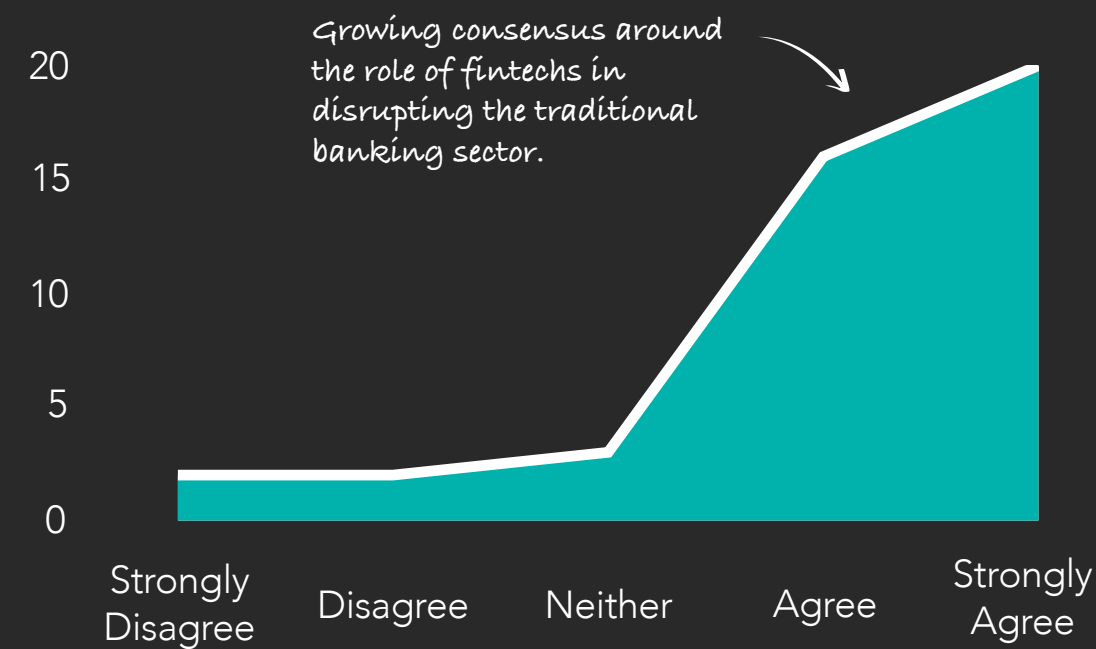
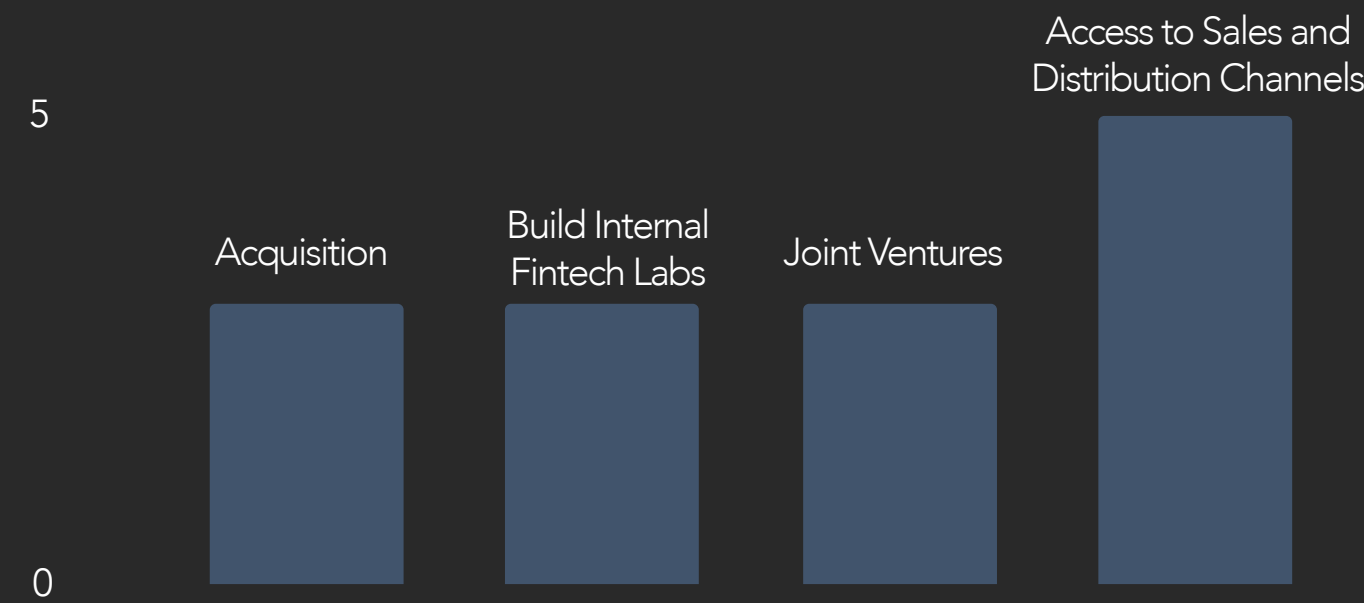


FINTECH IN FOCUS: POLL RESULTS

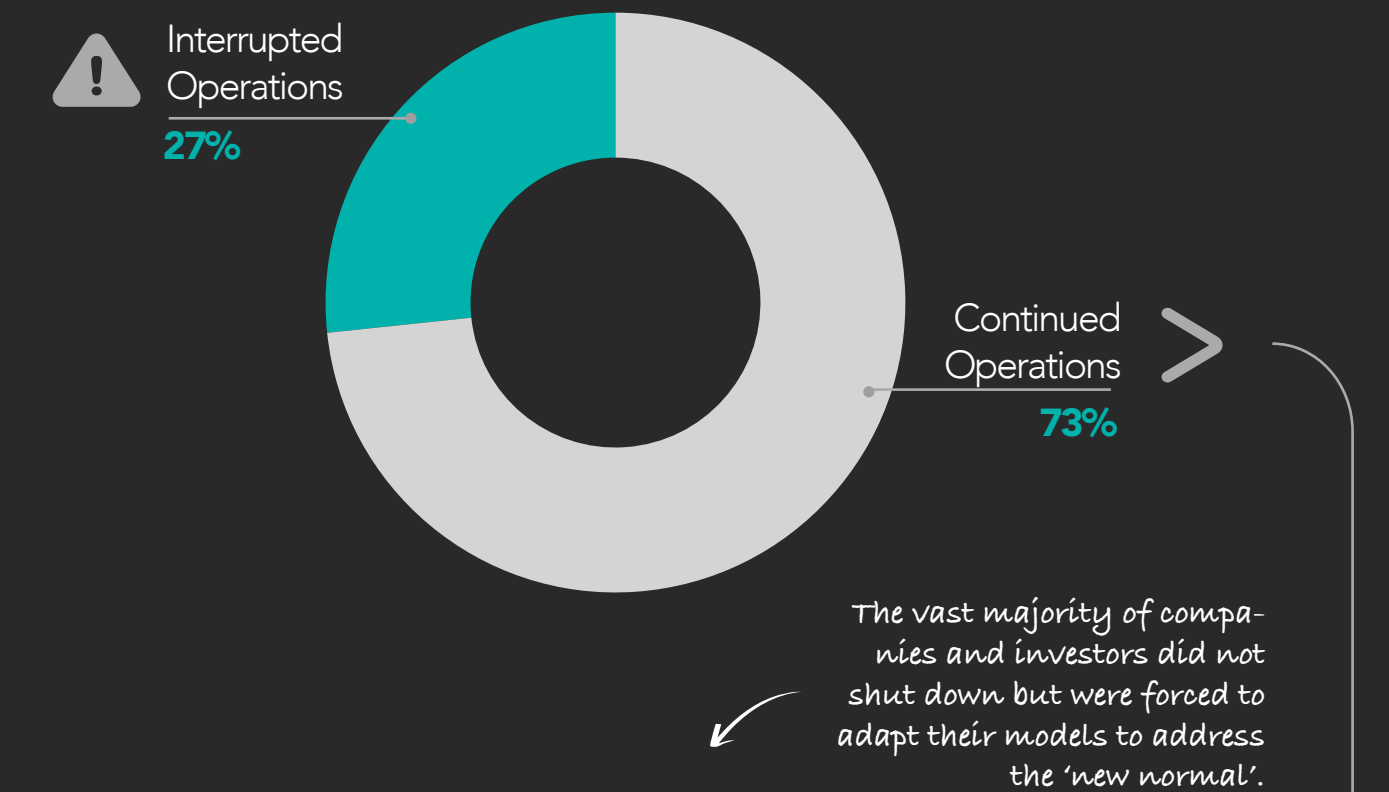
FINTECH'S DISRUPTIVE POTENTIAL



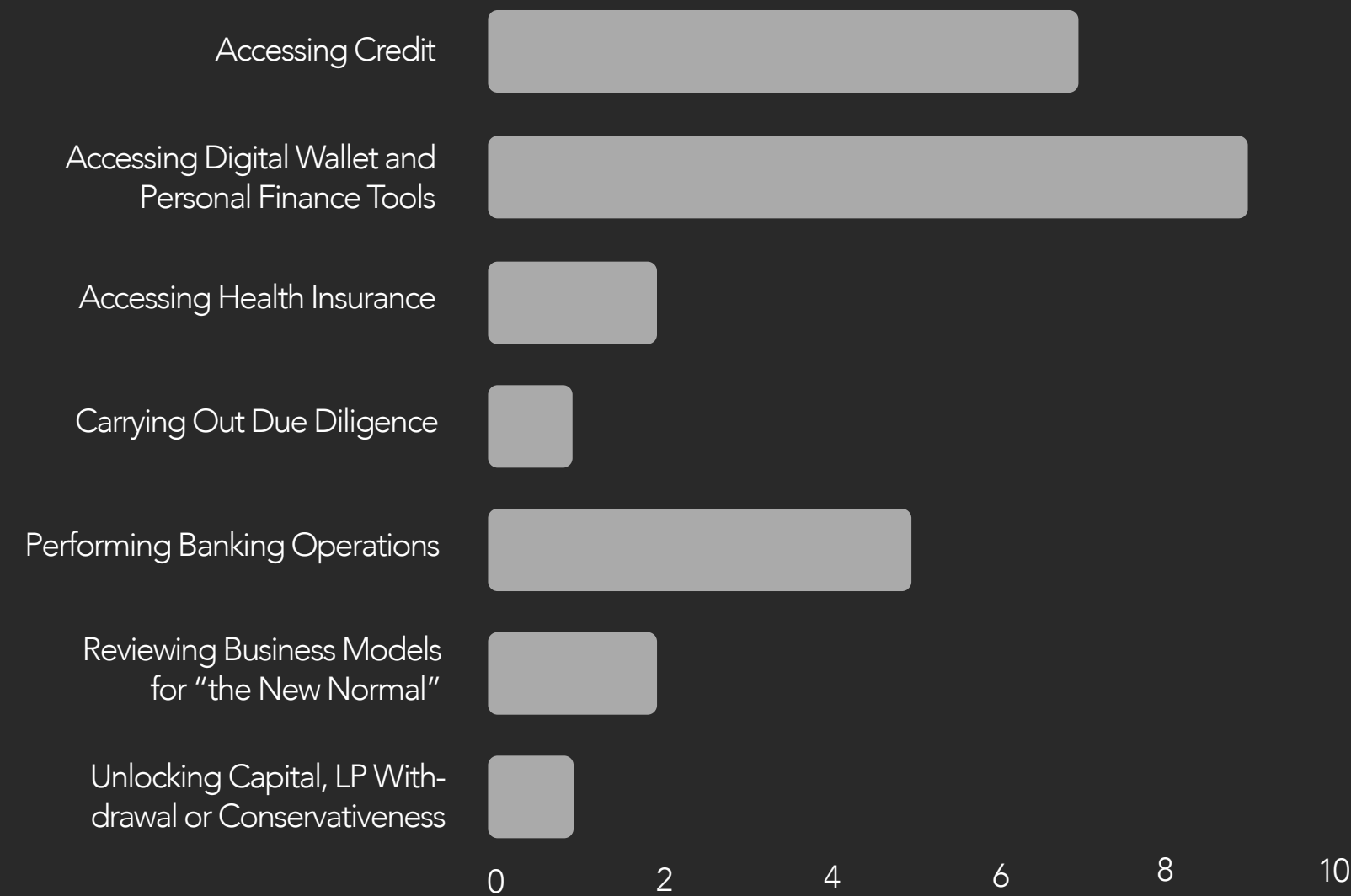
CORPORATE PARTNERSHIP OR SUPPORT



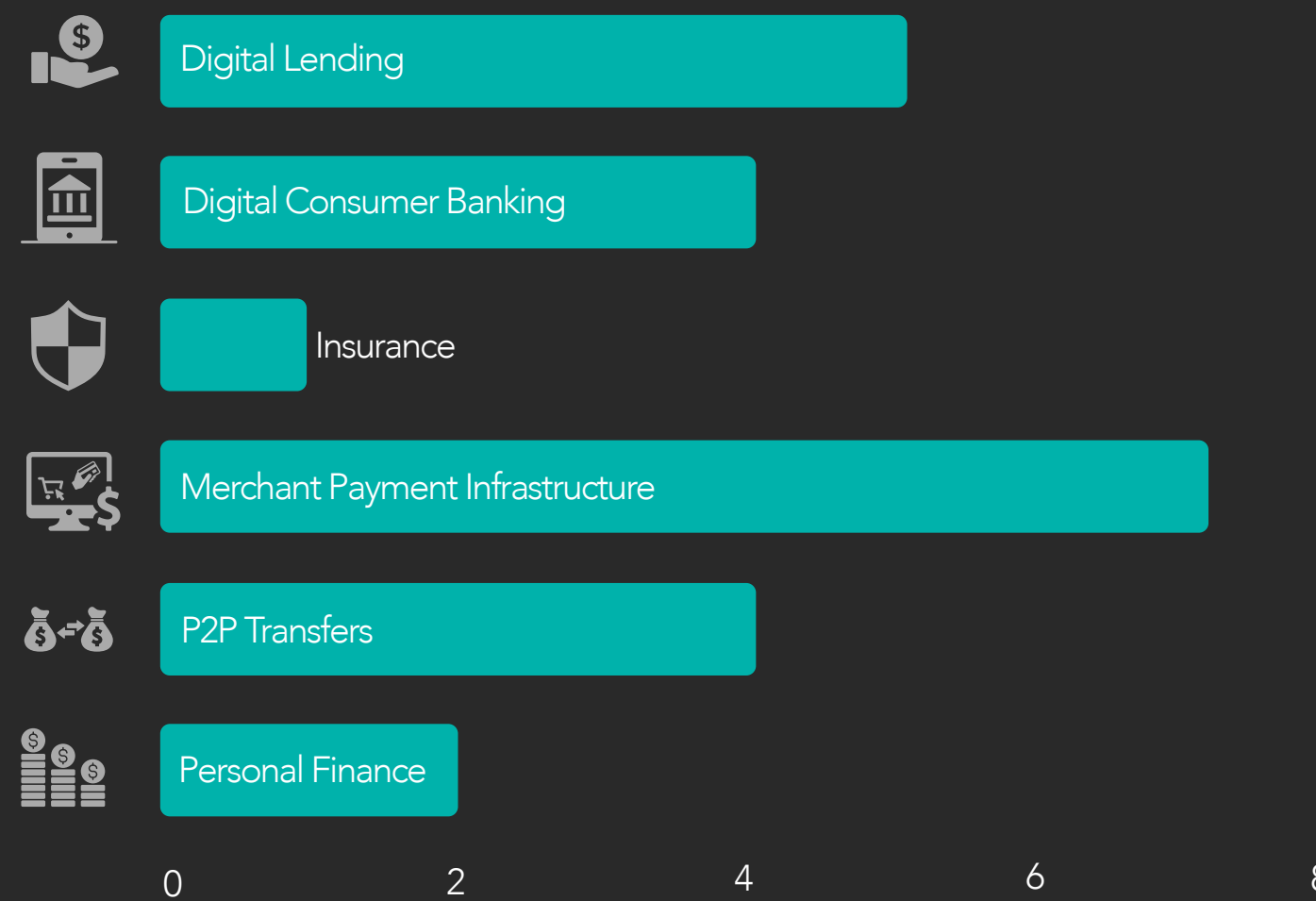
IMPACT ON OPERATIONS



MAJOR CHALLENGES



TRACTION IN POST-COVID ERA



REACTION TO COVID-19

