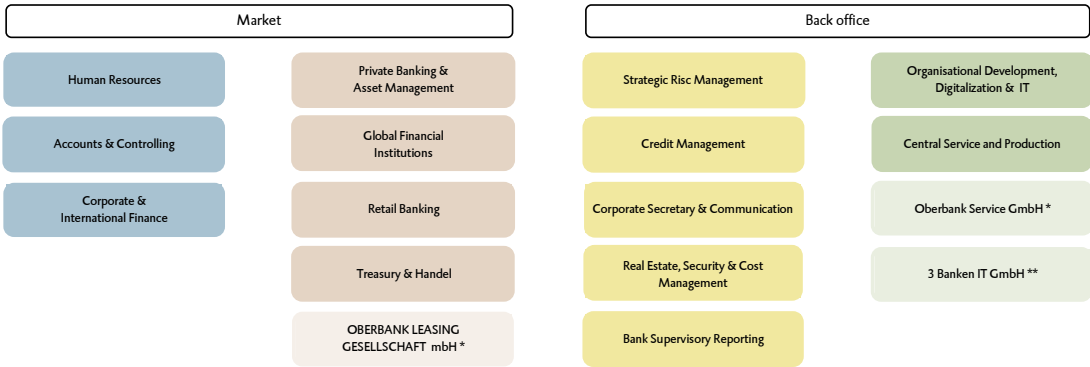


Organizational Chart of Oberbank



* 100 % subsidiary of Oberbank
 ** 40/30/30 participation

