



***El Banco***<sup>TM</sup>

*de nuestra comunidad*

a division of The Peoples Bank

The 3rd Annual

**UNDERBANKED**

**Identify. Attract. Expand.**

Financial Services  
Forum

June 8-10, 2008 | Doral Resort & Spa | Miami, FL

Presented With  
Center for Financial Services Innovation

**Latin American Consumer Lending:  
Using Market Knowledge to Combat Risk**

# The Peoples Holding Company



 THE  
PEOPLES  
HOLDING  
COMPANY

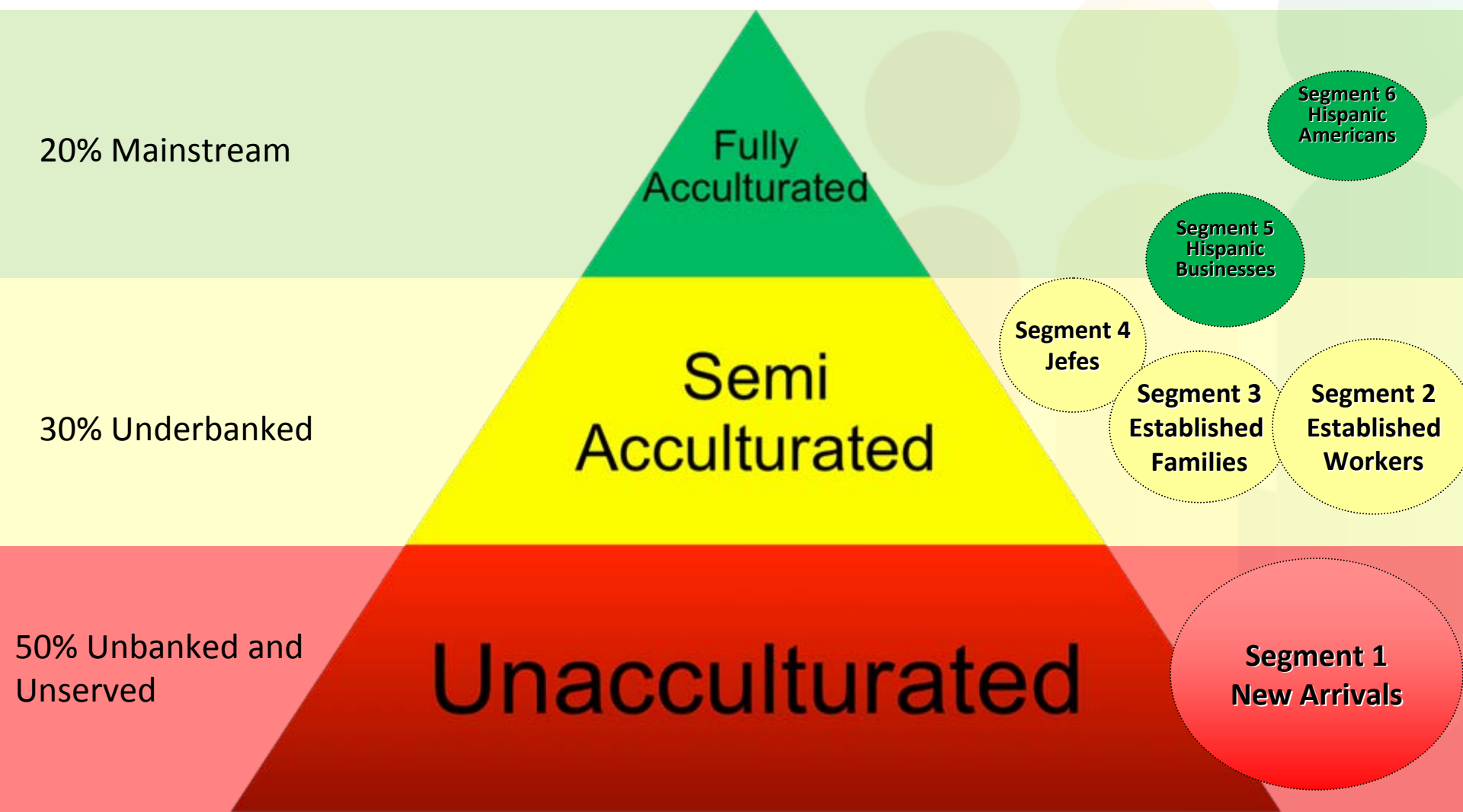
 THE  
PEOPLES  
BANK

 THE  
PEOPLES  
REALTY SERVICES

 THE  
PEOPLES  
HOLDING CAPITAL TRUST

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# Hispanic Market Segmentation



20% Mainstream

Fully Acculturated

Segment 6  
Hispanic Americans

Segment 5  
Hispanic Businesses

Segment 4  
Jefes

Segment 3  
Established Families

Segment 2  
Established Workers

30% Underbanked

Semi Acculturated

Segment 1  
New Arrivals

Unacculturated

50% Unbanked and Unserved