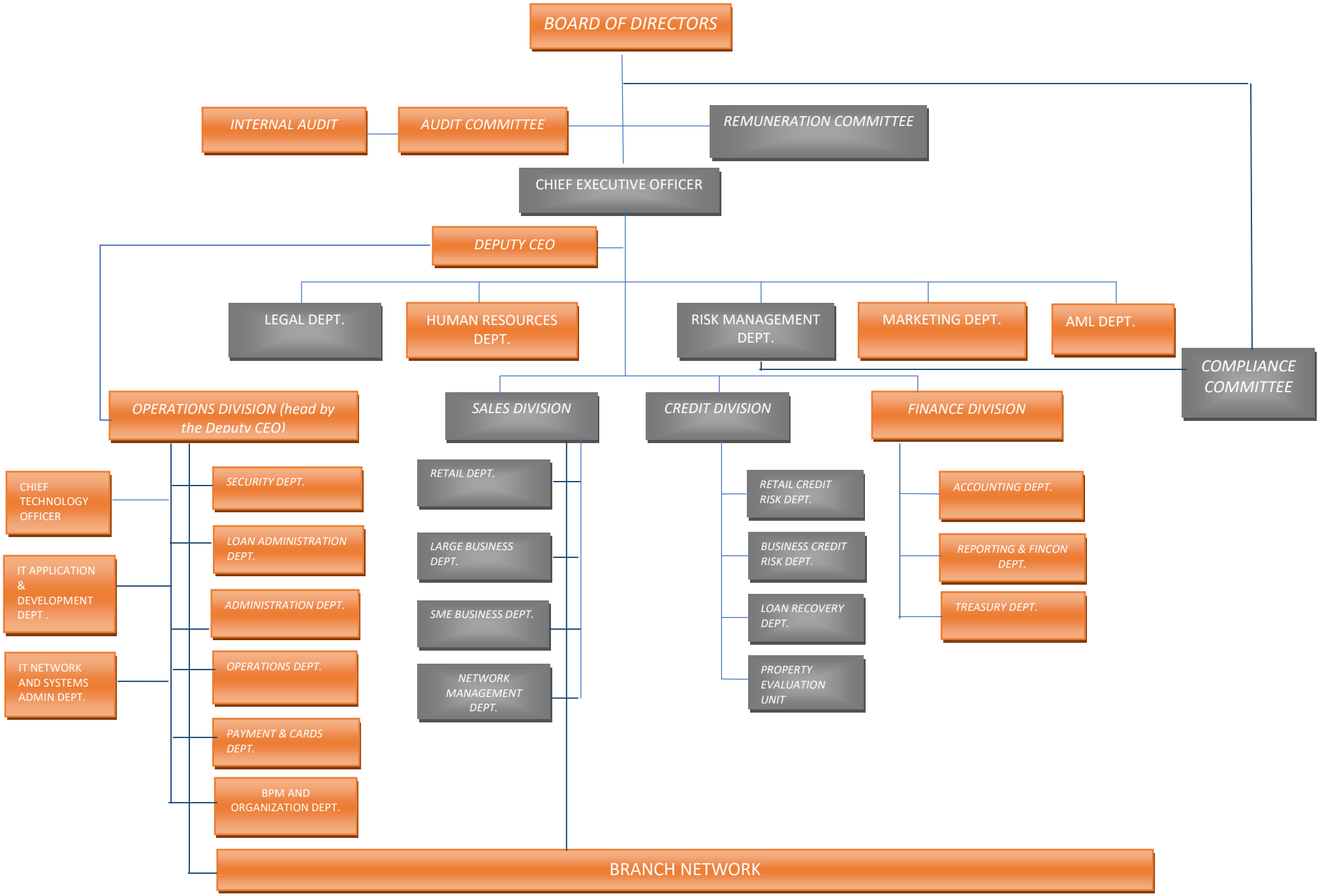ORGANIZATIONAL STRUCTURE – UNION BANK