

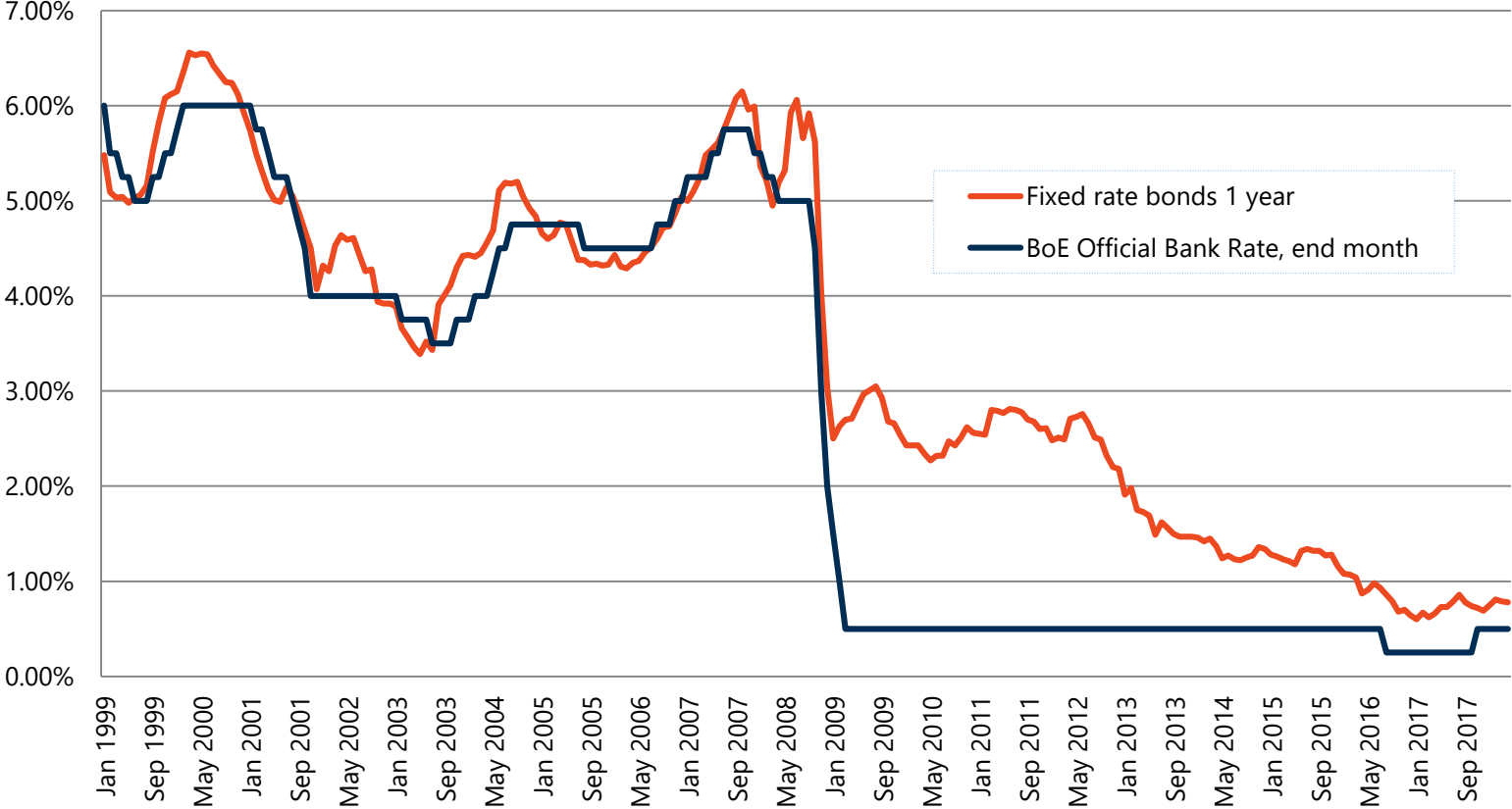


Rebooting the Cash

Savings Market

 **raisin.**

# Savings / Interest Rates



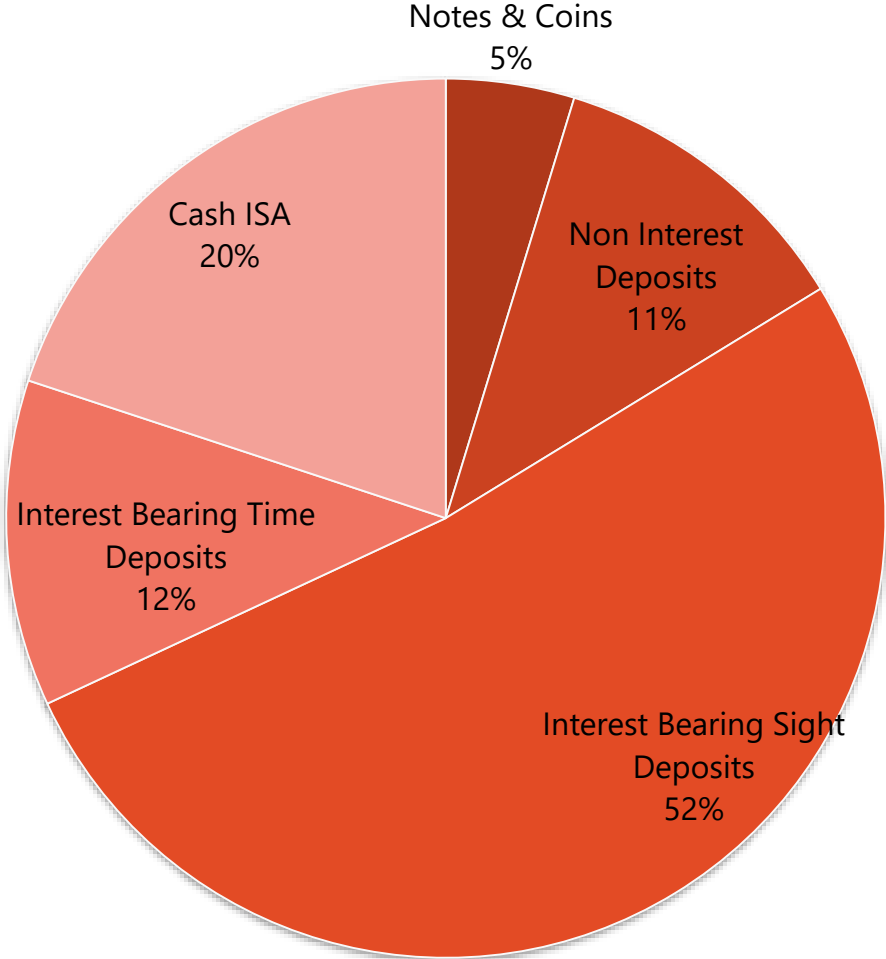
# Household Savings Types



Total Volumes	
Jan 2008	£937,751m
Jan 2013	£1,216,365m
Jan 2018	£1,374,664m

Trends	
Shorter Tenors / Access	



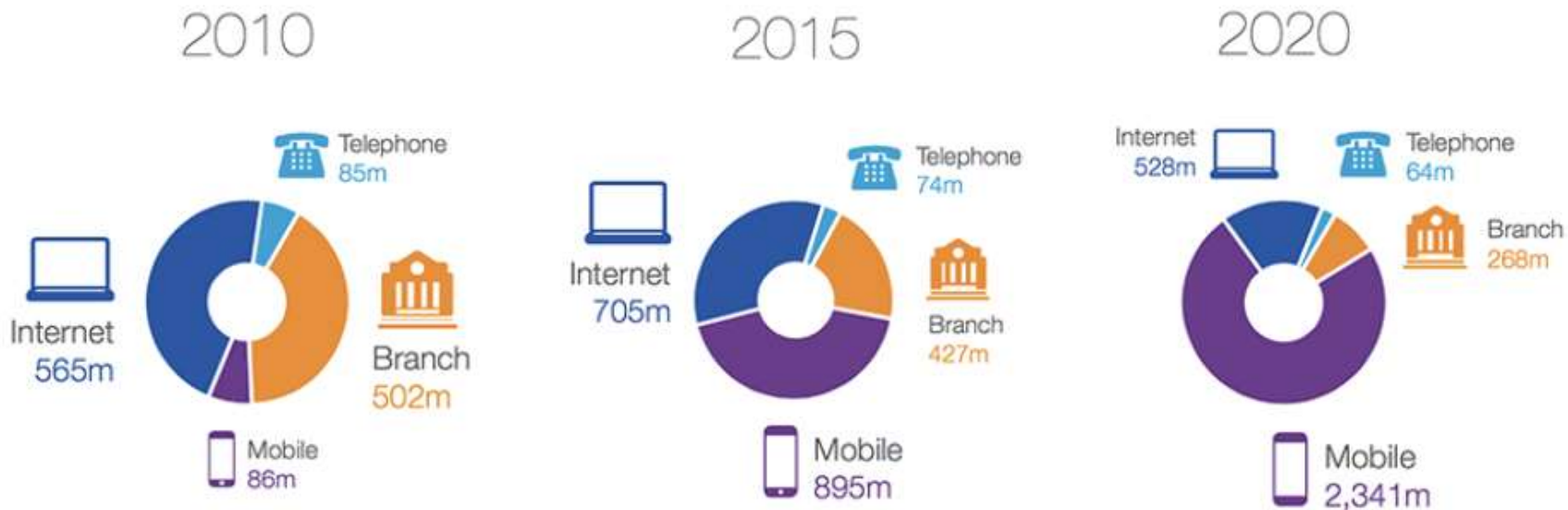
*Deposit balances outstanding from households split by account type, £m*  
*Source: Bank of England, not seasonally adjusted*  
*Household deposit balances, £m (includes interest credited)*

- Brexit
  - No Majority
  - Interest Rates
- FX Exchange Rates
  - Inflation
  - Taxation

- UNCERTAINTY
- OPPORTUNITY

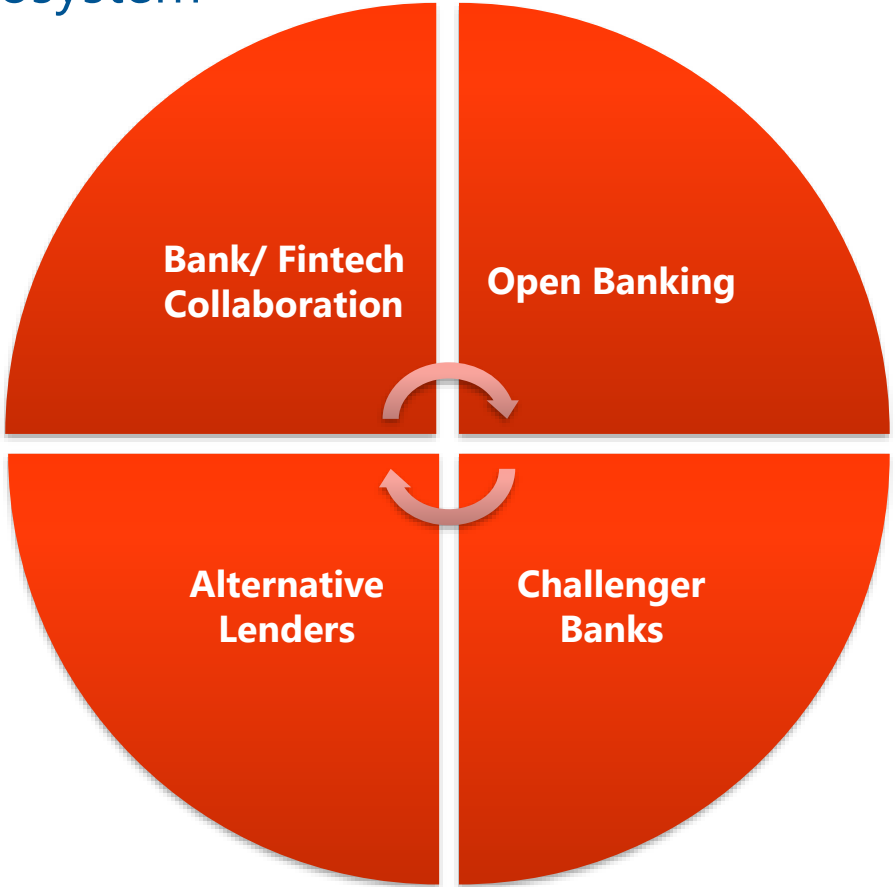


# Digital Access

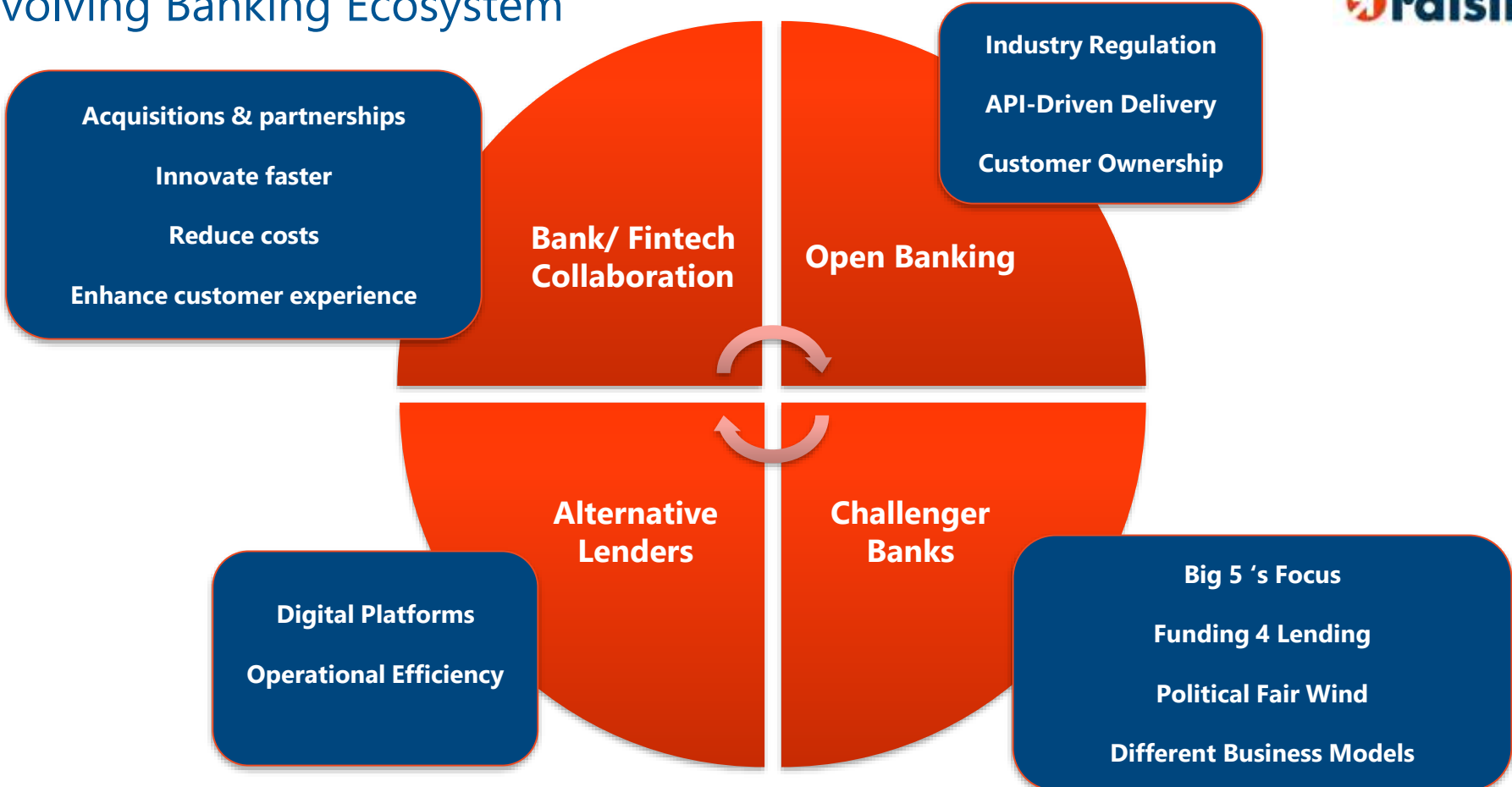


- Customers used their mobile phone to interact with their current account 895 million times in 2015,
- This will rise to 2.3 billion times by 2020.

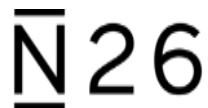
# Evolving Banking Ecosystem



# Evolving Banking Ecosystem



## Fintech Partnership Examples : Savings



**N26**

Access to 500,000 digital customers

Leading German Challenger Bank

Award Winning Banking Application



**BBVA**

Access to 4 million digital customers

Leading banking group from Spain

More than EUR 760bn balance sheet



**BINCK**

Access to 600,000 digital customers

Leading Dutch online broker bank

Assets under administration of € 26bn



# Evolving Customer Behaviour in UK Savings

