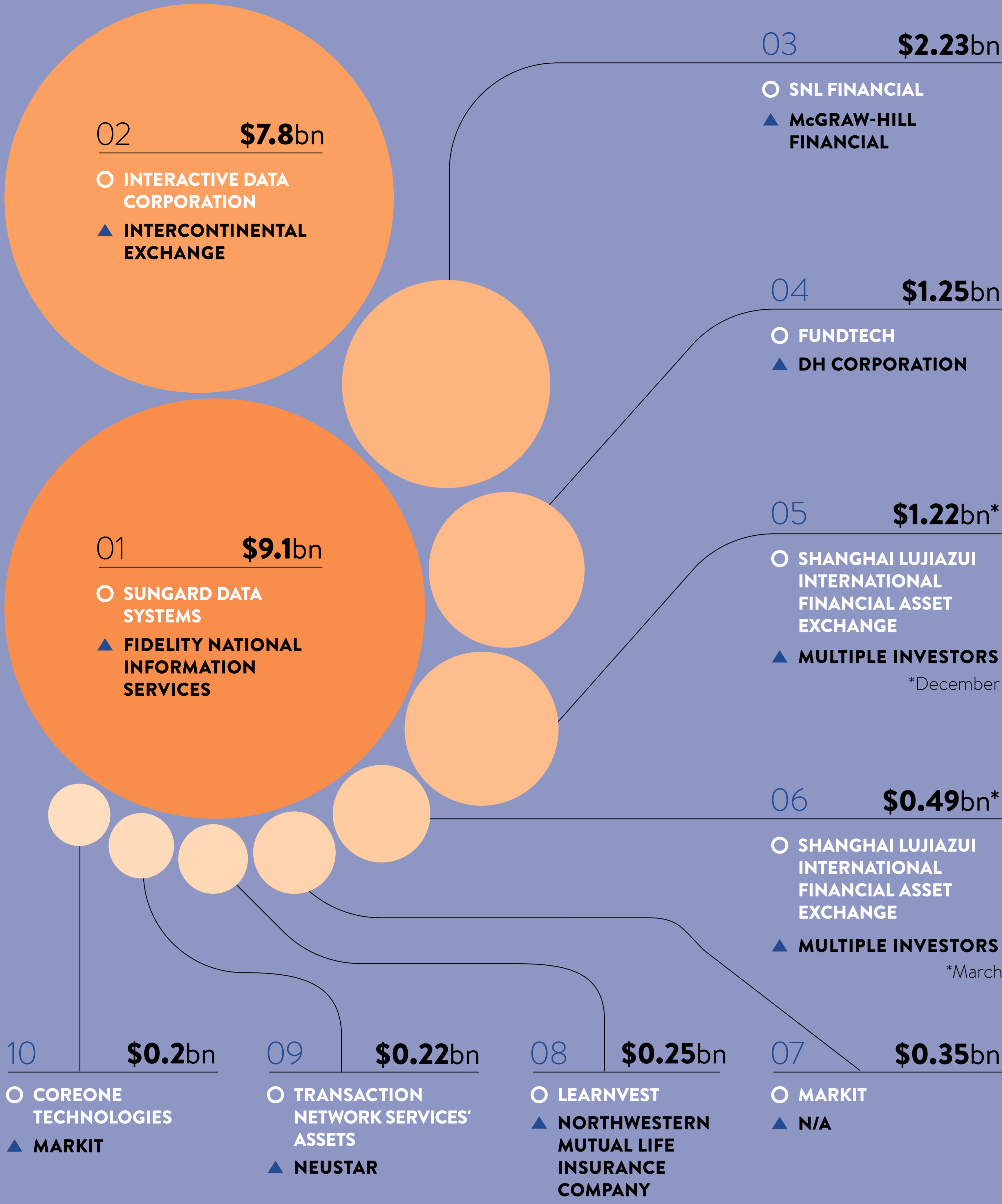


# FINANCE BEHIND FINTECH

## TOP 10 FINTECH DEALS OF 2015

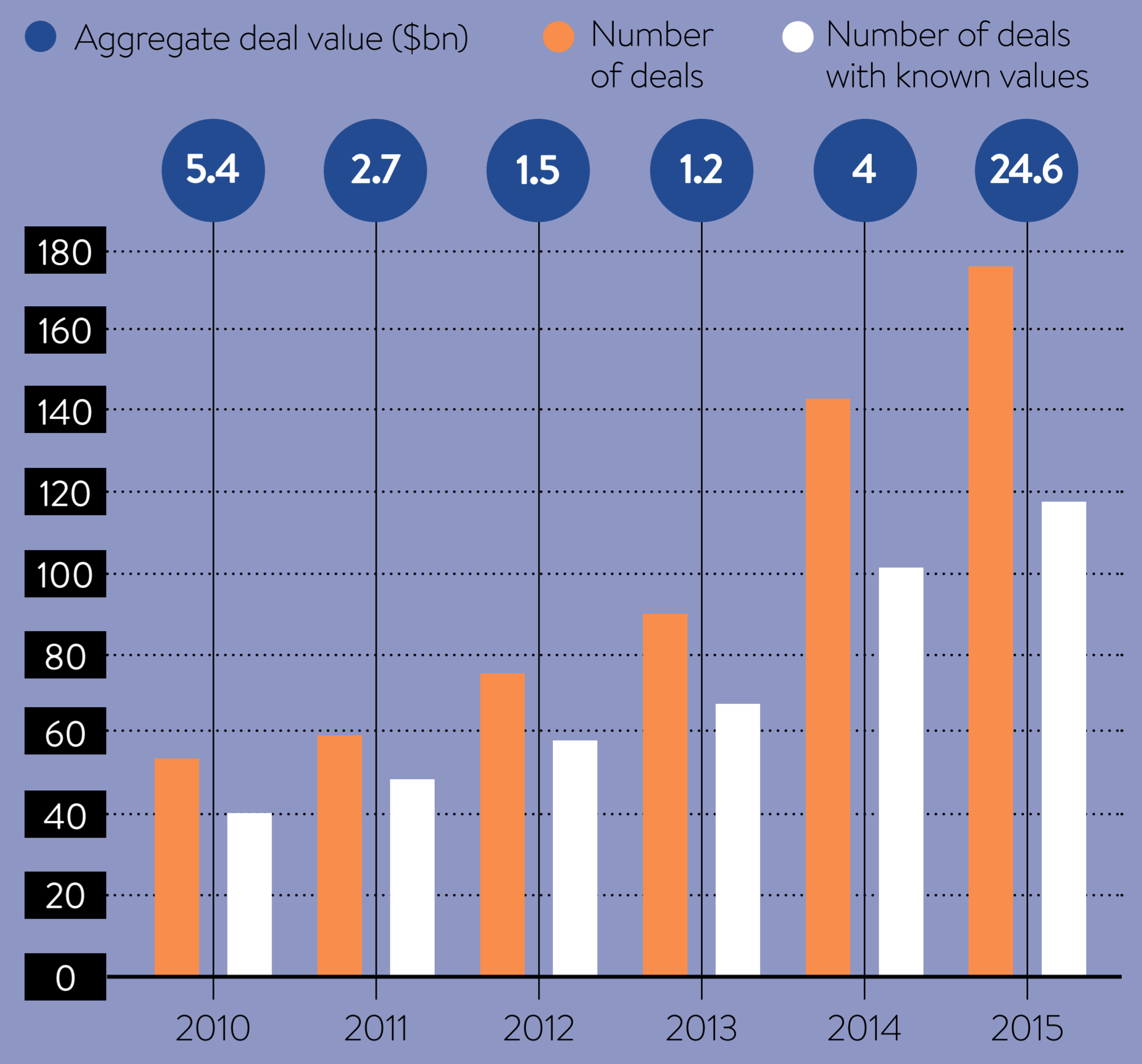
Includes global completed and pending deals, acquisitions, institutional buy-outs, capital increases...



Source: Zephyr, Bureau van Dijk 2016

## YEARLY FINTECH DEALS, 2010-2015

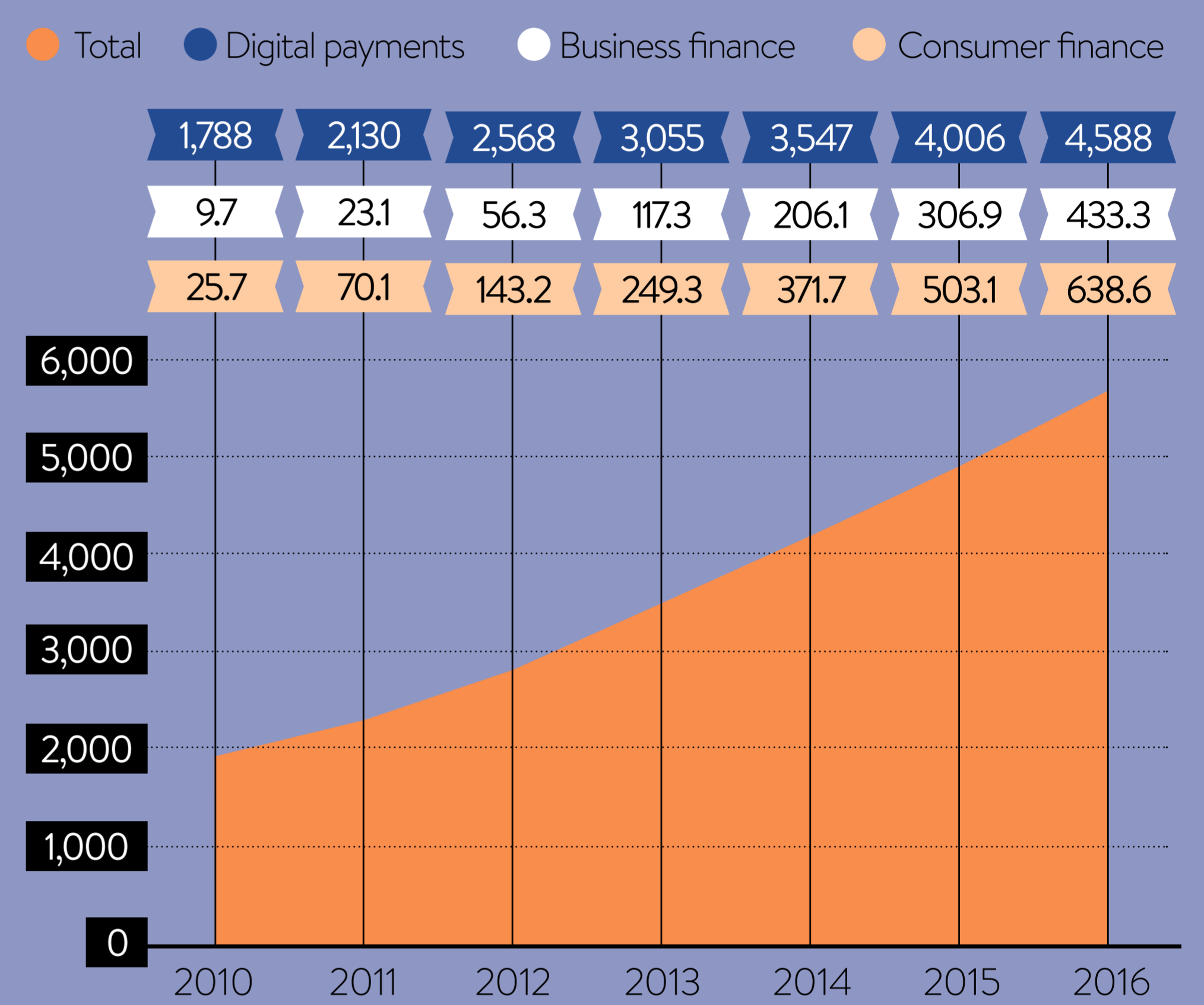
Includes global completed and pending deals, acquisitions, institutional buy-outs, capital increases...



Source: Zephyr, Bureau van Dijk 2016

## FINTECH TRANSACTION VALUE (\$BN)

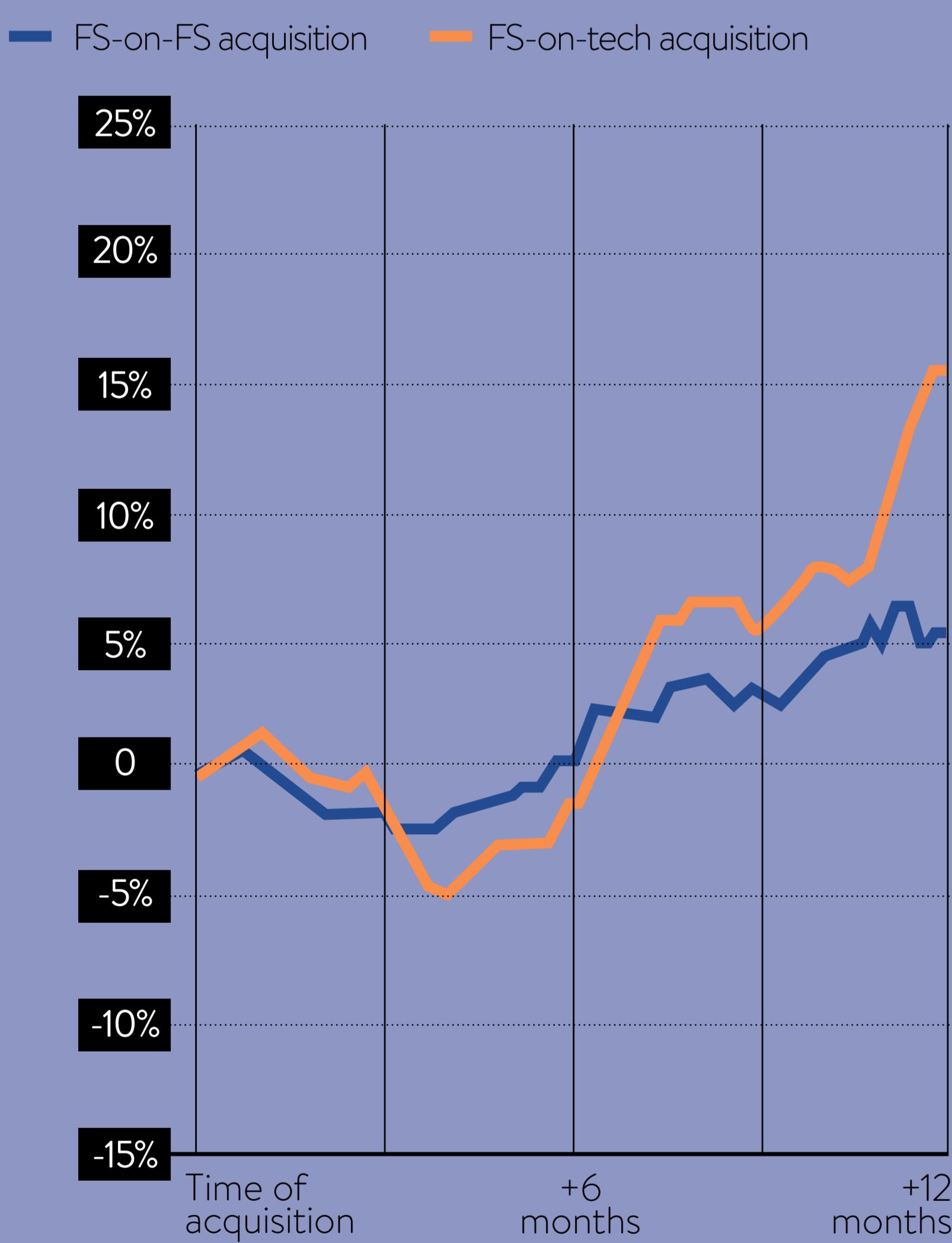
Based on data from 50 selected digital economies worldwide



Source: Statista 2016

## SHARE-PRICE PERFORMANCE OF FINANCIAL SERVICES FIRMS FOLLOWING FINTECH AND NON-FINTECH ACQUISITIONS

While FS-on-FS acquisitions achieved 'above market' returns of 4 to 6 per cent after 12 months, FS-on-tech acquisitions returned 10 to 15 per cent



Source: AT Kearney 2014



200%

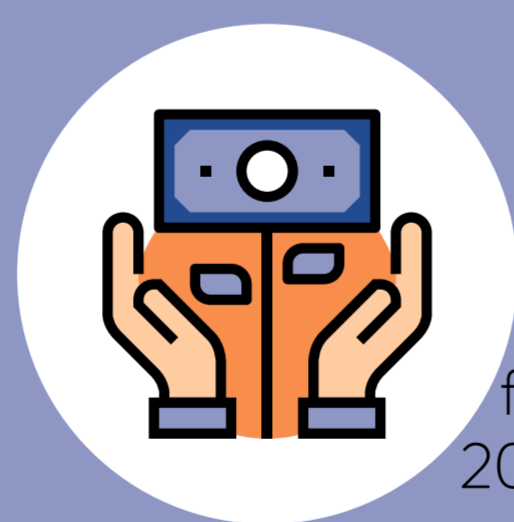
increase in disclosed fintech M&A deal values in 2015 compared with 2014



PayPal

is the busiest fintech acquirer of 2015, snapping up Cyactive, Paydiant, Xoom and Modest

Source: PivotI



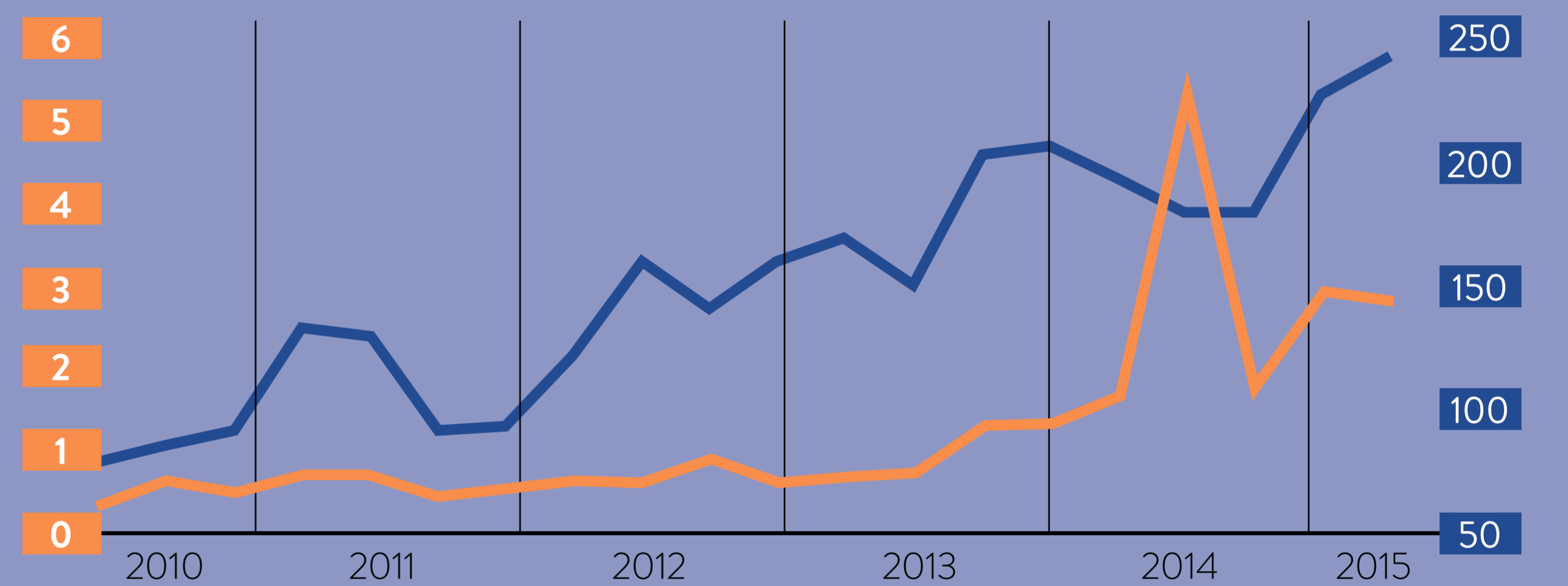
\$20bn

was recorded in fintech financing in 2015, up 66 per cent from \$12 billion in 2014

Source: KPMG/H2 Ventures

## FUNDING TO FINTECH STARTUPS

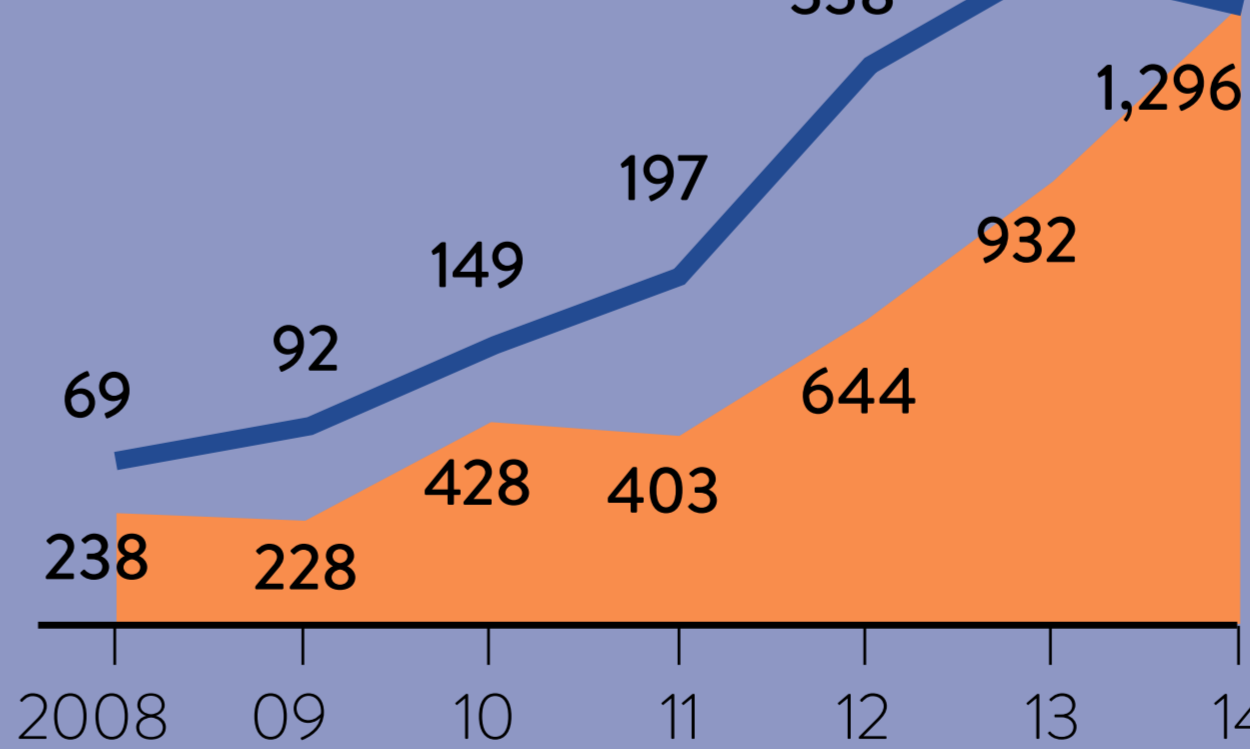
— Funding (\$bn) — Number of deals



Source: CB Insights 2015

## EARLY-STAGE FINTECH INVESTMENT ACTIVITY

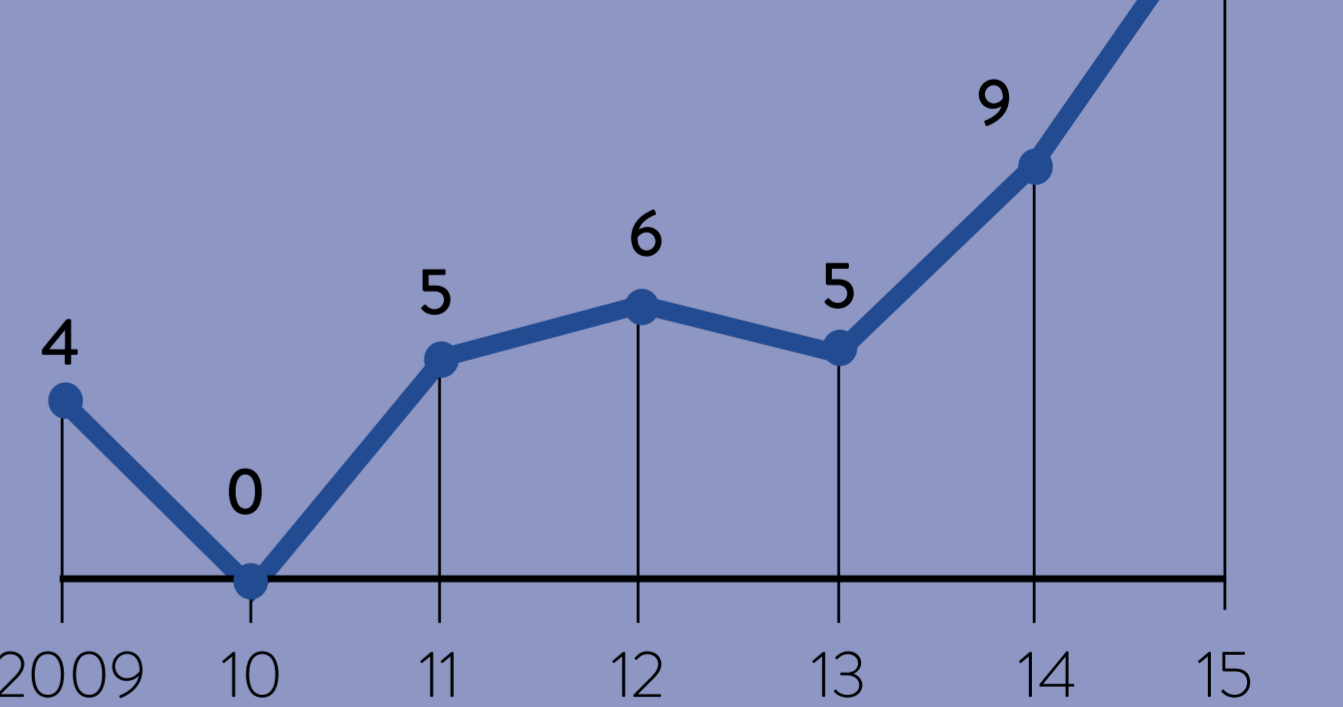
— Number of deals — Investment (\$m)



Source: CB Insights 2015

## FINTECH DEALS BY SIX MAJOR GLOBAL BANKS BY YEAR

Wells Fargo, JPMorgan, Citi, Morgan Stanley, Goldman Sachs and Bank of America



Source: CB Insights 2015

## KEY MARKET INDICATORS FOR GLOBAL FINTECH

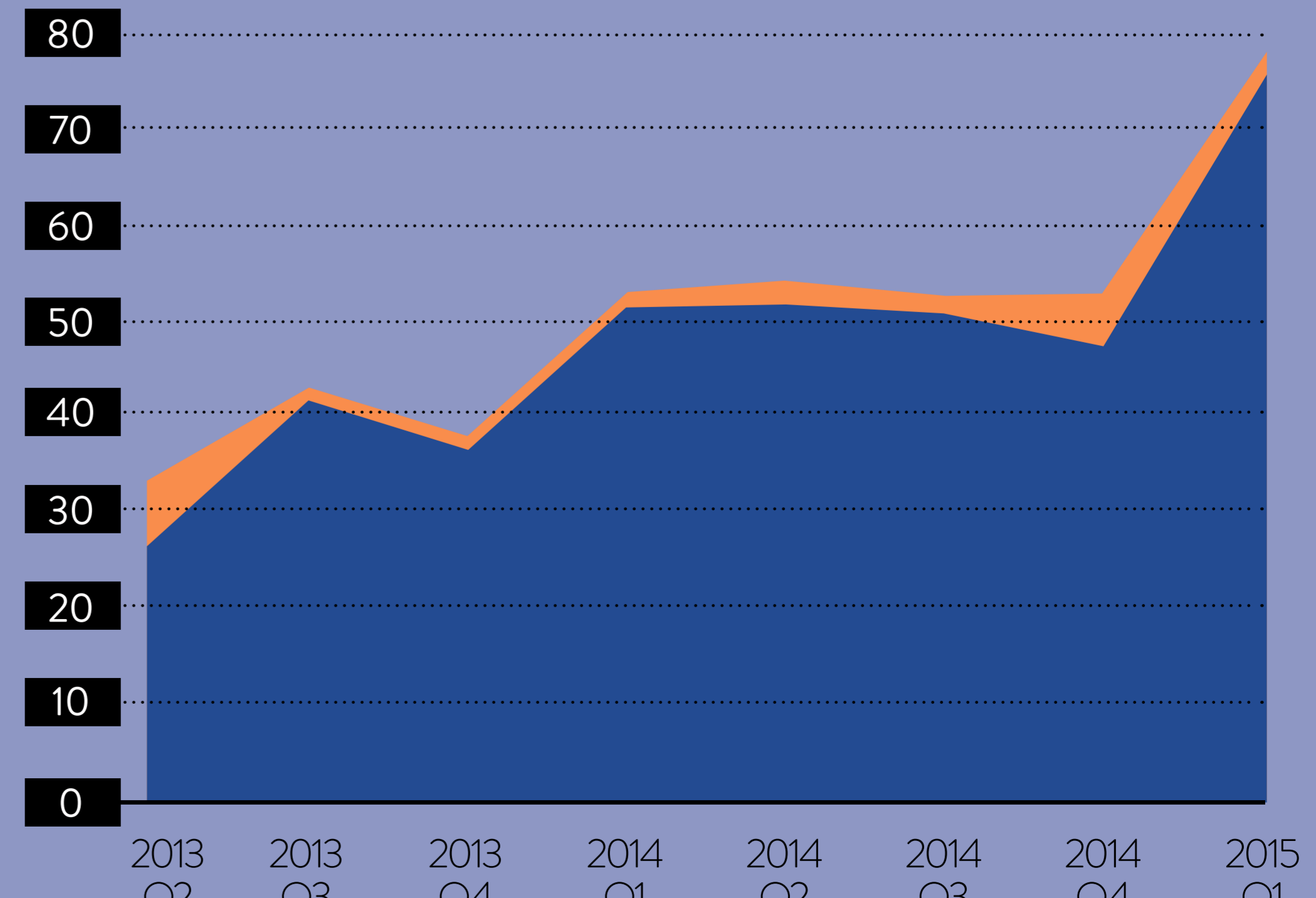
Based on data from 50 selected digital economies worldwide

	2014	2015	2016	2017	2018	2019	2020	CAGR 2014-2020
Population	4.93bn	4.97bn	5.01bn	5.05bn	5.08bn	5.11bn	5.14bn	0.70%
GDP per capita	\$14,068	\$13,490	\$14,043	\$14,706	\$15,411	\$16,147	\$16,957	3.2%
Internet penetration	48.2%	50.6%	52.8%	55.1%	57.4%	59.8%	61.8%	4.2%
Smartphone penetration	32.2%	34.9%	37.8%	41.1%	44.8%	48.9%	53.5%	8.8%
Credit card penetration	20.9%	23.1%	24.9%	26.9%	29.1%	30.5%	32.1%	7.4%
Debit card penetration	47.4%	50.1%	52.8%	54.9%	57.1%	59.3%	61.6%	4.5%
Online banking penetration	31.3%	33.2%	35.4%	37.9%	40.6%	43.5%	46.4%	6.8%
Point-of-sale terminals	61.6m	70.5m	79.2m	87.3m	93.8m	99.3m	104.4m	9.2%
Payment transactions at terminals	199.9bn	224.1bn	250.6bn	279.9bn	313bn	351.3bn	396bn	12.1%

Source: Statista 2016

## FINTECH EXIT ACTIVITY

● M&A ● IPO



Source: CB Insights 2015