

## Digital Services Metrics

Data through: 7/31/2025



	2024				KEEP AS-IS: Total Open Accounts UPDATE: Add new metric "Digital Banking Penetration %" Shows % of accounts with digital banking access Add Monthly Enrollments				2025				
	Jul	Aug	Sep	Oct	Mar	Apr	May	Jun	Jul				
Total Open Accounts	220,159	221,746	222,708	223,401	225,248	226,073	226,299	226,062	224,074				
Account Checking Penetration	68%	68%			68%	68%	68%	68%	68%				
Accounts With Checking	149,253	150,827			152,548	153,138	153,069	153,555	153,605				
Legacy OLB Banking Usage for all Accounts	24%	23%	22%	16%	6%	0%	0%	0%	0%				
OLB Users For Month (1)	52,758	50,811			0	0	0	0	0				
OLB Active Users (2)	85,151	83,667											
OLB Logins	568,793	525,721											
Legacy Mobile Banking Usage for all	39%	36%	36%	29%	10%	1%	0%	0%	0%				
Mobile Users For Month (1)	84,949	80,203	79,639	64,251	22,724	2,654	0	0	0				
Mobile Active Users (2)	102,199	101,882	99,861	97,177	89,129	84,323							
Mobile Logins	2,340,422	2,272,192	2,100,677										
Mobile Remote Deposits	25,706	24,895	22,711										
Mobile Apple App Rating (3)	2.6	2.6					3.6	0.0	0.0				
Total Mobile Apple App Reviews	118	120	119				122		0				
Mobile Android App Rating (3)	3.9	3.8	3.8	3.4	3.4	3.4	3.4	0.0	0.0				
Total Mobile Android App Reviews	700	287	287	292	298	300	298	0	0				
New Digital Banking Usage for all Accounts	5%	5%	8%	21%	27%	28%	27%	29%	29%				
Users For Month (1)	11,174	10,307	17,639	45,953	60,184	63,482	60,184	64,508	65,134				
Active Users (2)	11,201	11,390						34,593	65,156				
Logins	311,834	83,257						20,351	2,276,669				
Mobile Remote Deposits	4,045	5,082						24,823	28,763				
Mobile Apple App Rating (3)	1.1	1.3						4.6	4.6				
Total Mobile Apple App Reviews	163	226						510	521				
Mobile Android App Rating (3)	1.6	1.5						4.1	4.2				
Total Mobile Android App Reviews	96	97						359	364				

1) "Users For Month" are distinct accounts with logins/transactions in that month

2) "Active Users" are distinct accounts with a login/transaction within 120 days from M/E

3) "Mobile App Ratings" are rated on a 5 point scale, with 5 being the best

4) As of May 2018, card control data represents each occurrence. Previously, the data grouped actions by Account.

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Audio Banking Usage for all Accounts	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Audio Users For Month (1)	0	0	0	0	0	0	0	0	0	0	0	0	0
Audio Logins													
Bill Pay Usage for all Accounts	6%						5%	5%	5%	5%	5%	5%	5%
Bill Pay Usage for Accts with Checking	8%						8%	8%	7%	7%	7%	7%	7%
Bill Pay Users For Month (1)	12,488						11,721	11,538	11,438	11,503	11,279	11,033	11,347
Bill Pay Active Users (2)	14,085						3,594	13,329	13,254	13,138	12,992	12,907	12,817
A2A (Share) Usage for all Accts	1%	1%	1%	1%	1%	1%	2%	2%	2%	2%	2%	2%	2%
A2A (Share) Usage for Accts with Chkg	2%						2%	2%	2%	2%	2%	2%	3%
A2A (Share) Users For Month (1)	2,807	2					3,424	3,717	3,809	3,755	3,754	4,006	
A2A (Share) Active Users (2)	4,846	4					6,068	6,472	6,798	6,989	7,152	7,255	
A2A (Loan) Usage for all Accts	6%	6%	5%	5%	5%	5%	5%	5%	6%	6%	6%	6%	6%
A2A (Loan) Usage for Accts with Chkg	8%						8%	8%	8%	8%	8%	8%	8%
A2A (Loan) Users For Month (1)	12,270						584	11,970	12,129	12,426	12,473	12,616	12,686
A2A (Loan) Active Users (2)	13,907						1,081	13,869	13,900	14,121	14,298	14,421	14,560
ApplePay Credit Card Users For Month (1)	1,340	1,351	1,353	1,404	1,441	1,487	1,423	1,389	1,485	1,537	1,534	1,601	1,634
ApplePay Credit Card Active Users (2)	1,89						2,105	2,097	2,120	2,151	2,187	2,282	2,350
ApplePay Unique Credit Cards Activated	22						296	257	311	263	294	316	306
ApplePay Debit Card Users For Month (1)	22,57						24,302	24,447	25,031	25,354	25,739	25,910	26,240
ApplePay Debit Card Active Users (2)	26,98						29,356	29,594	29,978	30,266	30,809	31,076	31,423
ApplePay Unique Debit Cards Activated	3,14						3,640	3,257	3,879	3,486	3,539	3,487	3,551
GooglePay Credit Card Users For Month (1)	117	108	111	133	126	124	113	125	133	128	149	147	148
GooglePay Credit Card Active Users (2)	187	191	192	202	201	211	207	205	208	209	224	227	237

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GooglePay Unique Credit Cards Activated	32	29	29	42	40	33	33	38	36	44	39	38	55
GooglePay Debit Card Users For Month (1)	1,349											1,679	1,757
GooglePay Debit Card Active Users (2)	1,946											2,431	2,492
GooglePay Unique Debit Cards Activated	325											407	438
SamsungPay Credit Card UsersForMonth (1)	39											44	46
SamsungPay Credit Card Active Users (2)	53											72	74
SamsungPay Unique Credit Cards Activated	12											11	11
SamsungPay Debit Card Users ForMonth (1)	392											502	487
SamsungPay Debit Card Active Users (2)	602											737	748
SamsungPay Unique Debit Cards Activated	118	110	101	115	106	104	118	124	144	124	93	162	133
PayPal Users For Month (1)	0											0	0
PayPal Active Users (2)	0											0	0
PayItNow Users For Month (1)	1,323	1,296	1,330									1,334	1,273
PayItNow Active Users (2)	2,618	2,628	2,624									2,408	2,584
Legacy OLB Card Controls													
OLB Card Activation Count (4)	311	365											
OLB Card Block Count (4)	90	103											
OLB Travel Notification Count (4)	391	410											
Legacy Mobile Card Controls													
Mobile Card Activation Count (4)	625	778											
Mobile Card Block Count	132	124											
Mobile Temp Card Block Count	10,155	9,820											
Mobile Travel Notification Count	2,174	1,678											
New Digital Card Controls													
Digital Card Activation Count	105	183	116	576	890	964	1,291	1,293	1,530	1,394	1,268	1,430	1,387

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MINOR UPDATE: Change to monthly basis  
All metrics remain the same  
Only calculation period changes

X REMOVE PAYPAL X

Not accurately calculated Delete both rows

MOVE TO END OF REPORT  
Group with other legacy statistics  
These are sunset features

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Digital Card Block Count	75	120	105							589	630	607	664
Digital Temp Card Block Count	1,207	1,115	1,396							8,545	9,501	9,217	9,789
Coast Money Mgr Monthly Users (1)	3,164	2,380	2,770	7,403	6,750	4,928	4,190	3,663	3,618	3,856	3,424	3,159	3,059
Coast Money Mgr Active Users (2)	8,347	8,167	8,511	13,094	15,798	17,029	17,270	14,177	11,849	11,226	10,870	10,526	10,005
Coast Money Mgr OLB Monthly Users (1)	2,954	2,176									3,369	3,114	3,002
Coast Money Mgr OLB Active Users (2)	7,734	7,573									10,757	10,417	9,859
Coast Money Mgr OLB Sessions	9,697	8,583									9,712	7,248	7,059
Coast Money Mgr Mobile Monthly User(1)	251	232									71	60	69
Coast Money Mgr Mobile Active Users (2)	788	778									202	195	182
Coast Money Mgr Mobile Sessions	716	630									326	314	442
Coast Money Mgr New Signups	1,765	1,290									1,422	1,149	929
Coast Money Mgr New Signups via OLB	1,678	1,214									1,414	1,144	924
Coast Money Mgr New Signups via Mobile	87	76									8	5	5
CMM Users with Aggregated Account	1,348	4,376	3,936	4,051	4,051	4,184	4,051	4,363	4,378	4,416	4,416	4,051	4,051
Coast Money Mgr Apple App Rating	3	3	3	3	3	3	3	3	0	3	0	0	0
Total CMM Apple App Reviews	13	13	13	13	13	13	13	13	13	13			
Coast Money Mgr Android App Rating	4	4	4	4	4	4	4	4	0	4	0	0	0
Total CMM Android App Reviews	24	12	12	12	13	13	13	13	13	13			
Mobile Coast Into Cash Referrals													
Mobile Coast Into Cash New Accounts													
Funded Loans by Origination Channel (Count)													
Online (Excluding Mobile)	24	21	14							20	15	20	14
Online Banking	33	25	25							0	0	0	0
Mobile	290	330	260							269	303	256	324
Total Online, Online Banking & Mobile	347	376	299							289	318	276	338
In Branch	318	478	365	370	335	305	349	340	431	420	376	335	406

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KEEP IN CURRENT POSITION

UPDATE: Monthly calculation instead of rolling 12

This is active/growing metric

RELOCATE TO END

Product being sunset

Move entire CMM section together

Keep for historical tracking only

✗ REMOVE ENTIRELY ✗

Not being tracked  
No data available

✓ NO CHANGES

Keep all loan origination metrics

Data from Meridian Link is accurate

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<b>MSC</b>	72	108	98	85	42	55	64	72	87	68	94	65	83	
<b>Total</b>	736	962	762	760	620	619	696	719	806	806	746	662	828	
<b>Funded Loans by Origination Channel</b>														
Online (Excluding Mobile) (Pct)	3%	2%								2%	2%	3%	3%	2%
Online Banking (Pct)	4%	3%								0%	0%	0%	0%	0%
Mobile (Pct)	39%	34%								33%	38%	34%	37%	39%
Total Online, OLB & Mob (Pct)	47%	39%								36%	39%	37%	40%	41%
In Branch (Pct)	43%	50%								53%	52%	50%	51%	49%
<b>MSC (Pct)</b>	10%	11%	13%	11%	7%	9%	9%	10%	11%	8%	13%	10%	10%	
<b>Total (Pct)</b>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	

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