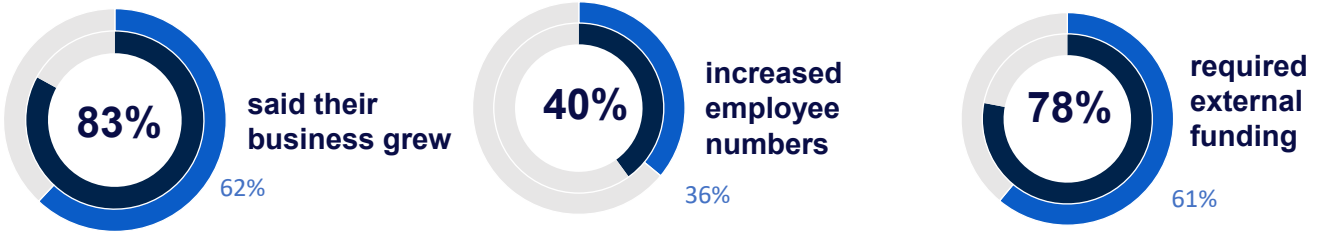


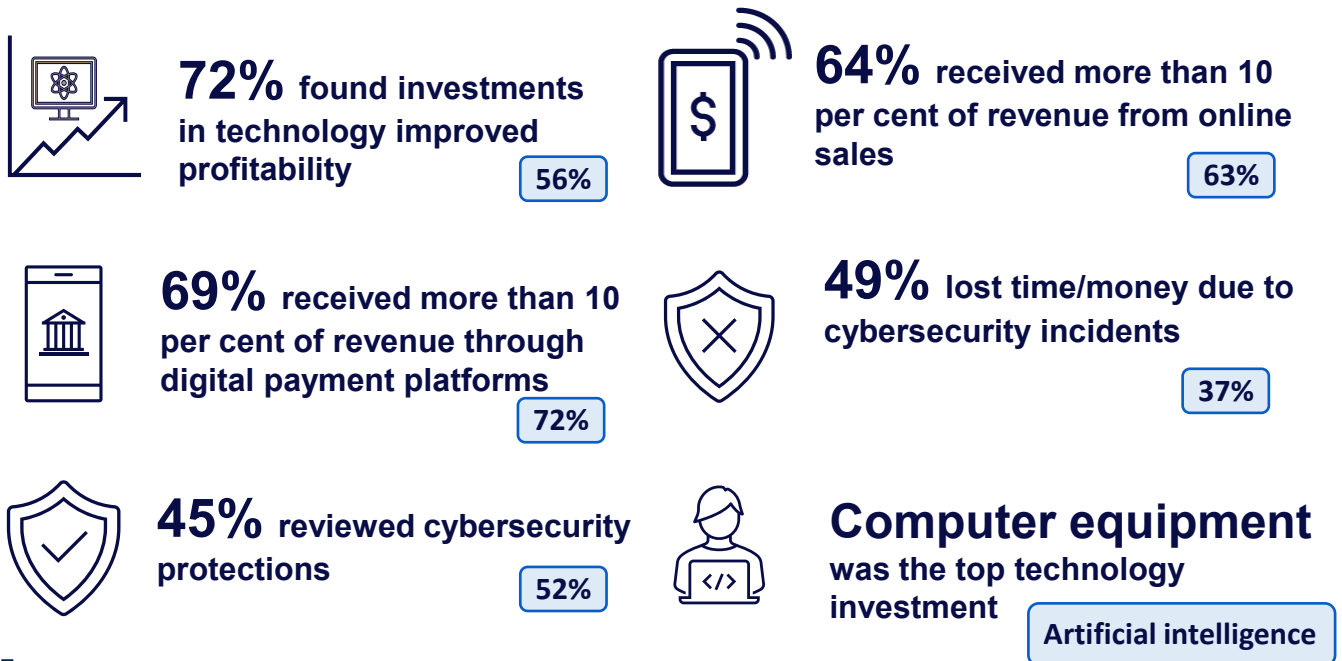
Performance in 2025

Indonesia Asia – Pacific average



Technology adoption in 2025

Asia-Pacific average



Outlook for 2026 and demographic



Recommendations

- Expand beyond informal networks and seek advice from professional advisers
- Maintain a strong focus on customer satisfaction as a growth strategy
- Strengthen cybersecurity practices to match high digital exposure