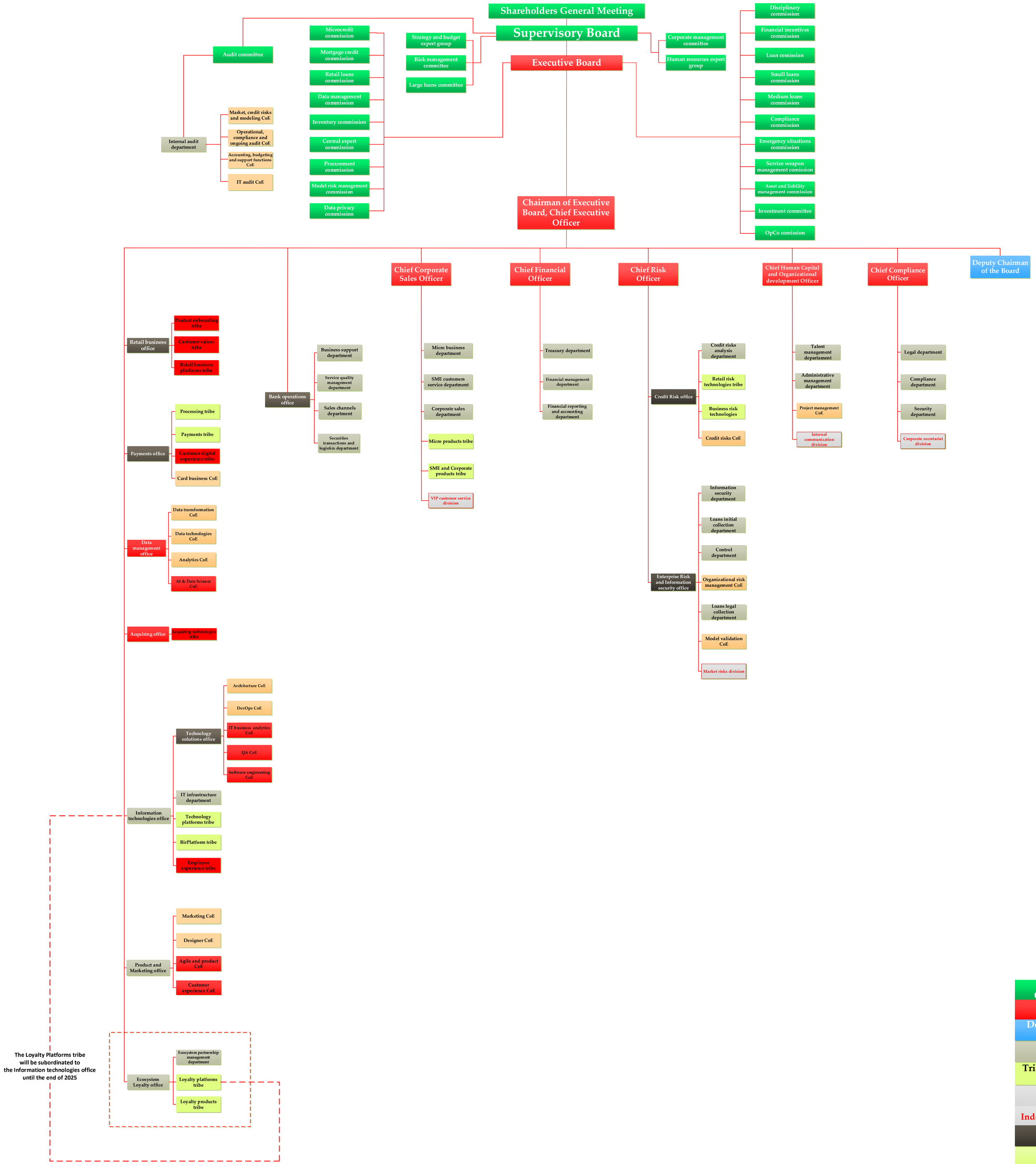
Shareholders General Meeting
Supervisory Board
Executive Board
Audit committee
Internal audit department
Market, credit risks and modeling CoE
Operational, compliance and ongoing audit CoE
Accounting, budgeting and support functions CoE
IT audit CoE
Microcredit commission
Mortgage credit commission
Retail loans commission
Data management commission
Inventory commission
Central expert commission
Procurement commission
Model risk management commission
Data privacy commission
Strategy and budget expert group
Risk management committee
Large loans committee
Corporate management committee
Human resources expert group
Disciplinary commission
Financial incentives commission
Loan comission
Small loans commission
Medium loans commission
Compliance commission
Emergency situations commission
Service weapon management comission
Asset and liability management commission
Investment committee
OpCo comission
Chairman of Executive Board, Chief Executive Officer
Chief Corporate Sales Officer
Chief Financial Officer
Chief Risk Officer
Chief Human Capital and Organizational development Officer
Chief Compliance Officer
Deputy Chairman of the Board
Retail business office
Product onboarding tribe
Customer values tribe
Retail business platforms tribe
Payments office
Processing tribe
Payments tribe
Customer digital experience tribe
Card business CoE
Data management office
Data transformation CoE
Data technologies CoE
Analytics CoE
AI & Data Science CoE
Acquiring office
Acquiring technologies tribe
Bank operations office
Business support department
Service quality management department
Sales channels department
Securities transactions and logistics department
Information technologies office
Technology solutions office
Architecture CoE
DevOps CoE
IT business analytics CoE
QA CoE
Software engineering CoE
IT infrastructure department
Technology platforms tribe
BirPlatform tribe
Employee experience tribe
Product and Marketing office
Marketing CoE
Designer CoE
Agile and product CoE
Customer experience CoE
Ecosystem Loyalty office
Ecosystem partnership management department
Loyalty platforms tribe
Loyalty products tribe
The Loyalty Platforms tribe will be subordinated to the Information technologies office until the end of 2025
Micro business department
SME customers service department
Corporate sales department
Micro products tribe
SME and Corporate products tribe
VIP customer service division
Treasury department
Financial management department
Financial reporting and accounting department
Credit Risk office
Credit risks analysis department
Retail risk technologies tribe
Business risk technologies
Credit risks CoE
Enterprise Risk and Information security office
Information security department
Loans initial collection department
Control department
Organizational risk management CoE
Loans legal collection department
Model validation CoE
Market risks division
Talent management departament
Administrative management department
Project management CoE
Internal communication division
Legal department
Compliance department
Security department
Corporate secretariat division
SGM, Supervisory Board, Commitees, Commissions
Board of Directors
Deputy Chairman of the Board and Adviser
Departments
Tribes and Technology solutions office
Divisions and Sections
Independent divisions and sections
Offices
Functional areas
Centres of excellence
Processes