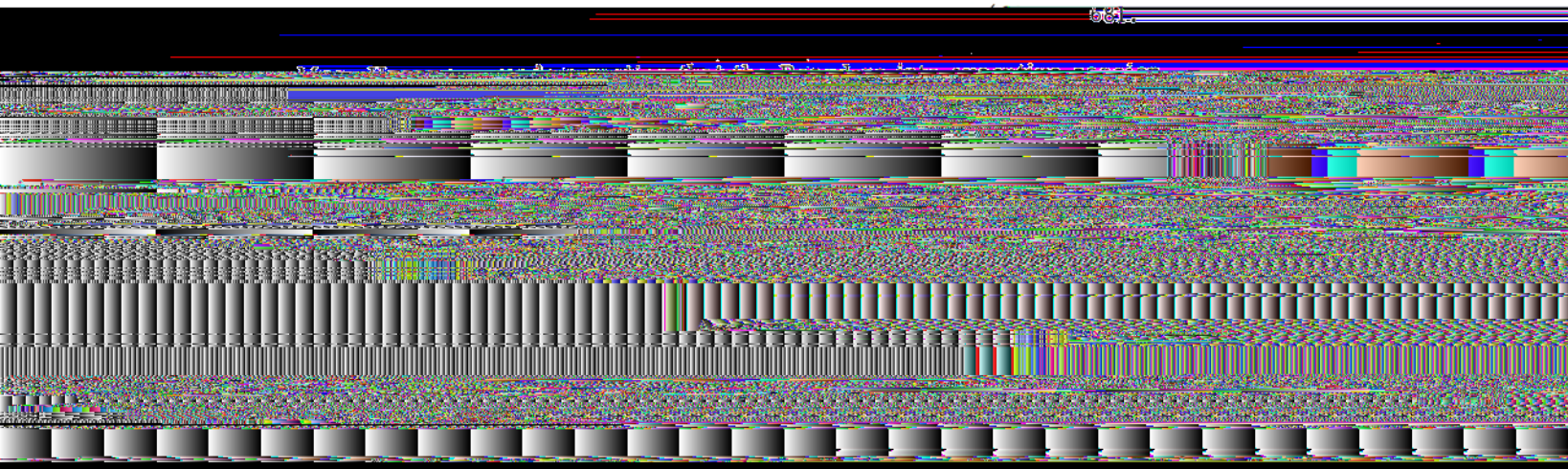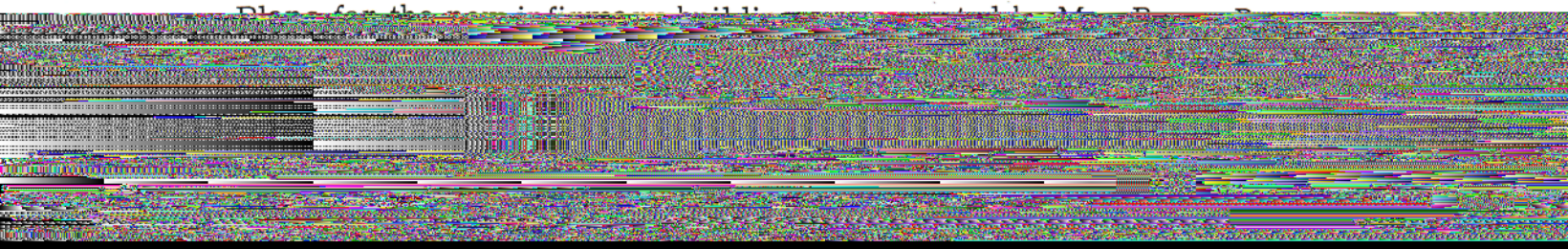The Board of Directors of the Bank is a standing body of