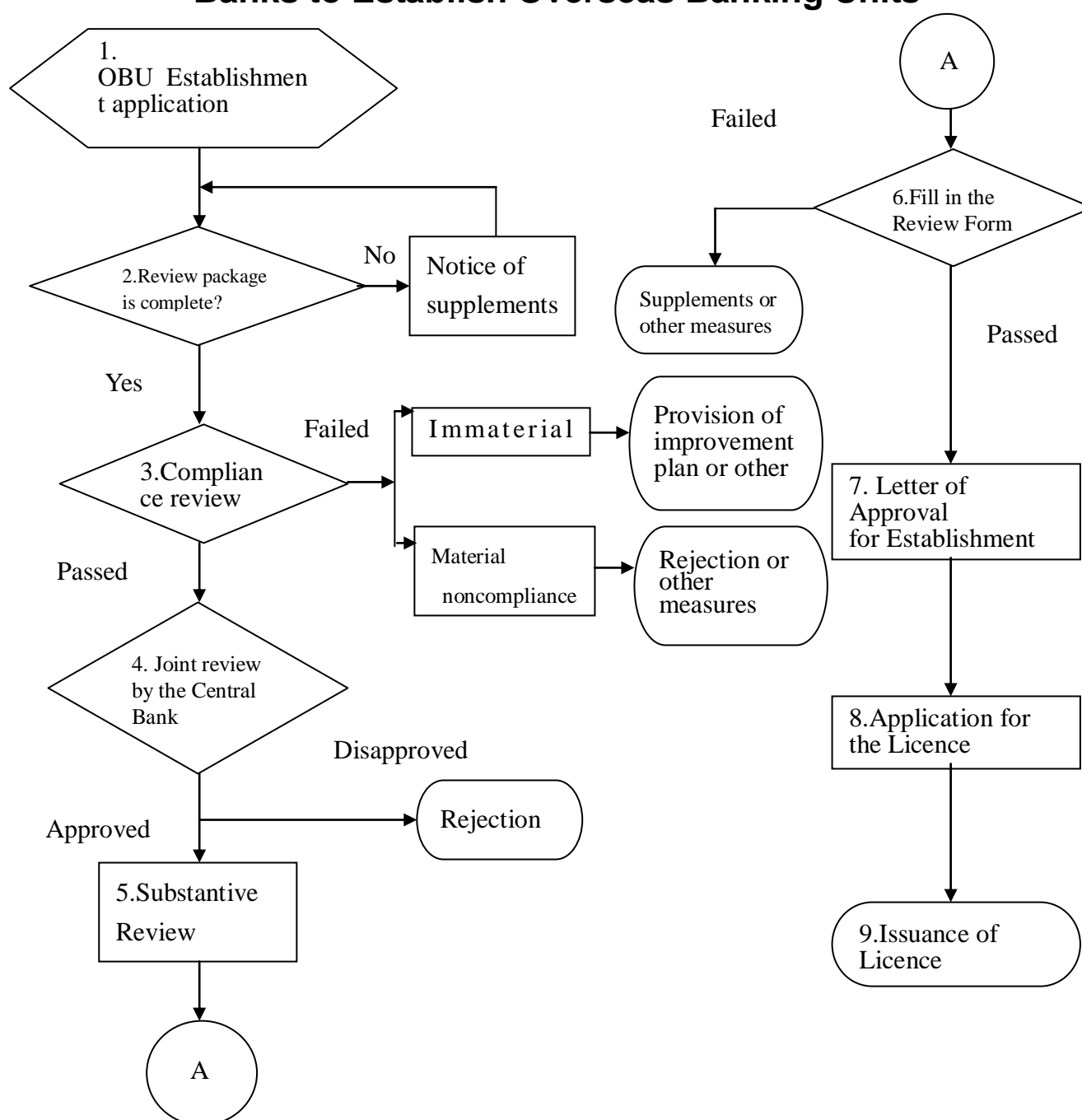


Flow Chart Showing Application Processes for the Banks to Establish Overseas Banking Units



ηThe foreign bank complying with the second or third subparagraph of Article 3 of the Offshore Banking Act shall apply for the licence for establishment of OBU in accordance with the Company Act and go through the registration procedure for the OBU.

Application processing period: three months