**Presentation**

“Hello and welcome”…”Good morning” “welcome to” “Ladies and gentlemen”

“Good day” and welcome to

**Questions and Answers**

Operator Instructions

Our first question

The first question

the questions

So let’s start the Q&A session

**End**

“disconnect”

“Disclaimer”.

Copyright © 2020 by S&P Global Market Intelligence

“These materials have been prepared” solely for information purposes based upon information generally available to the public and from sources believed to be reliable.

“The information in the transcripts ("Content") are provided” for internal business purposes and should not be used to assemble or create a database.