



Statistics

ADI Points of Presence

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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

A blank cell represents a division where the denominator is zero.

Revisions

This edition of the publication may contain revisions to previously published statistics. Significant revisions, if any, are identified and quantified in the 'Important notice'.

This publication includes revisions to previously published statistics if better source data are available or APRA regularly analyses past revisions to identify potential improvements to the source data and statistical compilation techniques, in order to minimise the frequency and scale of any future revisions.

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Contents

Important	Important
Highlights	Highlights
Net change in points of presence	Table 1
Points of presence accessible to population, by remoteness	Table 2
Trend in the number of points of presence offering a branch level of service	Table 3
Trend in the number of points of presence offering other face-to-face service	Table 4
Trend in the number of ATMs	Table 5
Trend in the number EFTPOS Terminals	Table 6
Explanatory notes	Explanatory notes
Glossary	Glossary

Important notice

Changes to population

APRA welcomes feedback on its statistics and suggestions for improvement. Feedback should be addressed to:
statistics@apra.gov.au

Highlights

Table 1 Net change in points of presence

	Branch level of service			Other face-to-face			ATMs		
	30/06/2015	Change from 2014		30/06/2015	Change from 2014		30/06/2015	Change from 2014	
By remoteness area									
Major Cities of Australia	7	-	0%	7	-	0%	7	-	0%
Inner Regional Australia	7	-	0%	7	-	0%	7	-	0%
Outer Regional Australia	7	-	0%	7	-	0%	7	-	0%
Remote Australia	6	-	0%	6	-	0%	6	-	0%
Very Remote Australia	6	-	0%	6	-	0%	6	-	0%
Total	33	-	0%	33	-	0%	33	-	0%
By state									
ACT	2	-	0%	2	-	0%	2	-	0%
NSW	5	-	0%	5	-	0%	5	-	0%
NT	1	-	0%	1	-	0%	1	-	0%
QLD	5	-	0%	5	-	0%	5	-	0%
SA	5	-	0%	5	-	0%	5	-	0%
TAS	5	-	0%	5	-	0%	5	-	0%
VIC	5	-	0%	5	-	0%	5	-	0%
WA	5	-	0%	5	-	0%	5	-	0%
Total	33	-	0%	33	-	0%	33	-	0%
By state and remoteness area									
ACT									
Major Cities of Australia	1	-	0%	1	-	0%	1	-	0%
Inner Regional Australia	1	-	0%	1	-	0%	1	-	0%
Outer Regional Australia	-	-	0%	-	-	0%	-	-	0%
Remote Australia	-	-	0%	-	-	0%	-	-	0%
Very Remote Australia	-	-	0%	-	-	0%	-	-	0%
NSW									
Major Cities of Australia	1	-	0%	1	-	0%	1	-	0%
Inner Regional Australia	1	-	0%	1	-	0%	1	-	0%
Outer Regional Australia	1	-	0%	1	-	0%	1	-	0%
Remote Australia	1	-	0%	1	-	0%	1	-	0%
Very Remote Australia	1	-	0%	1	-	0%	1	-	0%
NT									
Major Cities of Australia	-	-	0%	-	-	0%	-	-	0%
Inner Regional Australia	-	-	0%	-	-	0%	-	-	0%
Outer Regional Australia	1	-	0%	1	-	0%	1	-	0%
Remote Australia	-	-	0%	-	-	0%	-	-	0%
Very Remote Australia	-	-	0%	-	-	0%	-	-	0%
QLD									
Major Cities of Australia	1	-	0%	1	-	0%	1	-	0%
Inner Regional Australia	1	-	0%	1	-	0%	1	-	0%
Outer Regional Australia	1	-	0%	1	-	0%	1	-	0%
Remote Australia	1	-	0%	1	-	0%	1	-	0%
Very Remote Australia	1	-	0%	1	-	0%	1	-	0%
SA									
Major Cities of Australia	1	-	0%	1	-	0%	1	-	0%
Inner Regional Australia	1	-	0%	1	-	0%	1	-	0%
Outer Regional Australia	1	-	0%	1	-	0%	1	-	0%
Remote Australia	1	-	0%	1	-	0%	1	-	0%
Very Remote Australia	1	-	0%	1	-	0%	1	-	0%
TAS									
Major Cities of Australia	1	-	0%	1	-	0%	1	-	0%
Inner Regional Australia	1	-	0%	1	-	0%	1	-	0%
Outer Regional Australia	1	-	0%	1	-	0%	1	-	0%
Remote Australia	1	-	0%	1	-	0%	1	-	0%
Very Remote Australia	1	-	0%	1	-	0%	1	-	0%
VIC									
Major Cities of Australia	1	-	0%	1	-	0%	1	-	0%
Inner Regional Australia	1	-	0%	1	-	0%	1	-	0%
Outer Regional Australia	1	-	0%	1	-	0%	1	-	0%
Remote Australia	1	-	0%	1	-	0%	1	-	0%
Very Remote Australia	1	-	0%	1	-	0%	1	-	0%
WA									
Major Cities of Australia	1	-	0%	1	-	0%	1	-	0%
Inner Regional Australia	1	-	0%	1	-	0%	1	-	0%
Outer Regional Australia	1	-	0%	1	-	0%	1	-	0%
Remote Australia	1	-	0%	1	-	0%	1	-	0%
Very Remote Australia	1	-	0%	1	-	0%	1	-	0%
Total	33	-	0%	33	-	0%	33	-	0%

Table 2 Points of presence accessible to population, by remoteness

As at 30 June 20XX

	Usual resident population	Number of points of presence		
		Branch	Other face-to-face	ATM
Major Cities of Australia	1000	7	7	7
Residents of which have access to:				
A minimum of branch level of service	700	7	4	3
A minimum of other face-to-face level of service	200	-	3	2
ATM(s), no face-to-face level of service	75	-	-	2
No face-to-face or ATM access	25	-	-	-
Inner Regional Australia	1000	7	7	7
Residents of which have access to:				
A minimum of branch level of service	700	7	4	3
A minimum of other face-to-face level of service	200	-	3	2
ATM(s), no face-to-face level of service	75	-	-	2
No face-to-face or ATM access	25	-	-	-
Outer Regional Australia	1000	7	7	7
Residents of which have access to:				
A minimum of branch level of service	700	7	4	3
A minimum of other face-to-face level of service	200	-	3	2
ATM(s), no face-to-face level of service	75	-	-	2
No face-to-face or ATM access	25	-	-	-
Remote Australia	1000	6	6	6
Residents of which have access to:				
A minimum of branch level of service	700	6	4	3
A minimum of other face-to-face level of service	200	-	2	2
ATM(s), no face-to-face level of service	75	-	-	1
No face-to-face or ATM access	25	-	-	-
Very Remote Australia	1000	6	6	6
Residents of which have access to:				
A minimum of branch level of service	700	6	4	3
A minimum of other face-to-face level of service	200	-	2	2
ATM(s), no face-to-face level of service	75	-	-	1
No face-to-face or ATM access	25	-	-	-

Glossary

The Australian Bureau of Statistics' **Australian Statistical Geography Standard - Remoteness Structure** provides a geographical standard for the publication of statistics by relative remoteness. It divides each state and territory into several regions on the basis of their relative access to services.

For further information please refer to the ABS website at <<http://www.abs.gov.au/geography>>.

ATMs are terminals allowing an authorised cardholder to withdraw cash from either a cheque/savings or credit account. Authorisation is via a Personal Identification Number (PIN). Access is unassisted and may be 24 hours/day, depending on the terminal's location. The terminal may also provide access to a varying range of other services such as balance inquiry, transfer of funds and acceptance of deposits.

Locations with a **minimum of branch level of service** have access to a branch. Other face-to-face points of presence and ATMs may also be available in these areas.

Locations with a **minimum of other face-to-face level of service** have access to a face-to-face level of service; however do not have access to a branch. ATMs may also be available in these areas.

Locations with **ATM(s), no face-to-face level of service** do not have access to a face-to-face level of service; however have access to an ATM.

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.

EFTPOS terminal are terminals located at a retail outlet which enables an authorised cardholder to purchase goods and services using either deposit or credit funds and may also enable cash withdrawals using deposit funds.

Locations with **no face-to-face or ATM access** do not have access to a face-to-face level of service or an ATM.

Other face-to-face includes service channels that provide face-to-face services but do not meet all of the minimum branch requirements. These service channels must have a fixed address (i.e. do not include mobile lenders or travelling employees). This category includes Bank@post offices.

The **usual resident population** count is derived from information people provide on their Census form about where they lived, or intended to live, for 6 months or more in 2011 - their 'place of usual residence'.

Explanatory notes

Table 2. Points of presence accessible to population, by remoteness

This table breaks down the remoteness areas in Australia by their usual resident population and the access to services available to those residents.

The usual resident population of each remoteness area (RA) is provided.

The population in each RA is then broken down by the relative access to services in the RA; by locations with:
a minimum of branch level of service;

a minimum of other face-to-face level of service;

ATM(s), no face-to-face level of service;

no face-to-face or ATM access.

See glossary for further detail on the above categories.

For example the usual resident population figure published for;

Major cities of Australia; Residents of which have access to; A minimum of branch level of service;

would comprise of the aggregate usual resident population for all locations categorised under the RA, Major Cities of Australia, where there is access to a branch . The corresponding *Number of points of presence* totals for branches, other face-to-face and ATMs are the total sum of the service channels in those locations.

Please be aware of the following:

Remoteness areas are determined by the Australian Bureau of Statistics for each of its Statistical Area Level 1 (SA1s) which are then used to determine the remoteness for the larger statistical level areas. There are approximately 55,000 SA1s. In aggregate, they cover the whole of Australia without gaps or overlaps. On average they have a population of approximately 400 people, and most are designed to be within the population range 200 - 800 people. The average area of the SA1s however varies greatly between remoteness areas. The average area in kilometres squared for an SA1 in the Major cities of Australia is less than 1 compared with for Very Remote areas which is over 9,000. Therefore the actual distance required to travel by a resident to a service channel may vary greatly.

More information on the ABS Statistical Geography can be found by visiting the ABS website:

<http://www.abs.gov.au/geography>.



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