

# Hispanic Market Opportunity

November 18, 2009



# SECOND LARGEST HISPANIC MARKET IN THE WORLD

Top 5 Hispanic Populations  
2009

Country	2009 Population
Mexico	111,211,789
<b>U.S. Hispanic Market</b>	<b>48,198,641</b>
Colombia	45,644,023
Argentina	40,913,584
Spain	40,525,002

Top 5 Hispanic Populations  
Purchasing Power 2009

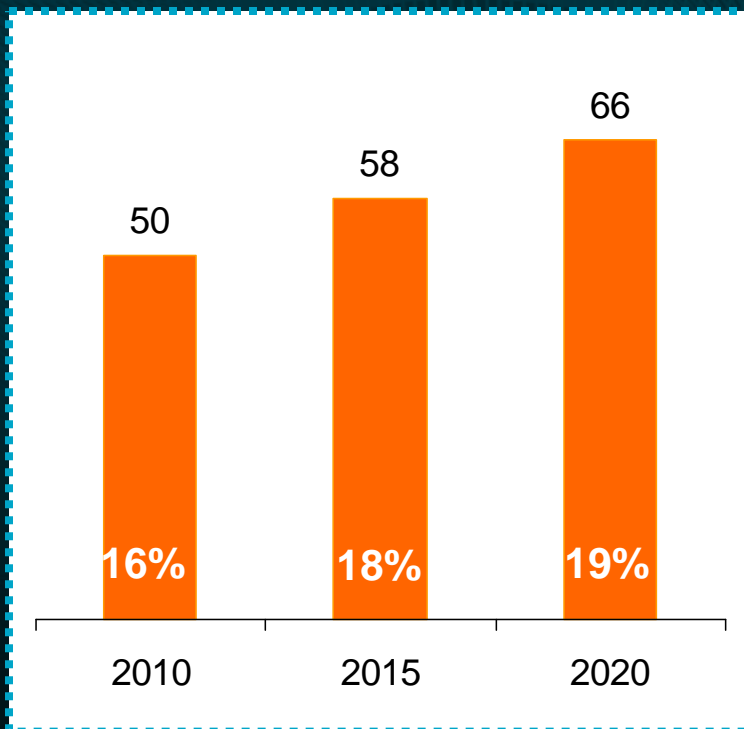
Country	Purchasing Power (Billions)
Spain	\$1,603
Mexico	\$1,419
<b>U.S. Hispanic Market</b>	<b>\$951*</b>
Argentina	\$600
Colombia	\$423

Source: U.S. Bureau of the Census, International Database, Countries Ranked by Population: 2009; Projected Population by Single Year of Age, Sex, Race and Hispanic Origin for the United States: July 1, 2000 to July 1, 2050; International Monetary Fund, World Economic Outlook by Countries: 2009

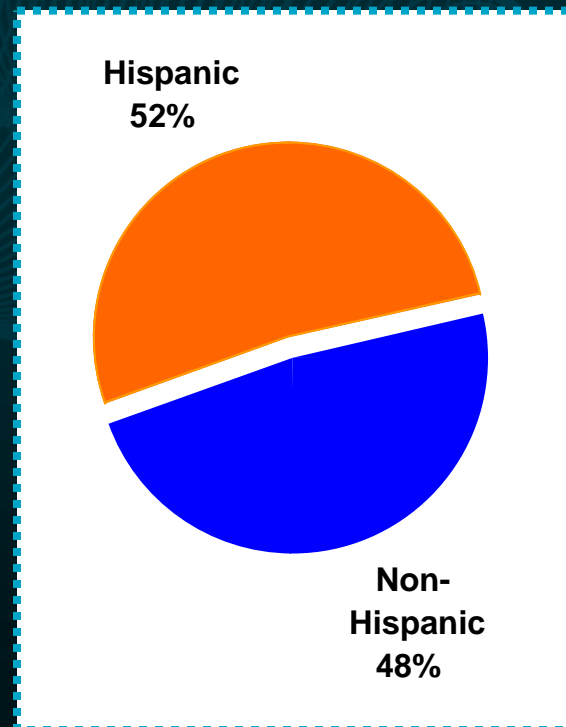
\*Selig Center for Economic Growth, Terry College of Business, The University of Georgia, "The Multicultural Economy", July 2008 - purchasing power number is for 2008

# HISPANICS ARE THE POPULATION GROWTH TODAY...

Hispanic Population  
(Millions)

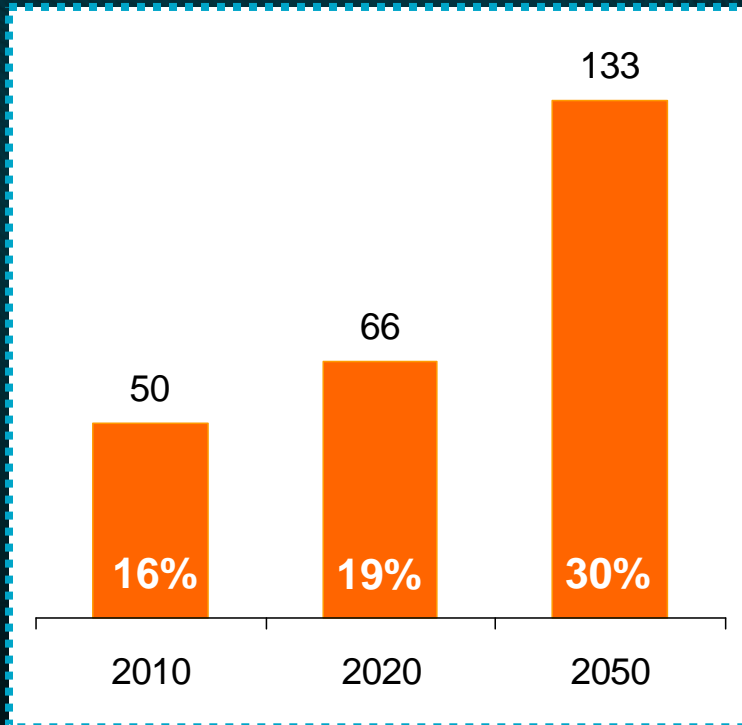


Share Of New Growth  
2010-2020  
(31 Million Persons)

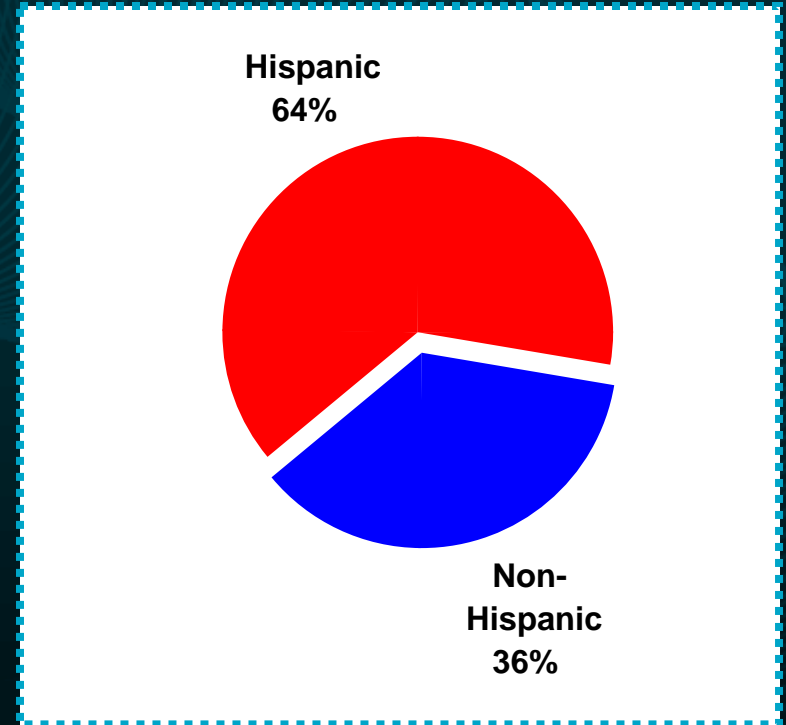


# ...AND TOMORROW

## Hispanic Population (Millions)



## Share Of New Growth 2010-2050 (129 Million Persons)



# HISPANICS REPRESENT A LARGE CONSUMER SEGMENT IN MAJOR U.S. MARKETS

## Top 10 Hispanic DMAs

DMA	2008 Hispanic Population	% Hispanic of Total Pop
1. Los Angeles, CA	7,873,226	44%
2. New York, NY	4,303,977	21%
3. Houston, TX	1,974,393	33%
4. Miami, FL	1,951,314	45%
5. Chicago, IL	1,896,277	19%
6. Dallas, TX	1,761,900	26%
7. San Francisco, CA	1,539,808	22%
8. Phoenix, AZ	1,411,161	28%
9. San Antonio, TX	1,234,914	54%
10. Harlingen, TX	1,076,136	89%

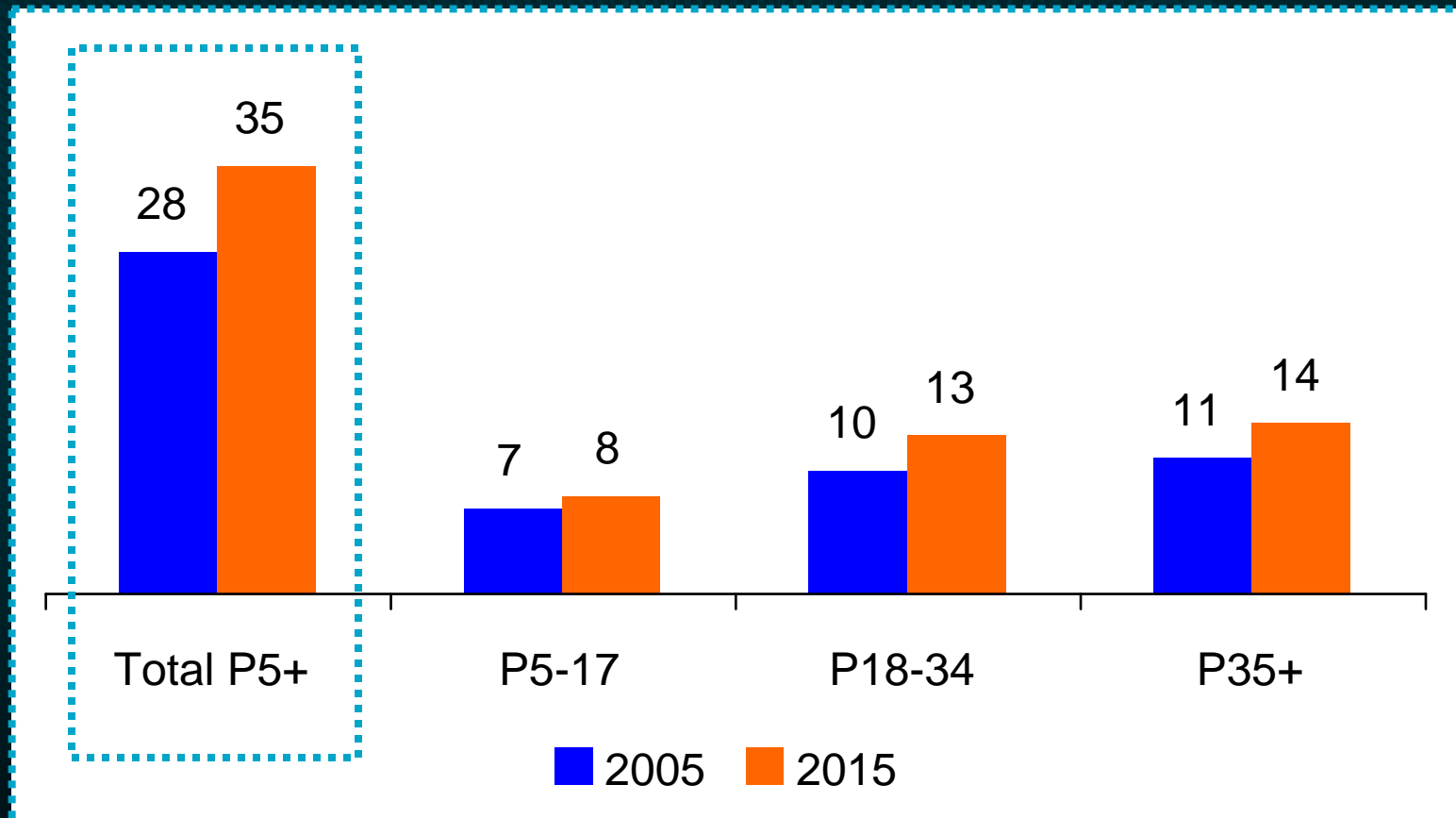
# HISPANIC CONSUMERS ARE FUELING STATES' GROWTH

## Top 10 States With Highest % Hispanic Growth

States	Hispanic Population Growth (2008-2013)	% Hispanic Population Growth (2008-2013)
1. Georgia	+250,063	33%
2. Arkansas	+47,689	31%
3. Nevada	+203,014	31%
4. North Carolina	+195,471	30%
5. South Carolina	+48,650	30%
6. Tennessee	+59,334	28%
7. South Dakota	+4,878	27%
8. Virginia	+138,168	27%
9. Alabama	+30,569	25%
10. Utah	+75,026	25%

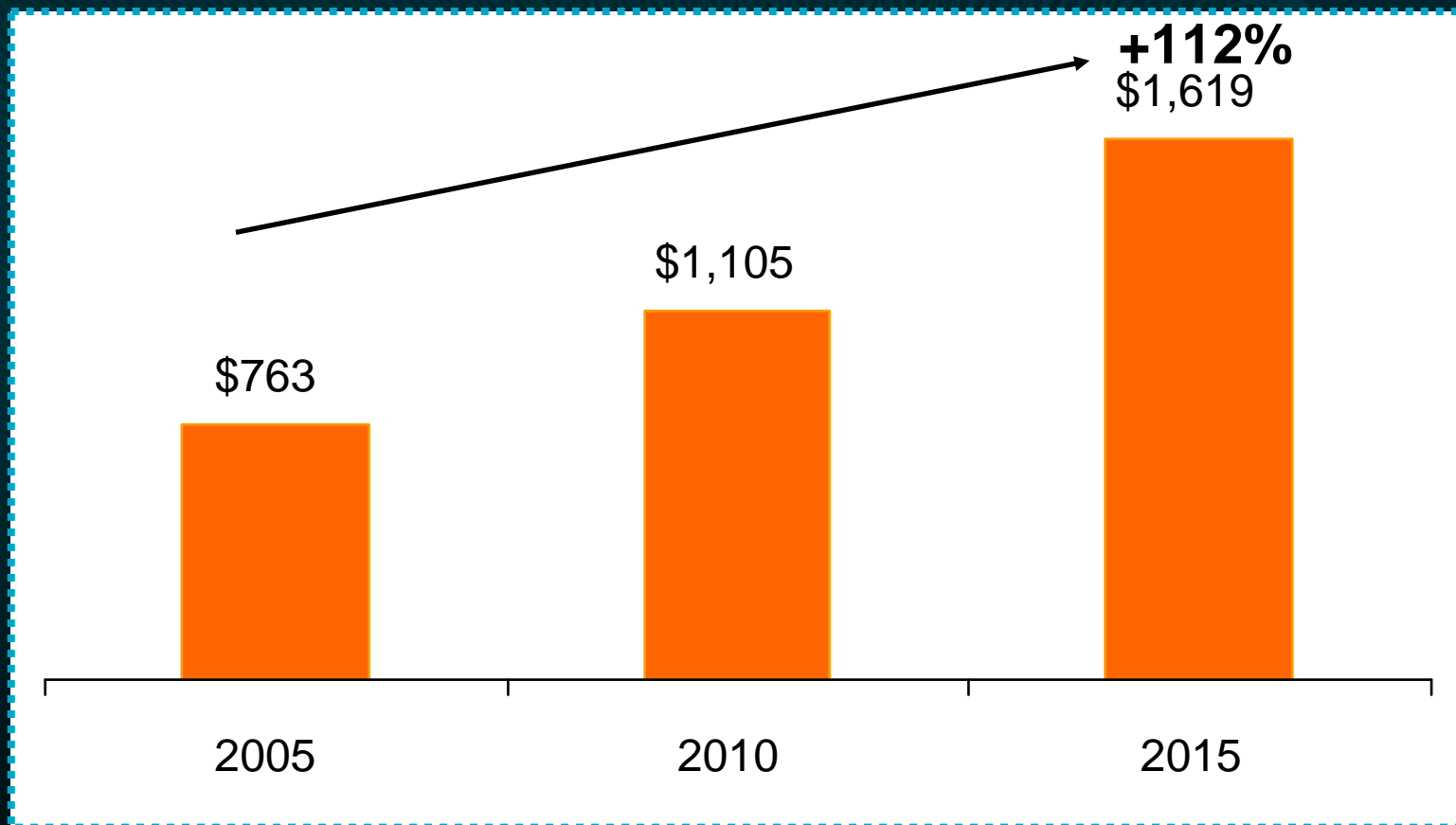
# THE USE OF SPANISH WILL CONTINUE TO GROW

Spanish Language Usage Among Hispanic Population (Millions)



HISPANICS WILL CONTRIBUTE AN  
INCREMENTAL \$700B TO OUR ECONOMY IN  
THE NEXT 6 YEARS

Hispanic Population Disposable Income 2005-2015 (\$Billions)



# LARGER HISPANIC HOUSEHOLDS REPRESENT A HIGHER SALES VOLUME OPPORTUNITY

Hispanic HH's



3.5 Persons

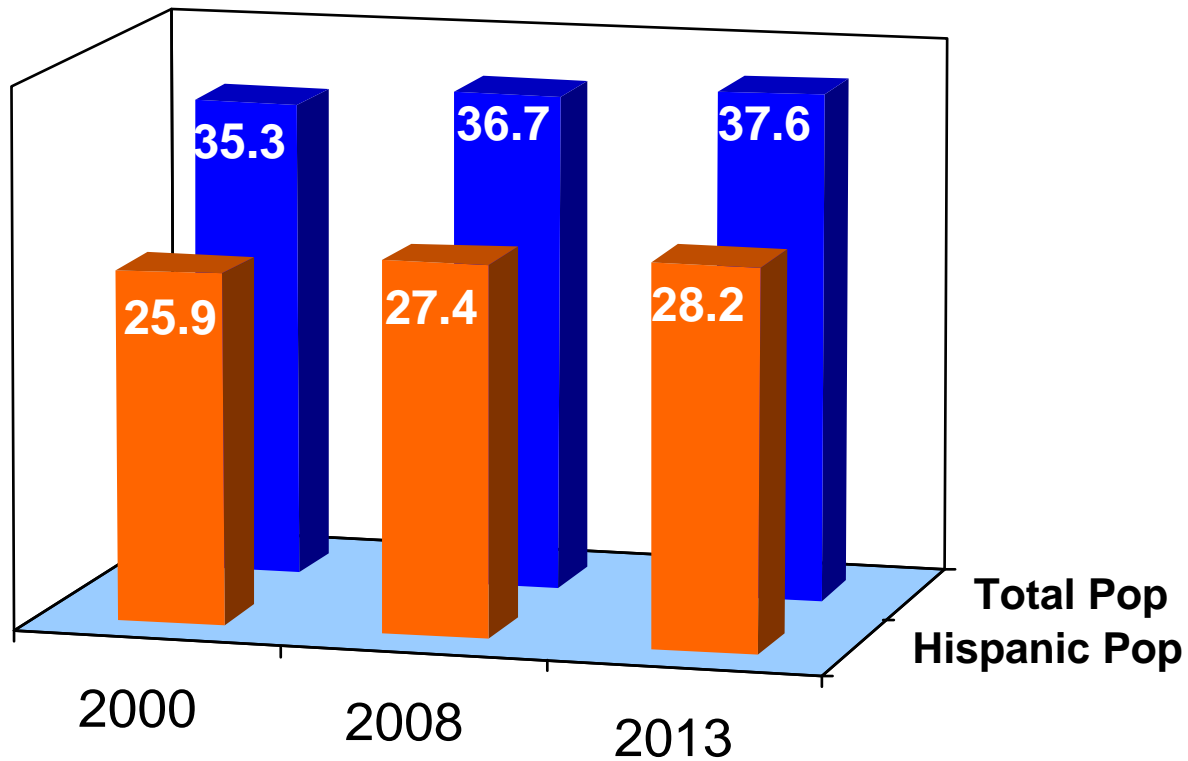
Non-Hispanic HH's



2.6 Persons

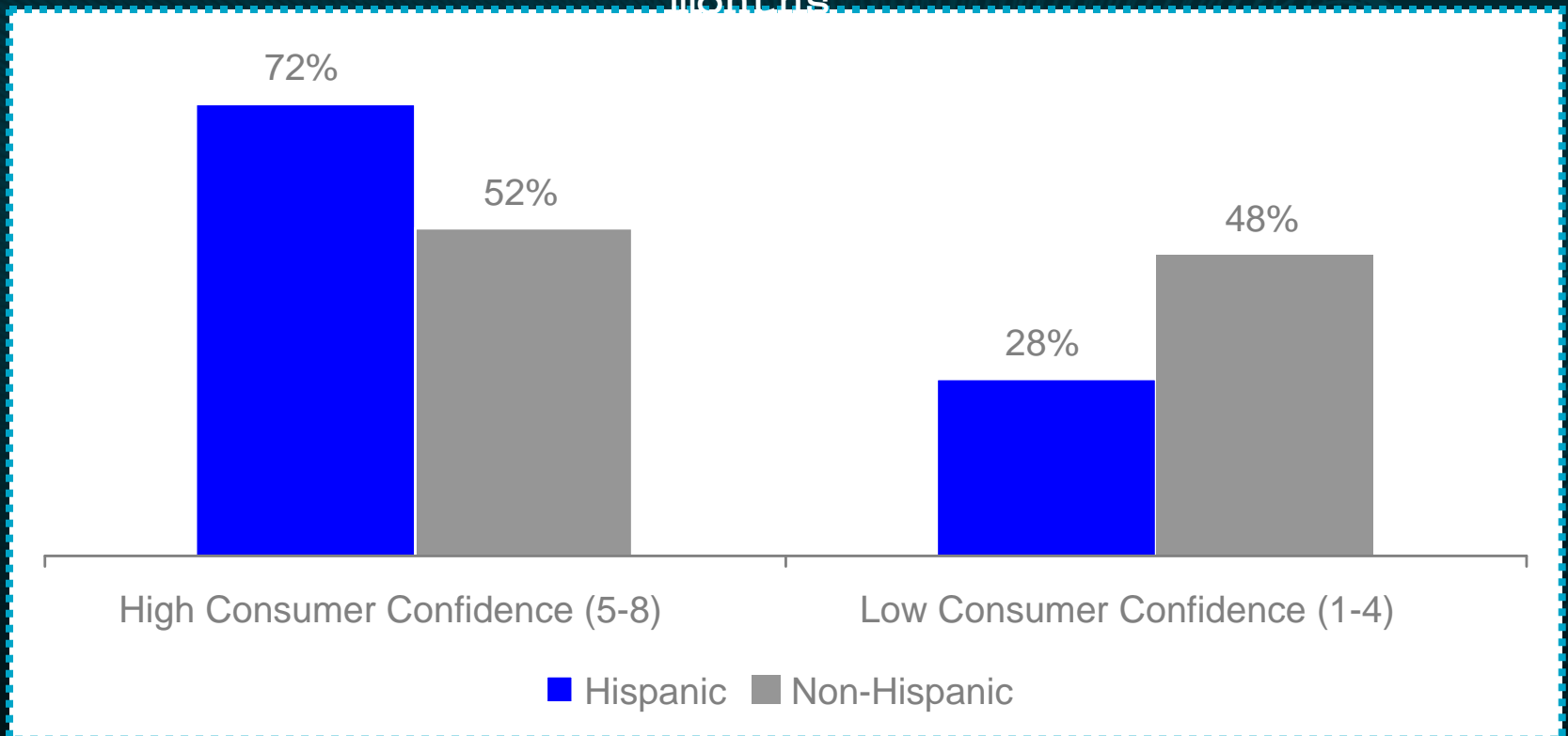
# THE MEDIAN AGE OF HISPANICS IS YOUNGER THAN THE TOTAL POPULATION

Median Age Of The U.S. Population



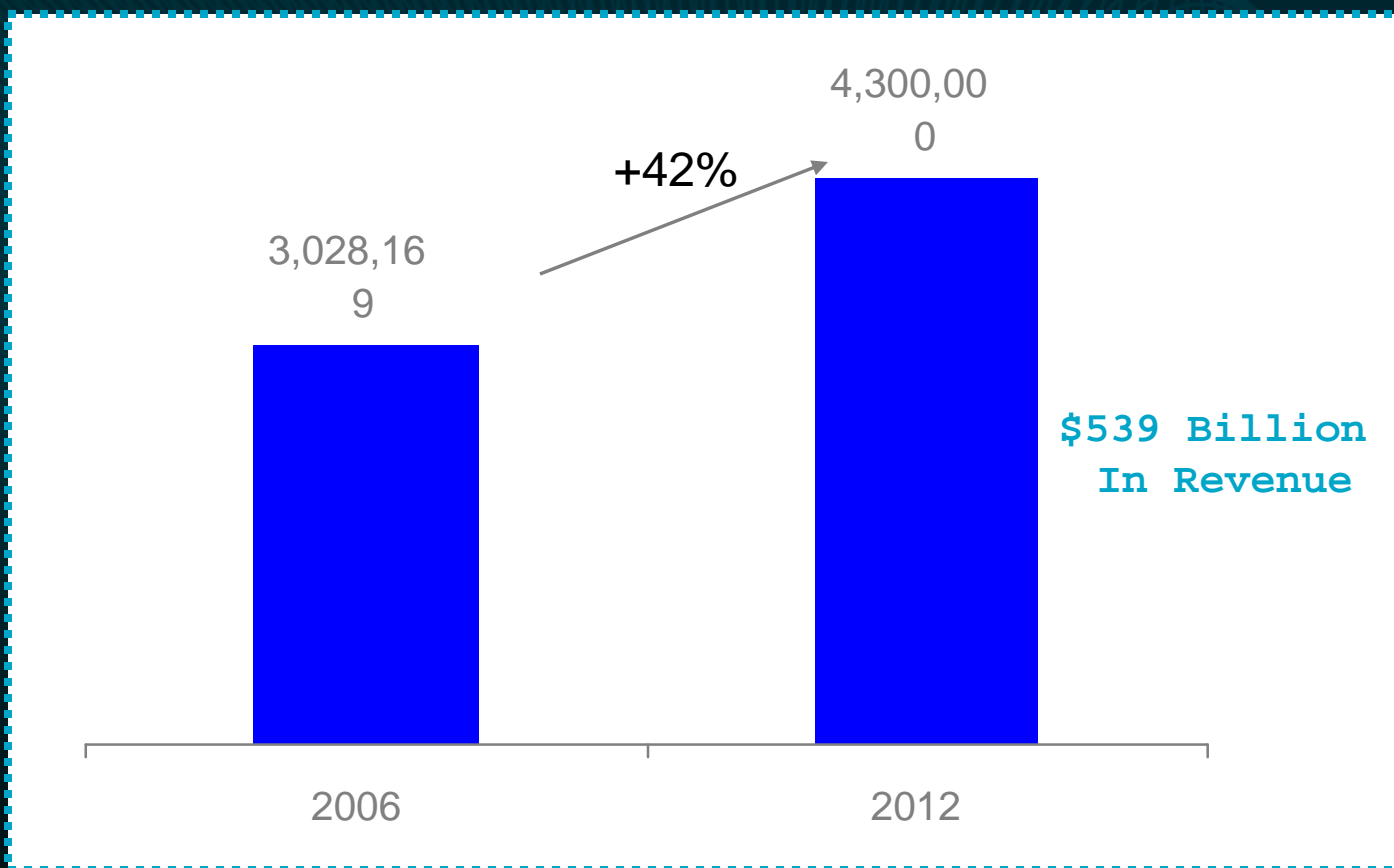
# CONSUMER CONFIDENCE SCALES ARE STRONG AMONG HISPANICS

Factors aggregates a respondent's opinion of their past and future economic well-being as well as their perception of the US economy's direction in the next 12 months



# THE GROWING NUMBER OF HISPANIC-OWNED BUSINESSES WILL INCREASE DEMAND FOR BANKING SERVICES

Number Of Hispanic-Owned Businesses



# HISPANIC THOUGHTS ON FINANCIAL SERVICES SIMILAR TO NON-HISPANICS

## Attitudes/Opinions On Financial Services

% Agree	Hispanic	Non-Hispanic	Index
I don't like the idea of being in debt	62%	75%	83
I am concerned about credit card identity theft	61%	60%	102
It's important to be well insured with home insurance	61%	72%	85
I'm careful with my money	57%	60%	95
I often prefer to pay cash for things I buy	56%	54%	104
It's important to be well insured with life insurance	56%	58%	97
Financial security for retirement is individual responsibility	55%	69%	80
I prefer to let professionals do my taxes	53%	43%	123
I teach my kids to be careful with money	52%	48%	108
I like to know as much as possible before I commit to financial services	50%	58%	86

# Hispanics & Banking

Hispanic consumers are your consumers



- **Disposable Income**
  - \$890 billion on disposable income, projected to more than double in the next 10 years, exceeding \$1.8 trillion by 2017
- **"Un-banked"**
  - Less Likely To Have A Primary Bank  
Hispanic 52.5% vs. non-Hispanic 70.1% Hispanic Index: 75
  - The % of non-Hispanics with a primary bank remained flat (69.9% to 70.1%), while the % of Hispanics with a primary bank increased 8% (48.7% to 52.5%)
- **"Under-banked"**
  - 42% of all "banked" Hispanics only have a savings/checking account.  
Hispanic Index: 158

# Areas for Growth

- Only 42% of Hispanic A18-49 have a credit card
  - Index: 65
- 50% have a debit card
  - Index: 79
- 53% own a home
  - Index: 69
- 31% have a loan\*
  - Index: 54
- 7% of all small businesses are Hispanic owned
- 30% of Hispanic businesses have a business credit card
  - Index: 107
- 15% established their business with a bank



Source: Simmons NCS/NHCS Spring 2007 FY - Pop. A18-49. \* Loan includes car title/auto/personal/home equity/mortgage/home improvement loan.

loan

# Financial Mindset

"Important to be well life insured"

Hispanic 34% vs. 27% non-Hispanic  
Hispanic Index: 126

"Often prefer to pay cash for things I buy"

Hispanic 33% vs. 26% non-Hispanic  
Hispanic Index: 127

"I find ads for financial services interesting"  
Hispanic 12% vs. 4% non-Hispanic



"Concern about credit card identity theft"  
Hispanic 41% vs. 24% non-Hispanic  
Hispanic Index: 171

"Know nothing about finances/investments"

Hispanic 15% vs. 8% non-Hispanic  
Hispanic Index: 188

"Pay any price for good financial advice"

Hispanic 8% vs. 3% non-Hispanic  
Hispanic Index: 267

"Prefer to let professional do my taxes"

Hispanic 36% vs. 20% non-Hispanic  
Hispanic Index: 180

# BBVA Compass

- Challenges

- Little to no awareness of BBVA Compass in the market place
- Late Entry into the advertising space
- Bank footprint not as robust as competitors

- Objectives

- Increase awareness of BBVA Compass among Latinos in the bank's footprint
- Increase Hispanic HH penetration and Direct Deposit accounts

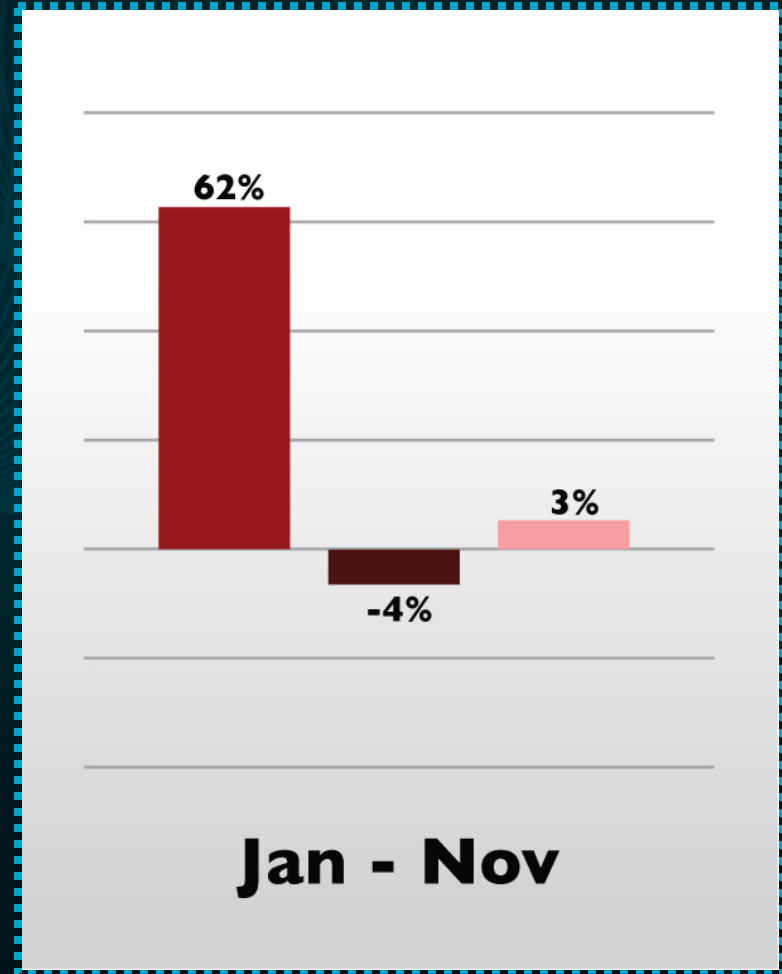
- Strategies

- Tiered the markets to maximize investment
- Utilized a deeper media mix that is most effective based on language preference of the marketplace

- Results:

- Latinos drove new household acquisitions off-setting the churn of the non-Latino market

- Latino market  
+62%
- Non-Latino market  
-4%



# BBVA Compass

QuickTime™ and a  
H.264 decompressor  
are needed to see this picture.

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# BBVA Compass

**Ten una cuenta de cheques que sea más como tú.**

Con la cuenta de cheques gratis Build To Order.<sup>SM</sup>

Compass Bank

OOH

**Una cuenta de cheques gratis que se adapta a los cambios de tu vida.**

Cuenta de cheques gratis Build To Order.<sup>SM</sup>

Compass Bank

**¿Verdad que todos sonreímos al recibir \$170?**

¡Sí! ¡Y si truecas esa sonrisa por un cheque de \$170 con tu nueva Cuenta de Cheques Gratis!

¡Y además se parece mucho a ti!

Compass Bank

Landing Page

Direct Mail

**¿Verdad que todos sonreímos al recibir \$170?**

¡Sí! ¡Y si truecas esa sonrisa por un cheque de \$170 con tu nueva Cuenta de Cheques Gratis!

¡Y además se parece mucho a ti!

Compass Bank

**¿Verdad que todos sonreímos al recibir \$170?**

¡Sí! ¡Y si truecas esa sonrisa por un cheque de \$170 con tu nueva Cuenta de Cheques Gratis!

¡Y además se parece mucho a ti!

Compass Bank

**Que tu cuenta de cheques gratis sea como la quieres tú y no el banco.**

Compass Bank

Print

**Nuestra cuenta de cheques gratis es tan única como tú.**

Compass Bank

**Tratándose de cuentas de cheques gratis, esta es tu gran opción.**

¡Y además se parece mucho a ti!

Compass Bank

Flyer

# PICTUREHOUSE / El Cantante

- Challenges

- The film was about legendary salsa singer Hector Lavoe, whom had little appeal and recognition within markets with high Mexican population

- Objectives

- Increase awareness of the film and drive Latinos to the theatres

- Strategies

- Delivered a communication strategy that spoke to the diverse Hispanic market
  - East Coast markets: Focused on the celebrity of Hector Lavoe
  - West Coast markets: Focused on the life of a Latino who transformed music

# PICTUREHOUSE / El Cantante

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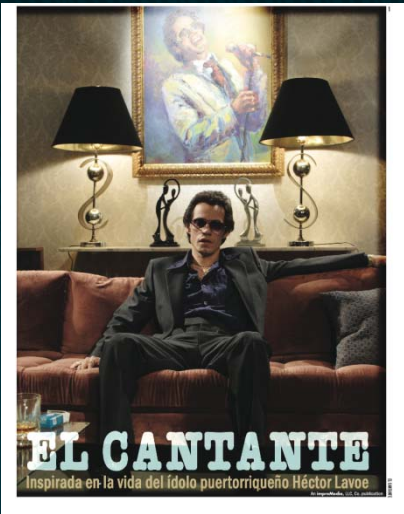


## Integrations:

### El Diario La Prensa & Hoy

- “El Cantante” teaser ad was featured in the New York Spanish-language newspaper El Diario La Prensa within the Puerto Rican Day Parade supplement.
- A special 8-page tabloid size collector worthy supplement dedicated to “El Cantante” ran in both El Diario La Prensa and Hoy opening week.
- The content was a collaborative effort by the publication, the publicity teams and the Agency. This supplement also featured exclusive highlights from the Puerto Rico premiere of the movie.
- El Diario has a circulation of 75,000

# Integrations: El Diario La Prensa & Hoy Cantante Supplement



## Marc Anthony

Héctor Lavoe

**E**l cantante puertorriqueño Héctor Lavoe, quien falleció en 1992, fue el ídolo de la música salsa en los Estados Unidos. Marc Anthony, quien ganó el premio Grammy en 2004 por su álbum 'The Latin Playbook', se inspiró en la vida del cantante para crear el personaje de Héctor Lavoe en la película 'El Cantante'. Anthony se inspiró en la vida del cantante puertorriqueño Héctor Lavoe, quien falleció en 1992, para crear el personaje de Héctor Lavoe en la película 'El Cantante'. Anthony se inspiró en la vida del cantante puertorriqueño Héctor Lavoe, quien falleció en 1992, para crear el personaje de Héctor Lavoe en la película 'El Cantante'.

## Jennifer López

Puchi

**A** Jennifer López, quien ganó el premio Grammy en 2000 por su álbum 'On the Border', se inspiró en la vida del cantante puertorriqueño Héctor Lavoe para crear el personaje de Puchi en la película 'El Cantante'. López se inspiró en la vida del cantante puertorriqueño Héctor Lavoe, quien falleció en 1992, para crear el personaje de Puchi en la película 'El Cantante'.

### Actuaciones estelares

**JOHN ORTIZ**  
(Willie Colón)

**MANNY PEREZ**  
(Eddie)

**Alfonso Herrera**  
y **Adrián Padilla**

**Andrés Bernal**  
en la  
hermana de Puchi

**Producción**

El Cantante es una película que celebra la vida del ídolo puertorriqueño Héctor Lavoe. La película fue producida por...

### Ensayo sobre la vida de Héctor Lavoe

**Sinopsis**

La película 'El Cantante' narra la vida del ídolo puertorriqueño Héctor Lavoe, desde su infancia hasta su muerte. El filme muestra su ascenso a la fama y su amor por la música salsa. La película fue producida por...

### Entrevista con el director

**Noche de estreno en Puerto Rico**

El director de la película 'El Cantante' habla sobre su experiencia al adaptar la vida de Héctor Lavoe a la pantalla grande. El filme fue estrenado en Puerto Rico...

## JENNIFER LOPEZ MARC ANTHONY

ESTRENA EN CINES EL VIERNES

# EL CANTANTE

Inspirada en la extraordinaria vida del ídolo puertorriqueño Héctor Lavoe.

www.ElCantanteMovie.com