

Demographics for MSAs with new banks since 2010					
MSA name	Population		2018 median household income (\$)	2018 average deposit products per household (\$)*	2018 16+ unemployment rate (%)
	2018 (actual)	2018-2023 projected CAGR (%)			
Austin-Round Rock, TX	2,130,664	1.8	74,256	69,303	4.8
Birmingham-Hoover, AL	1,151,899	0.3	55,312	61,485	7.0
Charleston-North Charleston, SC	785,518	1.6	62,795	64,176	5.7
Charlotte-Concord-Gastonia, NC-SC	2,537,416	1.4	60,380	60,951	7.4
Columbus, OH	2,075,642	0.8	63,009	53,493	5.7
Detroit-Warren-Dearborn, MI	4,298,293	0.1	60,060	56,485	8.3
Lake Charles, LA	209,968	0.7	52,034	69,834	6.7
Lancaster, PA	542,543	0.4	64,827	59,291	5.0
Las Vegas-Henderson-Paradise, NV	2,217,031	1.4	56,010	59,685	8.7
Los Angeles-Long Beach-Anaheim, CA	13,436,808	0.7	69,330	123,816	7.5
Manchester-Nashua, NH	408,868	0.3	80,246	76,561	4.9
Miami-Fort Lauderdale-West Palm Beach, FL	6,190,793	1.3	55,037	103,214	7.7
Nashville-Davidson-Murfreesboro-Franklin, TN	1,917,017	1.3	64,215	59,281	5.2
New Haven-Milford, CT	854,178	-0.1	67,942	79,888	7.6
New York-Newark-Jersey City, NY-NJ-PA	20,251,724	0.4	74,466	103,616	7.0
North Port-Sarasota-Bradenton, FL	808,091	1.5	59,526	71,264	6.7
Oklahoma City, OK	1,400,480	1.1	58,264	71,677	4.8
Orlando-Kissimmee-Sanford, FL	2,518,915	1.6	56,059	76,703	7.0
Phoenix-Mesa-Scottsdale, AZ	4,789,980	1.4	60,641	56,668	6.4
Punta Gorda, FL	182,677	1.4	48,812	68,547	9.3
Salt Lake City, UT	1,210,384	1.3	72,469	77,102	4.2
San Diego-Carlsbad, CA	3,355,793	0.9	73,550	84,621	7.3
Springfield, MA	631,238	0.3	59,132	63,663	7.6
Washington-Arlington-Alexandria, DC-VA-MD-WV	6,224,774	1.0	99,400	93,301	5.5
Winston-Salem, NC	667,458	0.7	49,443	63,843	7.9
U.S. aggregate	326,533,070	0.7	61,045	75,194	6.8
Data compiled May 16, 2018.					
Analysis includes MSAs that have at least one bank in organization or de novo established since 2010.					
* Average balance or value per household for deposit products.					
CAGR = compound annual growth rate					
MSA = metropolitan statistical area					
Sources: S&P Global Market Intelligence; Claritas Pop-Facts 2017					