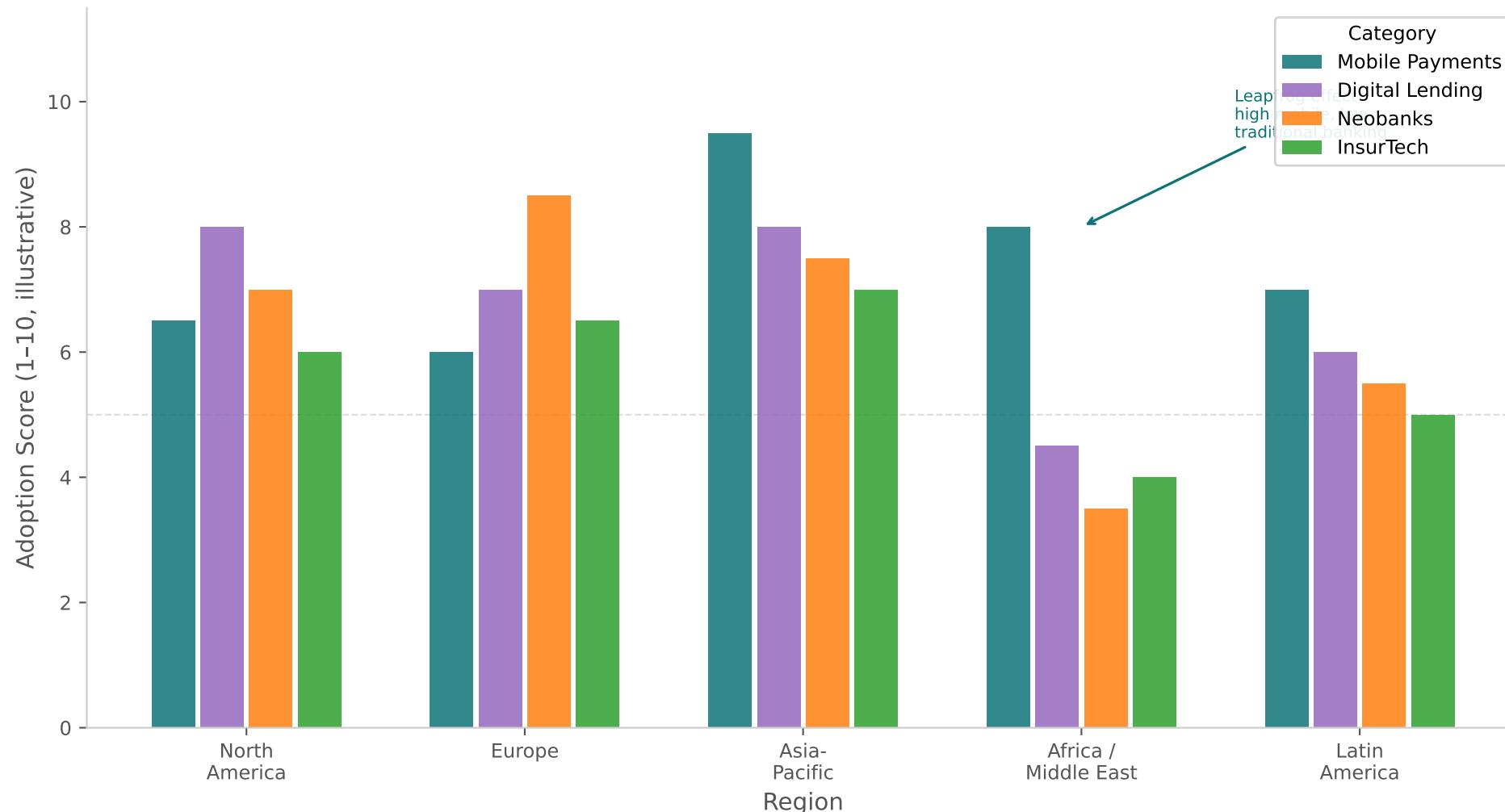


Illustrative Fintech Adoption by Region and Category



Conceptual adoption levels — illustrative comparison. Not actual survey or market data.