

demographics

scarborough research oct 04–sept 05



banking & financial services

Richmond Times-Dispatch

TimesDispatch.com

richmond, virginia



**banking
and
financial services**



561,600
adults own investments.

46%
of them read the daily Times-Dispatch and

76%
read the Times-Dispatch over 7 days.

50%
of adults who own stock or stock options read the daily Times-Dispatch;

68% of them read the daily Times-Dispatch over 5 days.

78%
of past-7-day Times-Dispatch readers used a financial planner in the past 12 months.

BANKS

	banks used	primary bank
Wachovia	40%*	29%
Bank of America	21	13
SunTrust	20	13
BB&T	18	9
Virginia Credit Union	18	11
Other credit union	24	12
First Market	9	3
Other bank	20	10

*Forty percent of adults use Wachovia; 29% use Wachovia as their primary bank.

FINANCIAL AND OTHER SERVICES USED

used in past 12 months	all adults 878,100
Attorney	14%*
Financial planner	13
Check cashing	12
Stockbroker (full-service or discount)	12
Accountant	10
Real estate agent	9
Travel agent	8
Wire transfer	5
Online investing/stock trading	4

*Fourteen percent of adults used a bankruptcy, personal injury or other attorney in the past 12 months.

increase your reach

The #1 local media Web site in Richmond is www.TimesDispatch.com. A print/online combo using a display ad and an online ad will reach more potential customers than ever before. Add an online component to your media buy.

541,500
Net Daily/Sunday Times-Dispatch

153,900
TimesDispatch.com past 30 days

585,400
Net unduplicated audience

MARKET SHARE

institution	deposits in CBSA market (\$000)	market share
Wachovia	5,900,542	17.6%
Bank of America	5,017,781	15.0
SunTrust	2,661,251	8.0
BB&T	2,640,057	7.9
Virginia Credit Union	1,254,919	*
First Market Bank	847,871	2.5
Franklin Federal S&L	581,282	1.7
Union Bank & Trust	400,610	1.2
Citizens & Farmers	333,699	1.0

All others less than 1%.

*Virginia Credit Union is listed by total assets.

Source: Federal Deposit Insurance Corporation, June 30, 2005.

MEDIAN HOUSEHOLD INCOME

Times-Dispatch readers have higher household incomes:

\$54,967

Richmond CBSA

\$61,135

Daily Times-Dispatch readers

\$62,605

Sunday Times-Dispatch readers

WE REACH YOUR CUSTOMERS

Bank customers read the Times-Dispatch

	read daily	read Sunday	read past week
Bank of America	43%*	56%	69%
BB&T	42	59	72
First Market	52	68	82
SunTrust	47	60	75
Virginia Credit Union	43	57	76
Wachovia	43	59	73

*Forty-three percent of Bank of America customers read the daily Times-Dispatch.

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FINANCIAL SERVICES USED

	percent have at any bank	percent have at primary bank
Checking account	87%*	72%
Savings account	68	50
Debit card	56	43
ATM card	45	33
Home mortgage	32	14
Auto loan	27	11
401-K	26	10
Online banking	24	19
IRA	23	9
Money market account	17	10
Online bill pay	17	11
Home equity loan	16	9
Certificate of Deposit	12	6
Personal loan	7	2
Home improvement loan	3	1

*Eighty-seven percent of adults have a checking account at any bank and 72% have a checking account at their primary bank.

INVESTMENTS

	all adults 878,100	have any investment 561,600
Stocks or stock options	40%*	62%♦
Mutual funds	37	57
Money market funds	27	42
Other security or investment	24	37
Bonds	20	31
Second home or other property	14	22
None	36	

*Forty percent of all adults own stocks or stock options.

♦Sixty-two percent of adults who have any investment own stock or stock options.

WE REACH YOUR CUSTOMERS

We reach the 561,600 adults who own investments.

46% read daily

62% read Sunday

76% read past week.

All information in this report is from Scarborough Research, 2005, release 2 unless otherwise indicated.

The Richmond CBSA consists of the cities of Richmond, Colonial Heights, Hopewell, Petersburg and the counties of Amelia, Caroline, Charles City, Chesterfield, Cumberland, Dinwiddie, Goochland, Hanover, Henrico, King and Queen, King William, Louisa, New Kent, Powhatan, Prince George, Sussex.

SERVICES ADULTS USE AT BANK

	percent have at any bank	number of adults have service	Bank of America	BB&T	First Market	SunTrust	VA Credit Union	Wachovia
Checking account	87%	762,200	22%*	19%	10%	22%	20%	42%
Savings account	68	597,100	21	17	10	22	24	41
Debit card	56	495,400	24	16	10	20	23	45
ATM card	45	395,500	21	19	9	21	25	45
Home mortgage	32	280,700	19	16	10	21	22	47
Auto loan	27	235,500	21	20	13	22	22	42
401-K	26	224,400	18	18	10	21	21	47
Online banking	24	213,700	22	15	8	18	26	47
IRA	23	198,400	18	20	13	22	19	53
Money market account	17	151,600	23	20	14	31	19	57
Online bill pay	17	150,900	26	14	10	16	26	52
Home equity loan	16	137,800	25	25	16	19	23	52
Certificate of Deposit	12	107,300	24	28	19	25	27	47

*Twenty-two percent of the 762,200 adults who have a checking account have one at Bank of America.

Richmond Times-Dispatch

A Media General Newspaper

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