



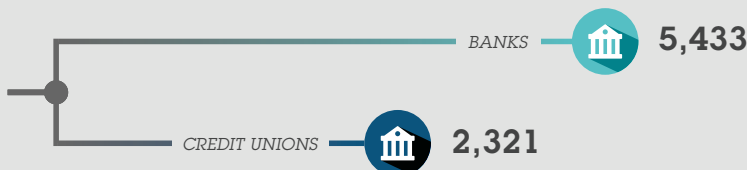
MOBILE BANKING APP PENETRATION INDEX

Malauzai Software researched **7,754 financial institutions** in the United States within the asset range of **\$50MM to \$15B** to identify which banks and credit unions have Consumer, Business Mobile, or Remote Deposit Capture apps—and the vendors they use—on today's most popular devices.



7,754

FINANCIAL INSTITUTIONS RESEARCHED IN THE UNITED STATES



APP COUNT RESULTS



WOW!

Between 2014 and 2015, there was a **25%** growth rate of FIs with Consumer mobile banking apps, a **17%** growth rate in credit unions and **29%** growth rate in banks.

2015



- Combined
- Banks
- Credit Unions

APP COUNT BY DEVICE TYPE

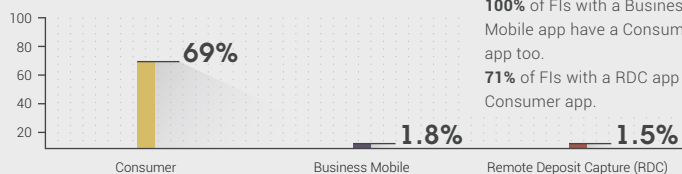


WOW!

99% of FIs with iPhone apps have Android apps too. 61% of FIs with iPhone apps have iPad apps.

APP COUNT BY SEGMENT TYPE

WOW!

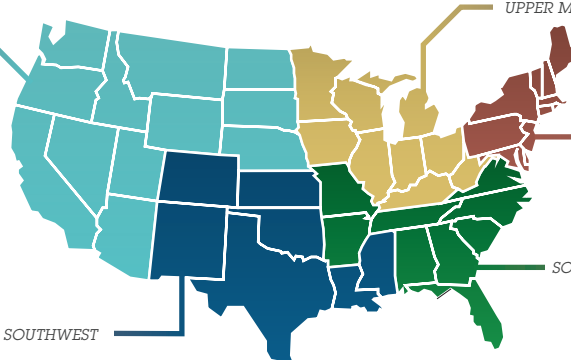


100% of FIs with a Business Mobile app have a Consumer app too. 71% of FIs with a RDC app have a Consumer app.

15% - 794 TOTAL APPS
Banks: 404
Credit Unions: 390
Market Leading Vendor: Fiserv

WEST

APP COUNT BY U.S. REGIONS



UPPER MIDWEST

NORTHEAST

SOUTHEAST

29% - 1563 TOTAL APPS
Banks: 1143
Credit Unions: 420
Market Leading Vendor: Fiserv

16% - 835 TOTAL APPS
Banks: 467
Credit Unions: 368
Market Leading Vendor: Fiserv

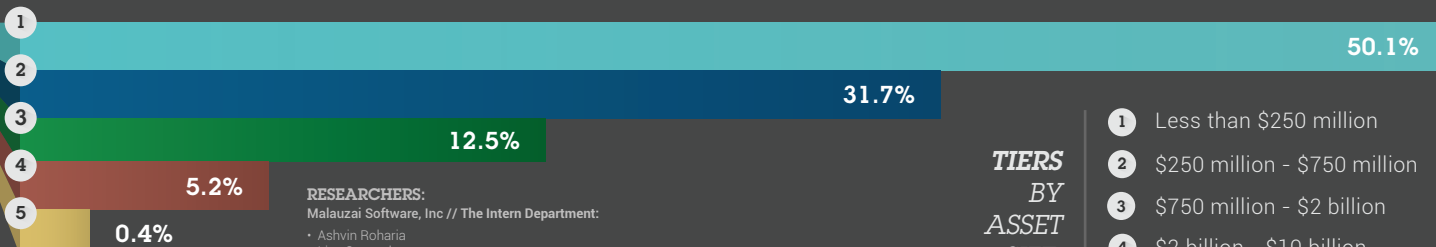
21% - 1120 TOTAL APPS
Banks: 811
Credit Unions: 309
Market Leading Vendor: Jack Henry

WOW!

The top 10 vendors hold 81% of the total market share.

19% - 1028 TOTAL APPS
Banks: 745
Credit Unions: 283
Market Leading Vendor: FIS

APP COUNT BY ASSET SIZE



TIERS BY ASSET SIZE

- 1 Less than \$250 million
- 2 \$250 million - \$750 million
- 3 \$750 million - \$2 billion
- 4 \$2 billion - \$10 billion
- 5 More than \$10 billion

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