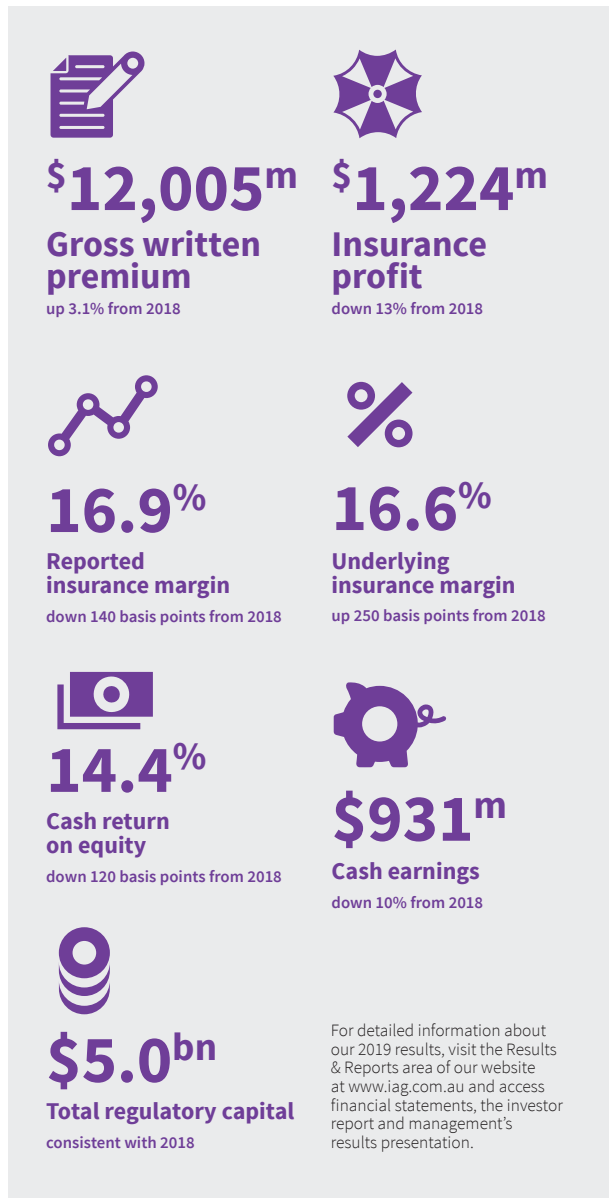
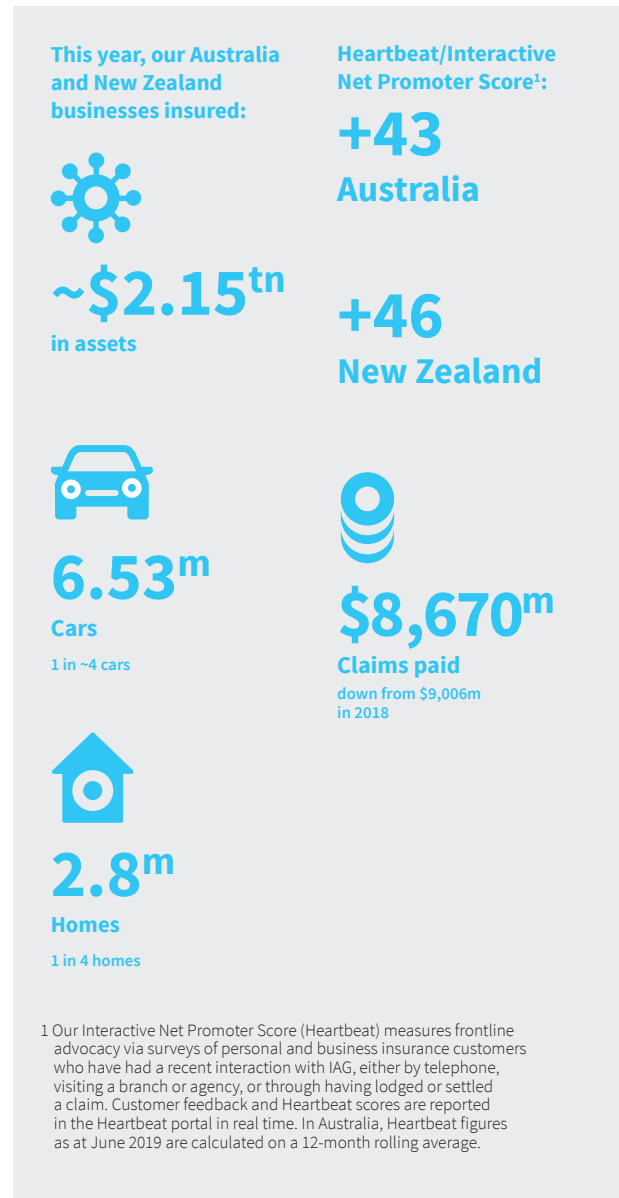


2019 overview

Financial strength



Customers



Community



Shareholders

