TO WHOM IT MAY CONCERN

PEP - Status of Dr. Franz Gasselsberger (Mr), CEO of Oberbank AG Linz/Austria

In November 2007 the German Embassy in Vienna, Austria announced the appointment of

Dr. Franz Gasselsberger (Mr.)

as Honorary Consul of the Consulate of Germany of Upper Austria.

In conjunction with his position as CEO of Oberbank AG, Dr. Franz Gasselsberger is often identified as Political Exposed Person (PEP), because according to the files and screening lists provided by Worldcheck, you will find this information as well. But honestly it is not always true.

That means, there are only a few countries in the world which classify people with the responsibility of Honorary consul as PEP, but not so in Austria and Germany. By law, in our countries the Honorary Consul is NO PEP.

In order to avoid any confusion, we decided to mark in all our questionnaires Dr. Franz Gasselsberger as PEP, concurrently we refer to our written and reported statement.

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