



Esri Data

Banking Potential

Item	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	Credit Card Potential Balances (\$)
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 (\$)
HEPen	Home Equity Line Penetration (%)
HEBal	Home Equity Line Potential Balances (\$)
Loanbal	Total Loan Balance Potential
MFBal	Mutual Fund Balances
MFPen	Mutual Fund Penetration
StockBal	Individually held stocks - Balances
StockPen	Individually held stocks - Penetration
AnBal	Annuities - Balances
AnPen	Annuities - Penetration
LifeBal	Life Insurance Balances
LifePen	Life Insurance Penetration
SbondBal	Savings Bond Balances
SbondPen	Savings Bond Penetration
BondBal	Corporate & Municipal Bond Balances
BondPen	Corporate & Municipal Bond Penetration
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	Credit Card Potential Balances (\$) Index (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)
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)



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Item	Description
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)
MarketBank™ market potential estimates reflect retail deposit and loan balances held by banks, thrifts, and credit unions. 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 2007 Survey of Consumer Finances. Balance and Penetration 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.	
** Includes lenders other than banks, thrifts, and credit unions.	