

Glossary

ADI refers to an authorised deposit-taking institution, meaning a body corporate authorised under section 9 of the *Banking Act 1959*, to carry on banking business in Australia (e.g. a bank, building society or credit union).

ADO refers to the industry segment *Other ADIs*, which consists of ADIs that are not banks, building societies, credit unions, or purchased payment facility providers (e.g. a special service provider).

ATM points of presence are terminals allowing an authorised cardholder to withdraw cash from either a cheque/savings or credit account. This can include Automatic Teller Machines (ATMs) and Cash Dispensers (CDs). Where the terminal is an ATM, it will also provide access to a varying range of other services such as balance inquiry, transfer of funds and acceptance of deposits. Authorisation is via a Personal Identification Number (PIN). Access is unassisted and may be 24 hours/day, depending on the terminal's location.

ASGS stands for the Australian Statistical Geography Standard. For more information, please see the explanatory notes for this publication.

AUS refers to the industry segment *Other Domestic Banks*, which consists of all locally-owned banks excluding those defined as a *Major bank* (see MAJ).

Banks are ADIs that assume or use the term 'bank' in relation to their banking business.

Bank@Post refers to Australia Post outlets that perform banking services. This information is obtained directly from Australia Post. Points of presence from ADIs do not include these outlets.

Branches are face-to-face points of presence that meet the following minimum criteria:

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

BS refers to the industry segment *Building Societies*, which consists of locally-incorporated ADIs that assume or use the expression 'building society' in relation to their banking business.

CU refers to the industry sector *Credit Unions*, which consists of locally-incorporated ADIs that assume or uses the expression 'credit union' or 'credit co-operative' in relation to their banking business.

EFTPOS points of presence are terminals located at retail outlets which enable an authorised cardholder to purchase goods and services using either deposit or credit funds and may also enable cash withdrawals using deposit funds. Authorisation may be via a PIN or contactless payment. Access is with the assistance of the retailer and is therefore restricted to the operating hours of the retail outlet.

Face-to-face points of presence must provide face-to-face services and maintain a fixed address (i.e. do not include mobile lenders or travelling employees). They are categorised as either a branch or other face-to-face point of presence based on whether they meet APRA's minimum branch requirements.

FOR_BANK refers to the industry sector *Foreign Subsidiary Banks*, which consists of foreign banks authorised to carry on banking business in Australia through a locally-incorporated subsidiary.

FOR_BR refers to the industry sector *Branches of Foreign Banks*, which consists of foreign banks authorised to carry on banking business in Australia through branches and are subject to specific restrictions on their deposit-taking activities.

MAJ refers to the industry sector *Major Banks*, which consists of the Australia and New Zealand Banking Group Limited, the Commonwealth Bank of Australia, the National Australia Bank Limited, the Westpac Banking Corporation and their subsidiary banks.

Offshore areas (state classification for EFTPOS) on ARF 796.3 captures Australian territories that fall outside of the six states and two territories.

Other (remoteness classification) is defined by the ASGS Remoteness Structure and captures special purpose SA1s including *Migratory, Offshore, Shipping and No usual address*.

Other (state classification) is defined by the ASGS Remoteness Structure and includes Jervis Bay Territory, and the external Territories of Christmas Island and Cocos (Keeling) Islands.

Other face-to-face points of presence provide face-to-face services and maintain a fixed address, but do not meet all of the minimum branch requirements. This category includes Bank@post offices.

PPF provider or **purchased payment facility provider** refers to an ADI with authority to provide purchased payment facilities.

Remoteness Areas (RAs) are classifications under the ASGS Remoteness Structure. SA1s that share common characteristics of remoteness are grouped together under the same RA class for statistical purposes. There are six classes of RAs: *Major Cities of Australia, Inner Regional Australia, Outer Regional Australia, Remote Australia, Very Remote Australia and Other*. The class *Other* captures special purpose SA1s including: *Migratory, Offshore, Shipping and No usual address*.

The ASGS **Remoteness Structure** is a geographical classification system developed by the Australian Bureau of Statistics (ABS). It divides geographical Australia into non-contiguous regions, or remoteness areas, on the basis of their relative access to services. The degree of remoteness is based on an extended version of the Accessibility and Remoteness Index of Australia (ARIA+) methodology. The Remoteness Structure is updated after each Census.

For more information, please visit the ABS website:

<http://www.abs.gov.au/ausstats/abs@.nsf/mf/1270.0.55.005?OpenDocument>

SA1 refers to **Statistical Area Level 1**. It is the second smallest geographic area defined in the ASGS and is designed to maximise the spatial detail available for Census data. SA1s aim to separate out areas with different geographic characteristics within suburb and locality boundaries.

SA2 refers to **Statistical Area Level 2** defined in the ASGS. SA2s consist of one or more whole SA1s. Wherever possible, SA2s are based on officially gazetted State suburbs and localities. In urban areas, SA2s largely conform to whole suburbs and combinations of whole suburbs, while in rural areas they define functional zones of social and economic links. SA2s cover, in aggregate, the whole of geographical Australia without gaps or overlaps.

For more information on the ABS Statistical Geography, please visit the ABS website: <http://www.abs.gov.au/geography>

Usual resident population is derived from census information collected by the ABS, and is a count of every person in Australia on Census Night based on the address of their usual residence.