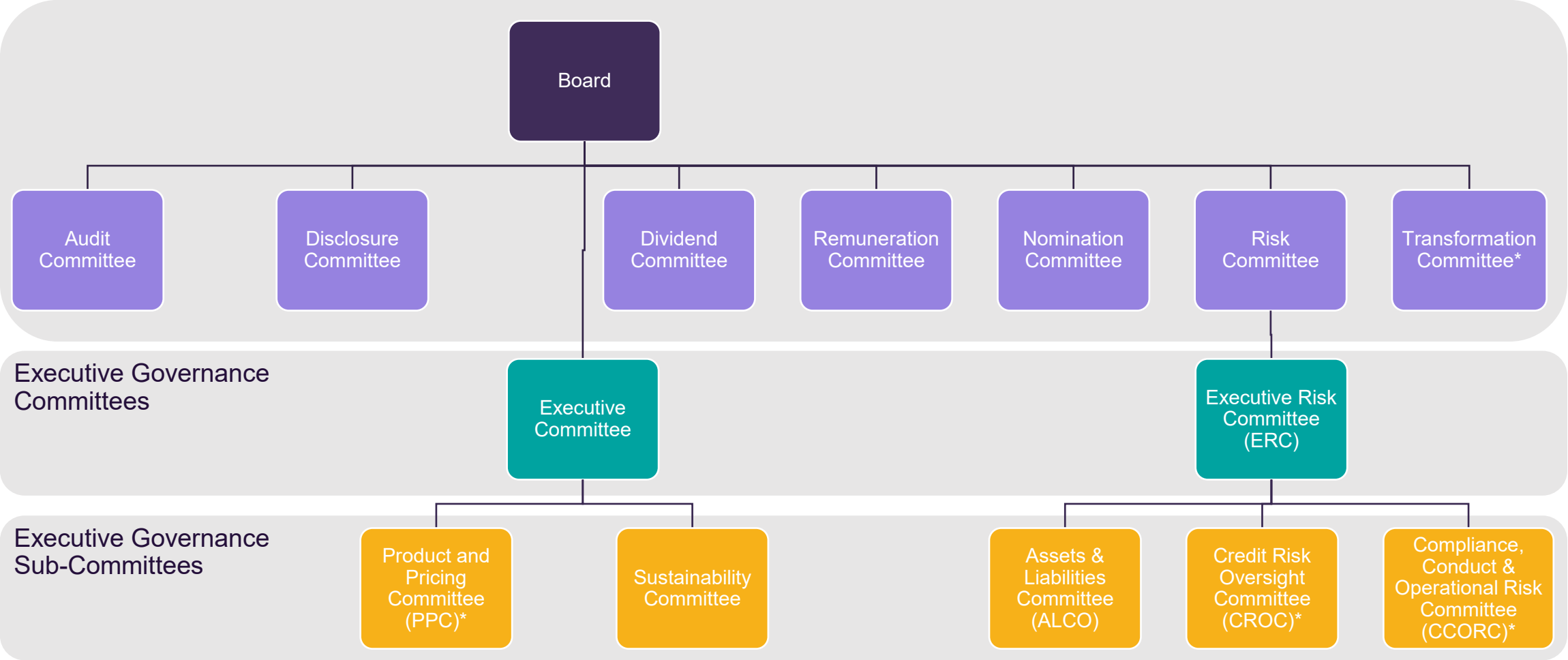
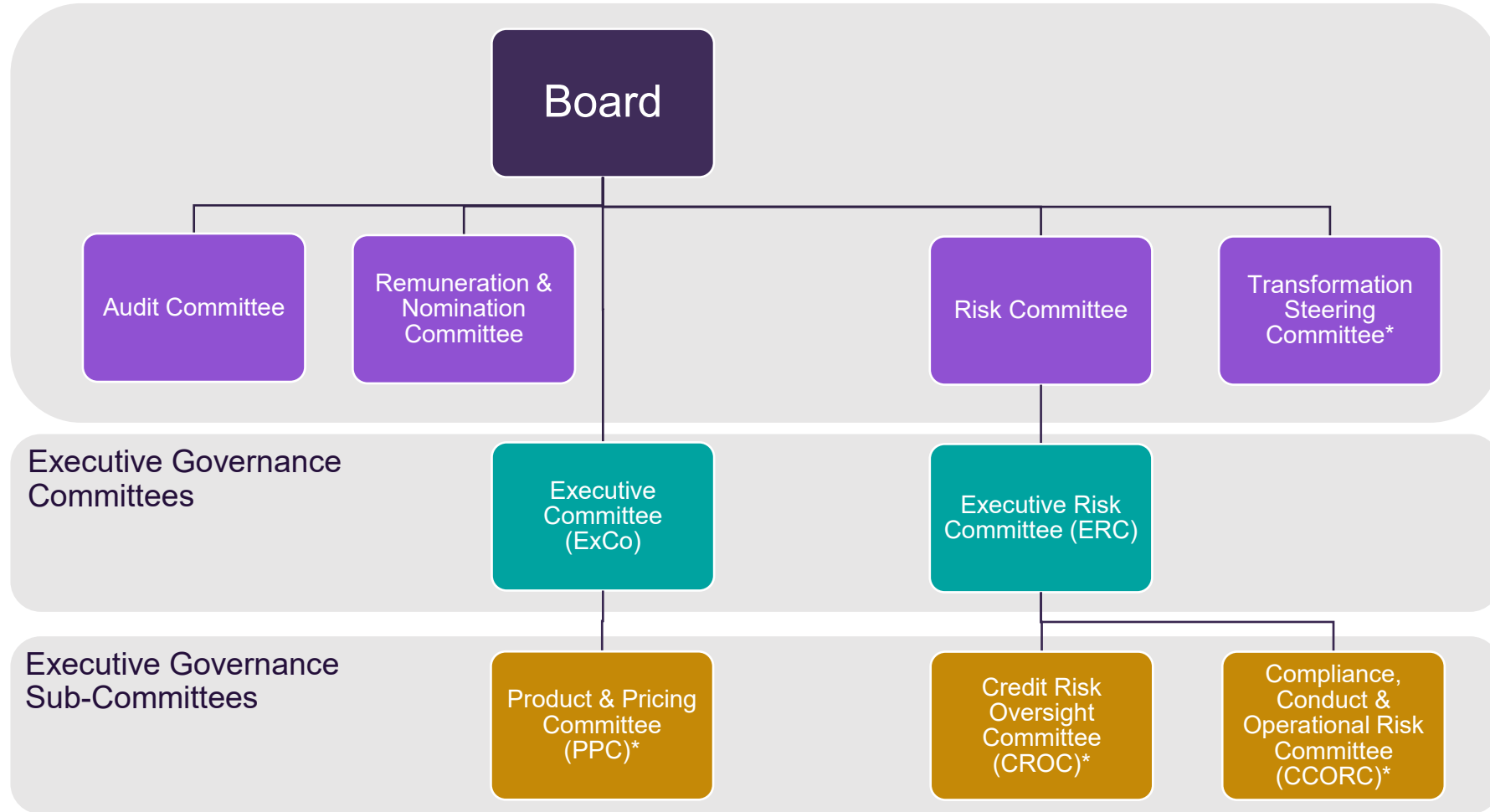


Group Corporate Governance Structure



*Shared Committees

Personal Finance (PF) Corporate Governance Structure



*Shared Committees