

Risk Factors Comparison 2025-02-21 to 2024-02-20 Form: 10-K

Legend: New Text ~~Removed Text~~ Unchanged Text Moved Text Section

Information in response to this Item 1A can be found in the ~~2023~~2024 Annual Report on pages ~~140-136~~ to ~~155-151~~ under the heading “ Risk Factors. ” That information is incorporated into this report by reference.