



EQUIFAX

MarketMix Premier

Exclusively for IXI™ Network members

Measure market size and your share in one easy step — analysis to execution to measurement

With MarketMix™ Premier, you can assess your firm's market share and the market size of assets for virtually any geographic region, and then use those learnings to quickly identify high growth markets, more efficiently plan new branches, actively manage your sales force, and offer the right product to the right market. All with the goal of increasing your share of market and promoting appropriate investment types based on the preferences of various geographic markets.

It's complete — the only source representing total financial assets

- **Represents all assets:** MarketMix enables share of market measurements based on all investable financial assets held by U.S. households (about \$61 trillion) for all assets plus 11 product categories.
- **Foundation of measured assets:** The foundation of MarketMix is our Direct-Measured™ financial assets database, measuring about \$27 trillion of invested assets collected from leading financial institutions. Using a variety of respected industry sources, combined with our unique, direct-measured data, we project all investable financial assets.†
- **Compliance-friendly solution:** MarketMix does not use protected-class variables or demographics (such as age) in its models, thus providing a compliance-friendly solution to help regulated financial institutions identify appropriate audiences and markets for asset and deposit gathering. Firms can use MarketMix to help satisfy internal compliance requirements, help prepare for regulatory reviews and address disparate impact inquiries, and help meet Community Reinvestment Act (CRA) guidelines.*

Key benefits

Enables financial services firms to determine market size and share of market, identify high-potential markets, and track branch and territory performance

Helps firms better understand their footprint and new markets with estimates of total assets and assets by product category for a variety of geographic levels

Projects total liquid financial assets held by all U.S. households based on a foundation of about \$27 trillion of anonymous, direct-measured invested retail assets

Developed for use in non-FCRA applications

Excludes protected class data

Enhance analysis with the MarketMix app

Share of market and market size modules

Total assets

Use Total Assets to assess your firm's market share and the market size for any geographic region — custom or standard. Because figures are based on estimated total invested assets, you can gain a better understanding of your firm's share compared to the total market.

Your choice of custom or standard geographic region:

- Any custom geographic region desired
- Any census geography as low as census block group
- Any postal geography as low as zip code

Your choice of custom or standard asset ranges:

1. Choose from 14 standard asset ranges or combine them to design your own ranges
2. Low of <\$2,500 to a maximum of \$25 million+ within each geography

What is the total market size for my firm's custom asset breaks? What is my firm's market share for Region 12?				
Geography	Custom range	Total estimated assets	Firm assets	Share of market
Region 12	HHs with \$5M – \$10M	\$12,000,000	\$1,000,000	8.3%
Region 12	HHs with \$1M – \$5M	\$10,000,000	\$ 800,000	8.0%
Region 12	HHs with \$500K – \$1M	\$8,000,000	\$1,500,000	18.8%
Region 12	HHs with <\$500K	\$2,000,000	\$40,000	2.0%
Total region 12	All	\$32,000,000	\$3,340,000	10.4%

Household penetration

MarketMix also enables you to see the number of households included in each geographic region. By providing a household relationship linkage key with your firm's data, MarketMix will calculate your firm's household penetration within each region.

How many households are there in Region 12? What's my firm's penetration?				
Geography	Custom asset range	Total # of HHs	Firm HHs	Firm HH penetration
Region 12	HHs with \$5M+	13	1	7.7%
Region 12	HHs with \$1M – \$5M	18	2	11.1%
Region 12	HHs with \$500K – \$1M	80	14	17.5%
Region 12	HHs with <\$500K	280	30	10.7%
Total region 12	All	391	47	12.0%

AssetMix

AssetMix breaks down total assets to an investment and deposit level for custom and standard geographies down to the ZIP code or census block group. By comparing AssetMix figures to your own firm's data, you gain estimated share of market by total assets, total investments, and total deposits to help you better determine your firm's market growth potential.

What is the asset allocation and my firm's share for Region 12?			
Asset category	Total estimated assets	Firm assets	Estimated share of market
Investments	\$24,000,000	\$1,740,000	7.3%
Deposits	\$8,000,000	\$1,600,000	20.0%
Total	\$32,000,000	\$3,340,000	10.4%

InvestmentMix

InvestmentMix provides market-level dollar estimates for total investments and five investment product categories. Using your custom or standard geographic areas, you can now discover the market size, portfolio allocation, and your market share of each investment product category within desired geographies. With this data, you will be able to ensure your marketing programs are promoting desired products and services in markets you can win.

InvestmentMix product categories:

Stocks, mutual funds, annuities, bonds, and other securities

What is the investment portfolio allocation and my firm's market share for Region 12?			
Investment product category	Total estimated assets	Firm assets	Share of product category
Stocks	\$16,000,000	\$1,100,000	6.9%
Deposits	\$8,000,000	\$1,600,000	20.0%
Mutual funds	\$4,000,000	\$450,000	11.3%
Annuities	\$2,000,000	\$0K	0.0%
Bonds	\$1,200,000	\$110,000	9.2%
Other sec.	\$800,000	\$80,000	10.0%
Total	\$24,000,000	\$1,740,000	7.3%

DepositMix

DepositMix provides estimated total deposits and deposits for six deposit sub-categories. DepositMix enables firms to determine their market share and the market size for any of the six deposit sub-categories, as well as the allocation within sub-categories.

DepositMix product categories:

Total deposits, interest checking, non-interest checking, savings, CDs, money markets, other deposits

What is the allocation of deposits and my firm's share for Region 12?			
Deposit category	Total estimated deposits	Firm deposits	Share of deposit type
Interest checking	\$2,000,000	\$400,000	20.0%
Non-Interest checking	\$2,000,000	\$600,000	30.0%
Savings	\$2,000,000	\$200,000	10.0%
CDs	\$1,000,000	\$200,000	20.0%
Money markets	\$1,000,000	\$200,000	20.0%
Other deposits	\$0	\$0	0.0%
Total deposits	\$8,000,000	\$1,600,000	20.0%

InvestmentMix and DepositMix household penetration

InvestmentMix and DepositMix also enable you to see the number of households and your firm's household penetration within each product category and deposit product sub-category for your custom geographic regions (if your firm provides a household relationship linkage key).

How many households have assets in the investment product categories and what's my firm's portfolio penetration for Region 12?			
Investment product category	Total # of HHs	Firm HHs	Firm HH penetration
Stocks	120	20	16.7%
Mutual funds	75	12	16.0%
Annuities	28	0	0.0%
Bonds	32	4	12.5%
Other sec.	24	4	16.7%
Total	242	32	13.2%

Gain a complete view of the Market: Market-level assets combined with Market-level credit

MarketMix Premier asset data can be combined with CreditMix™, our solution that enables your firm to assess the size and your share of credit held within target markets. CreditMix presents estimated dollar values of total outstanding credit by geography for many credit categories and can be used for non-FCRA applications. CreditMix is based on an anonymous aggregation of our extensive credit database which measures credit for virtually all active credit consumers.

Available offline or online

MarketMix Premier and CreditMix insights can be combined offline by Equifax or your firm, and are also available in Equifax Ignite™, our online platform. Our MarketMix app in Ignite allows you to create visualization of data in geographic regions.

By combining insights on assets and credit, your firm can inform strategic decisions as to which markets to invest in and how they can grow assets, manage risk, and alter short and long-term strategies to maximize profitability and share. Plus, firms can analyze asset and credit data to gain unique views of opportunities and strengths within target markets.

Please contact us for more information about MarketMix Premier, CreditMix, and Equifax Ignite.

Benefit from robust model performance while addressing internal compliance requirements. MarketMix Premier is based on anonymized, aggregated asset data, without the use of protected-class demographics.



Enhance analysis with the MarketMix app:

- Real-time, interactive mapping and data analysis
- Visualize your share and assess penetration for desired geographic markets
- View trended data to assess change in assets and penetration over last cycle
- Drill down as low as ZIP Code or Census Block

USISmarketing@equifax.com • equifax.com/ddm

† We project Total Investable Financial Assets. A Household's Total Investable Financial Assets: Includes: Personal Financial Investments held in Taxable, IRAs, and Keoghs Accounts including deposits, investments, and annuities. Excludes: Assets held in 401K, 403B, profit sharing, IRA-SEP, stock purchase/ESOP, money purchase plans, business accounts, life insurance, or home value.

* Protected Class Data: The new MarketMix Premier product was created to enhance overall model performance while helping clients to address fair banking limitations by avoiding use of protected-class demographic attributes at the household or ZIP+4 aggregate level. Equifax models do not include or take into consideration any factor that Equifax believes would be a "prohibited basis" as defined in 12 C.F.R. § 1002.2(z). That is, a consumer's race, color, religion, national origin, sex, marital status, age, etc. However, an individual client's use of the model (i.e., as applied to a given geographical region, marketing strategy, etc.) may impact that client's compliance with applicable law.

Neither these materials nor any product described herein were developed or intended to be used for the extension of credit to any individual, nor may they be used for purposes of determining an individual's creditworthiness or for any other purpose contemplated under the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq.

Copyright © 2022, Equifax Inc., Atlanta, Georgia. All rights reserved. Equifax is a registered trademark of Equifax Inc. CreditMix, Direct-measured, Equifax Ignite, IXI, and MarketMix are trademarks of Equifax Inc. 22-106826