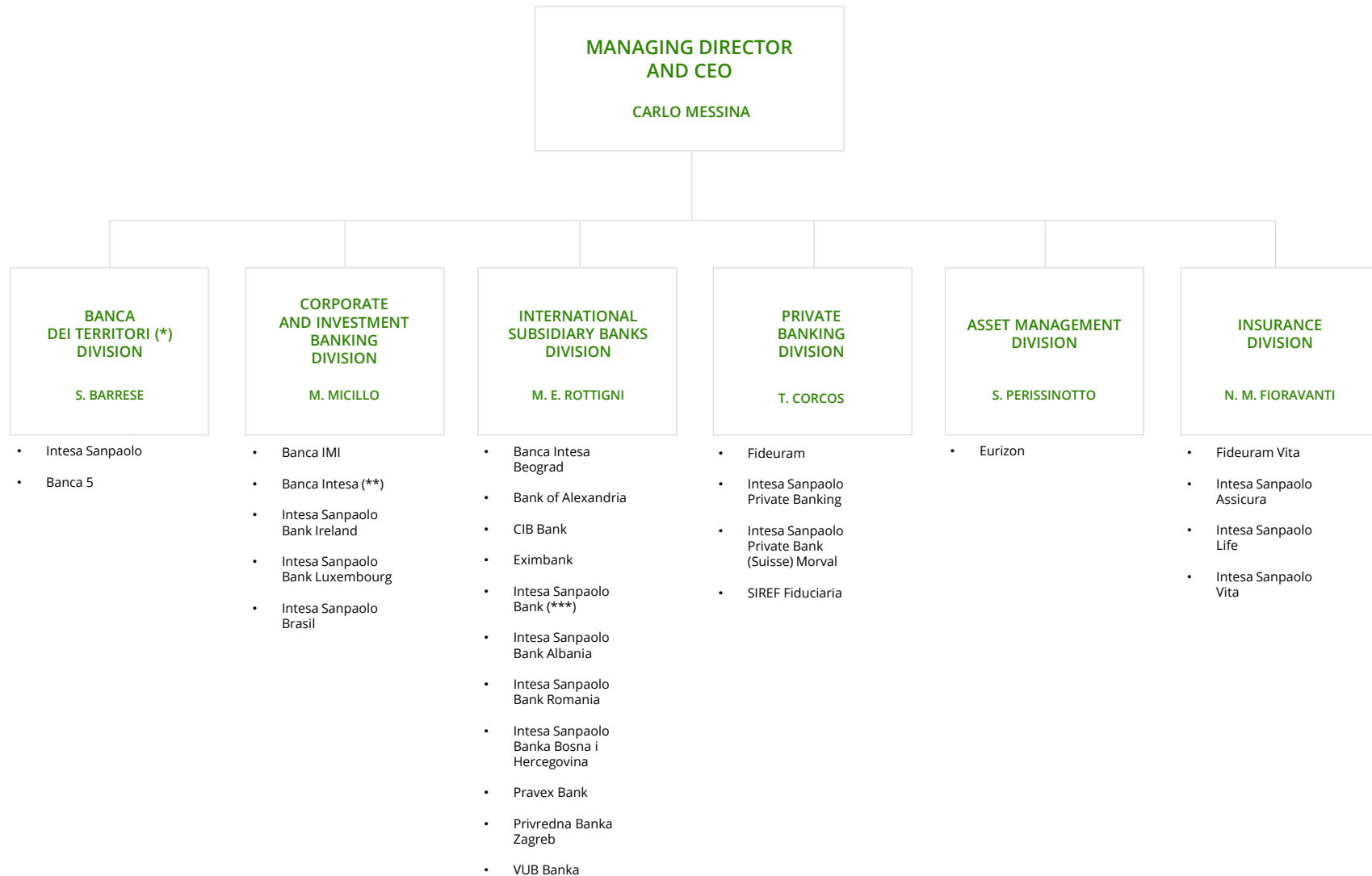


Organisation chart of the Divisions



(*) Domestic commercial banking

(**) Russian Federation

(***) Slovenia