

What's the impact of offering Eko for banks

A case study with 4 Eko banks, ranging from \$100M - \$15B in assets after 1 year



Hypothesis: Clients want to invest their money at a place they trust

Today, less than 1% of Americans invest with their community bank. The majority opt for third-party apps like Betterment, Vanguard, or Robinhood instead. As a result, banks are losing not only deposits but also clients to investment firms that actively promote high-interest bank accounts.

Yet 53% of Americans say they would prefer to invest with their bank—a place they already know and trust. Banks that don't offer digital investments, or only provide wealth management for the top 1%, are missing out on this massive opportunity.

The choice is stark: lose deposits and watch clients leave, or offer digital investments and capture new revenue, strengthen loyalty, and attract/retain (younger) clients.

Product: How banks offer digital investments

- A digital investment solution, natively integrated in Bank's existing banking platform/app
- Users aren't redirected away from their banking app
- Instant money movement without a core dependency
- Users choose from Pre-made portfolios, Self-directed investing, Hybrid investing, IRA/Roth IRAs and Crypto
- Start investing from as little as \$1
- A full white-label experience



Results: Offering digital investments creates significant advantages

Increase stickiness

Investing clients log in on average 3.8x more frequently than before. 30% of investing clients log in more than 10x per week.

Fast conversion

Of your entire client-base, 7% will opt-in and fund their investment account within the first year. After 3 years this is approximately 12%.

Users want different products

44% has a Hybrid portfolio, 23% a Pre-Built/Robo, 20% Self-directed, 7% Crypto and 6% IRA portfolio.

Increase deposits

Eko users growth their bank deposits by on average 11% after year one, significantly outpacing users without Eko.

Small initial deposits, but fast growth

With Eko clients can invest starting from \$1. Our average investment amount after 12 months is \$1,740. After 2 years it's \$2,775.

Attract and retain (younger) clients

65% of investors are Millennials or Gen Z. Eko users are 6x less likely to ever leave the bank.