

March 2016

Mortgages/Residential Mortgage Lending - Canada

"A current banking relationship is the most important choice factor for consumers when choosing a mortgage lender, underlying the importance of a strong branch network and motivated front-line staff to cross-sell mortgage products."

– **Sanjay Sharma, Senior Financial Services Analyst**

February 2016

The Underbanked - Canada

"Disruptive start-ups have the potential to poach future generations of banking customers by offering them lower-cost alternatives to conventional services and becoming a trusted alternative. Conversely, this could also lead to alliances with mainstream financial institutions."

January 2016

Generational Banking - Canada

"Old is gold in Canada in terms of wealth and financial security as over-65s report having the highest amount of investments, lowest debt and feel most financially secure."