

## 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?