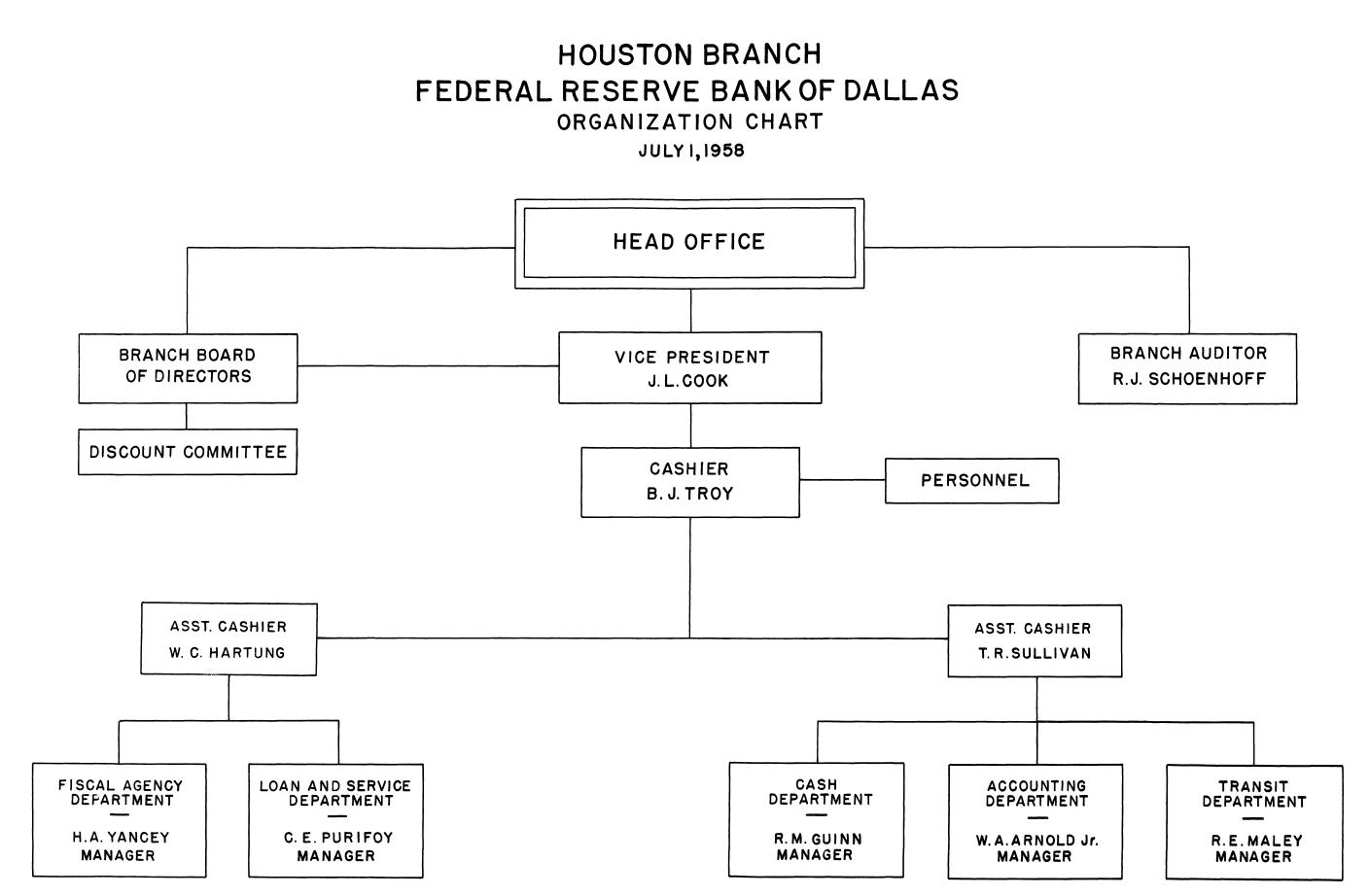
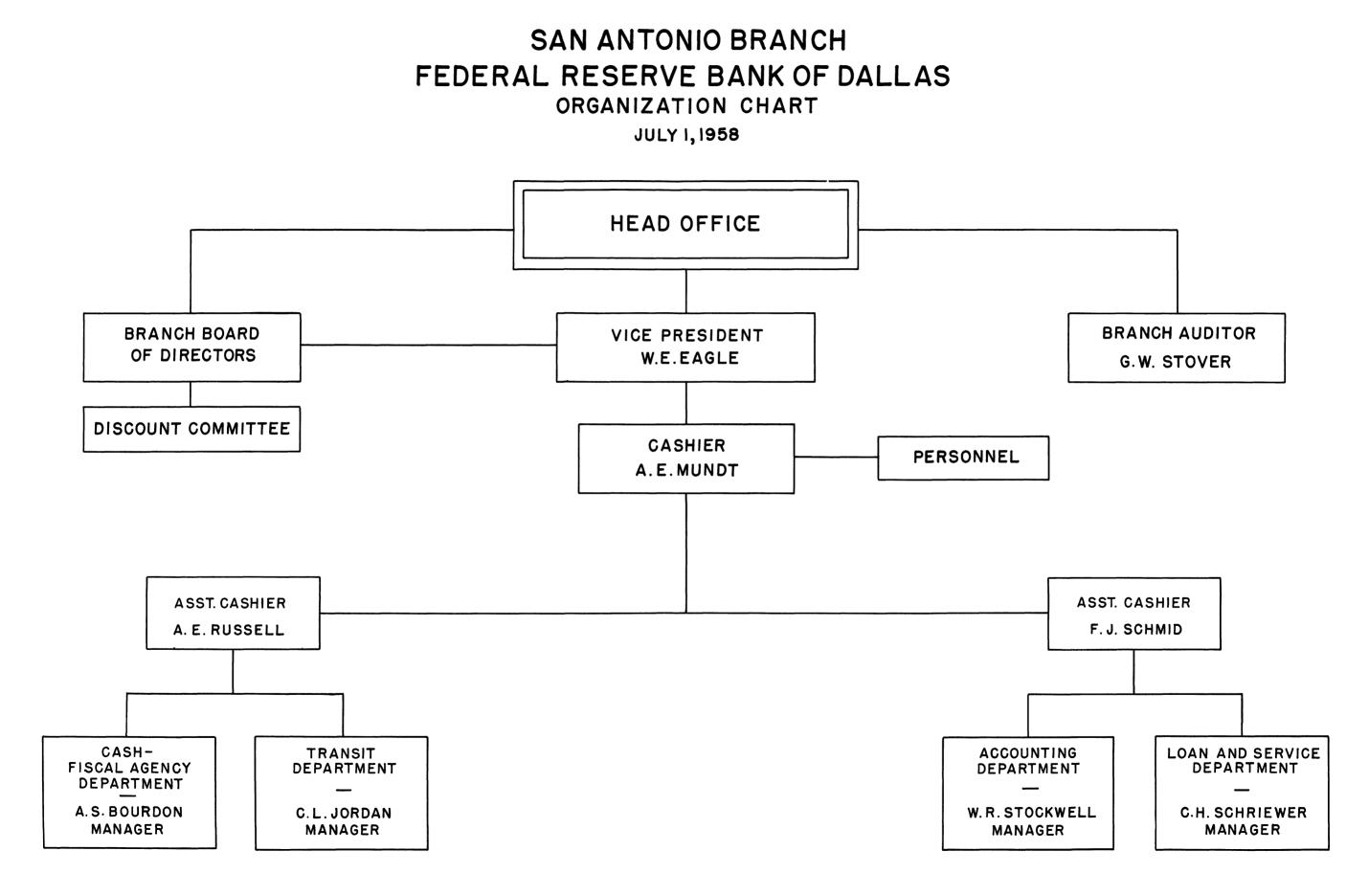


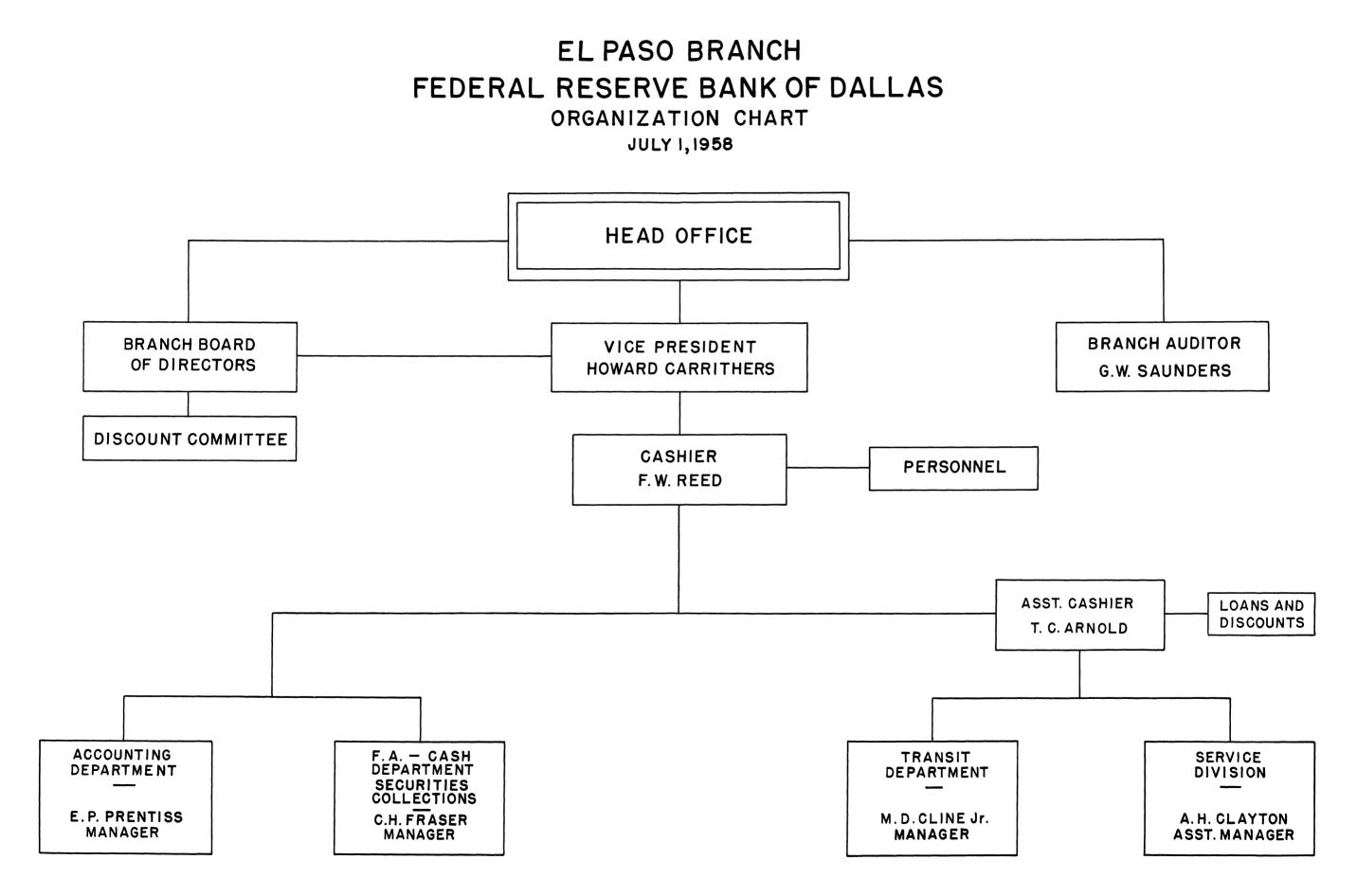
THE GENERAL AUDITOR HAS GENERAL SUPERVISION OF ALL AUDITING ACTIVITIES OF THE HEAD OFFICE AND BRANCHES AND IS RESPONSIBLE DIRECTLY TO THE BOARD OF DIRECTORS OF THE BANK AS TO AUDITING FUNCTIONS. IN ALL OTHER RESPECTS, THE GENERAL AUDITOR AND THE AUDITING DEPARTMENT ARE SUBJECT TO THE SAME RULES AND REGULATIONS AS THOSE WHICH GOVERN THE OTHER OFFICERS AND DEPARTMENTS OF THE BANK.



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