

FIGURE 31A

Asia HQ Organizations – 2023

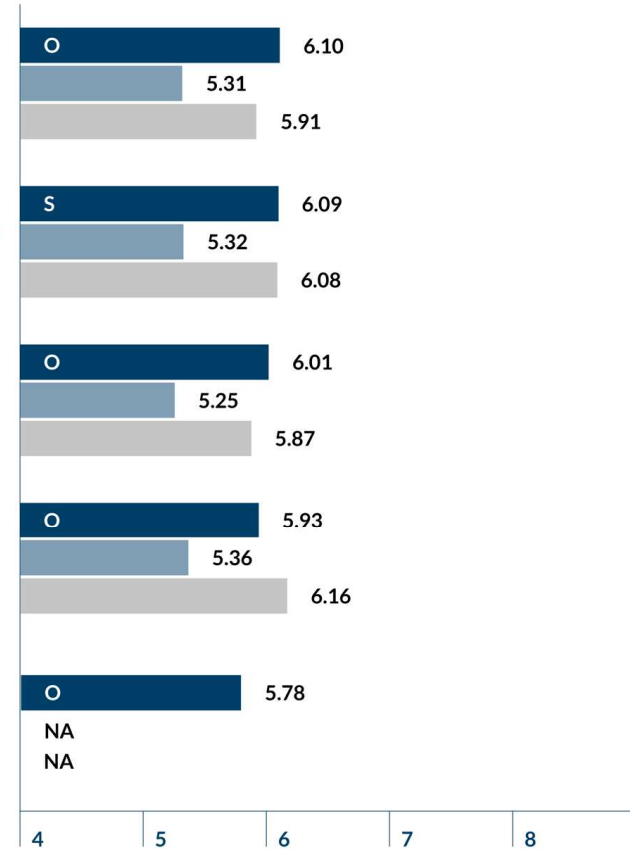
Our organization’s succession challenges and ability to attract and retain top talent and labor amid the constraints of a tightening talent/labor market may limit our ability to achieve operational targets

Our organization 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 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

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

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 31B

Asia HQ Organizations – 2032

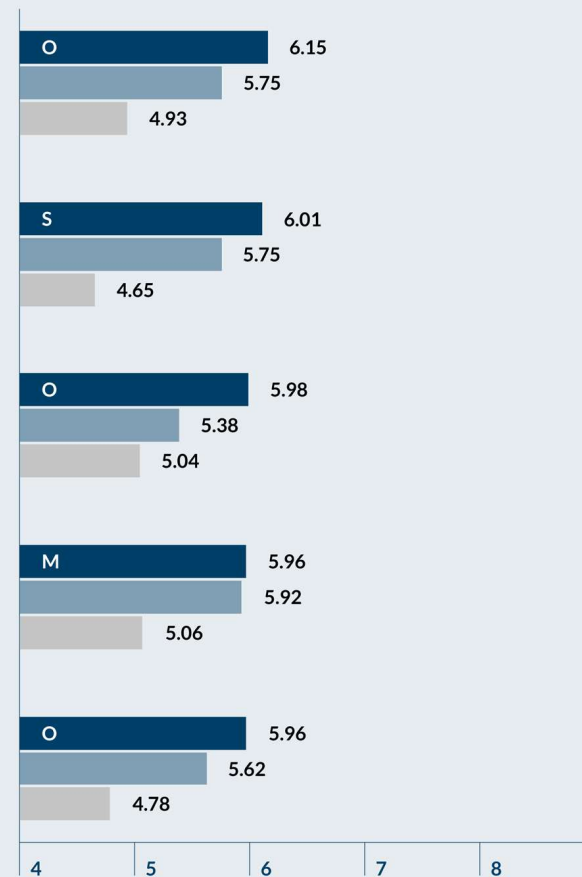
Our organization's succession challenges and ability to attract and retain top talent and labor amid the constraints of a tightening talent/labor market may limit our ability to achieve operational targets

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

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

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

Inability to utilize data analytics and "big data" to achieve market intelligence, gain insights on the customer experience, and increase productivity and efficiency may significantly affect our management of core operations and strategic plans



M Macroeconomic Risk Issue

S Strategic Risk Issue

O Operational Risk Issue

2032

2031

2030