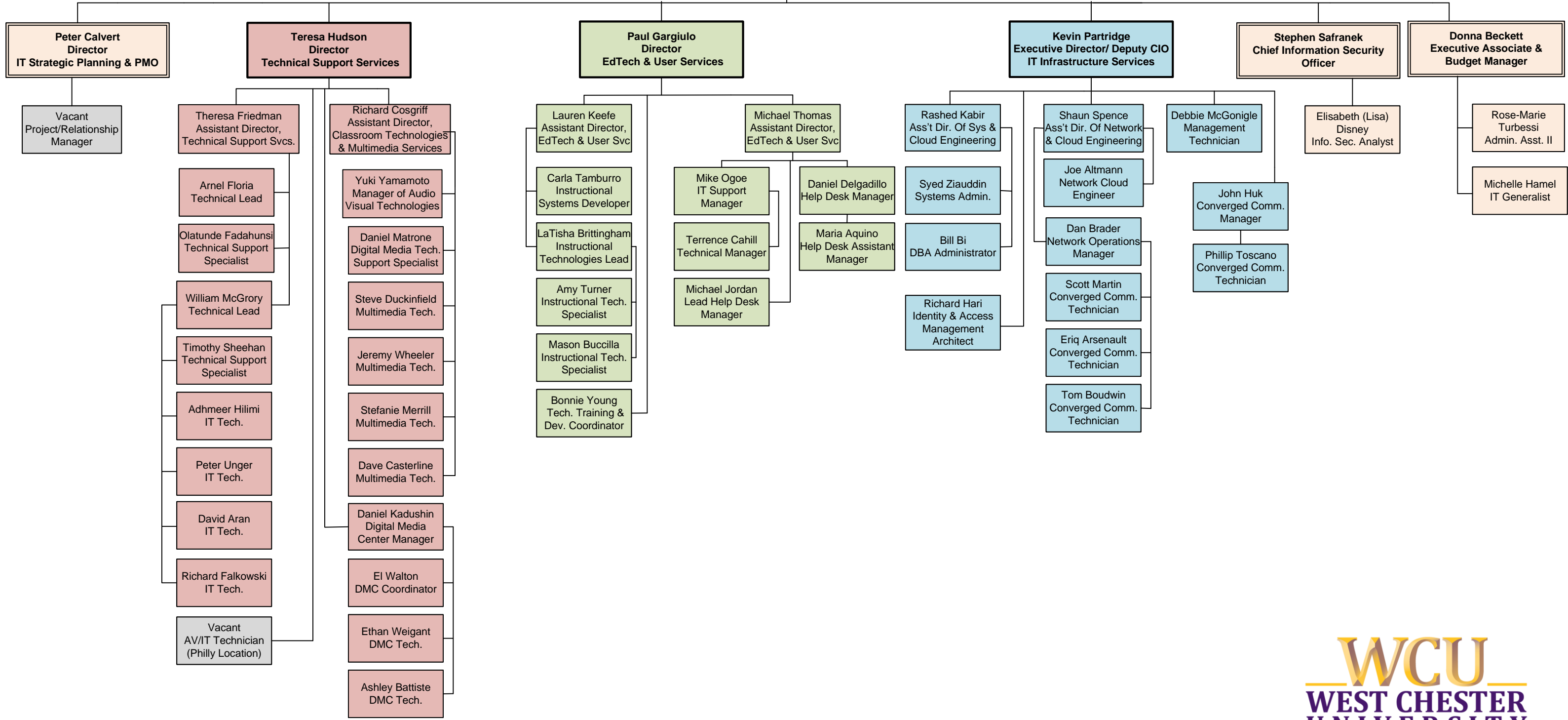


**JT Singh**  
**Senior Associate Vice**  
**President & CIO**



*February 2024*