MarketBank™ 2018 – By Age/Income Segment
Financial Services Market Potential Estimates* Layout

Field	Description
Area	Blockgroup area in square miles
Blockgroup	Blockgroup FIPS code without decimal
ID	Blockgroup FIPS code in decimal format
St_Abbrev	State Abbreviation
TotPop_CY	Total current year population in block group
TotHH_CY	Total current year households in block group
Checkbal	Checking Potential Balances ($)
Checkpen	Checking Penetration Rate (%)
Savpen	Savings Penetration Rate (%)
Savbal	Savings Potential Balances ($)
MMpen	Money Market Penetration Rate (%)
MMbal	Money Market Potential Balances ($)
Retpen	Retirement Account Penetration Rate (%)
Retbal	Retirement Account Potential Balances ($)
CDPen	CD Penetration Rate (%)
CDBal	CD Potential Balances ($)
HEPen***	Home Equity Line Penetration (%)
HEBal***	Home Equity Line Potential Balances ($)
Depbal	Total Deposit Balance Potential
Cardpen	Credit Card Penetration Rate (%)
Cardbal	Credt Card Potential Balances ($)
Cardutl	Pct. of credit line utilized (%)
Autopen	Auto Loan Penetration Rate (%)
Autobal	Auto Loan Potential Balances ($)
Mtgpen***	Mortgage Penetration Rate (%)
Mtgbal***	Mortgage Potential Balances ($)
LOCPen	Line of Credit Penetration Rate (%)
LOCBal	Line of Credit Potential Balances ($)
LOCUtl	Pct. of credit line utilized (%)
HEPen	Home Equity Line Penetration (%)
HEBal	Home Equity Line Potential Balances ($)
Loanbal	Total Loan Balance Potential ($)
MFBal	Mutual Fund Balances ($)
MFPen	Mutual Fund Penetration Rate (%)
StockBal	Individually held stocks - Balances ($)
StockPen	Individually held stocks - Penetration
AnBal	Annuities - Balances ($)
AnPen	Annuities - Penetration Rate (%)
LifeBal	Life Insurance Balances ($)
LifePen	Life Insurance Penetration Rate (%)

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SbondBal	Savings Bond Balances ($)
SbondPen	Savings Bond Penetration Rate (%)
BondBal	Corporate & Municipal Bond Balances Rate (%)
BondPen	Corporate & Municipal Bond Penetration Rate (%)
BrokerPen	Brokerage Account Penetration Rate (%)
DebitPen	Debit card Penetration Rate (%)
BillPayPen	Automatic billpay Penetration Rate (%)
DirectPen	Direct deposit Penetration Rate (%)
PayDayPen	Payday lending Penetration Rate (%)
BranchPen	Make Branch Visits Penetration Rate (%)
MblBankPen	Mobile Banking Penetration Rate (%)
MblPayPen	Mobile Payments Penetration Rate (%)
OnlinePen	Online Banking Penetration Rate (%)
BranchvPen	Prefer Branch Visits Penetration Rate (%)
Checkbidx	Checking Potential Balances Index (100 = National Average)
Checkpidx	Checking Penetration Rate Index (100 = National Average)
Savpidx	Savings Penetration Rate Index (100 = National Average)
Savbidx	Savings Potential Balances Index (100 = National Average)
MMpidx	Money Market Penetration Rate Index (100 = National Average)
MMbidx	Money Market Potential Balances Index (100 = National Average)
Retpidx	Retirement Account Penetration Rate Index (100 = National Average)
Retbidx	Retirement Account Potential Balances Index (100 = National Average)
CDPidx	CD Penetration Rate Index (100 = National Average)
CDBidx	CD Potential Balances Index (100 = National Average)
HEPidx	Home Equity Line Penetration Index (100 = National Average)
HEBidx	Home Equity Line Potential Balances Index (100 = National Average)
Depbidx	Total Deposit Balance Potential Index (100 = National Average)
Cardpidx	Credit Card Penetration Rate Index (100 = National Average)
Cardbidx	Credt Card Potential Balances Index (100 = National Average)
Carduidx	Credit Cards Pct. of credit line utilized (100 = National Average)
Autopidx**	Auto Loan Penetration Rate Index (100 = National Average)
Autobidx**	Auto Loan Potential Balances Index (100 = National Average)
Mtgpidx***	Mortgage Penetration Rate Index (100 = National Average)
Mtgbidx***	Mortgage Potential Balances Index (100 = National Average)
LOCPidx	Line of Credit Penetration Rate Index (100 = National Average)
LOCBidx	Line of Credit Potential Balances Index (100 = National Average)
LOCUidx	Line of Credit Pct. of credit line utilized (100 = National Average)
HEPidx	Home Equity Line Penetration Index (100 = National Average)
HEBidx	Home Equity Line Potential Balances Index (100 = National Average)
Loanbidx	Total Loan Balance Potential Index (100 = National Average)
MFBidx	Mutual Fund Balances Index (100 = National Average)

MFPidx	Mutual Fund Penetration Index (100 = National Average)
StockBidx	Individually held stocks - Balances Index (100 = National Average)
StockPidx	Individually held stocks - Penetration Index (100 = National Average)
AnBidx	Annuities - Balances Index (100 = National Average)
AnPidx	Annuities - Penetration Index (100 = National Average)
LifeBidx	Life Insurance Balances Index (100 = National Average)
LifePidx	Life Insurance Penetration Index (100 = National Average)
BondBidx	Corp/Muni Bond Balances Index (100 = National Average)
BondPidx	Corp/Muni Bond Penetration Index (100 = National Average)
SbondBidx	Savings Bond Balances Index (100 = National Average)
SbondPidx	Savings Bond Penetration Index (100 = National Average)
BrokerPidx	Brokerage Account Penetration Index (100 = National Average)
DebitPidx	Debit card Penetration Index (100 = National Average)
MblBnkPIdx	Mobile Banking Penetration Index (100 = National Average)
MblPayPIdx	Mobile Payments Penetration Index (100 = National Average)
OnlinePIdx	Online Banking Penetration Index (100 = National Average)
BranchPIdx2	Prefer Branch Visits Penetration Index (100 = National Average)
CU_PFI	Propensity to prefer a credit union as a primary financial institution (Penetration Rate)
CU_Any	Propensity for credit union membership (Penetration Rate)
CUPFIPIdx	Prefer a CU as a PFI Penetration Index (100 = National Average)
CUPAnyPIDx	Propensity for CU Membership Penetration Index (100 = National Average)
[Product]PAgg	Aggregate product penetration index fields calculated for each product by multiplying the product penetration rates by the respective numbers of households for each blockgroup. The aggregate penetration index fields are used for the Business Analyst report template.
[Product]PAggI	Aggregate product penetration index fields calculated for each product by multiplying the product penetration index values by the respective numbers of households for each blockgroup. The aggregate penetration fields are used for the Business Analyst report template.
[Product]BAggI	Aggregate product balance index fields calculated for each product by multiplying the product balance index values by the respective numbers of households for each blockgroup. The aggregate balance index fields are used for the Business Analyst report template.

MarketBank™ market potential estimates reflect retail deposit and loan balances held by banks, thrifts, and credit unions as of the 2ⁿᵈ Quarter 2018. Indices are based on national averages with an index value of 100 indicating that a given product has average balance or penetration potential.

* Estimates are based product usage related to demographic and socio-economic factors as determined through analysis of the 2013 Survey of Consumer Finances. Balance and Penetration

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potential values are produced as estimated measures of product potential and should not be construed as an accurate measure of bank holdings in a particular geographic region. ***As of 2010, estimates for mortgage loans and for retirement accounts are revised in order to align estimates more closely with reporting definitions by the Federal Reserve. As a result, 2010 estimates for mortgage loans and retirement accounts are not directly comparable to prior years.***

**Estimates for home equity loans and automobile loans were revised in 2011 to more closely align with reporting definitions, resulting in values that are not directly comparable to 2010 and prior years.

*** Includes lenders other than banks, thrifts, and credit unions.

IMPORTANT: Please note that the 2018 update has been produced using a new methodology in comparison to prior years:

- The underlying demographic data source is the ESRI 2017 Demographics dataset.
- The release of the 2010 Census provided a new basis for the age/income cohorts used to produce the segmented financial services estimates. Some large shifts have occurred between segments as prior estimates have been replaced with new estimated based on the 2010 Census and the American Community Survey. As a result, market potential estimates are not directly comparable to prior year estimates based upon pre-2010 Census data.
- Several new services have been added, including mobile and online banking, and mobile bill payment, credit union membership, and preference for credit unions as a primary financial institution.