

## ***0.a. Goal***

Objective 8: Ensure sustainable, comprehensive and continuous economic growth; full employment, productivity and decent work for all

## ***0.b. Target***

Target 8.10: Strengthen the capacity of domestic financial institutions to encourage and expand access to financial, banking and insurance services for all (global 8.10 target)

## ***0.c. Indicator***

Indicator 8.9.1. Contribution of tourism in gross domestic product

## ***0.d. Series***

Number of automated teller machines (ATMs) per 100,000 adults [8.10.1] FB\_ATM\_TOTL

Number of commercial bank branches per 100,000 adults [8.10.1] FB\_CBK\_BRCH

## ***0.e. Metadata update***

June 2021

## ***1.a. Organisation***

- Chairman: State Bank of Vietnam;
- Coordination: General Statistics Office.

## ***2.a. Definition and concepts***

Commercial bank branch is a dependent unit of a commercial bank, dependent on accounting, has a seal, and is responsible for performing one or several functions of a commercial bank as prescribed by law.

ATM is a banking device that automatically deals with customers, performing customer identification through ATM cards (debit cards, credit cards) or compatible devices, helping customers check their accounts. , withdraw cash, transfer money, pay for goods and services.

Although the indicator in the VSDGI is specified for the population aged 16 years and over, to ensure international comparability, the data of the indicator is calculated for the population aged 15 years and over.

## ***2.b. Unit of measure***

per 100,000 population aged 15 and over

## ***2.c. Classifications***

The list of administrative units in Vietnam issued together with the Prime Minister's Decision No. 124/2004/QĐ-TTg dated July 8, 2004 and the changes updated by the General Statistics Office to date December 31, 2019)

## ***3.a. Data sources***

- Commercial bank branch number and ATM number: Administrative data;
- Population aged 16 years and over: Statistical survey.

## ***3.d. Data release calendar***

year

## ***3.e. Data providers***

State Bank of Vietnam

## ***3.f. Data compilers***

State Bank of Vietnam

## ***4.a. Rationale***

Access to and use of formal financial services is essential. Services such as savings, insurance, payments, credit and remittances enable people to manage their lives, plan and pay their expenses, grow their businesses and improve their overall wellbeing. Banks are one of the key institutions for accessing formal financial services, so having an accessible bank branch is an important starting point for accessing and using financial services. main. Bank branches are complemented by other key access points such as automatic teller machines of all official financial institutions, which can extend financial services to remote locations.

## ***4.b. Comment and limitations***

There are differences in youth and adult age regulations globally as well as by country.

Vietnam stipulates that young people are people aged 16 -30 years old. Meanwhile, the world as well as most other countries regulates the age of 15 years and older.

Therefore, the data for this indicator is calculated for the population aged 15 years and over to ensure international comparability.

- Although it has not reached the level as set out on the roadmap, thanks to the digitization of banking services in recent years, the system of financial institutions and commercial bank branches still meets

the requirements of supporting support access to financial services of businesses and people more easily and conveniently

- With the trend of widely applying advanced technologies to develop non-cash payments, along with the rapid development of new electronic payment methods such as e-wallets, e-banking, internet-banking then the expansion of ATMs becomes unnecessary and even a waste of resources. Thus, the use of indicator 8.10.1 to evaluate the results of SDG 8.10 implementation in Vietnam may no longer be appropriate in the current context

#### ***4.c. Method of computation***

Method of computation

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Công thức tính:

$$\frac{\text{Số chi nhánh ngân hàng thương mại và số máy ATM trên một trăm nghìn dân từ 15 tuổi trở lên}}{\text{Số chi nhánh ngân hàng thương mại và số máy ATM}} \times 100.000$$

Dân số từ 15 tuổi trở lên

### ***5. Data availability and disaggregation***

Annual data available from 2016-2019 by Commercial Bank Branch and ATM

(Published source: 2020 national report on 5-year progress in implementing sustainable development goals, data from the State Bank of Vietnam and the General Statistics Office)

### ***6. Comparability/deviation from international standards***

This indicator corresponds to the global SDG target “ **8.10.1: (a) Number of commercial bank branches per 100,000 adults and (b) number of automated teller machines (ATMs) per 100,000 adults** ”.

### ***7. References and Documentation***

- Circular No. 03/2019/TT-BKHDT dated January 22, 2019 stipulating the set of statistical indicators for sustainable development of Vietnam;
- 2020 country report on 5-year progress towards implementation of sustainable development goals
- <https://unstats.un.org/sdgs/metadata/>