



The Business Market Analysis provides a clear understanding of the market factors for business banking by office. The business market data is based on third party data sources, such as Hoovers D&B and includes information at the business level which is summarized at the branch level. This information includes: D&B number, annual revenue, NAICS or SIC, minority owned, woman owned, owned and address information and more.

Vista Branch Office Market Analysis - Lending Risk Summary				
Industry type:	Healthcare			
	Lending Risk			
Number of Businesses by Revenue Size	Column Labels			
Annual Revenue Size	High Risk	Low Risk	Medium Risk	Grand Total
1 - 5 million		9	1	10
500-1 million	1	3	1	5
Greater 5 million	1	1		2
Less than \$500,000		13	23	132
NA	1	9	3	13
<b>Grand Total</b>	<b>16</b>	<b>118</b>	<b>28</b>	<b>162</b>

Vista Branch Office Market Analysis NAICS Summary by Industry				
Industry Types	Values		Market Penetration	PCT Market
	Number of Businesses	Pct. Of Total Businesses		
Administrative	224	12.36%	0	0.00
Ag	14	0.77%	2	14.29
Arts	25	1.38%	0	0.00
Construction	182	10.04%	5	2.75
Educational	34	1.88%	0	0.00
Finance	91	5.02%	0	0.00
Food Service or Accommodations	96	5.30%	3	3.13
Healthcare	163	8.99%	4	2.45
Information	51	2.81%	1	1.96
Management Co	2	0.11%	0	0.00
Manufacturing	66	3.64%	0	0.00
Other	220	12.13%	10	4.55
Professional	246	13.57%	5	2.03
Real Estate	88	4.85%	1	1.14
Retail	221	12.19%	20	9.05
Utility	2	0.11%	0	0.00
Wholesale	88	4.85%	0	0.00
(blank)		0.00%	0	
<b>Grand Total</b>	<b>1813</b>	<b>100.00%</b>	<b>51</b>	<b>2.81</b>

Vista Branch Market Analysis NAICS Group by Annual Revenue for Renters										
Row Labels	Column Labels				Total					
	Number of Businesses	PCT of Businesses	Number of Businesses	PCT of Businesses	Number of Businesses	Total PCT of Businesses				
Administrative	1	8.33%	1	8.33%	0.00%	10	83.33%	12	100.00%	
Arts		0.00%		0.00%	0.00%	3	100.00%	3	100.00%	
Construction	4	40.00%	1	10.00%	1	10.00%	4	40.00%	10	100.00%
Educational		0.00%		0.00%	0.00%	4	100.00%	4	100.00%	
Finance	1	14.29%	1	14.29%	0.00%	5	71.43%	7	100.00%	
Food Service or Accommodations	1	7.14%	1	7.14%	0.00%	12	85.71%	14	100.00%	
Healthcare	5	21.74%	1	4.35%	1	4.35%	16	69.57%	23	100.00%
Information		0.00%		0.00%	0.00%	2	66.67%	3	100.00%	
Manufacturing		0.00%		0.00%	2	18.18%	7	63.64%	11	100.00%
Other	1	3.70%	2	7.41%	0.00%	24	88.89%	27	100.00%	
Professional	5	16.13%	3	9.68%	0.00%	23	74.19%	31	100.00%	
Real Estate	1	6.67%	2	13.33%	0.00%	12	80.00%	15	100.00%	
Retail	3	7.50%	3	7.50%	1	2.50%	33	82.50%	40	100.00%
Wholesale	1	8.33%	5	41.67%	4	33.33%	2	16.67%	12	100.00%
<b>Grand Total</b>	<b>23</b>	<b>10.85%</b>	<b>23</b>	<b>10.85%</b>	<b>9</b>	<b>4.25%</b>	<b>157</b>	<b>74.06%</b>	<b>212</b>	<b>100.00%</b>