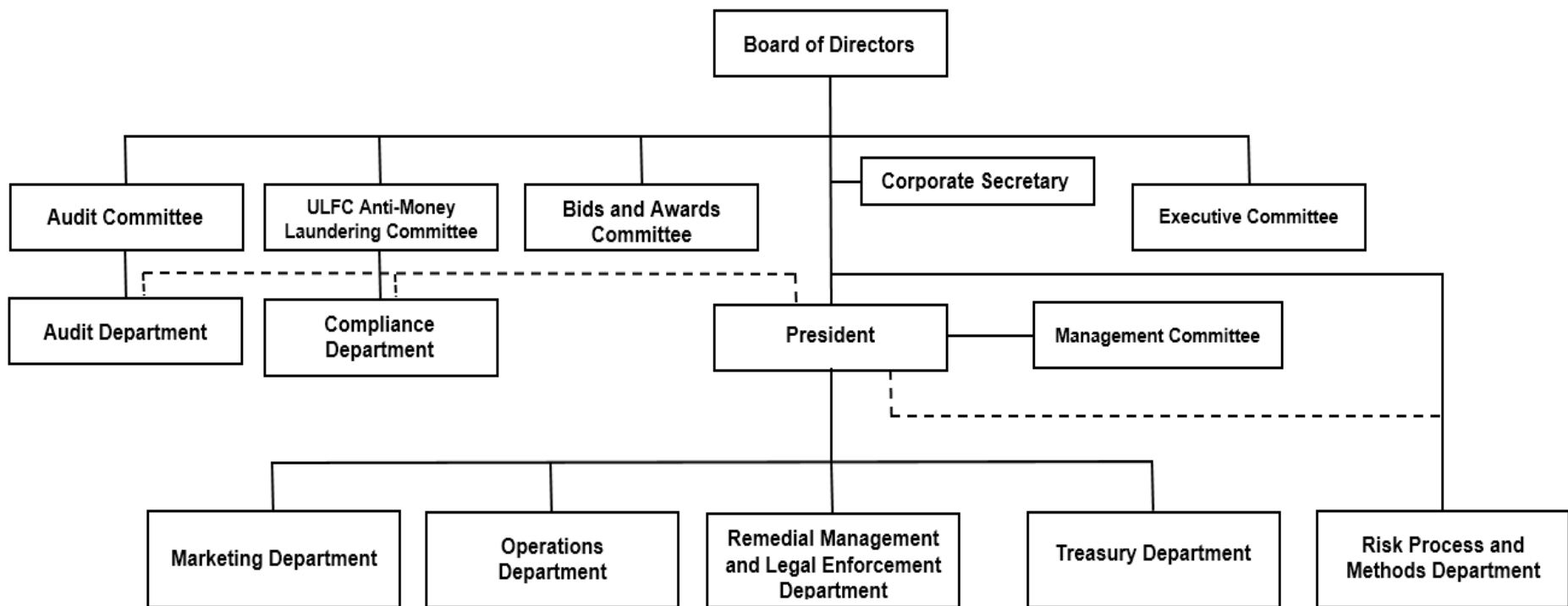


ULFC TABLE OF ORGANIZATION



ULFC has different departments whereby processing of transactions are checked by another unit. As part of internal control, the Marketing Department, who originates the loans does not process the booking /release of their accounts. Instead, documentation and booking are done by the Operations Department while release of loan proceeds are coursed through the Treasury Department. The quality of the credit are evaluated by the Risk Management Department. The Risk Management Department reports directly to the Board together with the Compliance and Audit Department All departments are subject to regular audit.