General meeting of shareholders

Secretariat of the Council → Board of directors ← Internal audit service

Chairman of the Management Board

Project Management Office

Retail banking director
- Product development division
  - Loan products development group
  - Commission products development group
  - Customer database management unit
- Sales and regional management division
  - Sales unit
  - Sales standards and support unit
  - Branch and Contact center support unit
  - Branches
- Contact center
  - Retail customer service unit
  - Corporate customer service unit
  - Distance sales unit
- Customer care unit

Corporate banking director
- Lending division
  - Corporate lending unit
  - SME lending unit
- Sales division
  - SME business unit
  - Large business unit
  - Micro business unit
- Institutional business and cooperation division
  - Commission business unit
  - Institutional clients unit
  - Corporate clients support unit
- Product development unit
- Financial institutions division
  - Trade finance and ESG unit

Investment business director
- Treasury
  - Dealing
  - Securities transaction unit
  - Correspondent relations unit
  - Investment service unit
  - Cash operations unit

Business development director
- Strategy and innovations unit
- Communication and CSR division
- Marketing division
- Ecosystem & Partnerships Development Unit

Financial director
- Financial planning and analysis division
  - Planning unit
  - Financial analysis unit

Chief accountant
- Accounting and reporting division
  - Internal accounting unit
  - Reporting unit

Risk management director
- Credit risks management division
- Retail credit risk assessment unit
- Corporate credit risk assessment unit
- Market and liquidity risk management unit
- Operational risk management unit
- Loan monitoring unit

Operations director
- Back-office division
- Loans post-operational service unit
- Accounts and deposits post-operational service unit
- Retail loans processing unit
- Corporate loans processing unit
- Cards and payments division
  - Card operations unit
  - Technical support unit
  - Card operations appeal and monitoring unit
  - Transfers and settlement unit
- Remote operations support division
- Corporate client operations remote support unit
- Client operations remote support unit
- Public Authorities Data Exchange unit
- Business processes management unit
- Treasury operations service unit

Digital banking director
- Business analytics group
- Internet and mobile banking support group
- Project/product management unit
- UX/UI designer

Human capital management director
- Human resources management division
  - HR operations unit
  - Recruitment unit
- Training and development center

Legal division
- Claim, litigation and bankruptcy unit
- General legal consultation unit
- Post-trial operation unit

Security service
- Physical security unit
- Operative analytical unit
- Financial and economic security unit

Information security unit

Quality management unit

Collection division
- Soft retail collection unit
- Hard retail collection unit
- Corporate problematic assets and accounts receivable collection and non-profile assets management unit

Compliance

Financial monitoring service

Administration
- Documents processing unit
- Secretary and protocoling unit

Trade partners relationship division
- Key account and digital payment projects unit
- SME retail network development unit

Premium banking division
- Private banking unit
- Privilege banking unit

IT division
- Systems and network administration unit
- Project management unit
- Core banking unit
- Database administrator

Maintenance division
- Purchasing and maintenance support unit
- Transport and external support unit
- Fixed assets and technical support unit