

FIGURE 16A

## CSOs — 2023

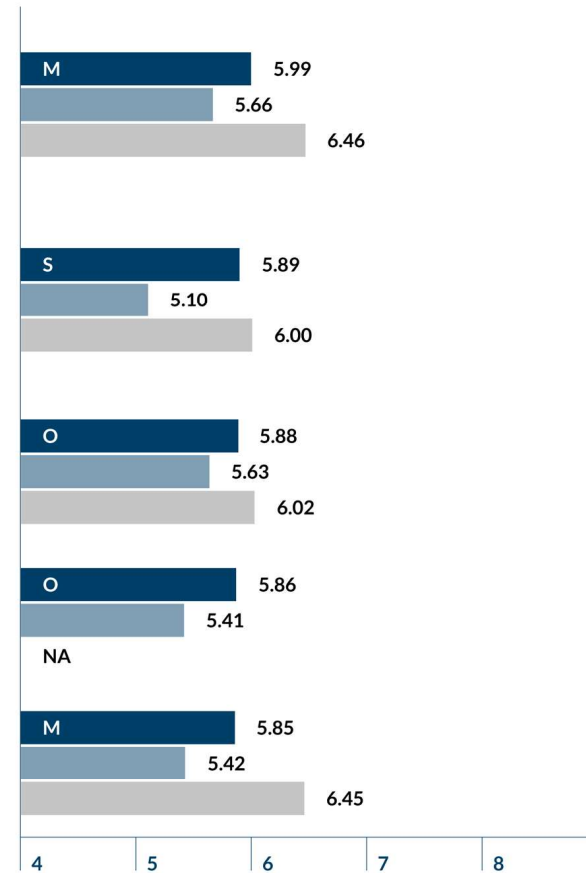
Shifts in perspectives and expectations about social issues and priorities surrounding diversity, equity and inclusion (e.g., board composition, representation in the C-suite and leadership ranks, and onboarding policies) are occurring faster than the pace at which our organization is motivated and able to manage effectively, which may significantly impact our ability to attract/retain talent and compete in the marketplace

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

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

Changes in the overall work environment including shifts to hybrid work environments, expansion of digital labor, changes in the nature of work and who does that work, and M&A activities may lead to challenges to sustaining our organization's culture and business model

Economic conditions (including inflationary pressures) in markets we currently serve may significantly restrict growth opportunities, impact margins or require new skill sets for our organization



M Macroeconomic Risk Issue

S Strategic Risk Issue

O Operational Risk Issue

■ 2023

■ 2022

■ 2021

FIGURE 16B

# CSOs – 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

Economic conditions (including inflationary pressures) in markets we currently serve may significantly restrict growth opportunities, impact margins or require new skill sets for our organization

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

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

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



M Macroeconomic Risk Issue    S Strategic Risk Issue    O Operational Risk Issue    ■ 2032    ■ 2031    ■ 2030