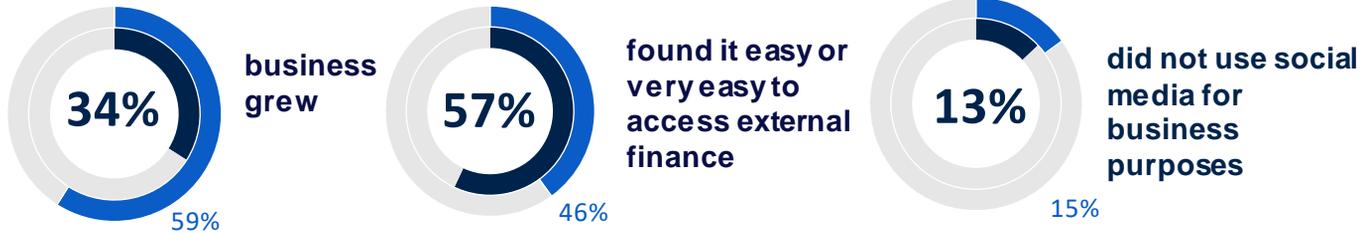
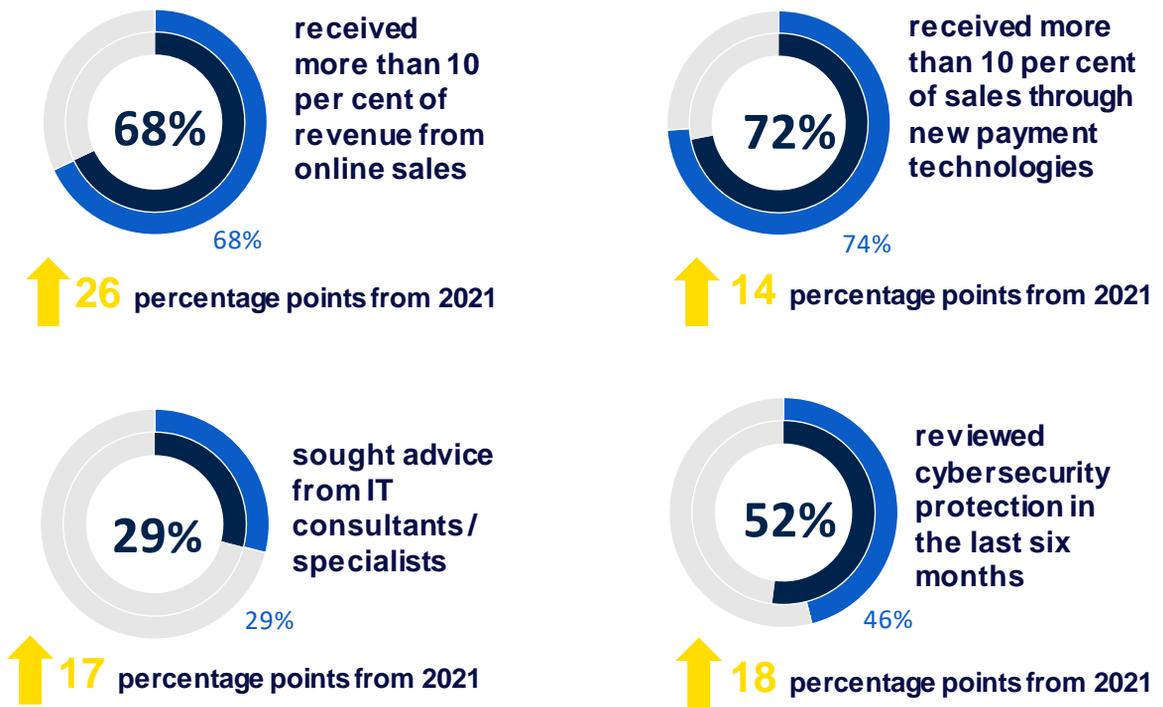


Business conditions in 2022

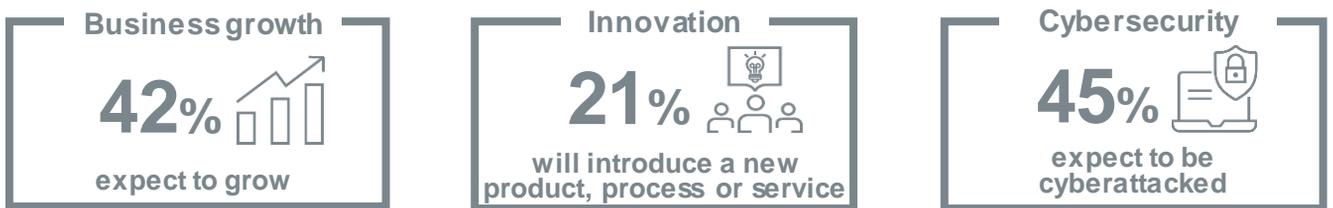
■ Singapore 2022 ■ Survey average



Technology adoption and digitalisation



Business outlook in 2023



Recommendations

