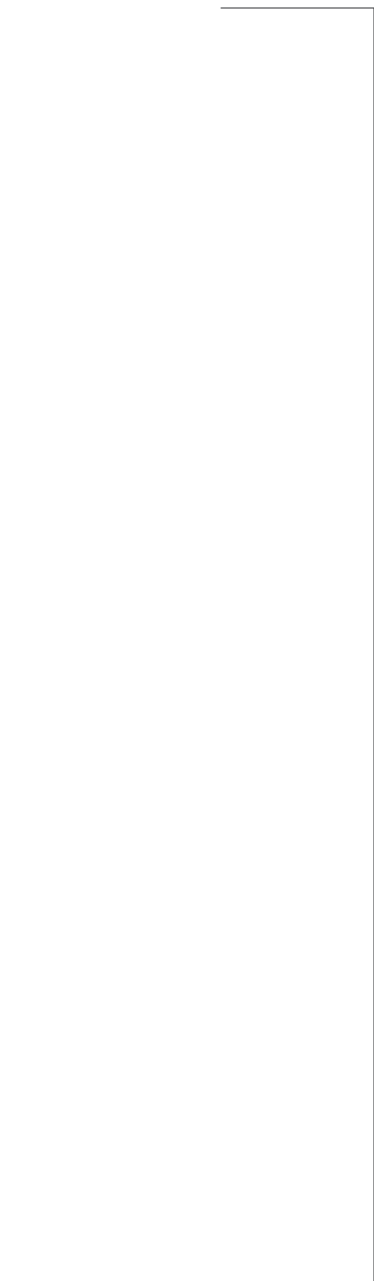


The bottom line



very

Looking forward

Online banking is still the most common way people bank but use of apps is increasingly popular



In-person banking remains an important banking channel

Canadians still rely on ABMs

**Use and interest in digital currencies is
down**

Methodology

