5%	36	0	0%
Credit Unions	116	4	4%	23	-7	-23%	139	-3	-2%
Other ADIs	1	-	0%	-	-	0%	1	-	0%
Bank@Post	-	-	0%	461	-3	-1%	461	-3	-1%
Moderately Accessible									
Banks	315	-2	-1%	153	-11	-7%	468	-13	-3%
Building Societies	4	0	0%	12	-1	-8%	16	-1	-6%
Credit Unions	27	3	13%	9	-3	-25%	36	0	0%
Bank@Post	-	-	0%	193	0	0%	193	0	0%
Remote									
Banks	163	-8	-5%	89	-2	-2%	252	-10	-4%
Building Societies	1	0	0%	4	-	0%	5	0	0%
Credit Unions	11	1	10%	4	-1	-20%	15	0	0%
Bank@Post	-	-	0%	93	1	1%	93	1	1%
Very Remote									
Banks	39	-3	-7%	36	-5	-12%	75	-8	-10%
Building Societies	-	0	0%	-	-	0%	-	0	0%
Credit Unions	15	0	0%	3	0	0%	18	0	0%
Bank@Post	-	-	0%	62	0	0%	62	0	0%
Unknown									
Banks	-	-	0%	-	-	0%	-	-	0%
Building Societies	-	-	0%	-	-	0%	-	-	0%
Credit Unions	-	-	0%	-	-	0%	-	-	0%
Bank@Post	-	-	0%	-	-	0%	-	-	0%
Total	6,762	50	1%	6,066	147	2%	12,828	197	2%

Table 2 Trend in the total number of face-to-face points of presence

	June 2003	June 2004	June 2005	June 2006	June 2007	June 2008	June 2009	June 2010	June 2011
By industry									
Banks	7,873	7,975	8,225	8,413	8,388	8,048	7,220	7,463	7,701
Building Societies	582	550	540	548	531	452	421	429	424
Credit Unions	1,523	1,485	1,450	1,451	1,427	1,487	1,483	1,447	1,441
Other ADIs	1	1	1	1	1	1	1	1	1
Bank@Post	2,990	3,048	3,190	3,188	3,301	3,305	3,302	3,291	3,261
Total	12,969	13,059	13,406	13,601	13,648	13,293	12,427	12,631	12,828
By remoteness									
Highly Accessible	9,707	9,815	10,033	10,061	10,078	10,123	9,333	9,548	9,795
Accessible	1,922	1,918	1,978	2,046	2,068	1,883	1,822	1,819	1,800
Moderately Accessible	744	757	794	849	855	746	733	727	713
Remote	378	385	408	437	437	380	377	374	365
Very Remote	184	184	187	208	210	161	162	163	155
Unknown	34	-	6	-	-	-	-	-	-
Total	12,969	13,059	13,406	13,601	13,648	13,293	12,427	12,631	12,828
By remoteness and industry									
Highly Accessible									
Banks	5,656	5,797	5,931	6,007	5,994	5,986	5,218	5,461	5,743
Building Societies	435	404	410	419	412	391	368	371	367
Credit Unions	1,257	1,240	1,212	1,210	1,185	1,255	1,259	1,236	1,233
Bank@Post	2,359	2,374	2,480	2,425	2,487	2,491	2,488	2,480	2,452
Accessible									
Banks	1,299	1,288	1,345	1,381	1,367	1,228	1,176	1,176	1,163
Building Societies	90	94	80	78	74	35	31	36	36
Credit Unions	167	153	150	156	159	152	148	142	139
Other ADIs	1	1	1	1	1	1	1	1	1
Bank@Post	365	382	402	430	467	467	466	464	461
Moderately Accessible									
Banks	507	512	548	582	584	489	484	481	468
Building Societies	39	36	34	35	30	21	17	17	16
Credit Unions	46	46	42	46	46	42	38	36	36
Bank@Post	152	163	170	186	195	194	194	193	193
Remote									
Banks	270	272	294	315	316	264	260	262	252
Building Societies	11	10	10	10	10	5	5	5	5
Credit Unions	29	25	22	21	19	19	19	15	15
Bank@Post	68	78	82	91	92	92	93	92	93
Very Remote									
Banks	107	106	107	128	127	81	82	83	75
Building Societies	7	6	6	6	5	-	-	-	-
Credit Unions	24	21	18	18	18	19	19	18	18
Bank@Post	46	51	56	56	60	61	61	62	62
Unknown									
Banks	34	-	-	-	-	-	-	-	-
Building Societies	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	6	-	-	-	-	-	-
Bank@Post	-	-	-	-	-	-	-	-	-
Total	12,969	13,059	13,406	13,601	13,648	13,293	12,427	12,631	12,828

Table 2a Trend in the number of points of presence offering a branch level of service

	June 2003	June 2004	June 2005	June 2006	June 2007	June 2008	June 2009	June 2010	June 2011
By industry									
Banks	4,858	4,888	4,960	5,147	5,264	5,398	5,504	5,544	5,588
Building Societies	308	311	317	342	367	327	300	301	305
Credit Unions	939	928	918	932	896	899	872	866	868
Other ADIs	1	1	1	1	1	1	1	1	1
Bank@Post	-	-	-	-	-	-	-	-	-
Total	6,106	6,128	6,196	6,422	6,528	6,625	6,677	6,712	6,762
By remoteness									
Highly Accessible	4,739	4,789	4,836	5,000	5,072	5,183	5,218	5,252	5,314
Accessible	839	820	829	861	870	868	875	876	873
Moderately Accessible	311	310	314	331	342	340	346	345	346
Remote	157	155	163	167	176	175	180	182	175
Very Remote	60	54	54	63	68	59	58	57	54
Unknown	-	-	-	-	-	-	-	-	-
Total	6,106	6,128	6,196	6,422	6,528	6,625	6,677	6,712	6,762
By remoteness and industry									
Highly Accessible									
Banks	3,721	3,773	3,814	3,947	4,038	4,152	4,231	4,268	4,333
Building Societies	252	257	263	285	304	299	278	279	282
Credit Unions	766	759	759	768	730	732	709	705	699
Bank@Post	-	-	-	-	-	-	-	-	-
Accessible									
Banks	684	666	682	710	716	727	743	746	738
Building Societies	31	32	32	34	34	22	17	17	18
Credit Unions	123	121	114	116	119	118	114	112	116
Other ADIs	1	1	1	1	1	1	1	1	1
Bank@Post	-	-	-	-	-	-	-	-	-
Moderately Accessible									
Banks	274	274	280	293	300	311	319	317	315
Building Societies	15	13	13	14	18	5	4	4	4
Credit Unions	22	23	21	24	24	24	23	24	27
Bank@Post	-	-	-	-	-	-	-	-	-
Remote									
Banks	140	140	148	152	161	164	168	171	163
Building Societies	5	4	4	4	6	1	1	1	1
Credit Unions	12	11	11	11	9	10	11	10	11
Bank@Post	-	-	-	-	-	-	-	-	-
Very Remote									
Banks	39	35	36	45	49	44	43	42	39
Building Societies	5	5	5	5	5	-	-	-	-
Credit Unions	16	14	13	13	14	15	15	15	15
Bank@Post	-	-	-	-	-	-	-	-	-
Unknown									
Banks	-	-	-	-	-	-	-	-	-
Building Societies	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-
Bank@Post	-	-	-	-	-	-	-	-	-
Total	6,106	6,128	6,196	6,422	6,528	6,625	6,677	6,712	6,762

Table 2b Trend in the number of points of presence offering other face to face service

	June 2003	June 2004	June 2005	June 2006	June 2007	June 2008	June 2009	June 2010	June 2011
By industry									
Banks	3,015	3,087	3,265	3,266	3,124	2,650	1,716	1,919	2,113
Building Societies	274	239	223	206	164	125	121	128	119
Credit Unions	584	557	532	519	531	588	611	581	573
Other ADIs	-	-	-	-	-	-	-	-	-
Bank@Post	2,990	3,048	3,190	3,188	3,301	3,305	3,302	3,291	3,261
Total	6,863	6,931	7,210	7,179	7,120	6,668	5,750	5,919	6,066
By remoteness									
Highly Accessible	4,968	5,026	5,197	5,061	5,006	4,940	4,115	4,296	4,481
Accessible	1,083	1,098	1,149	1,185	1,198	1,015	947	943	927
Moderately Accessible	433	447	480	518	513	406	387	382	367
Remote	221	230	245	270	261	205	197	192	190
Very Remote	124	130	133	145	142	102	104	106	101
Unknown	34	-	6	-	-	-	-	-	-
Total	6,863	6,931	7,210	7,179	7,120	6,668	5,750	5,919	6,066
By remoteness and industry									
Highly Accessible									
Banks	1,935	2,024	2,117	2,060	1,956	1,834	987	1,193	1,410
Building Societies	183	147	147	134	108	92	90	92	85
Credit Unions	491	481	453	442	455	523	550	531	534
Bank@Post	2,359	2,374	2,480	2,425	2,487	2,491	2,488	2,480	2,452
Accessible									
Banks	615	622	663	671	651	501	433	430	425
Building Societies	59	62	48	44	40	13	14	19	18
Credit Unions	44	32	36	40	40	34	34	30	23
Other ADIs	-	-	-	-	-	-	-	-	-
Bank@Post	365	382	402	430	467	467	466	464	461
Moderately Accessible									
Banks	233	238	268	289	284	178	165	164	153
Building Societies	24	23	21	21	12	16	13	13	12
Credit Unions	24	23	21	22	22	18	15	12	9
Bank@Post	152	163	170	186	195	194	194	193	193
Remote									
Banks	130	132	146	163	155	100	92	91	89
Building Societies	6	6	6	6	4	4	4	4	4
Credit Unions	17	14	11	10	10	9	8	5	4
Bank@Post	68	78	82	91	92	92	93	92	93
Very Remote									
Banks	68	71	71	83	78	37	39	41	36
Building Societies	2	1	1	1	-	-	-	-	-
Credit Unions	8	7	5	5	4	4	4	3	3
Bank@Post	46	51	56	56	60	61	61	62	62
Unknown									
Banks	34	-	-	-	-	-	-	-	-
Building Societies	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	6	-	-	-	-	-	-
Bank@Post	-	-	-	-	-	-	-	-	-
Total	6,863	6,931	7,210	7,179	7,120	6,668	5,750	5,919	6,066

Table 3 Banks - points of presence offering a branch level of service

As at 30 June 2011

Institution Name	State								Total
	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	
AMP Bank Limited	-	-	-	-	-	-	-	-	-
Arab Bank Australia Limited	-	7	-	-	-	-	3	-	10
Australia and New Zealand Banking Group Limited	17	222	10	169	79	26	219	85	827
Bank of America, National Association	-	-	-	-	-	-	-	-	-
Bank of China (Australia) Limited	-	-	-	-	-	-	-	-	-
Bank of China Limited	-	4	-	1	-	-	1	1	7
Bank of Cyprus Australia Limited	-	4	-	-	1	-	8	-	13
Bank of Queensland Limited	2	40	1	149	1	2	30	30	255
Bank of Scotland plc	-	-	-	-	-	-	-	-	-
Bank of Western Australia Ltd	-	28	-	9	1	-	14	89	141
Barclays Bank PLC	-	-	-	-	-	-	-	-	-
Beirut Hellenic Bank Ltd	-	5	-	-	1	-	4	-	10
Bendigo and Adelaide Bank Limited	4	73	5	114	43	16	268	52	575
BNP Paribas	-	1	-	-	-	-	1	1	3
China Construction Bank Corporation	-	-	-	-	-	-	-	-	-
Citibank, N.A.	-	-	-	-	-	-	-	-	-
Citigroup Pty Limited	-	-	-	-	-	-	-	-	-
Commonwealth Bank of Australia	16	357	6	170	60	40	293	77	1,019
Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.	-	-	-	-	-	-	-	-	-
Credit Suisse AG	-	-	-	-	-	-	-	-	-
Deutsche Bank Aktiengesellschaft	-	1	-	-	-	-	1	-	2
First Commercial Bank	-	-	-	1	-	-	-	-	1
HSBC Bank Australia Limited	1	14	-	3	1	-	6	2	27
Industrial and Commercial Bank of China Limited	-	1	-	-	-	-	-	-	1
ING Bank (Australia) Limited	-	-	-	-	-	-	-	-	-
ING Bank N.V.	-	-	-	-	-	-	-	-	-
Investec Bank (Australia) Limited	-	-	-	-	-	-	-	-	-
JPMorgan Chase Bank, National Association	-	1	-	-	-	-	1	-	2
Lloyds TSB Bank plc	-	-	-	-	-	-	-	-	-
Macquarie Bank Limited	1	4	1	5	1	-	1	1	14
Mega International Commercial Bank Co., Ltd.	-	1	-	1	-	-	1	-	3
Members Equity Bank Pty Limited	-	-	-	-	-	-	-	-	-
Mizuho Corporate Bank, Ltd.	-	-	-	-	-	-	-	-	-
National Australia Bank Limited	11	235	5	160	47	10	203	75	746
Oversea-Chinese Banking Corporation Limited	-	-	-	-	-	-	-	-	-
Rabobank Australia Limited	-	-	-	-	-	-	-	-	-
Royal Bank of Canada	-	-	-	-	-	-	-	-	-
Rural Bank Limited	1	92	9	100	62	16	111	65	456
Societe Generale	-	1	-	-	-	-	-	-	1
Standard Chartered Bank	-	1	-	-	-	-	-	-	1
State Bank of India	-	-	-	-	-	-	-	-	-
State Street Bank and Trust Company	-	-	-	-	-	-	-	-	-
Sumitomo Mitsui Banking Corporation	-	-	-	-	-	-	-	-	-
Suncorp-Metway Limited	2	39	-	145	1	1	10	14	212
Taiwan Business Bank	-	1	-	-	-	-	-	-	1
The Bank of New York Mellon	-	-	-	-	-	-	-	-	-
The Bank of Tokyo-Mitsubishi UFJ, Ltd	-	-	-	-	-	-	1	-	1
The Hongkong and Shanghai Banking Corporation Limited	-	-	-	-	-	-	-	-	-
The Northern Trust Company	-	-	-	-	-	-	-	-	-
The Royal Bank of Scotland N.V.	-	-	-	-	-	-	-	-	-
The Royal Bank of Scotland PLC	-	-	-	-	-	-	-	-	-
The Toronto-Dominion Bank	-	-	-	-	-	-	-	-	-
UBS AG	-	-	-	-	-	-	-	-	-
United Overseas Bank Limited	-	1	-	-	-	-	1	-	2
WestLB AG	-	1	-	-	-	-	-	-	1
Westpac Banking Corporation	22	473	14	205	170	22	233	118	1,257
TOTAL	77	1,607	51	1,232	468	133	1,410	610	5,588

Table 4 Building Societies - points of presence offering a branch level of service

As at 30 June 2011

Institution Name	State								Total
	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	
B & E Ltd	-	-	-	-	-	8	-	-	8
Greater Building Society Ltd	-	62	-	6	-	-	-	-	68
Heritage Building Society Limited	-	-	-	58	-	-	-	-	58
Hume Building Society Ltd	-	12	-	-	-	-	6	-	18
IMB Ltd	5	37	-	-	-	-	1	-	43
Lifeplan Australia Building Society Limited	-	-	-	-	1	-	-	-	1
Maitland Mutual Building Society Limited	-	6	-	-	-	-	-	-	6
Newcastle Permanent Building Society Limited	-	54	-	-	-	-	-	-	54
The Rock Building Society Limited	-	-	-	9	-	-	-	-	9
Wide Bay Australia Ltd	-	1	-	38	-	-	1	-	40
TOTAL	5	172	-	111	1	8	8	-	305

Table 5 Credit Unions - points of presence offering a branch level of service

As at 30 June 2011

Institution Name	State								Total
	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	
Alliance One Credit Union Ltd	-	-	-	-	5	-	-	-	5
Allied Members Credit Union Ltd	-	-	-	-	-	-	-	-	-
Australian Central Credit Union Ltd	-	-	6	-	41	-	8	-	55
Australian Defence Credit Union Limited	2	13	3	6	1	-	7	3	35
AWA Credit Union Limited	-	1	-	-	-	-	2	1	4
Bananacoast Community Credit Union Ltd	-	22	-	2	-	-	-	-	24
Bankstown City Credit Union Ltd	-	1	-	-	-	-	-	-	1
Berrima District Credit Union Ltd	-	4	-	-	-	-	-	-	4
Big Sky Credit Union Ltd	-	-	-	3	2	-	3	3	11
CAPE Credit Union Limited	-	2	-	1	-	-	-	-	3
Central Murray Credit Union Limited	-	-	-	-	-	-	3	-	3
Central West Credit Union Limited	-	6	-	-	-	-	-	-	6
Circle Credit Co-operative Limited	-	1	-	1	-	-	1	-	3
Coastline Credit Union Limited	-	6	-	-	-	-	-	-	6
Collie Miners Credit Union Ltd	-	-	-	-	-	-	-	1	1
Community Alliance Credit Union Limited	-	9	-	-	-	-	-	-	9
Community CPS Australia Limited	8	14	-	-	12	-	-	14	48
Community First Credit Union Limited	-	13	-	-	-	-	-	-	13
Country First Credit Union Ltd	-	4	-	-	-	-	-	-	4
Credit Union Australia Ltd	1	22	-	36	-	-	18	1	78
Credit Union SA Ltd	-	-	-	-	6	-	-	-	6
Defence Force Credit Union Limited	4	11	4	8	3	-	9	4	43
Dnister Ukrainian Credit Co-operative Limited	-	-	-	-	1	-	2	1	4
ECU Australia Ltd	-	-	-	17	-	-	-	-	17
EECU Limited	-	-	-	-	-	-	2	-	2
Encompass Credit Union Limited	-	5	-	-	-	-	-	-	5
Family First Credit Union Limited	-	4	-	-	-	-	-	-	4
Fire Brigades Employees' Credit Union Limited	-	1	-	-	-	-	-	-	1
Fire Service Credit Union Limited	-	-	-	-	1	-	-	-	1
Firefighters & Affiliates Credit Co-operative Limited	-	-	-	-	-	-	1	-	1
First Choice Credit Union Ltd	-	1	-	-	-	-	-	-	1
First Option Credit Union Limited	-	1	-	-	-	-	1	-	2
Fitzroy & Carlton Community Credit Co-Operative Limited	-	-	-	-	-	-	1	-	1
Ford Co-operative Credit Society Limited	-	1	-	-	-	-	3	-	4
Gateway Credit Union Ltd	-	1	-	-	-	-	-	-	1
Geelong & District Credit Co-operative Society Limited	-	-	-	-	-	-	1	-	1
Goldfields Credit Union Ltd	-	-	-	-	-	-	-	2	2
Goulburn Murray Credit Union Co-operative Limited	-	-	-	-	-	-	10	-	10
Heritage Isle Credit Union Limited	-	-	-	-	-	3	-	-	3
Holiday Coast Credit Union Ltd	-	17	-	-	-	-	-	-	17
Horizon Credit Union Ltd	-	9	-	-	-	-	-	-	9
Hunter United Employees' Credit Union Limited	-	8	-	-	-	-	-	-	8
Industries Mutual Credit Union Limited	-	5	-	-	-	-	-	-	5
Intech Credit Union Limited	-	3	-	-	-	-	2	-	5
La Trobe University Credit Union Co-Operative Limited	-	-	-	-	-	-	7	-	7
Laboratories Credit Union Limited	-	2	-	-	-	-	-	-	2
Latvian Australian Credit Co-operative Society Limited	-	1	-	-	-	-	1	-	2
Lithuanian Co-operative Credit Society 'Talka' Limited	-	1	-	-	1	-	-	-	2
Lysaght Credit Union Ltd	-	2	-	-	-	-	-	-	2
Macarthur Credit Union Ltd	-	5	-	-	-	-	-	-	5

Table 5 Credit Unions - points of presence offering a branch level of service

As at 30 June 2011

Institution Name	State								Total
	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	
Macquarie Credit Union Limited	-	1	-	-	-	-	-	-	1
Manly Warringah Credit Union Limited	-	4	-	-	-	-	-	-	4
Maritime, Mining & Power Credit Union Limited	-	20	-	3	1	-	1	1	26
MCU Ltd	-	-	-	1	-	-	-	-	1
MECU Limited	1	1	-	7	1	-	17	-	27
Melbourne University Credit Union Limited	-	-	-	-	-	-	1	-	1
MemberFirst Credit Union Limited	-	4	-	-	-	-	-	-	4
MyState Financial Limited	-	-	-	-	-	12	-	-	12
New England Credit Union Ltd	-	32	-	-	-	-	-	-	32
Newcom Colliery Employees Credit Union Ltd	-	1	-	-	-	-	-	-	1
Northern Inland Credit Union Limited	-	5	-	-	-	-	-	-	5
Nova Credit Union Limited	-	1	-	-	-	-	-	-	1
Old Gold Credit Union Co-operative Limited	-	-	-	-	-	-	4	-	4
Orange Credit Union Limited	-	2	-	-	-	-	-	-	2
Police & Nurses Credit Society Limited	-	-	-	-	-	-	1	17	18
Police Association Credit Co-operative Limited	-	-	-	-	-	-	4	-	4
Police Credit Union Limited	-	-	2	-	6	-	-	-	8
Pulse Credit Union Limited	-	-	-	-	-	-	3	-	3
Qantas Staff Credit Union Limited	-	6	-	2	-	-	3	2	13
Quay Credit Union Ltd	-	1	-	-	-	-	-	-	1
Queensland Country Credit Union Limited	-	-	-	24	-	-	-	-	24
Queensland Police Credit Union Limited	-	-	-	3	-	-	-	-	3
Queensland Professional Credit Union Ltd	-	-	-	1	-	-	-	-	1
Queensland Teachers' Credit Union Limited	-	-	-	14	-	-	-	-	14
Queenslanders Credit Union Limited	-	-	-	7	-	-	-	-	7
R.T.A. Staff Credit Union Limited	-	1	-	-	-	-	-	-	1
Railways Credit Union Limited	-	-	-	1	-	-	-	-	1
Resources Credit Union Limited	-	7	-	-	-	-	-	-	7
Select Credit Union Limited	-	7	-	-	-	-	-	-	7
Service One Credit Union Limited	11	5	-	-	-	-	-	-	16
SGE Credit Union Limited	-	9	-	-	-	-	1	-	10
Shell Employees' Credit Union Limited	-	1	-	-	-	-	-	-	1
South West Slopes Credit Union Ltd	-	4	-	-	-	-	-	-	4
Southern Cross Credit Union Ltd	-	10	-	-	-	-	-	-	10
South-West Credit Union Co-Operative Limited	-	-	-	-	-	-	1	-	1
Summerland Credit Union Limited	-	12	-	1	-	-	-	-	13
Sutherland Credit Union Ltd	-	5	-	-	-	-	-	-	5
Swan Hill Credit Union Limited	-	-	-	-	-	-	1	-	1
Sydney Credit Union Ltd	-	20	-	-	-	-	-	-	20
Tartan Credit Union Ltd	-	1	-	-	-	-	-	-	1
Teachers Credit Union Limited	-	2	-	-	-	-	-	-	2
The Broken Hill Community Credit Union Ltd	-	1	-	-	-	-	-	-	1
The Capricornian Ltd	-	-	-	9	-	-	-	-	9
The Gympie Credit Union Ltd	-	-	-	1	-	-	-	-	1
The Police Department Employees' Credit Union Limited	2	10	-	-	-	-	1	-	13
The University Credit Society Limited	-	-	-	-	-	-	-	4	4
Traditional Credit Union Limited	-	-	12	-	-	-	-	-	12
Transcomm Credit Co-operative Limited	-	-	-	-	-	-	1	-	1
Victoria Teachers Credit Union Limited	-	-	-	-	-	-	2	-	2
Warwick Credit Union Ltd	-	-	-	6	-	-	-	-	6

Table 5 Credit Unions - points of presence offering a branch level of service

As at 30 June 2011

Institution Name	State								Total
	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	
WAW Credit Union Co-Operative Limited	-	4	-	-	-	-	9	-	13
Woolworths Employees' Credit Union Limited	-	1	-	-	-	-	1	-	2
Wyong Council Credit Union Ltd	-	1	-	-	-	-	-	-	1
TOTAL	29	375	27	154	81	15	133	54	868

Explanatory notes

Introduction

While not part of its prudential responsibilities, APRA was asked to develop the 'Points of Presence' data collection as part of the Federal Government's response to the report *"Regional banking services: Money too far away?"* prepared by the House Standing Committee on Economics, Finance and Public Administration. This data collection is a response to calls from the community and Federal/State governments for better information about access to banking services, particularly in regional and rural areas.

The range of services provided by Authorised Deposit-taking Institutions (ADIs) has grown substantially over the past two decades. APRA has also taken the opportunity, in developing the data collection, to capture all service channels now available to customers, rather than just focusing on branches and agencies as was the case with historical information.

The release of the 'Points of Presence' data for June 2001 was the first of an annual series that shows the changing pattern of financial services available to the community.

The data for 30 June 2011 are provided, in their entirety, as they were received from banks, building societies and credit unions. The data are provided at the level of individual service channels within separate localities, towns and suburbs, and can be analysed in many ways for different purposes.

Included in these data is information about the type and locality of service delivery channels, or 'points of presence' for ADIs, within Australia. Reporting institutions supply data on the number and types of points of presence that they operate as at 30 June each year.

Source of data

The data in this publication are sourced from the ARF 396.0 Points of Presence returns that ADIs submit to APRA under the Financial Sector (Collection of Data) Act 2001. A blank copy of the return and related instructions are available from the APRA website under ADIs/Lodging Returns

Notes for analysts

Please be aware of the following:

It is not possible to compare directly the numbers of branch level of service points in the 'Points of Presence' data collection with the numbers of branches in the 'Branches and Agencies' data collection in use prior to 2001. Only banks completed the earlier return and there were no guidelines as to what was a branch or agency and how locations were defined as metropolitan or elsewhere. Institutions, through necessity, used their own internal definitions. The new data collection clearly defines a branch level of service (see below) and this does not necessarily accord with the definitions used previously.

Although the definition of a branch level of service is now consistent, institutions have the latitude to name and define the other service channels that they report. This makes comparing similar service channels across institutions difficult and should be done with caution. Please also note that it is only mandatory for ADIs to provide full disclosure of 'face-to-face' and 'electronic' (excluding EFTPOS/EFTPOB) service channels.

A number of institutions have agreements in place whereby their customers may use each others branches. To avoid double counting these additional services have been excluded from other face-to-face service channels and are represented in non-face-to-face service channels.

Glossary

Branch level of service comprises all service channels that meet the following minimum criteria:

- accepts cash and other deposits (including business deposits) and provides change;
- facilitates the keeping of accounts for customer access, including the provision of account balances;
- opens and closes accounts;
- can facilitate or arrange the assessment of the credit risk of existing and potential customers; and
- offers additional services in the one establishment such as financial services, business banking and specialist lending.

Electronic comprises ATMs, EFTPOS and RediPOS, Credit Authorised Transfer (CAT), CAT with Merchant Data CAPture (CAT/CAP).

Non face-to-face comprises service channels which provide no face-to-face services, for example internet and telephone banking.

Other face-to-face comprises all service channels which provide face-to-face services but do not meet the definition of a branch level of service, for example mobile lenders and agencies.

The Accessibility/Remoteness Index of Australia (ARIA) classification

ARIA is the most authoritative geographic measure of accessibility/remoteness endorsed by the Australian Bureau of Statistics (ABS). It is used in this publication to classify the accessibility/remoteness of service channels by their respective localities. All service channels are classified under one of these five levels of accessibility/remoteness (detailed in decreasing order of accessibility): Highly Accessible (HA), Accessible (A), Moderately Accessible (MA), Remote (R) or Very Remote (VR). For example, large metropolitan centres are classified as HA, Geraldton is classified A and Mackay is MA.



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