APPENDIX 4

POINTS OF PRESENCE BY STATE AND SERVICE CHANNEL (JUNE 2001)¹

The following meet the definition of a branch

| | | | | | | | | | Aust. | Grand |
|---|-----|-------|----|-----|-----|-----|-------|-----|-------|-------|
| Service Channel | ACT | NSW | NT | QLD | SA | TAS | VIC | WA | Wide | Total |
| Agencies | | 101 | 2 | 89 | 41 | 2 | 92 | 55 | | 382 |
| Agency | | 8 | 2 | 7 | 4 | | | | | 21 |
| Branch | 71 | 1,603 | 49 | 962 | 288 | 111 | 1,071 | 346 | | 4,501 |
| Branch - BSA | | | 4 | 1 | 117 | | | | | 122 |
| Branch - Non Cash | | 2 | | | | | | | | 2 |
| Branch - Unowned | | | | 1 | | | | 1 | | 2 |
| Commercial Branch | 1 | 7 | | 1 | 1 | | 3 | 1 | | 14 |
| Community Bank Branches | | 7 | | | 3 | | 27 | 10 | | 47 |
| Franchise | | | | | 1 | | | | | 1 |
| Head Office | | 8 | | | | | 2 | | | 10 |
| In-Stores | 1 | 64 | | 43 | 12 | 7 | 33 | 22 | | 182 |
| Member Advisory Centres | | 4 | | | | | | | | 4 |
| Network Service Delivery, Distribution Channel | | | | | | | | 89 | | 89 |
| On-Line Agents | | | | 20 | | | | | | 20 |
| Personal Finance Centre | 8 | 1 | | | | | | | | 9 |
| Private Agents | | | | 35 | | | | | | 35 |
| Service Centres | | 12 | | | | | | | | 12 |
| Single Site Operators | | 14 | | 1 | | | | | | 15 |
| Stores | 9 | 212 | 9 | 112 | 36 | 14 | 154 | 78 | | 624 |
| Tasmanian Banking Service Branch | | | | | | 3 | | | | 3 |

¹ APRA, Points of Presence, 30 June 2001.

The following service channels do not meet the definition of a branch

| Service Channel | ACT | NSW | NT | QLD | SA | TAS | VIC | WA | Aust. Wide | Grand Total |
|-----------------------------------|-----|--------|-------|--------|-------------|--------|-------|-------|-------------------|----------------|
| Advisory Centres | 1 | 5 | 4.0 | - 4 | | _ | 5 | 1 | | 12 |
| Agencies with EFTPOB | 1 | 70 | 10 | 64 | 9 | 5 | 59 | 13 | | 231 |
| Agency | | 18 | | 31 | 18 | 14 | 10 | 15 | | 106 |
| Agency - Lending | | | | 18 | | | | | | 18 |
| Agency - Transactions | | | | 32 | | | | | | 32 |
| Agents | | | | | | | | 93 | | 93 |
| Agri-Business Banking | | 10 | | 7 | 2 | | 10 | - | | 2.5 |
| Centres | | 10 | | 7 | 3 | | 10 | 5 | | 35 |
| Area Committees | 100 | 3 | 100 | 5 | 60 7 | 106 | | 021 | | 8 |
| ATM | 132 | 2,926 | 108 | 1,876 | 627 | 106 | 1,623 | 831 | | 8,229 |
| ATM - Branded | 38 | 585 | 5 | 50 | 18 | | 40 | 1 | | 737 |
| ATM - BSA | | | 5 | 1 | 155 | | | | | 161 |
| ATM - Unbranded | 17 | 683 | 5 | 248 | 71 | 13 | 294 | 30 | | 1,361 |
| Automatic Electronic Branch | 2 | 25 | | 6 | | | 4 | | | 37 |
| Bank Agency | | | 2 | 2 | 1 | 2 | 1 | 1 | | 9 |
| Banking Suite | | 1 | | | | | 1 | | | 2 |
| BPAY | | | | | | | | | | |
| Bragency | | 26 | | 1 | | | 4 | | | 31 |
| Branch | | 28 | 2 | 25 | 4 | 2 | 11 | 5 | | 77 |
| Branch - Cashless Agency | | | | | 1 | | | | | 1 |
| Branch - Kiosk | | 1 | | | | | | | | 1 |
| Branch - Non Cash | | | | | 3 | | | | | 3 |
| Branch Less Than 7.5 hrs per week | | 1 | | | | | | | | 1 |
| Business Banking | | 5 | | 7 | 1 | | 24 | 3 | | 40 |
| Business Banking Centres | 3 | 88 | 3 | 53 | 28 | 4 | 74 | 29 | | 282 |
| Business Development Managers | | | | 5 | | | 5 | | | 10 |
| Business Development Officer | | 1 | | | | | | | | 1 |
| Business Development Offices | | | | | | | 1 | | | 1 |
| Business Managers | | | | | | | | 5 | | 5 |
| Call Centre - Rediphone | | 1 | | | | | | C | | 1 |
| Call centre, mail and fax | | - | | | | | | | | |
| CAT/CAP | | 2,771 | | 785 | 292 | 83 | 1,082 | 447 | | 5,460 |
| Commercial Lending Centre | | 3 | | 705 | <i>,</i> | 03 | 1,002 | 117 | | 3,400 |
| Commonwealth Business | | J | | | | | | | | |
| Centres | | | | | 1 | | | 1 | | 2 |
| Customer Information Centres | | 1 | | 1 | 1 | | 1 | 1 | | 5 |
| EFTPOB | | | | 1 | | | | | | 1 |
| EFTPOS | 734 | 21,237 | 5,815 | 17,186 | 3,229 | 12,838 | 974 | 4,896 | 1,982 | 68,891 |
| Elders Rural Bank | | 56 | 2 | 61 | 32 | 1 | 37 | 37 | ₂ - ~— | 226 |
| Electronic Agencies - BSA | | 1 | 3 | 2 | 132 | | 9 | • | | 147 |
| Ezy Banking | 14 | 203 | 11 | 126 | 48 | 29 | 162 | 66 | | 659 |
| Financial Planner | • | 3 | | 120 | .0 | | .02 | | | 3 |
| Financial Service Centres | 3 | 28 | | 7 | | | 2 | | | 40 |
| Financial Solutions Shop | | 20 | | , | | | 1 | | | 1 |
| r manciai solutions shop | | | | | | | 1 | | | 1 |

| Service Channel | ACT | NSW | NT | QLD | SA | TAS | VIC | WA | Wide | Total |
|--|-----|------------|----|----------|-----|-----|----------|-----|--------|-------|
| Franchise | | | | | | | | 7 | | 7 |
| Giropost Service Point | | | | | | | | | 14,220 | 14,22 |
| GuildBanking | 1 | 3 | | 2 | 1 | | 3 | 1 | | 11 |
| Head Office | | | | 1 | | | 1 | | | 2 |
| Interactive Voice Recognition | | | | | | | | | | |
| Internet Banking | | 2 | | | | | | | | 2 |
| Interstate Branches | | | | 1 | | | | | | 1 |
| Investment Centre | | 1 | | | | | 1 | | | 2 |
| Kiosk | | 1 | | | | | | | | 1 |
| Liason Offices | | | | 76 | | | | | | 76 |
| Loan Centres | | 1 | | | | | | | | 1 |
| Loan Consultants | | 1 | | | 1 | | 1 | | | 3 |
| Loan Introducers (Lending | | | | | | | | | | |
| Agents) | | 1 | | 17 | | | | | | 18 |
| Loans & Investment Centre Without Telling Facilities | | 4 | | | | | 5 | | | 9 |
| Loans & Investment Centres | | | | | | | | | | |
| with Merchant Telling Facilities | 1 | 4 | | 4 | | | | | | 9 |
| Local Link | 1 | 4 11 | 2 | 4 5 | 18 | 18 | 8 | 12 | | 74 |
| | 7 | 255 | 2 | 92 | 113 | 50 | o 224 | 62 | | 805 |
| Manual Agencies MAXI Multimedia Kiosk | / | 4 | 2 | 92 | 113 | 30 | 760 | 02 | | 764 |
| Member Service Advisors | | 5 | | | | | 760 | | | 5 |
| Member Service Centres | | 3 | | 13 | | | | | | 13 |
| | | 1 | | | | | 1 | | | 3 |
| Merchant Banking Office Mini Branch | | 1 | | 1 | | | 1 | | | 61 |
| | _ | 3 | 1 | 58 | 4 | 2 | 10 | - | | |
| Mobile Bankers | 2 | 19 | 1 | 10 | 4 | 2 | 19 | 5 | | 62 |
| Mobile Lenders | 4 | 53 | 3 | 14 | 18 | 1 | 19 | 6 | | 118 |
| Mobile Lenders - BSA | | | 2 | | 18 | | | | | 20 |
| Mobile Phone SMS messaging | | | | | | | | 1.2 | | 10 |
| Mobile Services | | | | | | | | 13 | | 13 |
| National Australia Bank Agency | | | | | | | | | | |
| National Australia Bank | | | | | | | | | | |
| Member Deposits Netteller | | | | | | | | | | |
| | 6 | 250 | | 120 | 02 | 22 | 260 | 10 | | 070 |
| Non-Proprietary ATMs Office | 6 | 350 | | 130 3 | 83 | 23 | 368 | 19 | | 979 |
| Office Suites | | 1 | | 3 | | | | | | |
| | | 1 | | | | | | | | 1 |
| Officer Manned Agencies - BSA | | | | | 5 | | | | | 5 |
| Off-Line Agents | | | | 33 | J | | | | | 33 |
| Panel Solicitors | 6 | 31 | 1 | 11 | 8 | 9 | 338 | 7 | | 411 |
| Phonelink | | <i>J</i> 1 | 1 | 11 | U | , | 220 | , | | 111 |
| Power Loans & Investment | | | | | | | | | | |
| Centres | | 2 | | | | | | | | 2 |
| Premium Banking Centres | | 2 | | | | | | | | 2 |
| Premium Banking Centres | | | | | | | | | | |
| (Remote) | | 1 | | | | | | | | 1 |

| | | | | | | | | | Aust. | Grand |
|---|-----|-------|----|-----|-----|-----|-----|-----|-------|-------|
| Service Channel | ACT | NSW | NT | QLD | SA | TAS | VIC | WA | Wide | Total |
| Private Banking Suites | | 5 | | 2 | 1 | | 4 | 1 | | 13 |
| Proprietary ATMs | 60 | 1,050 | 18 | 546 | 152 | 73 | 779 | 252 | | 2,930 |
| Public Agents | | 3 | | 19 | | | 87 | | | 109 |
| RediPOS | | 92 | | | 49 | | | | | 141 |
| Referral Agents | 2 | 25 | | 201 | 13 | 1 | 243 | 3 | | 488 |
| Regional Manager | | | | | | | 1 | | | 1 |
| Representatives | 1 | 2 | | 4 | 2 | | 3 | | | 12 |
| Sales Centre | | 1 | | | 1 | | 5 | | | 7 |
| Sales Only Branch | | 6 | | 2 | | 1 | 9 | 2 | | 20 |
| Specialist Centres | | 5 | | 4 | 2 | | 9 | 1 | | 21 |
| Service Centres | | | | 1 | 1 | | 2 | 1 | | 5 |
| Small Business Centres | | 4 | | 1 | | 2 | 2 | | | 9 |
| State Schools, TAFES & Unis in NSW ACT & NT | | | | | | | | | | |
| Supermarket Outlet | | | | 1 | | | 1 | 1 | | 3 |
| Telephone Banking | | 5 | | | | | 1 | | | 6 |
| VISA | | | | | | | | | | |