

FIGURE 18A

CHROs – 2023

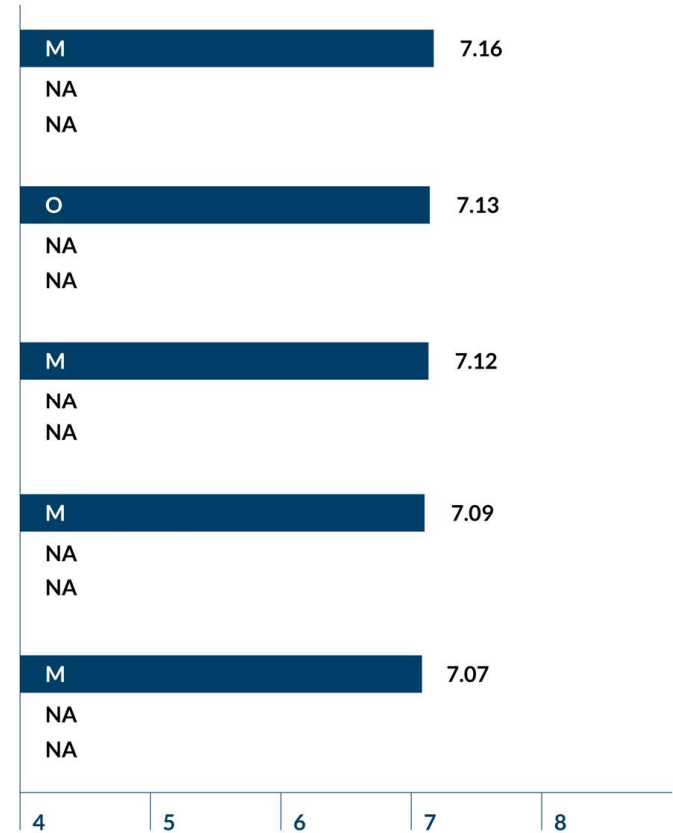
The current interest rate environment may have a significant effect on the organization’s capital costs and operations

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

Anticipated volatility in global financial markets and currency exchange rates may create significantly challenging issues for our organization to address

Anticipated increases in labor costs may affect our opportunity to meet profitability targets



M Macroeconomic Risk Issue

S Strategic Risk Issue

O Operational Risk Issue

■ 2023

■ 2022

■ 2021

FIGURE 18B

CHROs – 2032

Political uncertainty surrounding the influence and continued tenure of key global leaders, shifts in the balance of global power, and political extremism may impact the stability of national and international markets to the point of significantly limiting our growth opportunities

Our ability to access sufficient capital/liquidity may restrict growth opportunities for our organization

Geopolitical shifts, regional conflicts, and instability in governmental regimes or expansion of global terrorism may restrict the achievement of our global growth and profitability objectives

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

Regulatory changes and scrutiny may heighten, noticeably affecting the way our processes are designed and our products or services are produced or delivered



M Macroeconomic Risk Issue

S Strategic Risk Issue

O Operational Risk Issue

2032

2031

2030