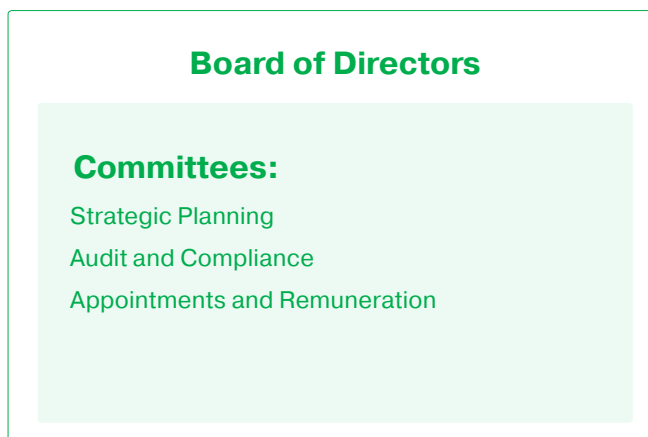


General Meeting of Shareholders

Internal Control Service →



← Company Secretary

Governance

Chairman of the Executive Board

Member of the Executive Board, Director of Innovation

Member of the Executive Board

Member of the Executive Board

Deputy Chairman of the Executive Board

Legal Department
Compliance Service
Lending

- corporate clients
- SMEs
- agribusiness
- investment projects
- retail customers

Leasing

Retail transactions and bank cards
Transaction banking
Information technologies

Credit risks
— Loan transactions recording and monitoring
— Credit risks
Risk Management

Branch Network

International Projects
Financial Institutions
Treasury

Committees:

- Assets and Liabilities Management
- Risk Management
- Loan Committees: main, small, retail, problem loans
- Development of Banking and Information Technologies