

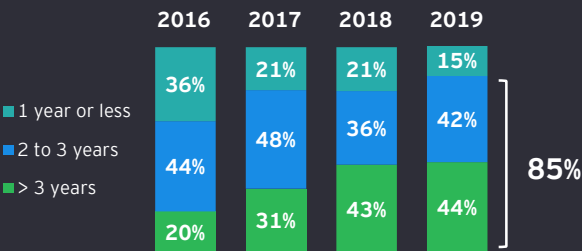
# The Australian fintech industry has matured with increasing profitability and is globally connected

## Key business challenges 2019

Top 3 internal challenges

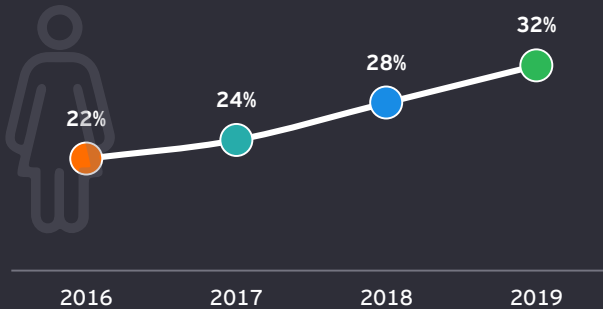


## Age of company (excl. didn't answer)



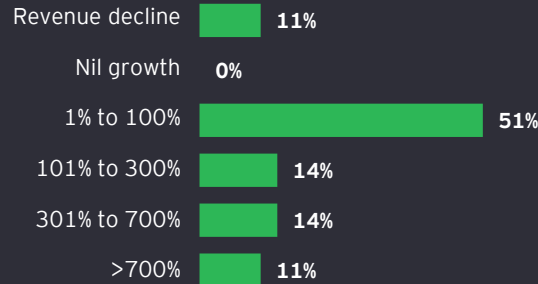
## Female participation in the fintech workforce

% of female employees



## Median revenue growth (post-revenue companies)

Year on year post-revenue growth continues to improve



Post revenue fintechs

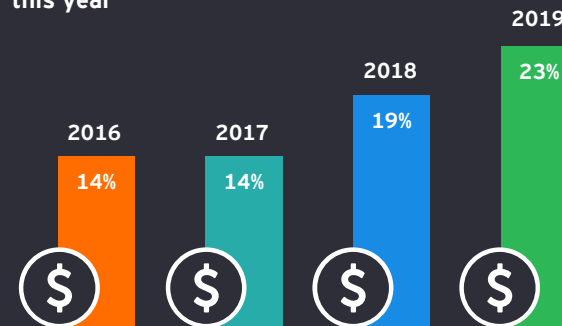
**77%** 68% in 2018

Median post-revenue growth

**80%** In the past 12 months

## Profitable fintechs (post-revenue)

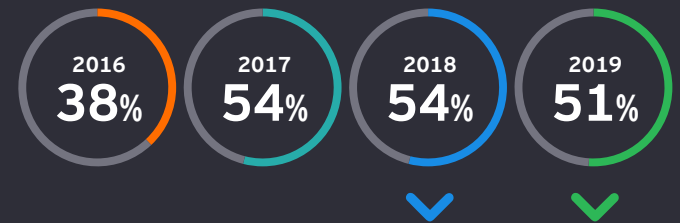
A greater proportion of fintechs are profitable this year



## Future outlook

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

Either expand or expand further overseas



## Top 8 markets for potential expansion (excl. don't know)

