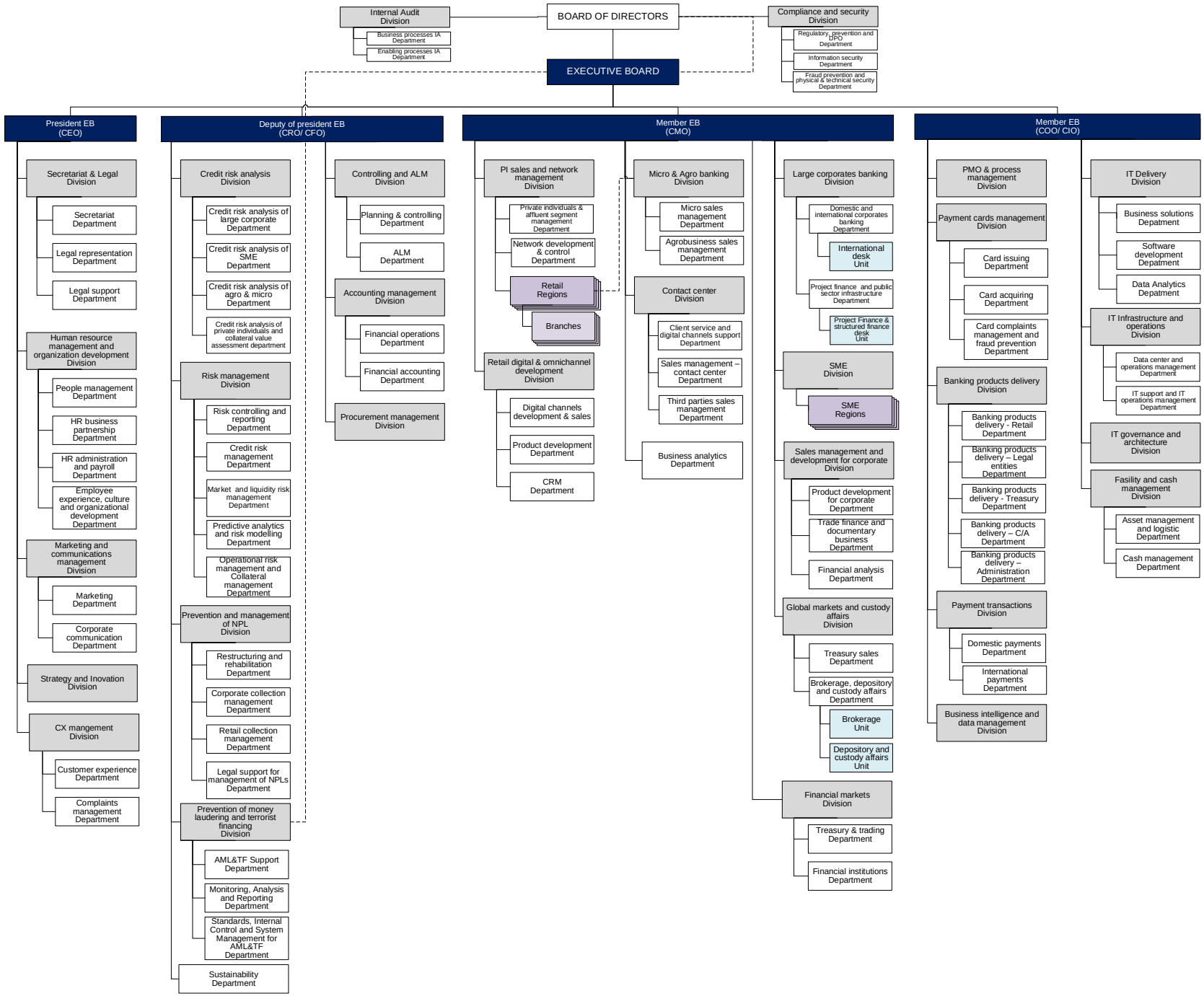
BOARD OF DIRECTORS
Internal Audit Division
Business processes IA Department
Enabling processes IA Department
Compliance and security Division
Regulatory, prevention and DPO Department
Information security Department
Fraud prevention and physical & technical security Department
EXECUTIVE BOARD
President EB (CEO)
Secretariat & Legal Division
Secretariat Department
Legal representation Department
Legal support Department
Human resource management and organization development Division
People management Department
HR business partnership Department
HR administration and payroll Department
Employee experience, culture and organizational development Department
Marketing and communications management Division
Marketing Department
Corporate communication Department
Strategy and Inovation Division
CX mangement Division
Customer experience Department
Complaints management Department
Deputy of president EB (CRO/ CFO)
Credit risk analysis Division
Credit risk analysis of large corporate Department
Credit risk analysis of SME Department
Credit risk analysis of agro & micro Department
Credit risk analysis of private individuals and collateral value assessment department
Risk management Division
Risk controlling and reporting Department
Credit risk management Department
Market and liquidity risk management Department
Predictive analytics and risk modelling Department
Operational risk management and Collateral management Department
Prevention and management of NPL Division
Restructuring and rehabilitation Department
Corporate collection management Department
Retail collection management Department
Legal support for management of NPLs Department
Prevention of money laudering and terrorist financing Division
AML&TF Support Department
Monitoring, Analysis and Reporting Department
Standards, Internal Control and System Management for AML&TF Department
Sustainability Department
Controlling and ALM Division
Planning & controlling Department
ALM Department
Accounting management Division
Financial operations Department
Financial accounting Department
Procurement management Division
Member EB (CMO)
PI sales and network management Division
Private individuals & affluent segment management Department
Network development & control Department
Retail Regions
Branches
Retail digital & omnichannel development Division
Digital channels development & sales
Product development Department
CRM Department
Micro & Agro banking Division
Micro sales management Department
Agrobusiness sales management Department
Contact center Division
Client service and digital channels support Department
Sales management – contact center Department
Third parties sales management Department
Business analytics Department
Large corporates banking Division
Domestic and international corporates banking Department
International desk Unit
Project finance and public sector infrastructure Department
Project Finance & structured finance desk Unit
SME Division
SME Regions
Sales management and development for corporate Division
Product development for corporate Department
Trade finance and documentary business Department
Financial analysis Department
Global markets and custody affairs Division
Treasury sales Department
Brokerage, depository and custody affairs Department
Brokerage Unit
Depository and custody affairs Unit
Financial markets Division
Treasury & trading Department
Financial institutions Department
Member EB (COO/ CIO)
PMO & process management Division
Payment cards management Division
Card issuing Department
Card acquiring Department
Card complaints management and fraud prevention Department
Banking products delivery Division
Banking products delivery - Retail Department
Banking products delivery – Legal entities Department
Banking products delivery - Treasury Department
Banking products delivery – C/A Department
Banking products delivery – Administration Department
Payment transactions Division
Domestic payments Department
International payments Department
Business intelligence and data management Division
IT Delivery Division
Business solutions Depatment
Software development Depatment
Data Analytics Depatment
IT Infrastructure and operations Division
Data center and operations management Department
IT support and IT operations management Department
IT governance and architecture Division
Fasility and cash management Division
Asset management and logistic Department
Cash management Department