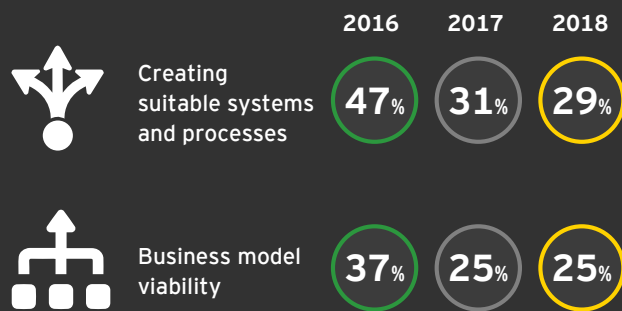


In its third year, the Australian fintech industry continues to mature and grow

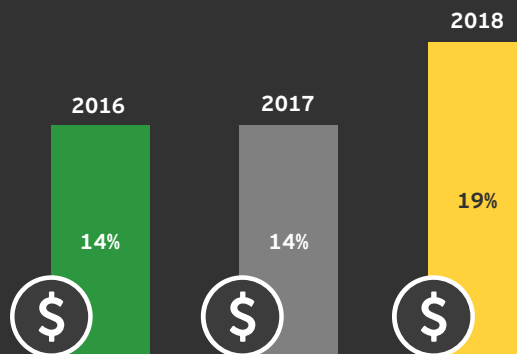
Key business challenges decreasing

Suitability of systems and viability of business models are less likely to be internal impediments



Profitable fintechs (Post revenue)

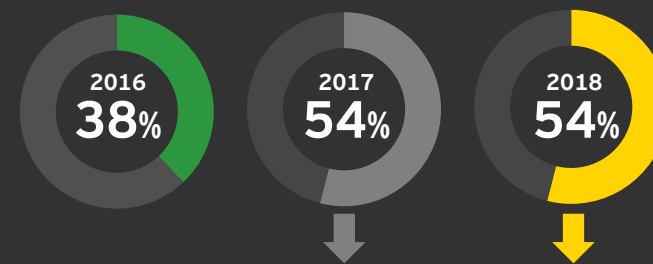
A greater proportion of fintechs are profitable this year



Future outlook

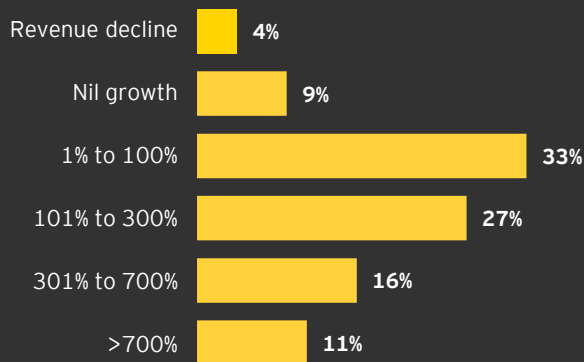
Australian fintechs continue to focus on overseas expansion in the next 12 months

Expand / expand further overseas



Median revenue growth (post revenue companies)

Year on year post revenue growth continues to grow



Top 6 markets for potential expansion (excl. don't know)

