Allison Landers

Senior Vice President, Web and Mobile Channels

KeyBank

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US Mobile Statistics

- 83% of US Adults own cell phones¹
- Nearly all phones in the marketplace are Text Messaging enabled
- 73% of Mobile phone users send and receive Text Messages on a regular basis¹
- On average, cell phone owners send/receive 42 Text Messages daily vs. 12 calls¹
- The Text Messaging experience is the same, regardless of what type of phone you have
- 30% of American homes do not have a landline phone
- Today, just 3 US banks non Online Banking clients to enroll in Mobile Banking – Bank of America, Wells Fargo and KeyBank

47.8% of U.S. mobile phone owners browse the mobile Internet, use applications or download content (Mobile Media Users)

- The number of mobile users who have utilized only voice has declined 14% year over year
- In contrast, mobile media usage has increased dramatically, up 20% since June 2010 (with a 5% increase since Q1 2011)







Mobile Media User = Used browser, application, native email, stream or download music and broadcast or on demand video (does not include SMS)

Source: comScore MobiLens™ Data: Three month average ending June 2011

Smartphone ownership continues to increase, driven largely by Google and Apple OS, with respective market share up 169% and 9% Y/Y

U.S. Smartphone Penetration Trend by Platform



	Market Share	% YoY Growth
Google	40%	169%
Apple	27%	9%
RIM	23%	-42%
Microsoft	6%	-54%
Symbian	2%	-37%
Palm	2%	-59%

Source: comScore MobiLens™

Mobile usage for financial services continues to grow across all of the different sectors

 There has been a noteworthy increase in those using mobile credit card and insurance services, having increased by 14% and 16% respectively over the past 3 months

Growth in Mobile Usage within the Financial Industry



Source: comScore MobiLens™ : 3-mth rolling averages

*Data <u>includes both customers and prospects</u> who have utilized a browser, app or SMS in the prior month.

Security concerns increased slightly in Q2, however the primary reason for not using mobile banking is still a preference towards more traditional channels

Reasons for <u>Not</u> Using Mobile for Banking Services (Mobile Phone Owners who Have Not Used Mobile Browser or App for Banking)



Source: Financial Services MobiLens Re-Contact Survey (Apr-Jun 2011)

Q. You indicated that you have not accessed your primary bank account in the past 12 months from your mobile phone (either through your Internet browser or using a downloaded application). Which of the following describes why you have not done so? Please select all that apply.

45%

45%