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FDIC Advisory Committee on Economic Inclusion

The Role of Mobile Financial Services Technology in

Economic Inclusion

December 1, 2011

US Mobile Statistics

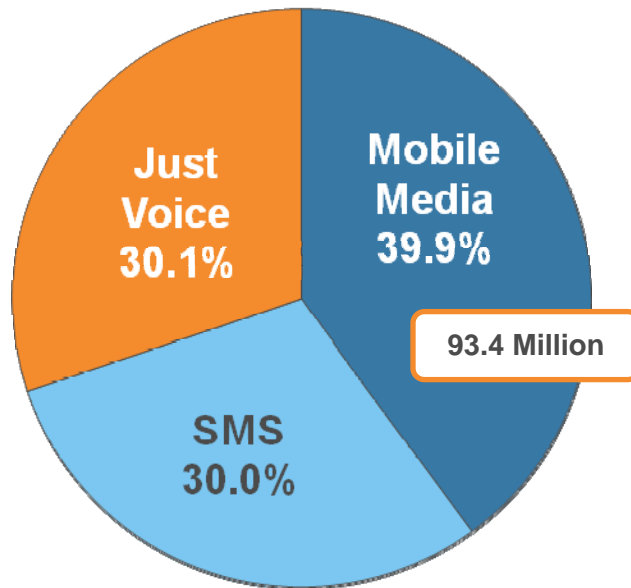
- 83% of US Adults own cell phones¹
- Nearly all phones in the marketplace are Text Messaging enabled
- 73% of Mobile phone users send and receive Text Messages on a regular basis¹
- On average, cell phone owners send/receive 42 Text Messages daily vs. 12 calls¹
- The Text Messaging experience is the 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

¹Pew Internet Study, “Americans and Text Messaging” September 19, 2011

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

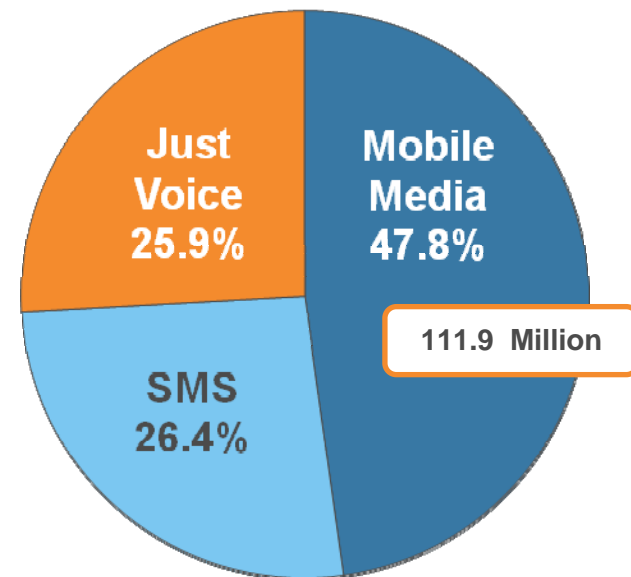
- The number of mobile users who have utilized only voice has declined 14% year over year
- In contrast, mobile media usage has increased dramatically, up 20% since June 2010 (with a 5% increase since Q1 2011)

Mobile Market Segments June 2010



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

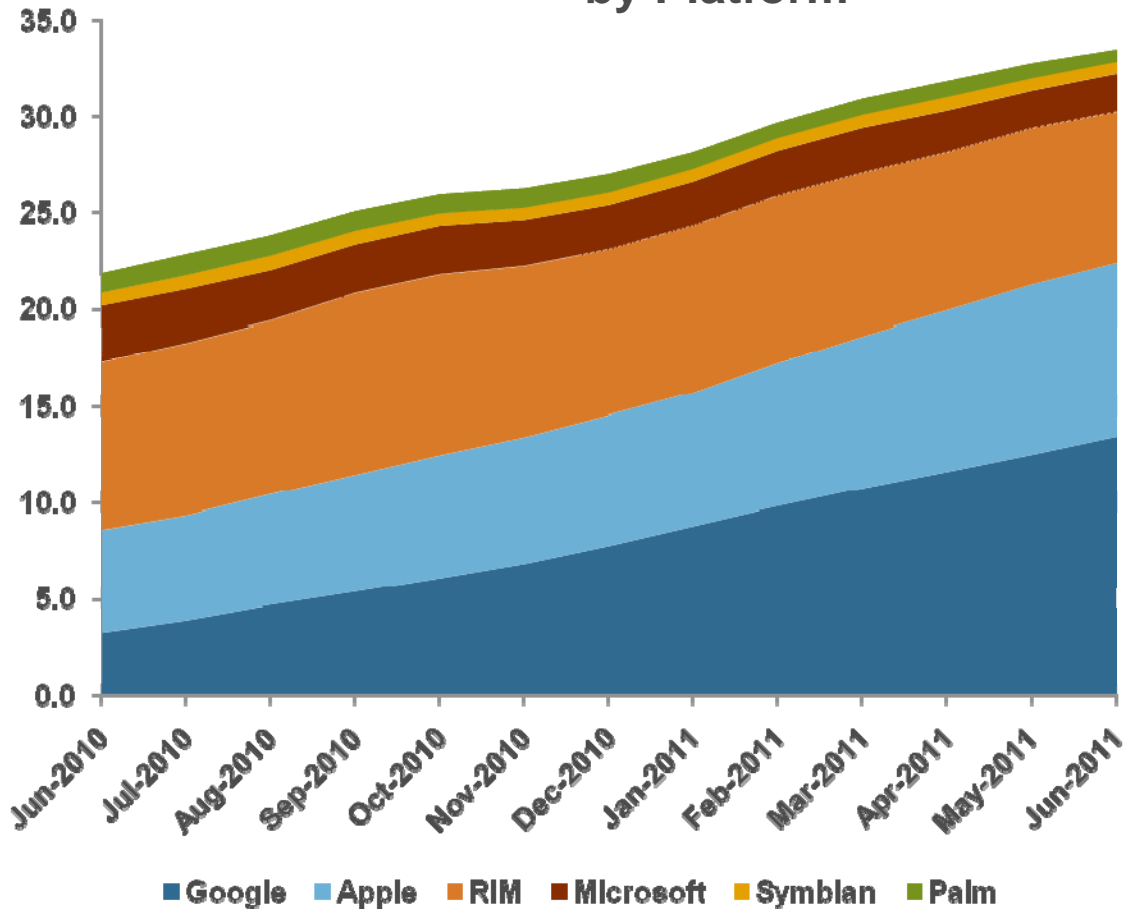
Mobile Market Segments June 2011



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

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

U.S. Smartphone Penetration Trend by Platform



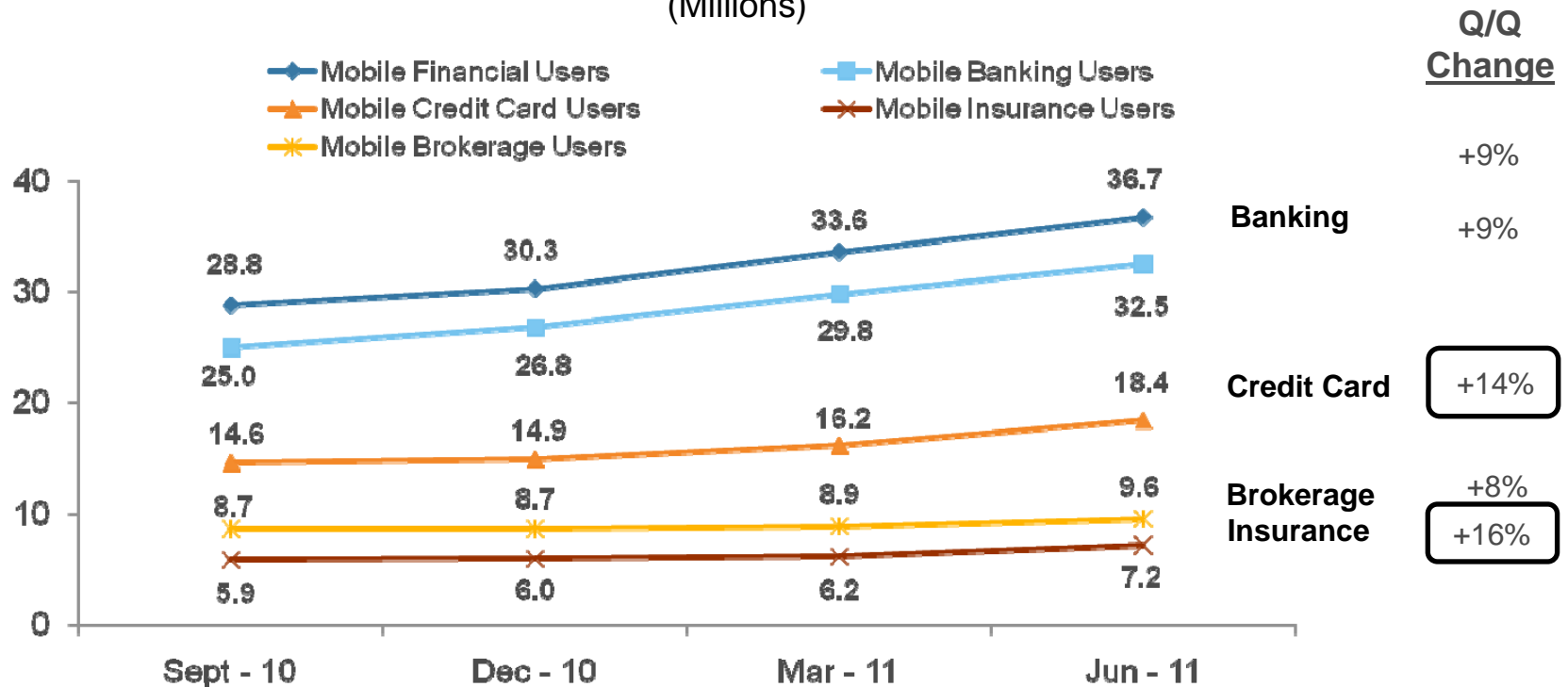
	Market Share	% YoY Growth
Google	40%	169%
Apple	27%	9%
RIM	23%	-42%
Microsoft	6%	-54%
Symbian	2%	-37%
Palm	2%	-59%

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 (Millions)



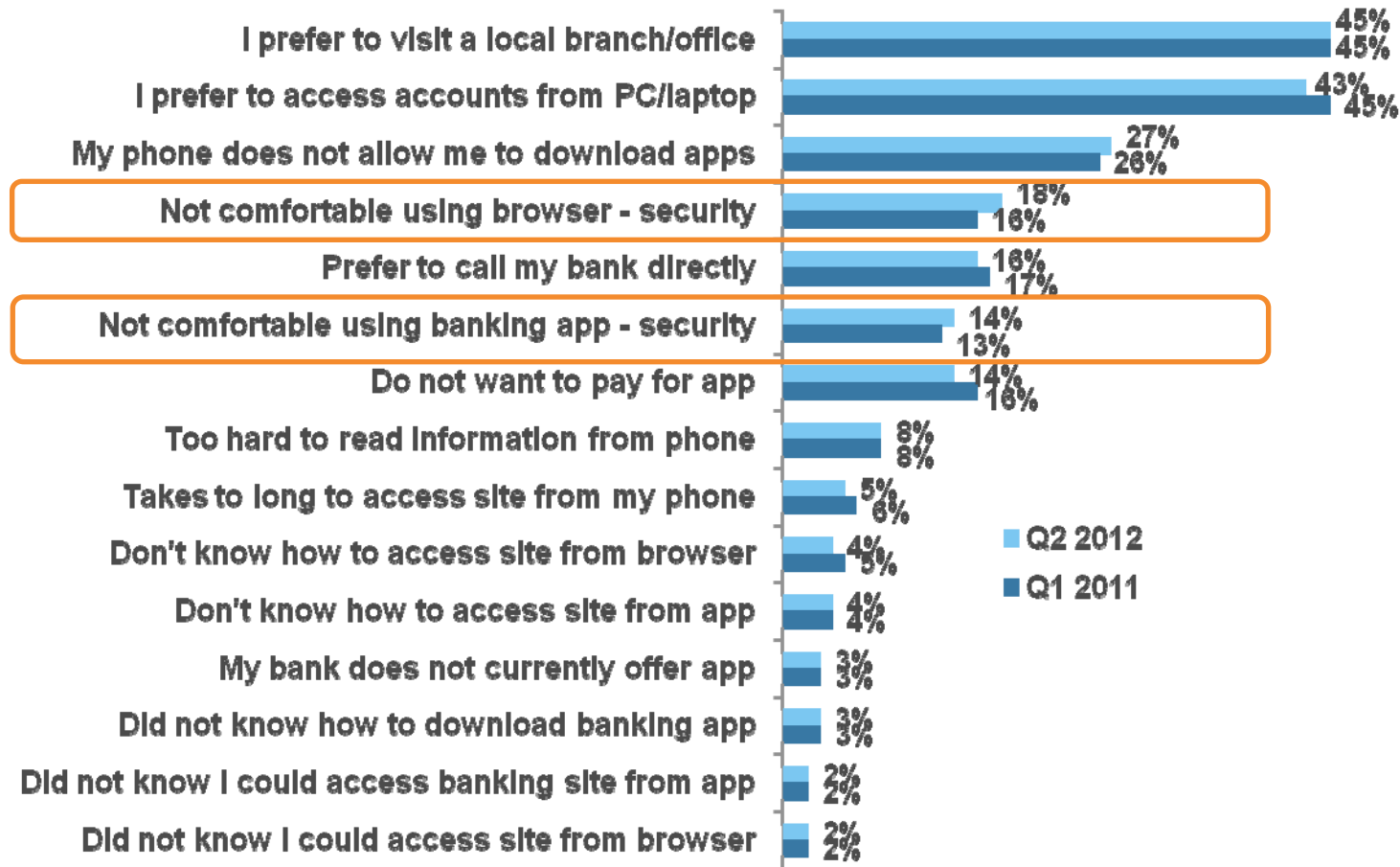
Source: comScore MobiLens™ : 3-mth rolling averages

*Data includes both customers and prospects 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 Not 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.