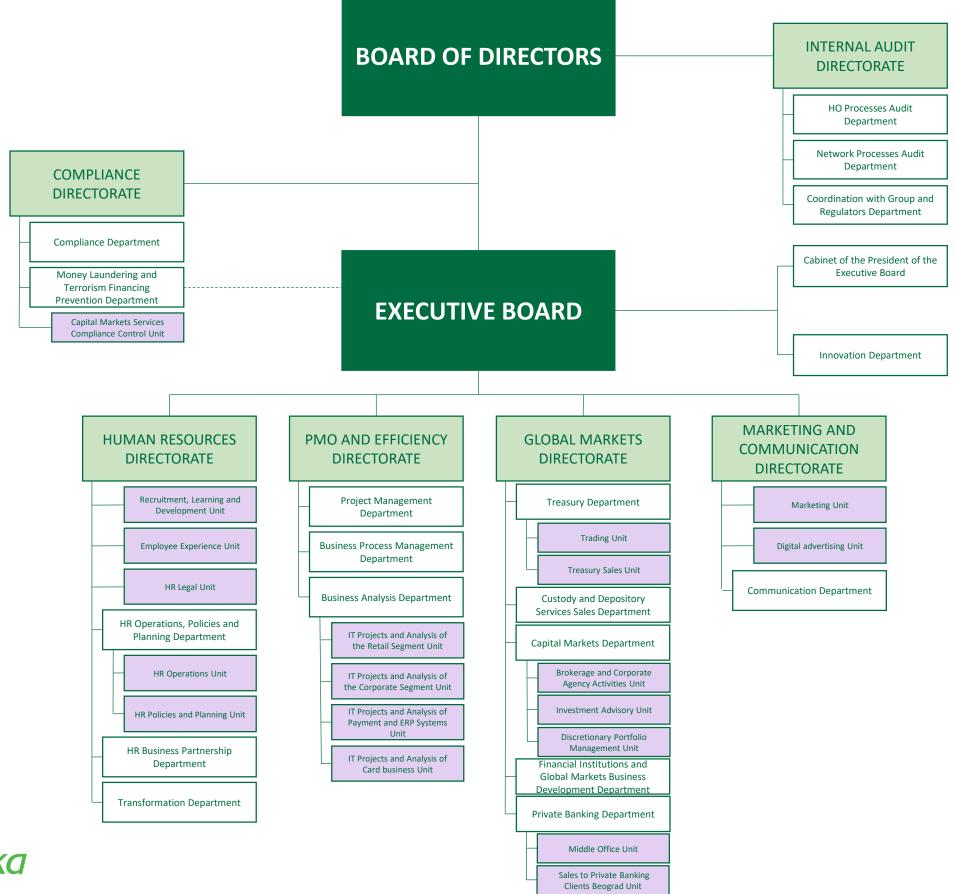
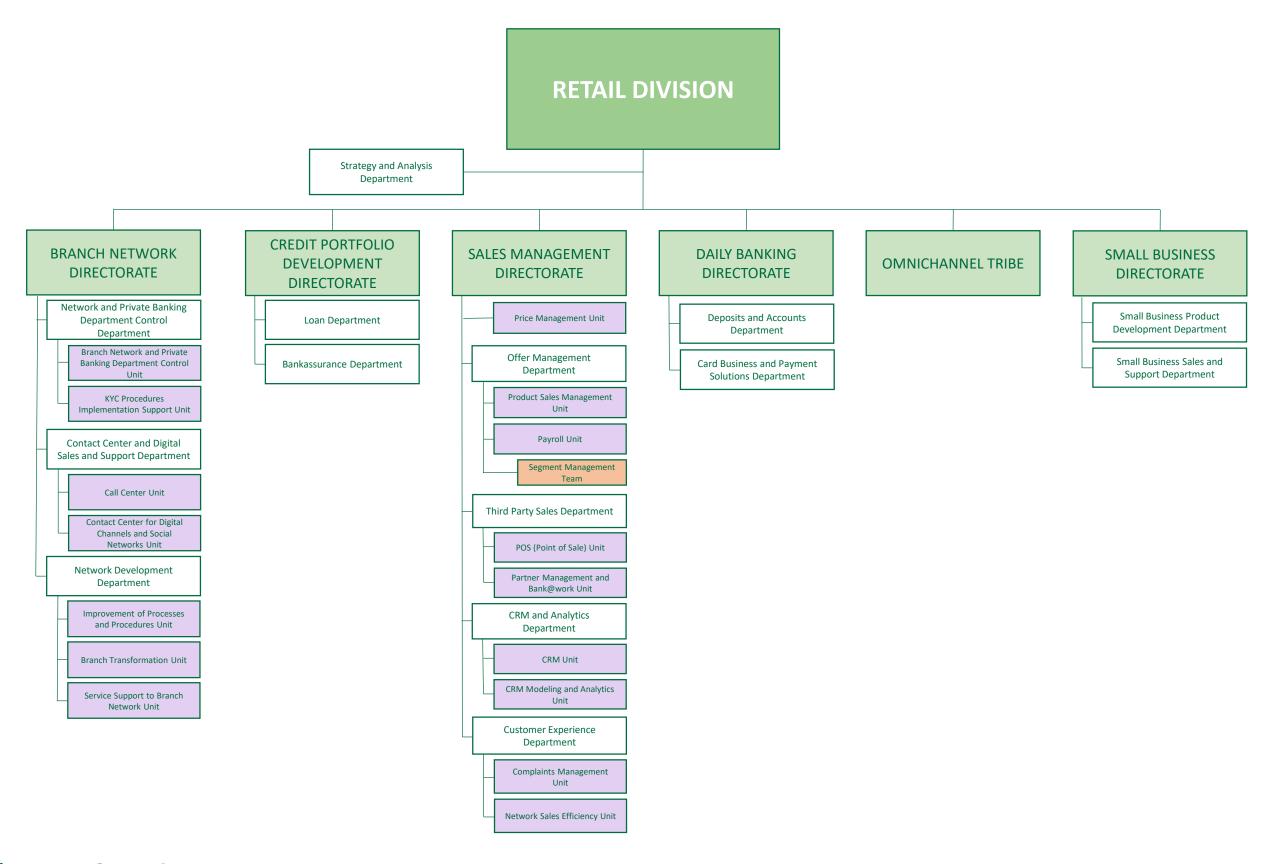


CEO AREA



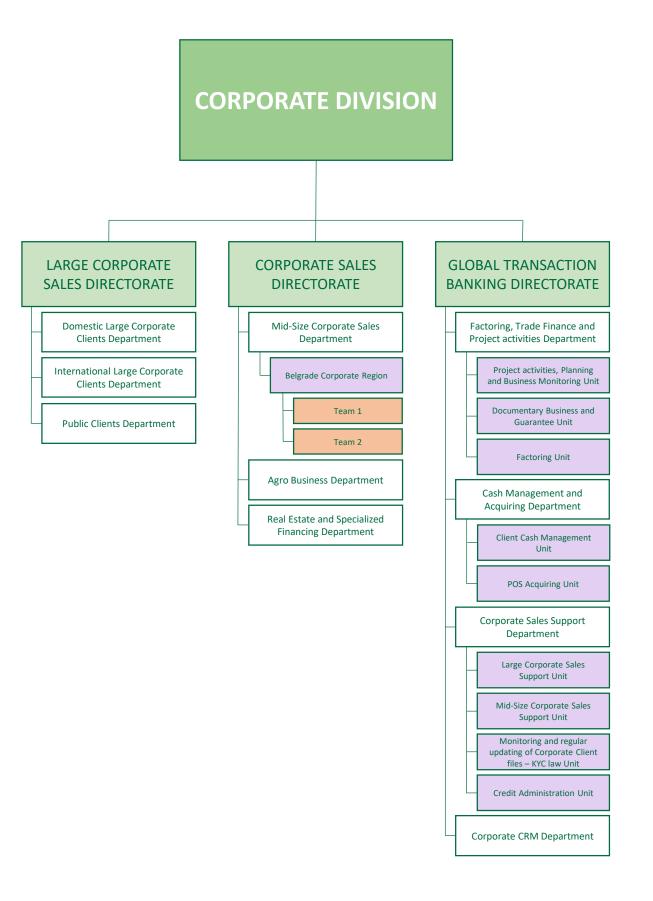


RETAIL DIVISION





CORPORATE DIVISION





RISK MANAGEMENT DIVISION



REPORTING AND OPERATIONAL AND CREDIT CONTROL, **CORPORATE CREDIT** RETAIL CREDIT RISK MONITORING AND PRE-**PROVISIONING MARKET RISK** RISK DIRECTORATE **DIRECTORATE** WORKOUT DIRECTORATE DIRECTORATE **DIRECTORATE** Large Corporate Credit Retail and MSE Credit Corporate Credit Control Portfolio Management and Market Risk Management Approval Department Approval Department Department Reporting Department Department Corporate Portfolio Mid-Size Corporate Credit **Retail Credit Control** Retail Credit Approval Unit Management Unit Approval Department Department Department Retail Portfolio Management Credit Control for Retail MSE Credit Approval Unit Loans Unit Risk Modeling and Analytics **Credit Losses Provisioning** Credit Control for Alternative Department Department Sales Channels Loans Unit Credit Control for MSE and Risk Modeling Unit Agro Loans Unit Risk Analytics and Data Corporate and Small Business Management Unit Monitoring Department Pre-Workout Handling Risk Technology Department Department Data Management and Process Automation in Risk Management Unit

Credit Risk Management of Products and Processes of Retail Segment Unit

Collateral Management Department

RISK GOVERNANCE AND ESG RISK COORDINATION DIRECTORATE

Risk Governance Reporting

Operational Risk Management

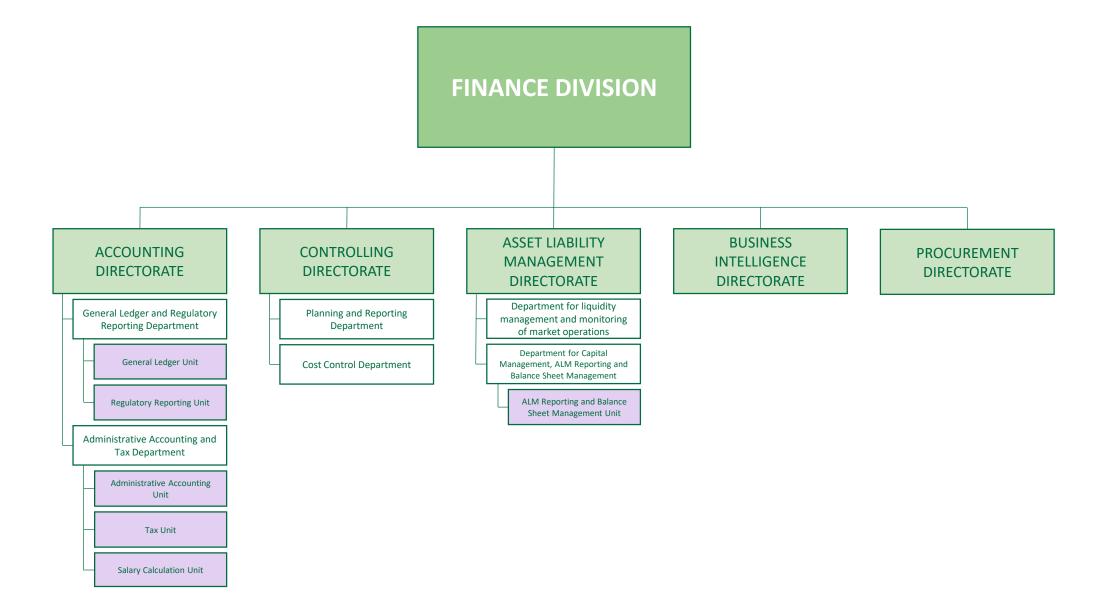
Risk Second Level Control Department

Department

ESG Risk Coordination Unit

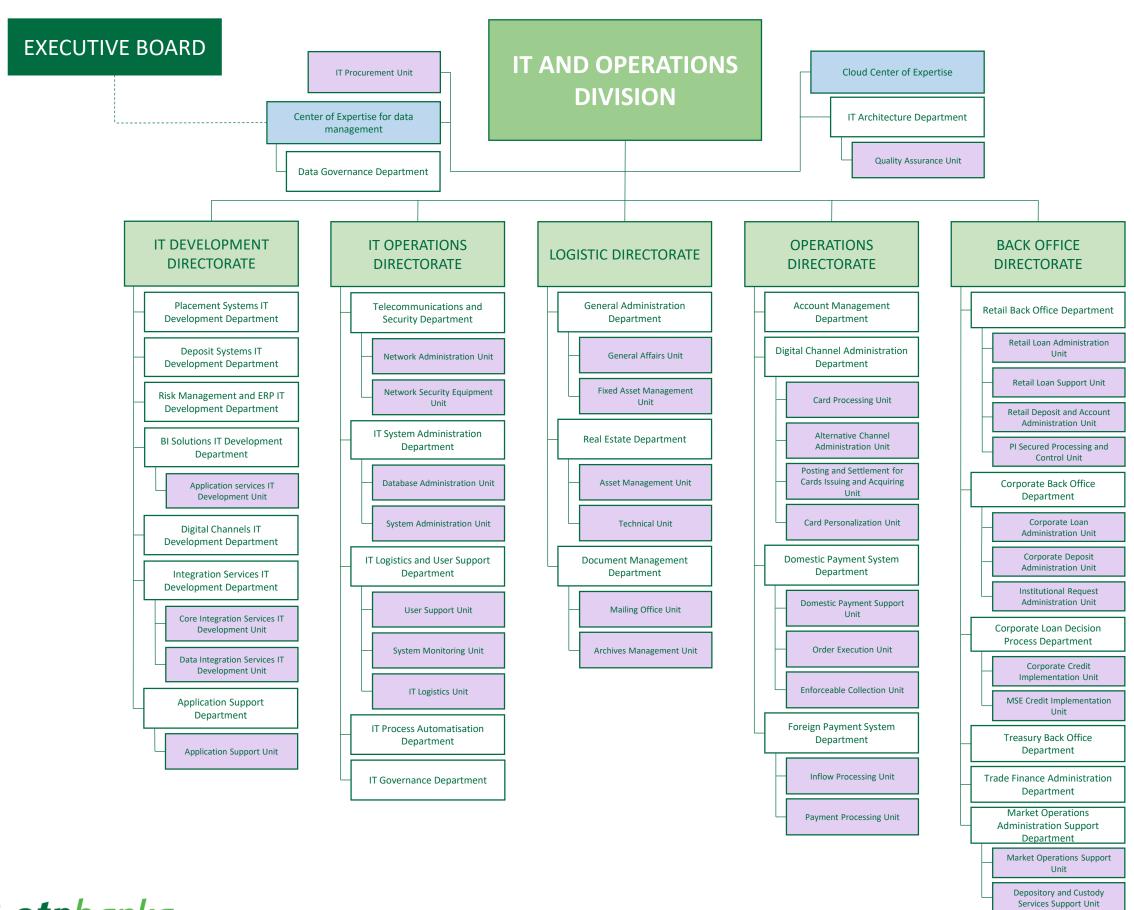


FINANCE DIVISION





IT AND OPERATIONS DIVISION





DIVISION FOR MANAGING LEGAL AND SECURITY PROCESSES OF THE BANK

