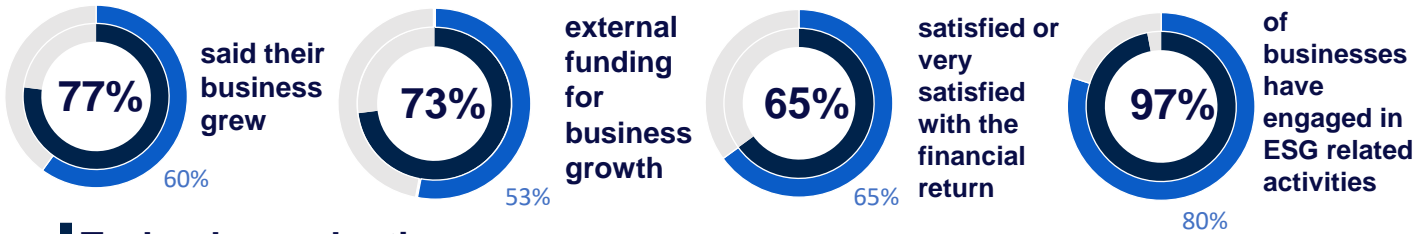


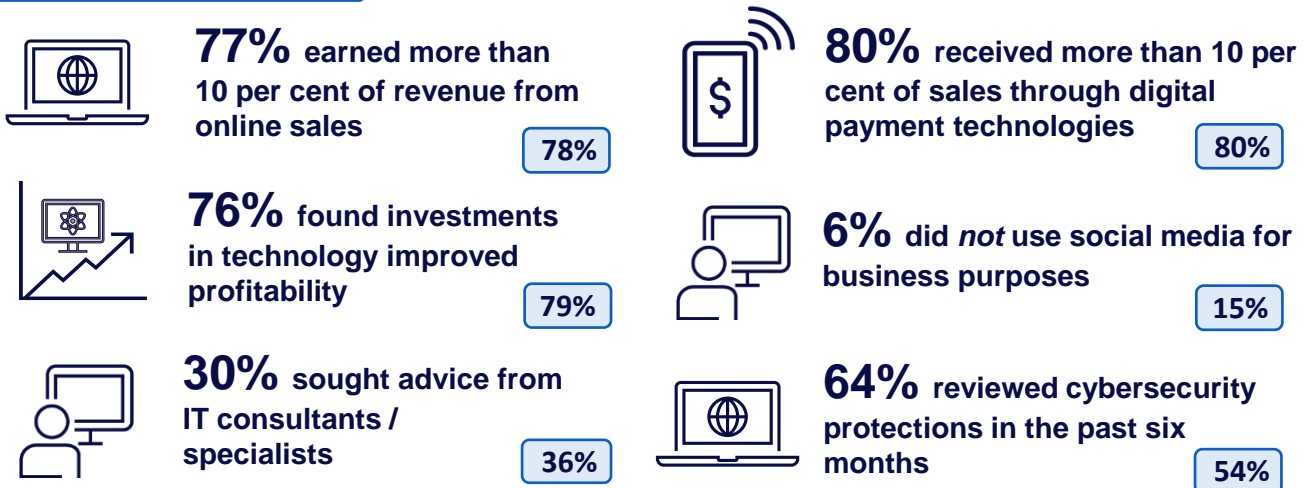
Performance in 2023

■ Vietnam ■ Survey average



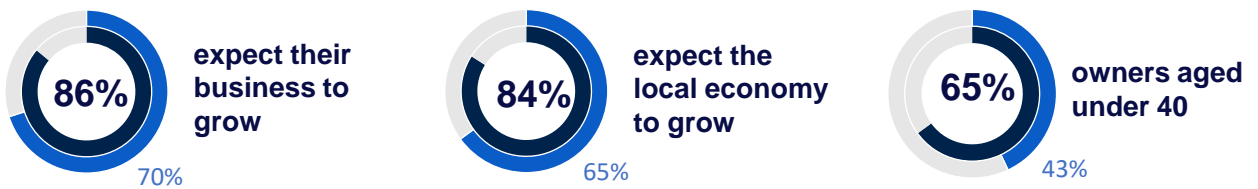
Technology adoption

high-growth businesses average



Outlook for 2024 and demographics

■ Vietnam ■ Survey average



Recommendations

