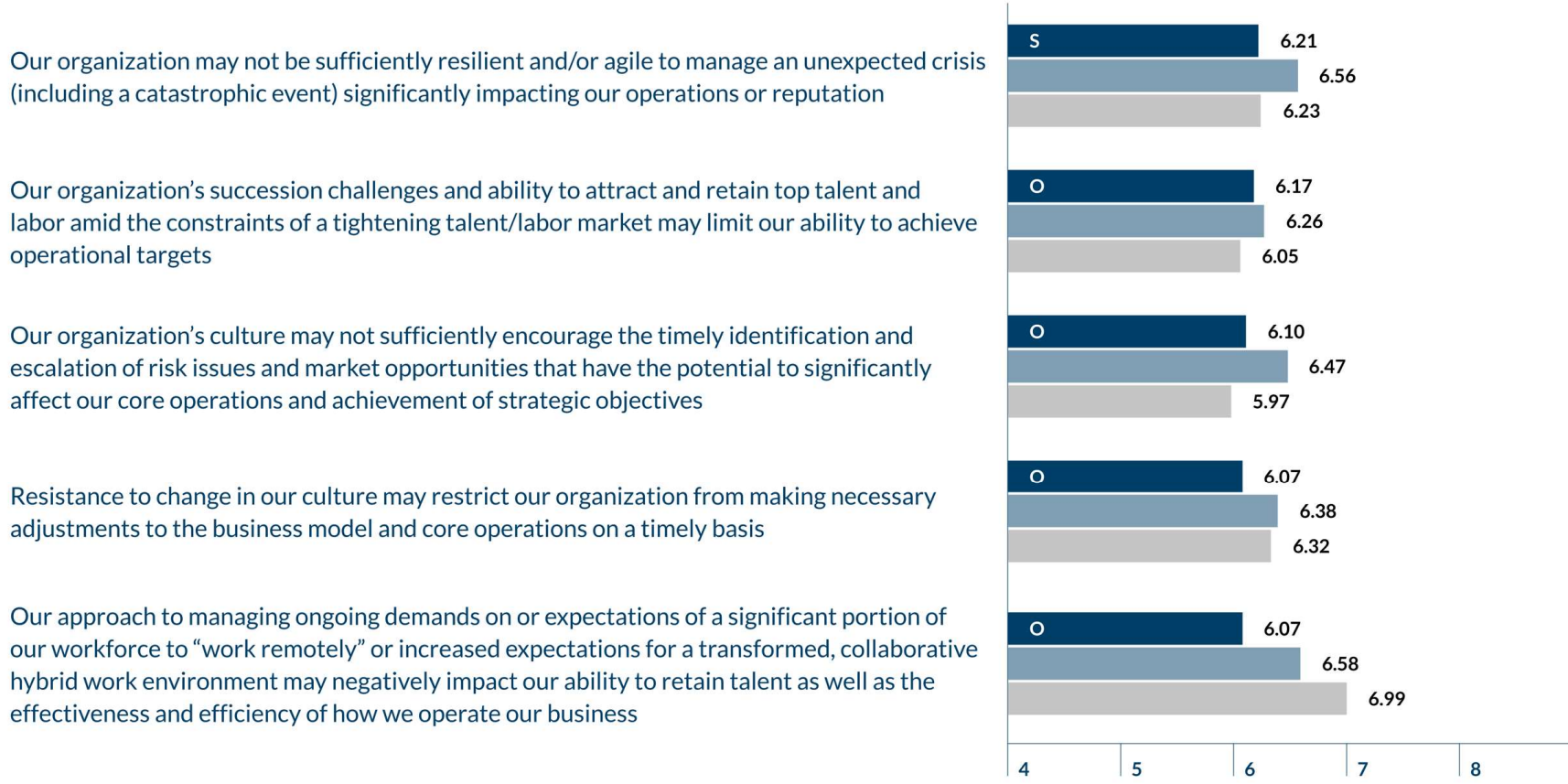


FIGURE 15A

CIOs/CTOs – 2023



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

FIGURE 15B

CIOs/CTOs – 2032

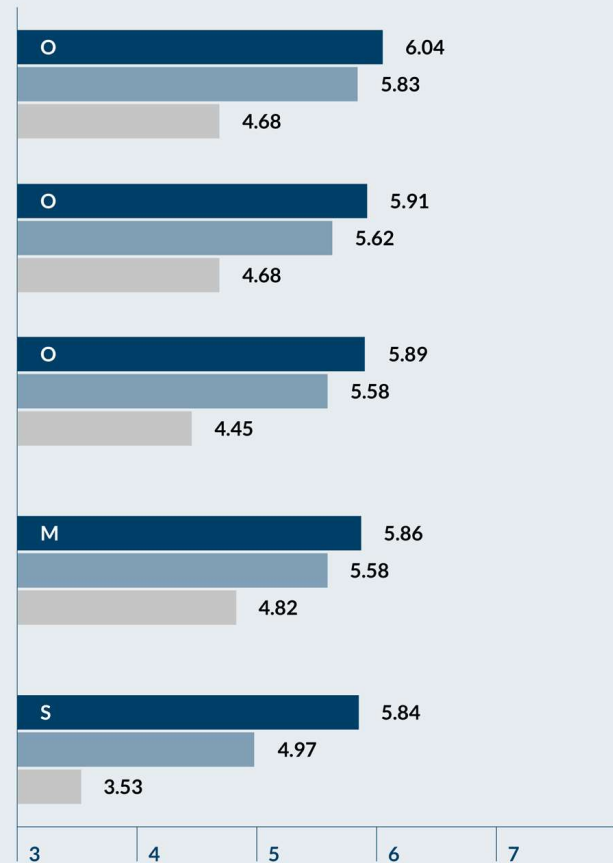
Resistance to change in our culture may restrict our organization from making necessary adjustments to the business model and core operations on a timely basis

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

Our organization's culture may not sufficiently encourage the timely identification and escalation of risk issues and market opportunities that have the potential to significantly affect our core operations and achievement of strategic objectives

The adoption of digital technologies (e.g., artificial intelligence, automation in all of its forms, natural language processing, visual recognition software, virtual reality simulations) in the marketplace and in our organization may require new skills that either are in short supply in the market for talent or require significant efforts to upskill and reskill our existing employees

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