

BOARD OF DIRECTORS

- CORPORATE CREDIT RISK COMMITTEE
- RETAIL CREDIT RISK COMMITTEE
- WORKOUT COMMITTEE
- OPERATIONAL RISK MANAGEMENT COMMITTEE

- AUDIT COMMITTEE
- CREDIT COMMITTEE
- ALCO COMMITTEE

- INTERNAL AUDIT DIRECTORATE
 - HO Processes Audit Department
 - Network Processes Audit Department
 - Coordination with Group and Regulators Department

Cabinet of the President of the Executive Board

EXECUTIVE BOARD

- Communications and Public Relations Department
- Innovation Department

COMPLIANCE DIRECTORATE

HUMAN RESOURCES DIRECTORATE

- Recruitment, Learning and Development Unit
- Employee Experience Unit
- HR Legal Unit
- HR Operations, Policies and Planning Department
- HR Business Partnership Department
- Transformation Department

PMO AND EFFICIENCY DIRECTORATE

- Project Management Department
- Business Process Management Department
- Business Analysis Department

GLOBAL MARKETS DIRECTORATE

- Treasury Department
- Custody and Depository Services Sales Department
- Capital Markets Department
- Financial Institutions and Global Markets Business Development Department

DIVISION FOR MANAGING LEGAL AND SECURITY PROCESSES OF THE BANK

LEGAL DIRECTORATE

- General Legal Support Department
- Legal Support to Sales to Corporate Clients Department
- Legal Support to Sales to Small Business Clients and Individuals Department

SECURITY DIRECTORATE

- General Security Department
- IT Security Department
- Payment Cards and E-Commerce Security Department
- Cash Management Department

DEBT MANAGEMENT DIRECTORATE

- Corporate Debt Management Department
- Retail Debt Management Department
- Legal Representation Department
- Reporting and Administration Department

RETAIL DIVISION

- Strategy and Analysis Department
- CUSTOMER EXPERIENCE AND PRODUCT DEVELOPMENT DIRECTORATE
 - Customer Experience Department
 - Complaints Management Department
 - Products and Payment Solutions Department
 - Marketing Department
- BRANCH NETWORK DIRECTORATE
 - Network Sales and Support Department
 - Network Control Department
 - Third Party Sales Department
 - Private Banking Department
- MULTICHANNEL MANAGEMENT DIRECTORATE
 - Digital and Online Channels Department
 - Contact Center and Digital Sales and Support Department
 - CRM and Analytics Department
- SMALL BUSINESS DIRECTORATE
 - Small Business Product Development Department
 - Small Business Sales and Support Department

CORPORATE DIVISION

- LARGE CORPORATE SALES DIRECTORATE
 - Domestic Large Corporate Clients Department
 - International Large Corporate Clients Department
 - Public Clients Department
- CORPORATE SALES DIRECTORATE
 - Mid-size Corporate Sales Department
 - Agro Business Department
 - Real Estate and Specialized Financing Department
- GLOBAL TRANSACTION BANKING DIRECTORATE
 - Global Transaction Banking Sales Department
 - Corporate Sales Support Department
 - Corporate Strategic Management Department
- RISK GOVERNANCE AND ESG RISK COORDINATION DIRECTORATE
 - ESG Risk Coordination Unit
 - Risk Governance Reporting Department
 - Risk Second Level Control Department

RISK MANAGEMENT DIVISION

- Money Laundering and Terrorism Financing Prevention Department
- CORPORATE CREDIT RISK DIRECTORATE
 - Large Corporate Credit Approval Department
 - Mid-size Corporate Credit Approval Department
- RETAIL CREDIT RISK DIRECTORATE
 - Retail and MSE Credit Approval Department
 - Risk Modeling and Analytics Department
 - Risk Technology Department
 - Collateral Management Department
- CREDIT CONTROL, MONITORING AND PRE-WORKOUT DIRECTORATE
 - Corporate Credit Control Department
 - Retail Credit Control Department
 - Corporate Monitoring Department
 - Pre-workout Handling Department
- REPORTING AND PROVISIONING DIRECTORATE
 - Portfolio Management and Reporting Department
 - Credit Losses Provisioning Department
- OPERATIONAL AND MARKET RISK DIRECTORATE
 - Market Risk Management Department
 - Operational Risk Management Department

FINANCE DIVISION

- ACCOUNTING DIRECTORATE
 - Accounting Policies and Financial Control Department
 - Administrative Accounting And Tax Department
- CONTROLLING DIRECTORATE
 - Planning and Reporting Department
 - Cost Control Department
- ASSET LIABILITY MANAGEMENT DIRECTORATE
 - Department for liquidity management and monitoring of market operations
 - Department for Capital Management, ALM Reporting and Balance Sheet Management
- BUSINESS INTELLIGENCE DIRECTORATE
- MANDATORY REPORTING DIRECTORATE
- PROCUREMENT DIRECTORATE
- LOGISTIC DIRECTORATE
 - General Administration Department
 - Real Estate Department
 - Document Management Department
- BACK OFFICE DIRECTORATE
 - Retail Back Office Department
 - Corporate Back Office Department
 - Corporate Loan Decision Process Department
 - Treasury Back Office Department
 - Trade Finance Administration Department
 - Market Operations Administration Support Department

IT AND OPERATIONS DIVISION

- IT Procurement Unit
- Center of Expertize for Data Management
 - Data Governance Department
- IT DEVELOPMENT DIRECTORATE
 - Placement Systems IT Development Department
 - Deposit Systems IT Development Department
 - Risk Management and ERP System IT Development Department
 - BI Solutions IT Development Department
 - Digital Channels IT Development Department
 - Integration Services IT Development Department
- IT OPERATIONS DIRECTORATE
 - Telecommunication and Security Department
 - IT System Administration Department
 - IT Logistics and User Support Department
 - IT Process Automatisation Department
- IT GOVERNANCE DIRECTORATE
 - Application Support Department
 - IT Architecture Department
 - IT Governance Department
- OPERATIONS DIRECTORATE
 - Corporate and MSE Account Management Department
 - Digital Channel Administration Department
 - Domestic Payment System Department
 - Foreign Payment System Department