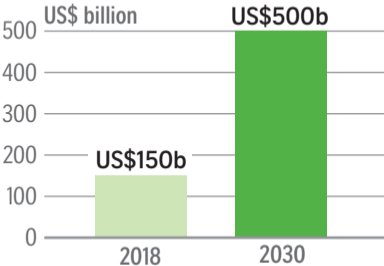


Fintech revenues to rise



NOTE: US\$1 is equivalent to S\$1.42.

Source: UBS ESTIMATES (AS OF SEPTEMBER 2019)
STRAITS TIMES GRAPHICS