

Marcus:
BY GOLDMAN SACHS®

Consumer Trends

Consumer's relationship with money is broken ...¹

\$400

Cost of an emergency that 50% of Americans can't afford

66%

Don't have a household budget

60%

Don't know the interest rate on their savings account

53%

Find paying off credit card debt more stressful than losing weight

Consumer trends are disrupting industries ?...

66%

Time spent on mobile vs desktop

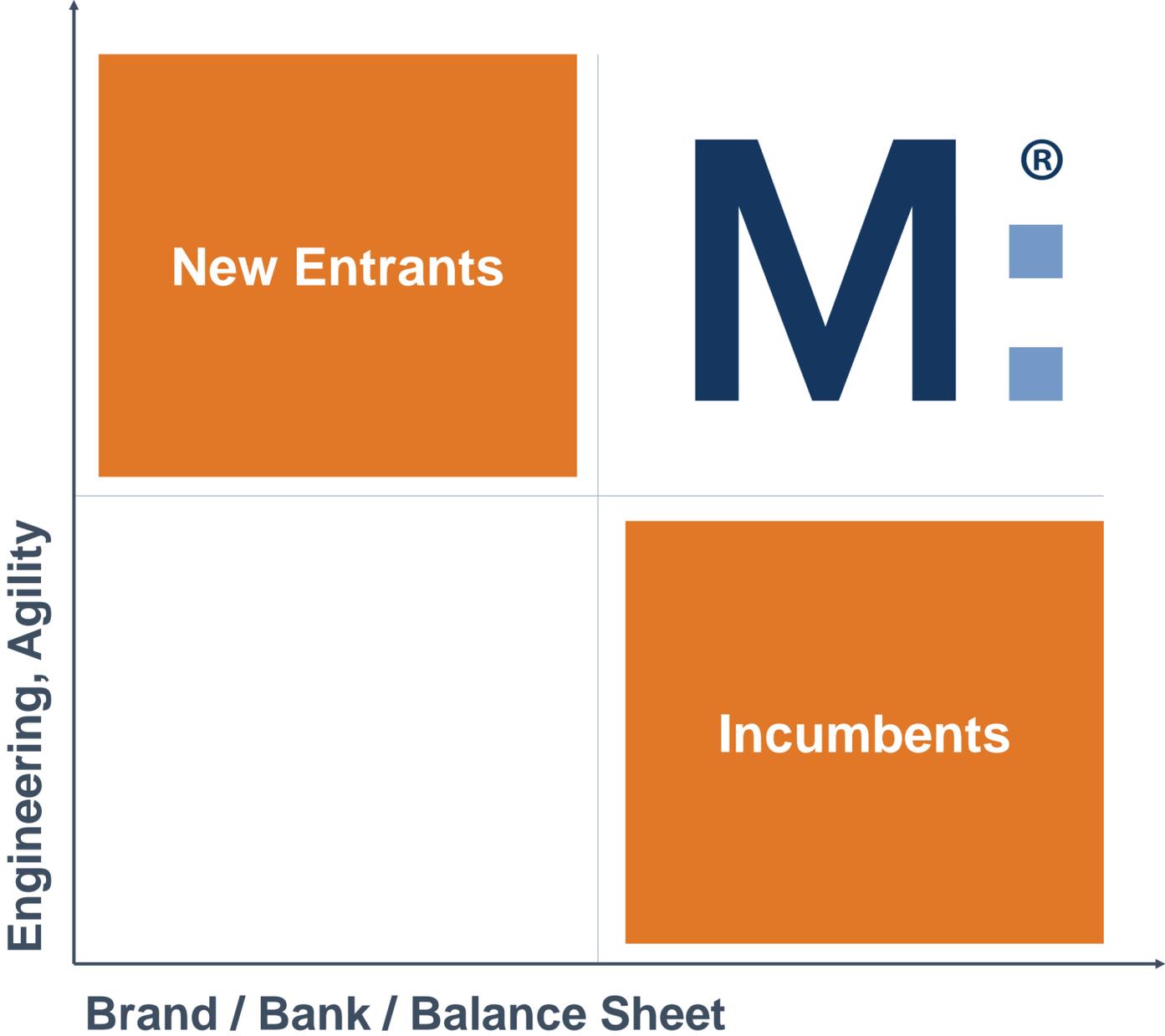
79%

Customers willing to share personal data for a benefit

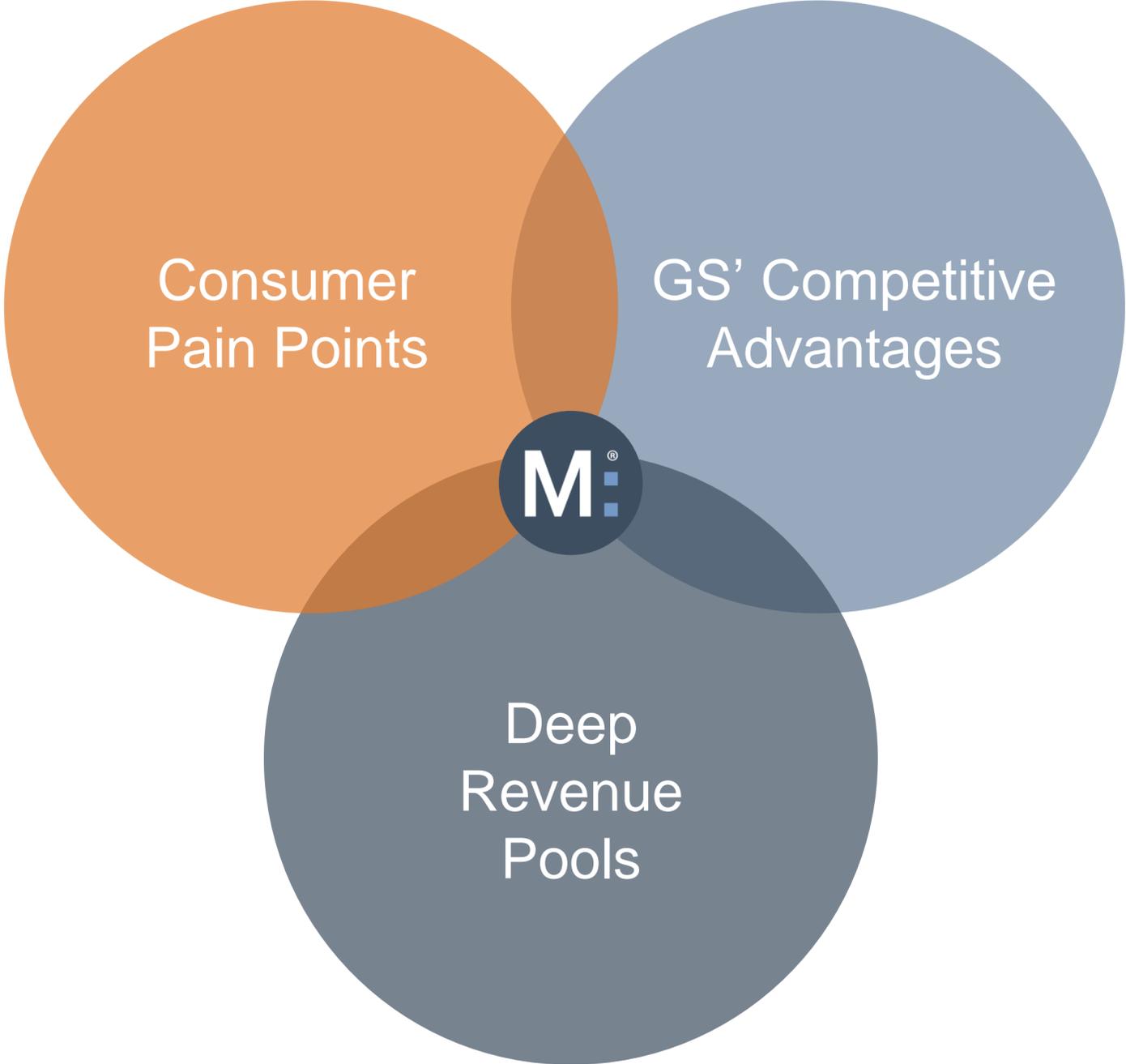
¹ Sources: Goldman Sachs research (2016); The Federal Reserve (Economic Well-Being of U.S. Households, May 2018); Goldman Sachs Debt Survey (2017)

² Sources: Mary Meeker's Internet Trends (2018)

Opportunity to Disrupt Financial Services: A Start-up with 150 Years of Experience



Picking Our Spots



On Your Side

Enabling customers to take control of their financial lives

Through products that are:

Valuable

Personal

Transparent

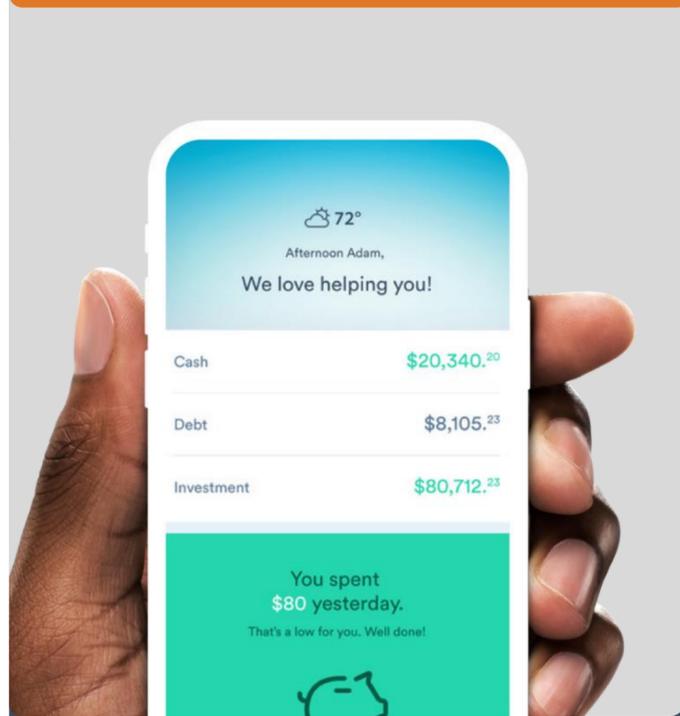
Simple

Secure

Strategic Pillars

Digital Storefront

Personal Financial Management

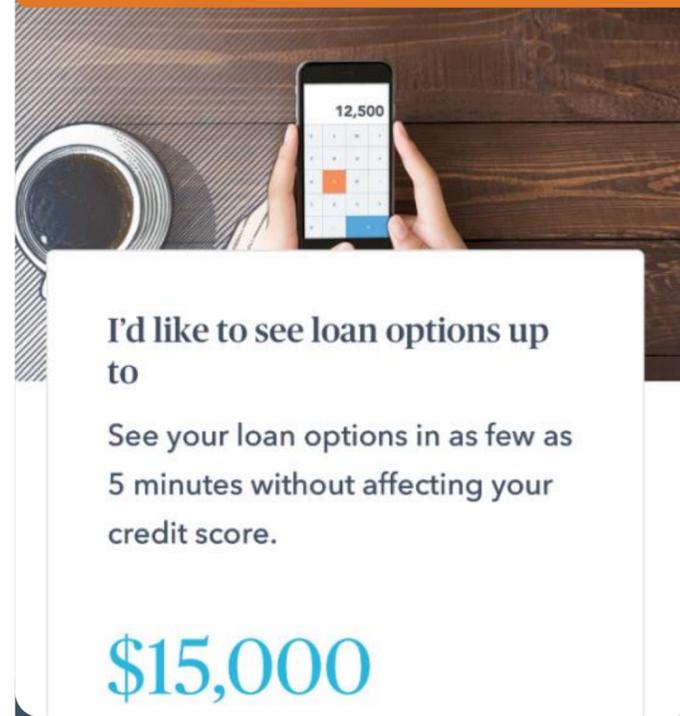


Free to use

Free tools and insights

Proprietary Product Platform

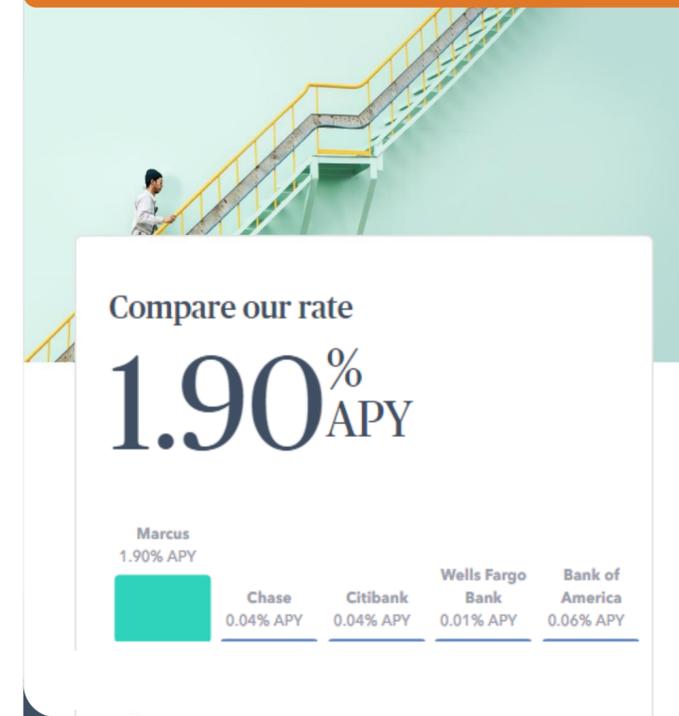
Personal Loans



\$5bn

Loan Balances

Deposits (US & UK)

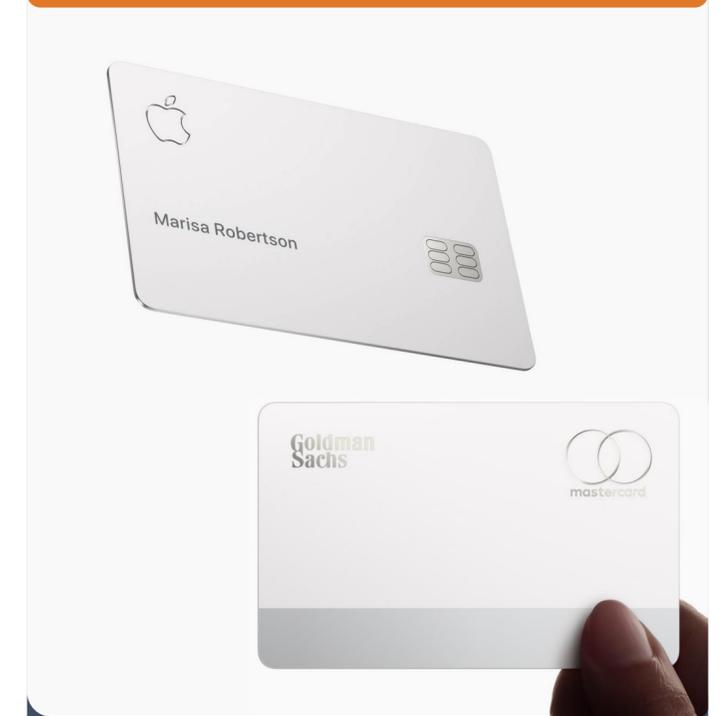


\$55bn

Deposit Balance

Partnerships

Apple Card

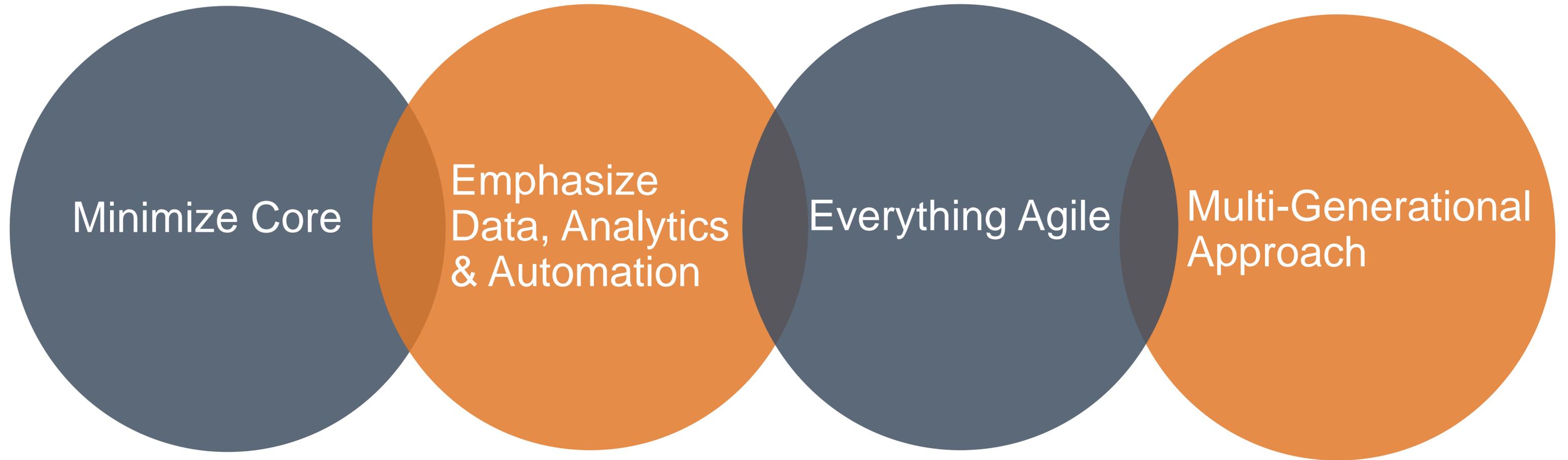


Launched

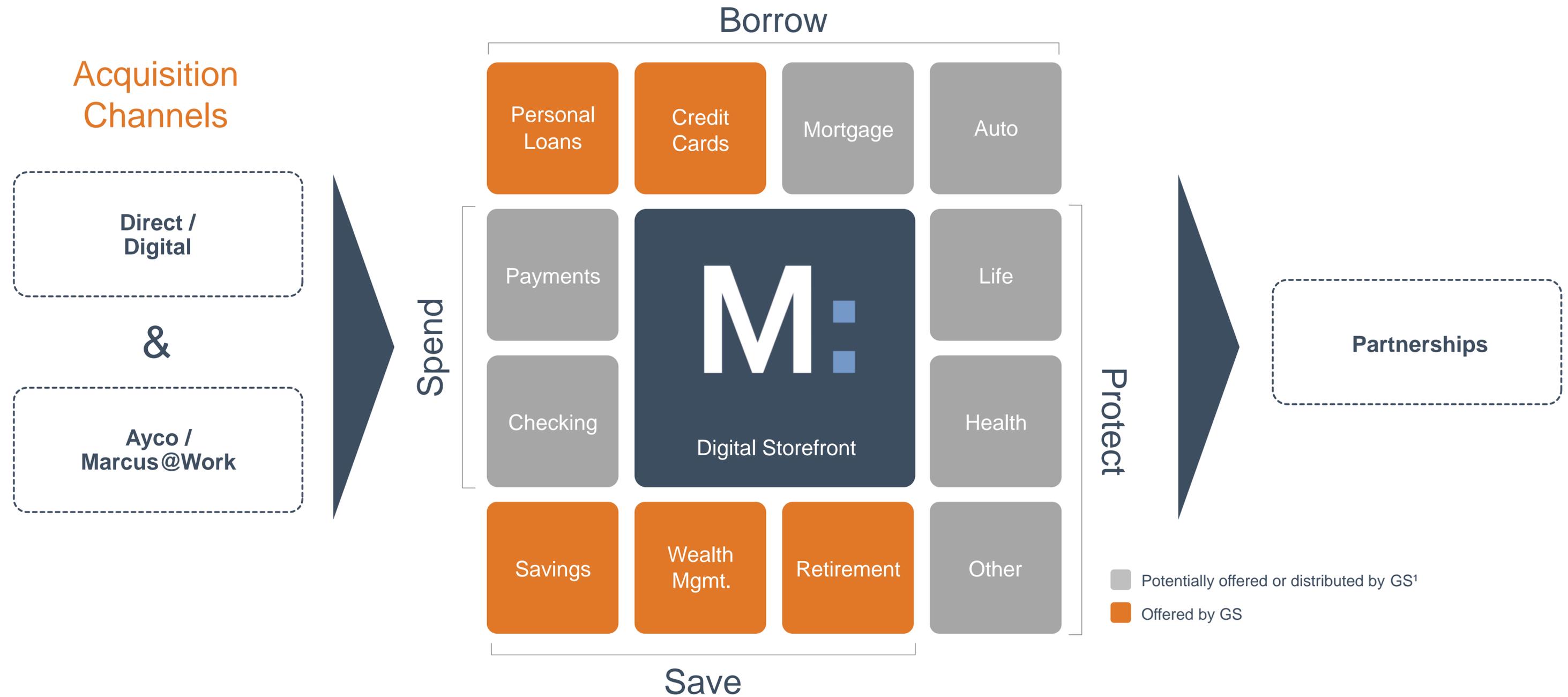
August 2019

Note: Data as of Q3 2019

Technology Approach



Building a Differentiated, Integrated Platform



¹ Subject to applicable law

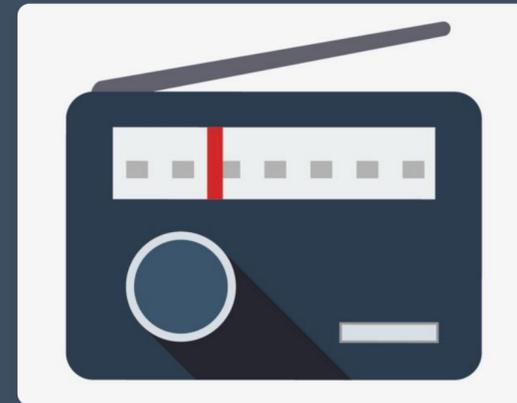
How Customers Discover Marcus



Marcus.com
The Hub



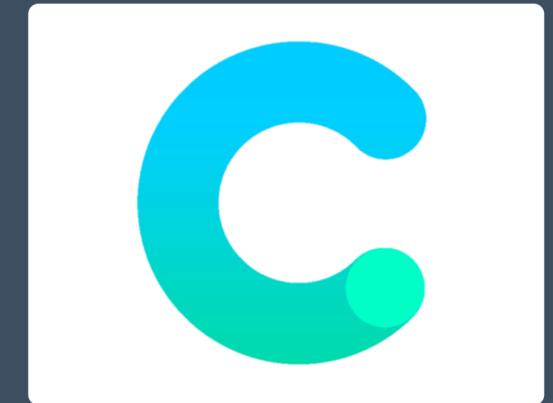
Video
General & Targeted
(YouTube, TV)



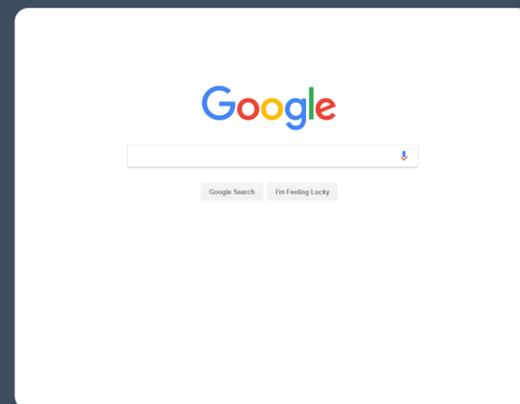
Audio
National & Targeted
(Terrestrial & Digital Radio)



Direct Mail
Targeted



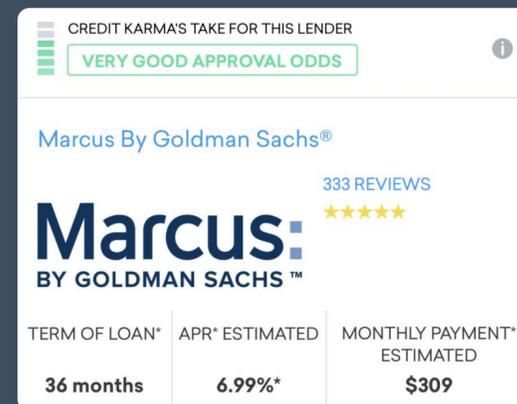
Clarity Money
PFM App



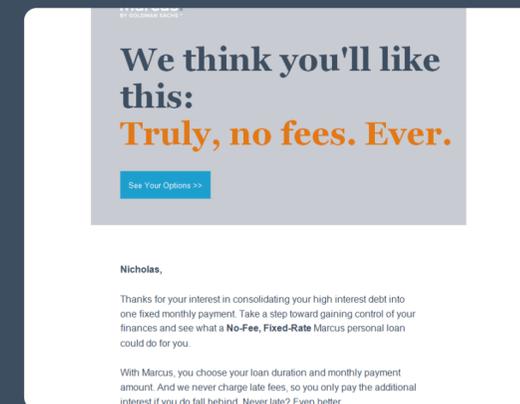
Search
Keyword Targeted
(Google, Bing, Yahoo)



Social
Organic & Paid
(Facebook, Twitter, etc.)



Aggregators
Criteria-based offers
(Credit Karma, Lending Tree)



E-Mail
"Win-Back"
Retargeting



Influencers
Social Media / Consumer
Finance Influencers

