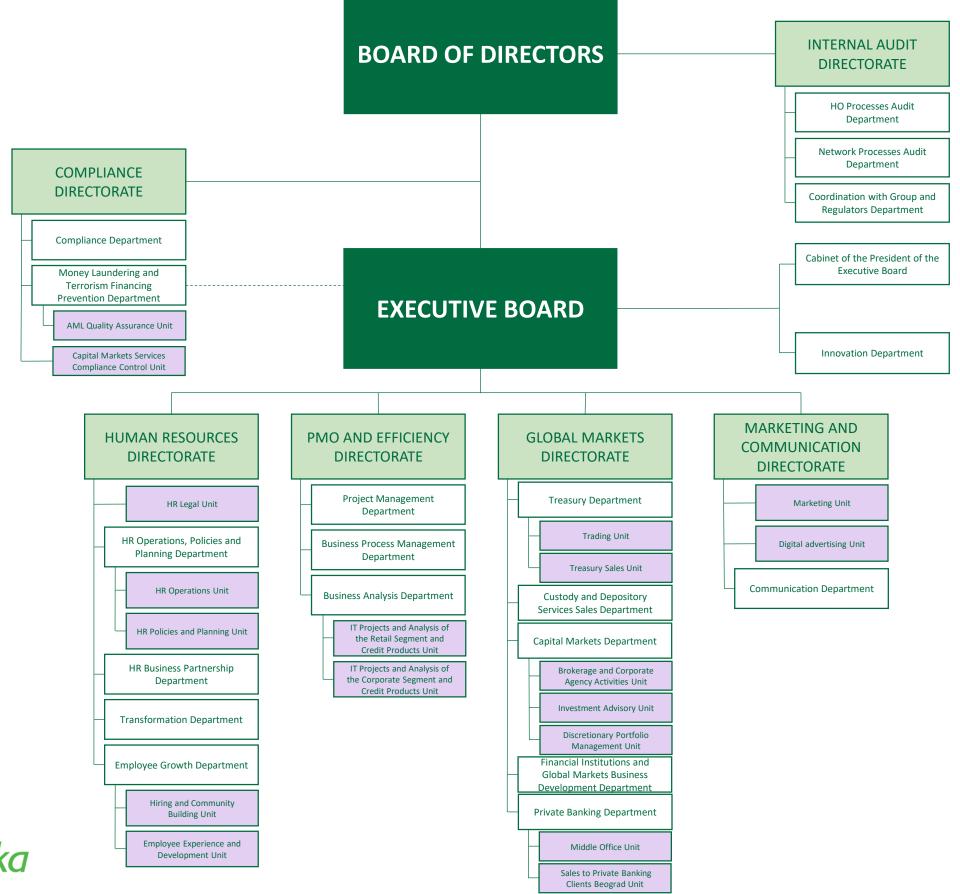


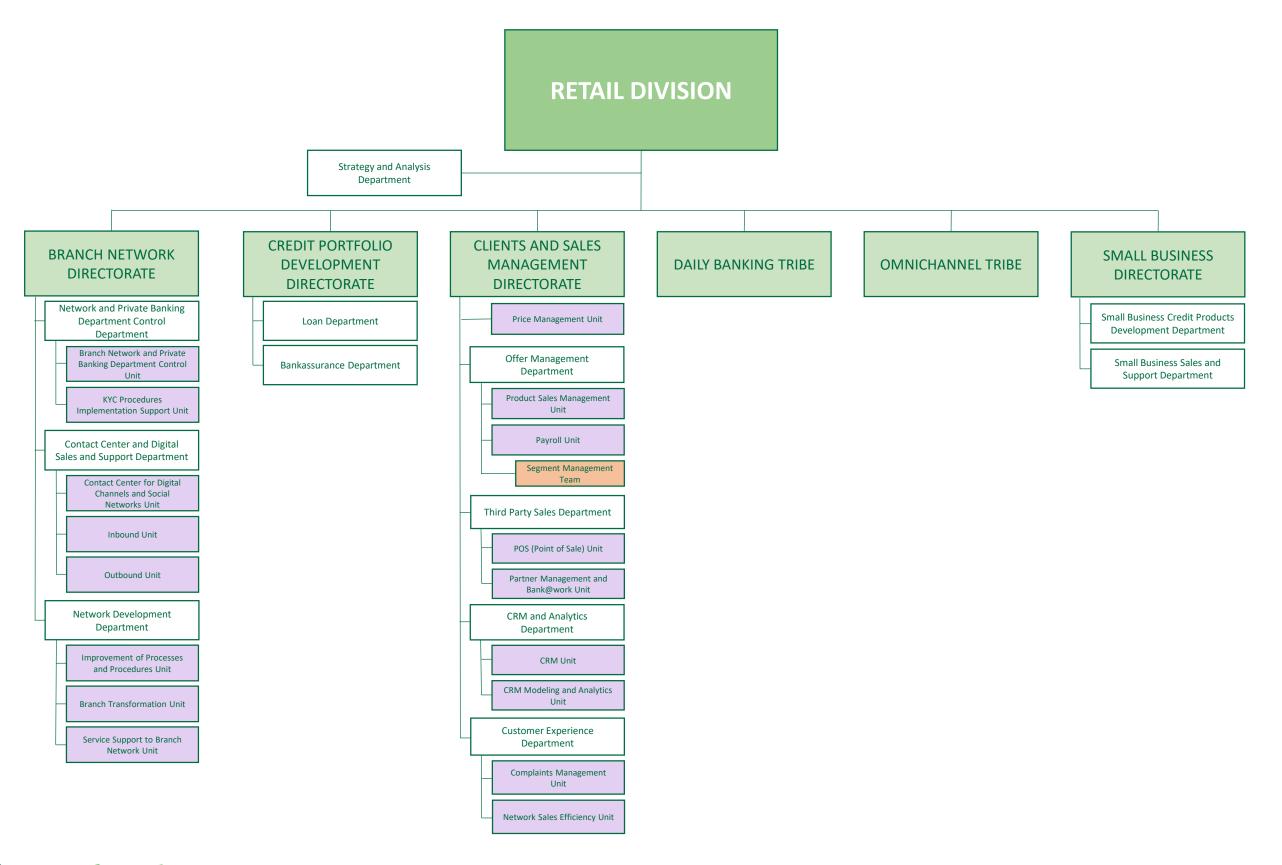


### **CEO AREA**



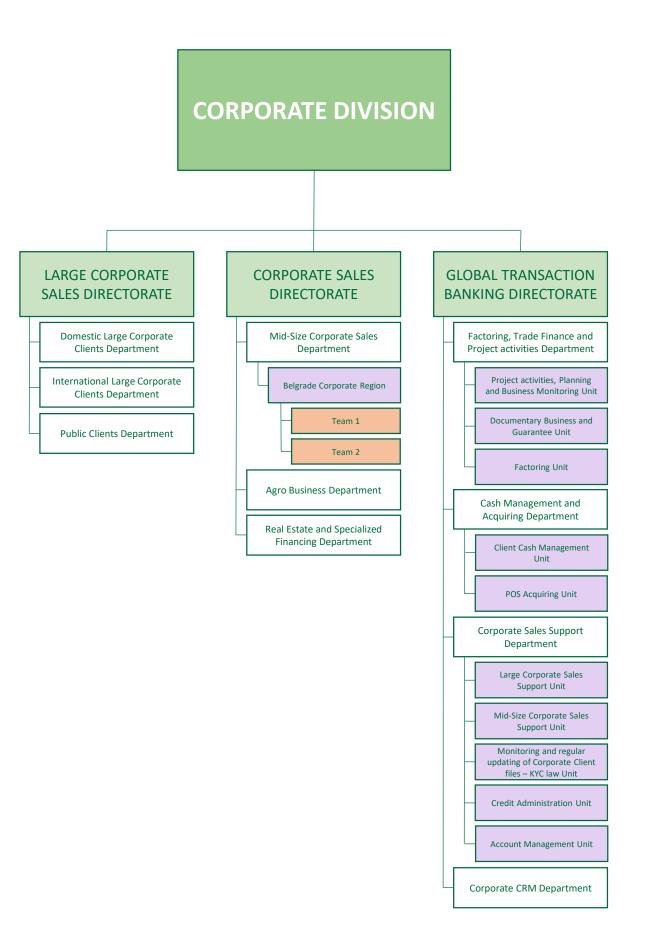


### **RETAIL DIVISION**





### **CORPORATE DIVISION**





### **RISK MANAGEMENT DIVISION**



# 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

Retail Credit Approval Unit

MSE Credit Approval Unit

Risk Modeling and Analytics Department

Risk Modeling Unit

Risk Analytics and Data Management Unit

Risk Technology Department

Collateral Management Department

#### CREDIT CONTROL, MONITORING AND PRE-WORKOUT DIRECTORATE

Corporate Credit Control Department

Retail Credit Control Department

Credit Control for Retail Loans Unit

Credit Control for Alternative Sales Channels Loans Unit

Credit Control for MSE and Agro Loans Unit

Corporate and Small Business Monitoring Department

> Pre-Workout Handling Department

## REPORTING AND PROVISIONING DIRECTORATE

Portfolio Management and Reporting Department

Corporate Portfolio Management Unit

Retail Portfolio Management Unit

Credit Losses Provisioning Department

### OPERATIONAL AND MARKET RISK DIRECTORATE

Market Risk Management Department

Operational Risk Management Department

> Operational Risk Management Unit

BCM, ICT and Outsourcing Risk Management Unit

### RISK GOVERNANCE AND ESG RISK COORDINATION DIRECTORATE

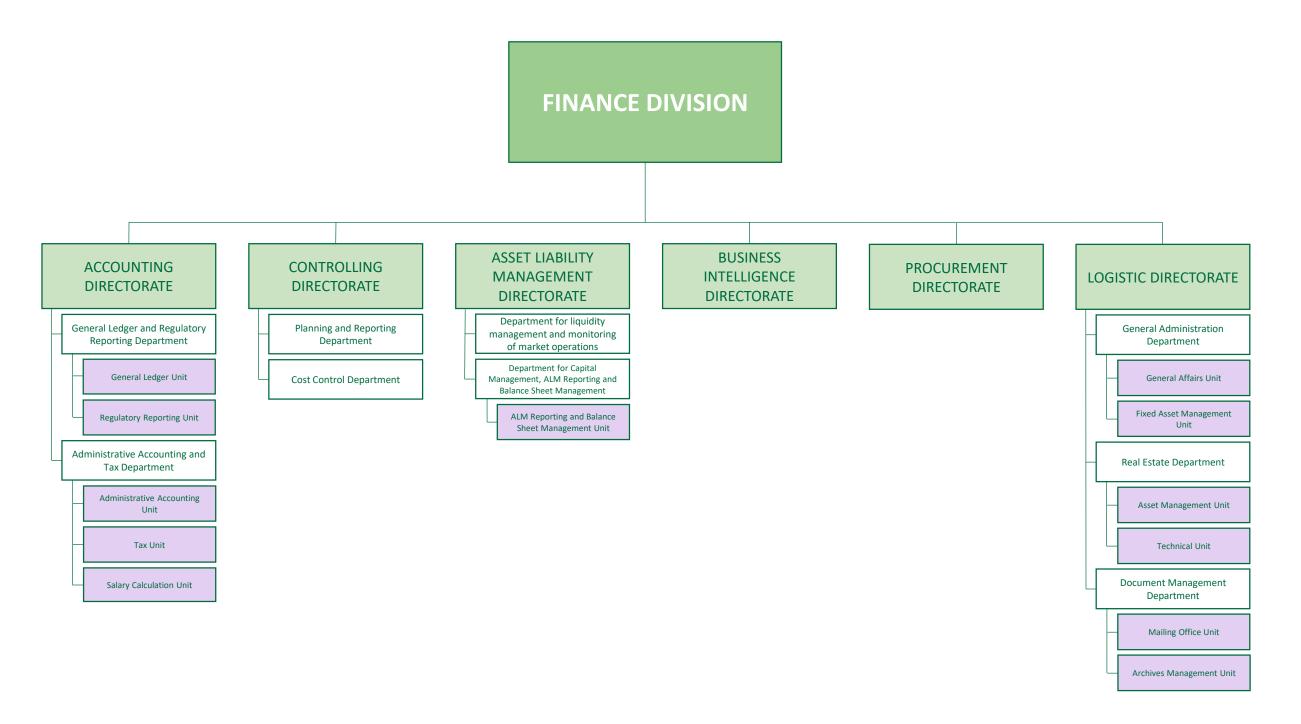
Risk Governance Reporting
Department

Risk Second Level Control Department

ESG Risk Coordination Unit

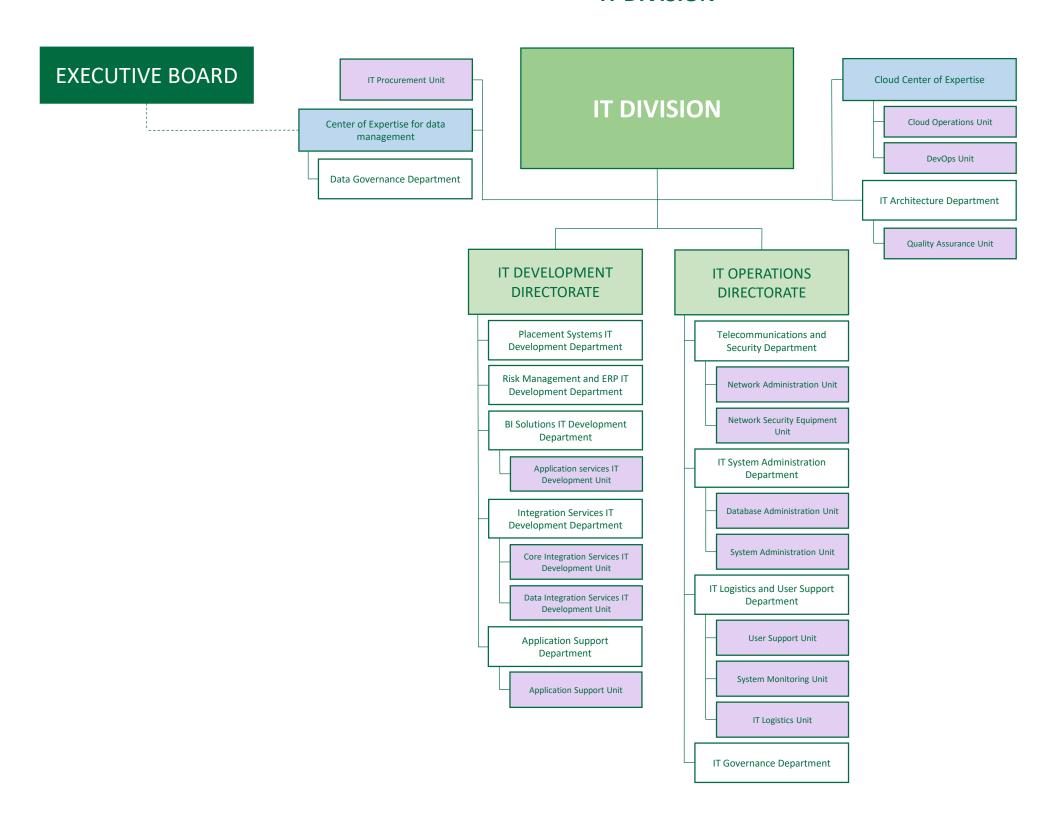


### **FINANCE DIVISION**





### **IT DIVISION**





### **SECURITY AND OPERATIONS DIVISION**

