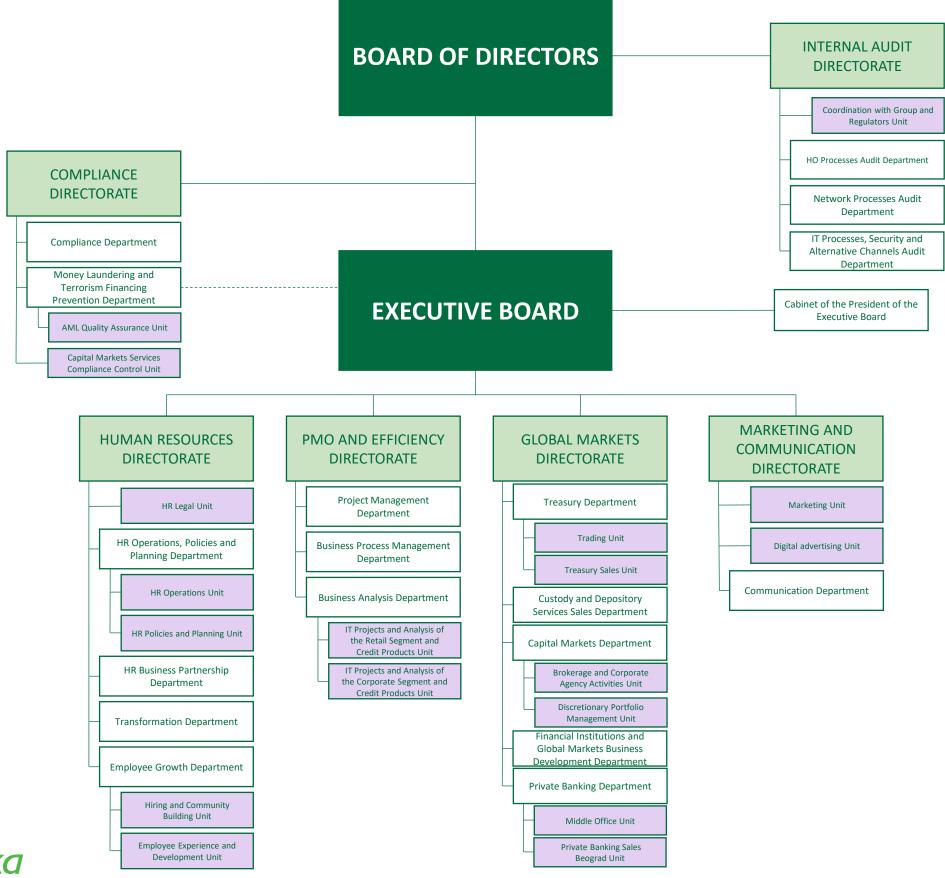


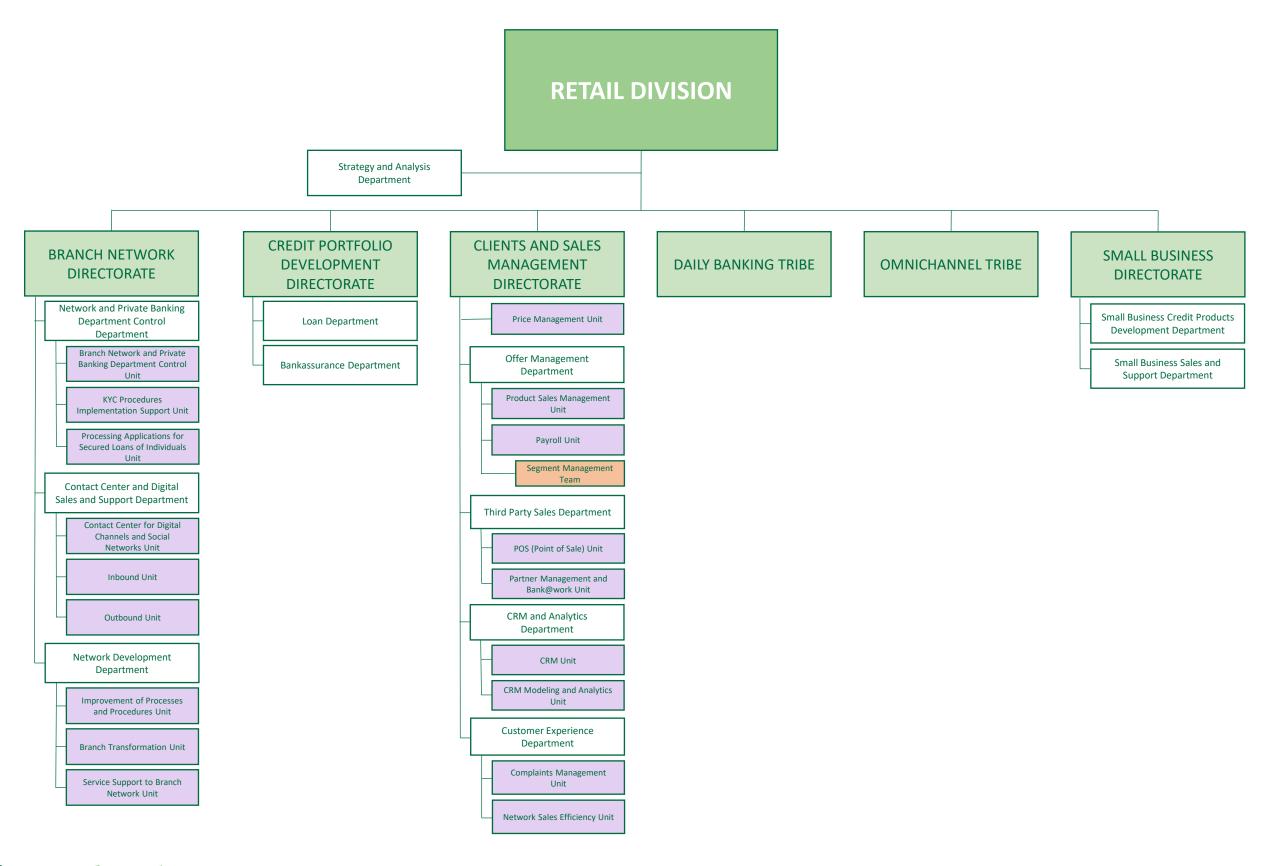


CEO AREA



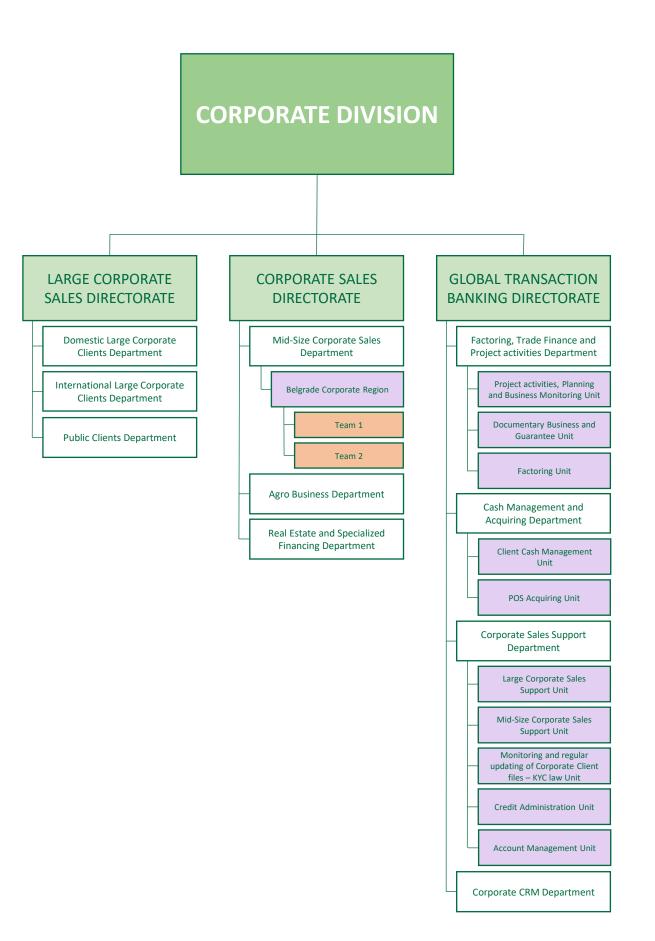


RETAIL DIVISION





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 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



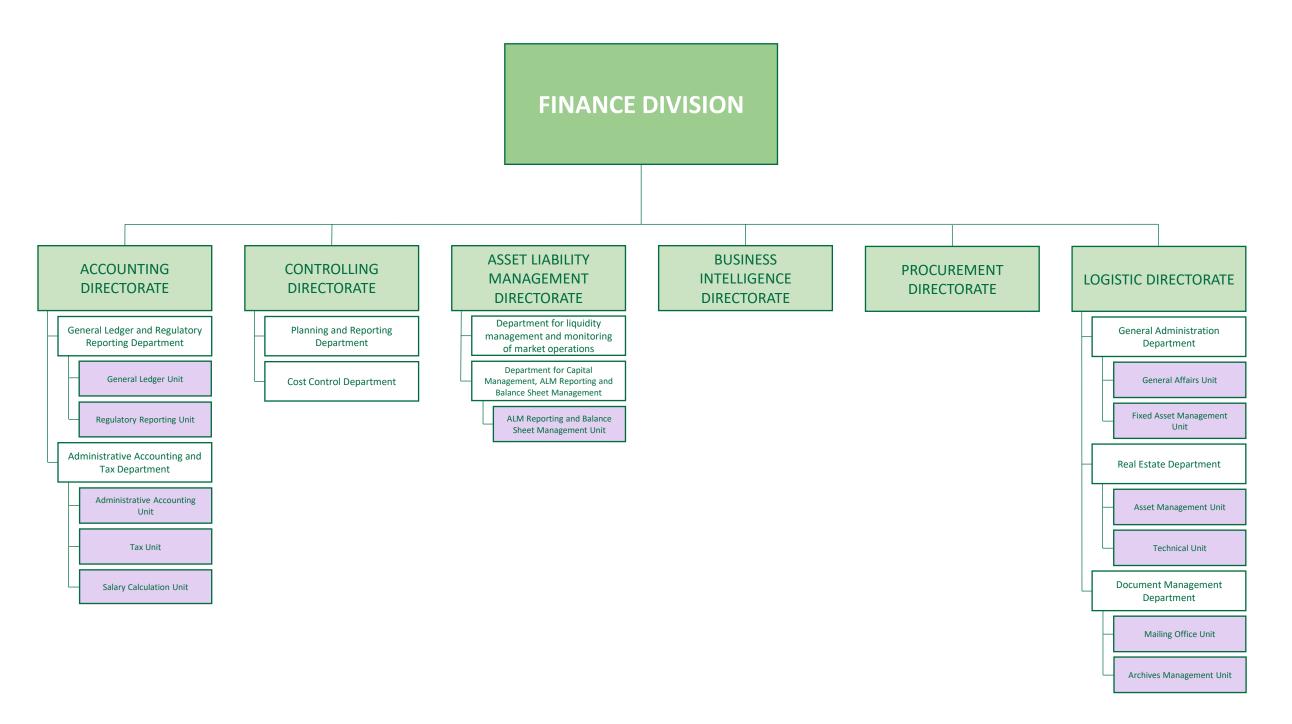
RISK GOVERNANCE AND ESG RISK COORDINATION DIRECTORATE

Risk Governance and Second Level Risk Control Department

> ESG Risk Coordination Department

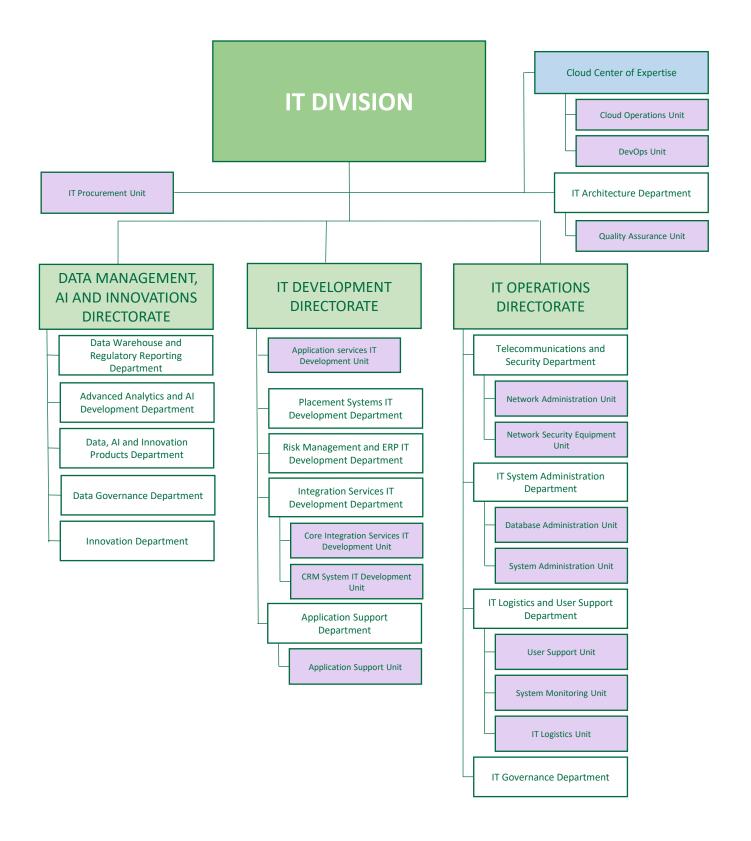


FINANCE DIVISION





IT DIVISION





SECURITY AND OPERATIONS DIVISION

