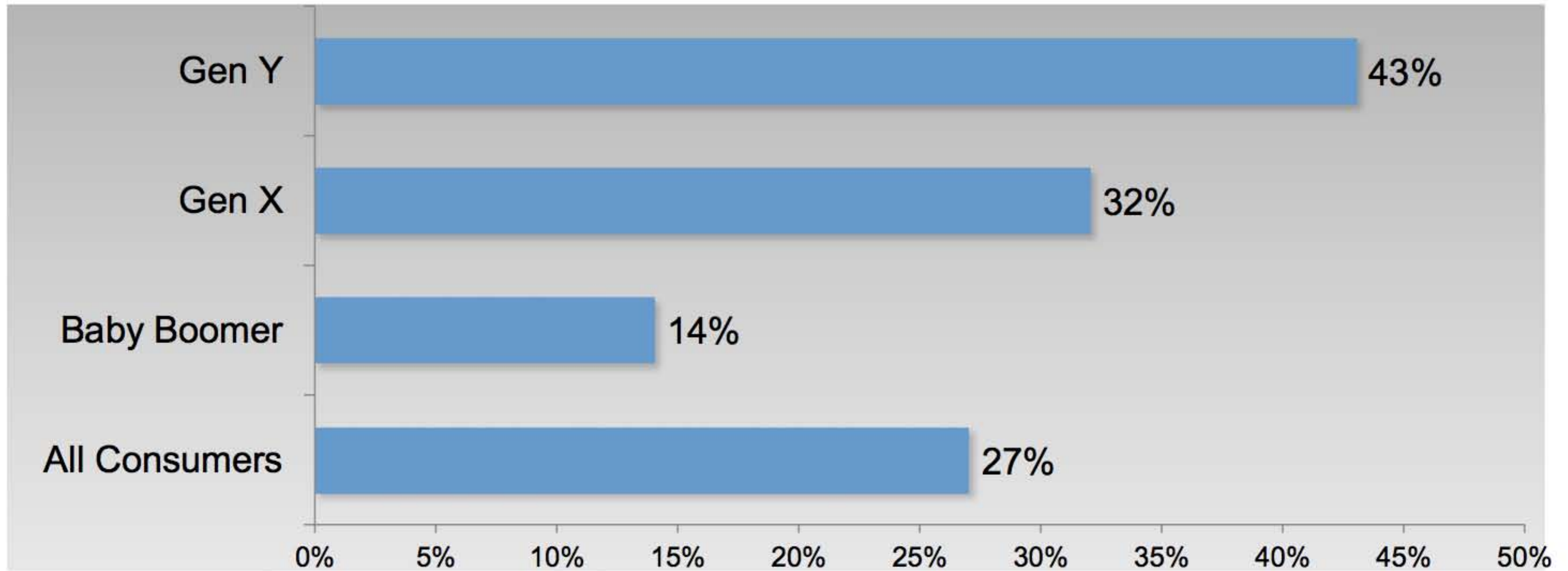


Full-Service Digital-Only Banks Are Highly Compelling for Gen Y

Willingness to Switch From Primary Bank to Digital-Only Bank, By Segment



Source: Javelin Strategy & Research "2016 Trends in Banking and Payments," January 2016