Indicador de Presença Bancária

% Atendimento de População Bancarizada em Raio de 500m

TREMEMBE ANHANGUERA JARAGUA BRASILANDIA FREGUESIA DO O SAO DOMINGOS LIMAO CASA VERDANTANA VILA LEOPOLDINA VILA MATILDERTUR ALVIM RIO PEQUENGUTANTA PIRANGA VILA PRUDENTE LUCAS RAPOSO TAVARES CAPAO REDONDO CAMPO GRANDEADEMA JD SAO LUIS SOCORRO JD ANGELA CID DUTRA GRAJAU PARELHEIROS

N° 04 | 01.05.22 • Ricardo Reis • LinkedIn

Segundo dados da Fundação SEADE, a população maior de 8,9M 19 anos do município de São Paulo é ≅ 8,9 milhões de pessoas. 1

2.121

ITAIM PAULISTA

CID TIRADENTES

VILA CURUCA

LAJEADO

IGUATEMI

De acordo com o Banco Central, o Índice de Inclusão Financeira ² (IIC) do estado de São Paulo em 2020 foi de 69,2.

> Segundo dados do BC, existem 2.121 agências bancárias no município de São Paulo.3 Com os dados de endereço, realizou-se um processo de Geocoding, onde o endereço na forma textual é convertido em uma posição geográfica, neste caso, latitude e longitude. 4

Buffer e Simulação

69,2

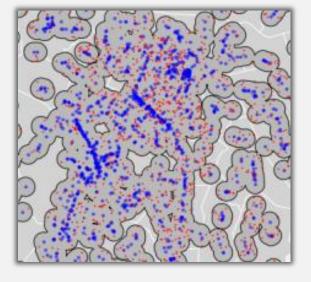
PONTE RASA

CID LIDER

ERMELINO MATARAZZO

ITAOUERA

A partir dos dados de população maior de 19 anos, elaboraram-se 10 simulações do posicionamento de 69,2% dos indivíduos por distrito, a fim de verificar o percentual de posicionamentos dentro dos 500m do raio de atendimento de uma agência bancária. Na imagem ilustrativa ao lado 5, observamse as agências representadas pelos pontos azuis, os indivíduos pelos pontos vermelhos



e o buffer (raio), representado pela área em cinza escuro ao redor das agências. Dado a população bancarizada total de cada distrito, calculou-se o percentual posicionados dentro do raio de influência de uma agência, para cada simulação. Ao final calculou-se a média dos percentuais para as 10 simulações, chegando-se assim ao indicador de presença bancária. Portanto, quanto mais próximo do 1, maior é a presença bancária no distrito, e quanto mais próximo do 0, menor.

% Atendimento de População Bancarizada em Raio de 500m Simulações Distritos

AGUA RASA -	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	
ALTO DE PINHEIROS -	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.27	0.26	0.25	
ANHANGUERA - ARICANDUVA -	0	0 0.34									
ARTUR ALVIM -	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	
BARRA FUNDA -	0.69	0.68	0.69	0.68	0.69	0.69	0.68	0.69	0.69	0.69	
BELA VISTA - BELEM -	0.99	0.99 0.37									
BOM RETIRO -	0.71	0.72	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	
BRAS - BRASILANDIA -	0.86	0.86 0.075	0.86 0.075	0.86 0.074	0.86 0.074	0.86 0.075	0.85 0.074	0.86 0.074	0.86 0.074	0.85 0.073	
BUTANTA -	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	
CACHOEIRINHA -	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	
CAMBUCI - CAMPO BELO -	0.59 0.74	0.59 0.74	0.6 0.74	0.6 0.74	0.6 0.74	0.59 0.74	0.6 0.74	0.6 0.74	0.6 0.74	0.6 0.75	
CAMPO GRANDE -	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	
CAMPO LIMPO - CANGAIBA -	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14 0.11	
CAPAO REDONDO -	0.26	0.26	0.26	0.26	0.25	0.26	0.26	0.25	0.26	0.26	
CARRAO -	0.47 0.49	0.47 0.49	0.47 0.48	0.47	0.47 0.49	0.47	0.47	0.47 0.49	0.47 0.5	0.47 0.49	
CASA VERDE - CID ADEMAR -	0.35	0.45	0.35	0.35	0.35	0.35	0.35	0.49	0.35	0.35	
CID DUTRA -	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	
CID LIDER - CID TIRADENTES -	0.069	0.069	0.069	0.071	0.07	0.068	0.07	0.07	0.07	0.068 0	
CONSOLAÇÃO -	0.87	0.88	0.87	0.87	0.88	0.87	0.88	0.88	0.88	0.87	
CURSINO -	0.3	0.3	0.3	0.29	0.3	0.29	0.3	0.29	0.29	0.3	
MELINO MATARAZZO - FREGUESIA DO 0 -	0.25	0.25	0.25 0.38	0.25 0.38	0.25	0.25 0.38	0.25	0.25	0.25	0.25 0.38	
GRAJAU -	0.017	0.017	0.017	0.017	0.017	0.016	0.018	0.017	0.017	0.017	
GUAIANASES -	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	
IGUATEMI - IPIRANGA -	0.091	0.09	0.092 0.48	0.093 0.48	0.091	0.092	0.092	0.091	0.091 0.48	0.091 0.48	
ITAIM BIBI -	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	
ITAIM PAULISTA - ITAQUERA -	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.23	0.22 0.39	
JABAQUARA -	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	
JACANA -	0.16	0.16	0.15	0.15	0.15	0.15	0.16	0.15	0.15	0.16	
JAGUARA - JAGUARE -	0.3	0.31 0.27	0.3 0.26	0.3 0.26	0.31 0.26	0.3 0.27	0.3 0.26	0.3 0.26	0.31 0.26	0.31 0.27	
JARAGUA -	0.087	0.084	0.087	0.086	0.086	0.086	0.087	0.086	0.087	0.086	
JD ANGELA - JD HELENA -	0.024	0.024	0.025	0.025 0.14	0.024 0.14	0.025	0.025 0.14	0.025 0.14	0.024	0.025 0.14	
JD PAULISTA -	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	
JD SAO LUIS -	0.16	0.17	0.17	0.16	0.16	0.17	0.16	0.17	0.16	0.17	
JOSE BONIFACIO - LAJEADO -	0.038	0.039	0.041	0.039	0.039	0.041	0.039	0.039	0.039	0.039 0.088	
LAPA -	0.53	0.53	0.53	0.53	0.53	0.52	0.52	0.53	0.53	0.52	
LIBERDADE - LIMAO -	0.81	0.81 0.38	0.81 0.37	0.81 0.37	0.81 0.37	0.8 0.37	0.81 0.37	0.81 0.37	0.81 0.37	0.81 0.37	
MANDAQUI -	0.38	0.30	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.21	
MARSILAC -	0	0	0	0	0	0	0	0	0	0	
MOEMA - MOOCA -	0.81 0.63	0.8 0.64	0.81 0.64	0.81 0.63	0.81 0.63	0.81 0.64	0.8 0.63	0.81 0.64	0.81 0.64	0.81 0.64	
MORUMBI -	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	
PARELHEIROS - PARI -	0.013 0.76	0.013 0.77	0.013 0.76	0.012 0.76	0.013 0.76	0.013 0.76	0.013	0.013 0.77	0.013 0.76	0.012 0.76	
PARQUE DO CARMO -	0.75	0.77	0.073	0.074	0.074	0.75	0.076	0.076	0.78	0.073	
PEDREIRA -	0	0	0	0	0	0	0	0	0	0	
PENHA - PERDIZES -	0.49	0.49	0.49	0.49	0.49 0.8	0.49	0.49 0.8	0.49	0.49	0.49	
PERUS -	0.044	0.045	0.044	0.044	0.045	0.046	0.048	0.046	0.046	0.045	
PINHEIROS - PIRITUBA -	0.88 0.14	0.88 0.14	0.88 0.13	0.88 0.14							
PONTE RASA -	0.14	0.14	0.13	0.14	0.14	0.14	0.14	0.14	0.14	0.14	
RAPOSO TAVARES -	0.17	0.17	0.16	0.17	0.17	0.17	0.17	0.17	0.17	0.17	
REPUBLICA - RIO PEQUENO -	1 0.41	1 0.4	1 0.4	1 0.4	1 0.4	1 0.4	1 0.4	0.4	1 0.4	0.4	
SACOMA -	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	
Santa Cecilia - Santana -	0.96 0.51	0.96 0.52	0.96 0.52	0.96 0.51	0.96 0.52	0.97 0.52	0.96 0.52	0.96 0.51	0.96 0.51	0.97 0.51	
SANTO AMARO -	0.51	0.52	0.52	0.51	0.52	0.52	0.52	0.63	0.63	0.51	
SAO DOMINGOS -	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	
SAO LUCAS - SAO MATEUS -	0.48	0.48	0.47 0.45	0.48 0.45	0.48 0.45	0.48	0.48 0.45	0.48 0.45	0.48	0.48 0.45	
SAO MIGUEL -	0.37	0.37	0.45	0.45	0.36	0.44	0.45	0.43	0.43	0.43	
SAO RAFAEL -	0.061	0.061	0.06	0.058	0.06	0.062	0.06	0.06	0.061	0.059	
SAPOPEMBA - SAUDE -	0.32	0.32 0.76	0.33 0.76								
SE -	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.98	
SOCORRO - TATUAPE -	0.23	0.23 0.73	0.23 0.73	0.23 0.73	0.23 0.73	0.23 0.73	0.22	0.23 0.73	0.23 0.74	0.23	
TREMEMBE -	0.036	0.73	0.036	0.73	0.73	0.036	0.038	0.73	0.74	0.036	
TUCURUVI -	0.55	0.54	0.55	0.54	0.55	0.55	0.54	0.54	0.54	0.54	
VILA ANDRADE - VILA CURUCA -	0.38	0.38 0.14	0.39 0.14	0.39 0.14	0.39	0.38	0.39 0.14	0.38 0.14	0.38	0.39	
VILA COROCA -	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.43	
VILA GUILHERME -	0.5	0.51	0.51	0.5	0.51	0.5	0.51	0.51	0.5	0.51	
VILA JACUI - VILA LEOPOLDINA -	0.19	0.19	0.18 0.56	0.18	0.18	0.18	0.18 0.56	0.18 0.55	0.19 0.55	0.18 0.56	
VILA MARIA -	0.4	0.39	0.4	0.39	0.39	0.4	0.39	0.39	0.39	0.39	
VILA MARIANA	0.78	0.78	0.78	0.78	0.77	0.78	0.78	0.78	0.78	0.78	
VILA MATILDE - VILA MEDEIROS -	0.32	0.32 0.51	0.32 0.51	0.32	0.31 0.51	0.32 0.51	0.32 0.51	0.32	0.32 0.51	0.32 0.51	
VILA PRUDENTE -	0.48	0.48	0.48	0.48	0.48	0.48	0.47	0.48	0.48	0.48	
VILA SONIA -	0.18	0.18	0.19	0.18	0.18	0.19	0.19	0.19	0.18	0.18	

¹ https://repositorio.seade.gov.br/dataset/populacao-do-municipio-de-sao-paulo-por-sexo-e-idade/resource/6cb650c1-5286-4f50-b800-0b577ec9ecef

² https://www.bcb.gov.br/content/cidadaniafinanceira/documentos_cidadania/RIF/Relatorio_de_Cidadania_Financeira_2021.pdf

³ https://dadosabertos.bcb.gov.br/dataset/agencias

 $[\]begin{tabular}{lll} \bf 4 & & & & & \\ https://www.linkedin.com/posts/ricardobreis_geocoding-activity-6892601517078392832-nVu6?utm_source=linkedin_share\&utm_medium=member_desktop_web-linkedin_share\&utm_medium=member_desktop_web-linkedin_share\&utm_medium=member_desktop_web-linkedin_share\&utm_medium=member_desktop_web-linkedin_share\&utm_medium=member_desktop_web-linkedin_share\&utm_medium=member_desktop_web-linkedin_share\&utm_medium=member_desktop_web-linkedin_share\&utm_medium=member_desktop_web-linkedin_share\&utm_medium=member_desktop_web-linkedin_share\&utm_medium=member_desktop_web-linkedin_share\&utm_medium=member_desktop_web-linkedin_share\&utm_medium=member_desktop_web-linkedin_share\&utm_member_desktop_web-linkedin_share\&utm_member_desktop_web-linkedin_share\&utm_member_desktop_web-linkedin_share\&utm_member_desktop_web-linkedin_share\&utm_member_desktop_web-linkedin_share\&utm_member_desktop_web-linkedin_share\&utm_member_desktop_web-linkedin_share\&utm_member_desktop_web-linkedin_share\&utm_member_desktop_web-linkedin_share\&utm_member_desktop_web-linkedin_share\&utm_member_desktop_web-linkedin_share\&utm_member_desktop_web-linkedin_share\&utm_member_desktop_web-linkedin_share\&utm_member_desktop_web-linkedin_share\&utm_member_desktop_web-linkedin_share\&utm_member_desktop_web-linkedin_share@utm_member_desktop_web-$