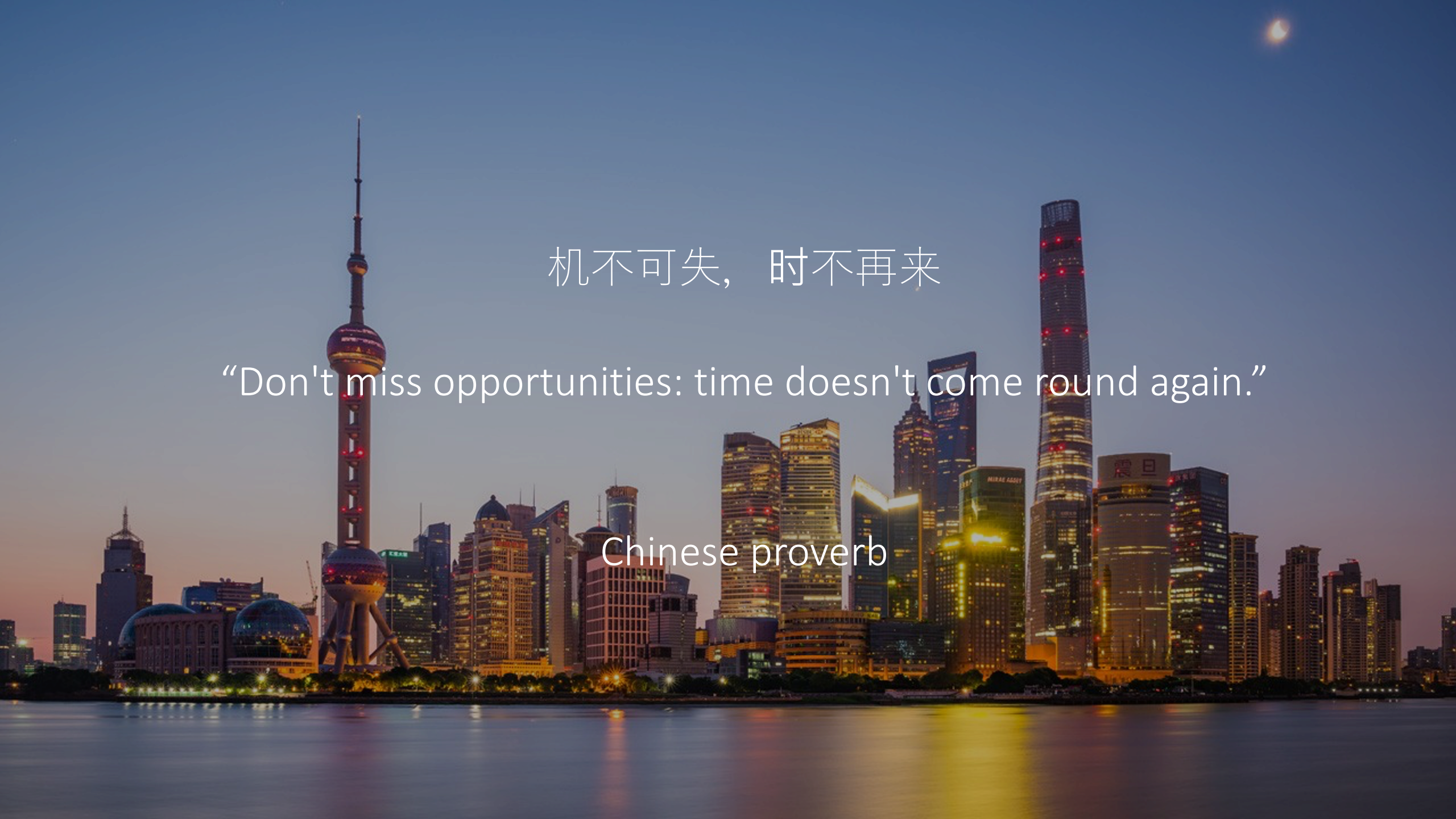




Impact of the pandemic on FinTech&InsureTech ecosystem

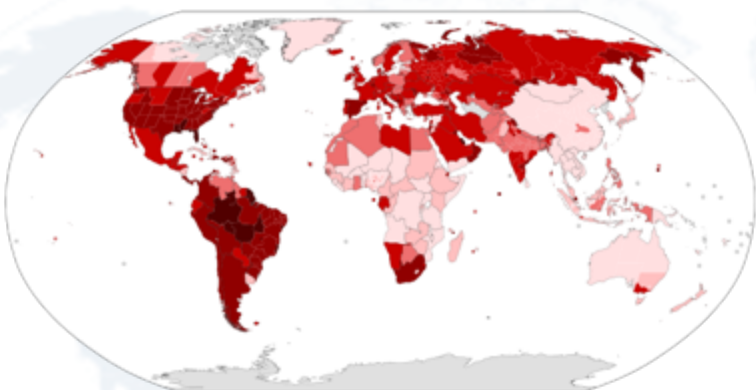
A wide-angle photograph of the Shanghai skyline at night, viewed from across the water. The Oriental Pearl Tower is prominent on the left, and the Shanghai Tower is the tallest building on the right. The city lights are reflected in the water, and a full moon is visible in the dark blue sky.

机不可失，时不再来

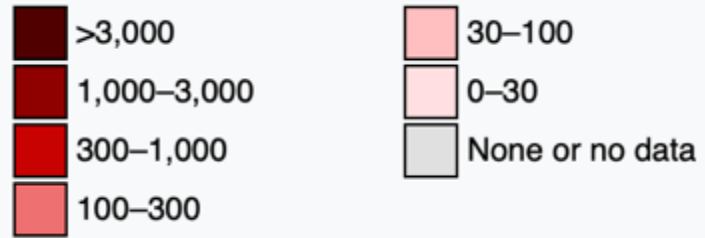
“Don't miss opportunities: time doesn't come round again.”

Chinese proverb

The global toll of COVID-19

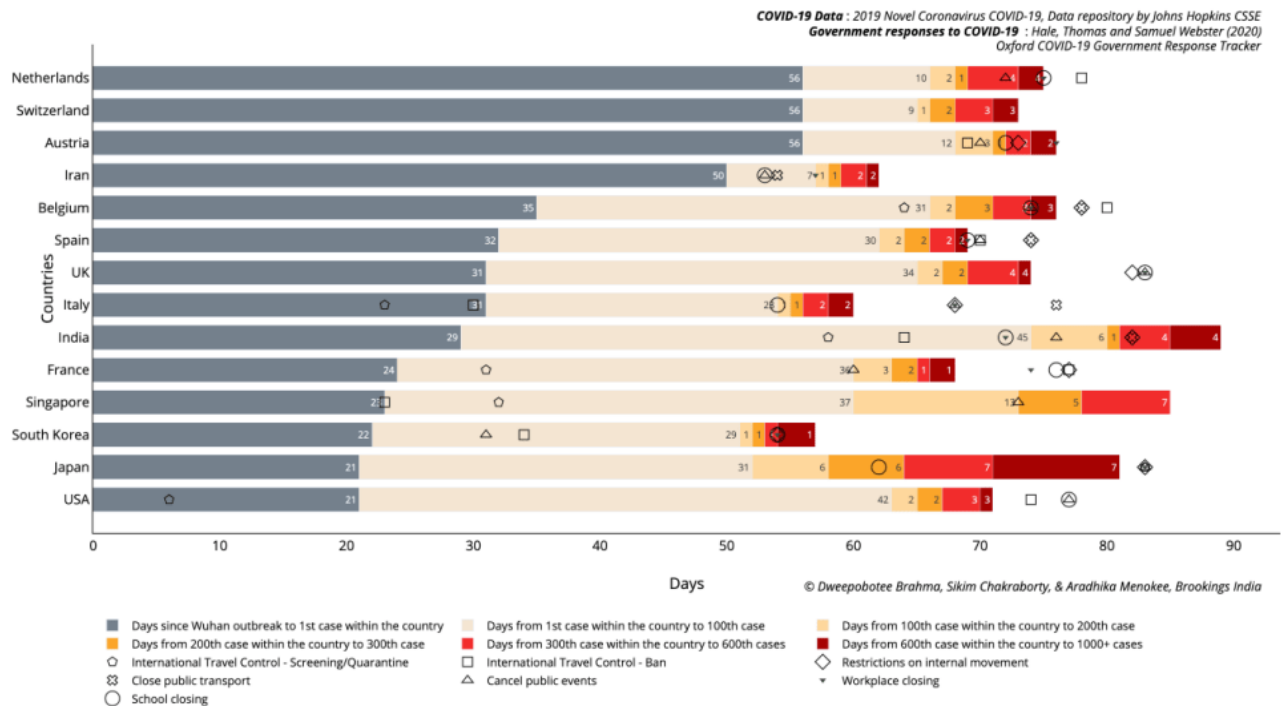


Confirmed cases per 100,000 population as of 16 September 2020



Source: WHO Weekly Epidemiological Update

Timeline of COVID-19 dispersion and government responses



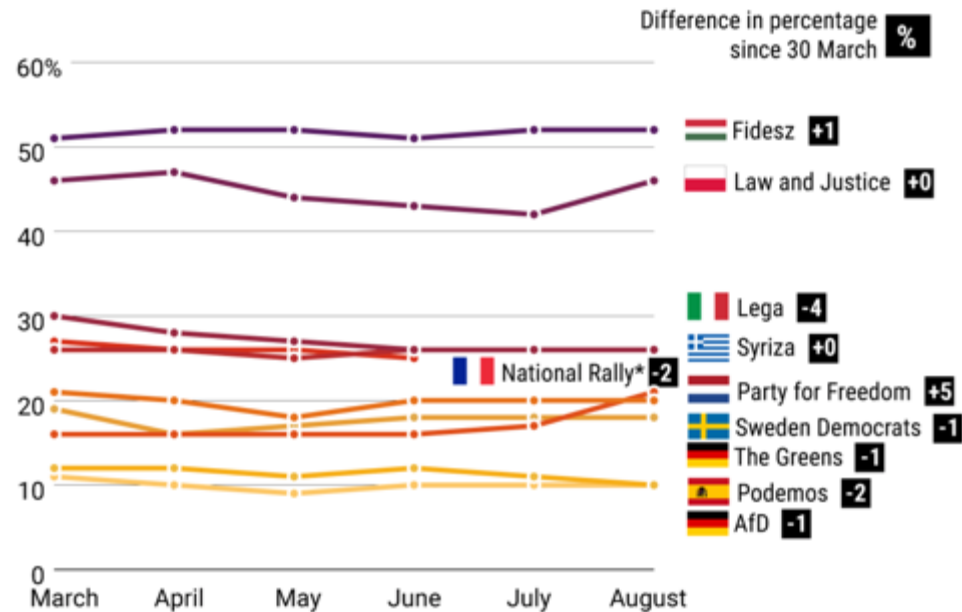
Source: Costfoto/Barcroft Media



Source: Costfoto/Barcroft Media

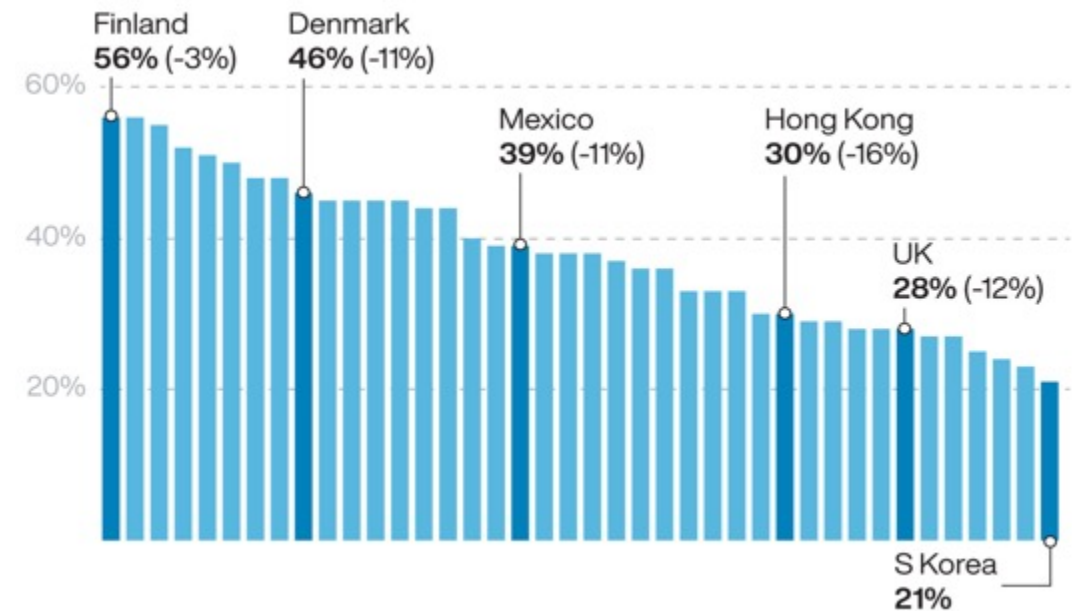
Will COVID-19 turn the tide on populism or empower it ?

Percent of each country's voters who intend to vote for each party

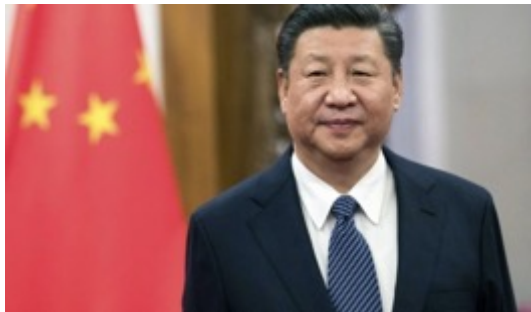


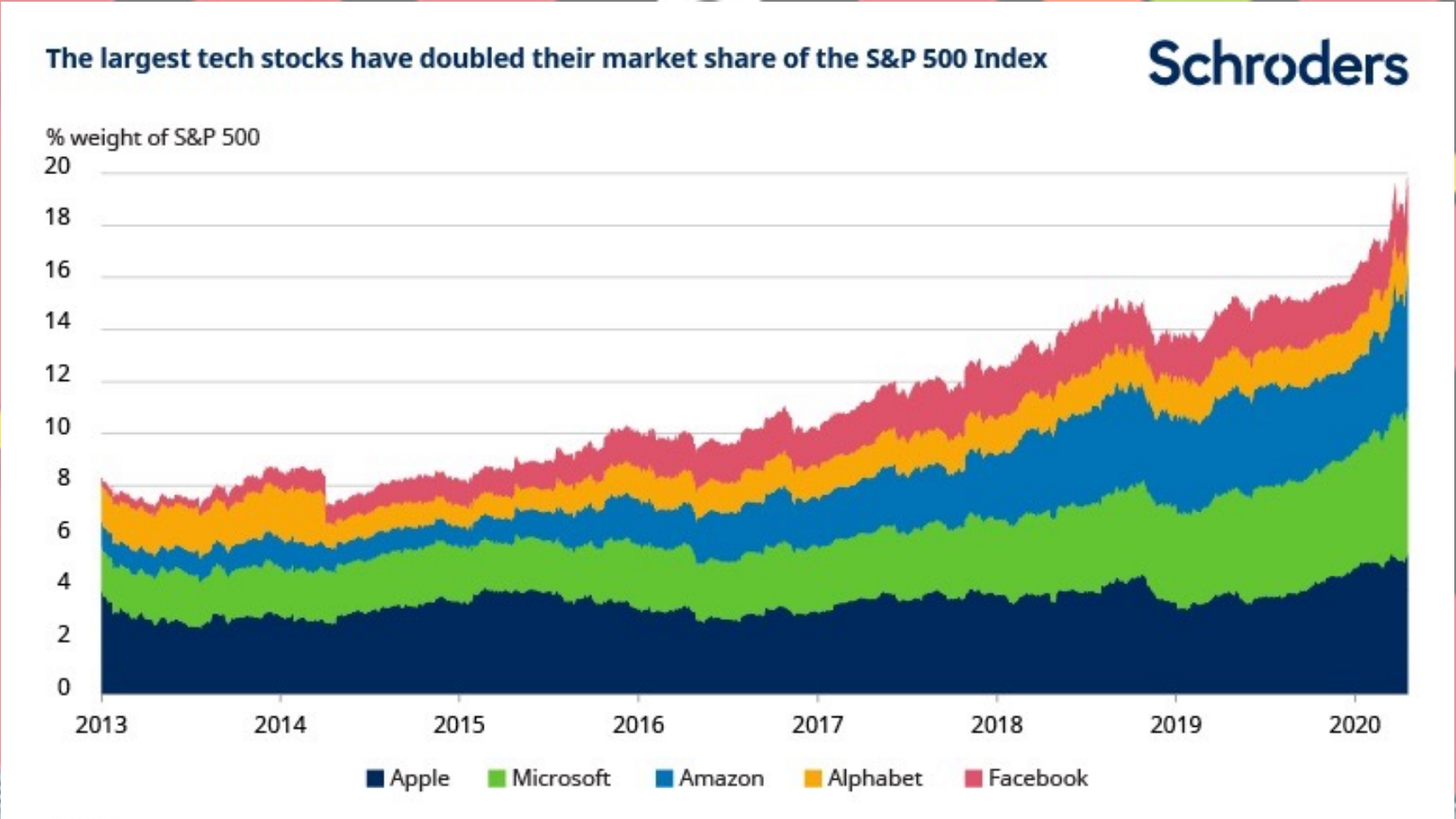
Source: Politico Europe

Proportion of people who think they can trust most news most of the time



Source: Reuters Institute Digital News Report

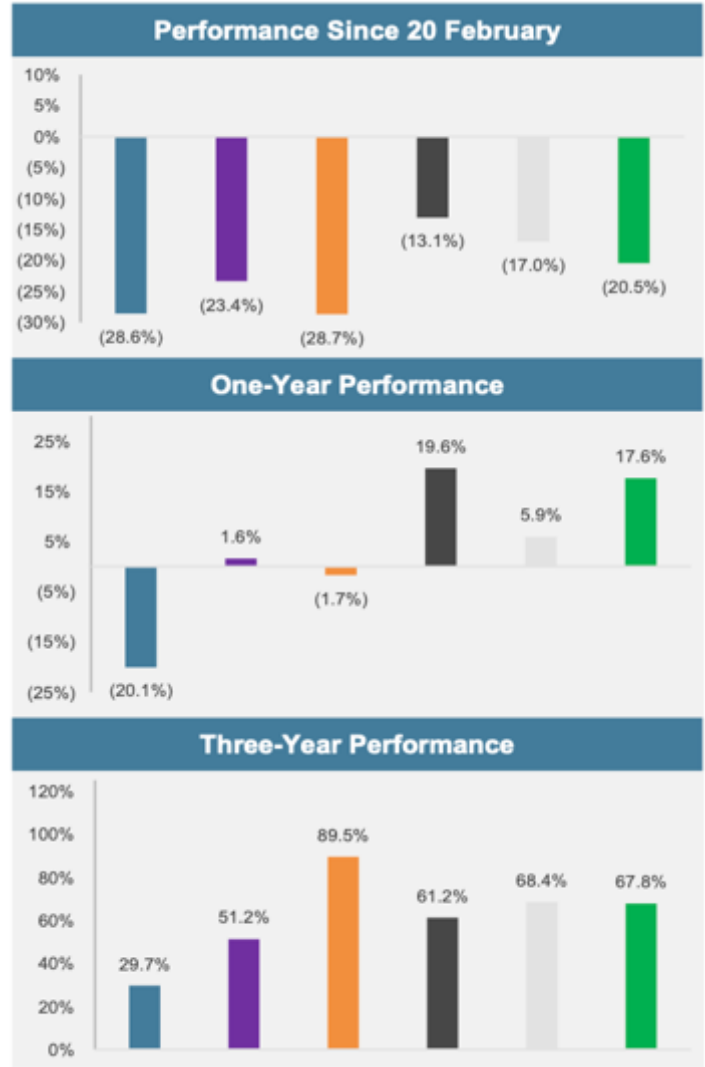




Source: Schroders

Unequally challenged global FinTech landscape

Fintech segments have retraced between c.13% and 29% in the immediate aftermath of COVID-19



Source: Houlihan Lokey COVID-19 Impact on Fintech Markets

Expanding Partnership Strategies

continued acceleration of partnerships with financial institutions, which can offer the **benefits of capital, distribution access, compliance infrastructure**, and highly sought-after **digital solutions**

Significant surge in e-commerce

potential to **capitalize on accelerating global e-commerce** which recently acted as a tailwind to digital payments & embedded fintech providers

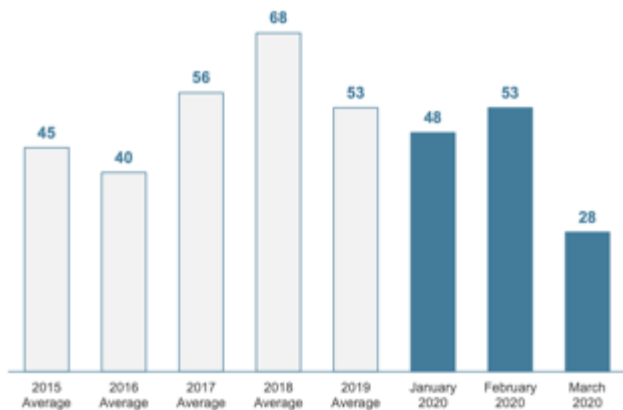


Advancing financial inclusion programs

new opportunities for FinTechs to **accelerate and enhance financial inclusion** due to surge in digital financial services amid social distancing as well as recent government programs around the world to help low-income household

Contactless Payments: Harnessing the Internet of Things

new opportunities for FinTech in **digital payments space** following accelerated adoption of IoT-enabled payments



Annualised Deal Count							
542	485	668	821	634	576	636	336

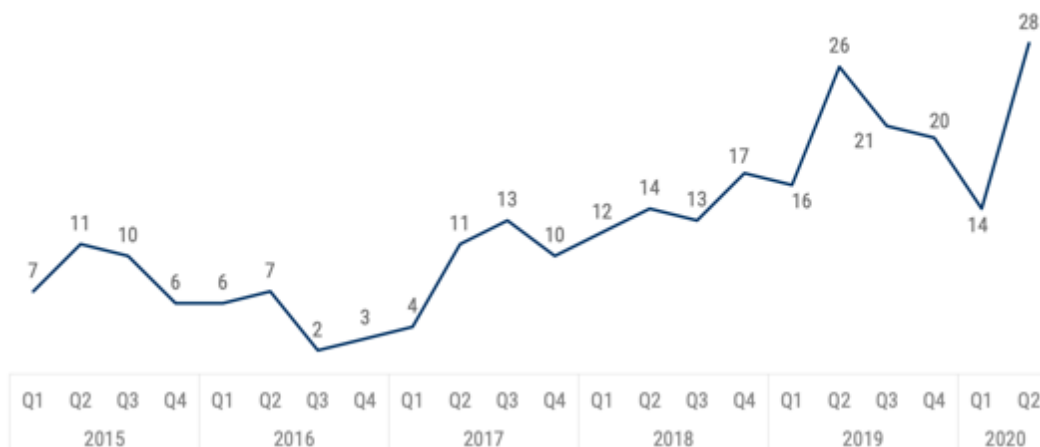
Source: Houlihan Lokey COVID-19 Impact on Fintech Markets

Although M&A activity in FinTech declined signaling potential headwinds aside from the COVID-19 pandemic — **total funding climbed 17% quarter-over-quarter**

Source: CBInsights

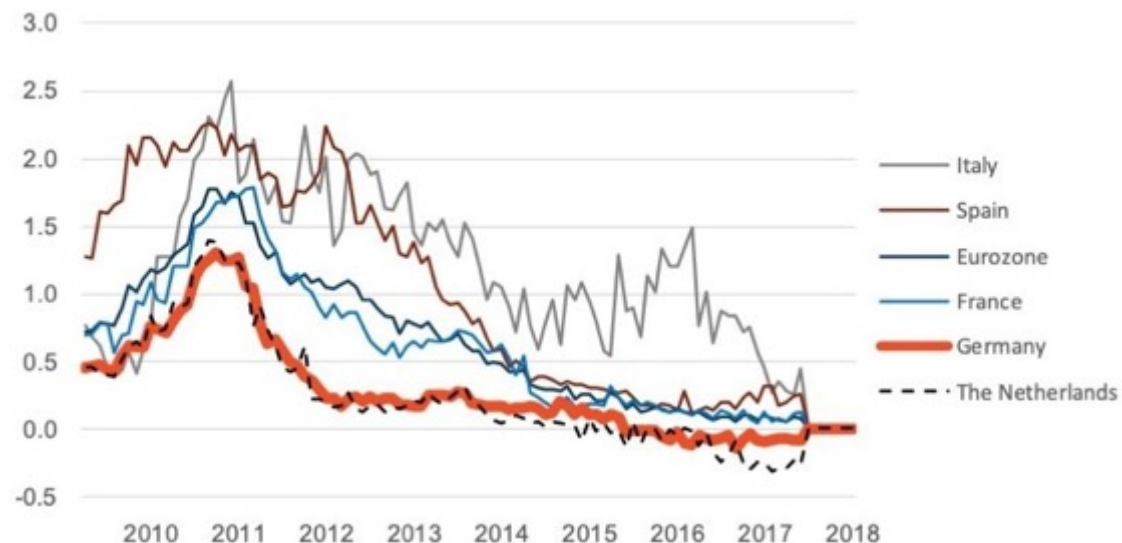
Mega-rounds (\$100M+) reach a new high in Q2'20

Global number of fintech mega-rounds (\$100M+), Q1'15 – Q2'20



Source: CBInsights

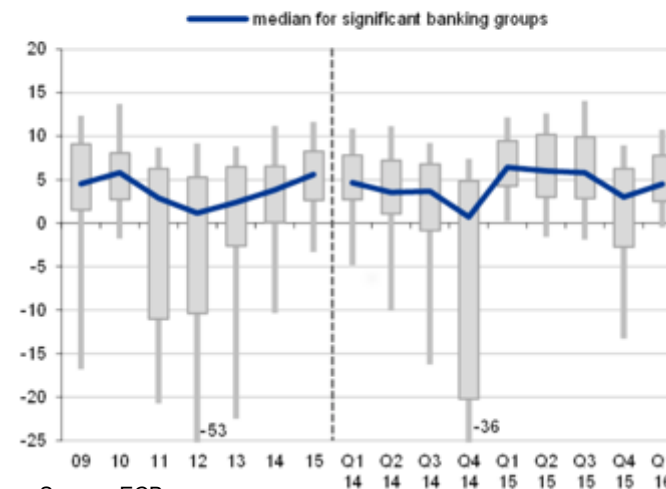
Development of Retail Deposit Interest Rates



Source: Raisin.com

Euro Area's Banks Return on Equity:

(2009-Q1 2016; percentages; 10th and 90th percentiles, interquartile range and median)



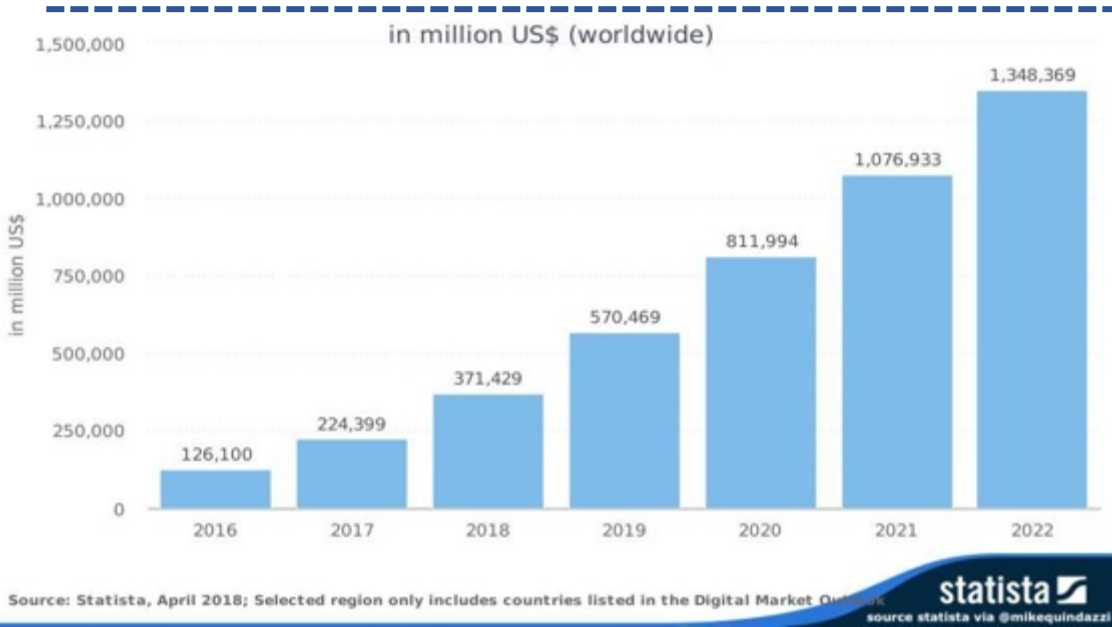
Source: ECB

AI in Fintech Applications:

- Credit Scoring / Direct Lending
- Regulatory, Compliance&Fraud Detection
- General Purpose / Predictive Analytics
- Business Finance & Expertise Reporting
- Debt Collection
- Market Research / Sentiment Analysis
- Insurance
- Quantitative&Asset Management
- Assistants / Personal Finance



Assets Under Management in the Robo-Advisors market



AI in FinTech Market Map



The shift to virtual and remote

Increasing number of users searching for remote work solutions



44% Growth in remote work over the last 5 years



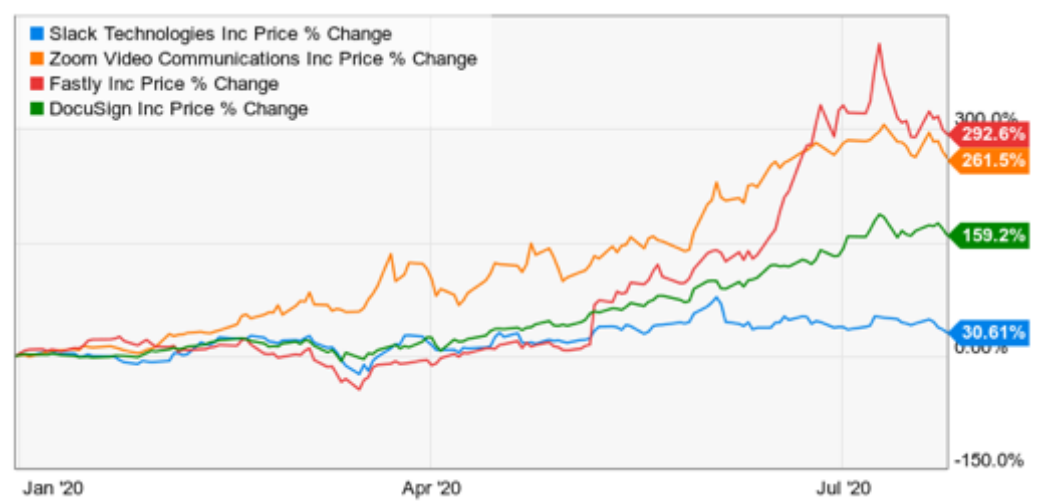
91% Growth in remote work over the last 10 years



159% Growth in remote work over the last 12 years

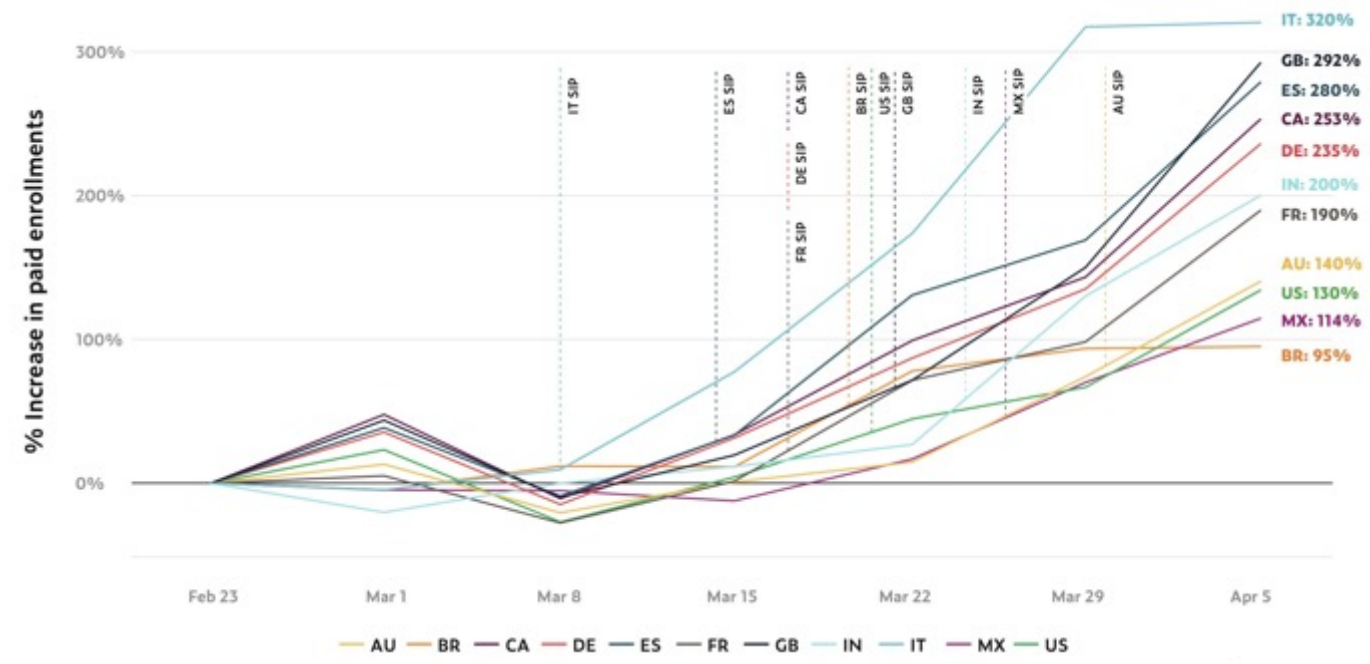
Source: Flexjobs and Global Workplace Analytics

Remote work stocks 2020 performance YTD



Source: YCharts

Surge in global online education: Udemy Growth Enrolment Course by Country

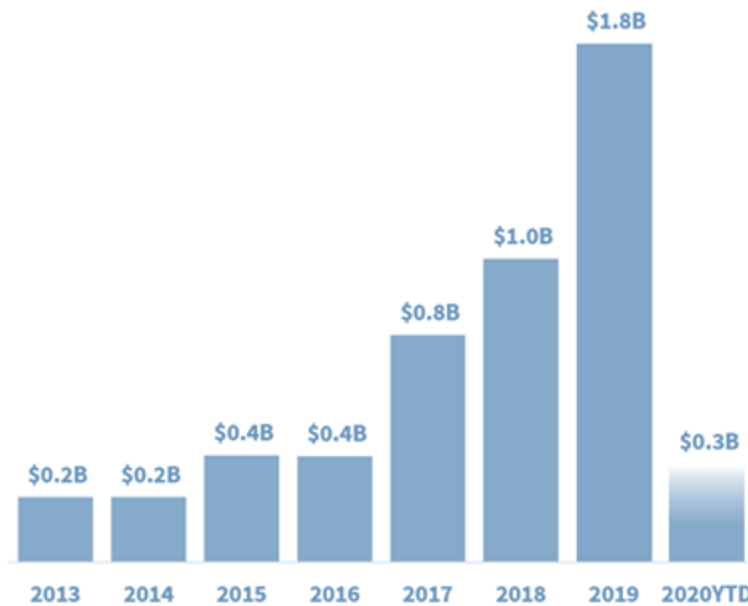


Source: BusinessWire

Regional outlook: FinTech in the CEE

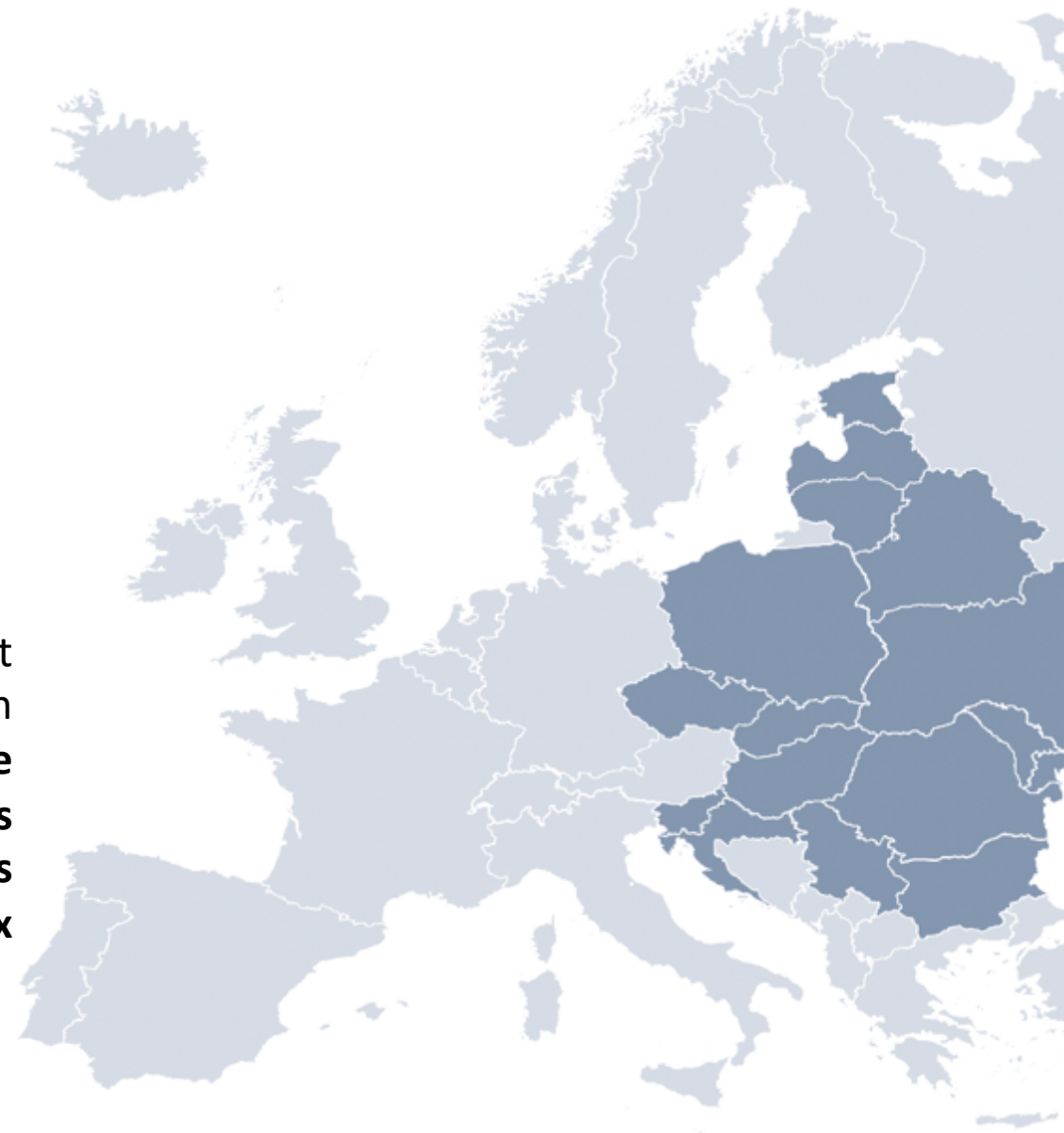
- Strongest balance sheets in Europe and lead in the race for digitalization and developing multichannel capabilities have made Banks in CEE **well positioned through the pandemic and beyond**
- CEE's **unique position as a halfway house between developed and emerging markets** will likely prove appealing for debt investors during inevitable post-crisis hunt for yield

Venture capital investments in CEE



Source: Dealroom&PFR

CEE has become the fastest emerging region in Europe in terms of VC invested. **A large pool of rising stars is emerging rapidly: CEE has created eight unicorns and six \$1B+ exits**

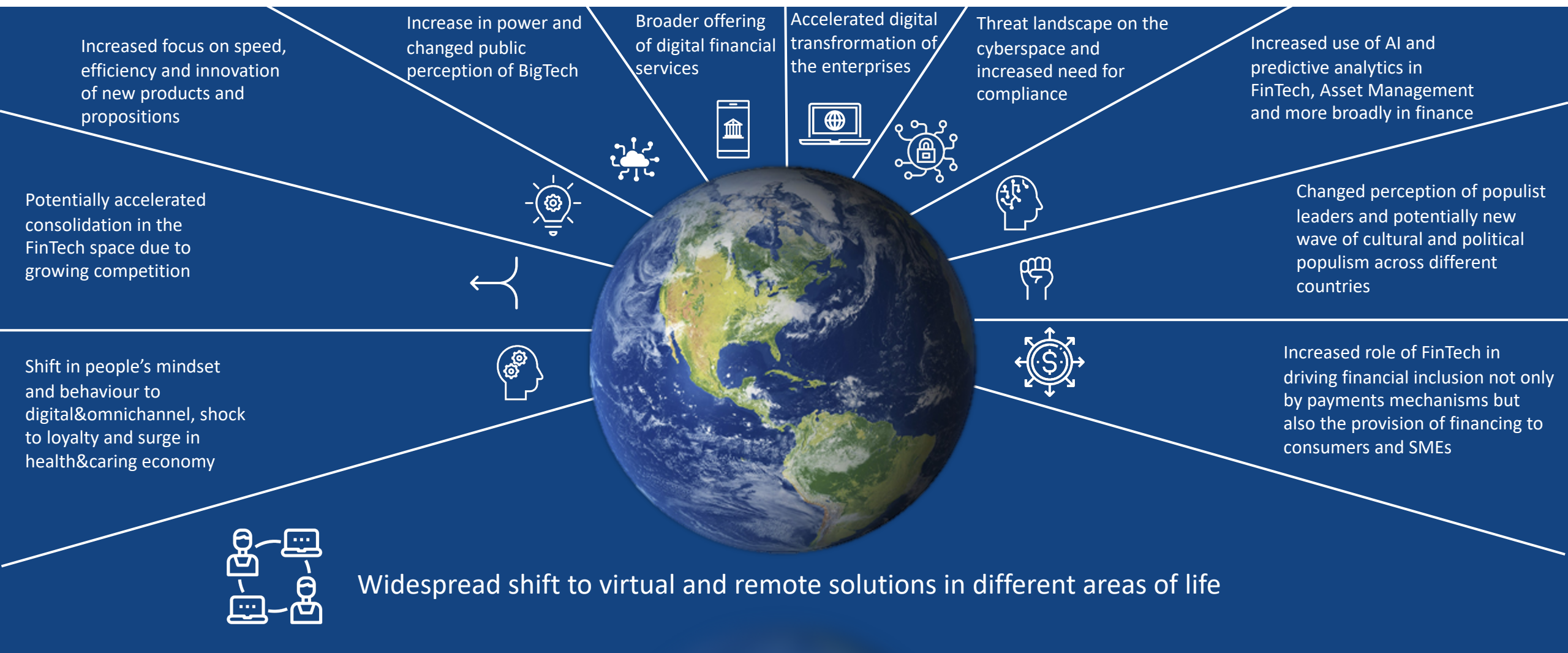


Personal&Consumer Lending



Capital Markets&Currency Trading

Summary: The Post COVID-19 World





"When something is
important enough, you do
it even if the odds are not
in your favor."

Elon Musk

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