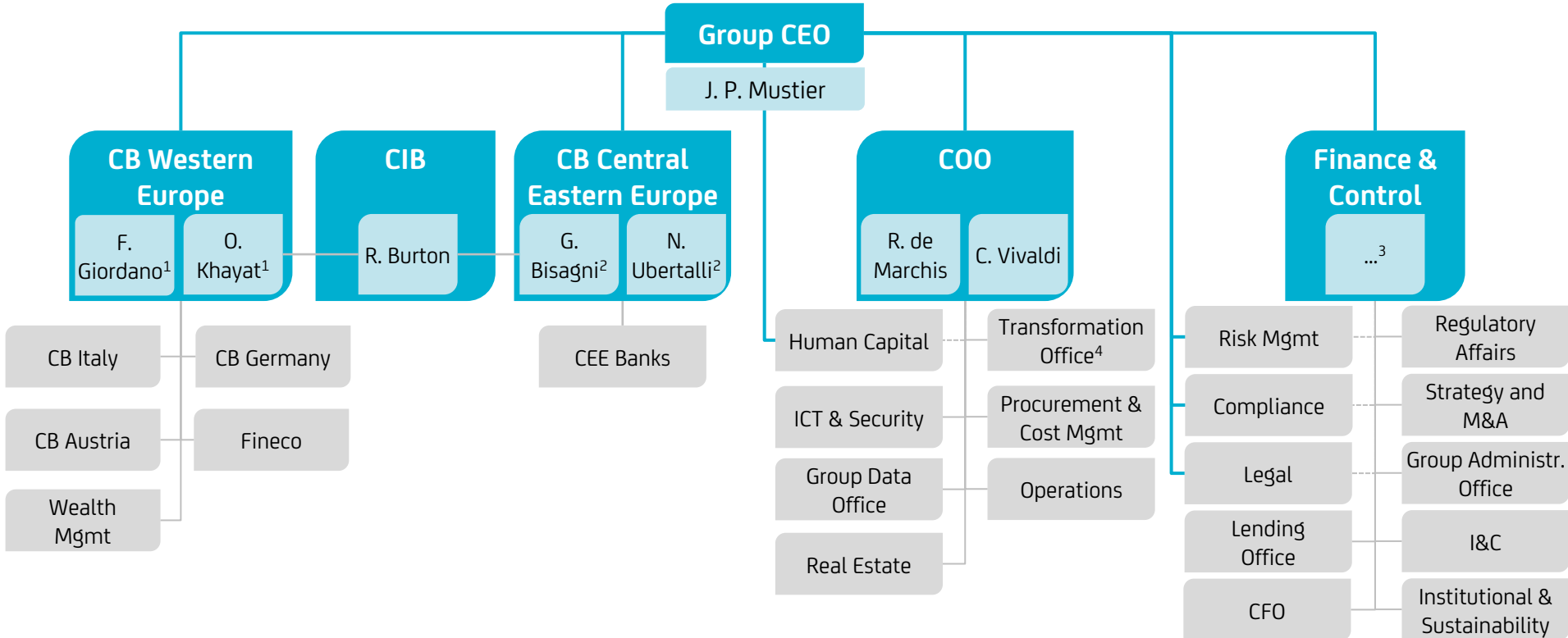


New organisation setup



1. Co-CEO Commercial Banking, Western Europe
2. Co-CEO Commercial Banking, CEE. N. Ubertalli will take his function once the proper transition from his current role as Deputy CEO in Yapi Kredi has been defined
3. Ad interim covered by Group CEO
4. Ms. Kuetz will become deputy COO

