

FIGURE 30A

Australia/New Zealand HQ Organizations – 2023

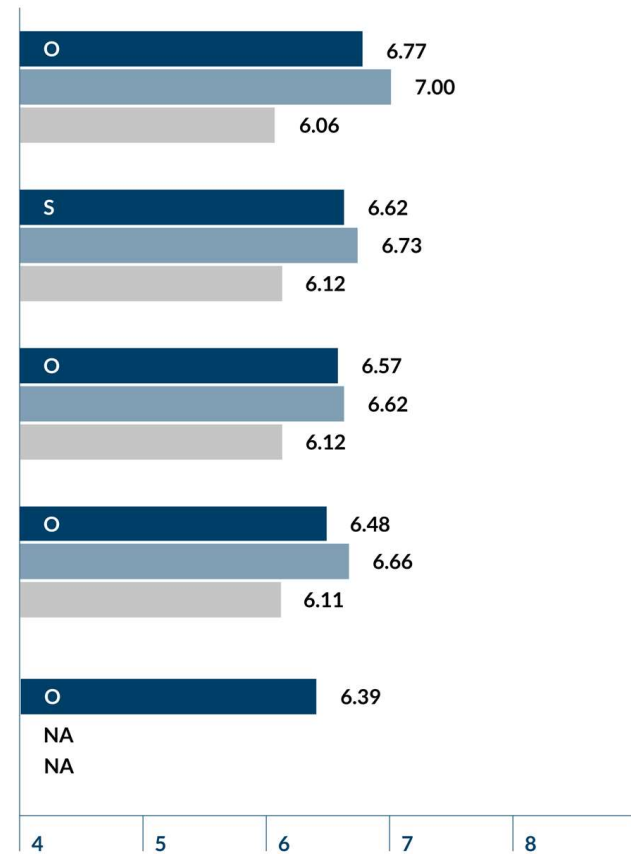
Our organization’s culture may not sufficiently encourage the timely identification and escalation of risk issues and market opportunities that have the potential to significantly affect our core operations and achievement of strategic objectives

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

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

The rising threat associated with catastrophic natural disasters and weather phenomena (e.g., wildfires, floods, extreme heat/cold, cyclones/hurricanes/typhoons) may create significant operational challenges that threaten our assets, employees, and our ability to deliver products and services to our customers



M Macroeconomic Risk Issue

S Strategic Risk Issue

O Operational Risk Issue

■ 2023

■ 2022

■ 2021

FIGURE 30B

Australia/New Zealand HQ Organizations – 2032

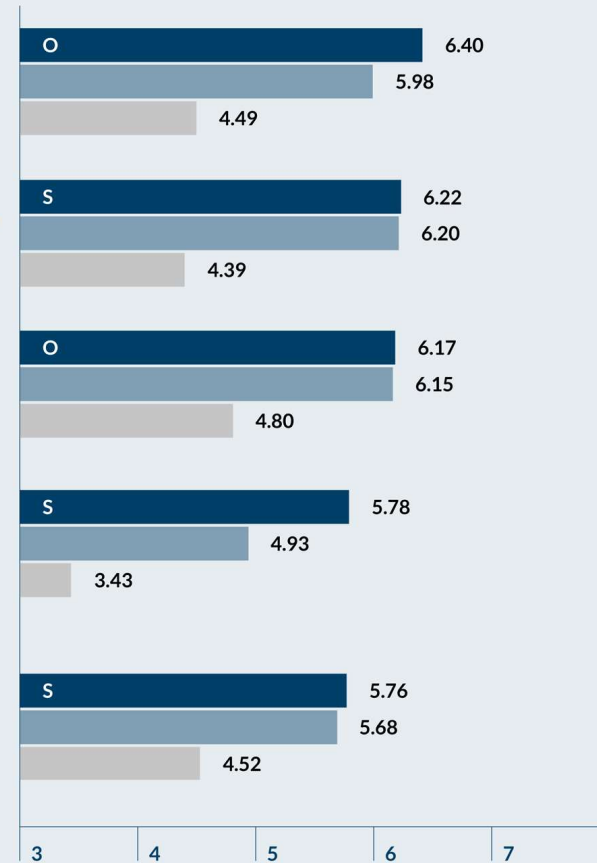
Our organization’s culture may not sufficiently encourage the timely identification and escalation of risk issues and market opportunities that have the potential to significantly affect our core operations and achievement of strategic objectives

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

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

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