

PRODUCT VINTAGE

2023

BASE LEVEL GEOGRAPHY

Geocoded points

VARIABLES

30

WHAT IT IS

The Financial Institutions file is an electronic directory of deposit-taking institutions and individual locations (branches) of Payments Canada members. This geocoded location database of Canadian financial institutions contains records flagged as valid and/or seasonal in the master Canadian Payments file. Considerable effort has been put into verifying address and other locational data, and a variety of methods were used to attain the highest match rate and most precise geocoding results. The “parent” institution codes can be used to select a large group of related facilities and the branch flag constitutes our best effort at cross-referencing disparate data points in the raw source file, particularly where multiple records exist at the same address.

HOW IT'S USED



Banks can use the Financial Institutions file for tracking additional locations, closing branches and monitoring other changes affecting the competitive landscape. The file can also serve as a resource for identifying high-potential locations for branch expansion.

SAMPLE QUESTIONS IT CAN ANSWER

- Where are the branches of the Big Five banks located in my trade area?
- What areas, within my trade area, lack the presence of any bank branch?
- Are my stores located within a two-kilometre radius of a TD Bank?
- Which credit unions have a presence within my trade areas?
- What's the competitive presence in a potential branch trade area?