

FIGURE 11A

CEOs — 2023

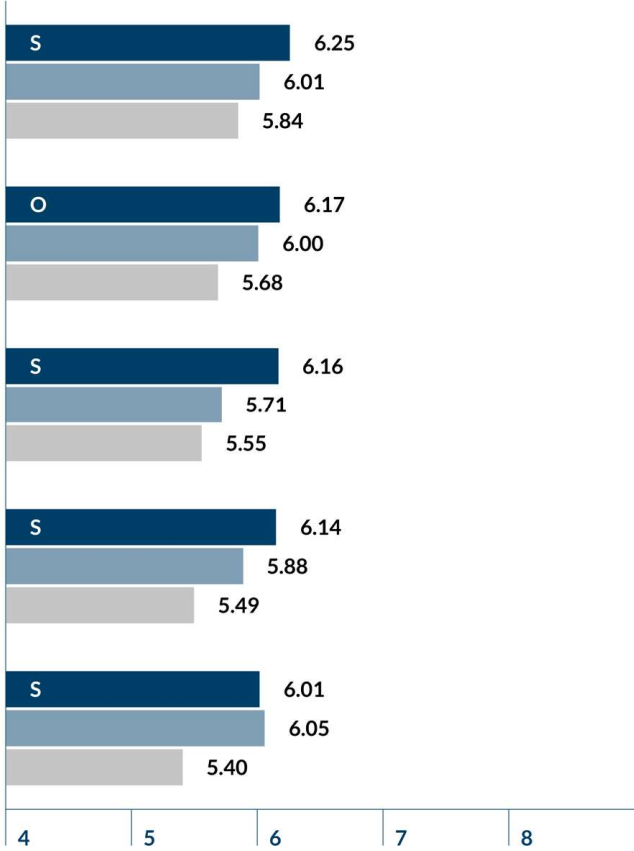
Our organization may not be sufficiently resilient and/or agile to manage an unexpected crisis (including a catastrophic event) significantly impacting our operations or reputation

Our organization’s succession challenges and ability to attract and retain top talent and labor amid the constraints of a tightening talent/labor market may limit our ability to achieve operational targets

Growth opportunities through acquisitions, joint ventures and other partnership activities may be difficult to identify and implement

Opportunities for organic growth through customer acquisition and/or enhancement may be significantly limited for our organization

Ease of entrance of new competitors into the industry and marketplace or other significant changes in the competitive environment (such as major market concentrations due to M&A activity) may threaten our market share



M Macroeconomic Risk Issue
S Strategic Risk Issue
O Operational Risk Issue
■ 2023
■ 2022
■ 2021

FIGURE 11B

CEOs – 2032

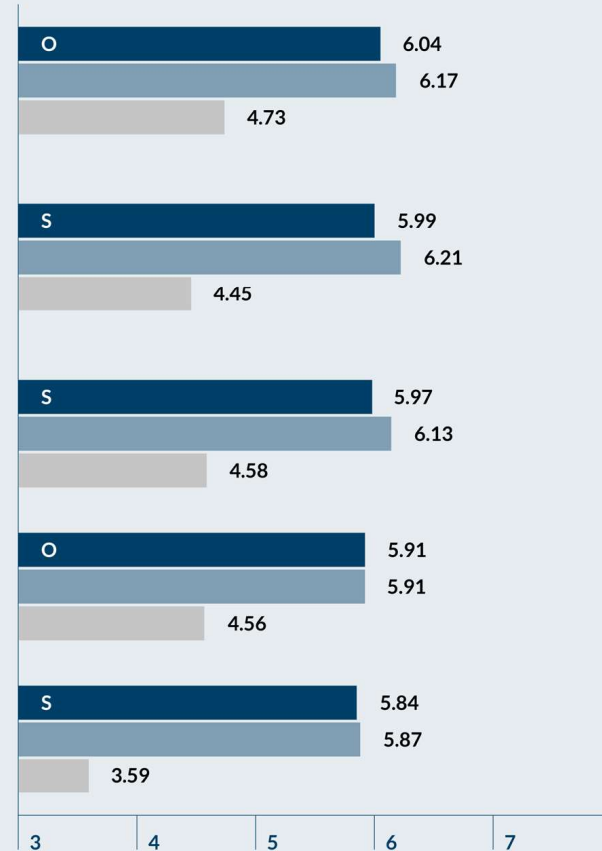
Our organization’s succession challenges and ability to attract and retain top talent and labor amid the constraints of a tightening talent/labor market may limit our ability to achieve operational targets

Rapid speed of disruptive innovations enabled by advanced technologies (e.g., artificial intelligence, automation in all of its forms, hyper-scalable platforms, faster data transmission, quantum computing, blockchain, digital currencies and the metaverse) and/or other market forces may outpace our organization’s ability to compete and/or manage the risk appropriately, without making significant changes to our business model

Ease of entrance of new competitors into the industry and marketplace or other significant changes in the competitive environment (such as major market concentrations due to M&A activity) may threaten our market share

Resistance to change in our culture may restrict our organization from making necessary adjustments to the business model and core operations on a timely basis

Rapidly expanding developments in social media and platform technology innovations may significantly impact how we do business, interact with our customers, ensure regulatory compliance and/or manage our brand



M Macroeconomic Risk Issue

S Strategic Risk Issue

O Operational Risk Issue

2032

2031

2030