



THERESE MCCARTHY HOCKEY

Executive Board Member

5 April 2023

Senator the Hon Matthew Canavan
Chair
Senate Standing Committees on Rural and Regional Affairs and Transport
By email: rrat.sen@aph.gov.au

Dear Senator,

INQUIRY INTO BANK CLOSURES IN REGIONAL AUSTRALIA

APRA welcomes the invitation of the Senate Rural and Regional Affairs and Transport References Committee to make a submission in this Inquiry.

As a prudential regulator, APRA responsibilities include overseeing all banks¹ operating in Australia, as well as collecting certain data. Banks have a range of business models, including fully digital banks. APRA's prudential regulation does not define the number of bank branches in Australia, nor impose particular business models on banks.

As part of its data collection role, APRA collects and releases on an annual basis detailed data on the number and location of bank branches and other points of presence (the Points of Presence data collection). APRA publishes summary data and a more detailed database.² APRA aims to provide transparency on the issue of bank branch closures, and aims to ensure its Points of Presence data collection remains useful and relevant.

APRA is conscious of the impact of bank branch closures on consumers and businesses, particularly those in regional and remote communities. Across Australia, there has been a 30 per cent reduction in the number of bank branches over the five years from June 2017 to June 2022. While the decision to close a branch is ultimately a commercial decision for individual banks, in aggregate over the five years to June 2022, branches have declined by:

- 30 per cent in major cities (a net decline of 1,003 branches); and
- 29 per cent in regional and remote areas (a net decline of 677 branches).

¹ In this submission, a reference to 'bank' refers to an authorised deposit-taking institution (ADI), which includes banks, building societies, credit unions and other ADIs.

² Data is available at www.apra.gov.au/authorised-deposit-taking-institutions-points-of-presence-statistics.

To assist the Committee, we have included in [Attachment A](#) background on:

- APRA's role in collecting points of presence data;
- the scope of APRA's current data collection (including key definitions); and
- APRA's approach to data quality.

Key insights – including bank branch closure data at a regional level and for the 10 largest banks by total assets as at June 2022 – are summarised in [Attachment B](#).

APRA looks forward to supporting the work of the Committee. As an interim step, and in light of Recommendation 7 of the Regional Banking Taskforce Final Report (September 2022), in early April 2023, APRA will release a discussion paper seeking feedback from interested stakeholders on how APRA's Points of Presence data collection and publication may be improved.

APRA last reviewed the Points of Presence data collection and publication in 2015 and 2016. Given ongoing advances in digital banking, it is timely for APRA to revisit this data collection with input from interested stakeholders.

APRA welcomes feedback and suggestions for improvement on its Points of Presence data from any party who has made a submission to the Senate Inquiry, and we encourage all interested parties to make a submission in response to APRA's consultation.

Yours sincerely,

Therese McCarthy Hockey
Executive Board Member

Attachment A – Additional information

APRA’s role as prudential regulator for the Australian financial system

APRA is an independent statutory authority established under the *Australian Prudential Regulation Act 1998* (APRA Act). APRA is responsible for the prudential regulation and supervision of financial institutions and for promoting financial system stability in Australia. APRA also serves as Australia’s resolution authority.

The background to APRA’s points of presence consultation

APRA was asked to develop the Points of Presence data collection as part of the Federal Government’s response to the report *Review of the Australian Prudential Regulation Authority: Who will Guard the Guardians?* (2000), prepared by the House Standing Committee on Economics, Finance and Public Administration. The report recommended APRA provide yearly statistics that included the location and level of face-to-face banking in Australia.

This report was released in the context of calls from the community and Federal and State governments for better information about access to banking and like services, particularly in regional and remote areas. These issues were outlined in a prior report by the same Committee entitled *Regional banking services: Money too far away* (1999). The first release of the annual Points of Presence data occurred in March 2002, reflecting data as at June 2001.

During 2015 and 2016, APRA reviewed its Points of Presence data collection and publication to ensure it remained relevant and useful. The review sought feedback on whether APRA should streamline, or cease, the Points of Presence publication to ease the reporting burden, consistent with the Government’s deregulation agenda. After consideration of submissions, APRA concluded that it should continue to collect and publish Points of Presence data, but with some revisions and improvements.³

The scope of APRA’s current data collection, including key definitions

The legislative framework for APRA’s Points of Presence data collection is set out in the *Financial Sector (Collection of Data) Act 2001* (the Act).

Under the Act, APRA has made a reporting standard, which sets out the data required to be submitted to APRA, as well as key definitions for reporting purposes.⁴

In terms of scope, the Points of Presence data collection extends to four types of physical service channels: face-to-face points of presence offering a branch level of service, other face-to-face points of presence, automatic teller machines (ATMs), and EFTPOS machines.

The individual points of banking presence are categorised using the Australian Bureau of Statistics Australian Statistical Geography Standard, which classifies the locations according to remoteness.

³ The key changes were that APRA:

- established a tighter definition of other face-to-face points of presence (excluding points of presence without a fixed location, such as mobile lenders and travelling employees)
- removed the requirement to report non face-to-face points of presence (such as unmanned branches, telephone banking, internet banking and call centres)
- collected more accurate locational data of the points of presence (latitude and longitude), and
- captured additional information about the remoteness of these locations using the Australian Bureau of Statistics Australian Statistical Geography Standard.

⁴ *Reporting Standard ARS 796.0 Points of Presence* (the Reporting Standard). See: www.legislation.gov.au/Details/F2016L01687.

Key definitions in the Reporting Standard are set out in the table below:

Defined term	Reporting Standard definition and notes
“Face-to-Face point of presence”	<p><i>A face-to-face point of presence must satisfy the following criteria:</i></p> <p>(a) <i>provide face-to-face services; and</i></p> <p>(b) <i>maintain a fixed address.</i></p> <p><i>Face-to-face points of presence are to be categorised as either a branch or another face-to-face points of presence, based on whether or not the point of presence meets APRA’s minimum branch requirements.</i></p>
“Branch”	<p><i>For a face-to-face point of presence to be categorised as a branch, the following minimum face-to-face services must all be provided:</i></p> <p>(a) <i>accepts cash and other deposits (including business deposits) and provides change;</i></p> <p>(b) <i>facilitates the keeping of accounts for customer access, including the provision of account balances;</i></p> <p>(c) <i>opens and closes accounts;</i></p> <p>(d) <i>can facilitate or arrange the assessment of the credit risk of existing and potential customers; and</i></p> <p>(e) <i>offers additional services in the one establishment such as financial services, business banking and specialist lending, if these are generally available from the ADI.</i></p> <p><i>Paragraph (e) above does not necessarily mean that a financial adviser or business credit manager is to be available in the branch — the staff of the branch may simply act as a referral point for customers interested in these kinds of services.</i></p>
“Other face-to-face point of presence”	<p><i>A point of presence that satisfies the criteria to be a face-to-face point of presence but does not provide all of the minimum face-to-face services to be categorised as a branch will fall into the category of other face-to-face point of presence.</i></p> <p><i>Examples of other face-to-face points of presence include but are not limited to agencies, head offices, mini-branches, etc.</i></p>

In relation to these definitions, it is important to note:

- Bank@Post is captured in APRA’s data collection within the category “Other face-to-face points of presence”.
- A location that is truly cashless (i.e. there is no cash accepted at the location) cannot meet the definition of a branch. However, APRA’s application of the reporting standard branch definition is that a location that has staff on site that can assist with a “smart ATM” that provides for acceptance and change of cash will meet the definition of a branch (provided all other requirements are met). This means that a location does not necessarily require a traditional teller in order to meet the current definition of a branch.

- The Reporting Standard definitions apply only to APRA's Points of Presence reporting and have no broader application. In other words, the Reporting Standard does not constrain or prescribe the services banks provide to customers.

APRA's planned consultation

In light of Recommendation 7 of the Regional Banking Taskforce Final Report, in early April 2023, APRA will release a discussion paper seeking feedback from interested stakeholders on how APRA's Points of Presence data collection may be improved.

APRA will consult on the Points of Presence data collection in two stages.

- **Scope user needs:** the first discussion paper will seek stakeholder feedback on what users value about the Points of Presence data collection and publication, and how the current data collection and publication could be improved.
- **Propose solutions:** based on the outcomes of the first consultation, APRA will then seek feedback on proposed changes to the Points of Presence data collection and publication in a second discussion paper.

APRA's first consultation will run for 12 weeks and close on 23 June 2023.

APRA's approach to data quality

For each annual edition of Points of Presence, APRA undertakes a quality review process. APRA analyses the data for inconsistencies and significant movements against trend. Queries are sent to regulated entities seeking clarification on these movements. Where errors are identified or notified to APRA, APRA queries the reporting entity directly and corrects the error in the next publication.

In 2022, revisions were made to the Points of Presence database, reclassifying some points of presence from 'branches' to 'other face-to-face'. As disclosed under the 'Revisions' heading in the 'Important Notice' section of the 2022 Points of Presence publication (Excel spreadsheet), the most significant changes were:

- Cooperative Rabobank U.A. and Rabobank Australia Limited revised all their service channels from Branch to Other face-to-face, correcting classification errors in their initial submissions from June 2017 to June 2021.
- The Hongkong and Shanghai Banking Corporation Limited revised all its service channels from Branch to Other face-to-face, correcting classification errors in its initial submissions from June 2020 to June 2021.

See Table 5 in Attachment B for a detailed breakdown. In summary, when restated in 2022, the total number of branches as at June 2021 at a national level fell from 4,491 to 4,323 (a net reduction of 168 branches, or 4%).

Attachment B – Key Data

**Table 1 – Branch and other face-to-face points of presence
By remoteness area and State and Territory (June 2017 – June 2022)**

Key Statistics						
	Year end					
	Jun 2017	Jun 2018	Jun 2019	Jun 2020	Jun 2021	Jun 2022
Branch level of service						
<i>By remoteness area</i>						
Major Cities of Australia	3,335	3,230	3,026	2,880	2,544	2,332
Inner Regional Australia	1,320	1,265	1,143	1,099	1,024	965
Outer Regional Australia	817	773	644	630	598	569
Remote Australia	150	145	112	112	109	102
Very Remote Australia	72	72	50	48	48	46
Other	0	0	0	0	0	0
Total	5,694	5,485	4,975	4,769	4,323	4,014
<i>By state</i>						
ACT	95	92	90	85	76	70
NSW	1,861	1,782	1,655	1,596	1,431	1,335
NT	62	62	52	52	51	50
QLD	1,203	1,140	1,017	977	896	839
SA	421	422	358	345	321	294
TAS	135	130	117	112	96	92
VIC	1,361	1,323	1,215	1,157	1,046	958
WA	552	530	467	443	404	374
Other	4	4	4	2	2	2
Total	5,694	5,485	4,975	4,769	4,323	4,014
Other face-to-face						
<i>By remoteness area</i>						
Major Cities of Australia	2,158	2,120	2,151	2,046	1,999	1,982
Inner Regional Australia	1,271	1,255	1,327	1,202	1,183	1,177
Outer Regional Australia	1,013	998	1,067	986	965	954
Remote Australia	208	201	226	202	196	192
Very Remote Australia	147	142	158	153	151	150
Other	0	0	0	0	0	0
Total	4,797	4,716	4,929	4,589	4,494	4,455
<i>By state</i>						
ACT	58	58	62	55	53	55
NSW	1,397	1,373	1,448	1,380	1,350	1,340
NT	50	52	53	42	45	43
QLD	844	824	867	804	792	780
SA	503	492	515	462	429	423
TAS	192	191	194	181	181	181
VIC	1,263	1,245	1,285	1,189	1,172	1,169
WA	486	476	500	471	467	459
Other	4	5	5	5	5	5
Total	4,797	4,716	4,929	4,589	4,494	4,455

Data notes:

- These key statistics form part of APRA's 2022 points of presence data collection released 19 October 2022.



Table 2 – Number of branches by remoteness, June 2003 – June 2016 (prior reporting basis)

	June 2003	June 2004	June 2005	June 2006	June 2007	June 2008	June 2009	June 2010	June 2011	June 2012	June 2013	June 2014	June 2015	June 2016
<i>By remoteness</i>														
Highly Accessible	4,739	4,789	4,836	5,000	5,072	5,155	5,149	5,150	5,177	5,158	5,095	5,042	4,935	4,762
Accessible	839	820	829	861	870	862	870	865	859	820	815	811	787	712
Moderately Accessible	311	310	314	331	342	335	337	337	336	315	309	306	299	263
Remote	157	155	163	167	176	175	179	181	173	158	149	154	150	125
Very Remote	60	54	54	63	68	61	60	59	55	52	46	47	48	42
Total	6,106	6,128	6,196	6,422	6,528	6,588	6,595	6,592	6,600	6,503	6,414	6,360	6,219	5,904

Data notes:

- As noted in [Attachment A](#), following consultation in 2015 and 2016, APRA made some revisions and improvements to the Points of Presence data collection. The first release of the revised Points of Presence statistics occurred for the June 2017 reporting period. There is therefore a series break between the 2016 and 2017 data.
- As a result, the figures in Table 1 and Table 2 are not directly comparable.
- One key difference is that from June 2017 data was collected on the basis of the Australian Bureau of Statistics (ABS) Australian Statistical Geography Standard (ASGS) Remoteness Structure, which uses the categorisation of 'major cities' through to 'very remote'. This replaced the former categorisation of 'highly accessible' through 'very remote'.
- Data from 2017 onwards is currently available on APRA's website. Historical data is archived and publicly available via the Australian Government Web Archive.

**Table 3 – Number of branches in SA3 remote and regional areas (in part or in full),
By State and Territory, June 2017 vs. June 2022**

Data notes:

- APRA releases on an annual basis a database covering all bank branches.
- The following is an extract from that public database, aggregated to SA3 regions using publicly available ABS Statistical Area classification tables (not included in the Points of Presence publication).
- Some SA3 areas span both regional areas and major cities. An example of such an area would be the Blue Mountains. SA3 areas are captured in the table below if any part of the area is classified as regional or remote.
- Statistical Areas and remoteness classifications used in the tables below are based on 2016 classifications, consistent with the June 2022 Points of Presence data. On 21 March 2023, the ABS released a revised remoteness area classification based on 2021 Census data.

New South Wales regional and remote (cont. on next page)

	June 2017	June 2022	Change 2017-2022
Gosford	38	24	-14
Wollongong	38	26	-12
Lachlan Valley	34	24	-10
Coffs Harbour	28	19	-9
Upper Murray exc. Albury	21	12	-9
Wagga Wagga	37	28	-9
Wyong	33	24	-9
Griffith - Murrumbidgee (West)	24	16	-8
Lake Macquarie - East	38	30	-8
Port Macquarie	24	16	-8
Albury	26	19	-7
Dapto - Port Kembla	15	8	-7
Dubbo	28	21	-7
Richmond Valley - Coastal	28	21	-7
Shoalhaven	29	22	-7
Armidale	19	13	-6
Blue Mountains	15	9	-6
Cronulla - Miranda - Caringbah	27	21	-6
Lower Hunter	24	18	-6
Maitland	21	15	-6
Penrith	17	11	-6
Port Stephens	22	16	-6
Southern Highlands	16	10	-6
Bourke - Cobar - Coonamble	21	16	-5
Clarence Valley	21	16	-5
Inverell - Tenterfield	20	15	-5
Lithgow - Mudgee	19	14	-5
Orange	15	10	-5
Richmond Valley - Hinterland	25	20	-5
Sutherland - Menai - Heathcote	17	12	-5
Tamworth - Gunnedah	30	25	-5
Upper Hunter	18	13	-5
Kempsey - Nambucca	18	14	-4
Kiama - Shellharbour	23	19	-4
Pittwater	14	10	-4

New South Wales regional and remote (cont.)

	June 2017	June 2022	Change 2017-2022
Tumut - Tumbarumba	12	8	-4
Moree - Narrabri	15	12	-3
Queanbeyan	11	8	-3
Snowy Mountains	10	7	-3
South Coast	34	31	-3
Taree - Gloucester	16	13	-3
Young - Yass	15	12	-3
Dural - Wisemans Ferry	5	3	-2
Goulburn - Mulwaree	11	9	-2
Hornsby	10	8	-2
Lake Macquarie - West	11	9	-2
Lower Murray	7	5	-2
Bathurst	14	13	-1
Broken Hill and Far West	6	5	-1
Great Lakes	8	7	-1
Lord Howe Island	1	0	-1
Rouse Hill - McGraths Hill	8	7	-1
Blue Mountains - South	0	0	0
Bringelly - Green Valley	5	5	0
Hawkesbury	0	0	0
Illawarra Catchment Reserve	0	0	0
Tweed Valley	23	23	0
Wollondilly	6	6	0

Victoria regional and remote

	June 2017	June 2022	Change 2017-2022
Grampians	44	29	-15
Geelong	43	30	-13
Whittlesea - Wallan	32	20	-12
Mornington Peninsula	35	24	-11
Murray River - Swan Hill	27	18	-9
Ballarat	22	14	-8
Mildura	17	9	-8
Wodonga - Alpine	35	27	-8
Bendigo	21	14	-7
Campaspe	21	14	-7
Colac - Corangamite	21	14	-7
Warrnambool	16	9	-7
Wellington	19	12	-7
Yarra Ranges	31	24	-7
Glenelg - Southern Grampians	21	15	-6
Latrobe Valley	21	15	-6
Heathcote - Castlemaine - Kyneton	15	10	-5
Shepparton	15	10	-5
Upper Goulburn Valley	27	22	-5
Cardinia	17	13	-4
Gippsland - East	15	11	-4
Gippsland - South West	26	22	-4
Melton - Bacchus Marsh	16	12	-4
Moira	17	13	-4
Surf Coast - Bellarine Peninsula	20	16	-4
Baw Baw	11	8	-3
Creswick - Daylesford - Ballan	8	5	-3
Maryborough - Pyrenees	9	6	-3
Nillumbik - Kinglake	10	7	-3
Wangaratta - Benalla	16	13	-3
Loddon - Elmore	4	2	-2
Casey - South	14	13	-1
Macedon Ranges	7	6	-1
Barwon - West	2	2	0
Manningham - East	1	1	0
Sunbury	6	6	0
Wyndham	21	21	0

Queensland regional and remote

	June 2017	June 2022	Change 2017-2022
Toowoomba	42	28	-14
Townsville	46	32	-14
Darling Downs (West) - Maranoa	34	21	-13
Rockhampton	35	24	-11
Outback - South	18	8	-10
Biloela	13	4	-9
Bundaberg	23	14	-9
Ipswich Inner	24	15	-9
Cairns - South	31	23	-8
Mackay	29	21	-8
Central Highlands (Qld)	17	10	-7
Darling Downs - East	21	14	-7
Charters Towers - Ayr - Ingham	21	15	-6
Cleveland - Stradbroke	15	9	-6
Gladstone	20	14	-6
Tablelands (East) - Kuranda	19	13	-6
The Hills District	10	4	-6
Wynnum - Manly	11	5	-6
Outback - North	16	11	-5
Bowen Basin - North	14	10	-4
Burnett	19	15	-4
Kenmore - Brookfield - Moggill	6	2	-4
Redcliffe	12	8	-4
Sunshine Coast Hinterland	9	5	-4
Beaudesert	7	4	-3
Cairns - North	9	6	-3
Granite Belt	19	16	-3
Gympie - Cooloola	13	10	-3
Hervey Bay	12	9	-3
Innisfail - Cassowary Coast	16	13	-3
Nambour	10	7	-3
Bribie - Beachmere	6	4	-2
Maryborough	8	6	-2
Mudgeeraba - Tallebudgera	2	0	-2
Narangba - Burpengary	3	1	-2
Noosa Hinterland	4	2	-2
Port Douglas - Daintree	8	6	-2
The Gap - Enoggera	13	11	-2
Whitsunday	10	8	-2
Browns Plains	12	11	-1
Caboolture Hinterland	2	1	-1
Ipswich Hinterland	13	12	-1
Jimboomba	4	3	-1
Far North	4	4	0
Gold Coast Hinterland	3	3	0
Ormeau - Oxenford	17	18	1

Western Australia regional and remote

	June 2017	June 2022	Change 2017-2022
Wheat Belt - North	46	26	-20
Albany	32	20	-12
Wheat Belt - South	25	13	-12
Rockingham	22	13	-9
Bunbury	25	17	-8
Wanneroo	20	12	-8
Mid West	19	12	-7
Mandurah	17	12	-5
Kalamunda	7	3	-4
Armadale	9	6	-3
Goldfields	8	5	-3
Manjimup	11	8	-3
Swan	19	16	-3
Augusta - Margaret River - Busselton	17	15	-2
Esperance	7	5	-2
Fremantle	10	8	-2
Gascoyne	5	4	-1
East Pilbara	6	6	0
Kimberley	10	10	0
Mundaring	1	1	0
Serpentine - Jarrahdale	1	1	0
West Pilbara	6	6	0

South Australia regional and remote

	June 2017	June 2022	Change 2017-2022
Limestone Coast	33	22	-11
Murray and Mallee	26	17	-9
Onkaparinga	23	14	-9
Adelaide Hills	16	11	-5
Eyre Peninsula and South West	29	24	-5
Fleurieu - Kangaroo Island	20	15	-5
Lower North	10	5	-5
Yorke Peninsula	15	10	-5
Mid North	12	9	-3
Playford	13	10	-3
Barossa	8	6	-2
Outback - North and East	10	8	-2
Gawler - Two Wells	9	8	-1

Tasmania regional and remote

	June 2017	June 2022	Change 2017-2022
Hobart Inner	17	10	-7
Launceston	21	14	-7
Burnie - Ulverstone	18	12	-6
North East	13	7	-6
Hobart - North West	11	7	-4
Meander Valley - West Tamar	7	3	-4
Devonport	12	10	-2
Huon - Bruny Island	7	5	-2
West Coast	7	5	-2
Brighton	1	0	-1
Hobart - South and West	6	5	-1
Sorell - Dodges Ferry	3	2	-1
Central Highlands (Tas.)	1	1	0
Hobart - North East	8	8	0
South East Coast	3	3	0

Australian Capital Territory regional and remote

	June 2017	June 2022	Change 2017-2022
Canberra East	4	1	-3
Tuggeranong	11	10	-1
Urriarra - Namadgi	0	0	0

Northern Territory regional and remote

	June 2017	June 2022	Change 2017-2022
Darwin City	14	7	-7
Alice Springs	10	6	-4
Darwin Suburbs	9	8	-1
Litchfield	4	3	-1
Barkly	2	2	0
Daly - Tiwi - West Arnhem	4	4	0
East Arnhem	6	6	0
Katherine	8	8	0
Palmerston	5	6	1

Other regional and remote

	June 2017	June 2022	Change 2017-2022
Jervis Bay	1	0	-1
Norfolk Island	2	1	-1
Christmas Island	1	1	0
Cocos (Keeling) Islands	0	0	0

Table 4 – Number of branches
Top 10 banks, measured by total assets (as at June 2022)
June 2017 vs. June 2022

Data notes:

- The top 10 banks are listed below from largest to smallest by total assets as at June 2022.
- Macquarie Bank and HSBC Bank only have branches in major cities. ING Bank has no branches.

	2017	2022	Change 2017-2022
Commonwealth Bank of Australia			
Major cities	723	490	-233
Regional and remote	397	311	-86
Total	1120	801	-319
Australia and New Zealand Banking Group Limited			
Major cities	413	256	-157
Regional and remote	275	158	-117
Total	688	414	-274
National Australia Bank Limited			
Major cities	370	260	-110
Regional and remote	361	276	-85
Total	731	536	-195
Westpac Banking Corporation			
Major cities	729	494	-235
Regional and remote	304	256	-48
Total	1033	750	-283
Macquarie Bank Limited			
Major cities	3	3	0
Regional and remote	0	0	0
Total	3	3	0
ING Bank (Australia) Limited			
Major cities	0	0	0
Regional and remote	0	0	0
Total	0	0	0
Bank of Queensland Limited			
Major cities	142	112	-30
Regional and remote	42	35	-7
Total	184	147	-37
Bendigo and Adelaide Bank Limited			
Major cities	260	207	-53
Regional and remote	269	252	-17
Total	529	459	-70
Suncorp-Metway Limited			
Major cities	78	44	-34
Regional and remote	46	26	-20
Total	124	70	-54
HSBC Bank Australia Limited			
Major cities	31	37	6
Regional and remote	0	0	0
Total	31	37	6

Table 5 – Points of Presence data revisions, 2022 vs. 2021 publication

Key Statistics (2022 publication)						
	Jun 2017	Jun 2018	Jun 2019	Jun 2020	Jun 2021	Jun 2022
Branch level of service						
Major cities	3,335	3,230	3,026	2,880	2,544	2,332
Regional and remote	2,359	2,255	1,949	1,889	1,779	1,682
Total	5,694	5,485	4,975	4,769	4,323	4,014
Other face-to-face						
Major cities	2,158	2,120	2,151	2,046	1,999	1,982
Regional and remote	2,639	2,596	2,778	2,543	2,495	2,473
Total	4,797	4,716	4,929	4,589	4,494	4,455

Key Statistics (2021 publication)					
	Jun 2017	Jun 2018	Jun 2019	Jun 2020	Jun 2021
Branch level of service					
Major cities	3,345	3,240	3,037	2,934	2,595
Regional and remote	2,471	2,369	2,062	2,004	1,896
Total	5,816	5,609	5,099	4,938	4,491
Other face-to-face					
Major cities	2,148	2,110	2,142	1,994	1,951
Regional and remote	2,527	2,482	2,666	2,431	2,383
Total	4,675	4,592	4,808	4,425	4,334

Change, 2021 publication to 2022 publication (percentage)					
	Jun 2017	Jun 2018	Jun 2019	Jun 2020	Jun 2021
Branch level of service					
Major cities	0%	0%	0%	-2%	-2%
Regional and remote	-5%	-5%	-5%	-6%	-6%
Total	-2%	-2%	-2%	-3%	-4%
Other face-to-face					
Major cities	0%	0%	0%	3%	2%
Regional and remote	4%	5%	4%	5%	5%
Total	3%	3%	3%	4%	4%