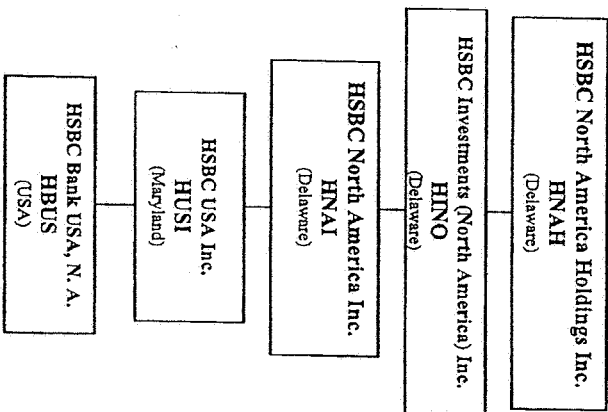


**NORTH AMERICA - BANK HOLDING COMPANY STRUCTURE**

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*(This is intended as an overview. It is not a list of all entities under HNAH's direct subsidiaries - only specific entities.)*



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MARCV72 - 15

\* All companies are wholly owned  
EFF. December 31, 2006