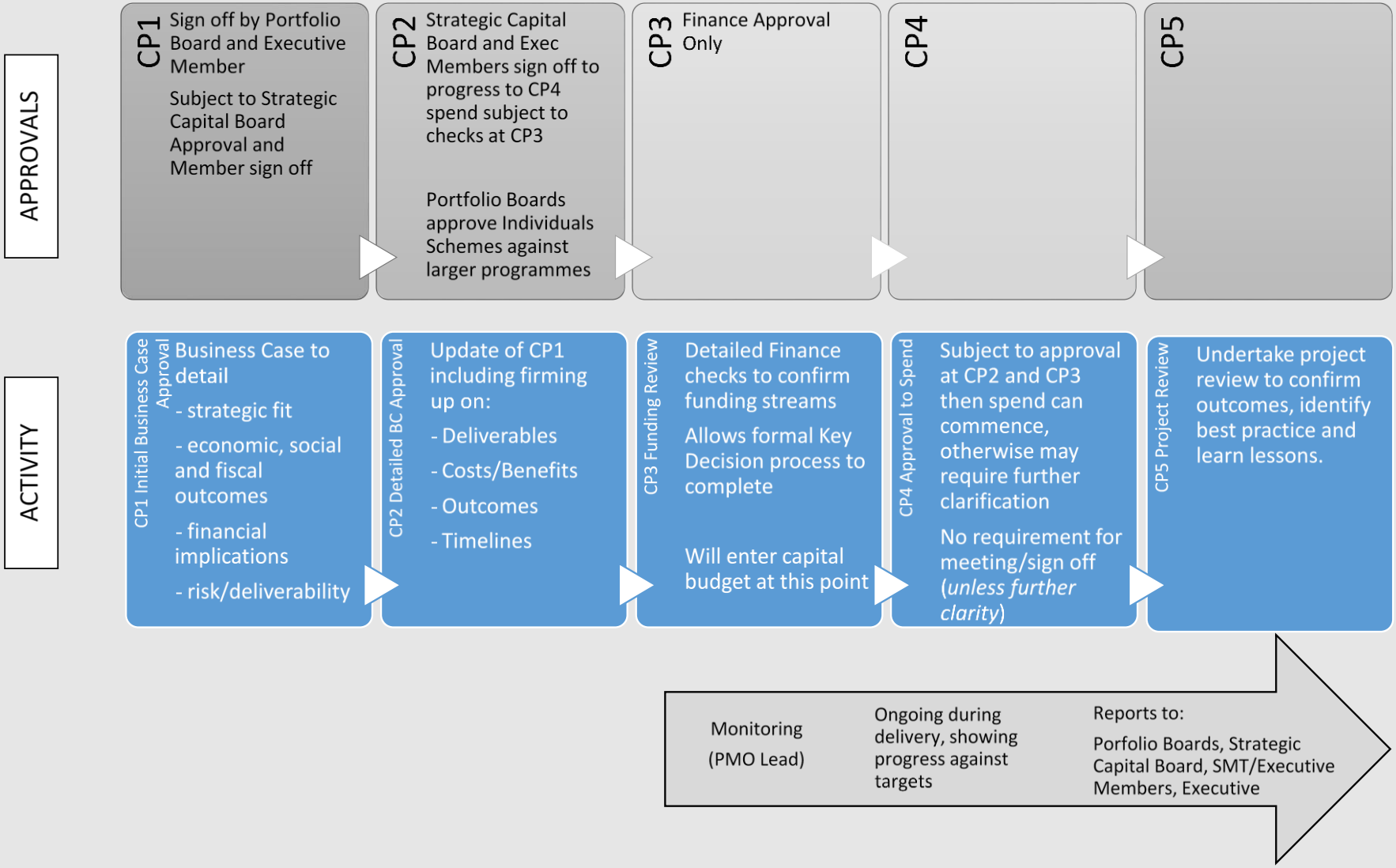
Appendix 1

Capital Approval Process and Governance